

CSFB. 2024-25/203

July 31, 2024

To,

BSE Limited Listing Compliance Phiroze Jeejeebhoy Towers Dalal Street Mumbai 400 001 Maharashtra Scrip Code: 544120, 951995 & 953739	National Stock Exchange of India Limited The Listing Department, Exchange Plaza, Bandra Kurla Complex, Mumbai - 400 051 Maharashtra Symbol: CAPITALSFB
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Dear Sir/Madam,

Sub: Presentation and Audio Recording of Earning Conference Call for the Unaudited Financial Results of Capital Small Finance Bank Limited for the Quarter ended on June 30, 2024**Ref: Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015**

In continuation to our intimation for Earnings Conference Call to discuss Financial and Operational performance for Quarter ended June 30, 2024 of Capital Small Finance Bank Limited ("the Bank") vide letter dated July 20, 2024, we submit herewith the Investors Presentation on the Unaudited Financial Results of the Bank for the Quarter ended on June 30, 2024.

The audio recording of the conference call with analysts and investors held on July 31, 2024 at 12:00 p.m has been made available on the website of the Bank and can be accessed at: <https://www.capitalbank.co.in/investors/financial-results>

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

Further, the transcript of the Conference call shall also be made available at the above link within the prescribed timelines.


We request you to kindly take the same on record

Thanking you,
Yours faithfully

For Capital Small Finance Bank Limited

Amit Sharma
Company Secretary & 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

ADVANCING TOWARDS
A PROMISING FUTURE



Capital Small Finance Bank 

**Investor Presentation
Q1FY25**

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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 6,391 Cr
 +19% CAGR[^]
 +4% QoQ

- Diversified Loan book with Zero direct Microfinance Exposure
- 99.8% secured loans
- Average Ticket Size (ATS) of INR 14.7 lakhs
- Loan book mix across Agricultural, Mortgage, MSME and Others



Embracing Retail Liability Strategy

Deposits: INR 7,778 cr
 +15% CAGR[^]
 +4% QoQ

- Retail focused liability franchise with retail-deposit share of 94.5%
- High CASA ratio of 39.5% resulting into lower Cost of Deposit
- High Rollover ratio of ~90% depicting a stable deposit base



Consistent Profitability Growth

PAT: INR 30 cr
 +42% CAGR[^]
 +6% QoQ

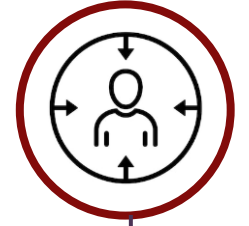
- Demonstrated and sustained improvements in return metrics
- ROA 1.3% (2.5x since FY19)
- Consistently increasing NIM, consequent to accelerating CD ratio (improved by 11.5 pp from FY21-FY24)



Robust Asset Quality

GNPA 2.7%; NNPA 1.3%

- One of the lowest write-offs in the Banking industry with zero NPA sell-off
- Credit Cost of 0.1%
- 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

All figures are as of/for the 30th June 2024

*Operated as a Local Area Bank from 2000-2016

[^]CAGR (FY2019-24)

Numbers have been rounded off wherever applicable

Key Highlights Q1FY25



Gross Advances

INR 6,391 crores

As of June 2024

+19% CAGR^
+4% QoQ
+16% YoY



Profit After Tax

INR 30 crores (Q1FY25)

INR 28 crores (Q4FY24)

+42% CAGR
+6% QoQ



CASA Ratio

39.5%



Retail Deposit Ratio

94.5%



Deposits

INR 7,778 crores

As of June 2024

+15% CAGR^
+4% QoQ
+10% YoY



ROA

1.3%

As of Q1FY25
(2.5x since FY19)



Asset Quality

2.7%/1.3%

GNPA/NNPA



CRAR

26.3%

Core CRAR 22.0%



Disbursement

INR 754 crores (Q1FY25)

INR 464 crores (Q1FY24)

+62% YoY
+12% QoQ



ROE

9.9%

As of Q1FY25

(Calculated on enhanced capital
– Rs 450 crore raised in FY24)



Collection Efficiency

98.6%



Branch Network

177 branches

across 5 states
And 1 Union Territory

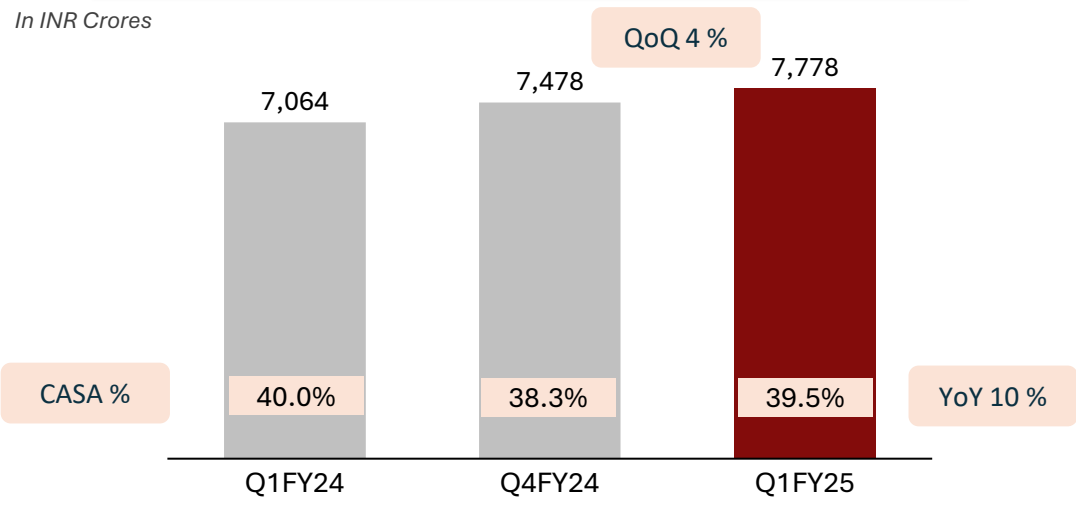
^CAGR (FY19-24)

CASA calculated as total CASA divided by total deposits

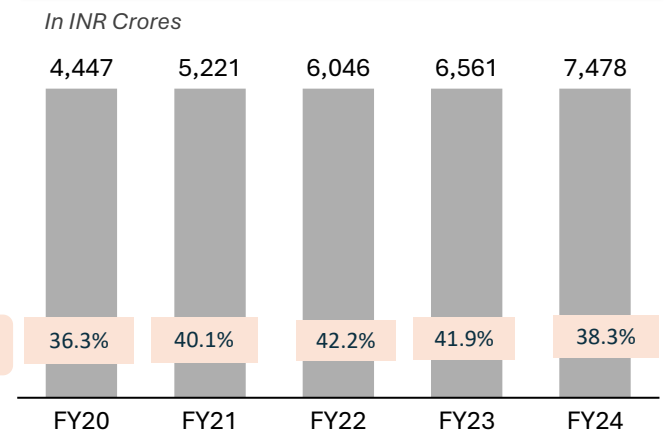
ROE is calculated as % of Avg Equity; ROA is calculated as % of Avg Assets

