

CSFB.2023-24/506

February 27, 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

Subject: Outcome of the Board Meeting held on February 27, 2024**Respected Sir/Madam,**

Pursuant to the Regulations 30, 33, 51 and 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulation, 2015 ("Listing Regulations"), it is hereby informed that the Board of Directors of the Capital Small Finance Bank Limited ("Bank" or "the Bank") in its meeting held today i.e. February 27, 2024, *inter alia* considered and approved the Un-audited Financial Results of the Bank for the Quarter and Nine months ended December 31, 2023.

The Board meeting commenced at 02:00 p.m. and concluded at 07:15 p.m.


A copy of the Un-audited Financial Results of the Bank for the Quarter and Nine months ended December 31, 2023 alongwith the Limited Review Report thereon issued by M/s T R Chadha & Co LLP, Statutory Auditors of the Bank and the line items prescribed under Regulation 52(4) of the Listing Regulations is enclosed herewith as **Annexure – 1** and the same is also available on the Bank's website at www.capitalbank.co.in.

**Scan for detailed Financial Results**

Further, financial highlights of the above mentioned Results are enclosed herewith as **Annexure – 2**.

Pursuant to the Regulation 52(7) of the Listing Regulations, we confirm that the issue proceeds of the listed non-convertible debt securities have been fully utilized and that there are no deviations

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 : U65110PB1999PLC022634

in the use of the said proceeds from the object stated in the Information Memorandum(s)/Disclosure Documents.

Pursuant to SEBI Circular No. SEBI/HO/DDHS/P/CIR/2023/50 dated March 31, 2023, please find enclosed herewith requisite information on Security Cover including compliance with all the Financial covenants as **Annexure – 3** in respect of the listed unsecured non-convertible debentures (NCDs) issued by the Bank.

We request you to take note of the results in terms of the all applicable provisions of the Listing Regulations.

Thanking You,
Yours faithfully,

For **Capital Small Finance Bank Limited**

Amit Sharma
Company Secretary & Compliance Officer
Membership No.: F10888

Encl: as above

Independent Auditor's Review Report on Quarterly and year to date Unaudited Financial Results of Capital Small Finance Bank Limited Under Regulations 33 and 52 read with Regulation 63 (2) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended

**To the Board of Directors
Capital Small Finance Bank Limited**

1. We have reviewed the accompanying statement of unaudited financial results of **Capital Small Finance Bank Limited** ('the Bank') for the quarter and nine months ended December 31, 2023 ('the statement'), being submitted by the Bank under the requirement of Regulations 33 and 52 read with Regulation 63 (2) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended ('the Regulations').
2. This statement, which is the responsibility of the Bank's management and approved by the Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in the Accounting Standard 25 'Interim Financial Reporting' prescribed under section 133 of Companies Act 2013 ('the Act') read with relevant rules issued thereunder, the relevant provisions of the Banking Regulation Act, 1949, the circulars, guidelines and directions issued by the Reserve Bank of India ('the RBI') from time to time ('the RBI Guidelines') and another accounting principle generally accepted in India. Our responsibility is to issue a report on the statements based on our review.
3. We conducted our review of the statement in accordance with the Standards on Review Engagement (SRE) 2410 'Review of Interim Financial Information Performed by the Independent Auditor of the Entity', issued by the Institute of Chartered Accountants of India (ICAI). This standard requires that we plan and perform the review to obtain moderate assurance as to whether the statement is free of material misstatement. A review of interim financial information consists of making inquiries, primarily of the persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Standards on Auditing and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. We have not performed an audit and accordingly, we do not express an audit opinion.
4. Based on our review conducted as above, nothing has come to our attention that causes us to believe that the accompanying statement prepared in accordance with the applicable Accounting Standard, specified under Section 133 of the Companies Act, 2013 as amended, read with relevant rules issued thereunder, the RBI guidelines and other recognized accounting practices and policies have not disclosed the information required to be disclosed in terms of the Regulations 33 and 52 read with Regulation 63 (2) of the SEBI (Listing Obligation and Disclosure Requirements) Regulation, 2015, as amended, including the manner in which it is to be disclosed, or that it contains any material misstatement or that it has not been prepared by the relevant prudential norms issued by the Reserve Bank of India in respect of income recognition, asset classification, provisioning, and other related matters.

