

CSFB. 2024-25/347

October 25, 2024

To,

<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>Scrip Code: 544120, 951995 &amp; 953739</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>Symbol: CAPITALSFB</b>
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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 and Half year ended on September 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 and half year ended September 30, 2024 of Capital Small Finance Bank Limited ("the Bank") vide letter dated October 18, 2024, we submit herewith the Investors Presentation on the Unaudited Financial Results of the Bank for the Quarter and half year ended on September 30, 2024.

The audio recording of the conference call with analysts and investors held on October 25, 2024 at 11:00 a.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  
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 [www.facebook.com/capitalbankindia](https://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<sup>^</sup>



## Profit After Tax

**INR 33 crores (Q2FY25)**  
**INR 24 crores (Q2FY24)**

+37% YoY  
+11% QoQ  
+17% YTD<sup>\*</sup>



## CASA Ratio

**37.1%**



## Retail Deposit Ratio

**93.7%**



## Deposits

**INR 7,780 crores**  
As of September 2024

+11% YoY  
+4% YTD<sup>^</sup>



## 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<sup>\*</sup>



## Asset Quality

**2.6%/1.3% (Q2FY25)**  
**2.7%/1.4% (Q2FY24)**

GNPA/NNPA



## Collection Efficiency

**97.1%**  
**(Q2FY25)**



## Branch Network

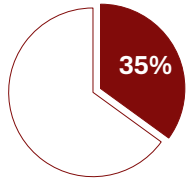
**180 branches**  
across 5 states  
And 2 Union Territory

CASA calculated as total CASA divided by total deposits  
ROE is calculated as % of Avg Equity; ROA is calculated as % of Avg Assets  
<sup>\*</sup>YTD is H1FY25 OVER H1FY24      <sup>^</sup>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)

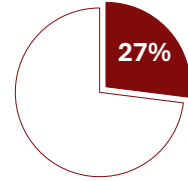
**1.77%**

(1.69% Q1FY25)  
(1.38% Q2FY24)

**12.49%**

(12.42% Q1FY25)

## 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)

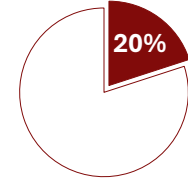
**0.84%**

(0.95% Q1FY25)  
(0.67% Q2FY24)

**11.78%**

(11.79% Q1FY25)

## 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)

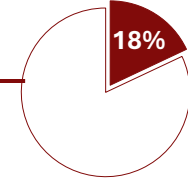
**2.10%**

(2.33% Q1FY25)  
(3.18% Q2FY24)

**10.71%**

(10.69% Q1FY25)

## 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)

**Gross Advances**

**ATS**

**NNPA**

**Interest Yield**



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



**Focus on middle-income customer segment**



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

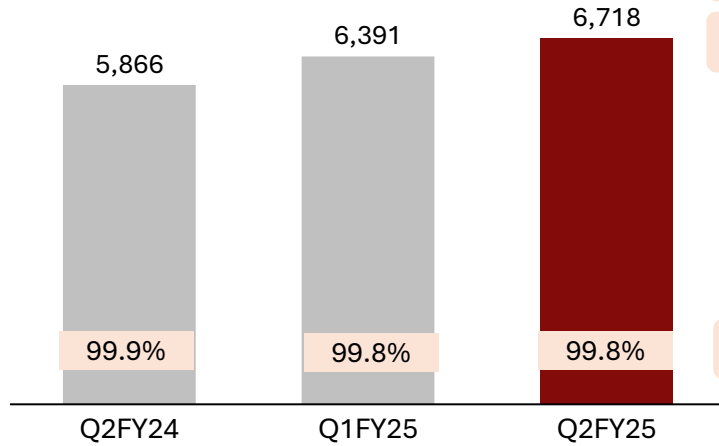


**Endeavour to be a full suite banker for the customer**

# .....Secured Advance Portfolio

## Gross Loan Book

In INR Crores



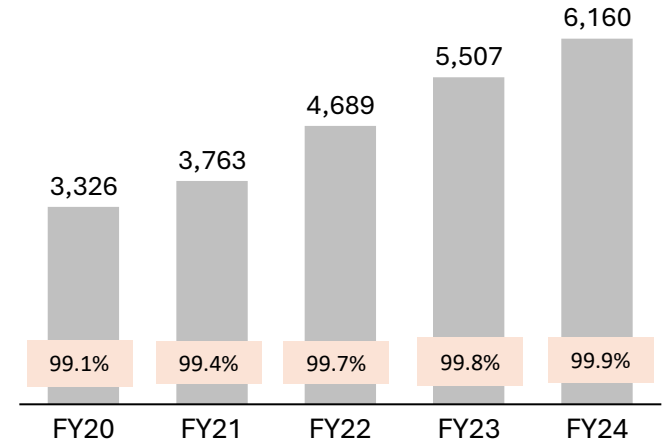
Secured Lending %

QoQ 5%

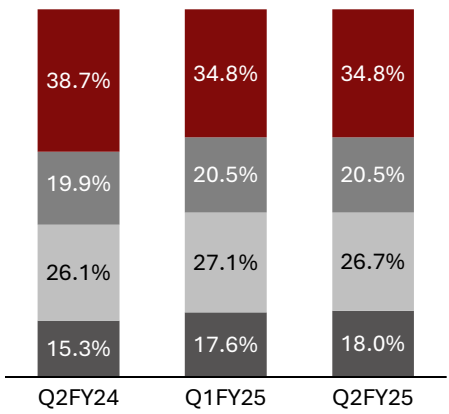
YoY 15%

YTD 9%

## CAGR<sup>^</sup> - 19%

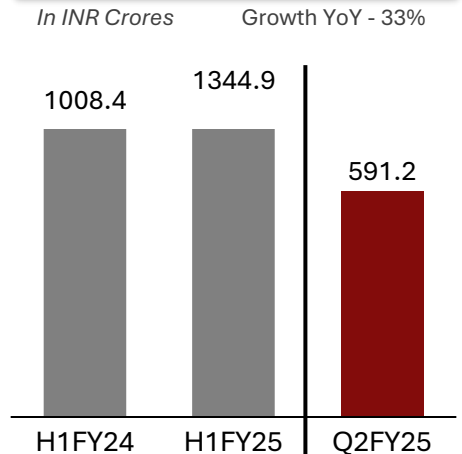


## Diversified Portfolio & non reliance on MFI segment



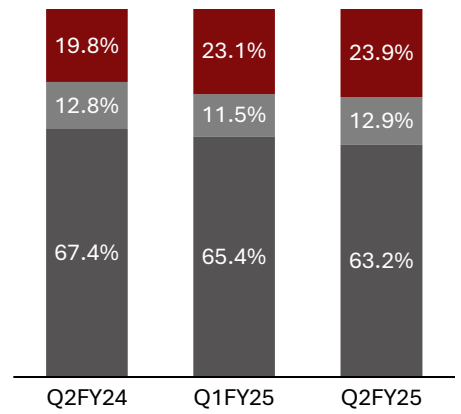
■ Agriculture    ■ Mortgage  
■ MSME & Trading    ■ Others

