

CSFB.2024-2025/343

October 24, 2024

**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: Investor Presentation on Un- audited Financial Results of Capital Small Finance Bank Limited for the Quarter and Half Year ended on September 30, 2024

Ref: Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

In continuation to outcome of board meeting held on October 24, 2024 regarding un - audited financial results of Capital Small Finance Bank Limited ("the Bank") for the Quarter and half year ended on September 30, 2024, we submit herewith the Investor Presentation on the same.

The Investor Presentation may also be accessed on the website of the Bank at the link: <https://www.capitalbank.co.in/investors/financial-results>


This is for your information and records.

Thanking You,

**For and on behalf of
Capital Small Finance Bank Limited**

**Amit Sharma
Company Secretary and Compliance Officer
Membership No. F10888**

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.capitalbank.co.in
 www.facebook.com/capitalbankindia | CIN : L65110PB1999PLC022634



Capital Small Finance Bank 

**Investor Presentation
Q2FY25**

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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

Experience of over 2 decades in the Banking Industry*



Diversified Credit Portfolio with Zero direct Microfinance Exposure

Advances: INR 6,718 Cr
+15% YoY

- Diversified Loan book with Zero direct Microfinance Exposure
- 99.8% secured loans
- Average Ticket Size (ATS) of INR 15.0 lakhs
- Loan book mix across Agricultural, Mortgage, MSME and Others



Embracing Retail Liability Strategy

Deposits: INR 7,780 cr
+11% YoY

- Retail focused liability franchise with retail-deposit share of 93.7%
- High CASA ratio resulting into lower Cost of Deposit
- High Rollover ratio of ~90% depicting a stable deposit base



Consistent Profitability Growth

PAT: INR 33 cr
+37% YoY

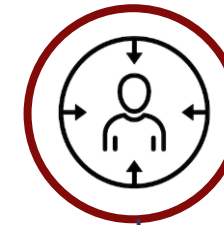
- Demonstrated and sustained improvements in return metrics
- ROA 1.4%
- Consistently increasing NIM, consequent to accelerating CD ratio



Robust Asset Quality

GNPA 2.6%; NNPA 1.3%

- One of the lowest write-offs in the Banking industry with zero NPA sell-off
- Credit Cost of 0.2%
- Strong underwriting capabilities, visibility of borrower cash-flow, primary banking approach; key contributor to low credit cost



Targeted towards Middle-income customer segment

7.5 Lakhs+ customers

- Focus on primary banking relationship
- Providing a holistic range of product suite across all branches and one-stop-shop for all the financial needs of the customers
- Emphasis on rural and semi-urban areas



Gross Advances

INR 6,718 crores

As of September 2024

+15% YoY
+5% QoQ
+9% YTD[^]



Profit After Tax

INR 33 crores (Q2FY25)

INR 24 crores (Q2FY24)

+37% YoY
+11% QoQ
+17% YTD^{*}



CASA Ratio

37.1%



Retail Deposit Ratio

93.7%



Deposits

INR 7,780 crores

As of September 2024

+11% YoY
+4% YTD[^]



ROA

1.4% (Q2FY25)

1.1% (Q2FY24)



ROE

10.8%



CRAR

26.3%

Core CRAR 22.2%



Disbursement

INR 591 crores (Q2FY25)

+9% YoY
+33% YTD^{*}



Asset Quality

2.6%/1.3% (Q2FY25)

2.7%/1.4% (Q2FY24)

GNPA/NNPA



Collection Efficiency

97.1%
(Q2FY25)



Branch Network

180 branches
across 5 states
And 2 Union Territory

CASA calculated as total CASA divided by total deposits

ROE is calculated as % of Avg Equity; ROA is calculated as % of Avg Assets

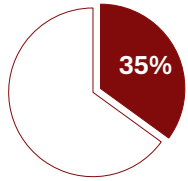
^{*}YTD is H1FY25 OVER H1FY24

[^]YTD is H1FY25 vs FY24

Diversified Advance Portfolio.....

AUM of Rs
1,209 Cr

Agricultural Loans



- Kisan Credit Card
- Agricultural Term Loan

Rs. 2,340 crores
as of September 2024

Rs. 2,223 Crore (Q1FY25)
Rs. 2,267 Crore (Q2FY24)

Rs 1.24 Mn

Rs. 1.24 Mn (Q1FY25)
Rs. 1.24 Mn (Q2FY24)

1.77%

(1.69% Q1FY25)
(1.38% Q2FY24)

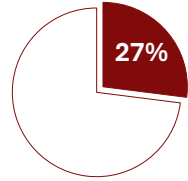
12.49%

(12.42% Q1FY25)



**Granular loan book
portfolio ATS of Rs.
0.15 Cr**

Mortgage Loans



- Housing Loan
- Loan Against Property

Rs. 1,794 crores
as of September 2024

Rs. 1,729 Crore (Q1FY25)
Rs. 1,529 Crore (Q2FY24)

Rs 1.22 Mn

Rs. 1.20 Mn (Q1FY25)
Rs. 1.15 Mn (Q2FY24)

0.84%

(0.95% Q1FY25)
(0.67% Q2FY24)

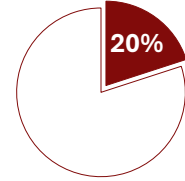
11.78%

(11.79% Q1FY25)



**Focus on middle-
income customer
segment**

MSME & Trading Loans



- Working Capital facility (CC / OD/WCTL)
- Project Financing
- Machinery Loans

Rs. 1,374 crores
as of September 2024

Rs. 1,312 Crore (Q1FY25)
Rs. 1,172 Crore (Q2FY24)

Rs 2.01 Mn

Rs. 1.97 Mn (Q1FY25)
Rs. 1.85 Mn (Q2FY24)

2.10%

(2.33% Q1FY25)
(3.18% Q2FY24)

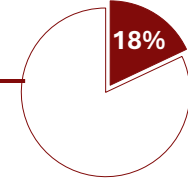
10.71%

(10.69% Q1FY25)



**Emphasis on secured
lending with 99%+
secured**

Other Loans



- Corporate loans:
- Term loans to NBFCs
 - Term Loans to MFIs

Rs. 725 crores
as of September 2024

Rs. 665 Crore (Q1FY25)
Rs. 483 Crore (Q2FY24)

Rs 205.37 Mn

Rs. 187.88 Mn (Q1FY25)
Rs. 158.18 Mn (Q2FY24)

NIL

(NIL Q1FY25)
(NIL Q2FY24)

11.14%

(11.13% Q1FY25)

- Consumption & other loans:
- Auto Loans
 - Personal Loans
 - Gold Loans

Rs. 485 crores
as of September 2024

Rs. 462 Crore (Q1FY25)
Rs. 415 Crore (Q2FY24)

Rs 0.77 Mn

Rs. 0.76 Mn (Q1FY25)
Rs. 0.68 Mn (Q2FY24)

0.33%

(0.38% Q1FY25)
(0.34% Q2FY24)

9.69%

(9.68% Q1FY25)