For **T R Chadha & Co LLP**

Chartered Accountants

Firm Regn. No. 006711N / N500028

HITESH Digitally signed
by HITESH GARG
GARG Date: 2024.02.27
16:30:37 +05'30'

Hitesh Garg

(Partner)

Membership No 502955

UDIN - 24502955BKEHUF1478

Date: 27/02/2024

Place: Noida

CAPITAL SMALL FINANCE BANK LIMITED

Registered Office: MIDAS Corporate Park, 3rd Floor, 37, G.T. Road, Jalandhar – 144001, Punjab
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CIN: U65110PB1999PLC022634

Statement of Unaudited Financial Results for the quarter and nine months ended December 31, 2023

(₹ in lacs except otherwise stated)

S. No	Particulars	Quarter ended			Nine months ended		Year ended
		December 31, 2023	September 30, 2023	December 31, 2022	December 31, 2023	December 31, 2022	March 31, 2023
		Unaudited Refer Note 4	Unaudited	Unaudited	Unaudited	Unaudited	Audited
1	Interest Earned (a)+(b)+(c)+(d)	20,415	19,707	17,668	59,013	49,741	67,601
	(a) Interest/discount earned on advances/bills	16,099	15,602	13,918	46,593	39,099	53,286
	(b) Interest on Investments	2,933	2,686	2,491	8,234	7,172	9,762
	(c) Interest on balances with Reserve Bank of India and other interbank funds	1,321	1,337	1,248	4,012	3,457	4,484
	(d) Others	62	82	11	174	13	69
2	Other Income	1,830	1,586	1,190	4,754	3,398	4,947
3	Total Income (1)+(2)	22,245	21,293	18,858	63,767	53,139	72,548
4	Interest Expended	11,671	11,263	9,040	33,172	25,977	35,402
5	Operating Expenses (i)+(ii)	6,567	6,631	5,702	19,050	16,321	22,275
	i.Employee cost	3,205	3,111	2,979	9,345	8,601	11,798
	ii.Other operating expenses	3,362	3,520	2,723	9,705	7,720	10,477
6	Total Expenditure (4)+(5) (excluding provisions and contingencies)	18,238	17,894	14,742	52,222	42,298	57,677
7	Operating Profit before Provisions and Contingencies (3)-(6)	4,007	3,399	4,116	11,545	10,841	14,871
8	Provisions (other than tax) and Contingencies	162	175	387	487	1,622	2,455
9	Exceptional Items	-	-	-	-	-	-
10	Profit from Ordinary Activities before tax (7)-(8)-(9)	3,845	3,224	3,729	11,058	9,219	12,416
11	Tax Expense	952	795	903	2,726	2,284	3,056
12	Net Profit from Ordinary Activities after tax (10)-(11)	2,893	2,429	2,826	8,332	6,935	9,360
13	Extraordinary items (net of tax expense)	-	-	-	-	-	-
14	Net Profit (12)-(13)	2,893	2,429	2,826	8,332	6,935	9,360
15	Paid up equity share capital (Face Value of ₹10/- each)	3,543	3,535	3,425	3,543	3,425	3,425
16	Reserves excluding Revaluation Reserves						57,636
17	Analytical Ratios and other disclosure						
	i.Percentage of shares held by Government of India	-	-	-	-	-	-
	ii.Capital Adequacy Ratio (Refer Note 8)	20.06%	20.72%	19.00%	20.06%	19.00%	18.87%
	Tier-I Ratio	15.00%	15.26%	13.54%	15.00%	13.54%	13.69%
	iii.Earnings per share (before and after extraordinary items, net of tax expense)						
	Basic EPS (₹) (non-annualized)	7.92	6.85	8.25	23.77	20.27	27.35
	Diluted EPS (₹) (non-annualized)	7.86	6.80	8.21	23.58	20.18	27.21
	iv.NPA Ratios						
	(a) Gross NPAs	17,004	16,042	15,039	17,004	15,039	15,262
	(b) Net NPAs	8,647	7,867	8,006	8,647	8,006	7,405
	(c) % of Gross NPAs to Gross Advances	2.97%	2.73%	2.96%	2.97%	2.96%	2.77%
	(d) % of Net NPAs to Net Advances	1.53%	1.36%	1.60%	1.53%	1.60%	1.36%
	v.Return on Assets ¹ (non-annualized)	0.33%	0.28%	0.36%	0.97%	0.91%	1.22%
	vi.Net worth ²	74,335	71,176	58,564	74,335	58,564	61,061
	vii.Operating Margin ³	18.01%	15.97%	21.83%	18.10%	20.40%	20.50%
	viii.Net Profit Margin ⁴	13.01%	11.41%	14.99%	13.07%	13.05%	12.90%
	ix.Debt Equity Ratio ⁵	0.71	0.80	0.87	0.71	0.87	1.18
	x.Total Debt to Total Assets ⁶	5.98%	6.83%	6.48%	5.98%	6.48%	9.03%
	xi.Outstanding redeemable preference shares ⁷	-	-	-	-	-	-
	xii.Capital redemption reserve ⁸	-	-	-	-	-	-
	xiii.Debenture redemption reserve ⁸	-	-	-	-	-	-

