

CSFB.2024-2025/516

January 29, 2025

**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

Sub: Investor Presentation on Un- audited Financial Results of Capital Small Finance Bank Limited for the Quarter and Nine month ended on December 31, 2024

Ref: Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

In continuation to outcome of board meeting held on December 31, 2024 regarding un - audited financial results of Capital Small Finance Bank Limited ("the Bank") for the Quarter and nine month ended on December 31, 2024, we submit herewith the Investor Presentation on the same.

The Investor Presentation may also be accessed on the website of the Bank at the link: <https://www.capitalbank.co.in/investors/financial-results>


This is for your information and records.

Thanking You,

**For and on behalf of
Capital Small Finance Bank Limited**

**Amit Sharma
Company Secretary and 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
Tel.: 0181-5051111, 5052222 | Fax : 0181-5053333 | e-mail : mail@capitalbank.co.in | www.capitalbank.co.in
 www.facebook.com/capitalbankindia | CIN : L65110PB1999PLC022634



Consistently Progressing
towards Promising Future

Capital Small Finance Bank 

**Investor Presentation
Q3FY25**

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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 6,816 Cr
+19% YoY

- Diversified Loan book with Zero direct Microfinance Exposure
- 99.8% secured loans
- Average Ticket Size (ATS) of INR 16.0 lakhs
- Loan book mix across Agricultural, Mortgage, MSME and Others



Embracing Retail Liability Strategy

Deposits: INR 8,384 Cr
+12% YoY

- Retail focused liability franchise with retail-deposit share of 93.2%
- High CASA ratio resulting into lower Cost of Deposit
- High Rollover ratio of ~92% depicting a stable deposit base



Consistent Profitability Growth

PAT: INR 34 cr
+18% YoY

- Demonstrated and sustained improvements in return metrics
- ROA 1.4%
- Consistently increasing NIM, consequent to accelerating CD ratio



Robust Asset Quality

GNPA 2.67%; NNPA 1.35%

- One of the lowest write-offs in the Banking industry with zero NPA sell-off
- Credit Cost of 0.1%
- Strong underwriting capabilities, visibility of borrower cash-flow, primary banking approach; key contributor to low credit cost



Targeted towards Middle-income customer segment

7.6 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

All figures are as of/for the 31st December 2024
*Operated as a Local Area Bank from 2000-2016



Gross Advances

INR 6,816 crores
As of December 2024

+19% YoY
+11% YTD^



Profit After Tax

INR 34 crores (Q3FY25)
INR 29 crores (Q3FY24)

+18% YoY
+17% YTD*



CASA Ratio

39.1%



Retail Deposit Ratio

93.2%



Deposits

INR 8,384 crores
As of December 2024

+12% YoY
+12% YTD^



ROA

1.4% (Q3FY25)
1.3% (Q3FY24)



ROE

10.9%



CRAR

25.8%
Core CRAR 21.9%



Disbursement

INR 737 crores (Q3FY25)

+92% YoY
+49% YTD*



Asset Quality

2.67%/1.35% (Q3FY25)
2.97%/1.53% (Q3FY24)

GNPA/NNPA



Collection Efficiency

100.5%
(Q3FY25)



Branch Network

185 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

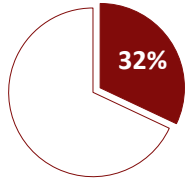
*YTD is 9MFY25 OVER 9MFY24

^YTD is 9MFY25 vs FY24

Diversified Advance Portfolio.....

AUM of Rs
1,330 Cr

Agricultural Loans



- Kisan Credit Card
- Agricultural Term Loan

INR 2,199 crores
as of December 2024

Rs. 2,340 Crore (Q2FY25)
Rs. 2,097 Crore (Q3FY24)

INR 1.25 Mn

Rs. 1.24 Mn (Q2FY25)
Rs. 1.24 Mn (Q3FY24)

1.94%

(1.77% Q2FY25)
(1.57% Q3FY24)

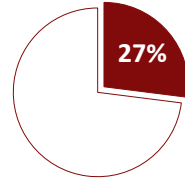
12.56%

(12.49% Q2FY25)



Granular loan book
portfolio ATS of INR
1.55 Mn

Mortgage Loans



- Housing Loan
- Loan Against Property

INR 1,861 crores
as of December 2024

Rs. 1,794 Crore (Q2FY25)
Rs. 1,536 Crore (Q3FY24)

INR 1.25 Mn

Rs. 1.22 Mn (Q2FY25)
Rs. 1.16 Mn (Q3FY24)

0.92%

(0.84% Q2FY25)
(0.97% Q3FY24)

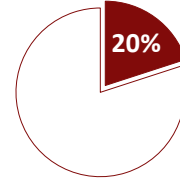
11.78%

(11.78% Q2FY25)



Focus on middle-
income customer
segment

MSME, Trading & Other Business Loans



- Working Capital facility (CC / OD/WCTL)
- Project Financing
- Machinery Loans

INR 1,425 crores
as of December 2024

Rs. 1,374 Crore (Q2FY25)
Rs. 1,154 Crore (Q3FY24)

INR 2.10 Mn

Rs. 2.01 Mn (Q2FY25)
Rs. 1.87 Mn (Q3FY24)

2.13%

(2.10% Q2FY25)
(3.35% Q3FY24)

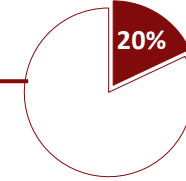
10.71%

(10.71% Q2FY25)



Emphasis on secured
lending with 99%+
secured

Other Loans



Corporate loans:

- Term loans to NBFCs
- Term Loans to MFIs

INR 845 crores
as of December 2024

Rs. 725 Crore (Q2FY25)
Rs. 512 Crore (Q3FY24)

INR 223.25 Mn

Rs. 205.37 Mn (Q2FY25)
Rs. 163.79 Mn (Q3FY24)

NIL

(NIL Q2FY25)
(NIL Q3FY24)

11.06%

(11.14% Q2FY25)

Consumption & other loans:

- Auto Loans
- Personal Loans
- Gold Loans

INR 486 crores
as of December 2024

Rs. 485 Crore (Q2FY25)
Rs. 419 Crore (Q3FY24)

INR 0.78 Mn

Rs. 0.77 Mn (Q2FY25)
Rs. 0.71 Mn (Q3FY24)

0.38%

(0.33% Q2FY25)
(0.41% Q3FY24)

9.72%

(9.69% Q2FY25)