Retail Focused Liability Franchise with High Share of CASA

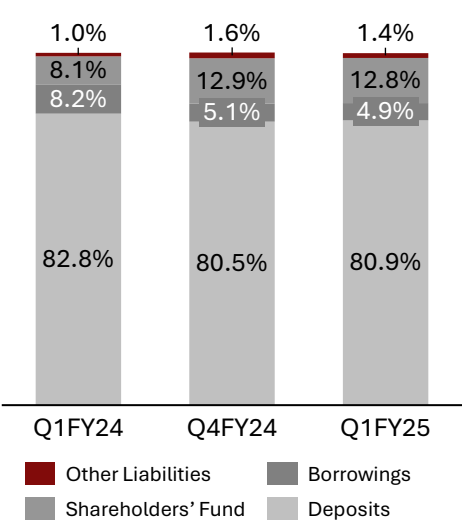
Total Deposits



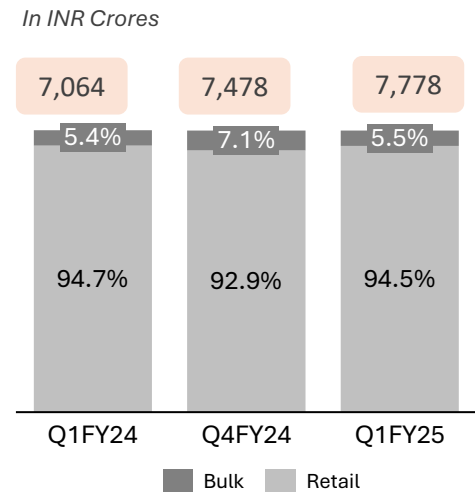
CAGR^ - 15%



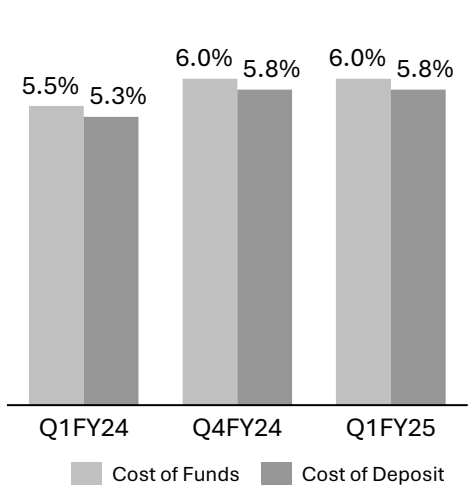
Funding Mix – Positively skewed towards Deposits



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** (Top 20 depositors ~ 5.5%)
- **Consistent Rollover ratio of term deposits ~90%+**
- **Consistently maintaining CASA above 38%** (interest on saving bank accounts is 3.5%)

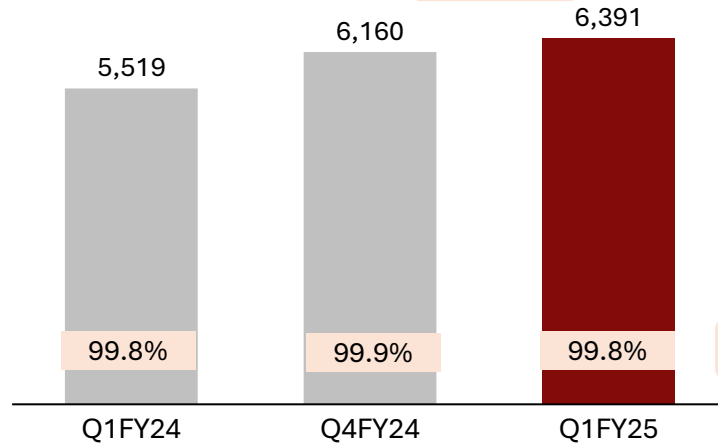
CASA calculated as total CASA divided by total deposits
^CAGR (FY2019-24)

Diversified & Secured Advance Portfolio

Gross Loan Book

In INR Crores

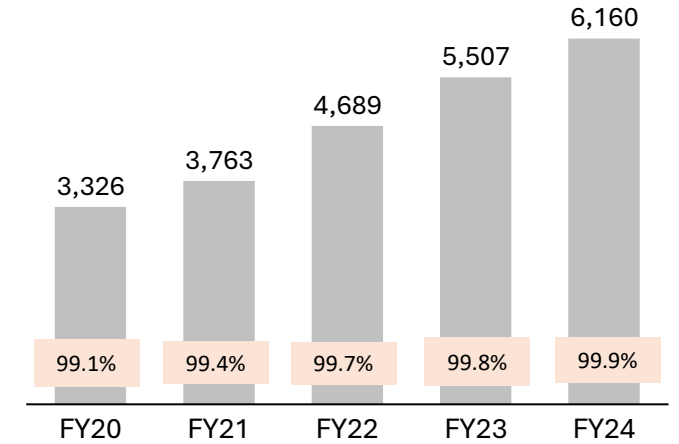
QoQ 4 %



Secured Lending %

YoY 16 %

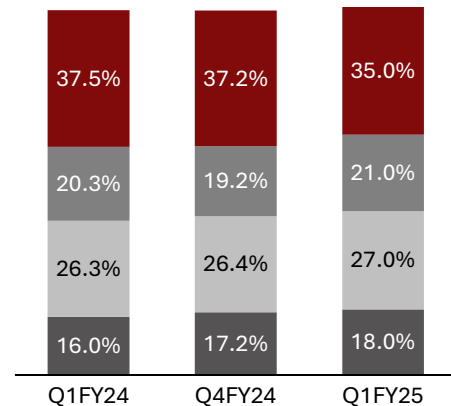
CAGR[^] - 19%



Diversified Portfolio & non reliance on MFI segment

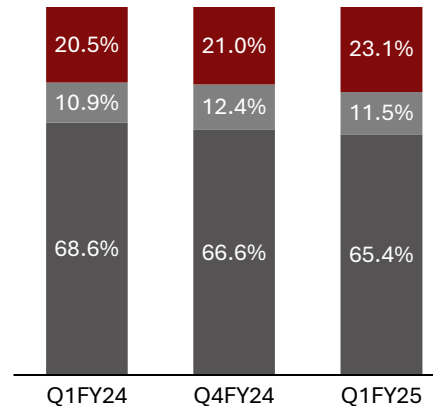
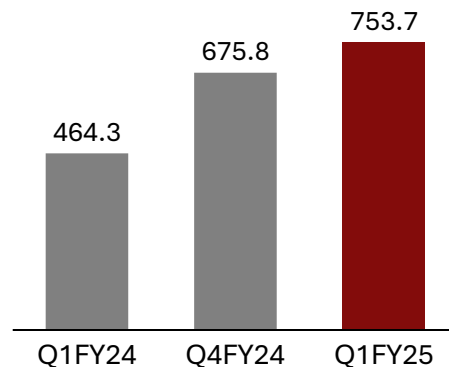
Healthy Disbursement