¹Return on Assets means the ratio of profit after tax to average monthly total assets

²Net worth means the aggregate value of the paid-up share capital and all reserves created out of the profits and securities premium account and debit or credit balance of profit and loss account, after deducting the aggregate value of the accumulated losses, deferred expenditure and miscellaneous expenditure not written off, as per the balance sheet, but does not include reserves created out of revaluation of assets, write-back of depreciation and amalgamation

³Operating Margin means Operating profit before provisions and contingencies to the total income

⁴Net Profit Margin means Net Profit to total income

⁵The Bank follows the guidelines issued by the Reserve Bank of India (RBI) from time to time with regard to the Capital Adequacy Ratio. Accordingly, debt-equity ratio is not applicable on the Bank. However, the Debt Equity Ratio is calculated as total borrowings to share capital plus reserves

⁶Total Debts to Total assets means the ratio of total borrowings to total assets

⁷The Bank has not issued any redeemable preference shares

⁸As per the Companies Act, 2013, the Bank is not required to create capital/debenture redemption reserve. However, the Bank has created Recovery Expense Fund Account with BSE Limited

*Being a Banking Company, the following ratio disclosure is not applicable as per SEBI (LODR), 2015 & Indian Banks' Association (IBA) letter bearing reference no. COB/Cir/LoRD/2021-22/10718 dated December 22, 2021:

- | | |
|--------------------------------------|--|
| 1. Debt Service Coverage Ratio | 5. Bad Debts to Account Receivable Ratio |
| 2. Interest Service Coverage Ratio | 6. Current Liability Ratio |
| 3. Current Ratio | 7. Debtors Turnover |
| 4. Long term Debt to Working Capital | 8. Inventory Turnover |

CAPITAL SMALL FINANCE BANK LIMITED

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Segment information in accordance with the Accounting Standard on Segment Reporting (AS-17) of the operating segment of the Bank is as under:

(₹ in lacs)

