

Growth-Steady
FUTURE-READY



Capital Small Finance Bank 

**Investor Presentation
Q4FY25 | FY25**

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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 7,184 cr
+18% CAGR[^]

- Diversified Loan book with Zero direct Microfinance Exposure
- 99.8% secured loans
- Average Ticket Size (ATS) of INR 16 lakhs
- Loan book mix across Agricultural, Mortgage, MSME, Trading & other business and Others



Embracing Retail Liability Strategy

Deposits: INR 8,323 cr
+15% CAGR[^]

- Retail focused liability franchise with retail-deposit share of 92.5%
- High CASA ratio 36.9% resulting into lower Cost of Deposit
- High Rollover ratio of 89% depicting a stable deposit base



Consistent Profitability Growth

PAT: INR 132 cr
+38% CAGR[^]

- 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 0.1%
- Strong underwriting capabilities, visibility of borrower cash-flow, primary banking approach; key contributor to low credit cost



Targeted towards Middle-income customer segment

7.8 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 FY25

*Operated as a Local Area Bank from 2000-2016

[^]CAGR (FY2019-25)

Highlights of our Progress in FY25



Gross Advances

Rs. 7,184 crores
as of March 2025

+18 CAGR[^]
+17% YoY
+6% QoQ



Profit After Tax

Rs. 132 crores (FY25)
Rs. 34 crores (Q4FY25)

+38% CAGR[^]
+18% YoY
+21% QoQ*



CASA Ratio

36.9%
as of March 2025



Retail Deposit Ratio

92.5%
as of March 2025



Deposits

Rs. 8,323 crores
as of March 2025

+15% CAGR[^]
+11% YoY



ROA

1.4%
as of March 2025

2.6x
(since FY19)



Asset Quality

2.58%/1.30%
GNPA/NNPA



CRAR

25.4%
Core CRAR 21.7%



Disbursement

Rs. 2,846 crores (FY25)
Rs. 765 crores (Q4FY25)

+38% YoY
+13% QoQ*



ROE

10.4%
as of March 2025

1.3x
(since FY19)



Collection Efficiency

98.7%
Q4FY25



Branch Network

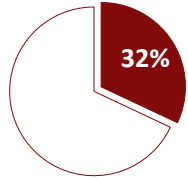
195 branches
across 5 states
And 2 Union Territories

CASA calculated as total CASA divided by total deposits
[^]CAGR (FY2019-25)
*Q-o-Q calculated as Q4FY25 over Q4FY24

ROE is calculated as % of Avg Equity
ROA is calculated as % of Avg Assets

AUM of Rs
1,414 Cr

Agricultural Loans



- Kisan Credit Card
- Agricultural Term Loan

INR 2,335 crores
as of March 2025

Rs. 2,199 crores (Q3FY25)
Rs. 2,293 crores (FY24)

INR 1.26 mn

Rs. 1.25 mn (Q3FY25)
Rs. 1.24 mn (FY24)

2.06%

as of March 2025

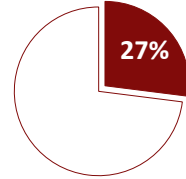
1.94% (Q3FY25)
1.69% (FY24)

12.64%

as of March 2025

12.56% (Q3FY25)
12.08% (FY24)

Mortgage Loans



- Housing Loan
- Loan Against Property

INR 1,923 crores
as of March 2025

Rs. 1,861 crores (Q3FY25)
Rs. 1,624 crores (FY24)

INR 1.28 mn

Rs. 1.25 mn (Q3FY25)
Rs. 1.17 mn (FY24)

0.82%

as of March 2025

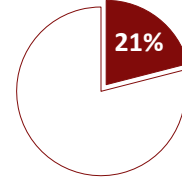
0.92% (Q3FY25)
0.86% (FY24)

11.67%

as of March 2025

11.78% (Q3FY25)
11.81% (FY24)

MSME & Trading Loans



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

INR 1,512 crores
as of March 2025

Rs. 1,425 crores (Q3FY25)
Rs. 1,182 crores (FY24)

INR 2.19 mn

Rs. 2.10 mn (Q3FY25)
Rs. 1.86 mn (FY24)

1.80%

as of March 2025

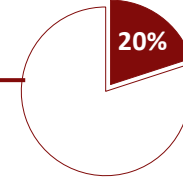
2.13% (Q3FY25)
2.73% (FY24)

10.74%

as of March 2025

10.71% (Q3FY25)
10.74% (FY24)

Other Loans



Corporate loans:

- Term loans to NBFCs
- Term Loans to MFIs

INR 898 crores
as of March 2025

Rs. 845 crores (Q3FY25)
Rs. 566 crores (FY24)

INR 235.63 mn

Rs. 223.25 mn (Q3FY25)
Rs. 171.9 mn (FY24)

NIL

as of March 2025

NIL (Q3FY25)
NIL (FY24)

10.93%

as of March 2025

11.06% (Q3FY25)
11.15% (FY24)

Consumption & other loans:

- Auto Loans
- Personal Loans
- Gold Loans

INR 516 crores
as of March 2025

Rs. 486 crores (Q3FY25)
Rs. 495 crores (FY24)

INR 0.80 mn

Rs. 0.78 mn (Q3FY25)
Rs. 0.79 mn (FY24)

0.44%

as of March 2025

0.38% (Q3FY25)
0.35% (FY24)

9.75%

as of March 2025

9.72% (Q3FY25)
9.72% (FY24)



Gross Advances



ATS



NNPA



Interest Yield



Granular loan book portfolio ATS of Rs. 15.9 lakhs



Focus on middle-income customer segment



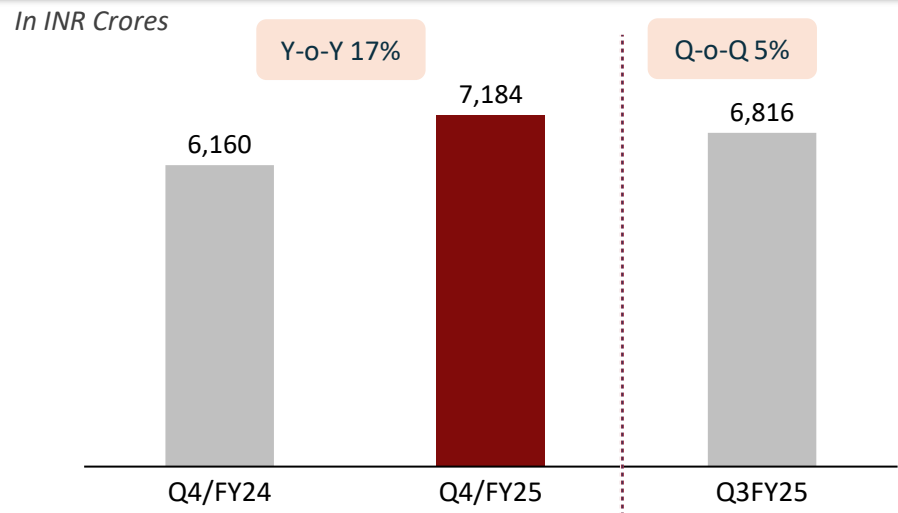
Emphasis on secured lending with 99%+ secured