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

**Gross
Advances**



ATS



NNPA

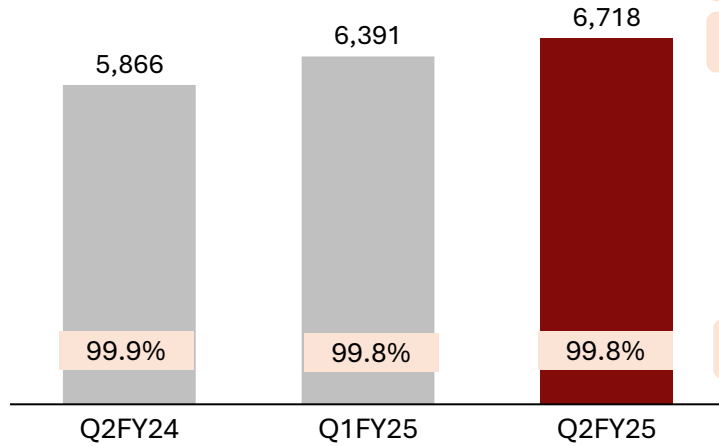


**Interest
Yield**

.....Secured Advance Portfolio

Gross Loan Book

In INR Crores

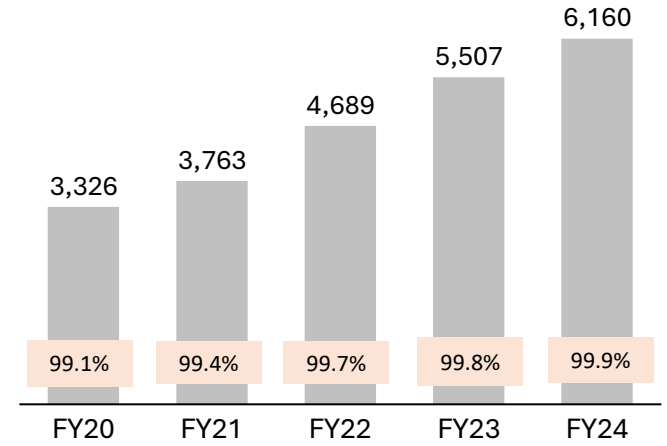


QoQ 5%
YoY 15%

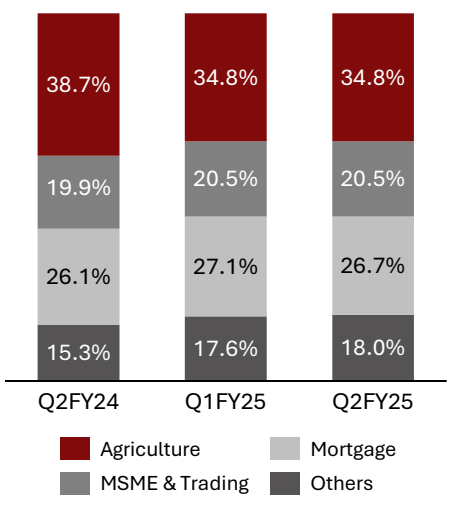
Secured Lending %

YTD 9%

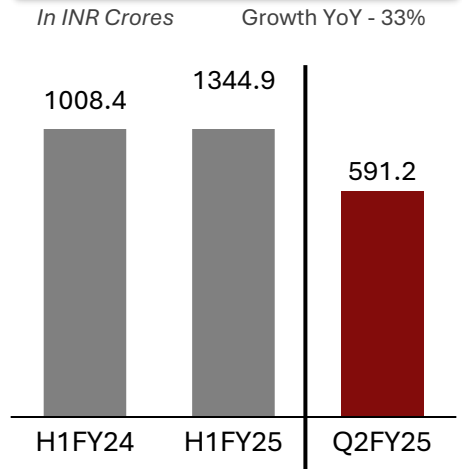
CAGR^ - 19%



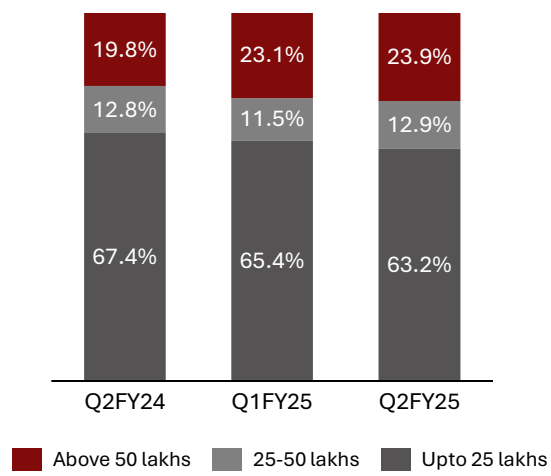
Diversified Portfolio & non reliance on MFI segment



Healthy Disbursement



Granular loan book

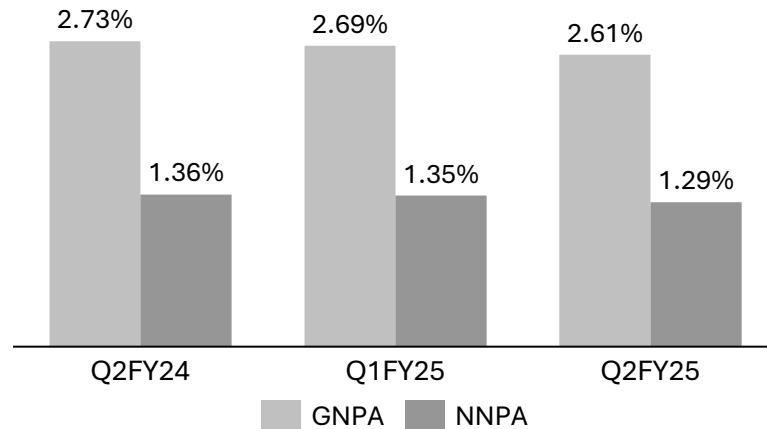


- Focus on middle income customer segment, with endeavour to be the full suite Banker (Portfolio ATS of INR 15 lacs)
- Diversified portfolio with each segment witnessed multiple cycles
- Continued focused on secured lending

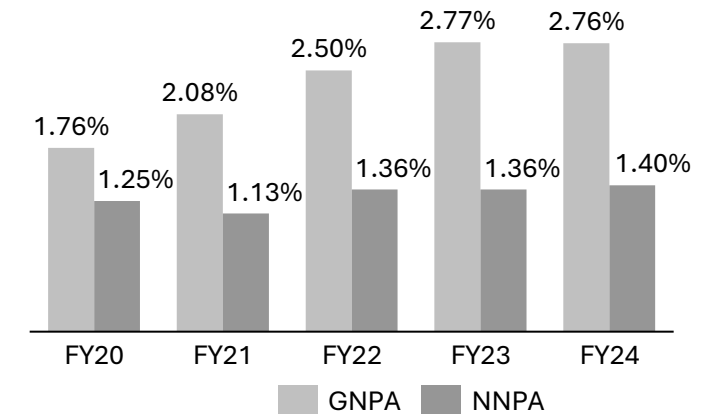
^CAGR (FY2019-24)

Numbers have been rounded off wherever applicable

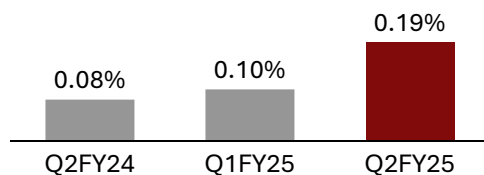
Asset Quality



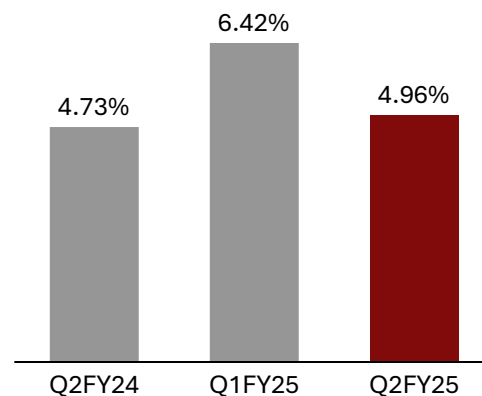
Asset Quality (YoY)



Credit Cost²



SMA 1 & 2 (%)