S. No	Particulars	Quarter ended			Nine months ended		Year ended
		December 31, 2023	September 30, 2023	December 31, 2022	December 31, 2023	December 31, 2022	March 31, 2023
		Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
1	Segment Revenue						
a)	Treasury	4,331	3,810	3,812	12,275	10,550	14,160
b)	Retail Banking	19,400	19,009	18,580	56,919	51,015	68,122
c)	Wholesale Banking	1,623	1,827	1,394	4,939	4,022	5,419
d)	Other Banking Operations	1,020	785	45	2,207	766	1,467
e)	Unallocated	-	-	-	-	-	-
	Less: Inter Segment Revenue	(4,129)	(4,138)	(4,973)	(12,573)	(13,214)	(16,620)
	Income from Operations	22,245	21,293	18,858	63,767	53,139	72,548
2	Segment Results						
a)	Treasury	363	80	(409)	806	(901)	(197)
b)	Retail Banking	4,832	5,128	6,544	15,534	15,259	19,164
c)	Wholesale Banking	115	181	(129)	459	196	295
d)	Other Banking Operations	965	731	(3)	2,026	612	1,247
e)	Unallocated	-	-	-	-	-	-
	Total	6,275	6,120	6,003	18,825	15,166	20,509
	Less: (i) Interest	(659)	(658)	(602)	(1,956)	(1,811)	(2,456)
	(ii) Other Unallocable Expenditure net off Unallocable Income	(1,771)	(2,238)	(1,672)	(5,811)	(4,136)	(5,637)
	Total Profit Before Tax	3,845	3,224	3,729	11,058	9,219	12,416
3	Segment Assets						
a)	Treasury	2,47,609	1,93,127	2,23,034	2,47,609	2,23,034	1,94,979
b)	Retail Banking	5,62,238	5,75,730	5,07,081	5,62,238	5,07,081	5,45,243
c)	Wholesale Banking	68,962	64,880	53,911	68,962	53,911	54,180
d)	Other Banking Operations	546	584	200	546	200	57
e)	Unallocated	5,610	4,748	4,061	5,610	4,061	4,618
	Total Assets	8,84,965	8,39,069	7,88,287	8,84,965	7,88,287	7,99,077
4	Segment Liabilities						
a)	Treasury	-	-	-	-	-	2,998
b)	Retail Banking	7,27,585	6,93,059	6,89,194	7,27,585	6,89,194	6,93,802
c)	Wholesale Banking	53,491	45,781	13,876	53,491	13,876	14,608
d)	Other Banking Operations	28	4	106	28	106	-
e)	Unallocated	29,526	29,049	26,548	29,526	26,548	26,608
f)	Capital and Other Reserves	74,335	71,176	58,563	74,335	58,563	61,061
	Total Liabilities	8,84,965	8,39,069	7,88,287	8,84,965	7,88,287	7,99,077

-The Bank is operating in domestic segment, so there is only one geographic segment,

-Inter Segment transactions are based on transfer pricing as determined by the management consent

-The RBI vide its circular dated April 07, 2022 on establishment of Digital Banking Units (DBUs), has prescribed reporting of Digital Banking Segment as a sub-segment of Retail Banking Segment. The Bank has not setup any DBU so far and hence DBU has not been disclosed as a separate segment as per Accounting Standard 17 (Segment Reporting).

-Consequent to the listing of equity shares as stated in the notes below and pursuant to the requirement of Regulation 33 of the Securities Exchange Board of India (Listing Obligations and Disclosure Requirements of Regulations, 2015), the Bank has disclosed the Segment information. The figures for comparative periods in the segment information were neither reviewed nor subjected to audit as it was not required to be reported in the previous periods.

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Notes:

1. The above financial results for the quarter and nine months ended December 31, 2023 have been reviewed by the Audit Committee at its meeting held on February 23, 2024 and recommended to the Board of Directors. The Board of Directors of the Bank have considered and approved the same at its meeting held on February 27, 2024. The results have been subjected to limited review by the Statutory Auditors (T R Chadha & Co LLP) of the Bank and they have issued their unqualified review report thereon.
2. These financial results of the Bank have been prepared in accordance with the recognition and measurement principles laid down in Accounting Standard 25 for "Interim Financial Reporting" ("AS 25"), prescribed under Section 133 of the Companies Act, 2013 read with relevant rules issued thereunder, in so far as they apply to the Banks, the relevant provisions of the Banking Regulation Act, 1949, the circulars, guidelines and directions issued by the Reserve Bank of India (RBI) from time to time (the "RBI Guidelines") and other accounting principles generally accepted in India and is in compliance with the presentation and disclosure requirements of Regulation 33 and Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended.
3. The Bank has applied significant accounting policies in the preparation of financial results that are consistent with those followed in annual financial statements for the year ended March 31, 2023. Any circular / direction issued by the Reserve Bank of India is implemented prospectively when it becomes applicable.
4. The figures for the quarter ended December 31, 2023 are the balancing figures between figures in respect of the year-to-date figures upto December 31, 2023 and the published figures upto September 30, 2023.
5. During the nine months ended December 31, 2023, the Bank has issued and allotted 10,57,700 equity shares having face value of ₹10/- each at a premium of ₹458/- (i.e., at the total issue price of ₹468/-) per Equity Share aggregating to ₹4,950 lacs on private placement basis under preferential allotment. Additionally, during the nine months ended December 31, 2023, the Bank has issued and allotted 1,16,982 equity shares (76,500 during the quarter ended December 31, 2023) to employees of the Bank in form of employee stock option as per the ESOP plans of the Bank.
6. During the nine months ended December 31, 2023, the Bank has not transferred/acquired any stressed loan or loan not in default under the master directions of Reserve Bank of India on Transfer of Loan Exposures dated September 24, 2021, updated as on December 05, 2022.
7. Other income relates to income from non-fund-based banking activities including commission, exchange, brokerage and profit, loss from investments, etc.
8. The Capital Adequacy Ratio has been computed as per the Reserve Bank of India guidelines. The Bank has followed standardized approach for credit risk. However, capital charge has not been prescribed for Small Finance Banks in respect of market risk and operational risk.
9. The Bank has completed the process of initial public offer (IPO) and has raised fresh issue of ₹45,000 lacs by issue of 96.15 lacs equity shares and got listed on BSE Limited ("BSE") and National Stock Exchange of India Limited ("NSE") on February 14, 2024. The Bank has incurred share issue expenses towards IPO activity, which would be charged-off to the Securities Premium Account in accordance with Section 52 of the Companies Act, 2013.
10. In accordance with the Reserve Bank of India guidelines, Pillar 3 disclosure, leverage ratio, liquidity coverage ratio, net stable funding ratio and main features of capital instruments are available at <https://www.capitalbank.co.in/investors/regulatory-disclosures>. The disclosure has not been subjected to limited review.
11. Figures of the previous periods/years have been regrouped/reclassified wherever necessary to conform to current period's classification.

Date: February 27, 2024
Place: Jalandhar

For and on behalf of the Board of Directors of
Capital Small Finance Bank Limited




Sarvjit Singh Samra
Managing Director
DIN: 00477444

Key Highlights of 9M FY24


Gross Advances



₹ 5,717.96 Cr  12%
Y-o-Y

Total Deposits



₹ 7,482.37 Cr  12%
Y-o-Y

CASA Deposit



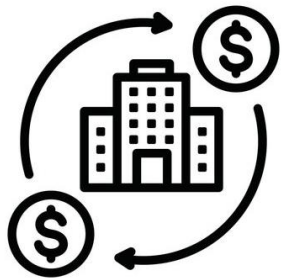
39.49%

Profit After Tax



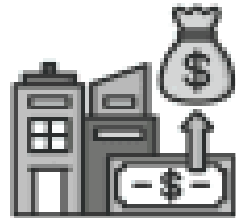
₹ 83.32 Cr  20%
Y-o-Y

Return on Assets



1.29%

Return on Equity



16.41%

NIM



4.01%

CRAR



20.06%

Net NPA



1.53%

Total Branches



175

T R Chadha & Co LLP
Chartered Accountants



To,
The Board of Directors,
Capital Small Finance Bank Limited

Independent Auditor's Report on maintenance of Security Cover including compliance with all the financial covenants in respect of listed non-convertible debt securities issued by Capital Small Finance Bank Limited and outstanding as on 31st December, 2023

1. This report is issued in accordance with the terms of our Engagement letter with Capital Small Finance Bank Limited.
2. The accompanying statement showing maintenance of Security Cover including compliance with all the financial covenants for listed Non-Convertible Debentures ("NCD's") issued by Capital Small Finance Bank Limited (the "Bank") which were outstanding as at December 31, 2023 (the "Statement"), is prepared by the Bank, for the purpose of submission to IDBI Trusteeship Services Limited (the "Debenture Trustee"), pursuant to the requirements of Regulation 56(1)(d) of the Securities And Exchange Board of India (Listing Obligations And Disclosure Requirements) Regulations, 2015, as amended from time to time read with circular issued by SEBI vide ref. no. SEBI/HO/DDHS/P/CIR/2023/50 dated March 31, 2023 (hereinafter together referred as the "SEBI Regulation").

