

Defined by  
**Results**

Driven by  
**Relationships**



## **Capital Small Finance Bank Limited**

**Investor Presentation – Q2 & H1FY26**

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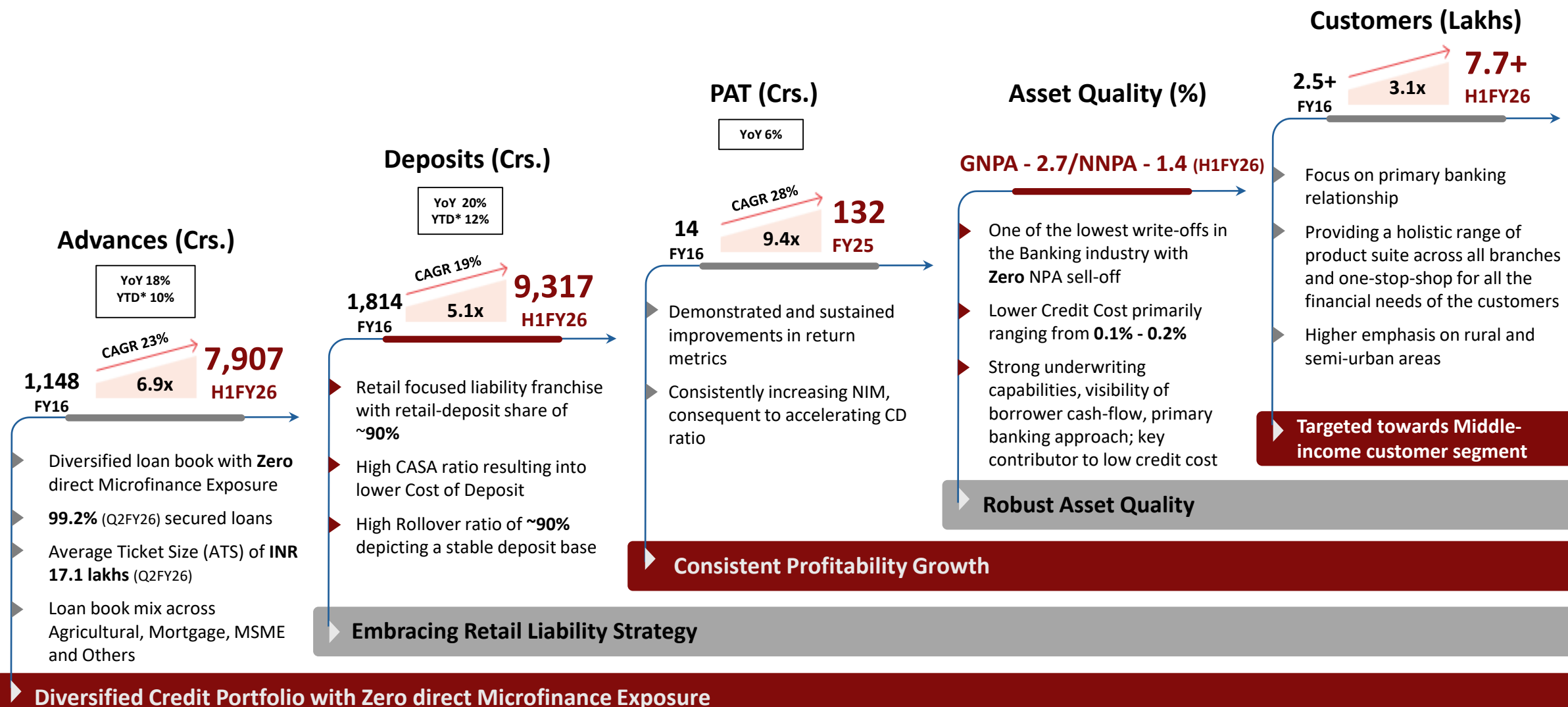
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# Differentiated Bank Focused on Middle Income Segment