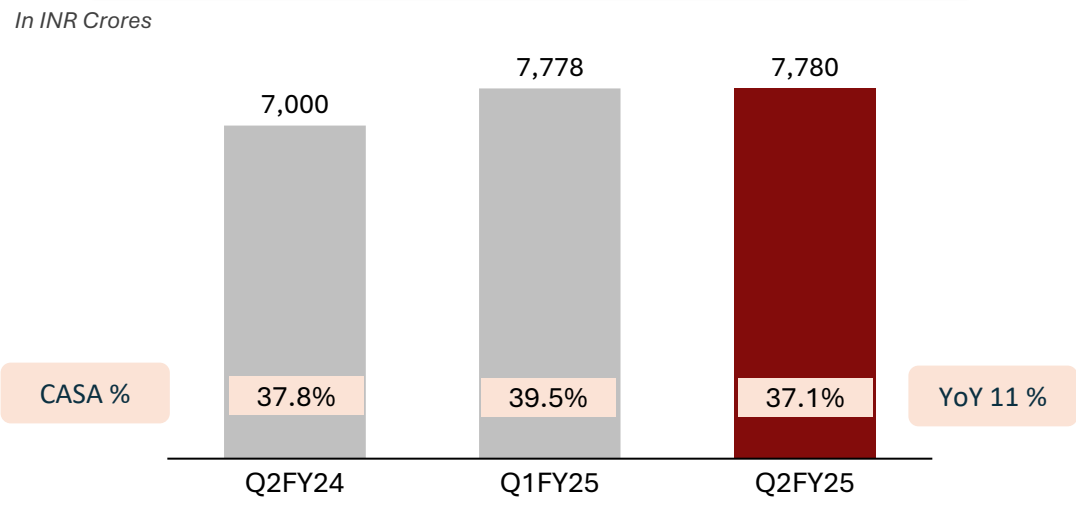
NPA Table (INR Crores)	Q2FY24	Q1FY25	Q2FY25
Opening NPAs	154.9	170.2	171.9
Additions	24.8	16.3	21.8
Upgradations & Recovery	19.3	14.6	18.3
Write offs	0.0	0.0	0.1
Closing NPAs	160.4	171.9	175.3

- 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

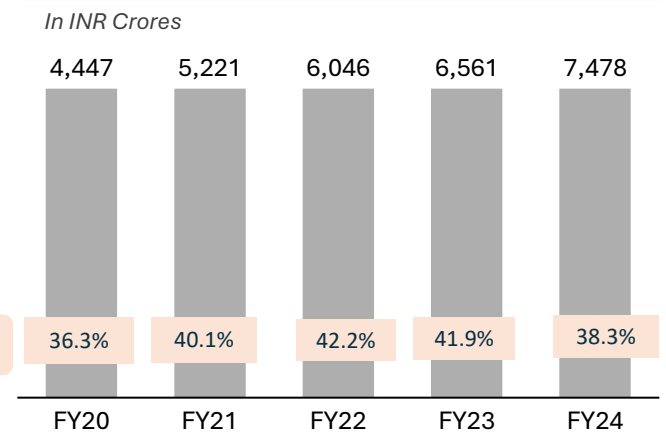
1. Write offs includes technical write offs
 2. Credit cost includes write offs, provisions for expected loan losses on standard assets; and recoveries from non – performing assets (NPAs)

Retail Focused Liability Franchise with High Share of CASA

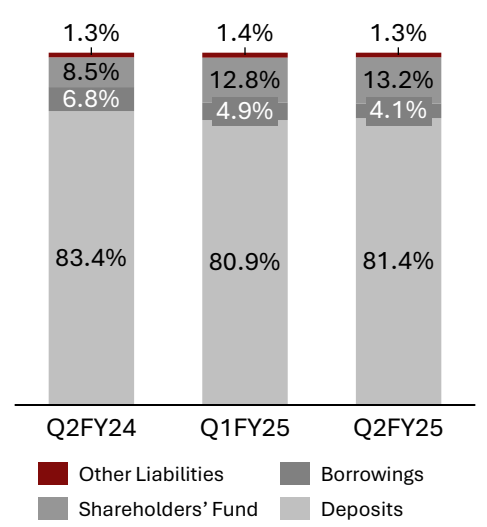
Total Deposits



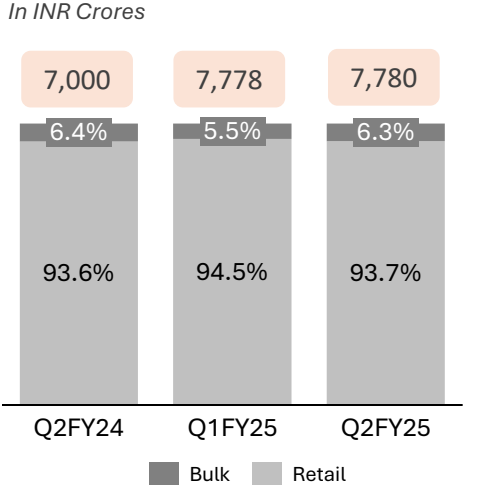
CAGR^ - 15%



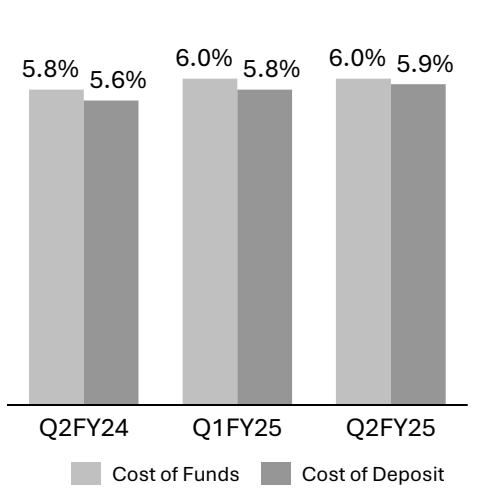
Funding Mix – Positively skewed towards Deposits