Endeavour to be a full
suite banker for the
customer

Gross Advances



ATS



NNPA

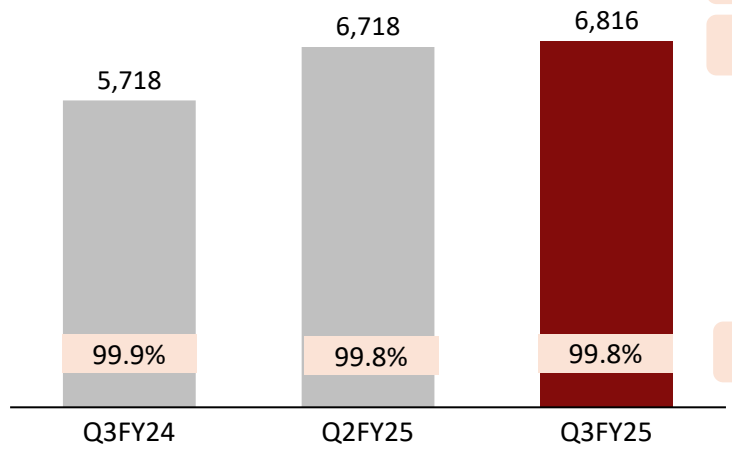


Interest
Yield

.....Secured Advance Portfolio

Gross Loan Book

In INR Crores

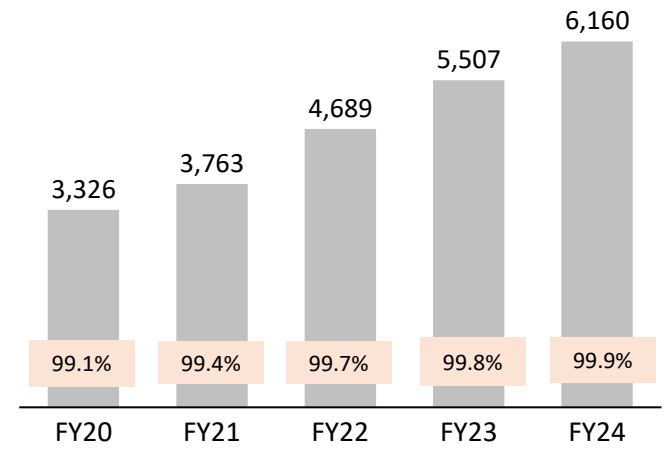


QoQ 2%
YoY 19%

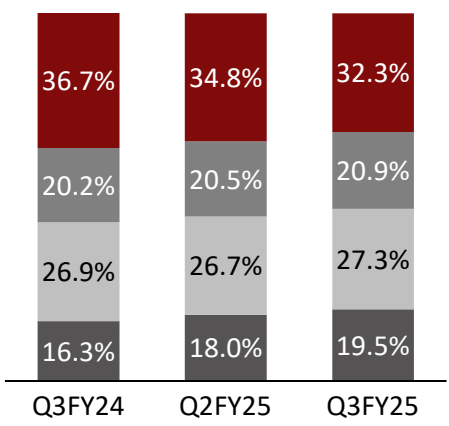
Secured Lending %

YTD 11%

CAGR^ - 19%

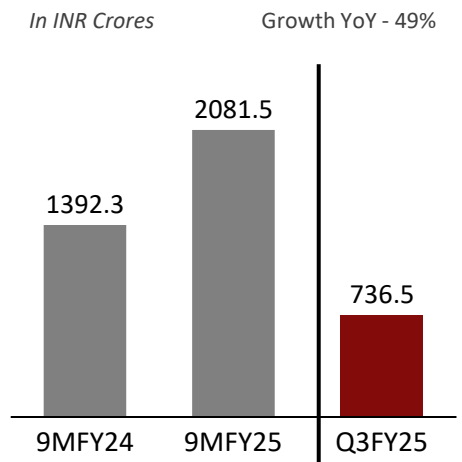


Diversified Portfolio & non reliance on MFI segment

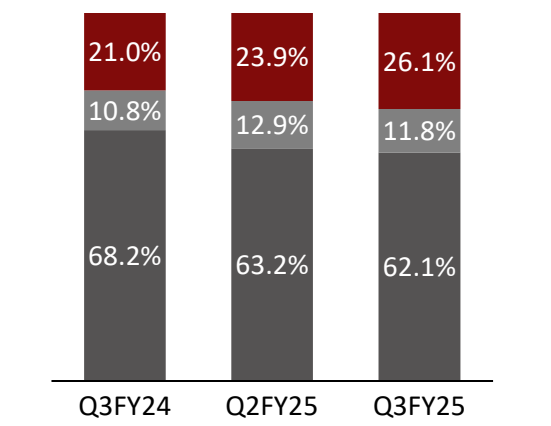


■ Agriculture
■ MSME, Trading & Other Business Loans
■ Mortgage
■ Others

Healthy Disbursement



Granular loan book



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

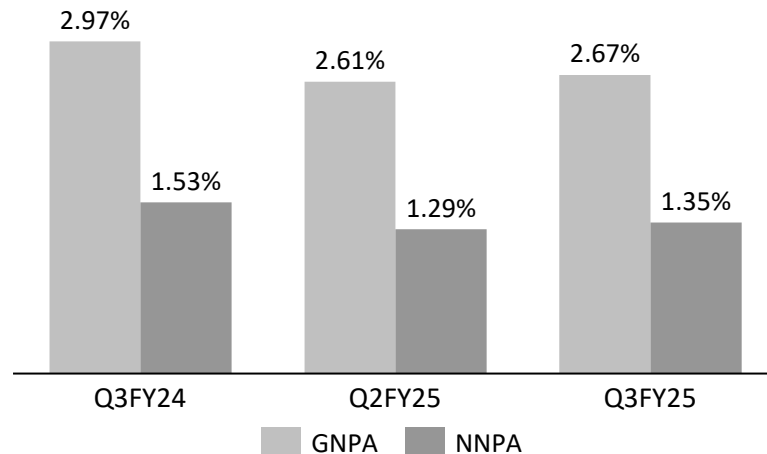
- Focus on middle income customer segment, with endeavour to be the full suite Banker (Portfolio ATS of INR 16 lacs)
- Diversified portfolio with each segment witnessed multiple cycles
- Continued focused on secured lending

^CAGR (FY2019-24)

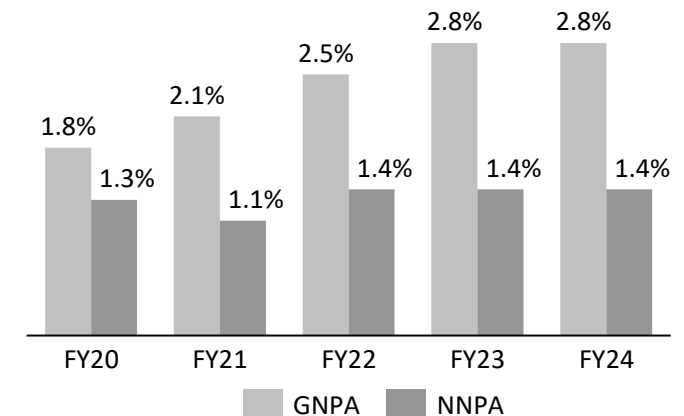
Numbers have been rounded off wherever applicable

Industry Leading Asset Quality signifying underwriting strength

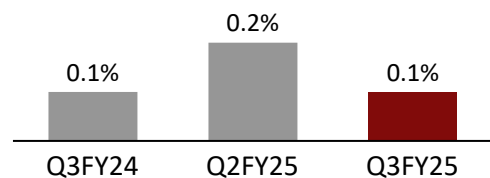
Asset Quality



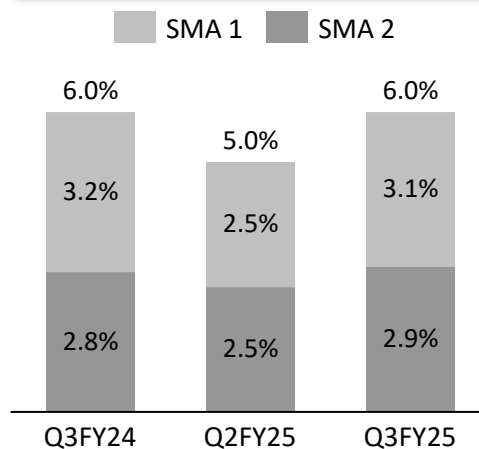
Asset Quality (YoY)



Credit Cost²



SMA 1 & 2 (%)