## Healthy Disbursement



<sup>^</sup>CAGR (FY2019-24)

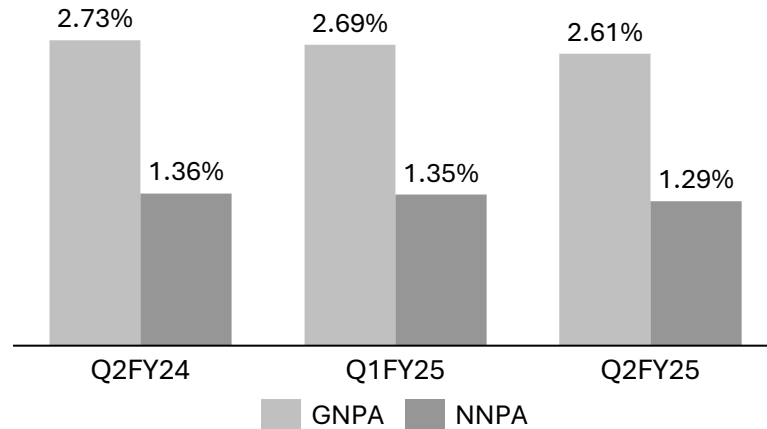
## Granular loan book



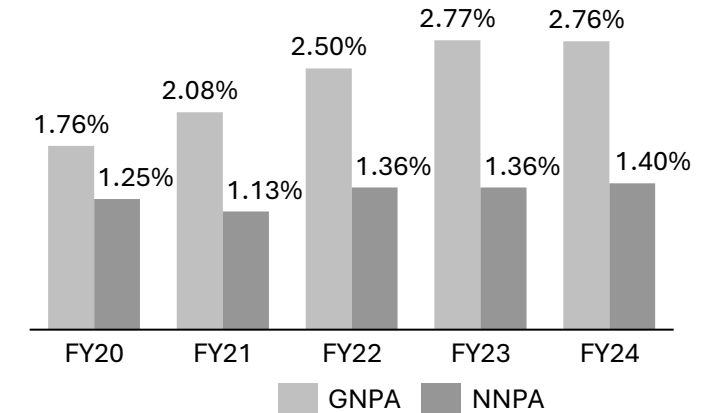
■ Above 50 lakhs    ■ 25-50 lakhs    ■ Upto 25 lakhs

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

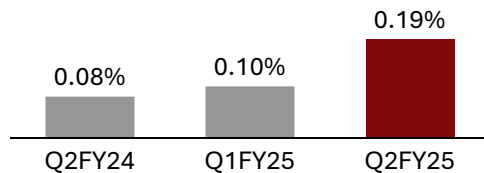
## Asset Quality



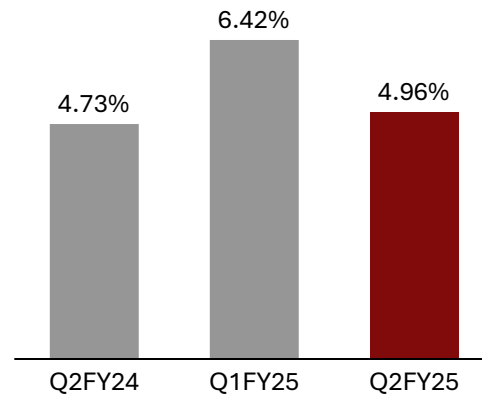
## Asset Quality (YoY)



## Credit Cost<sup>2</sup>



## 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

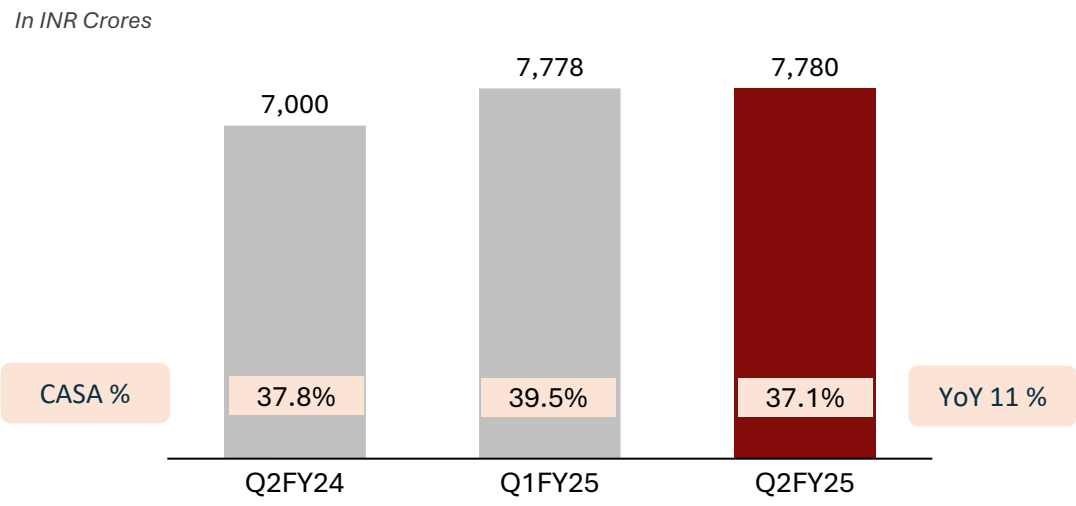
- Focus on secured products with strong underwriting capabilities resulting in one of the lowest NPAs
- Being PRIMARY BANKER, better visibility of borrowers' cash flow: follow conservative LTV approach
- Emphasis on collection and resolutions even for sticky loans – close to ZERO write-offs and NIL NPA 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)