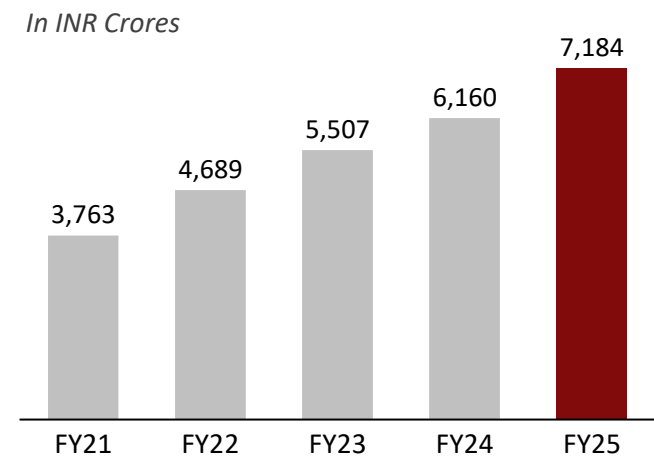
Endeavour to be a full suite banker for the customer

Diversified & Secured Advance Portfolio

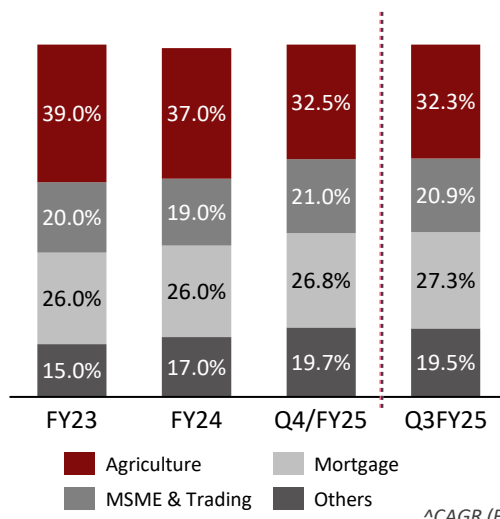
Gross Loan Book



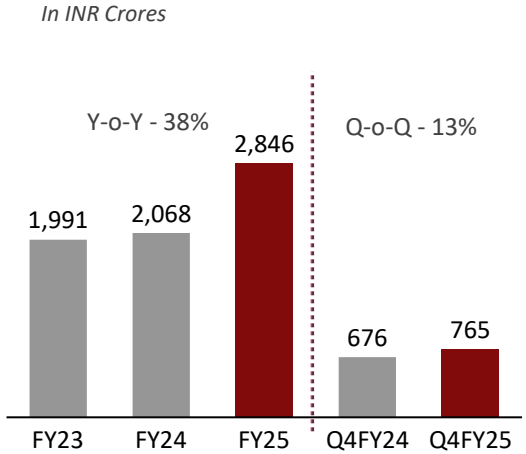
CAGR[^] - 18%



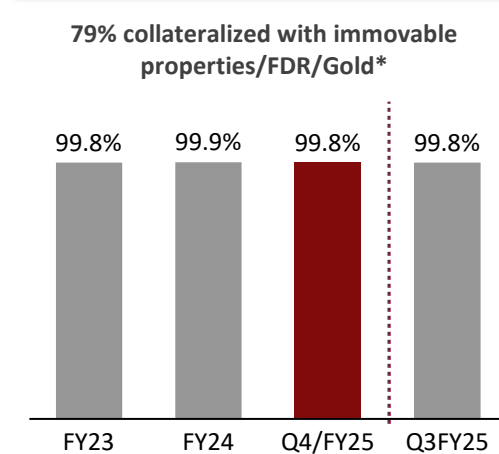
Diversified Portfolio & non reliance on MFI segment



Healthy Disbursement



Emphasis on Secured Lending

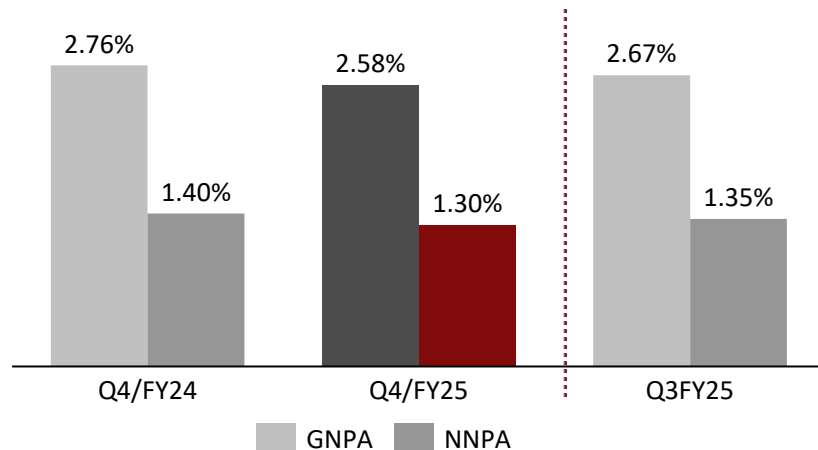


- Focus on middle income customer segment, with endeavour to be the full suite Banker (Portfolio ATS of INR 16 lacs)
- Diversified portfolio with each segment witnessed multiple cycles
- Continued focused on secured lending

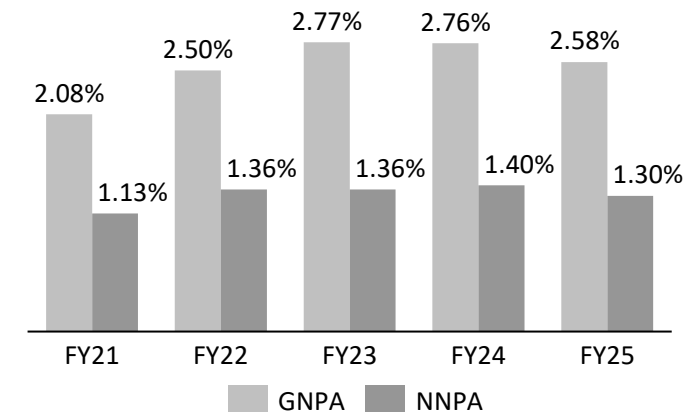
[^]CAGR (FY2019-25)
*Data as on March 2025

Industry Leading Asset Quality signifying underwriting strength

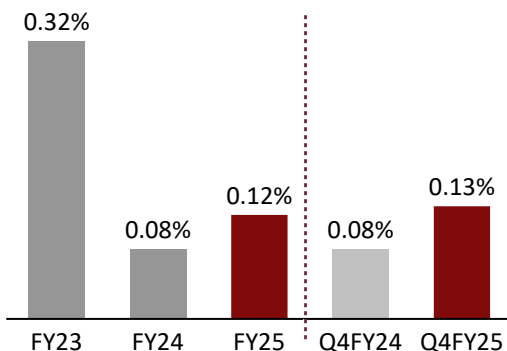
Asset Quality



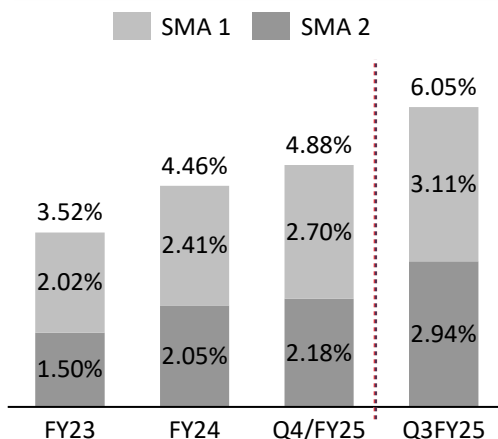
Asset Quality (Y-o-Y)