Management's Responsibilities for the Statement

3. The preparation of the Statement is the responsibility of the Management of the Bank including the preparation and maintenance of all accounting and other relevant supporting records and documents. This responsibility includes design, implementation and maintenance of internal control relevant to the preparation and presentation of the Statement and applying an appropriate basis of preparation and making estimates that are reasonable in the circumstances. Further, the Bank is responsible for the maintenance of the Security Cover and compliance with all the financial covenants of debt securities. On a quarterly basis, the bank shall furnish to the debenture trustee the compliance status with respect to financial covenants of the listed debt securities.
4. The Management is also responsible for ensuring that the Bank complies with the requirements of the SEBI Regulation, the Reserve Bank of India Act, 1934, the Banking Regulation Act, 1949, debenture trust deeds and other relevant circulars and guidelines issued by the Reserve Bank of India ("the RBI") and Securities and Exchange Board of India ("the SEBI") and provide all relevant information to the RBI and SEBI.

T R Chadha & Co., a partnership firm converted into T R Chadha & Co LLP
(A limited liability partnership with LLP Identification No. AAF-3926) with effect from 28th December, 2015

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Phone: 43259900, Fax: 43259930, E-mail: delhi@trchadha.com



Auditor's Responsibility

5. Pursuant to requirement of the Regulations, it is our responsibility to express a limited assurance in the form of a conclusion based on our examination of relevant records maintained by the bank as to whether anything has come to our attention that causes us to believe that the details included in the Statement, regarding book values of the assets and compliance with financial covenants, as mentioned, as per the debenture trust deeds in respect of NCDs of the bank outstanding as at 31st December 2023, is not in agreement, in all material respects, with unaudited financial statements of the bank, underlying books of account and other relevant records and documents maintained by the bank for the quarter ended 31st December 2023.
6. The procedures performed in a limited assurance engagement vary in nature and timing from, and are less in extent than for, a reasonable assurance engagement and consequently, the level of assurance obtained in a limited assurance engagement is substantially lower than the assurance that would have been obtained had a reasonable assurance engagement been performed.
7. We have performed the following procedures for the purpose of this report;
 - a. Traced and agreed on the book values mentioned in the Statement with the unaudited financial statements for the quarter ended 31st December 2023;
 - b. Verified the security cover details as per the Term sheets and value as per books and records of the Bank; and
 - c. Verified the all the financial covenants as per the Term sheets of NCDs issued by the Bank.
 - d. Performed necessary inquiries with the management and obtained necessary representations.
8. We have conducted our examination in accordance with the 'Guidance Note on Reports or Certificates issued for Special Purposes (Revised 2016)' issued by the Institute of Chartered Accountants of India. The Guidance Note requires that we comply with the ethical requirements of the Code of Ethics issued by the Institute of Chartered Accountants of India.
9. We have complied with the relevant applicable requirements of the Standard on Quality Control (SQC) 1, Quality Control for Firms that Perform Audits and Reviews of Historical Financial Information, and Other Assurance and Related Services Engagements.

Conclusion

10. Based on the procedures performed as per paragraph 7 above and to the best of our knowledge, according to the information, explanations and representation given to us, nothing has come to our attention that causes us to believe that:



- a. The book value of assets mentioned in the Statement is not correctly extracted from the unaudited books and records of the Bank as at 31st December 2023;
- b. The Bank is not in compliance with all the financial covenants mentioned in the Offer document/ Information Memorandum/ Debenture Trust Deeds in respect of listed non-convertible debt securities.

Restriction on Use

11. This report is addressed to the Board of Directors of the Bank, pursuant to our terms of engagement for onward submission of this report to the Debenture Trustee and should not be used by any other person or for any other purpose.
12. Accordingly, we do not accept or assume any liability or any duty of care for any other purpose or to any other person to whom this report is shown or into whose hands it may come without our prior consent in writing.