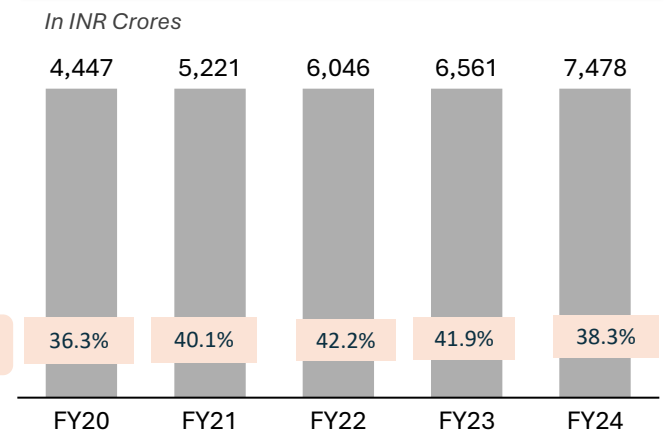


# Retail Focused Liability Franchise with High Share of CASA

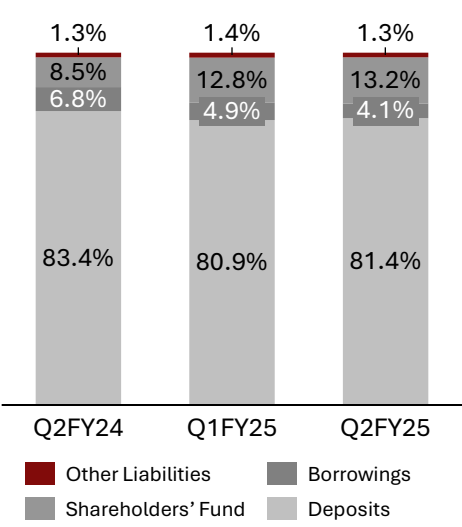
## Total Deposits



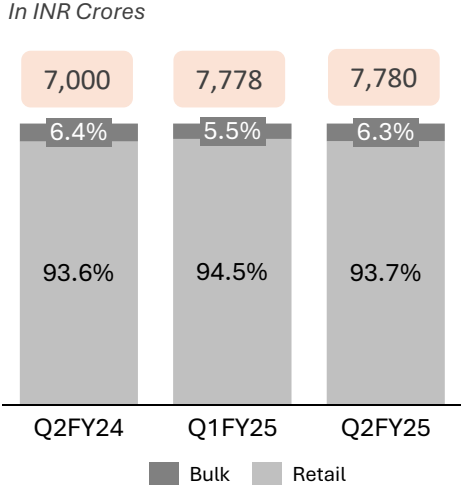
## CAGR^ - 15%



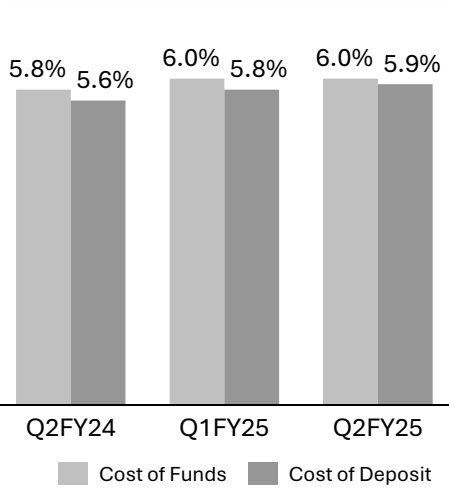
## Funding Mix – Positively skewed towards Deposits