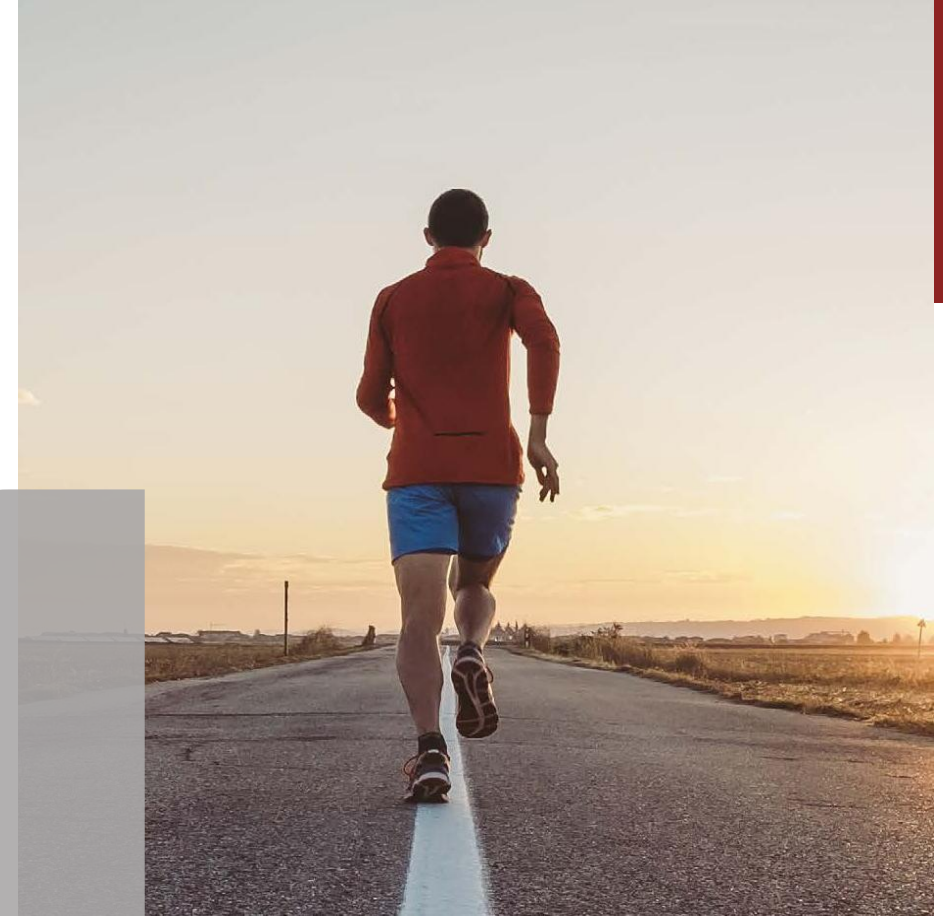
Capital Small Finance Bank

As we embrace the 10th year of our current journey as SFB, we build on a legacy of over two decades (including as LAB)—rooted in trust, fueled by passion, driven by growth, and empowered by enduring, inclusive partnerships



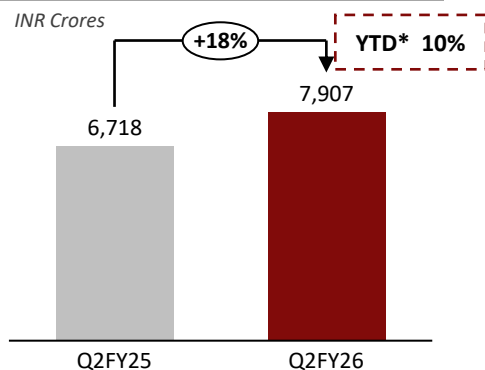
\*YTD (6 Months) H1FY26 over FY25 | CAGR (FY2016-FY25)