Credit Cost²



SMA 1 & 2 (%)



NPA Table (INR Crores)	FY23	FY24	FY25	Q3 FY25	Q4 FY25
Opening NPAs	117.1	152.6	170.2	175.3	182.3
Additions	154.4	128.4	84.4	21.7	24.6
Upgradations & Recovery	118.8	110.5	68.8	14.6	21.3
Write offs	0.1	0.3	0.5	0.1	0.3
Closing NPAs	152.6	170.2	185.3	182.3	185.3

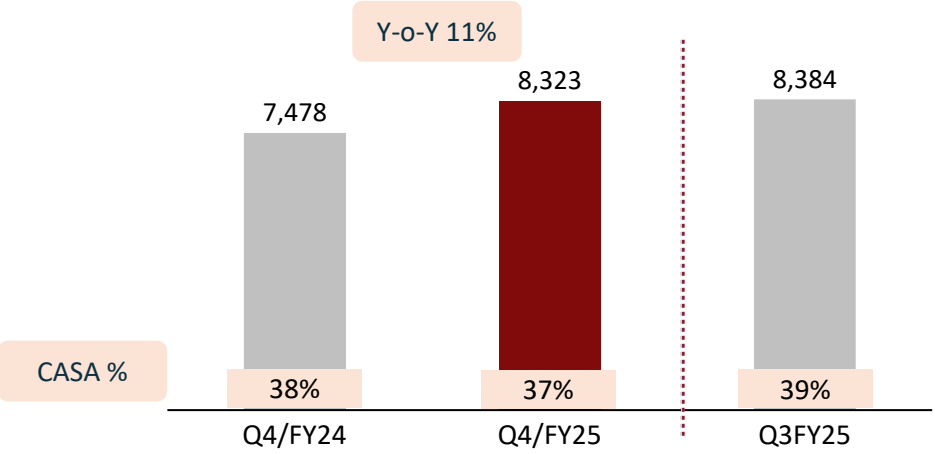
- Focus on secured products with strong underwriting capabilities resulting in one of the lowest NPAs
- Being PRIMARY BANKER, better visibility of borrowers cash flow: follow conservative LTV approach
- Emphasis on collection and resolutions even for sticky loans – close to ZERO write-offs and NIL NPA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

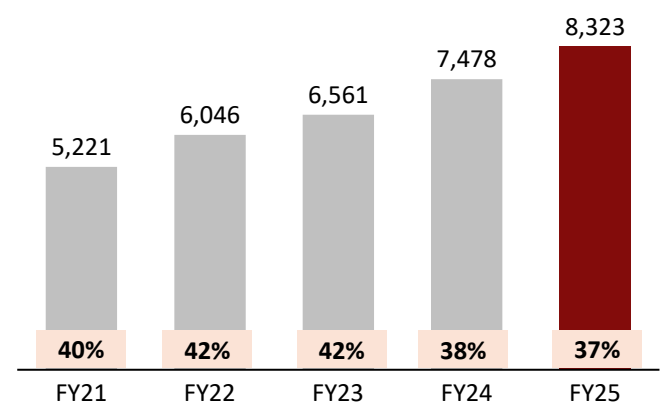
Total Deposits

In INR Crores

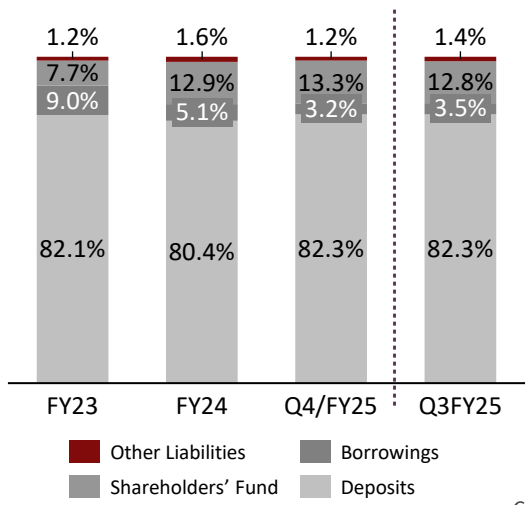


CAGR^ - 15%

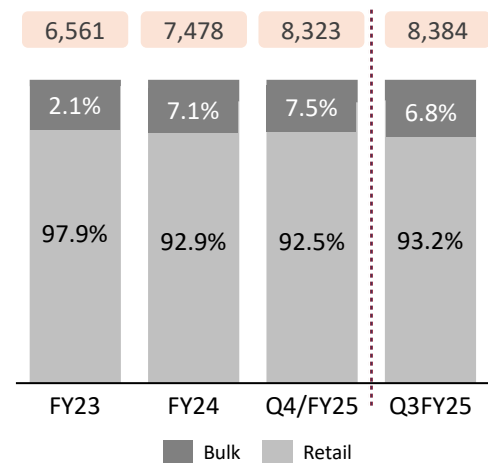
In INR Crores



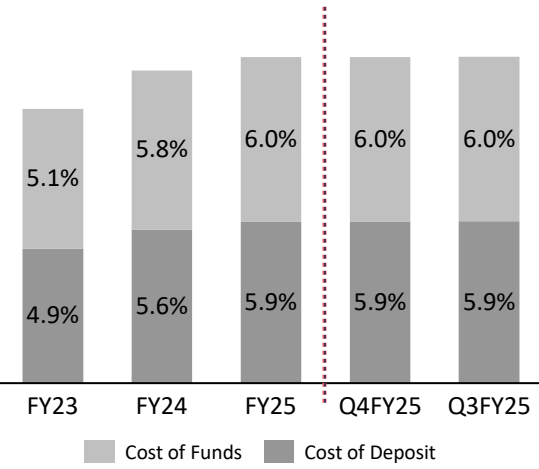
Funding Mix – Positively skewed towards Deposits



Retail centric deposit franchise



Leading to low financial cost



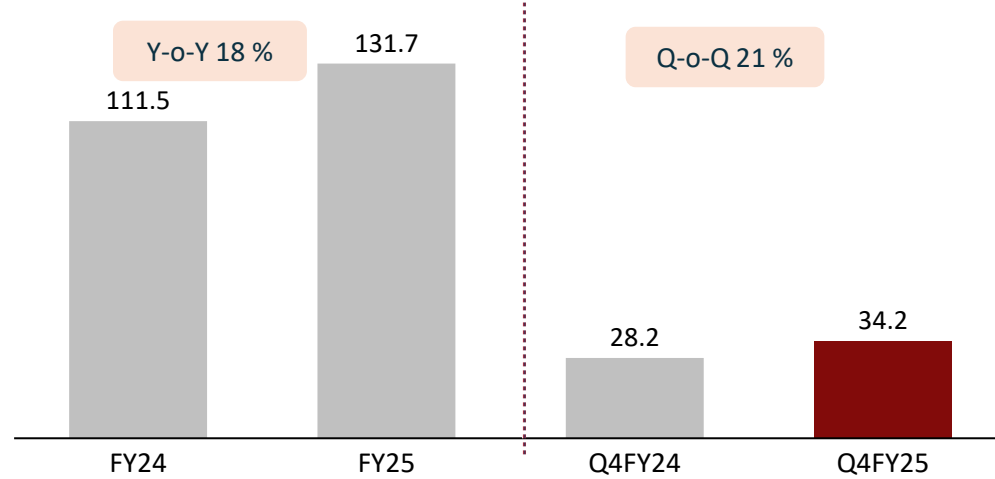
- Consciously calibrated deposit growth owing to low CD ratio and high leverage ratio before growth capital infusion
- Ability to quickly ramp up deposit mobilization
- Focus on granular & retail centric deposits, with less reliance on Bulk deposits
- Consistent Rollover ratio of term deposits ~90%+
- Consistently maintaining high CASA ratio (interest on saving bank accounts is 3.5%)