Granular loan book



In INR Crores

Growth QoQ - 12%
YoY- 62%



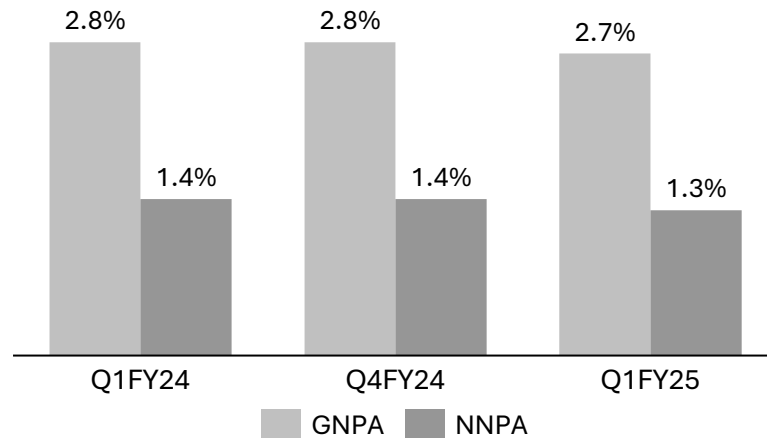
Above 50 lakhs 25-50 lakhs Upto 25 lakhs

- Focus on middle income customer segment, with endeavour to be the full suite Banker (Portfolio ATS of INR 14.7 lacs)
- Diversified portfolio with each segment witnessed multiple cycles
- Continued focused on secured lending
- Post growth capital infusion (Feb-24) acceleration in advance of 12% (Dec-23) versus (Jun-24)

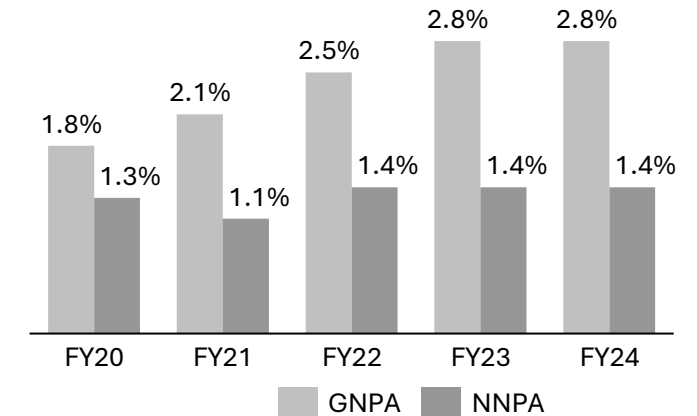
[^]CAGR (FY2019-24)

Numbers have been rounded off wherever applicable

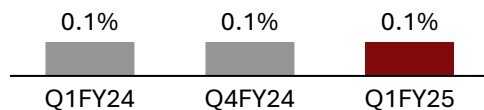
Asset Quality



Asset Quality (YoY)

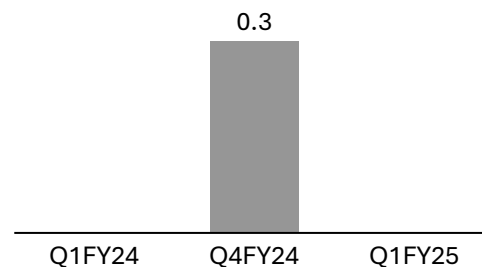


Credit Cost²



Almost NIL write-offs¹ & ZERO NPA Sell-off

In INR Crores



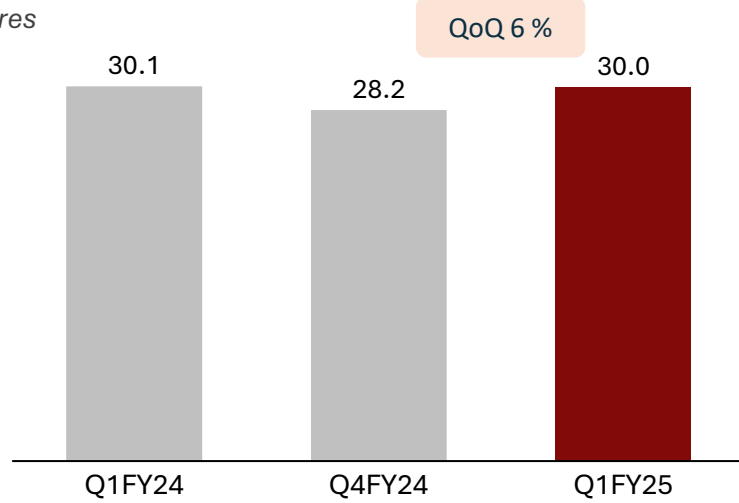
NPA Table (INR Crores)	Q1FY24	Q4FY24	Q1FY25
Opening NPAs	152.6	170.0	170.2
Additions	19.7	51.9	16.3
Upgradations + Recovery	17.5	51.5	14.6
Write offs	0.0	0.3	0.0
Closing NPAs	154.9	170.2	171.9

- 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

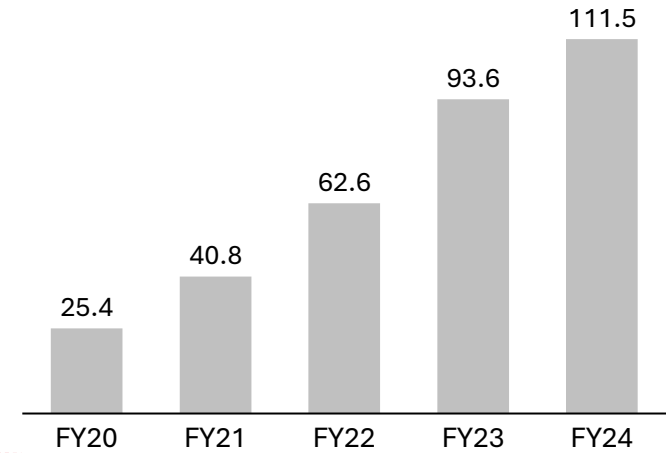
1. Write offs includes technical write offs
 2. Credit cost includes write offs, provisions for expected loan losses on standard assets; and recoveries from non – performing assets (NPAs)