Retail centric deposit franchise



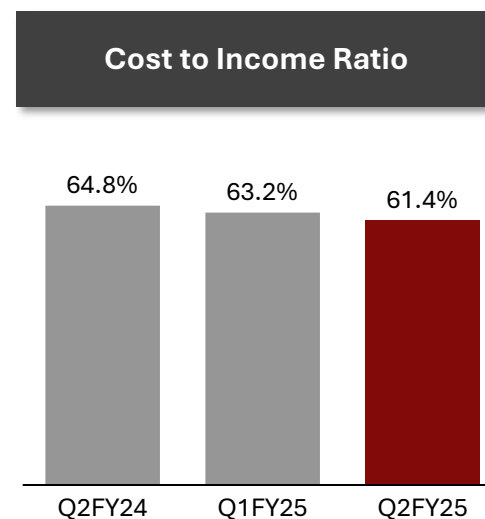
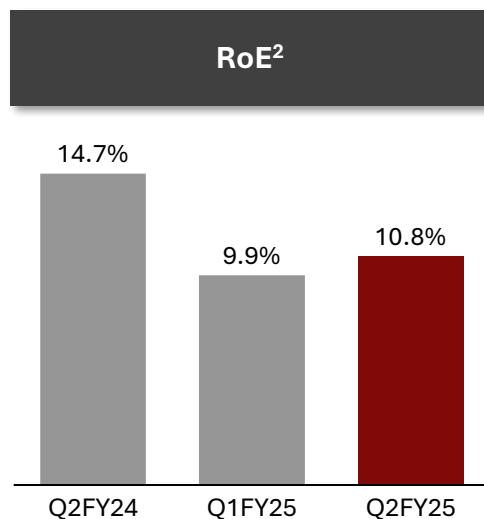
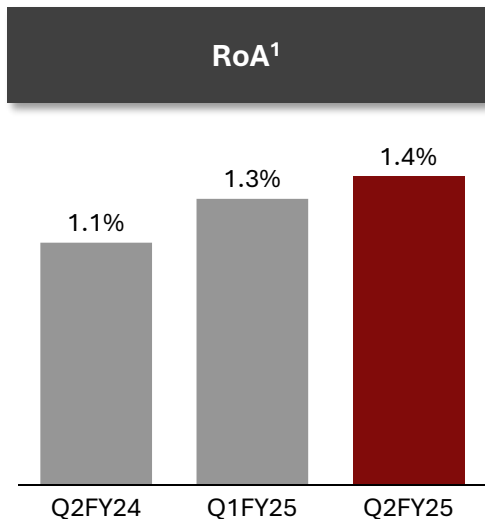
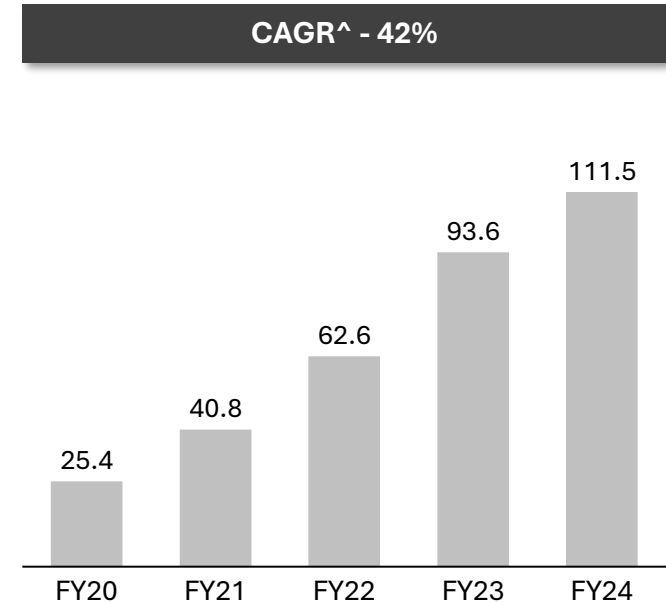
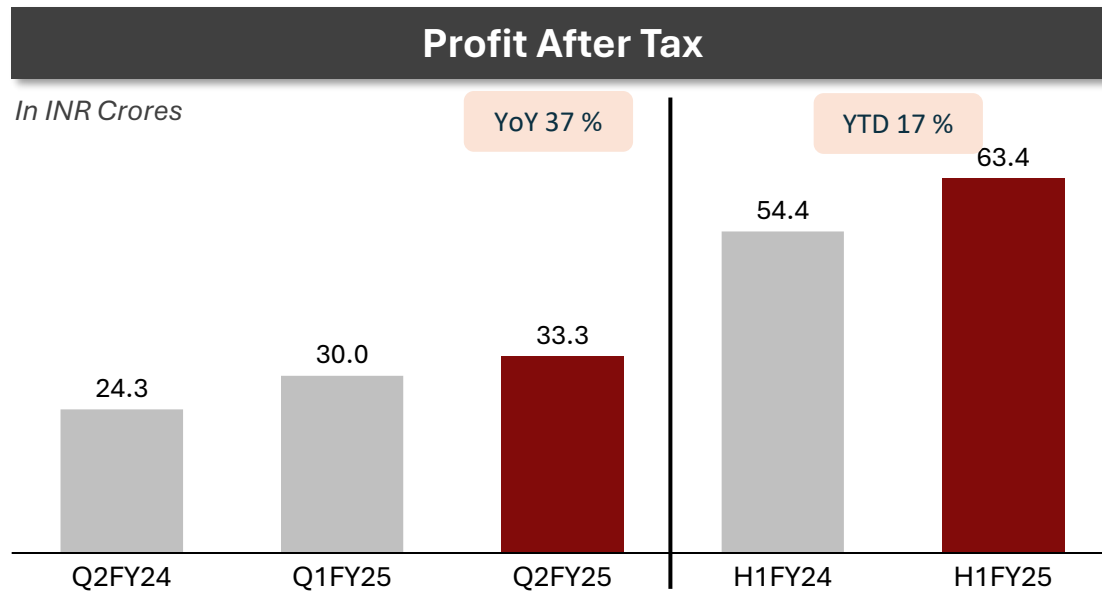
Leading to low financial cost



- **Consciously calibrated deposit growth** owing to low CD ratio and high leverage ratio before growth capital infusion
- **Ability to quickly ramp up deposit mobilization**
- **Focus on granular & retail centric deposits**, with negligible Bulk deposits
- **Consistent Rollover ratio of term deposits ~90%+**
- **Consistently maintaining high CASA ratio** (interest on saving bank accounts is 3.5%)

CASA calculated as total CASA divided by total deposits
^CAGR (FY2019-24)

Consistently Improving Profitability



- Demonstrated consistent improvement in return metrics: ROA 2.5x since FY19
- Growth drivers includes improving CD ratio resulting in acceleration in NIMs, operating leverage benefit and increasing non fund based income

1. ROA is calculated as % to Avg Assets
2. ROE is calculated as % of Avg Equity

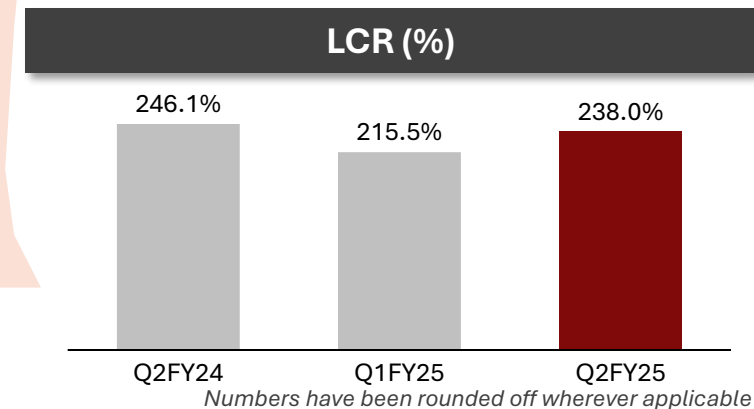
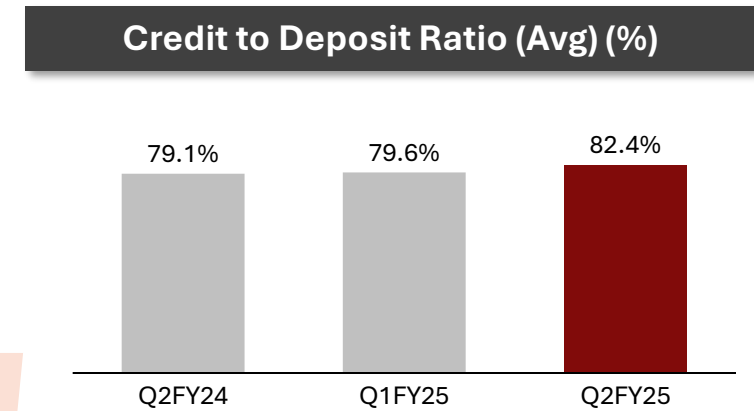
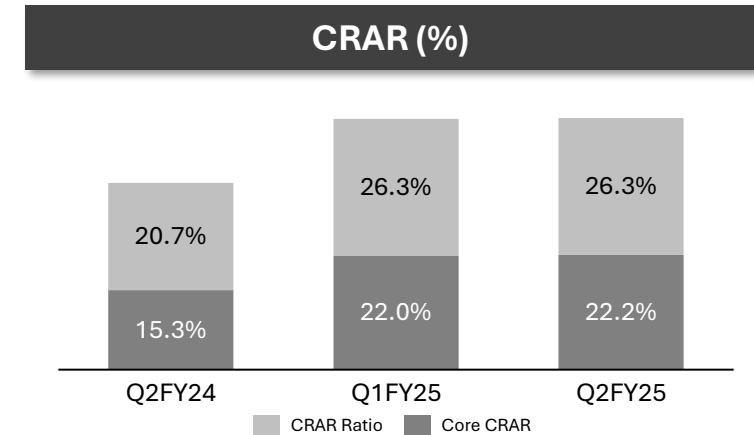
....And Return Ratios

Key Business Parameters	Q2FY24	Q1FY25	Q2FY25
Credit to deposit ratio (Avg) (%)	79.1	79.6	82.4
Credit to deposit ratio Outstanding	83.8	78.1	86.4
Yield on Advances %	11.2	11.2	11.3
Cost of Deposits %	5.6	5.8	5.9
Cost to Income ratio	64.8	63.2	61.4

Return Ratios %	Q2FY24	Q1FY25	Q2FY25
Net Interest Margin	4.0	4.2	4.2
Non-Interest Income	0.8	0.7	1.1
Operating Margin	1.7	1.8	2.1
Credit Cost	0.1	0.1	0.2
RoA	1.1	1.3	1.4
RoAA	1.7	2.0	2.1