CASA calculated as total CASA divided by total deposits
^CAGR (FY2019-25)

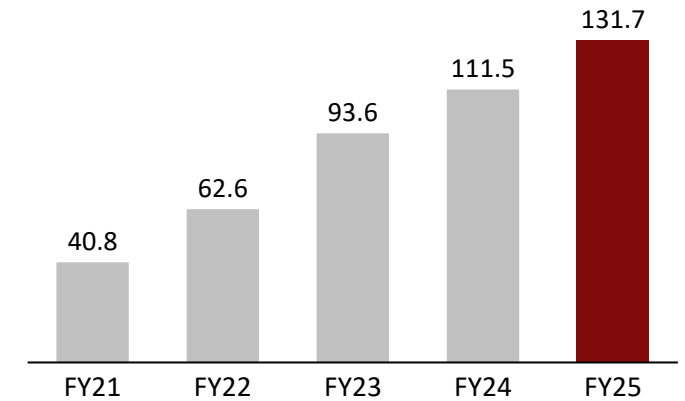
Consistently Improving Profitability

Profit After Tax

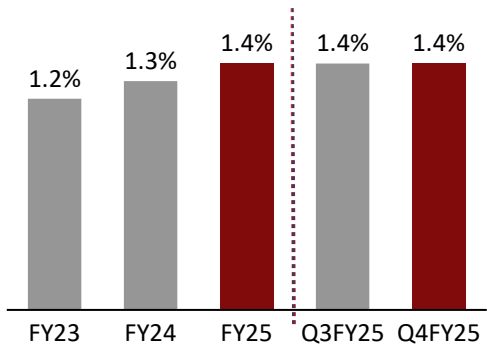
In INR Crores



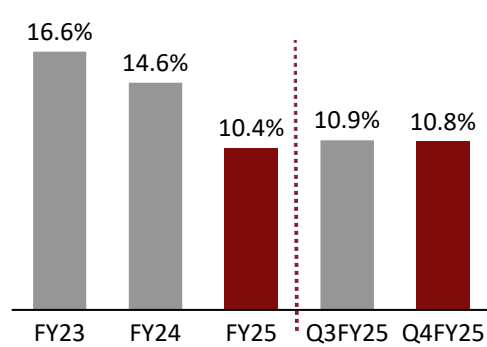
CAGR[^] - 38%



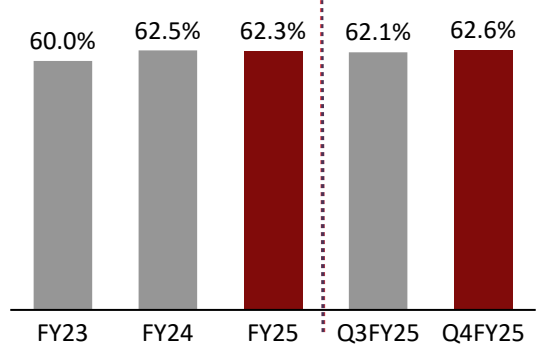
RoA¹



RoE²



Cost to Income Ratio



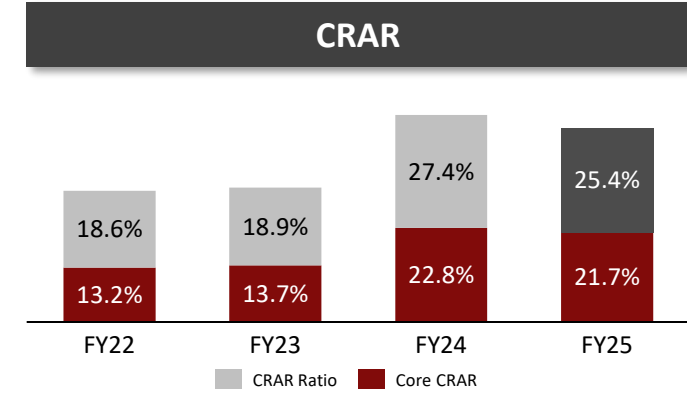
- Demonstrated consistent improvement in return metrics: ROA 2.6x since FY19
- Growth drivers includes improving CD ratio resulting in acceleration in NIMs and increasing non fund based income

1. ROA is calculated as % to Avg Assets
 2. ROE is calculated as % of Avg Equity
 3. ^CAGR (FY2019-25)

....And Return Ratios

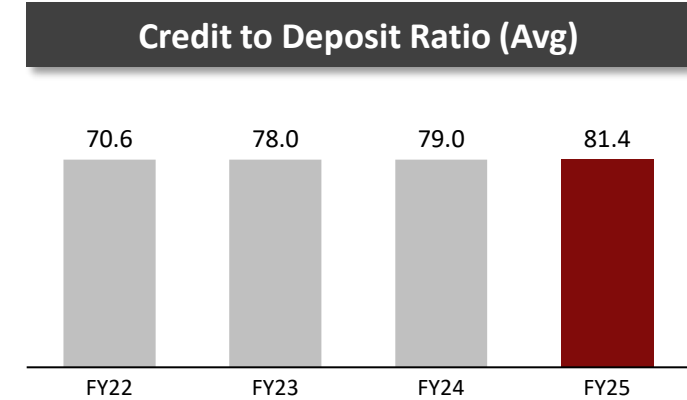
Key Business Parameters	Q4FY24	Q3FY25	Q4FY25
Credit to deposit ratio (Avg) (%)	78.3	81.1	82.5
Credit to deposit ratio (Outstanding) (%)	82.4	81.3	86.3
Yield on Advances (%)	11.0	11.4	11.0
Cost of Deposits (%)	5.8	5.9	5.9
Cost to Income ratio	63.5	62.1	62.6

FY22	FY23	FY24	FY25
70.6	78.0	79.0	81.4
77.5	83.9	82.4	86.3
10.9	10.8	11.1	11.2
5.0	4.9	5.6	5.9
63.4	60.0	62.5	62.3



Return Ratios (%)	Q4FY24	Q3FY25	Q4FY25
Net Interest Margin	3.8	4.3	4.1
Non-Interest Income	0.9	0.7	1.0
Operating Margin	1.7	1.9	1.9
Credit Cost	0.1	0.1	0.1
RoA	1.2	1.4	1.4
RoAA	2.0	2.1	2.0

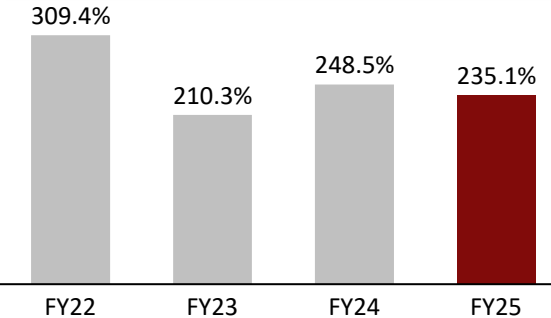
FY22	FY23	FY24	FY25
3.8	4.2	3.9	4.2
0.8	0.6	0.8	0.9
1.7	2.0	1.8	1.9
0.4	0.3	0.1	0.1
0.9	1.2	1.3	1.4
1.6	1.9	2.0	2.1