Profit After Tax

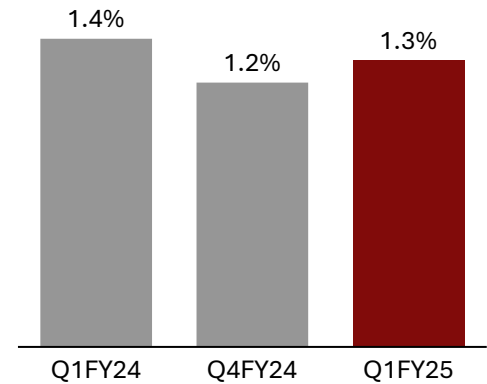
In INR Crores



CAGR[^] - 42%

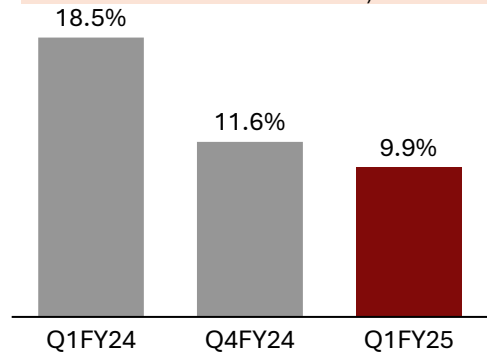


RoA¹

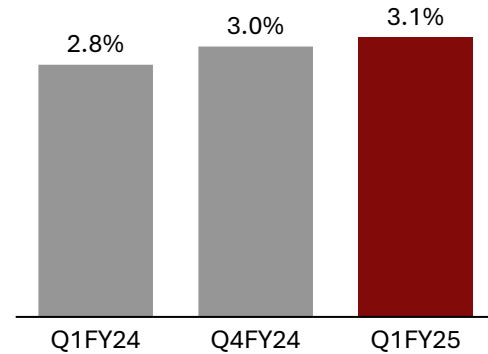


RoE²

(Calculated on enhanced capital – Rs 450 crore raised in Feb-24)



Opex Ratio³



- 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
- During Q1FY25, Bank Voluntarily deposited Reverse Charge Liability (GST) on PSLC purchased during FY21-24, as one time payment, having an impact of ~0.1% on OPEX ratio

1. ROA is calculated as % to Avg Assets
 2. ROE is calculated as % of Avg Equity
 3. Opex% is calculated as Operating Expenses to Avg Assets

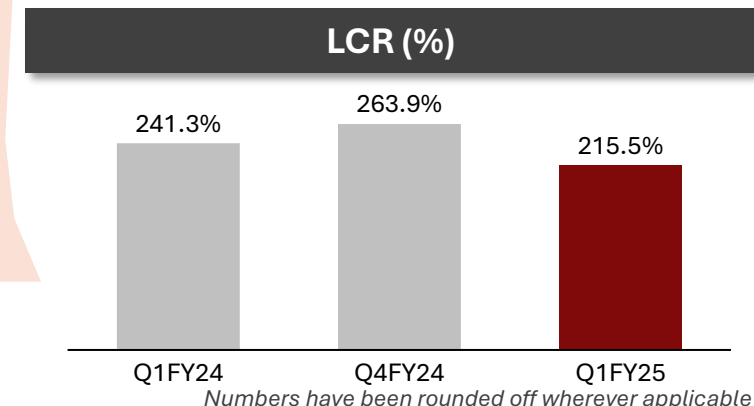
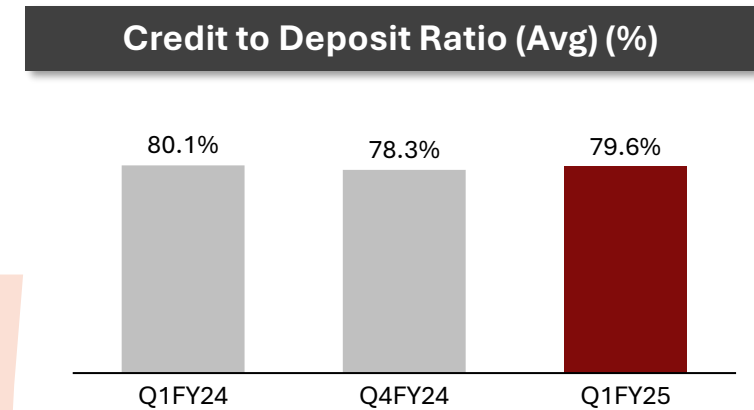
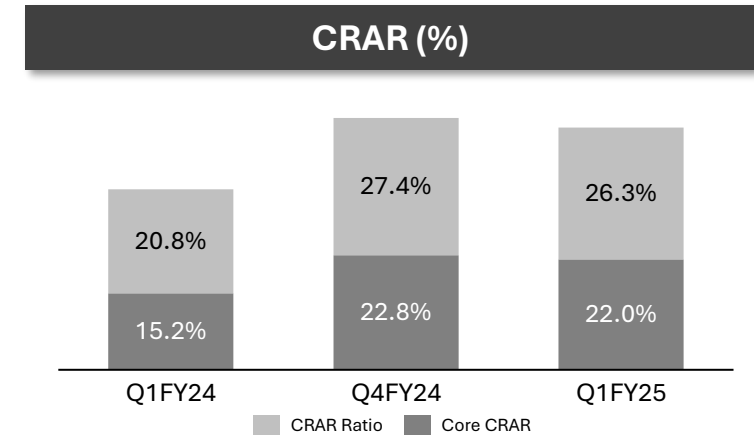
....And Return Ratios

Key Business Parameters	Q1FY24	Q4FY24	Q1FY25
Credit to deposit ratio (Avg) (%)	80.1	78.3	79.6
Credit to deposit ratio (Outstanding) (%)	78.1	82.4	82.2
Yield on Advances	11.0	11.0	11.2
Cost of Deposits	5.2	5.8	5.8
Cost to Income ratio (%)	58.6	63.5	63.5

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

Return Ratios	Q1FY24	Q4FY24	Q1FY25
Net Interest Margin	4.1	3.8	4.2
Non-Interest Income	0.6	0.9	0.7
Operating Expenses	2.8	3.0	3.1
Credit Cost	0.1	0.1	0.1
RoA	1.4	1.2	1.3
RoAA	2.2	2.0	2.0