FY22	FY23	FY24
70.6	78.0	79.0
77.5	83.9	82.4
10.9	10.8	11.1
5.0	4.9	5.6
63.4	60	62.5

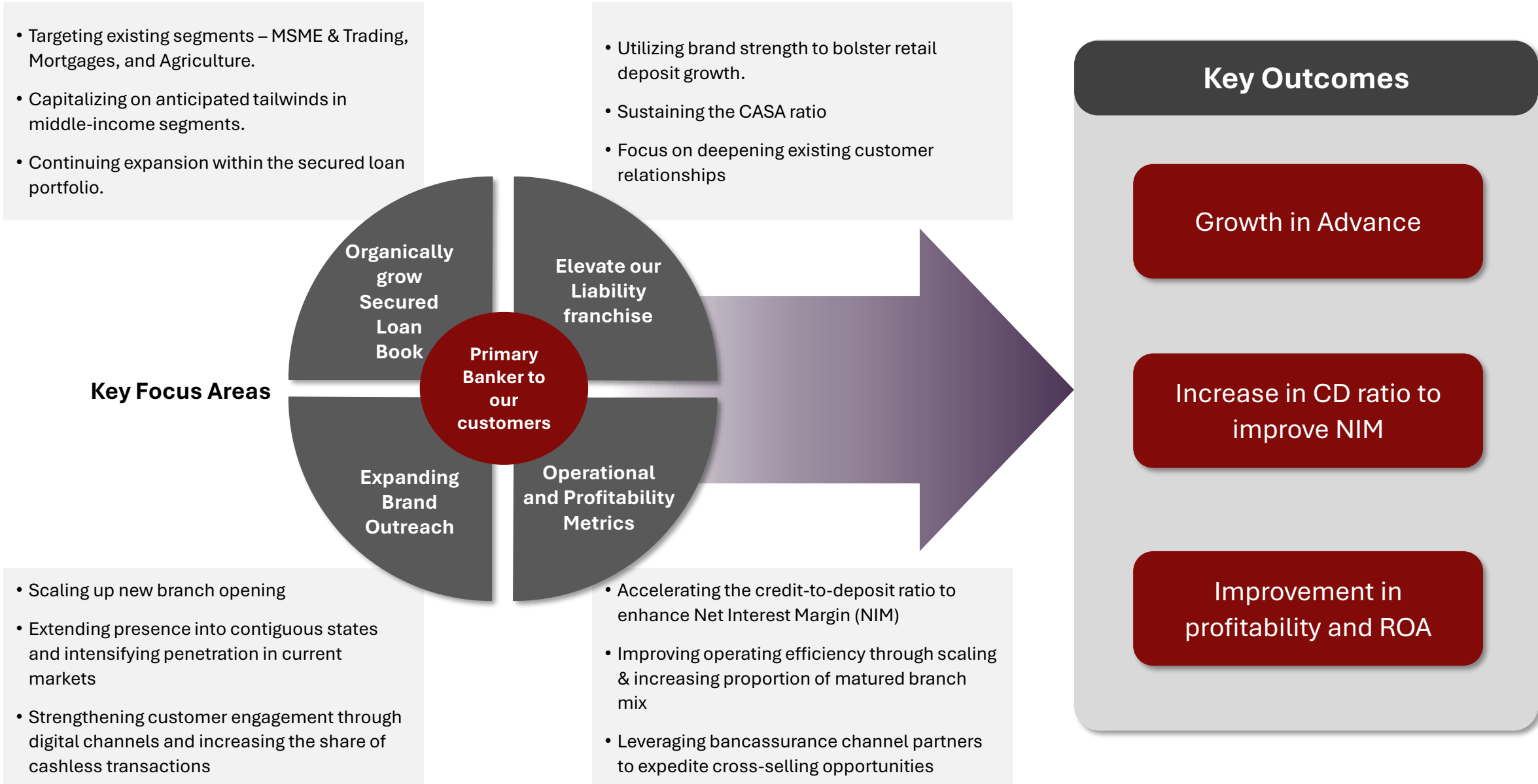
FY22	FY23	FY24
3.8	4.2	3.9
0.8	0.6	0.8
1.7	2.0	1.8
0.4	0.3	0.1
0.9	1.2	1.3
1.6	1.9	2.0



- Effectively managed yields and interest spread across interest rate cycles; consistent increase in NIM, resulting from accelerating credit to deposit ratio;
- Focus on retail deposit coupled with strong CASA resulting in one of the lowest cost of deposit;
- 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

Strategic Focus and Outlook for FY25



Company Overview

2016

Small Finance Bank

Conversion to **India's First Small Finance Bank** in April 2016

2019 - 2020

Total business of the Bank crossed ₹6,000 crores

Equity of ₹134 crores raised through private placement

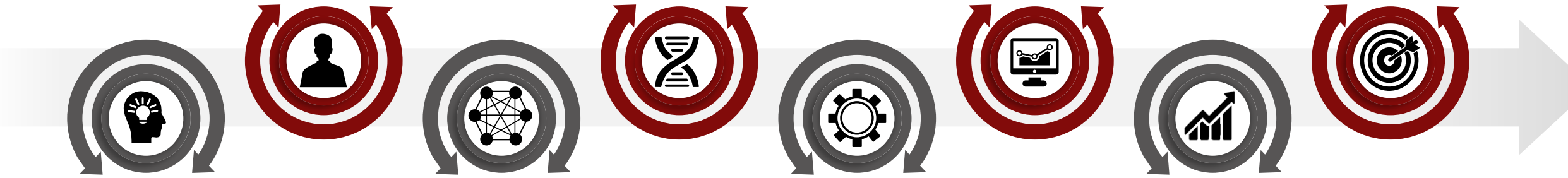
2022

Net Profit of the Bank zoomed to ₹63 crores registering a growth of 53.42% over previous FY

2024

Successfully listed on NSE and BSE on 14th February 2024 and raised Rs. 523 crores including a Fresh Issue of Rs. 450 crores

Net Profit cross Rs. 100 crores



2000 - 2015

Local Area Bank

Incorporation of the Bank. Started operations as a local area bank in Jalandhar, Kapurthala and Hoshiarpur and expanded its operations into Ludhiana and Amritsar, thereby extending its outreach to a total of five districts.

2017 - 2018

Equity of ₹65 crores raised through private placement

The total number of branches of the Bank crossed 100

2021

The total number of customers of the Bank reached ~6 lacs Total business of the Bank crossed ₹8,900 crores

2023

Net Profit of the Bank crossed Rs. 93 crores registering a growth of 50% over the previous FY with total business crossing Rs. 12,000 crores mark. Share of Digital Transactions in non-cash transactions increased to 81%

SARVJIT SINGH SAMRA
PROMOTER, MANAGING DIRECTOR & CEO



36+ 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



23+ years of experience in the banking sector across finance, compliance, treasury and strategic roles. Member of ICAI & ICSI Associated with the Bank since 2000

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 22+ 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 21+ 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.



NAVIN KUMAR MAINI
PART TIME CHAIRMAN &
NON-EXECUTIVE
INDEPENDENT DIRECTOR

- 40+ years of experience in the banking industry
- Previously associated with SIDBI as Deputy Managing Director, IDBI Bank & United Commercial Bank



SARVJIT SINGH SAMRA
MANAGING DIRECTOR &
CEO

- 36+ years of experience across banking & financial industry
- Associated with the Bank since inception
- Instrumental in the conversion of Bank to a Small Finance Bank



MUNISH JAIN
EXECUTIVE DIRECTOR

- ~23+ years of experience in the banking sector across finance, compliance, treasury and strategic roles
- Member of ICAI & ICSI



DINESH GUPTA
NON-EXECUTIVE
DIRECTOR

- ~3+ decades of experience in the field of finance, taxation, corporate & commercial laws, corporate restructuring
- Practicing Company Secretary



SRINATH SRINIVASAN
NON-EXECUTIVE
DIRECTOR

- CEO of OIIF & is a nominee director of the fund on the Bank's board
- Previously worked with Rand Merchant Bank as country head for PE business



MAHESH PARASURAMAN
NON-EXECUTIVE
DIRECTOR

- Partner at Amicus Capital & nominee director on the Bank's board
- 2+ decades of experience across Carlyle India, EY & Arthur Andersen
- Member of ICAI & ICMAI