Other Income Break-up

Other Income (in cr)	Q4FY24	Q4FY25	FY24	FY25
Advance related fee income	6.1	10.3	16.6	25.7
Operations related fee Income (including Payment systems)	5.1	4.8	19.7	19.5
Banca commission ⁴	8.0	9.3	27.1	36.1
Forex commission	0.9	0.8	3.9	3.4
Treasury Income	0.1	0.4	0.1	1.3
Total Other Income	20.1	25.6	67.3	86.0

LCR



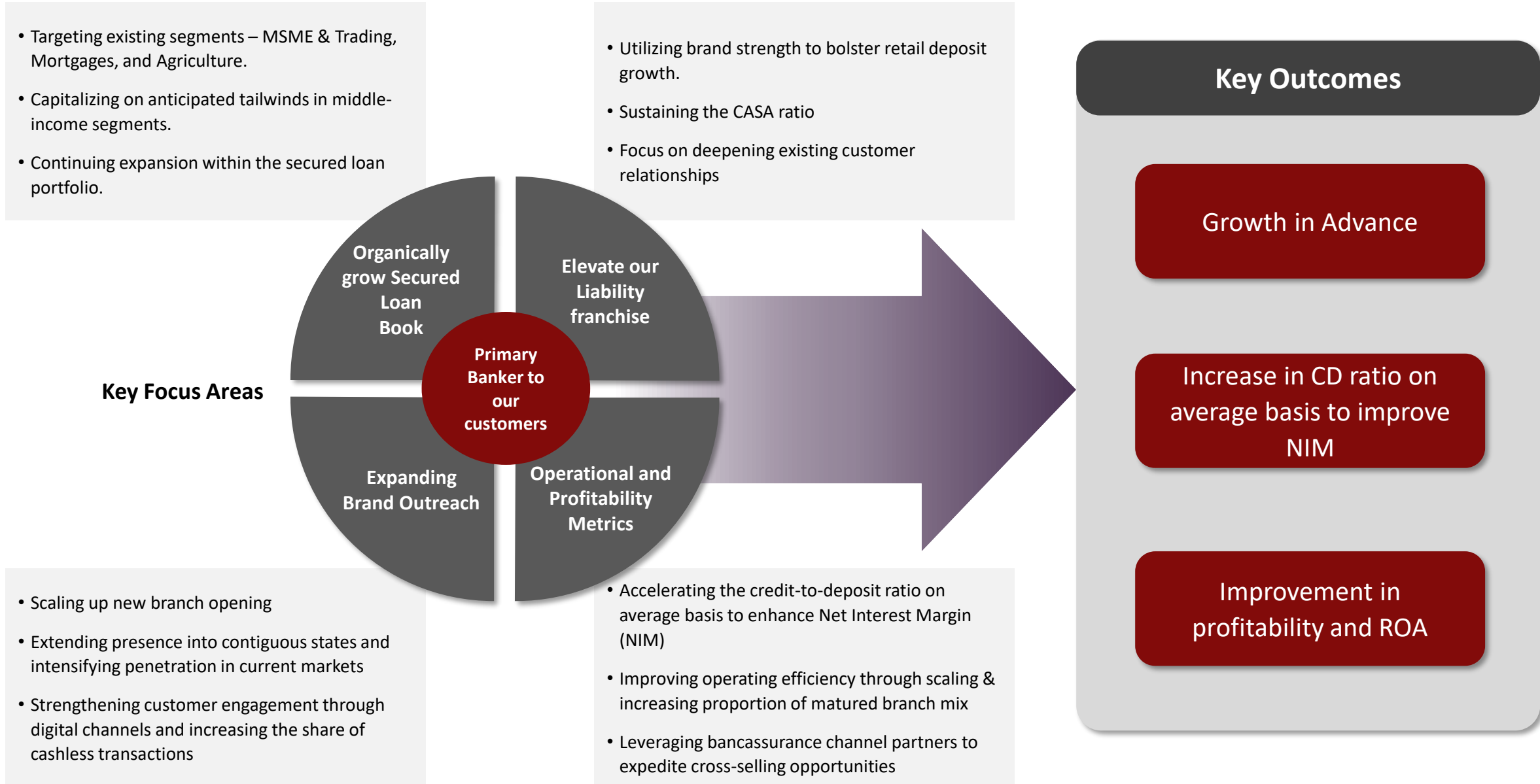
- Effectively managed yields and interest spread across interest rate cycles; consistent improvement in NIM, resulting from accelerating credit to deposit ratio;
- Benefit of operating leverage with continuous increase in proportion of matured branches, steady NIMs and low credit cost leads to strong growth in profitability.

1..Non-Interest Income = Total Income - Interest Earned
4. Banca including LI, GI, Health, MTSS, 3in1, TPP commission)

2. ROAA is calculated as % of Avg Advances

3. ROA is calculated as % of Avg Assets

Strategic Focus and Outlook for FY26



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

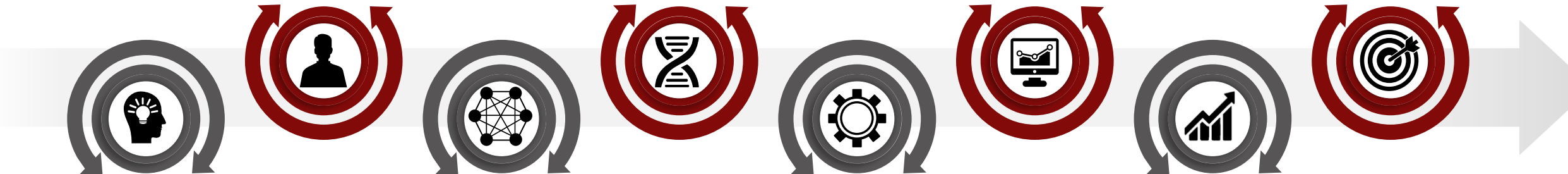
2022

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



37+ 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



24+ years of experience in the banking sector across finance, compliance, treasury and strategic roles. Fellow 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. Fellow Member of ICAI.

SANTOSH KUMAR DHAWAN
HEAD OF CREDIT DEPARTMENT



Associated with the Bank for 23+ 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 22+ 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. Fellow Member of ICAI.