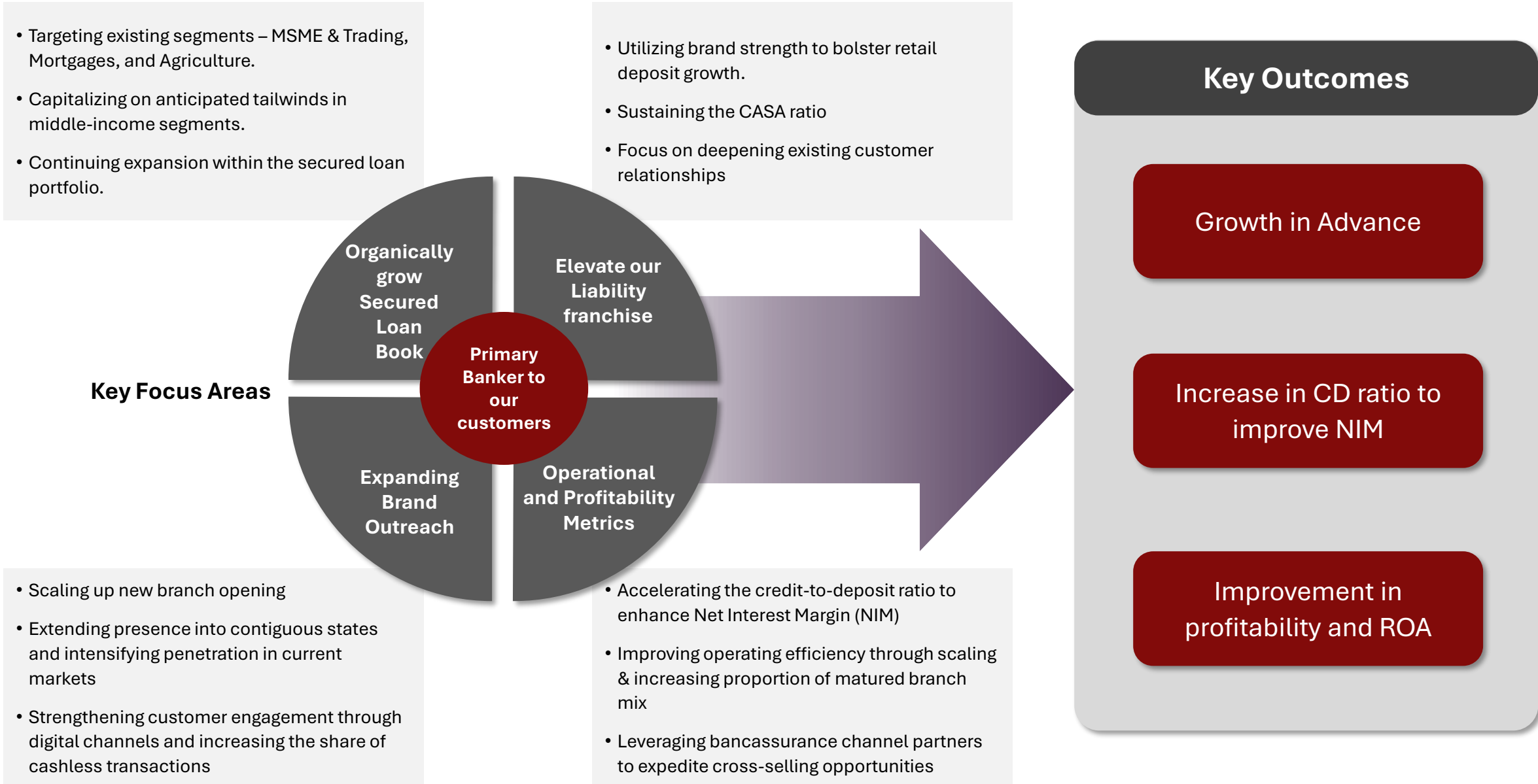
FY22	FY23	FY24
3.8	4.2	3.9
0.8	0.6	0.8
2.9	2.9	3.0
0.4	0.3	0.1
0.9	1.2	1.3
1.6	1.9	2.0



- 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



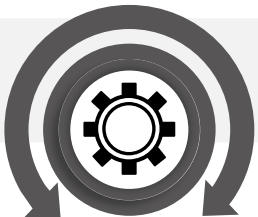
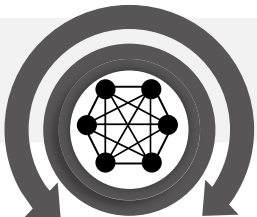
Company Overview

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.

...and guided by seasoned members of the Board



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 OIJIF & 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

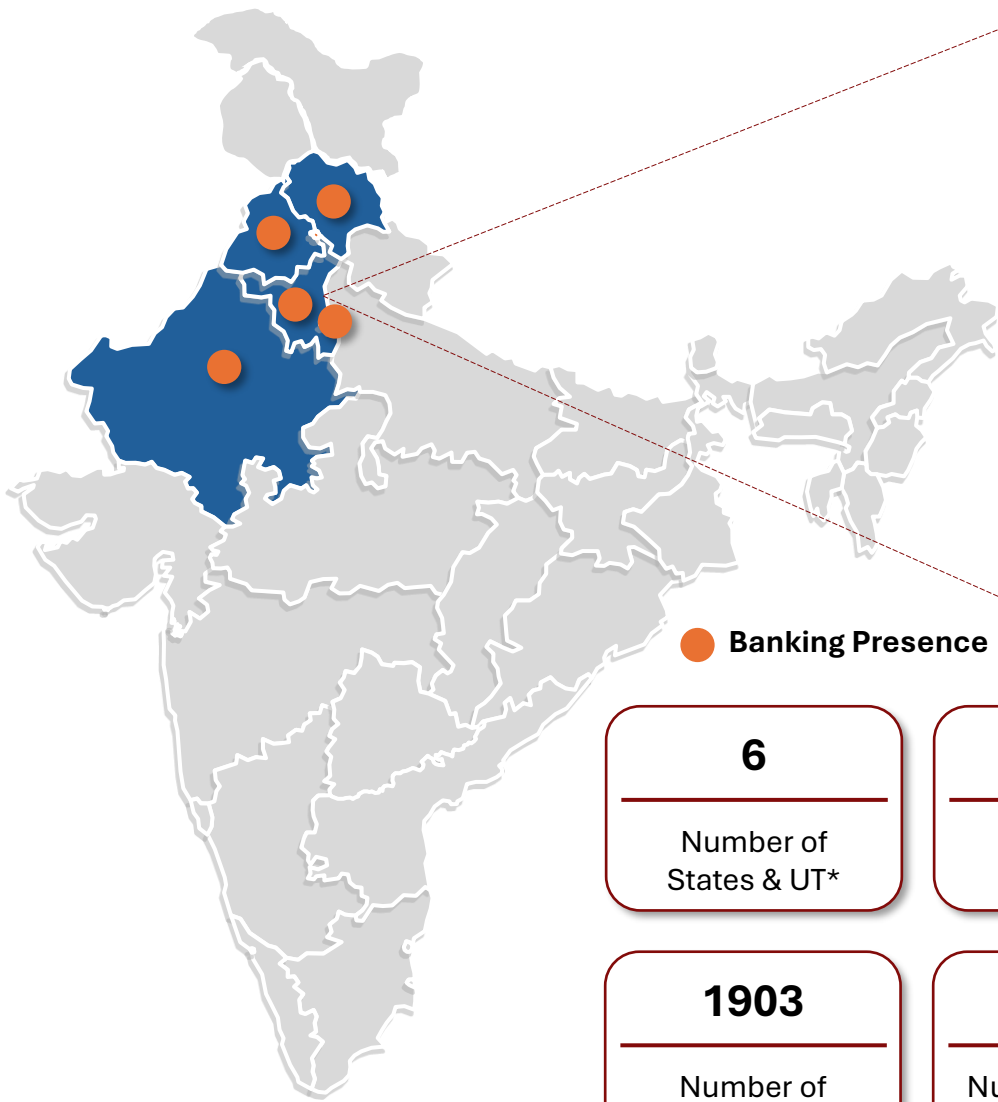
Internet Banking

Mobile Banking (Capital Mobile+)

Mobile Passbook (Capital Mobile Connect)