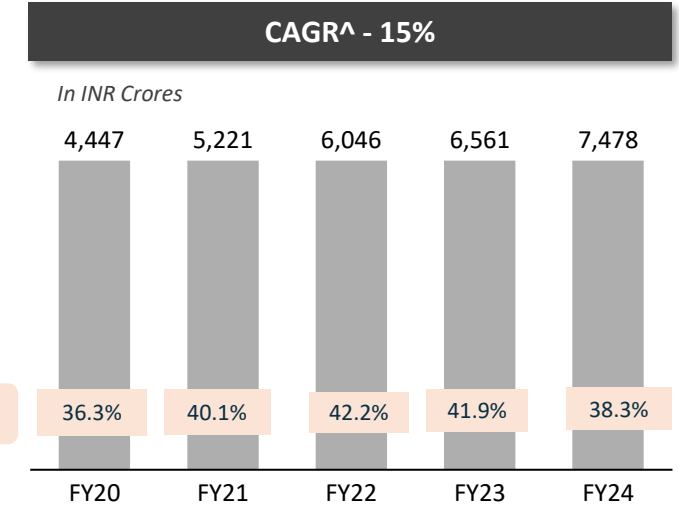
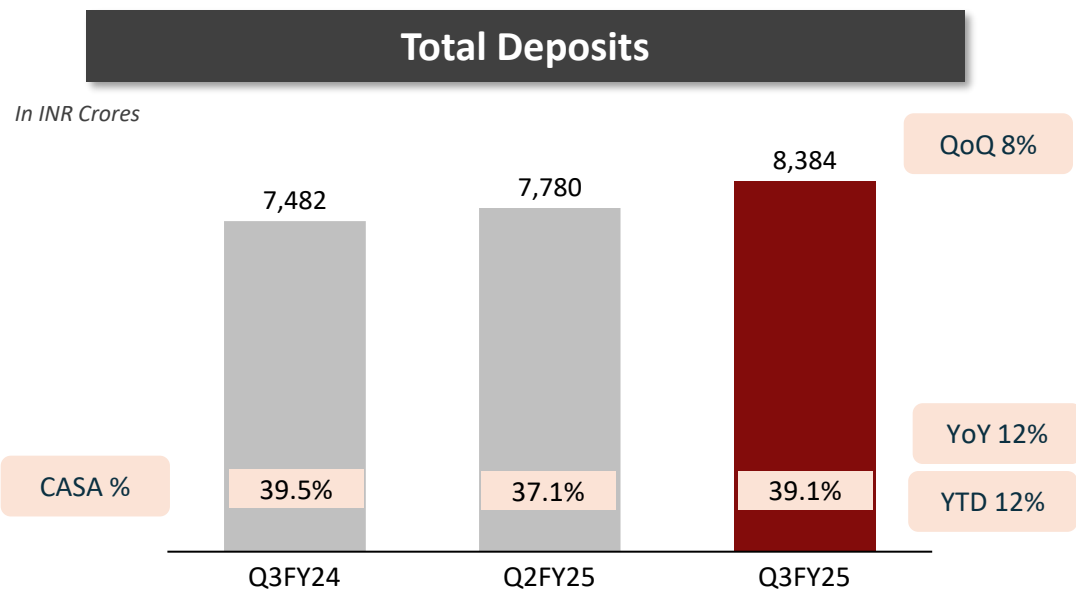


NPA Table (INR Crores)	Q3FY24	Q2FY25	Q3FY25
Opening NPAs	160.4	171.9	175.3
Additions	32.0	21.8	21.7
Upgradations & Recovery	22.4	18.2	14.6
Write offs	0.0	0.1	0.1
Closing NPAs	170.0	175.3	182.3

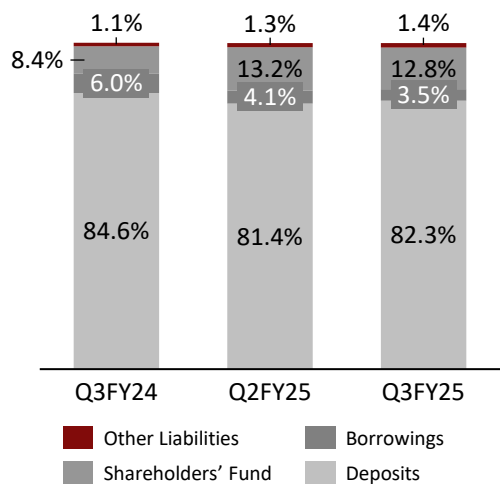
- Focus on secured products with strong underwriting capabilities resulting in one of the lowest NPAs
- Being PRIMARY BANKER, better visibility of borrowers cash flow: follow conservative LTV approach
- Emphasis on collection and resolutions even for sticky loans – close to ZERO write-offs and NIL NPA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

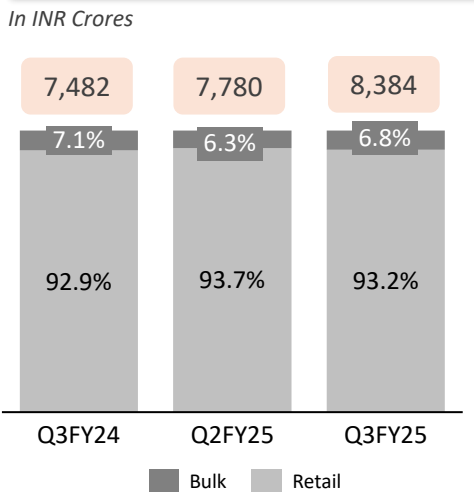
Retail Focused Liability Franchise with High Share of CASA



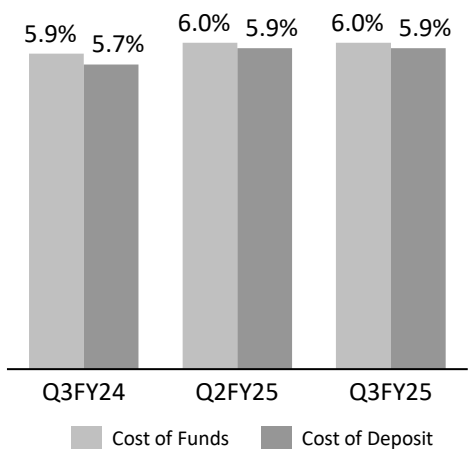
Funding Mix – Positively skewed towards Deposits