...and guided by seasoned members of the Board



NAVIN KUMAR MAINI
PART TIME CHAIRMAN &
NON-EXECUTIVE
INDEPENDENT DIRECTOR

- 41+ 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

- 37+ 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

- ~24+ 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



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 & Other Business Loans

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

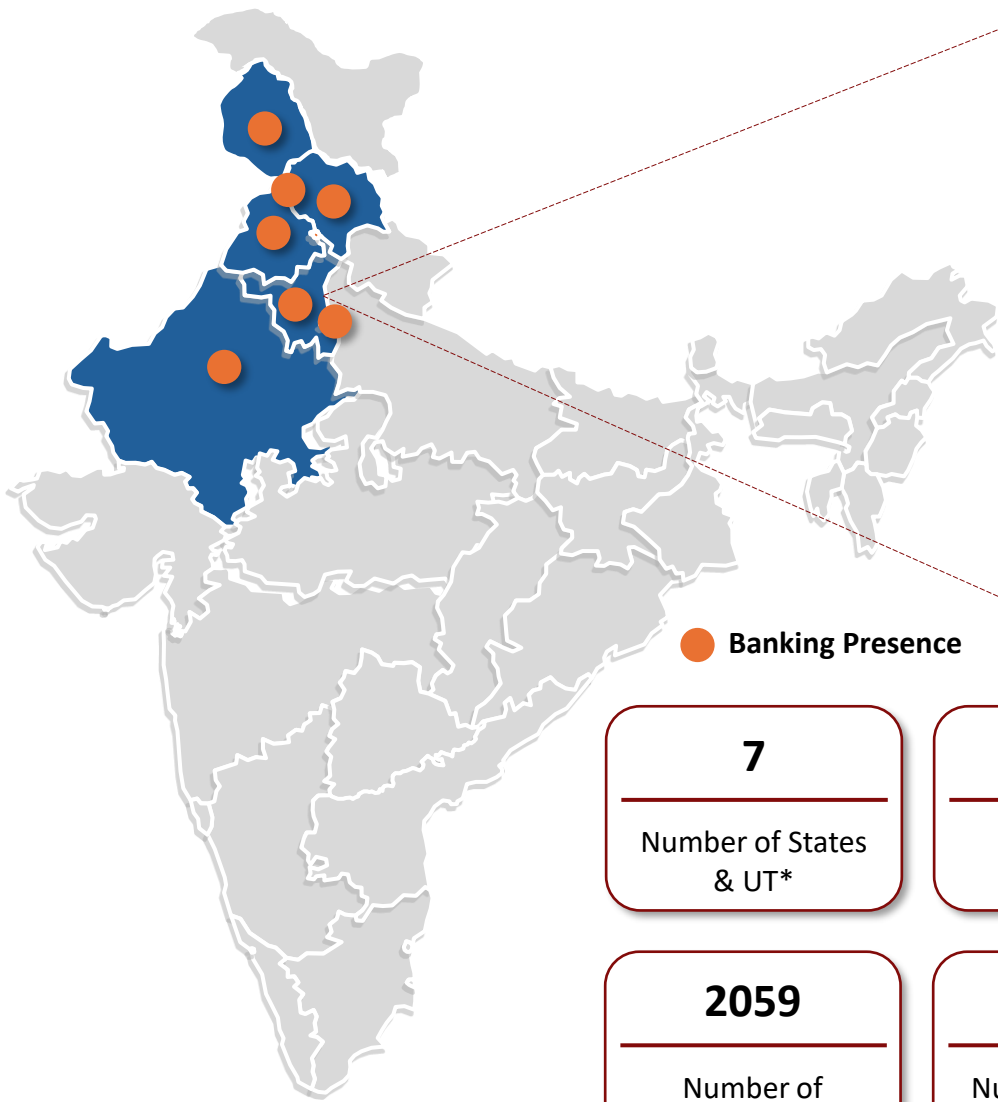
Internet Banking

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



 Banking Presence

Geographical Mix

Punjab	164
Haryana	20
Rajasthan	3
NCR	3
Himachal Pradesh	1
UT Chandigarh	2
UT Jammu & Kashmir	2
Total	195

Break Up of Branches, Deposits & Advances

Geographies	Branches	Deposits	Advances
Rural Areas	40.5%	36.4%	22.4%
Semi-Urban Areas	36.4%	39.5%	33.8%
Urban Areas (including Metro)	23.1%	24.1%	43.8%
Total	100.0%	100.0%	100.0%

Highest branch concentration towards rural and semi-urban areas

7
Number of States & UT*

41
Number of Districts

195
Branches

2059
Number of Employees

197
Number of ATMs

7.8+ lakh
Customers

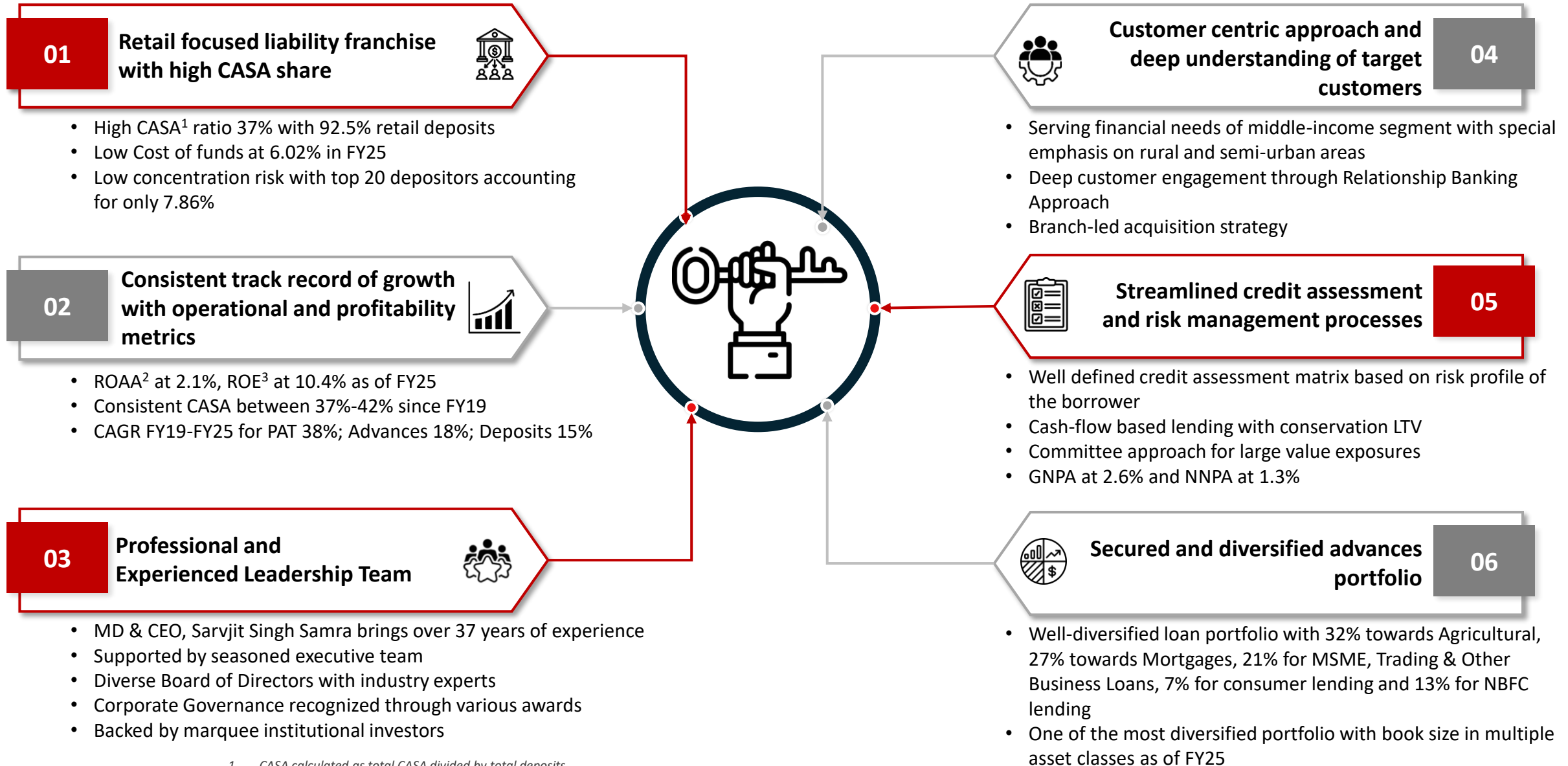
Expansion Plan

- 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. ROAA is calculated as % of Avg Advances
 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