Deep-understanding of middle-income customer segment with more than 2 decades of experience

..with an Increasing presence to enhance accessibility



Geographical Mix	
Punjab	152
UT Chandigarh	2
Haryana	16
Rajasthan	3
NCR	3
Himachal Pradesh	1
Total	177

Rural-Urban Mix	
Rural Areas	41.2%
Semi-Urban Areas	34.5%
Urban Areas	24.3%
Total	100.0%

Highest branch concentration towards rural and semi-urban areas

6
Number of States & UT*

38
Number of Districts

177
Branches

1903
Number of Employees

179
Number of ATMs

7.5 lakh
Customers

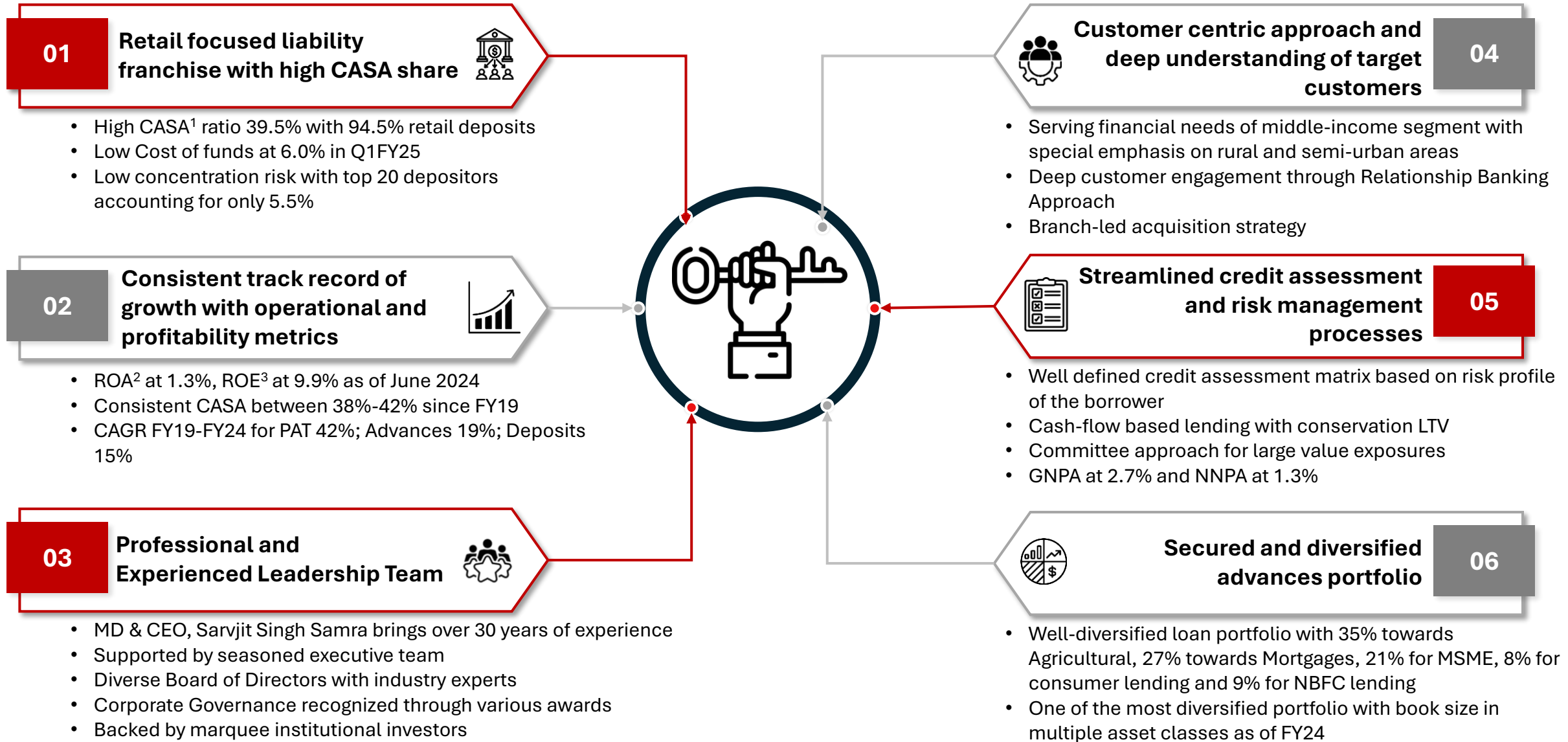
Expansion Plan

- 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

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

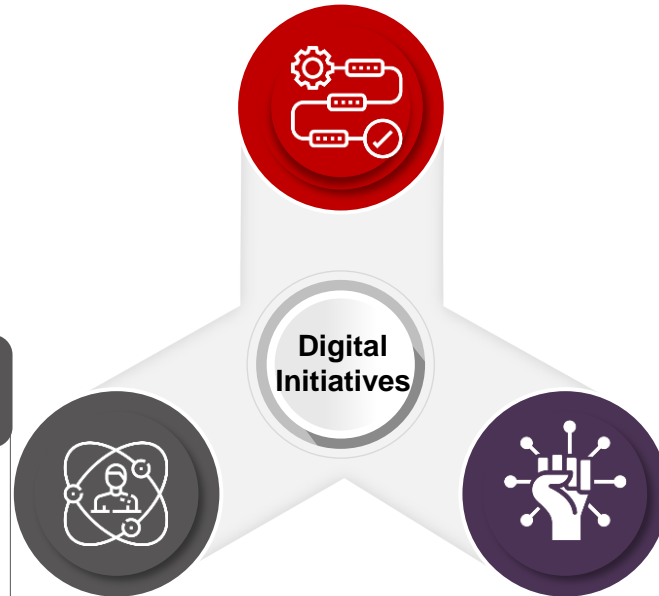
Delivering Digital Empowerment to Our Customers

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

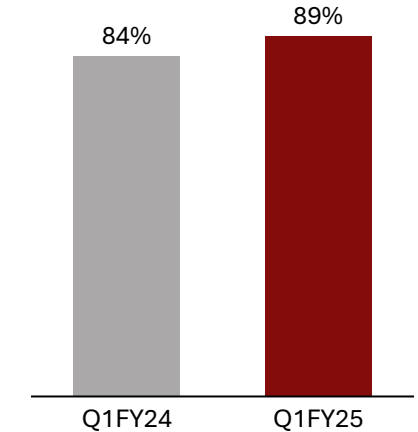


Empowering Ourselves with Technology

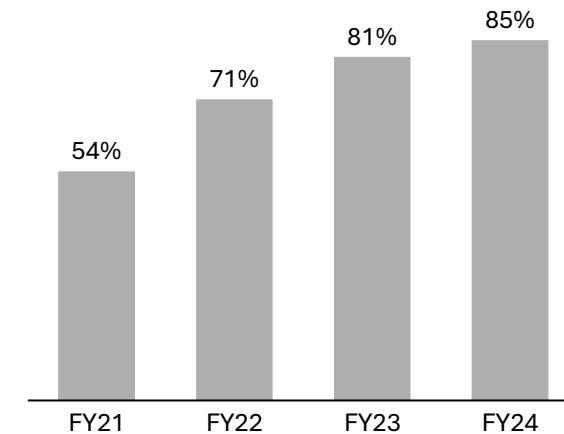
- Increasing cashless banking
- Automating operation
- Improving collections through warning systems
- Targeting and monitoring customers through data