# Performance Highlights

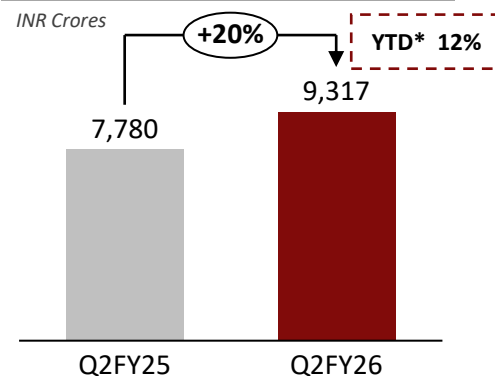


# Key Highlights Q2FY26

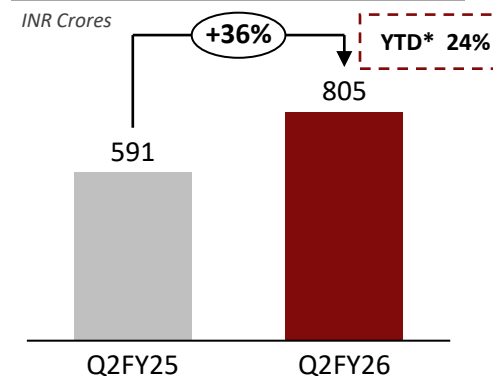
## Gross Advances



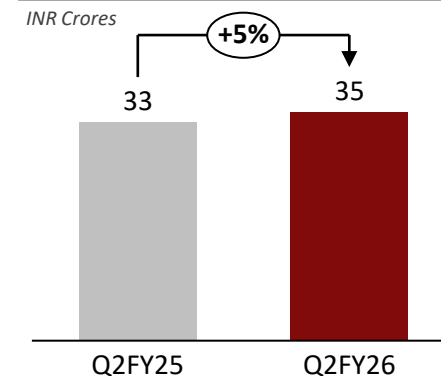
## Deposits



## Disbursement



## Profit After Tax



## RoA (%)

**1.3%**

Vs

1.4%/1.2%  
(30<sup>th</sup> September 2024/  
30<sup>th</sup> June 2025)

## Collection Efficiency (%)

**98.4%**

Vs

97.1%/100.8%  
(30<sup>th</sup> September 2024/  
30<sup>th</sup> June 2025)

## GNPA (%)

**2.7%**

Vs

2.6%/2.7%  
(30<sup>th</sup> September 2024/  
30<sup>th</sup> June 2025)

## NNPA (%)

**1.4%**

Vs

1.3%/1.4%  
(30<sup>th</sup> September 2024/  
30<sup>th</sup> June 2025)

## NIM (%)

**4.0%**

Vs

4.1%  
(30<sup>th</sup> June 2025)

## CASA Ratio (%)

**33.9%**

Avg. CASA 34.8%

Vs

35.9%  
(30<sup>th</sup> June 2025)

## CRAR (%)

**24.2%**

Vs

24.5%  
(30<sup>th</sup> June 2025)

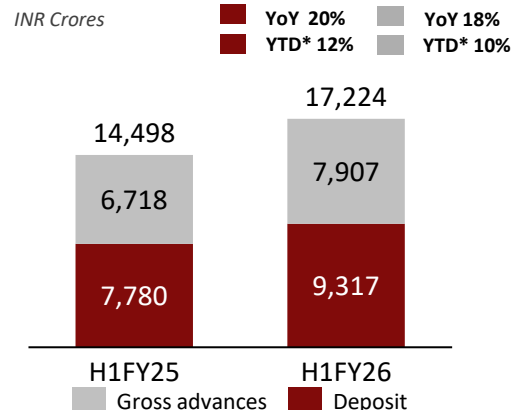
## Branch Network

**199 Branches**

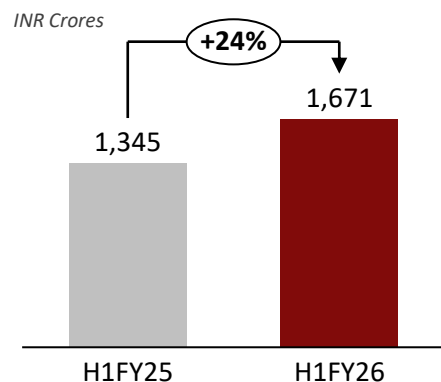
across 5 states  
And 2 Union  
Territories

# Key Highlights H1FY26

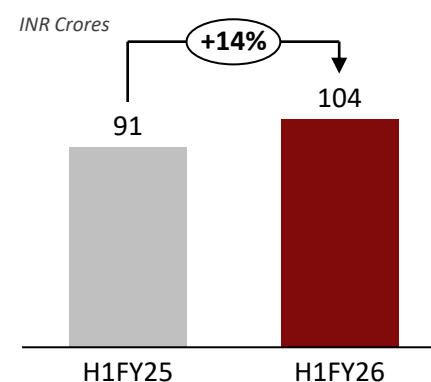
## Gross Advances & Deposits



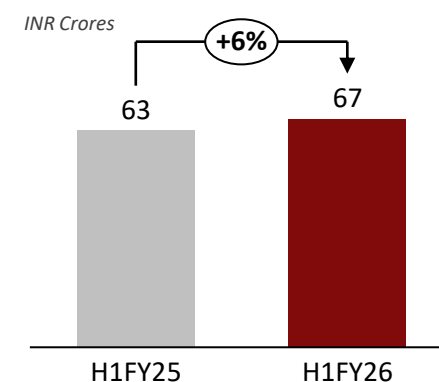
## Disbursement



## PPOP



## Profit After Tax



### RoA (%)

**1.2%**

Vs  
1.3%  
(30<sup>th</sup> September 2024)

### Collection Efficiency (%)

**98.4%**

Vs  
97.1%  
(30<sup>th</sup> September 2024)

### GNPA (%)

**2.7%**

Vs  
2.6%  
(30<sup>th</sup> September 2024)