## Retail centric deposit franchise



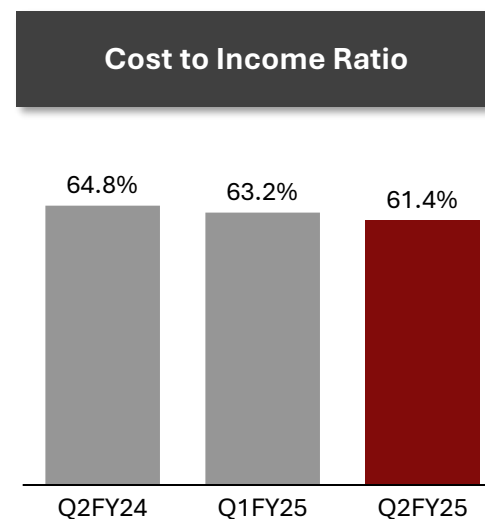
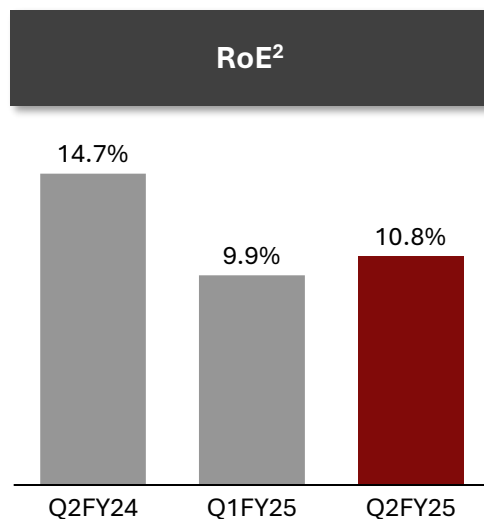
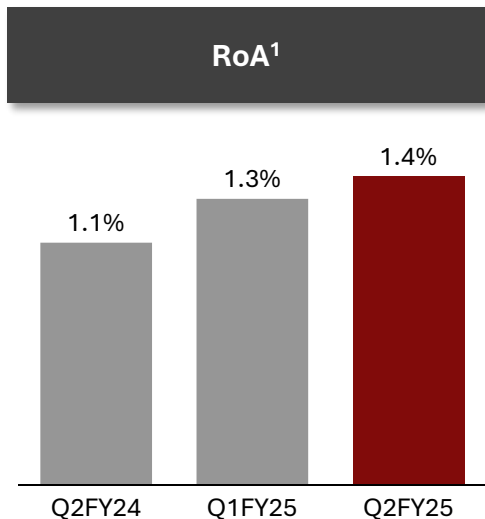
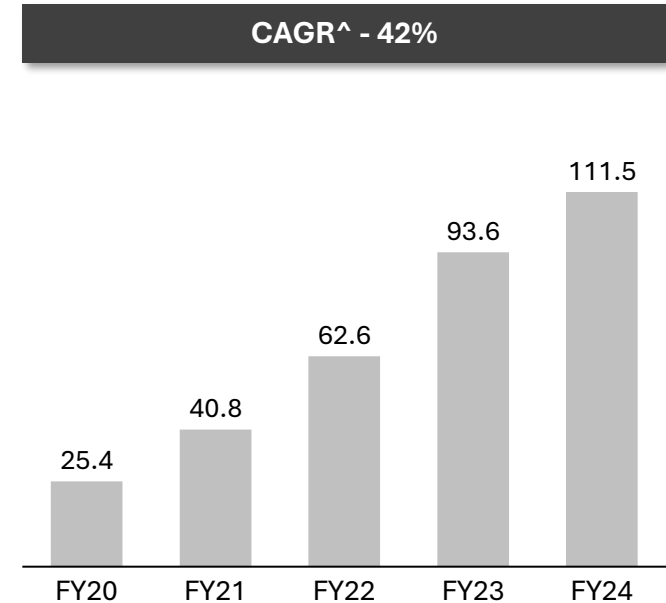
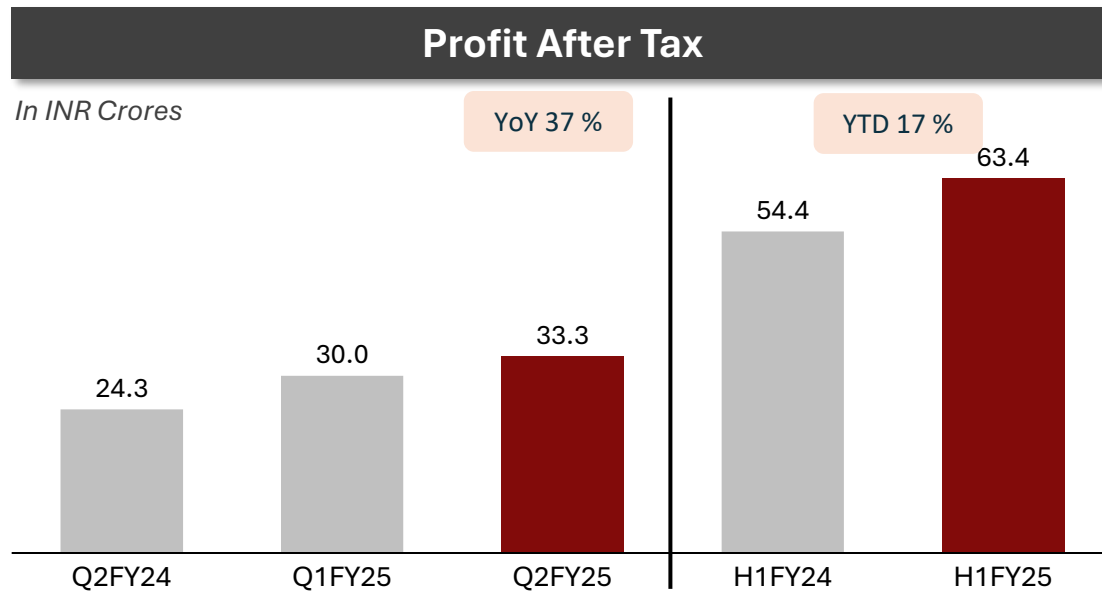
## Leading to low financial cost



- **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

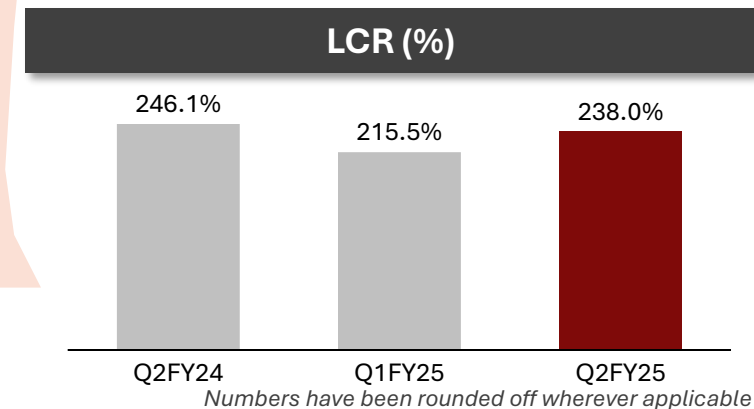
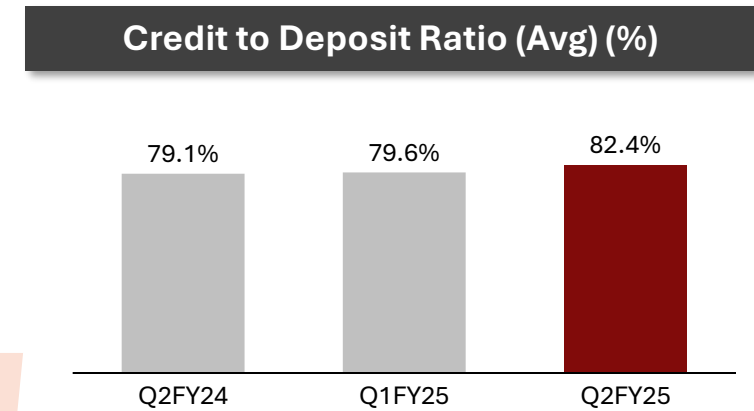
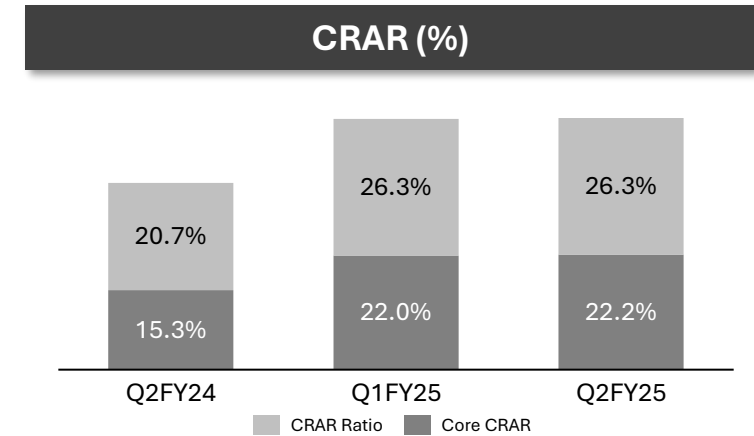
# ....And Return Ratios