BALBIR SINGH
NON-EXECUTIVE
DIRECTOR

- ~Nominee Director of SIDBI on the Bank's board
- Presently serving as the General Manager & Regional In-charge of SIDBI's Chandigarh Office



**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



GURPREET SINGH CHUG
INDEPENDENT DIRECTOR

- Serving as the Managing Director of Pioneer Assurance Consultants
- Holds Bachelor's Degree in Law & qualified practitioner from Insurance Institute of India



RACHNA DIKSHIT
INDEPENDENT DIRECTOR

- Served as Chief General Manager at the RBI
- Certified associate of the Indian Institute of Bankers



**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



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



SHAM SINGH BAINS
INDEPENDENT DIRECTOR

- Extensive experience in the agriculture sector

Providing a wide Range of Products and Services

Comprehensive bouquet of Services under one-roof



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

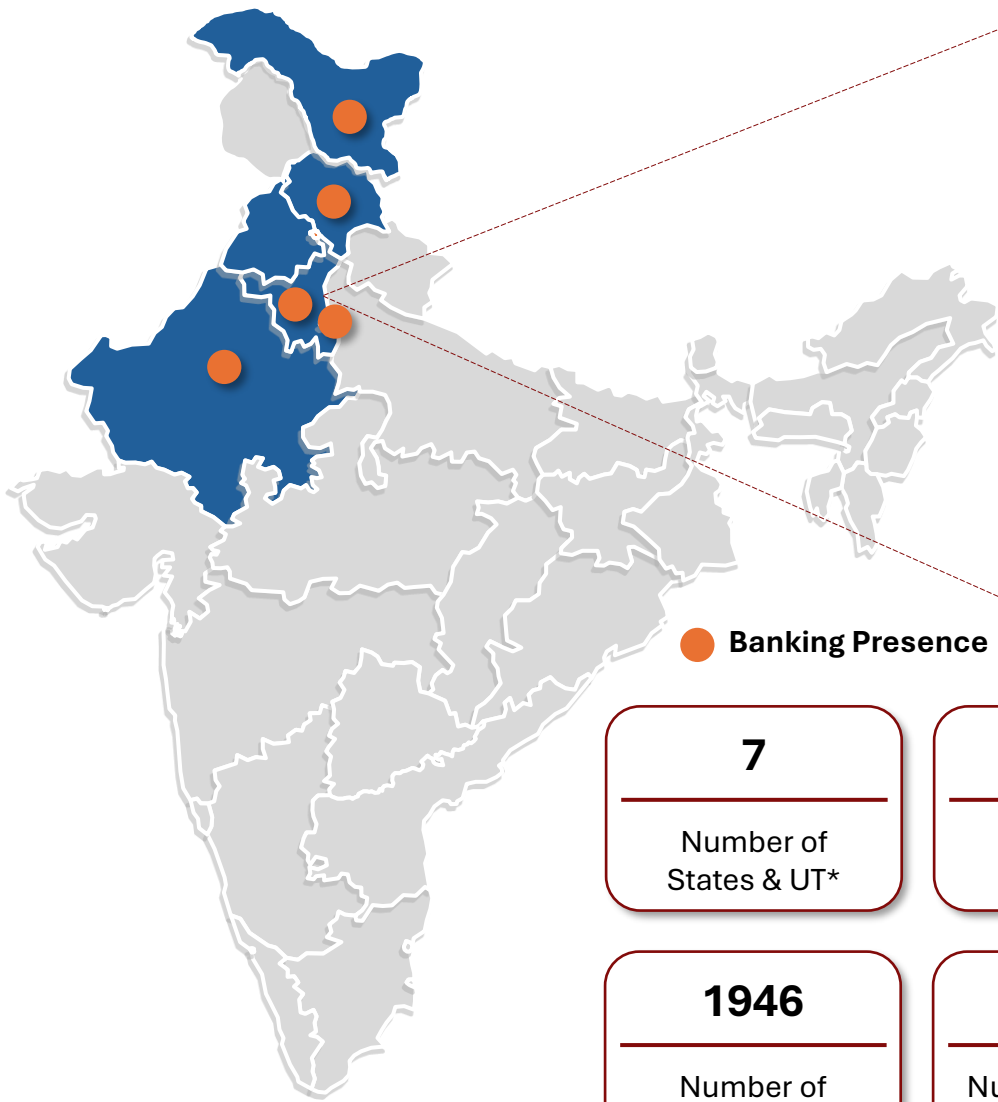
ATM cum Debit Cards

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



Geographical Mix	
Punjab	154
Haryana	16
Rajasthan	3
NCR	3
UT Chandigarh	2
Himachal Pradesh	1
UT Jammu & Kashmir	1
Total	180

Rural-Urban Mix	
Rural Areas	41.1%
Semi-Urban Areas	33.9%
Urban Areas	25.0%
Total	100.0%

Highest branch concentration towards rural and semi-urban areas

7 Number of States & UT*	40 Number of Districts	180 Branches
1946 Number of Employees	182 Number of ATMs	7.5+ lakh Customers

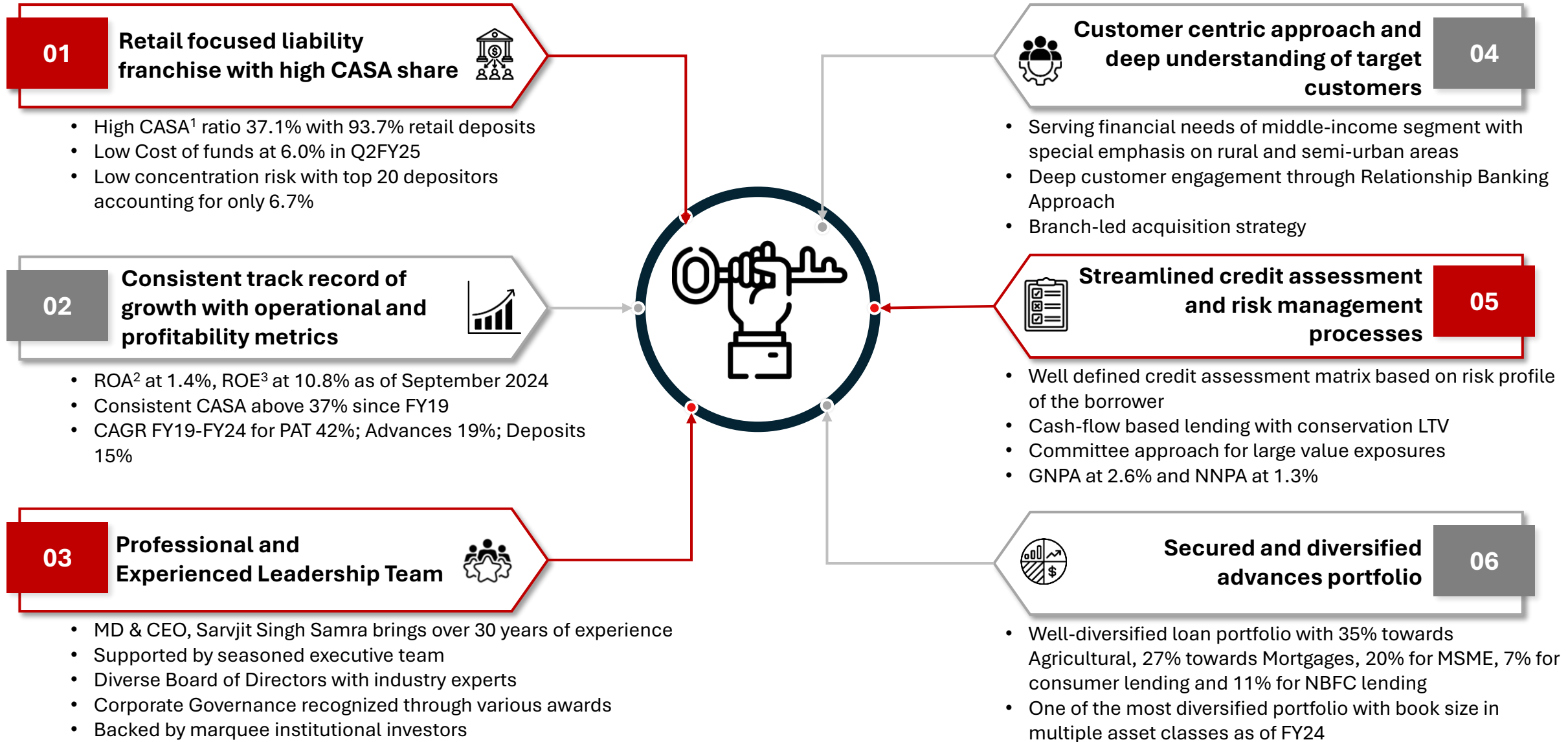
Expansion Plan

- 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

*Includes UT Chandigarh & Jammu

Numbers have been rounded off wherever applicable

Our 'Strengths' built over 20 years by focusing on our customers



1. CASA calculated as total CASA divided by total deposits
 2. ROA is calculated as % of Avg Assets
 3. ROE is calculated as % of Avg Equity