### NNPA (%)

**1.4%**

Vs  
1.3%  
(30<sup>th</sup> September 2024)

### NIM (%)

**4.1%**

Vs  
4.2%  
(30<sup>th</sup> September 2024)

### CRAR (%)

**24.2%**

Vs  
26.3%  
(30<sup>th</sup> September 2024)

### Branch Network

**199 Branches**  
across 5 states  
And 2 Union Territories



# Asset Portfolio



# Well-Diversified Credit Portfolio – Q2FY26

|                | <div>Agricultural Loans</div> <div><ul style="list-style-type: none"><li>Kisan Credit Card</li><li>Agricultural Term Loan</li></ul></div> | <div>Mortgage Loans</div> <div><ul style="list-style-type: none"><li>Housing Loan</li><li>Loan Against Property</li></ul></div> | <div>MSME, Trading &amp; other Business Loans</div> <div><ul style="list-style-type: none"><li>Working Capital loan</li><li>Project Financing</li><li>Machinery loan</li></ul></div> | <div>Corporate Loans</div> <div><ul style="list-style-type: none"><li>Term loan to NBFC'S</li><li>Term Loan to MFI'S</li></ul></div> | <div>Consumption &amp; Other Loans</div> <div><ul style="list-style-type: none"><li>Auto Loan</li><li>Gold Loan</li><li>Loan Against FDRs</li></ul></div> |                                                                                                                                                             |
|----------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                | NBFCs (Non-MFI)                                                                                                                                                                                                           |                                                                                                                                                                                                                  | MFIs                                                                                                                                                                                                                                                                    |                                                                                                                                                                                                                         |                                                                                                                                                                                                                                              |                                                                                                                                                             |
| Gross Advances | <div>Rs. 2,381 Cr<br/>Rs. 2,340 Cr / Rs. 2,246 Cr<br/>(Q2FY25/Q1FY26)</div>                                                               | <div>Rs. 2,076 Cr<br/>Rs. 1,794 Cr / Rs. 1,997 Cr<br/>(Q2FY25/Q1FY26)</div>                                                     | <div>Rs. 1,835 Cr<br/>Rs. 1,374 Cr / Rs. 1,648 Cr<br/>(Q2FY25/Q1FY26)</div>                                                                                                          | <div>Rs. 1,006 Cr<br/>Rs. 665 Cr / Rs. 945 Cr<br/>(Q2FY25/Q1FY26)</div>                                                              | <div>Rs. 62 Cr<br/>Rs. 60 Cr / Rs. 72 Cr<br/>(Q2FY25/Q1FY26)</div>                                                                                        | <div>Rs. 547 Cr<br/>Rs. 485 Cr / Rs. 529 Cr<br/>(Q2FY25/Q1FY26)</div>    |
| ATS            | <div>Rs. 1.28 Mn<br/>Rs. 1.24 Mn / Rs. 1.27 Mn<br/>(Q2FY25/Q1FY26)</div>                                                                  | <div>Rs. 1.35 Mn<br/>Rs. 1.22 Mn / Rs. 1.32 Mn<br/>(Q2FY25/Q1FY26)</div>                                                        | <div>Rs. 2.44 Mn<br/>Rs. 2.01 Mn / Rs. 2.32 Mn<br/>(Q2FY25/Q1FY26)</div>                                                                                                             | <div>Rs. 268.41 Mn<br/>Rs. 207.68 Mn/Rs. 262.05 Mn<br/>(Q2FY25/Q1FY26)</div>                                                         | <div>Rs. 185.00 Mn<br/>Rs. 188.57 Mn/Rs. 185.00 Mn<br/>(Q2FY25/Q1FY26)</div>                                                                              | <div>Rs. 0.83 Mn<br/>Rs. 0.77 Mn / Rs. 0.81 Mn<br/>(Q2FY25/Q1FY26)</div> |
| NNPA           | <div>2.56%<br/>1.77% / 2.18%<br/>(Q2FY25/Q1FY26)</div>                                                                                    | <div>0.77%<br/>0.84% / 0.83%<br/>(Q2FY25/Q1FY26)</div>                                                                          | <div>1.20%<br/>2.10% / 1.58%<br/>(Q2FY25/Q1FY26)</div>                                                                                                                               | <div>NIL<br/>NIL / NIL<br/>(Q2FY25/Q1FY26)</div>                                                                                     | <div>13.74%<br/>NIL/14.35%<br/>(Q2FY25/Q1FY26)</div>                                                                                                      | <div>0.47%<br/>0.33%/0.43%<br/>(Q2FY25/Q1FY26)</div>                     |
| Interest Yield | <div>12.66%<br/>12.49% / 12.67%<br/>(Q2FY25/Q1FY26)</div>                                                                                 | <div>11.32%<br/>11.78% / 11.55%<br/>(Q2FY25/Q1FY26)</div>                                                                       | <div>10.64%<br/>10.71% / 10.70%<br/>(Q2FY25/Q1FY26)</div>                                                                                                                            | <div>10.83%<br/>11.14% / 10.91%<br/>(Q2FY25/Q1FY26)</div>                                                                            |                                                                                                                                                                                                                                              | <div>9.73%<br/>9.69% / 9.75%<br/>(Q2FY25/Q1FY26)</div>                   |