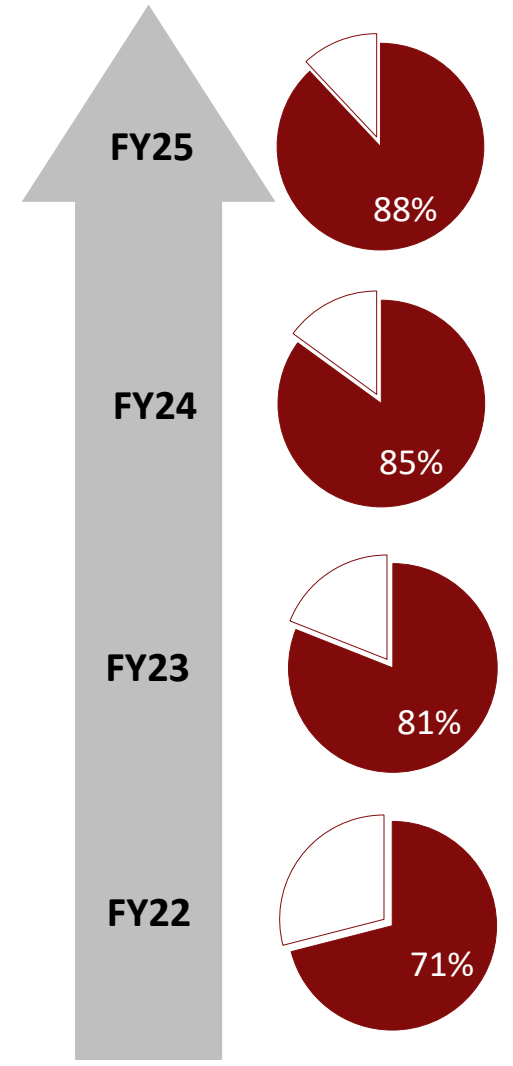
Transforming Customer Experience

- 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

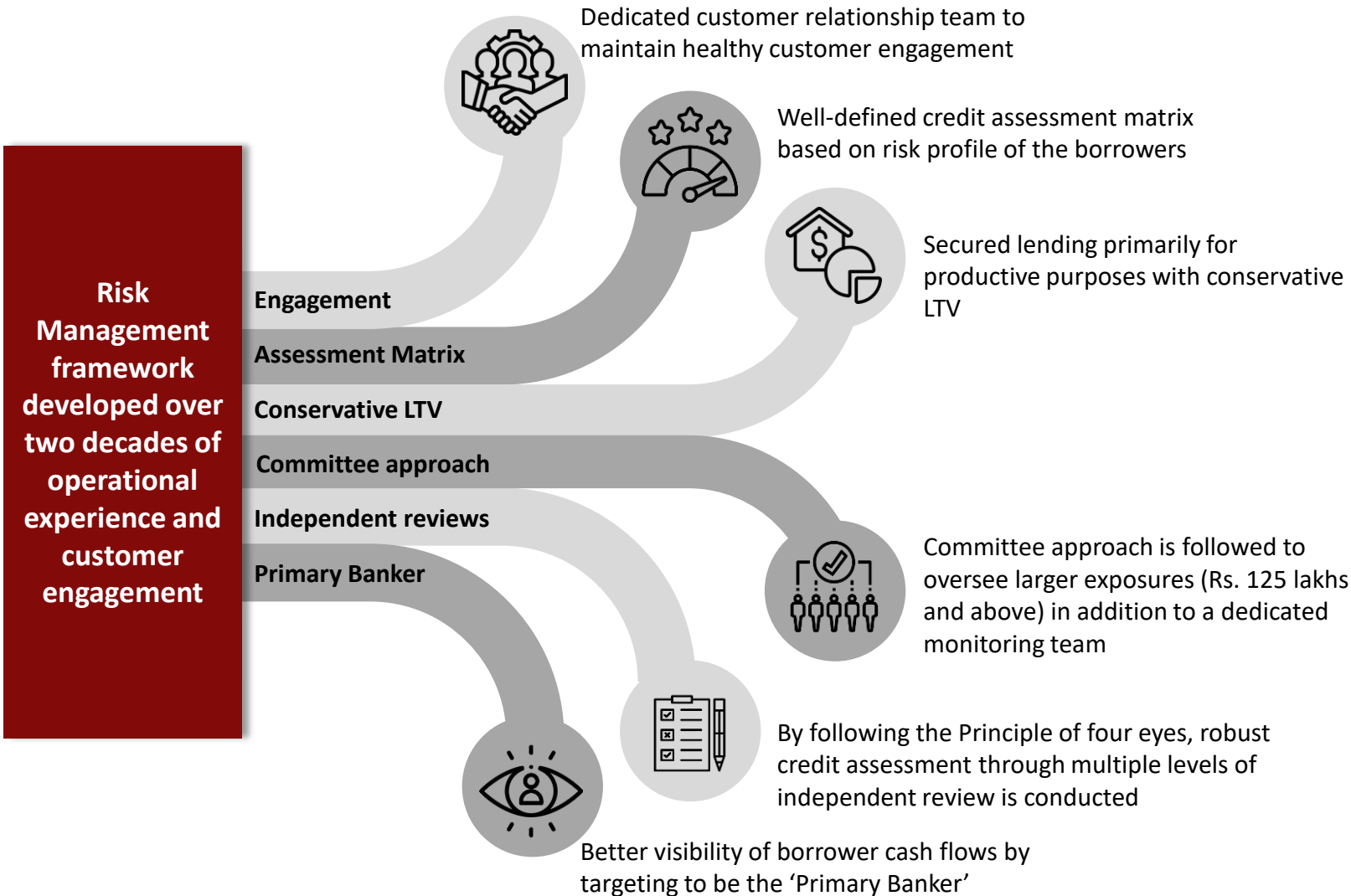
Share of Digital Transactions in non-cash Transactions



Assets and Liabilities Overview

Our Robust Credit Assessment and Risk Management Practices

...have led to Industry leading Asset Quality



2.58%

GNPA as of Mar-25

1.30%

NNPA as of Mar-25

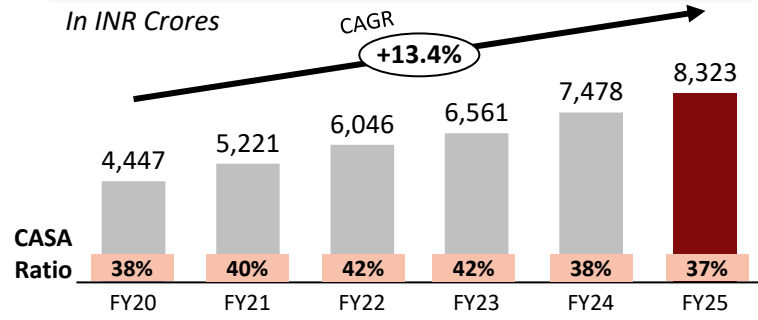
0.12%

Credit Cost as of Mar-25

~Negligible write-offs

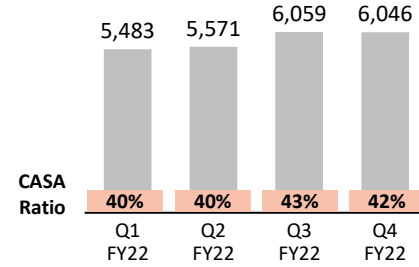
One of the most secured Asset Portfolio in the Lending Industry

