

CSFB 2024-2025/306

October 04, 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 &amp; 953739

Symbol: CAPITALSFB

Dear Sir/Madam

**Sub: Disclosure under SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015**

Pursuant to Regulation 30 read with Schedule III of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 and Code of Practices and Procedures for Fair Disclosure of Unpublished Price Sensitive Information in terms of Regulation 8 read with Schedule A of SEBI (Prohibition of Insider Trading) Regulations, 2015, we hereby share the following information:

**Key Business Highlights for the quarter ended September 30, 2024:***₹ in crores, rounded off to nearest number*

Particulars	September 30, 2024 (Provisional)	June 30, 2024	September 30, 2023
Gross Advances	6,718	6,391	5,866
Gross NPA (% of gross advances)	2.6%	2.7%	2.7%
Total Deposits	7,780	7,778	7,000

**Management Commentary-**

- Loan Portfolio:** The gross advances of the Bank aggregated to ₹6,718 crores as of September 30, 2024 with secured portfolio of 99.8%. The advances reflecting a Q-o-Q growth of 5% and Y-o-Y growth of 15%.
- Asset Quality:** The asset quality remained robust, with Gross NPAs of 2.6% as of September 30, 2024 against 2.7% as of June 30, 2024 and 2.7% as of September 30, 2023.
- Deposit:** The total deposits of the Bank aggregated to ₹7,780 crores with a Y-o-Y growth of 11%. The Bank continue to maintain high CASA ratio of 37.1% as of September 30, 2024 against 37.8% as of September 30, 2023.

**Capital Small Finance Bank Limited**

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 www.facebook.com/capitalbankindia | CIN : L65110PB1999PLC022634

- Loan to Deposit Ratio:** The average<sup>^</sup> CD ratio of the Bank for the quarter ended September 30, 2024 stood at 82.4% against 79.6% for the quarter ended June 30, 2024 and 79.1% for the quarter ended September 30, 2023.
- Liquidity:** The average<sup>^</sup> Liquidity Coverage Ratio (LCR) for the quarter ending September 30, 2024 stood at 238.1% against 215.5% for the quarter ended June 30, 2024 and 246.1% for the quarter ended September 30, 2023.

<sup>^</sup> average is calculated basis daily outstanding balances

The information with reference to quarter ended September 30, 2024 is provisional and subject to limited review by the statutory auditors of the Bank and approval from the Audit Committee and Board of Directors.

A copy of this letter is being uploaded on the website of the bank at [www.capitalbank.co.in](http://www.capitalbank.co.in).

**For Capital Small Finance Bank Limited**

**Amit Sharma**

Company Secretary and Compliance Officer

Membership No. F10888