Granular loan book portfolio  
ATS of Rs. 1.71 mn



Focus on middle-income  
customer segment

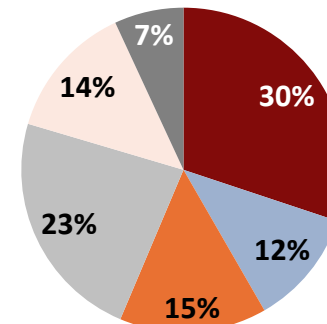


Emphasis on secured  
lending with 99%+ secured



Endeavour to be a full suite  
banker for the customer

AUM of Rs. 7,907 crores



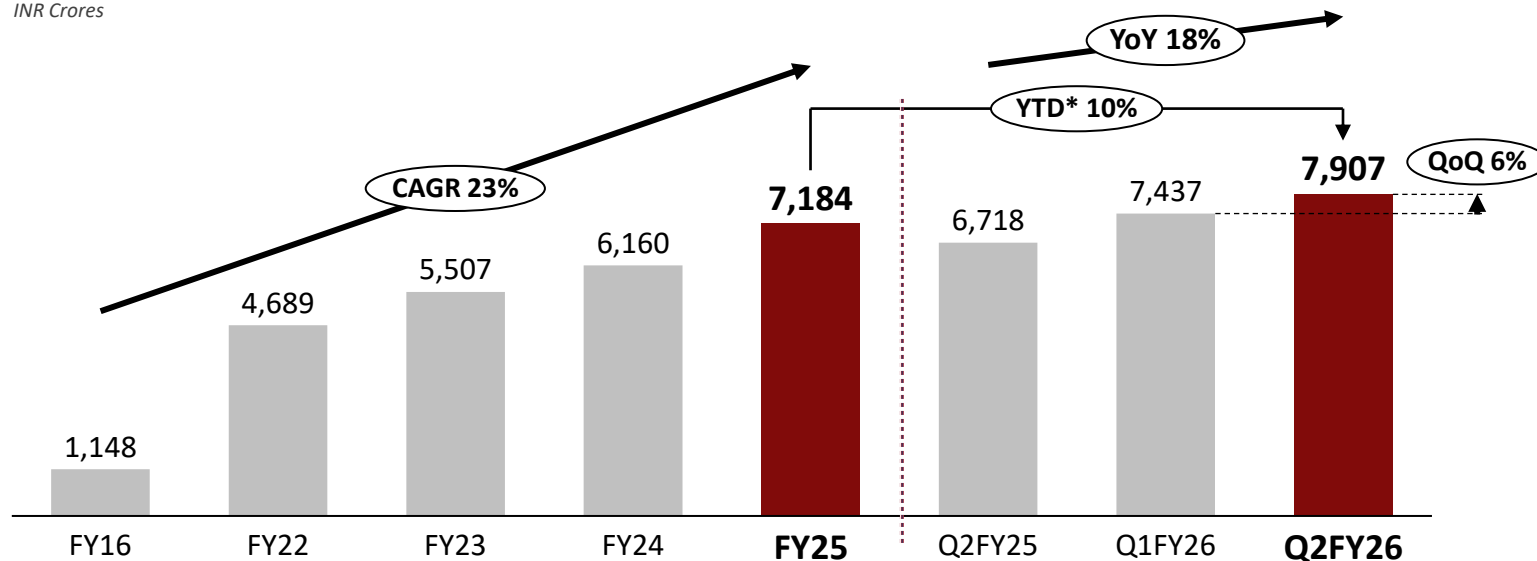
- Agriculture Loans
- Housing Loan
- LAP & other Mortgage Loans
- MSME, Trading & other Business Loans
- Corporate Loans
- Consumption & Other Loans