Retail centric deposit franchise



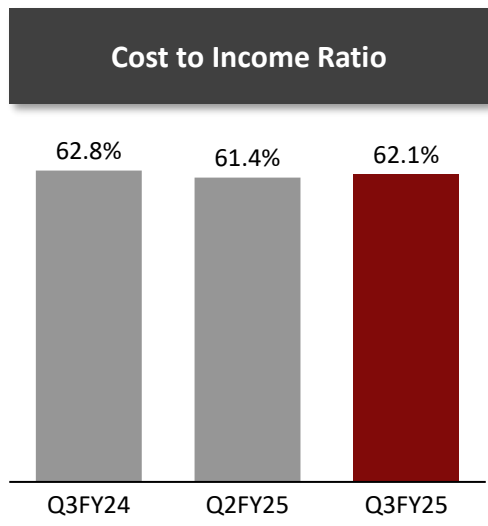
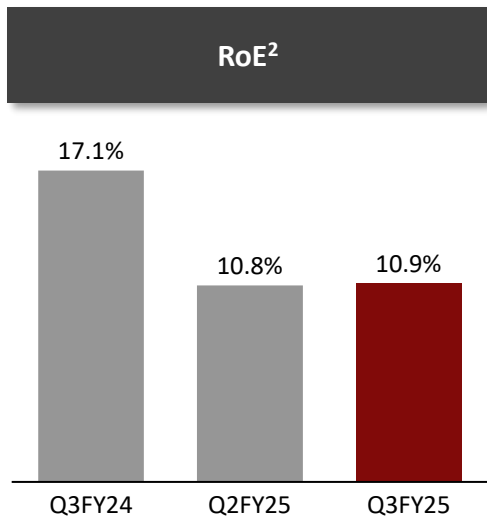
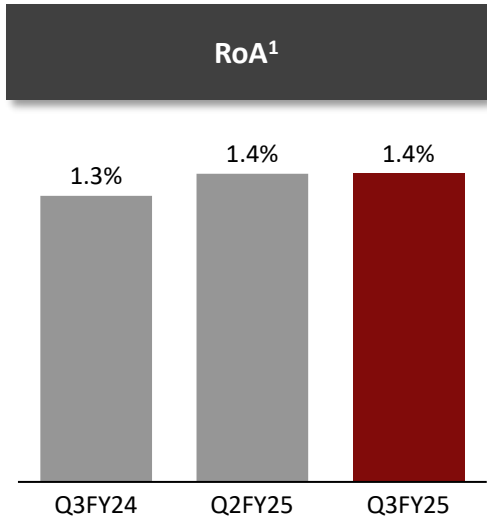
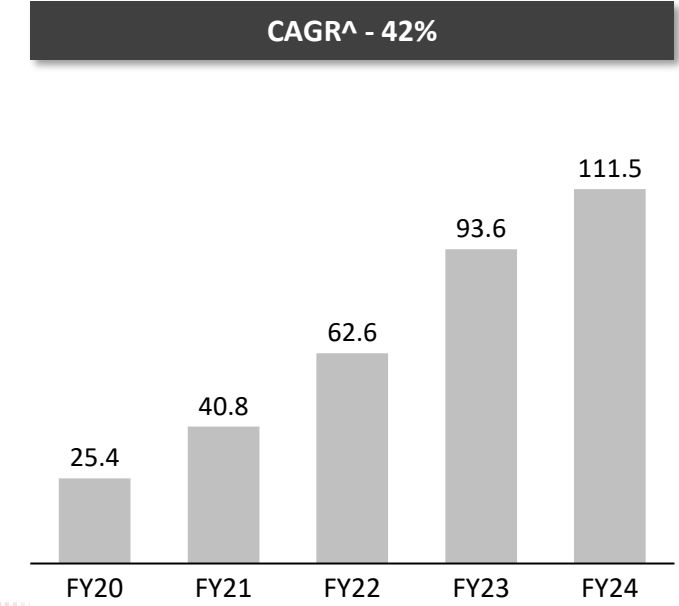
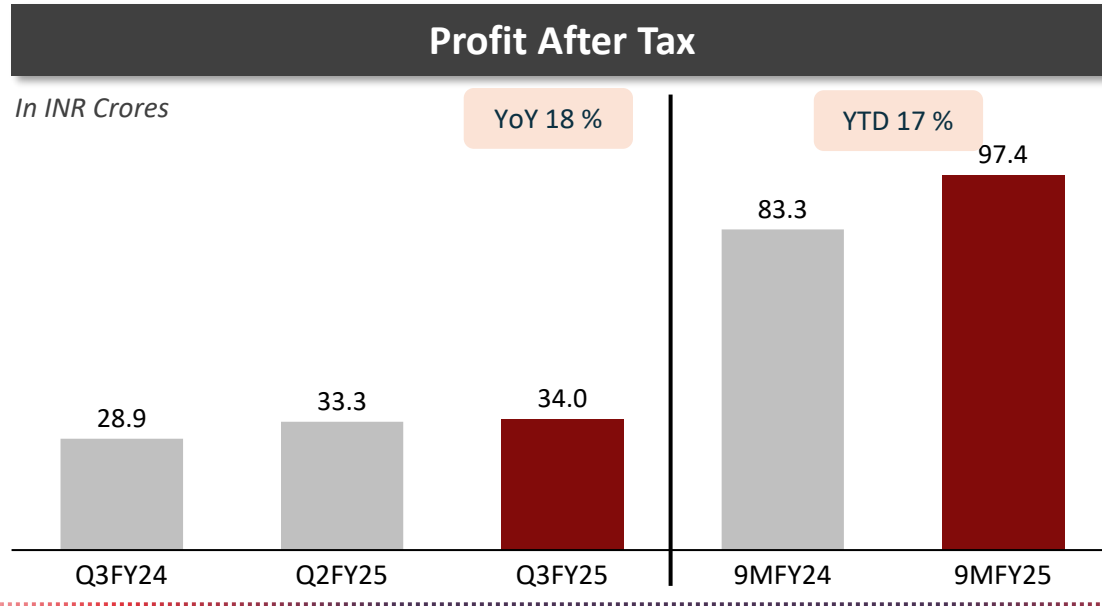
Leading to low financial cost



- **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

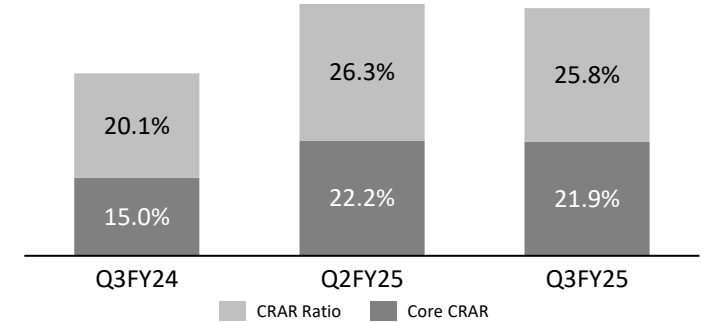
Key Business Parameters	Q3FY24	Q2FY25	Q3FY25
Credit to deposit ratio (Avg) (%)	78.4	82.4	81.1
Credit to deposit ratio Outstanding	76.4	86.4	81.3
Yield on Advances %	11.2	11.3	11.4
Cost of Deposits %	5.7	5.9	5.9
Cost to Income ratio	62.8	61.4	62.1

Return Ratios %	Q3FY24	Q2FY25	Q3FY25
Net Interest Margin	3.9	4.2	4.3
Non-Interest Income	0.77	1.08	0.73
Operating Margin	1.8	2.0	1.9
Credit Cost	0.1	0.2	0.1
RoA	1.3	1.4	1.4
RoAA	2.0	2.1	2.1

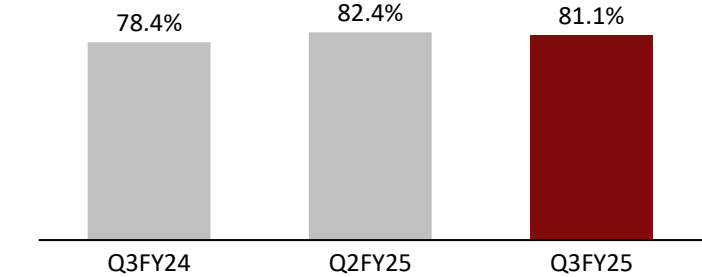
FY22	FY23	FY24
70.6	78.0	79.0
77.5	83.9	82.4
10.9	10.8	11.1
5.0	4.9	5.6
63.4	60.0	62.5