Share of Digital Transactions in non-cash Transactions

Q-o-Q

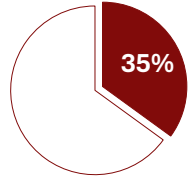


Y-o-Y



Assets and Liabilities Overview

Agricultural Loans



- Kisan Credit Card
- Agricultural Term Loan

Rs. 2,223 crores
as of June 2024

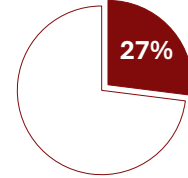
Rs. 2,293 crore (FY24)
Rs. 2,067 Crore (Q1FY24)

Rs 1.24 Mn

Rs 1.24 Mn (FY24)
Rs. 1.23 Mn (Q1FY24)

1.69 %
(1.69% FY24)

Mortgage Loans



- Housing Loan
- Loan Against Property

Rs. 1,729 crores
as of June 2024

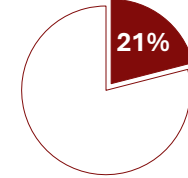
Rs 1,624 Cr (FY24)
Rs 1,451 Cr (Q1FY24)

Rs 1.20 Mn

Rs 1.17 Mn (FY24)
Rs. 1.16 Mn (Q1FY24)

0.95%
(0.86% FY24)

MSME & Trading Loans



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

Rs. 1,312 crores
as of June 2024

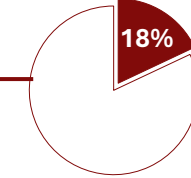
Rs 1,182 Cr (FY24)
Rs 1,117 Cr (Q1FY24)

Rs 1.97 Mn

Rs. 1.86 Mn (FY24)
Rs 1.83 Mn (Q1FY24)

2.33 %
(2.73% FY24)

Other Loans



AUM of Rs
1,127 Cr

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

Rs. 665 crores
as of June 2024

Rs 566 Cr (FY24)
Rs 464 Cr (Q1FY24)

Rs. 187.88 Mn

Rs 171.88 Mn (FY24)
Rs 153.13 Mn (Q1FY24)

NIL
(NIL FY24)

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

Rs. 462 crores
as of June 2024

Rs 495 Cr (FY24)
Rs 420 Cr (Q1FY24)

Rs 0.76 Mn

Rs 0.79 Mn (FY24)
Rs 0.71 Mn (Q1FY24)

0.38 %
(0.35% FY24)