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

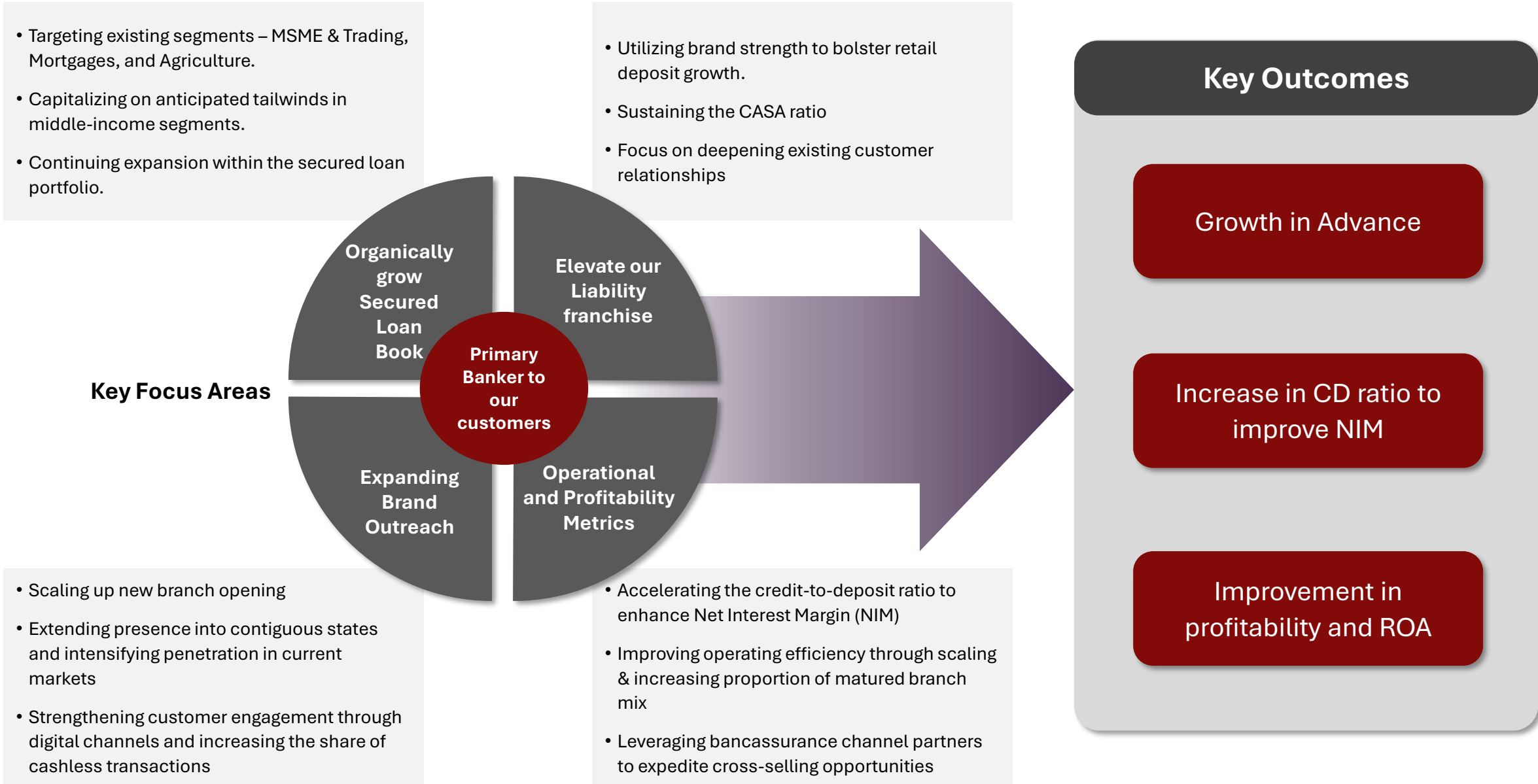
FY22	FY23	FY24
3.8	4.2	3.9
0.8	0.6	0.8
1.7	2.0	1.8
0.4	0.3	0.1
0.9	1.2	1.3
1.6	1.9	2.0



- 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

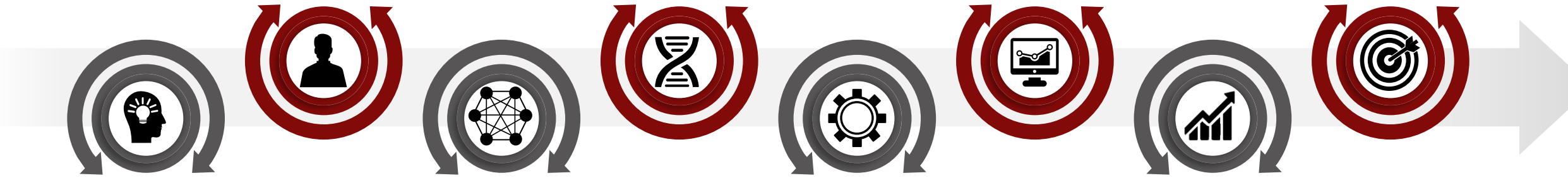
**2022**

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 14<sup>th</sup> 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