For T R Chadha & Co LLP Chartered Accountants

Firm Registration No: 006711N/N500028

HITESH Digitally signed
by HITESH GARG
GARG Date: 2024.02.27
14:41:13 +05'30'

Hitesh Garg

Partner

Membership No. 502955

Place: Noida

Date: 27/02/2024

UDIN: 24502955BKEHUH3395

Capital Small Finance Bank

Column A	Column B	Column C ⁱ	Column D ⁱⁱ	Column E ⁱⁱⁱ	Column F ^{iv}	Column G ^v	Column H ^{vi}	Column I ^{vii}	Column J	Column K	Column L	Column M	Column N	Column O
Particulars	Description of asset for which this certificate relate	Exclusive Charge	Exclusive Charge	Pari-Passu Charge	Pari-Passu Charge	Pari-Passu Charge	Assets not offered as Security	Elimination (amount in negative)	(Total C to H)	Related to only those items covered by this certificate				
		Debt for which this certificate being issued	Other Secured Debt	Debt for which this certificate being issued	Assets shared by pari passu debt holder (includes debt for which this certificate is issued & other debt with pari-passu charge)	Other assets on which there is pari-Passu charge (excluding items covered in column F)	debt amount considered more than once (due to exclusive plus pari passu charge)	Market Value for Assets charged on Exclusive basis	Carrying /book value for exclusive charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSRA market value is not applicable)	Market Value for Pari passu charge Assets ^{viii}	Carrying value/book value for pari passu charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSRA market value is not applicable)	Total Value(=K+L+M+N)		
		Book Value	Book Value	Yes/No	Book Value	Book Value								
ASSETS														
Property, Plant and Equipment														
Capital Work-in-Progress														
Right of Use Assets														
Goodwill	Not applicable since all the listed non-convertible Debentures of the Bank are of unsecured nature *													
Intangible Assets														
Intangible Assets under Development														
Investments														



Lease Liabilities														
Provisions														
Others														
Total														
Cover on Book Value														
Cover on Market Value^{ix}														
		Exclusive Security Cover Ratio			Pari-Passu Security Cover Ratio									

*** Note: Debt not backed by any assets offered as security**

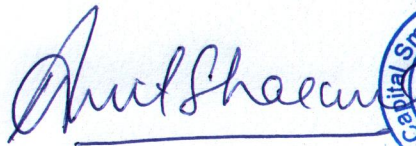

- ⁱ This column shall include book value of assets having exclusive charge and outstanding book value of debt for which this certificate is issued.
- ⁱⁱ This column shall include book value of assets having exclusive charge and outstanding book value of all corresponding debt other than column C.
- ⁱⁱⁱ This column shall include debt for which this certificate is issued having any pari passu charge - Mention Yes, else No.
- ^{iv} This column shall include a) book value of assets having pari-passu charge b) outstanding book value of debt for which this certificate is issued and c). other debt sharing pari- passu charge along with debt for which certificate is issued.
- ^v This column shall include book value of all other assets having pari passu charge and outstanding book value of corresponding debt.
- ^{vi} This column shall include all those assets which are not charged and shall include all unsecured borrowings including subordinated debt and shall include only those assets which are paid-for.
- ^{vii} In order to match the liability amount with financials, it is necessary to eliminate the debt which has been counted more than once (included under exclusive charge column as also under pari passu). On the assets side, there shall not be elimination as there is no overlap.
- ^{viii} Assets which are considered at Market Value like Land, Building, Residential/ Commercial Real Estate to be stated at Market Value. Other assets having charge to be stated at book value/Carrying Value.
- ^{ix} The market value shall be calculated as per the total value of assets mentioned in Column O.



Capital Small Finance Bank

ISIN	Private Placement/ Public Issue	Secured/Unse- cured	Sanctioned Amount (In crores)	Outstanding Amount as on December 31, 2023 (In crores)	Cover Required	Assets Required
INE646H080 12	Private Placement	Unsecured	14.00	14.00	Nil	Nil
INE646H080 20	Private Placement	Unsecured	25.00	25.00	Nil	Nil

FOR CAPITAL SMALL FINANCE BANK LIMITED

AMIT SHARMA

COMPANY SECRETARY & COMPLIANCE OFFICER

MEMBERSHIP NO. F10888

DATE: February 27, 2023

