

CSFB 2024-2025/485

January 02, 2025

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

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Obligations and Disclosure Requirements) Regulations, 2015 and Code of Practices and Procedures for Fair Disclosure of Unpublished Price Sensitive Information in terms of Regulation 8 read with Schedule A of SEBI (Prohibition of Insider Trading) Regulations, 2015, we hereby share the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 December 31, 2024:**
*₹ in crores, rounded off to nearest number*


Particulars	December 31, 2024 (Provisional)	December 31, 2023	Y-o-Y Growth	September 30, 2024
Gross Advances	<b>6,816</b>	5,718	19.2%	6,718
Gross NPA (% of gross advances)	<b>2.67%</b>	2.97%	-	2.61%
Total Deposits	<b>8,384</b>	7,482	12.0%	7,780

**Management Commentary-**

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**Loan Portfolio:** The gross advances of the Bank aggregated to ₹6,816 crores as of December 31, 2024 with secured portfolio of 99.8%. The advances reflecting a Y-o-Y growth of 19.2%.
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**Asset Quality:** The asset quality remained robust, with Gross NPAs of 2.67% as of December 31, 2024 against 2.97% as of December 31, 2023 and 2.61% as of September 30, 2024.
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**Deposit:** The total deposits of the Bank aggregated to ₹8,384 crores with a Y-o-Y growth of 12.0% and Q-o-Q growth of 7.8%. The Bank continue to maintain high CASA ratio of 39.1% as of December 31, 2024 against 39.5% as of December 31, 2023 and 37.1% as of September 30, 2024.
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**Loan to Deposit Ratio:** The average<sup>^</sup> CD ratio of the Bank for the quarter ended December 31, 2024 stood at 81.1% against 78.4% for the quarter ended December 31, 2023 and 82.4% for the quarter ended September 30, 2024.

**Capital Small Finance Bank Limited**

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 www.facebook.com/capitalbankindia | CIN : L65110PB1999PLC022634

 **Liquidity:** The average<sup>^</sup> Liquidity Coverage Ratio (LCR) for the quarter ending December 31, 2024 stood at 239.2% against 242.5% for the quarter ended December 31, 2023 and 238.0% for the quarter ended September 30, 2024.

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

The information with reference to quarter ended December 31, 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