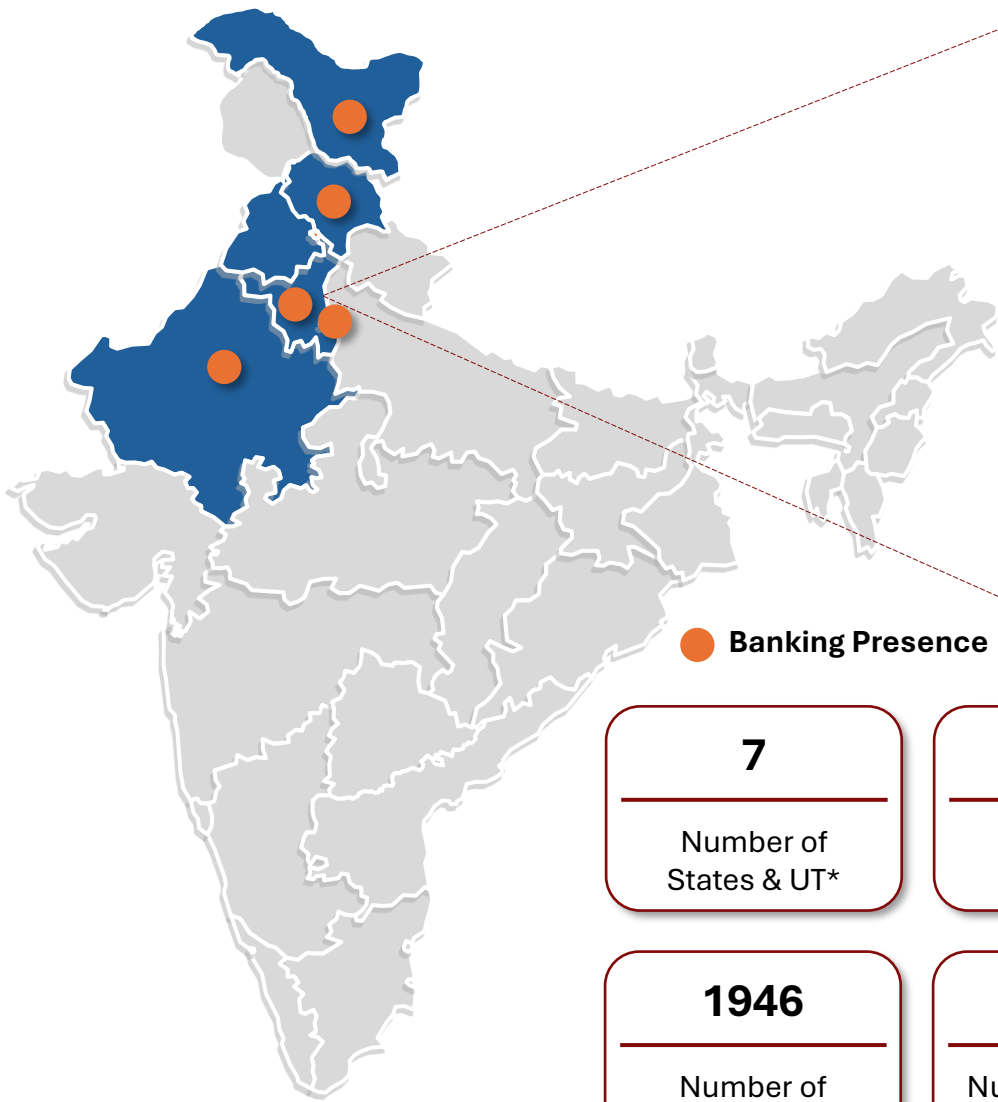
### ATM cum Debit Cards

### 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



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

Rural-Urban Mix	
Rural Areas	41.1%
Semi-Urban Areas	33.9%
Urban Areas	25.0%
<b>Total</b>	<b>100.0%</b>