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

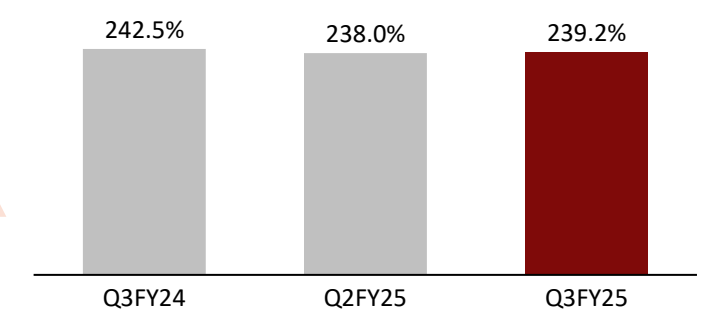
CRAR (%)



Credit to Deposit Ratio (Avg) (%)



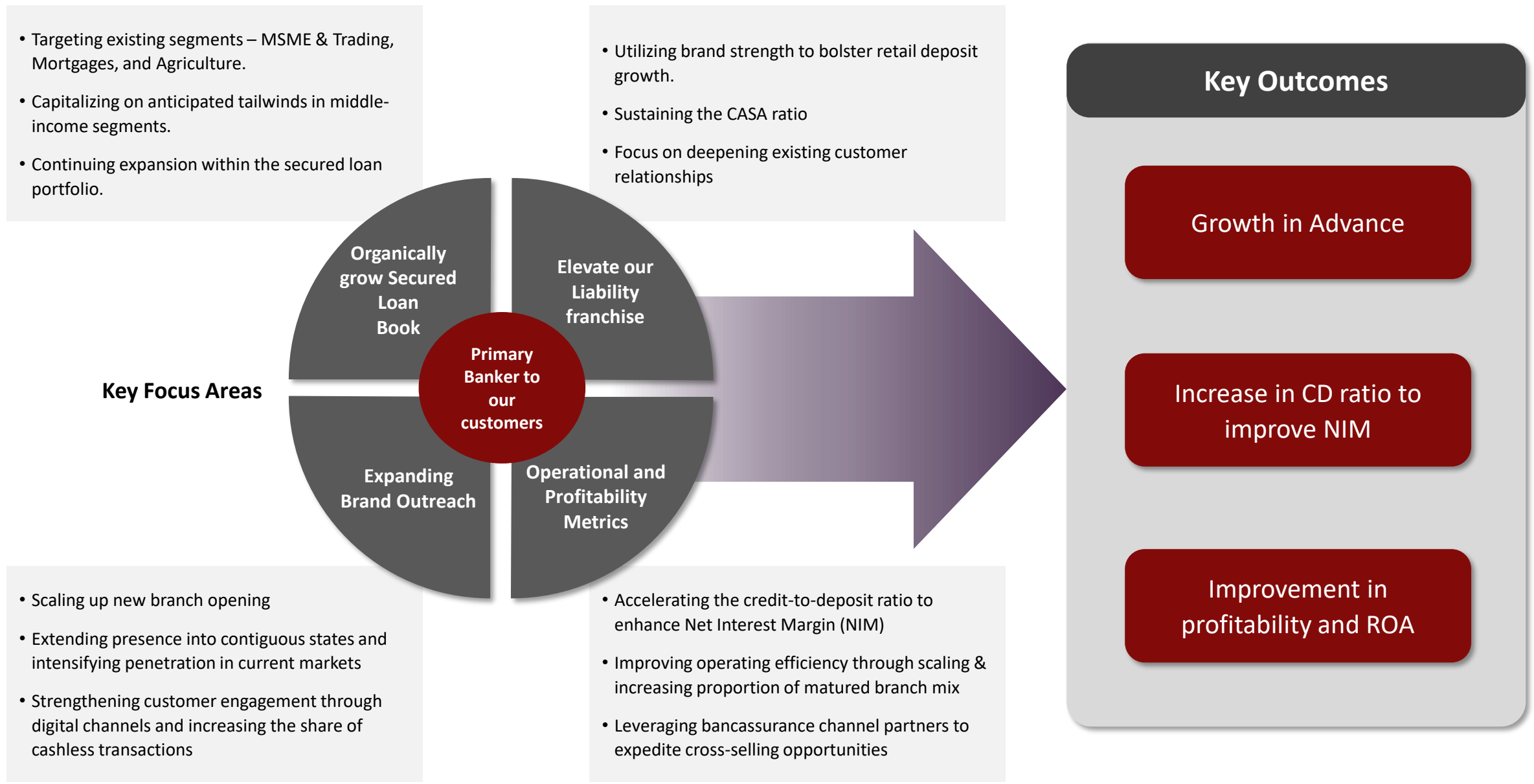
LCR (%)



- Effectively managed yields and interest spread across interest rate cycles; consistent increase in NIM, resulting from accelerating credit to deposit ratio;
- Non-Interest income is recognized on cash basis, as such penal charges amounting ~0.1% of avg assets was not part of the non-interest income for Q3FY25 (being penal charges debited on half year end basis);
- 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

From LAB to India's first SFB and towards India's most trusted Bank

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

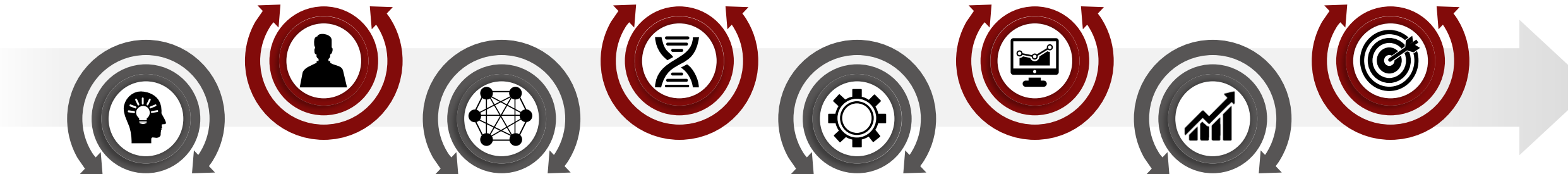
2022

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 14th 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%

..executed by an experienced Management Team

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 OIIF & 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

