

CSFB 2024-2025/158

July 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 & 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Obligations and Disclosure Requirements) Regulations, 2015 and Code of Practices and Procedures for Fair Disclosure of Unpublished Price Sensitive Information in terms of Regulation 8 read with Schedule A of SEBI (Prohibition of Insider Trading) Regulations, 2015, we hereby share the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 June 30, 2024:
₹ in crores, rounded off to nearest number

Particulars	June 30, 2024 (Provisional)	March 31, 2024	June 30, 2023
Gross Advances	6,391	6,160	5,519
Gross NPA (% of gross advances)	2.7%	2.8%	2.8%
Total Deposits	7,778	7,478	7,064

Management Commentary-

- + **Loan Portfolio:** The gross advances of the Bank aggregated to ₹6,391 crores as of June 30, 2024 with secured portfolio of 99.8%. The advances reflecting a Q-o-Q growth of 4% and Y-o-Y growth of 16%, despite seasonality trend.
- + **Disbursement:** Disbursements for the quarter ending June 2024 remained strong amounting to ₹754 crores, with Q-o-Q growth of 12% and Y-o-Y growth of 62%.
- + **Asset Quality:** The asset quality remained robust, with Gross NPAs of 2.7% as of June 30, 2024 against 2.8% as of March 31, 2024.
- + **Deposit:** The total deposits of the Bank aggregated to ₹7,778 crores with a Q-o-Q growth of 4% and Y-o-Y growth of 10%. The Bank continue to maintain high CASA ratio of 39.5% as of June 30, 2024 against 38.3% as of March 31, 2024.

Capital Small Finance Bank Limited

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- ✚ **Loan to Deposit Ratio:** The average[^] CD ratio of the Bank for the quarter ending June 30, 2024 stood at 79.6% with CD ratio as on June 30, 2024 of 82.2%.
- ✚ **Liquidity:** The average[^] Liquidity Coverage Ratio (LCR) for the quarter ending June 30, 2024 stood at 215.5% against 264.1% for the quarter ending March 31, 2024.

[^] average is calculated basis daily outstanding balances

The information with reference to quarter ended June 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.

For **Capital Small Finance Bank Limited**

Amit Sharma

Company Secretary and Compliance Officer
Membership No. F10888

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