Highest branch concentration towards rural and semi-urban areas

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

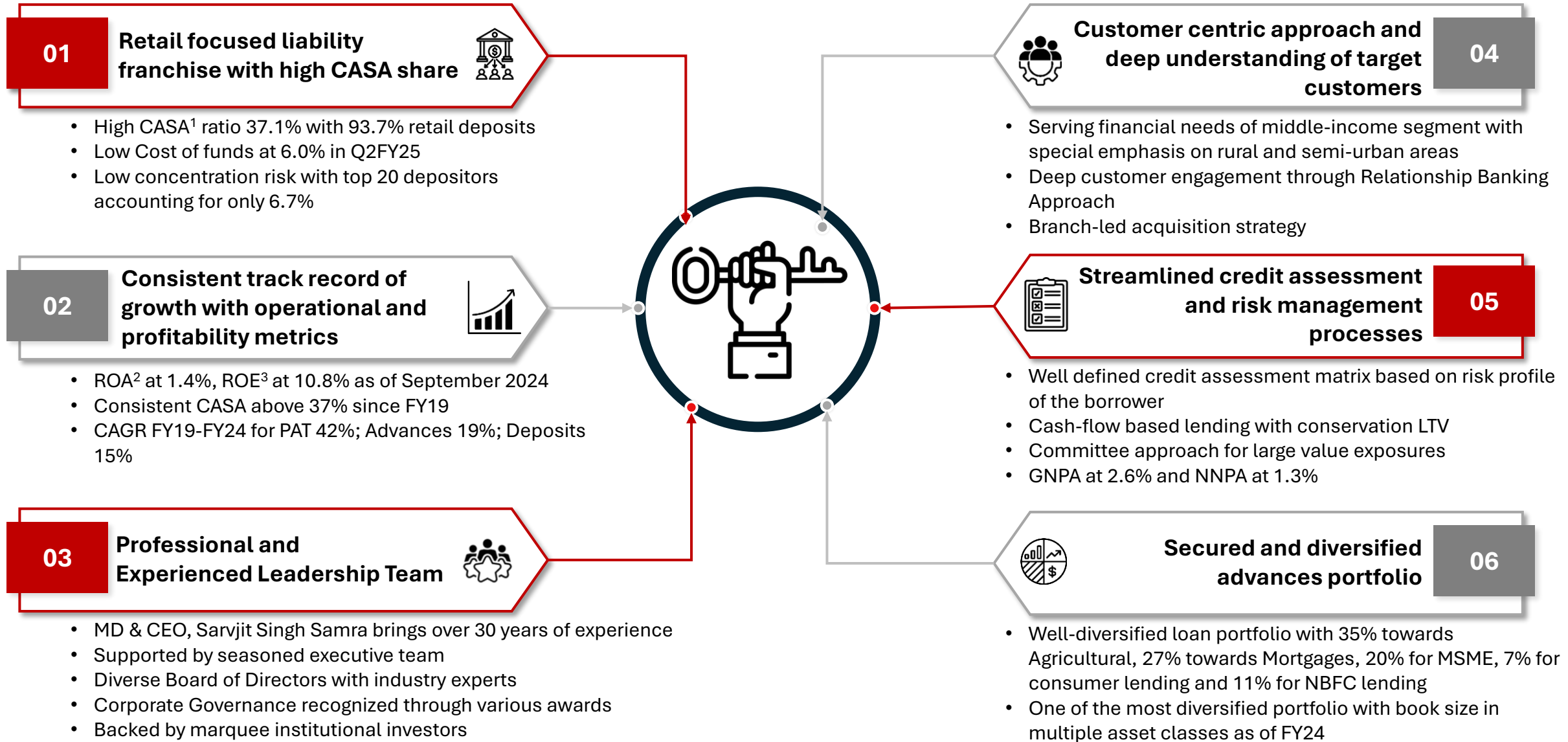
**Expansion Plan**

- 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

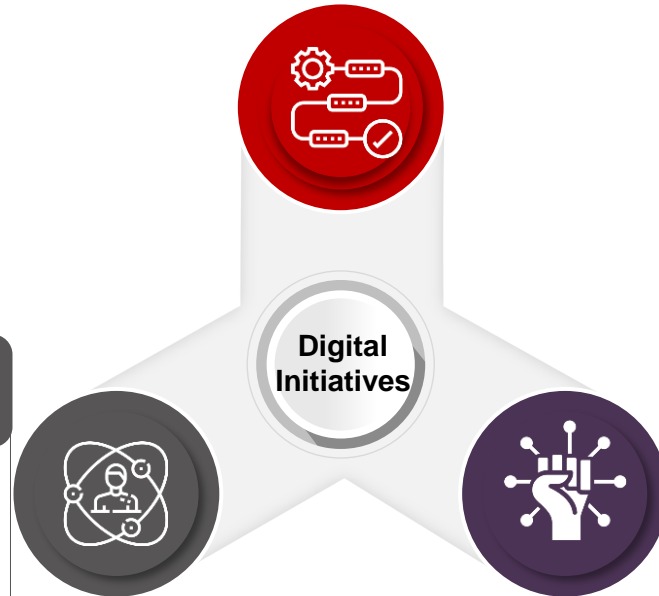
# Delivering Digital Empowerment to Our Customers

## 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

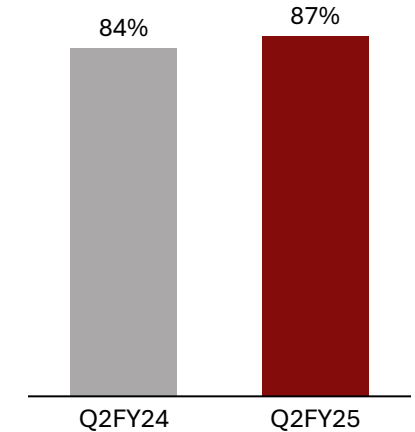


## Empowering Ourselves with Technology

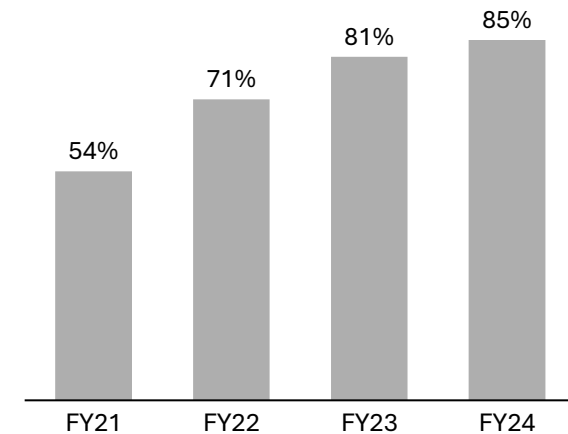
- Increasing cashless banking
- Automating operation
- Improving collections through warning systems
- Targeting and monitoring customers through data