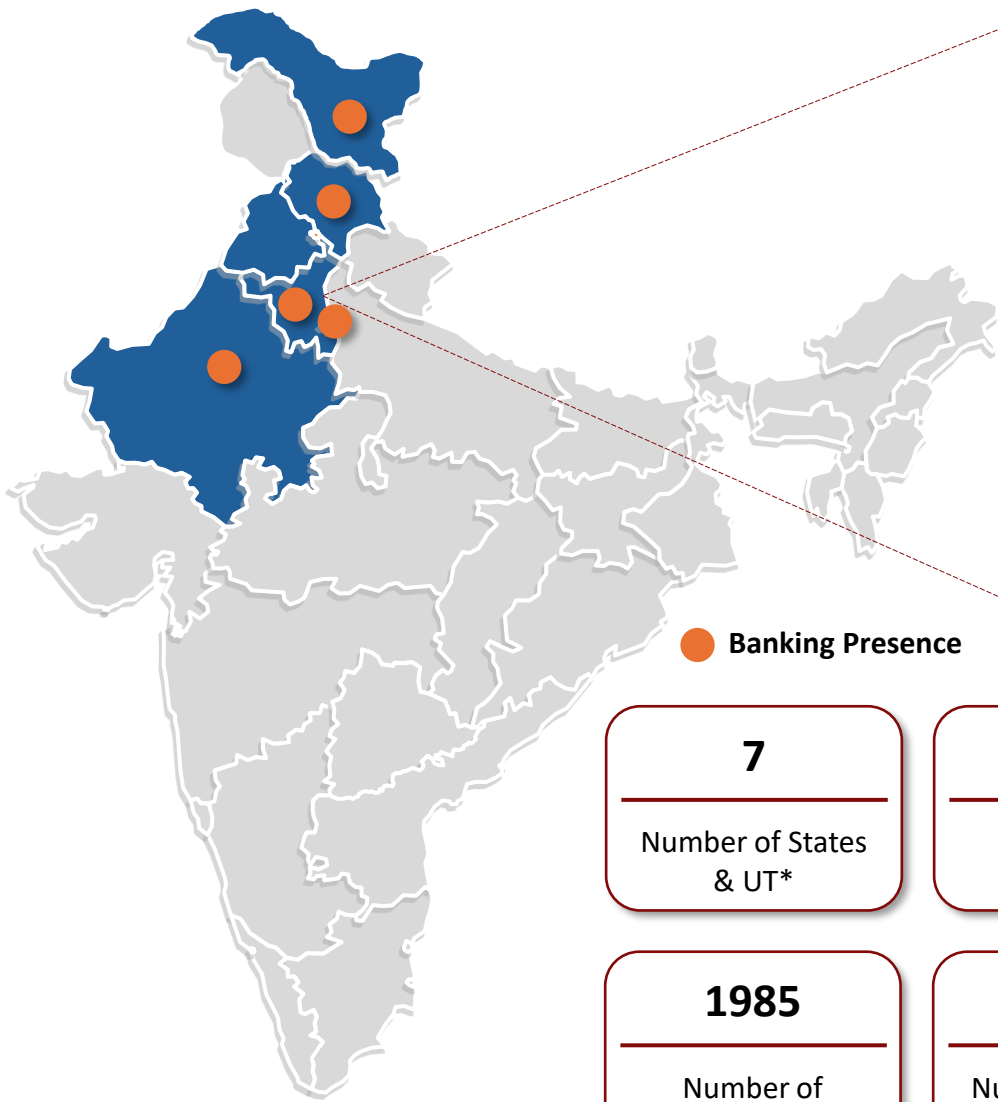
Internet Banking

Mobile Banking (Capital Mobile+)

Mobile Passbook (Capital Mobile Connect)

Deep-understanding of middle-income customer segment with more than 2 decades of experience

..with an Increasing presence to enhance accessibility



Geographical Mix	
Punjab	158
Haryana	16
Rajasthan	3
NCR	3
UT Chandigarh	2
Himachal Pradesh	1
UT Jammu & Kashmir	2
Total	185

Rural-Urban Mix	
Rural Areas	40.5%
Semi-Urban Areas	35.1%
Urban Areas	24.3%
Total	100.0%

Highest branch concentration towards rural and semi-urban areas

7
Number of States & UT*

40
Number of Districts

185
Branches

1985
Number of Employees

187
Number of ATMs

7.6+ lakh
Customers

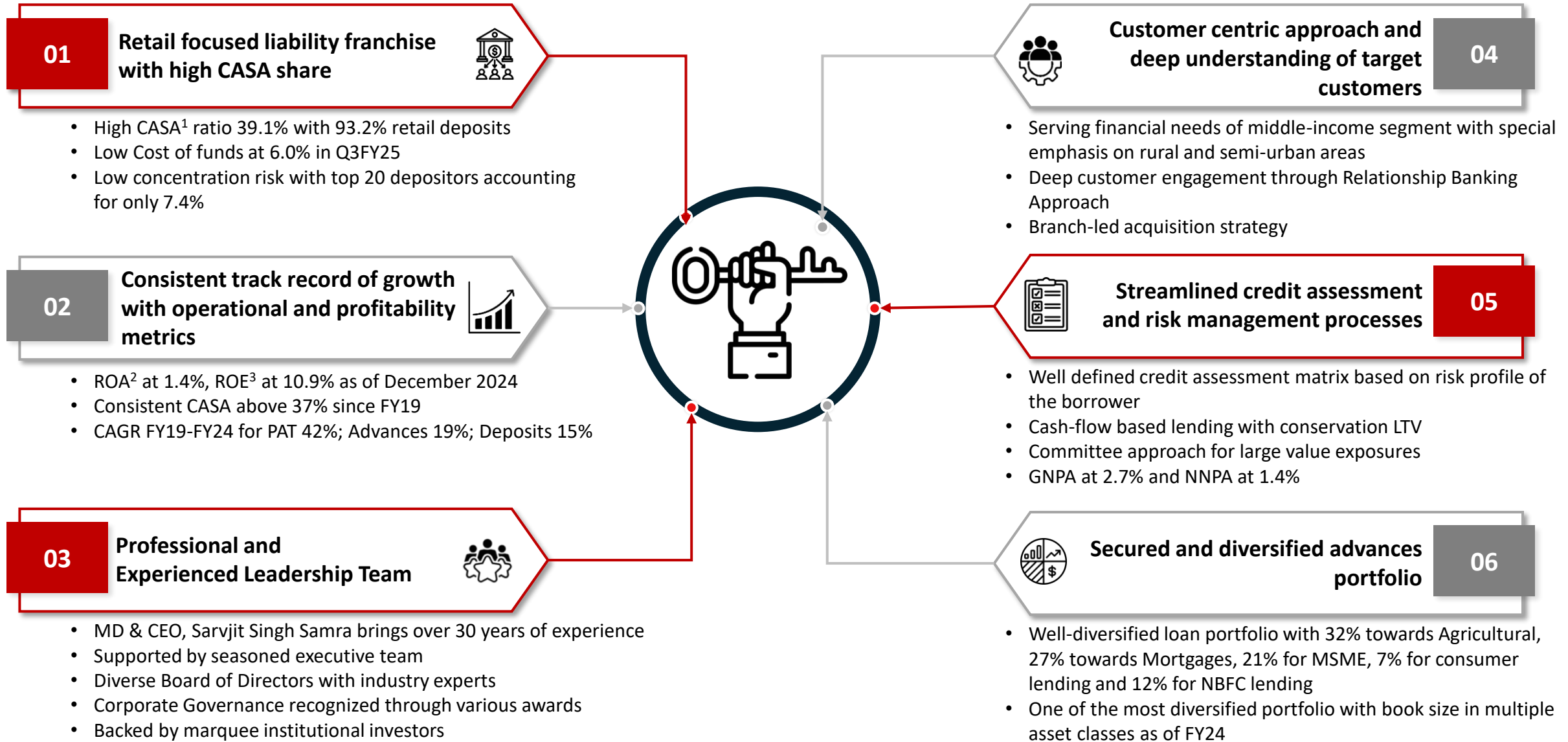
Expansion Plan

- 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

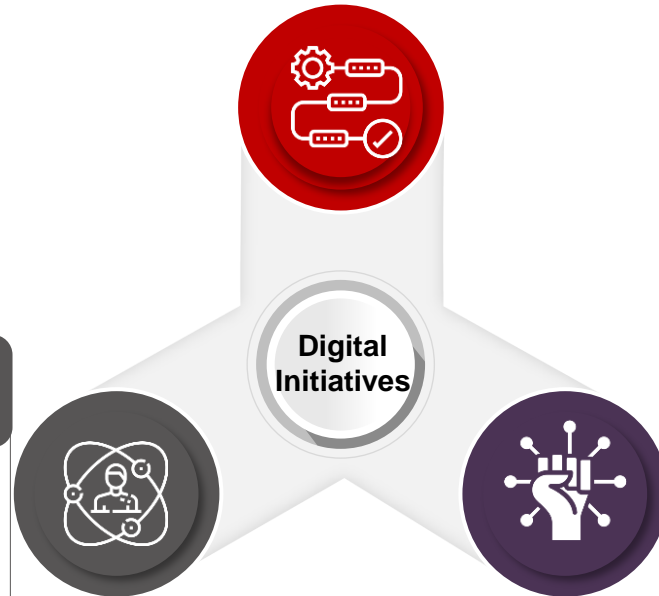


1. CASA calculated as total CASA divided by total deposits
 2. ROA is calculated as % of Avg Assets
 3. ROE is calculated as % of Avg Equity