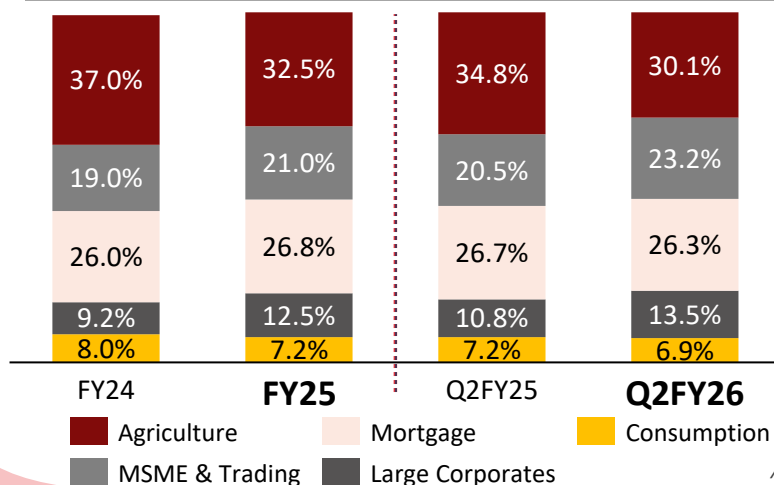
# Diversified & Secured Advances Portfolio

## Gross Loan Book

INR Crores

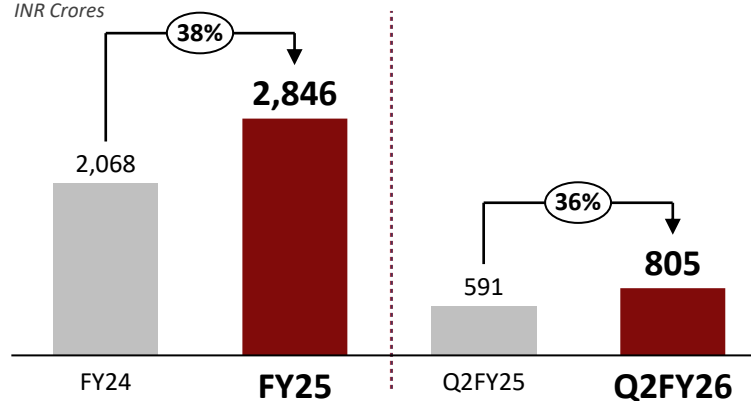


## Diversified Portfolio & non reliance on MFI segment (%)



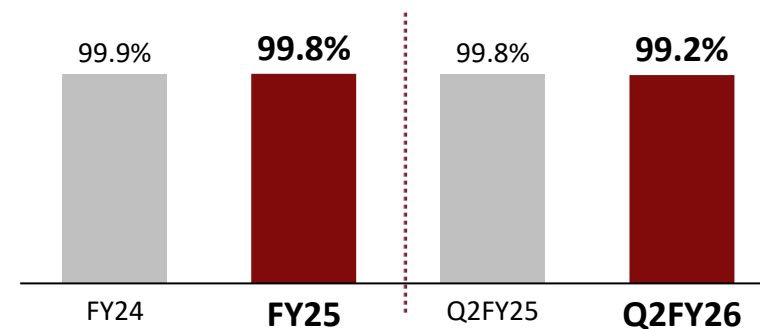
## Healthy Disbursements

INR Crores



## Emphasis on Secured Lending (%)

78% collateralized with immovable properties/FDR/Gold\*



- Focus on middle income customer segment, with endeavor to be the full suite Banker (Portfolio ATS of INR 17.1 lacs)
- Diversified portfolio with each segment witnessed multiple cycles
- Continued focused on secured lending
- The growth driver for the quarter is MSME/ Business segment, grew by 11% on QoQ and 33% on YoY basis, followed by LAP within mortgage, grew by 6% on QoQ basis and 22% on YoY basis

\*CAGR (FY2016-25)