## Share of Digital Transactions in non-cash Transactions

Q-o-Q

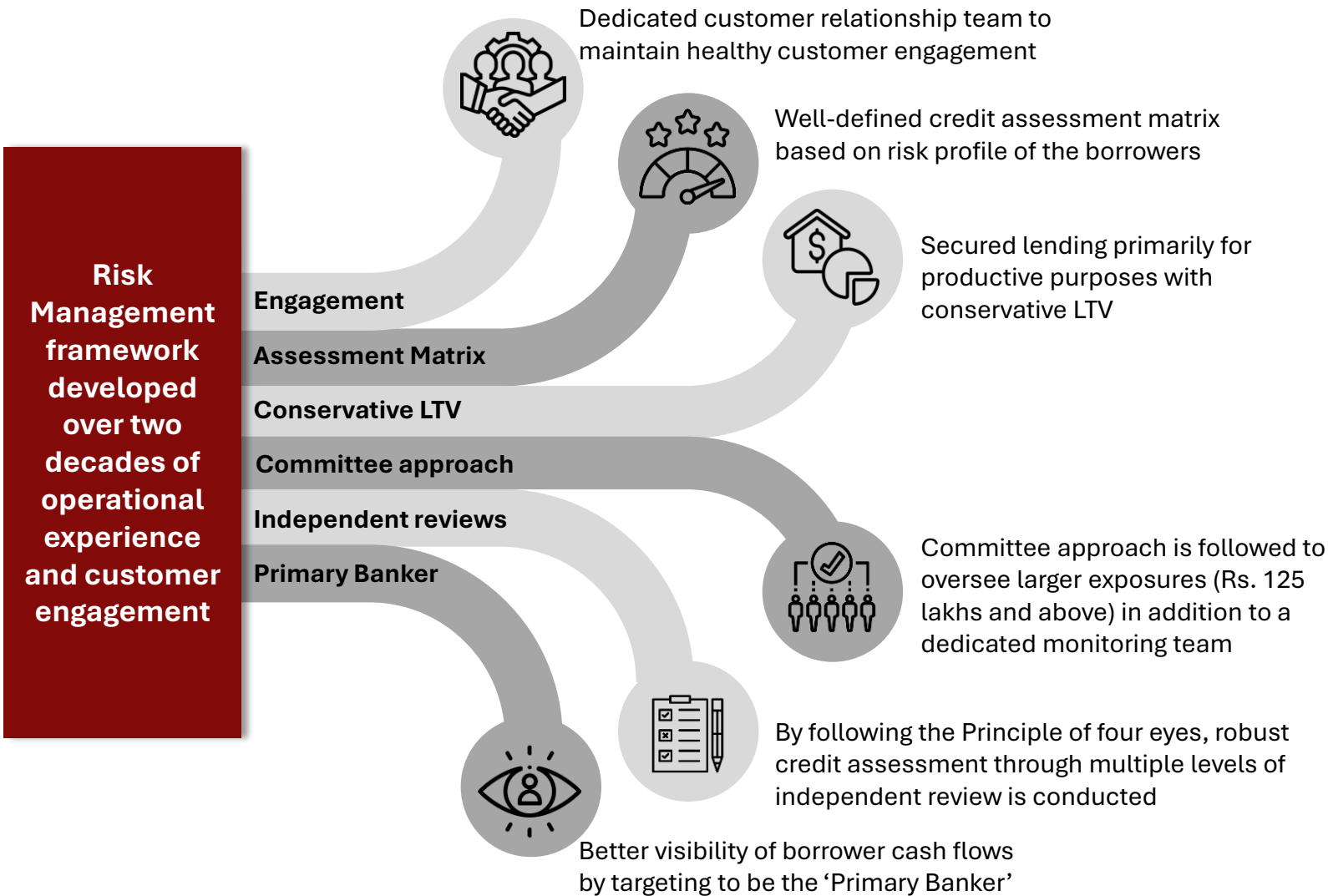


Y-o-Y



# 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**

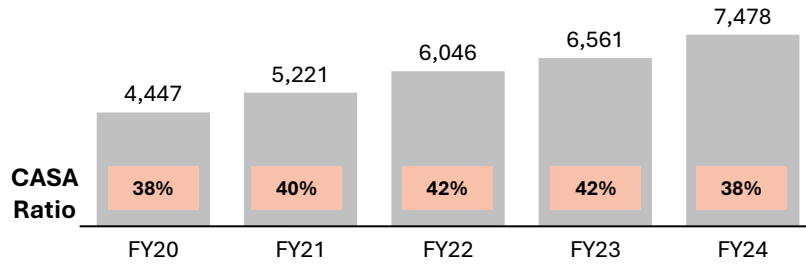
**~Zero write-offs**

One of the most secured Asset Portfolio in the Lending Industry

# Retail-focused Liability Franchise & Diversified Advance Book

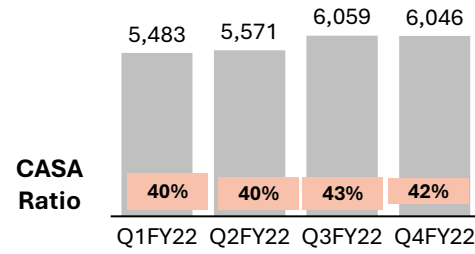
## Total Deposits

In INR Crores



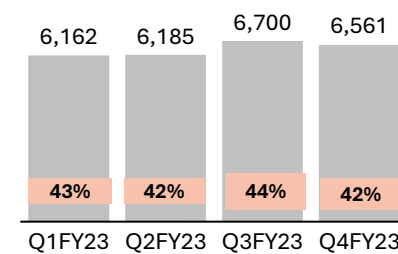
(%)	FY20	FY21	FY22	FY23	FY24
Y-o-Y	21%	17%	16%	9%	14%
CAGR (2017-20) Pre Covid	23%	CAGR (2019-24)		15%	

### FY22



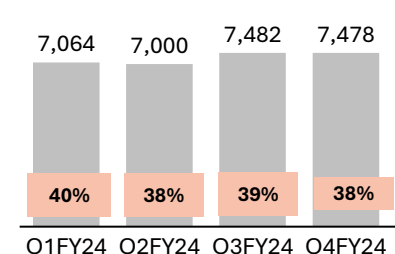
	FY22			
(%)	Q1	Q2	Q3	Q4
Q-o-Q	5%	2%	9%	0%

### FY23



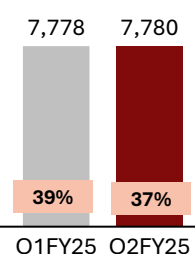
	FY23			
(%)	Q1	Q2	Q3	Q4
Q-o-Q	2%	0%	8%	-2%

### FY24



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

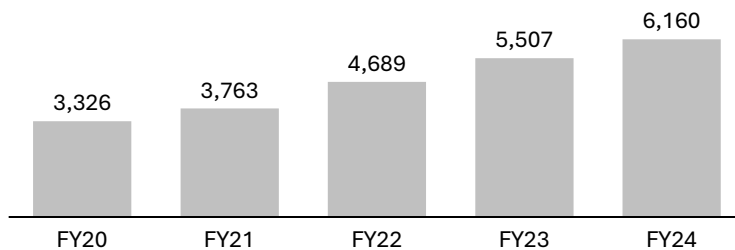
### FY25



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

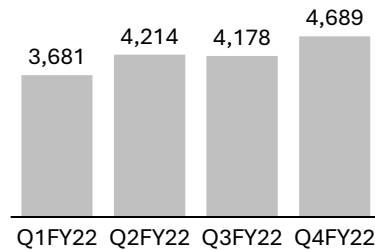
## Gross Loan Book

In INR Crores



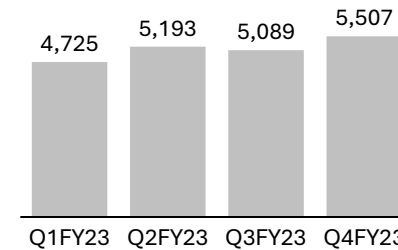
(%)	FY20	FY21	FY22	FY23	FY24
Y-o-Y	27%	13%	25%	17%	12%
CAGR (2017-20) Pre Covid	34%	CAGR (2019-24)		19%	

### FY22



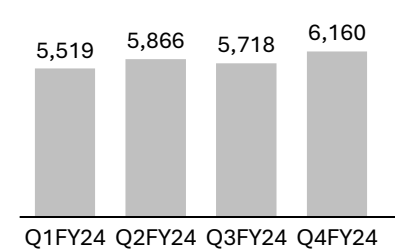
	FY22			
(%)	Q1	Q2	Q3	Q4
Q-o-Q	-2%	14%	-1%	12%

### FY23



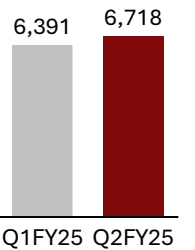
	FY23			
(%)	Q1	Q2	Q3	Q4
Q-o-Q	1%	10%	-2%	8%

### 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 <sup>2</sup> (%)	Q1FY25
<b>Capital &amp; Liabilities</b>								
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
<b>Total</b>	<b>7,154</b>	<b>7,991</b>	<b>9,295</b>		<b>8,391</b>	<b>9,561</b>		<b>9,612</b>

<b>Assets</b>								
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
<b>Total</b>	<b>7,154</b>	<b>7,991</b>	<b>9,295</b>		<b>8,391</b>	<b>9,561</b>		<b>9,612</b>

1.CAGR (calculated from 2019-24)

2.YoY (calculated Q2FY25 over Q2FY24)

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

## Earnings per equity share

<b>Basic (Rs)</b>	18.41	27.35	30.65		6.85	7.41		6.66
<b>Diluted (Rs)</b>	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**

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

**SGA** Strategic Growth Advisors

CIN: U74140MH2010PTC204285

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