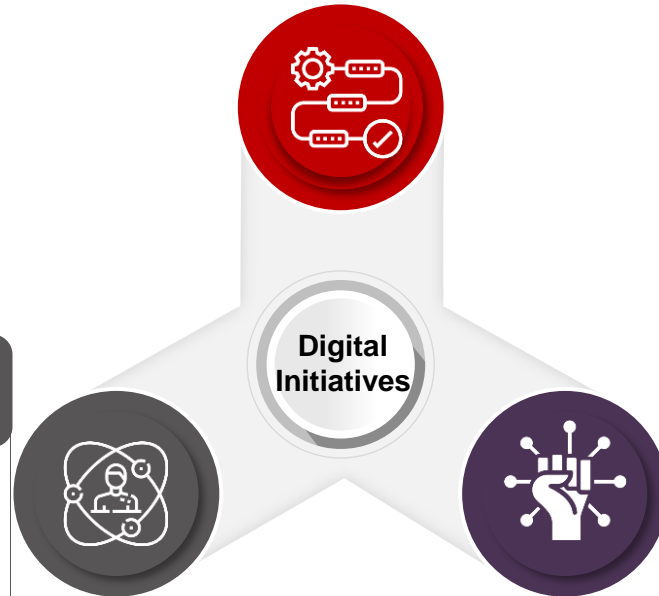
Delivering Digital Empowerment to Our Customers

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

Transforming Customer Experience

- Deepening customer engagement through digital channels
- Analysing data driven insights to offer customised solutions
- Developing alternate digital channels

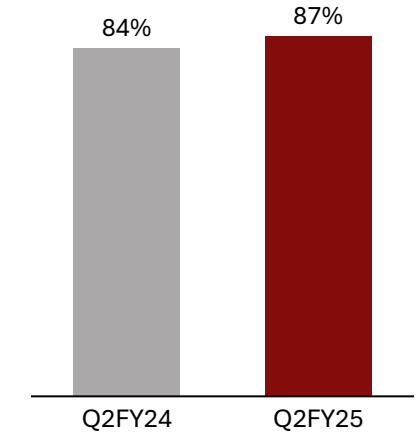


Empowering Ourselves with Technology

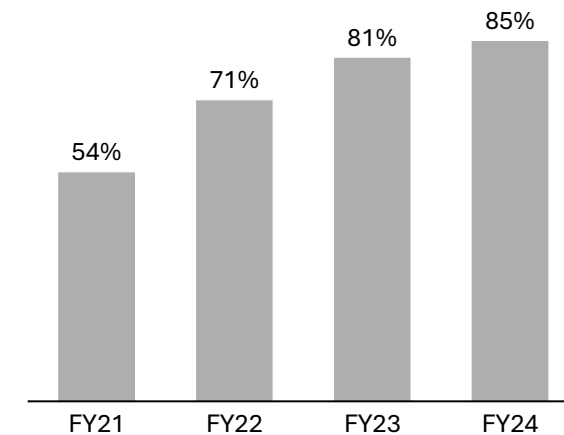
- Increasing cashless banking
- Automating operation
- Improving collections through warning systems
- Targeting and monitoring customers through data