Total Deposits



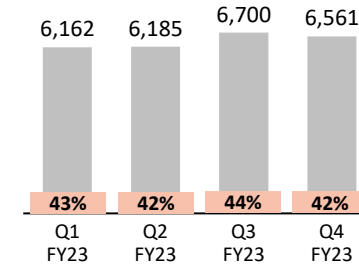
(%)	FY20	FY21	FY22	FY23	FY24	FY25
Y-o-Y	21%	17%	16%	9%	14%	11%
CAGR (2017-20) Pre Covid	23%		CAGR (2019-25)		15%	

FY22



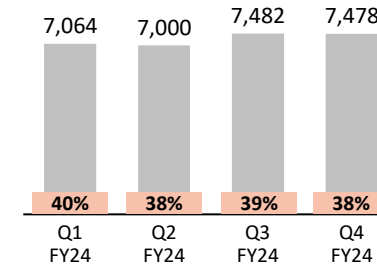
(%)	Q1	Q2	Q3	Q4
Q-o-Q	5%	2%	9%	0%

FY23



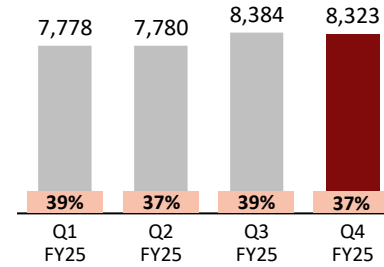
(%)	Q1	Q2	Q3	Q4
Q-o-Q	2%	0%	8%	-2%

FY24



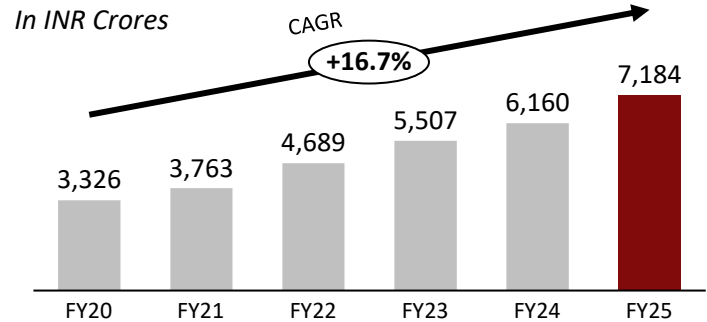
(%)	Q1	Q2	Q3	Q4
Q-o-Q	8%	-1%	7%	0%

FY25



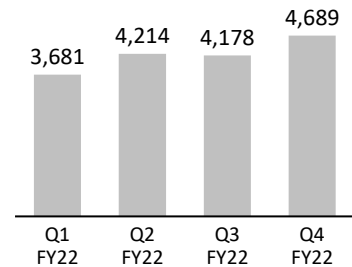
(%)	Q1	Q2	Q3	Q4
Q-o-Q	4%	0%	8%	-1%

Gross Loan Book



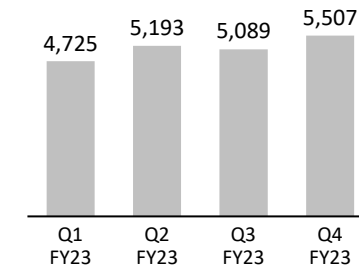
(%)	FY20	FY21	FY22	FY23	FY24	FY25
Y-o-Y	27%	13%	25%	17%	12%	17%
CAGR (2017-20) Pre Covid	34%		CAGR (2019-24)		18%	

FY22



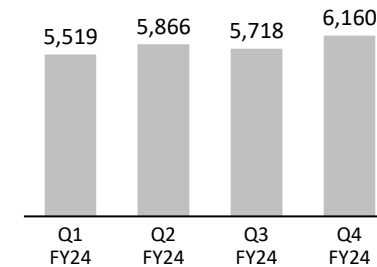
(%)	Q1	Q2	Q3	Q4
Q-o-Q	-2%	14%	-1%	12%

FY23



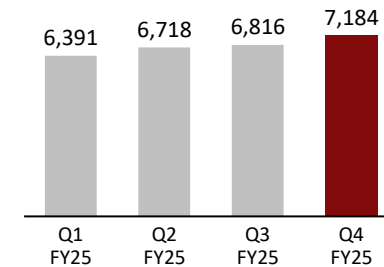
(%)	Q1	Q2	Q3	Q4
Q-o-Q	1%	10%	-2%	8%

FY24



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

FY25



(%)	Q1	Q2	Q3	Q4
Q-o-Q	4%	5%	2%	6%

Annexures

Particulars (INR cr)	FY22	FY23	FY24	FY25	CAGR ^{1%}	YoY ^{2%}	Q3FY25	QoQ ³
Capital & Liabilities								
Net Worth	516	611	1,197	1,340	32%	12%	1,302	3%
Deposits	6,046	6,561	7,478	8,323	15%	11%	8,384	-
Borrowings	498	721	472	321			354	
Other Liabilities and Provisions	93	98	148	124			145	
Total	7,154	7,991	9,295	10,108			10,184	
Assets								
Cash and Balances with RBI (Balances with Banks & Money at call & short notice)	1,019	881	1,321	1,000			1,357	
Investments	1,357	1,489	1,706	1,819			1,823	
Advances	4,635	5,429	6,075	7,090	18%	17%	6,724	5%
Fixed Assets	84	83	84	89			84	
Other Assets	59	110	110	110			197	
Total	7,154	7,991	9,295	10,108			10,184	

1. CAGR (calculated from 2019-25)
 2. YoY (calculated FY25 over FY24)
 3. QoQ (calculated FY25 over Q3FY25)

Statement of Profit and Loss

Particulars (INR cr)	FY22	FY23	FY24	FY25	YoY ¹	Q4FY24	Q4FY25	QoQ ² %	Q3FY25
Interest Earned	578	676	794	908		204	231		235
Other Income	54	50	68	86		20	26		18
Gross Total Income	632	726	862	994	15%	224	257	15%	253
Interest Expended	323	354	449	498		117	128		128
Operating Expenses	196	223	258	311		68	82		78
Provisions & Contingencies	51	55	43	54		11	13		14
Profit / (Loss) for the period	63	94	112	132	18%	28	34	21%	34
Earnings per equity share									
Basic (₹)	18.4	27.4	30.7	29.2		6.9	7.6		7.6
Diluted (₹)	18.2	27.2	30.5	29.1		6.9	7.5		7.5

1. YoY (calculated FY25 over FY24)

2. QoQ (calculated Q4FY25 over Q4FY24)

THANK YOU !

Company: Capital Small Finance Bank Limited

Capital Small Finance Bank 

CIN: L65110PB1999PLC022634

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

SGA Strategic Growth Advisors

CIN: U74140MH2010PTC204285

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