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

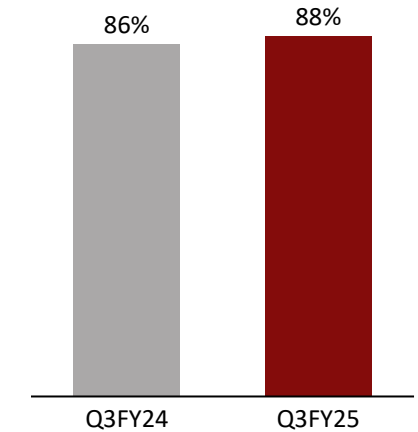
- Deepening customer engagement through digital channels
- Analysing data driven insights to offer customised solutions
- Developing alternate digital channels

Empowering Ourselves with Technology

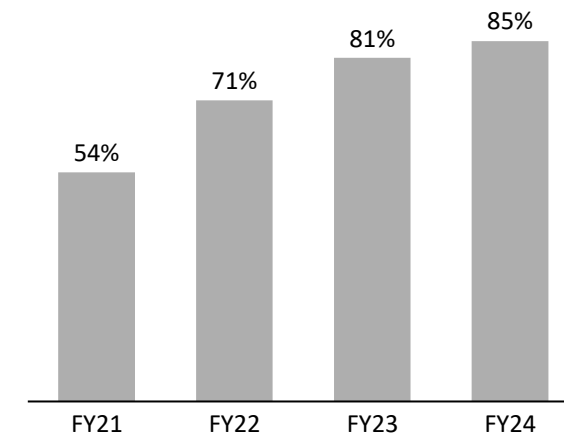
- Increasing cashless banking
- Automating operation
- Improving collections through warning systems
- Targeting and monitoring customers through data

Share of Digital Transactions in non-cash Transactions

Q-o-Q



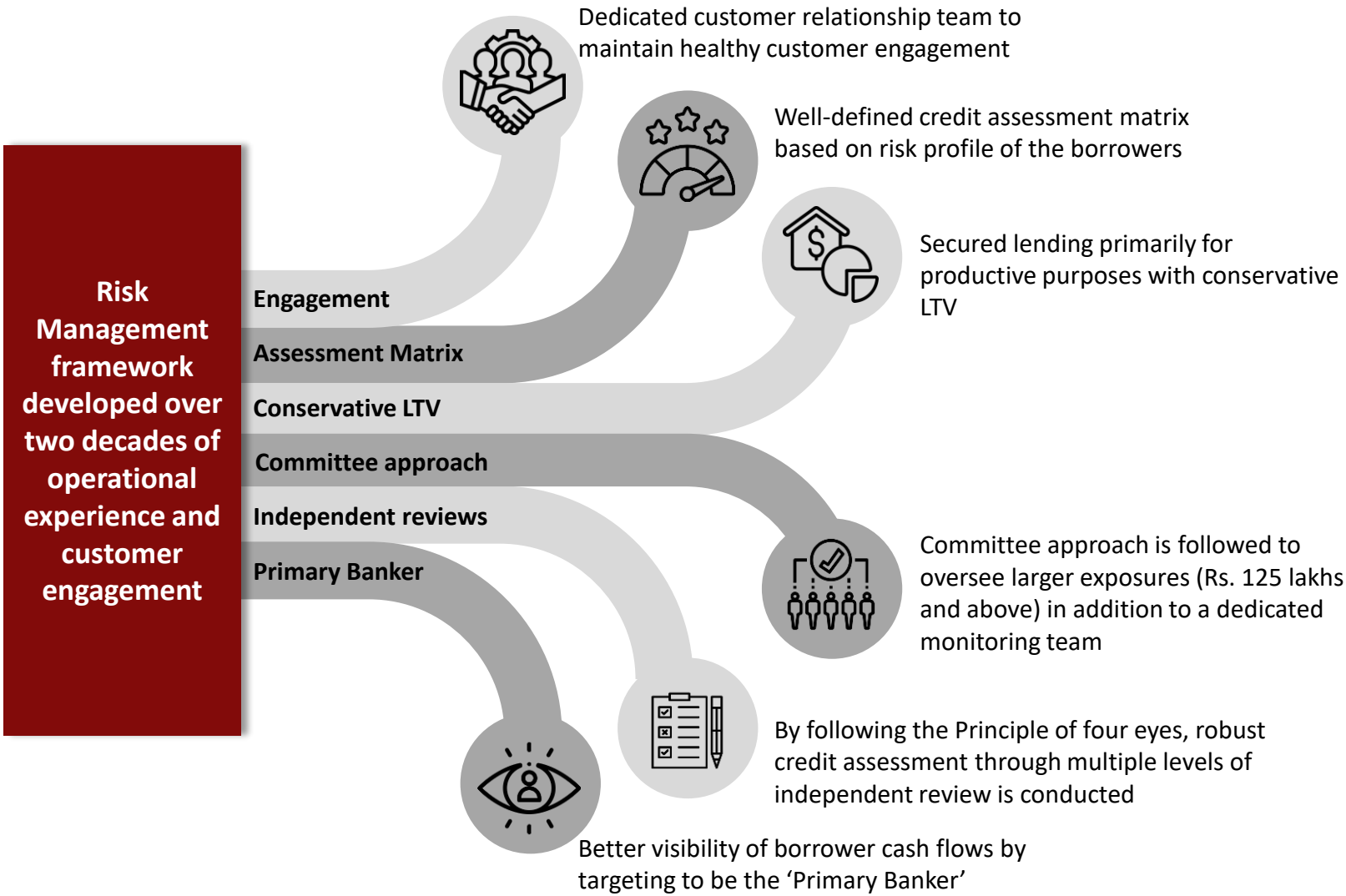
Y-o-Y



Assets and Liabilities Overview

Our Robust Credit Assessment and Risk Management Practices

...have led to Industry leading Asset Quality



2.67%
GNPA as of Dec-24

1.35%
NNPA as of Dec-24

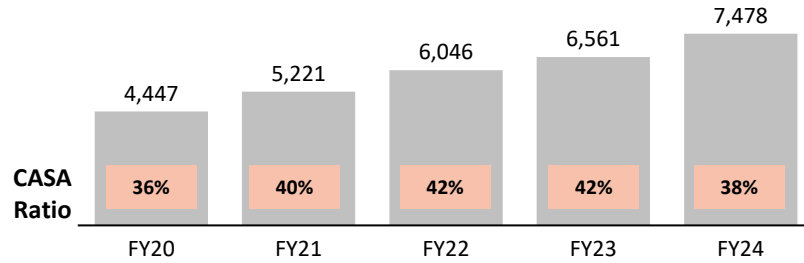
0.1%
Credit Cost for Q3FY25

~Negligible write-offs
One of the most secured Asset Portfolio in the Lending Industry