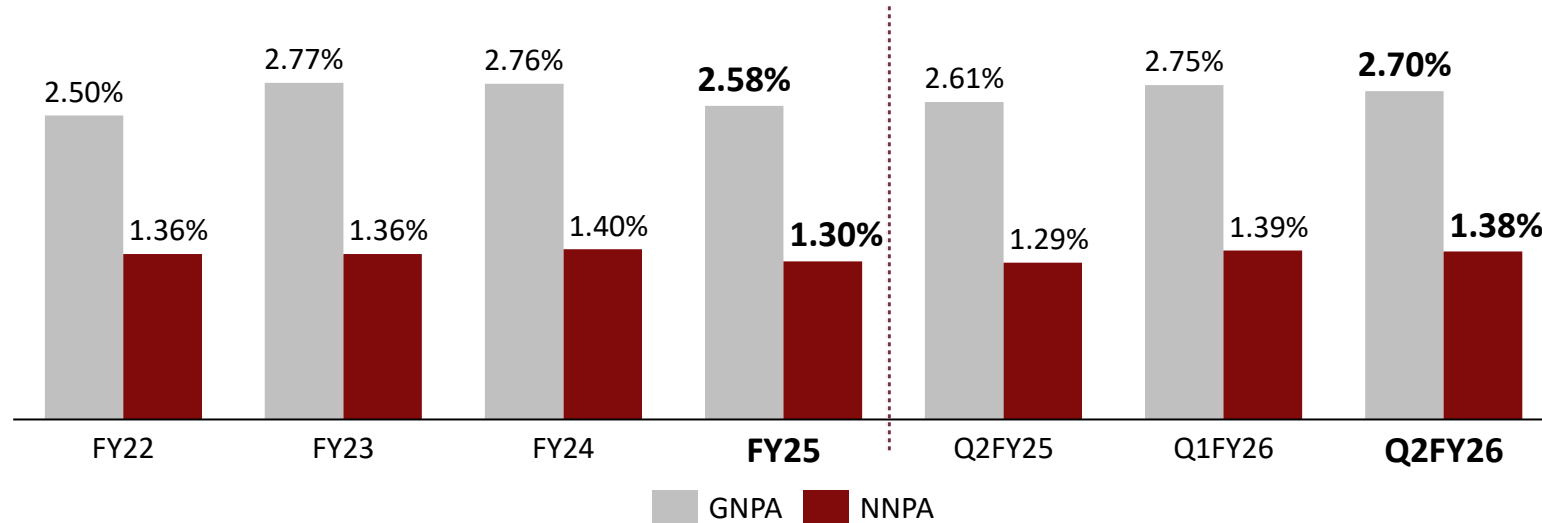
\*Data as of September 2025

\*YTD (6 Months) H1FY26 over FY25

Numbers have been rounded off wherever applicable

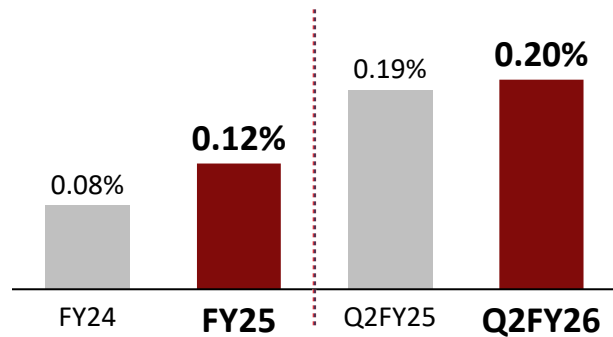
# Industry Leading Asset Quality

## Asset Quality (%)

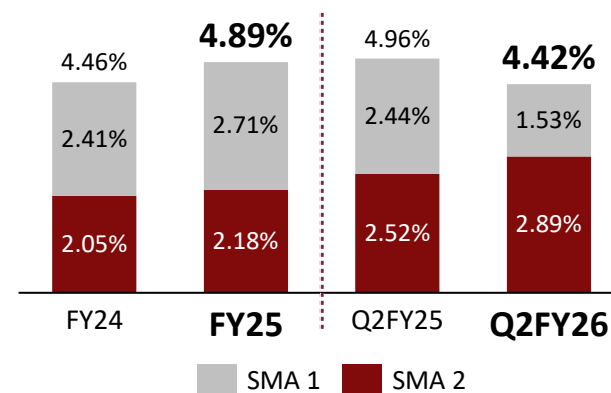


- Focus on secured products with strong underwriting capabilities resulting in one of the lowest NPAs
- Being PRIMARY BANKER, better visibility of borrowers' cash flow: follow conservative LTV approach
- Emphasis on collection and resolutions even for sticky loans – close to ZERO write-offs and NIL NPA sell-off
- Despite challenging operating environment marked by natural calamity (flood situation) effecting northern parts of country, asset quality improved marginally during the quarter

