

CSFB.2024-2025/07

April 05, 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

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 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 and Year ended March 31, 2024:


₹ in crores


Particulars	As of March 31, 2024 (Provisional)	As of December 31, 2023	As of March 31, 2023
Gross Advances	6,159.83	5,717.96	5,507.27
Gross NPA (% of gross advances)	2.76%	2.97%	2.77%
Total Deposits	7,477.74	7,482.37	6,560.62

Management Commentary-

-  **Loan Portfolio:** The gross advances of the Bank aggregated to ₹6,159.83 crores as of March 31, 2024, with a secured portfolio of more than 99%. The advances have grown by 8% on quarter on quarter basis.
-  **Disbursement:** The Bank has disbursed loans amounting to ₹ 675.81 crores during the quarter ending March 31, 2024 with an increase of 76% on quarter on quarter basis.
-  **Asset Quality:** The Bank maintained strong asset quality, with Gross NPAs at 2.76% as of March 31, 2024.
-  **Deposit:** The total deposits of the Bank aggregated to ₹7,477.74 crores as of March 31, 2024, with a high CASA ratio of 38.28%. The deposits have grown by 14% on year on year basis.
-  **Loan to Deposit Ratio:** The average* CD ratio of the Bank for FY24 stood at 79%.
-  **Liquidity:** The average* LCR of the Bank for the quarter ended March 31, 2024, stood at 264.05%.

Capital Small Finance Bank Limited

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 www.facebook.com/capitalbankindia | CIN : U65110PB1999PLC022634

 **Capital Raise:** The Bank's equity shares were listed on the National Stock Exchange (NSE) and Bombay Stock Exchange (BSE) on February 14, 2024, following a fresh issue capital raise of ₹450 crores. As of December 31, 2023, the Bank's net worth (Capital + Reserves) was ₹743.35 crores.

**calculated on daily basis*

The information with reference to quarter and year ended March 31, 2024 is provisional and subject to an audit by the statutory auditors of the Bank and approval from the Audit Committee and Board of Directors of the Bank.

A copy of this letter is being uploaded on the website of the bank at www.capitalbank.co.in.

For Capital Small Finance Bank Limited

Amit Sharma

Company Secretary and Compliance Officer
Membership No: F10888