Retail-focused Liability Franchise & Diversified Advance Book

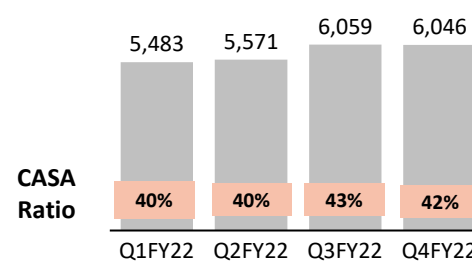
Total Deposits

In INR Crores



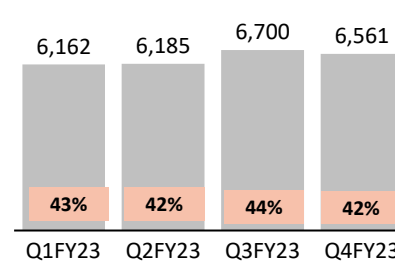
(%)	FY20	FY21	FY22	FY23	FY24
Y-o-Y	21%	17%	16%	9%	14%
CAGR (2017-20) Pre Covid	23%	CAGR (2019-24)		15%	

FY22



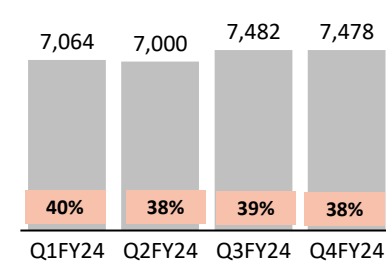
	FY22			
(%)	Q1	Q2	Q3	Q4
Q-o-Q	5%	2%	9%	0%

FY23



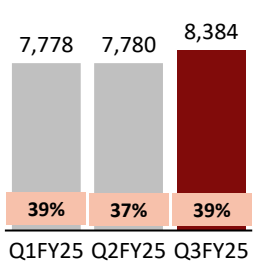
	FY23			
(%)	Q1	Q2	Q3	Q4
Q-o-Q	2%	0%	8%	-2%

FY24



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

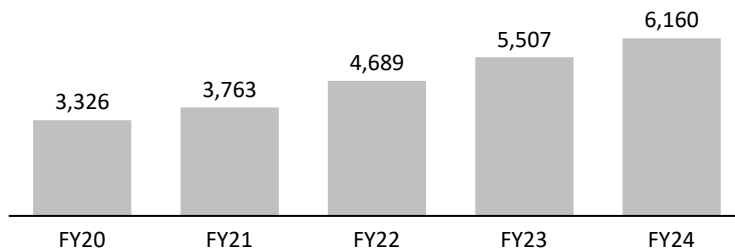
FY25



	FY25		
(%)	Q1	Q2	Q3
Q-o-Q	4%	-	8%

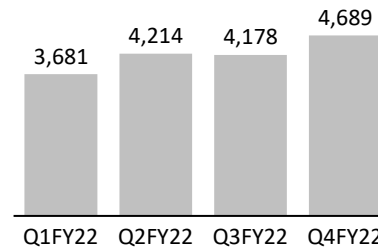
Gross Loan Book

In INR Crores



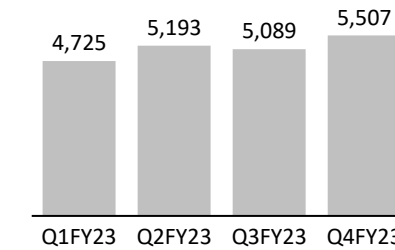
(%)	FY20	FY21	FY22	FY23	FY24
Y-o-Y	27%	13%	25%	17%	12%
CAGR (2017-20) Pre Covid	34%	CAGR (2019-24)		19%	

FY22



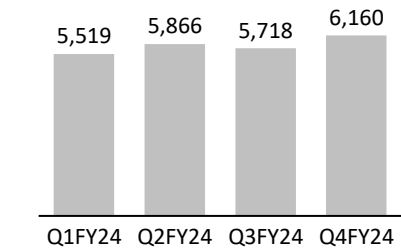
	FY22			
(%)	Q1	Q2	Q3	Q4
Q-o-Q	-2%	14%	-1%	12%

FY23



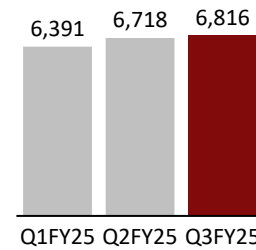
	FY23			
(%)	Q1	Q2	Q3	Q4
Q-o-Q	1%	10%	-2%	8%

FY24



	FY24			
(%)	Q1	Q2	Q3	Q4
Q-o-Q	0%	6%	-3%	8%

FY25



	FY25		
(%)	Q1	Q2	Q3
Q-o-Q	4%	5%	2%

CASA calculated as total CASA divided by total deposits
CAGR^ (FY2019-24)

Numbers have been rounded off wherever applicable

Annexures

Particulars (INR Cr)	FY22	FY23	FY24	CAGR%	Q3FY24	Q3FY25	YoY ² (%)	Q2FY25
Capital & Liabilities								
Shareholders Funds	516	611	1,197	37%	743	1,302	75%	1,266
Deposits	6,046	6,561	7,478	15%	7,482	8,384	12%	7,780
Borrowings	498	721	472		530	354		390
Other Liabilities and Provisions	93	98	148		94	145		125
Total	7,154	7,991	9,295		8,850	10,184		9,561

Assets								
Cash and Balances with RBI (Balances with Banks & Money at call & short notice)	1,019	881	1,321		1,164	1,357		974
Investments	1,357	1,489	1,706		1,776	1,823		1,751
Advances	4,635	5,429	6,075	19%	5,634	6,724	19%	6,629
Fixed Assets	84	83	84		79	84		84
Other Assets	59	110	110		196	197		124
Total	7,154	7,991	9,295		8,850	10,184		9,561

1. CAGR (calculated from 2019-24)

2. YoY (calculated Q3FY25 over Q3FY24)

Statement of Profit and Loss

Particulars (INR Cr)	FY22	FY23	FY24	CAGR%	Q3FY24	Q3FY25	YoY ² (%)	Q2FY25	9MFY24	9MFY25	YoY ³ (%)
Interest Earned	578	676	794		204	235		224	590	677	
Interest expended	323	354	449		117	128		123	332	370	
Net Interest Income (NII)	255	322	345	21%	87	107	23%	101	258	307	19%
Other Income	54	50	67		17	18		26	47	61	
Net Total Income	310	372	412	20%	104	125	20%	127	305	368	20%
Operating expenses	196	223	258		66	78		78	190	229	
Pre- Provision Operating Profit	113	149	154		39	47	21%	48	115	139	21%
Provisions & Contingencies	51	55	43		10	14		15	32	41	
Profit/loss for the period	63	94	112	42%	29	34	18%	33	83	97	17%

Basic (Rs)	18.41	27.35	30.65		7.92	7.55		7.41	23.77	21.61	
Diluted (Rs)	18.22	27.21	30.45		7.86	7.54		7.35	23.58	21.56	

1. CAGR (calculated from 2019-24)
 2. YoY (calculated Q3FY25 over Q3FY24)
 3. YoY (calculated 9MFY25 over 9MFY24)

THANK YOU !

Company: Capital Small Finance Bank Limited

Capital Small Finance Bank 

CIN: L65110PB1999PLC022634

Mr. Sahil Vijay / Ms. Bharti Babutta

investorrelations@capitalbank.co.in

Website: www.capitalbank.co.in

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

SGA Strategic Growth Advisors

CIN: U74140MH2010PTC204285

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