Share of Digital Transactions in non-cash Transactions

Q-o-Q

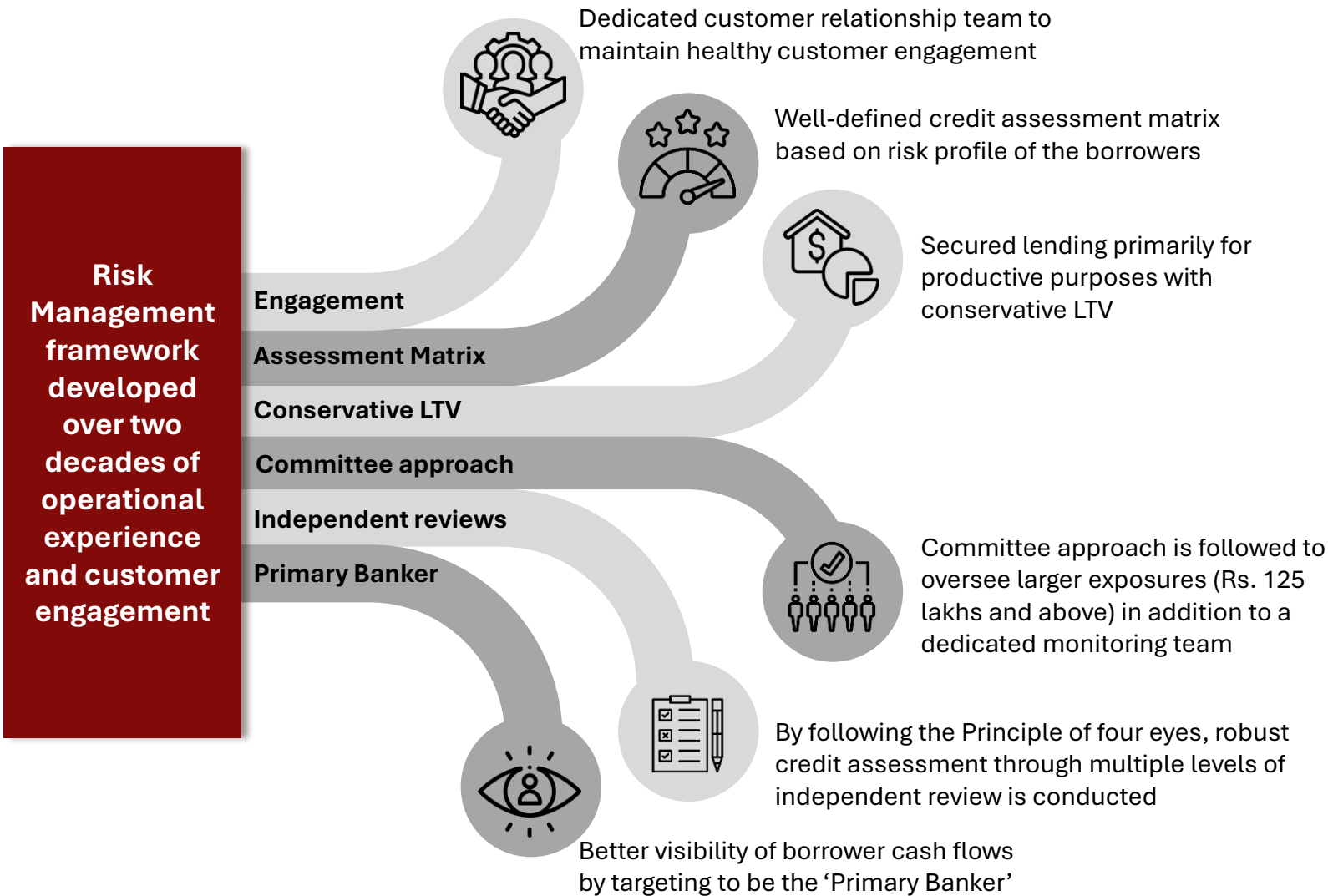


Y-o-Y



Assets and Liabilities Overview

...have led to Industry leading Asset Quality



2.6%

GNPA as of Sep-24

1.3%

NNPA as of Sep-24

0.2%

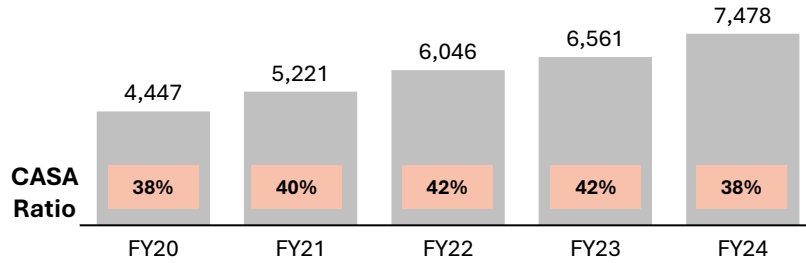
Credit Cost for Q2FY25

~Zero write-offs

One of the most secured Asset Portfolio in the Lending Industry

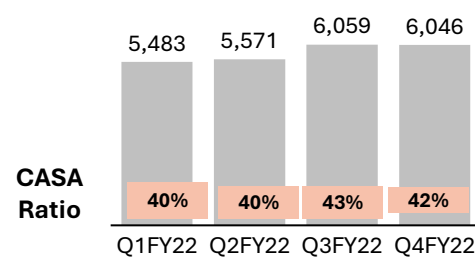
Total Deposits

In INR Crores



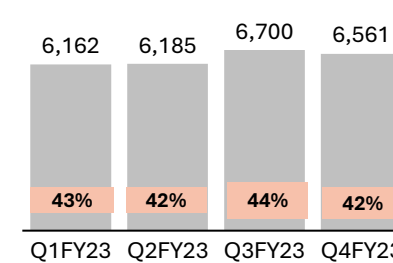
(%)	FY20	FY21	FY22	FY23	FY24
Y-o-Y	21%	17%	16%	9%	14%
CAGR (2017-20) Pre Covid	23%	CAGR (2019-24)		15%	

FY22



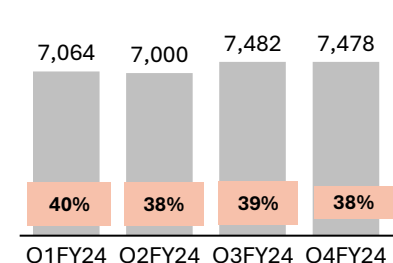
	FY22			
(%)	Q1	Q2	Q3	Q4
Q-o-Q	5%	2%	9%	0%

FY23



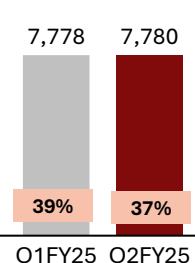
	FY23			
(%)	Q1	Q2	Q3	Q4
Q-o-Q	2%	0%	8%	-2%

FY24



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

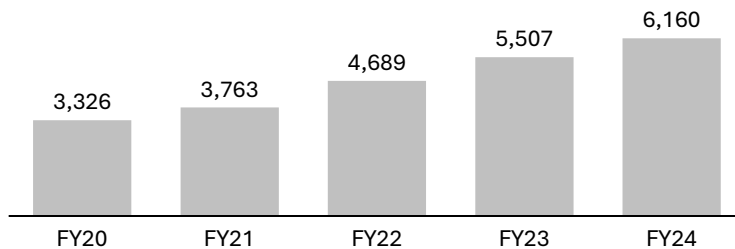
FY25



	FY25	
(%)	Q1	Q2
Q-o-Q	4%	-

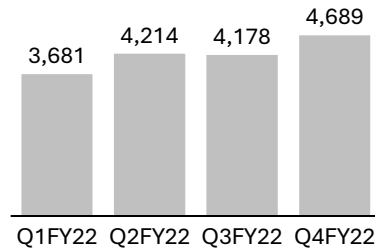
Gross Loan Book

In INR Crores



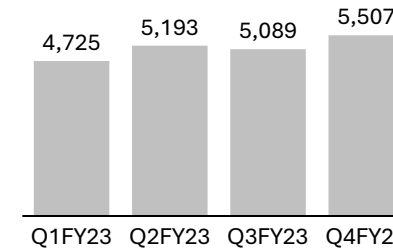
(%)	FY20	FY21	FY22	FY23	FY24
Y-o-Y	27%	13%	25%	17%	12%
CAGR (2017-20) Pre Covid	34%	CAGR (2019-24)		19%	

FY22



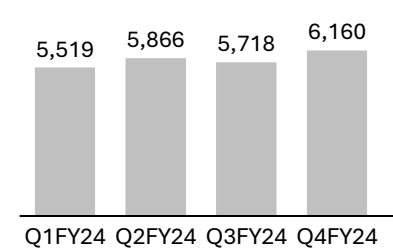
	FY22			
(%)	Q1	Q2	Q3	Q4
Q-o-Q	-2%	14%	-1%	12%

FY23



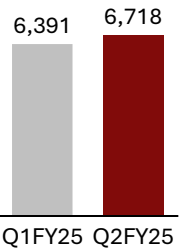
	FY23			
(%)	Q1	Q2	Q3	Q4
Q-o-Q	1%	10%	-2%	8%

FY24



	FY24			
(%)	Q1	Q2	Q3	Q4
Q-o-Q	0%	6%	-3%	8%

FY25



	FY25	
(%)	Q1	Q2
Q-o-Q	4%	5%

CASA calculated as total CASA divided by total deposits
CAGR^ (FY2019-24)

Numbers have been rounded off wherever applicable

Annexures

Statement of Assets and Liabilities

Particulars (INR Cr)	FY22	FY23	FY24	CAGR%	Q2FY24	Q2FY25	YoY ² (%)	Q1FY25
Capital & Liabilities								
Shareholders Funds	516	611	1,197	37%	712	1,266	78%	1,234
Deposits	6,046	6,561	7,478	15%	7,000	7,780	11%	7,778
Borrowings	498	721	472		573	390		466
Other Liabilities and Provisions	93	98	148		106	125		134
Total	7,154	7,991	9,295		8,391	9,561		9,612

Assets								
Cash and Balances with RBI								
(Balances with Banks & Money at call & short notice)	1,019	881	1,321		853	974		1,257
Investments	1,357	1,489	1,706		1,549	1,751		1,762
Advances	4,635	5,429	6,075	19%	5,784	6,629	15%	6,304
Fixed Assets	84	83	84		81	84		82
Other Assets	59	110	110		124	124		207
Total	7,154	7,991	9,295		8,391	9,561		9,612

1.CAGR (calculated from 2019-24)

2.YoY (calculated Q2FY25 over Q2FY24)

Particulars (INR Cr)	FY22	FY23	FY24	CAGR%	Q2FY24	Q2FY25	YoY ² (%)	Q1FY25
Interest Earned	578	676	794		197	224		218
Interest expended	323	354	449		113	123		119
Net Interest Income (NII)	255	322	345	21%	84	101	20%	99
Other Income	54	50	67		17	26		17
Net Total Income	310	372	412	20%	101	127	26%	116
Operating expenses	196	223	258		66	78		73
Pre- Provision Operating Profit	113	149	154		35	48	40%	43
Provisions & Contingencies	51	55	43		11	15		13
Profit/loss for the period	63	94	112	42%	24	33	37%	30

Earnings per equity share

Basic (Rs)	18.41	27.35	30.65		6.85	7.41		6.66
Diluted (Rs)	18.22	27.21	30.45		6.80	7.35		6.62

1. CAGR (calculated from 2019-24)

2. YoY (calculated Q2FY25 over Q2FY24)

THANK YOU !

Company: Capital Small Finance Bank Limited

Capital Small Finance Bank 

CIN: L65110PB1999PLC022634

Mr. Sahil Vijay / Ms. Bharti Babutta

investorrelations@capitalbank.co.in

Website: www.capitalbank.co.in

**Investor Relation Advisors:
Strategic Growth Advisors Pvt. Ltd.**

SGA Strategic Growth Advisors

CIN: U74140MH2010PTC204285

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