Gross Advances


ATS


NNPA



Granular loan book portfolio ATS of Rs. 1.47 Mn



Focus on middle-income customer segment

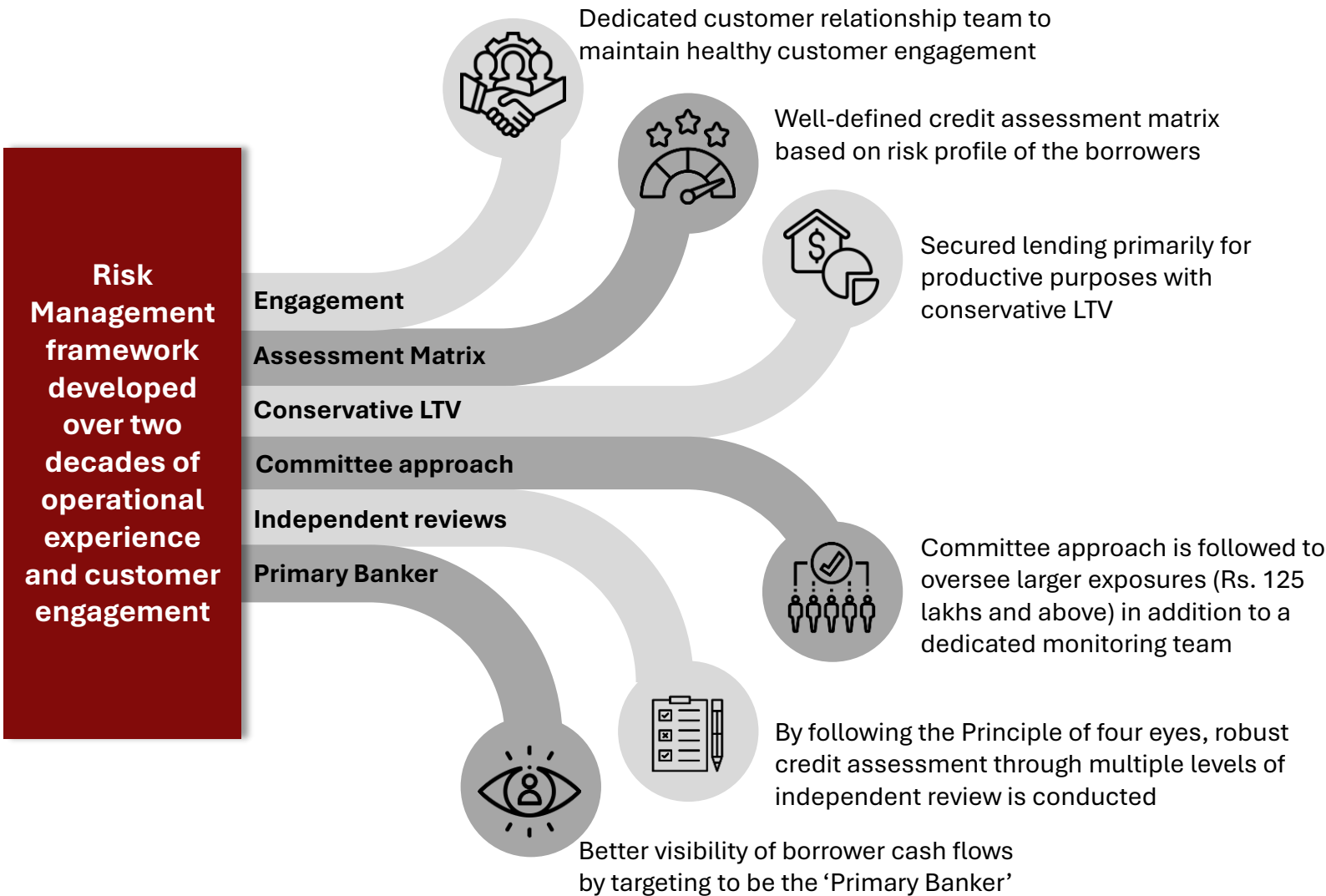


Emphasis on secured lending with 99%+ secured



Endeavour to be a full suite banker for the customer

...have led to Industry leading Asset Quality



2.7%

GNPA as of Jun-24

1.3%

NNPA as of Jun-24

0.1%

Credit Cost as of Jun-24

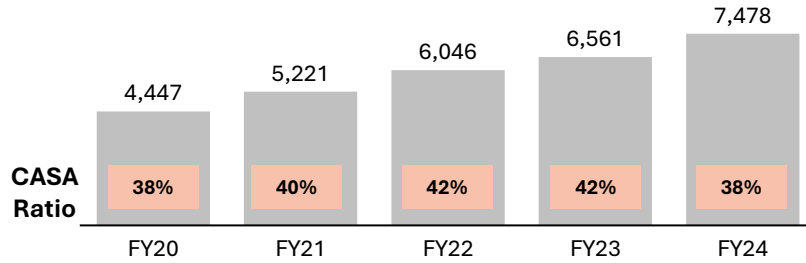
~Zero write-offs

One of the most secured Asset Portfolio in the Lending Industry

Retail-focused Liability Franchise & Diversified Advance Book

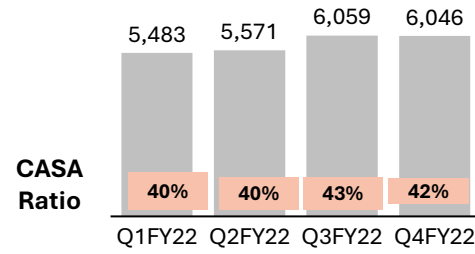
Total Deposits

In INR Crores



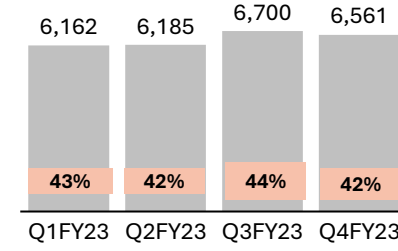
(%)	FY20	FY21	FY22	FY23	FY24
Y-o-Y	21%	17%	16%	9%	14%
CAGR (2017-20) Pre Covid	23%	CAGR (2019-24)		15%	

FY22



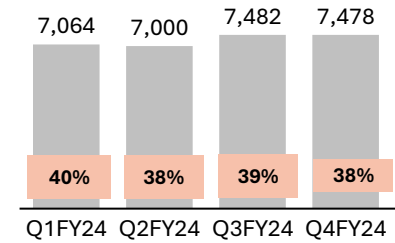
	FY22			
(%)	Q1	Q2	Q3	Q4
Q-o-Q	5%	2%	9%	0%

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%

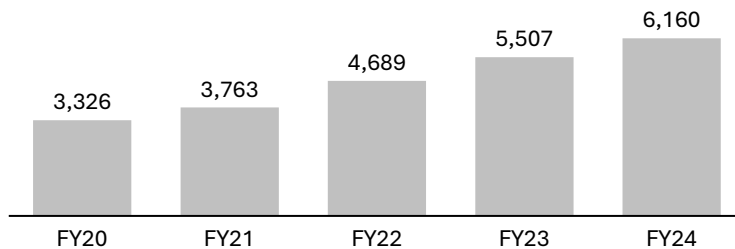
FY25



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

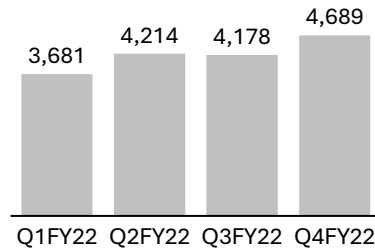
Gross Loan Book

In INR Crores



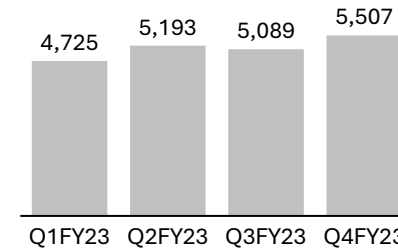
(%)	FY20	FY21	FY22	FY23	FY24
Y-o-Y	27%	13%	25%	17%	12%
CAGR (2017-20) Pre Covid	34%	CAGR (2019-24)		19%	

FY22



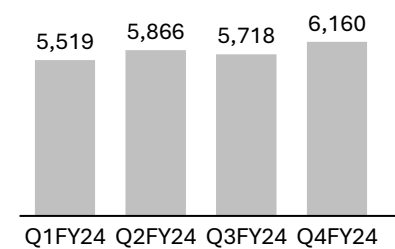
	FY22			
(%)	Q1	Q2	Q3	Q4
Q-o-Q	-2%	14%	-1%	12%

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
Q-o-Q	4%

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%	Q1FY24	Q4FY24	Q1FY25	QoQ%	YoY%
Capital & Liabilities									
Shareholders Funds	516	611	1,197	37%	691	1,197	1,233	3%	79%
Deposits	6,046	6,561	7,478	15%	7,064	7,478	7,778	4%	10%
Borrowings	498	721	472		696	472	466		
Other Liabilities and Provisions	93	98	148		84	148	134		
Total	7,154	7,991	9,295		8,535	9,295	9,612		

Assets

Cash and Balances with RBI

(Balances with Banks & Money at call & short notice)

	1,019	881	1,321		1,310	1,321	1,257		
Investments	1,357	1,489	1,706		1,522	1,706	1,762		
Advances	4,635	5,429	6,075	19%	5,439	6,075	6,304	4%	16%
Fixed Assets	84	83	84		81	84	82		
Other Assets	59	110	110		183	110	207		
Total	7,154	7,991	9,295		8,535	9,295	9,612		

1. CAGR (calculated from 2019-24)
2. QoQ (calculated Q1FY25 over Q4FY24)
3. YoY (calculated Q1FY25 over Q1FY24)

Particulars (INR Cr)	FY22	FY23	FY24	CAGR%	Q1FY24	Q4FY24	Q1FY25	QoQ (%)	YoY (%)
Interest Earned	578	676	794		189	204	218		
Interest expended	323	354	449		102	117	119		
Net Interest Income (NII)	255	322	345	21%	87	87	99	14%	14%
Other Income	54	50	67		13	20	17		
Net Total Income	310	372	412	20%	100	107	116	8%	16%
Operating expenses	196	223	258		59	68	73		
Pre- Provision Operating Profit	113	149	154		41	39	43		
Provisions & Contingencies	51	55	43		11	11	13		
Profit/loss for the period	63	94	112	42%	30	28	30	6%	-

Earnings per equity share

Basic (Rs)	18.41	27.35	30.65		8.74	6.88	6.66		
Diluted (Rs)	18.22	27.21	30.45		8.69	6.87	6.62		

1.CAGR (calculated from 2019-24)

2. QoQ (calculated Q1FY25 over Q4FY24)

3.YoY (calculated Q1FY25 over Q4FY24)

THANK YOU !

Company: Capital Small Finance Bank Limited

Capital Small Finance Bank 

CIN: L65110PB1999PLC022634

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Website: www.capitalbank.co.in

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

SGA Strategic Growth Advisors

CIN: U74140MH2010PTC204285

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