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



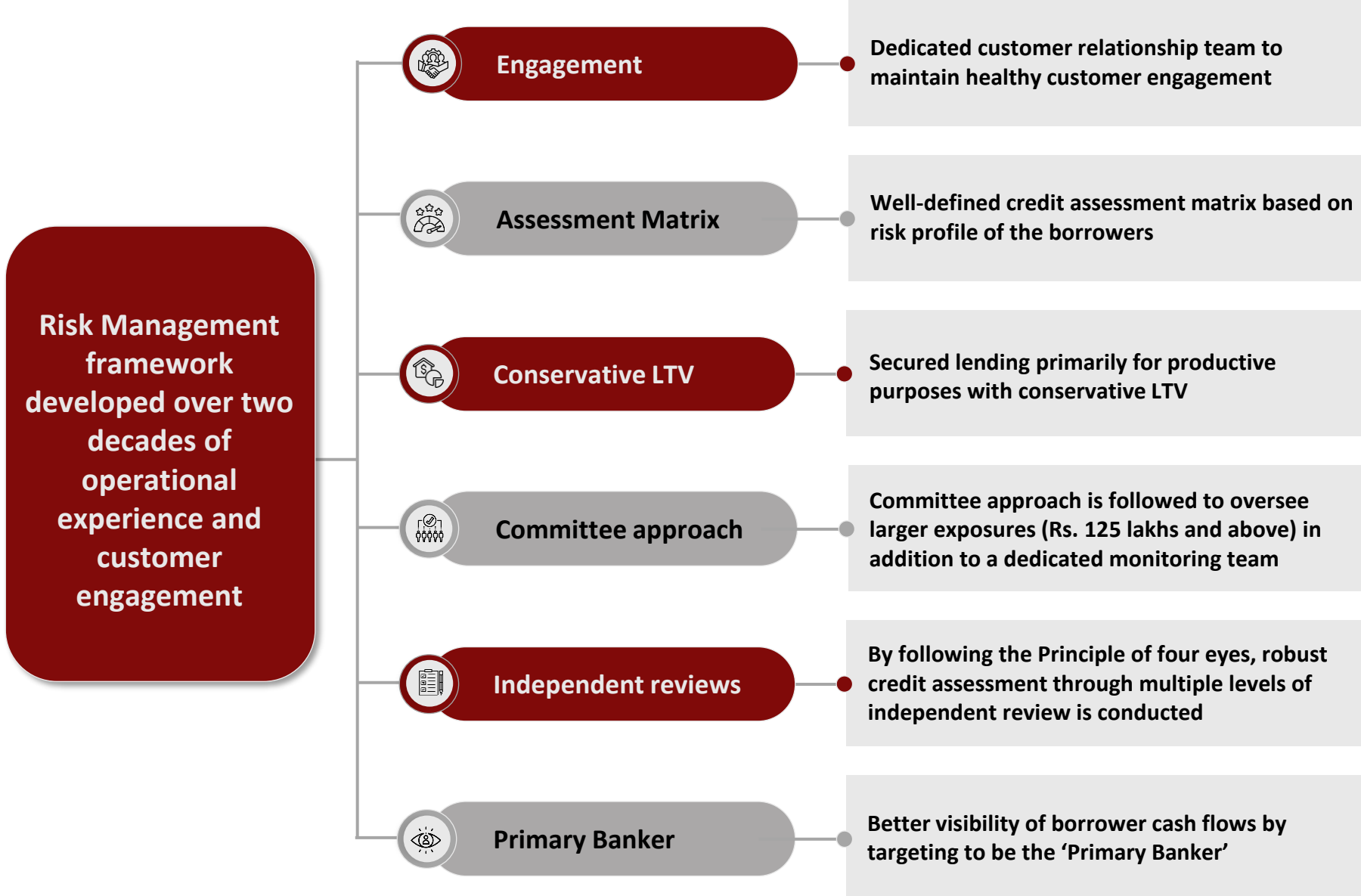
## SMA 1 & 2 (%)



| NPA Table (INR Crores)  | FY23  | FY24  | FY25  | Q2 FY25 | Q2 FY26 |
|-------------------------|-------|-------|-------|---------|---------|
| Opening NPAs            | 117.1 | 152.6 | 170.2 | 171.9   | 204.2   |
| Additions               | 154.4 | 128.4 | 84.4  | 21.8    | 31.1    |
| Upgradations & Recovery | 118.8 | 110.5 | 68.8  | 18.3    | 22.1    |
| Write offs <sup>1</sup> | 0.1   | 0.3   | 0.5   | 0.1     | 0.1     |
| Closing NPAs            | 152.6 | 170.2 | 185.3 | 175.3   | 213.3   |

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)

# Our Robust Credit Assessment and Risk Management Practices



## Industry Leading Asset Quality

**2.7%**

GNPA as of Sept-25

**1.4%**

NNPA as of Sept-25

**0.2%**

Credit Cost Q2FY26

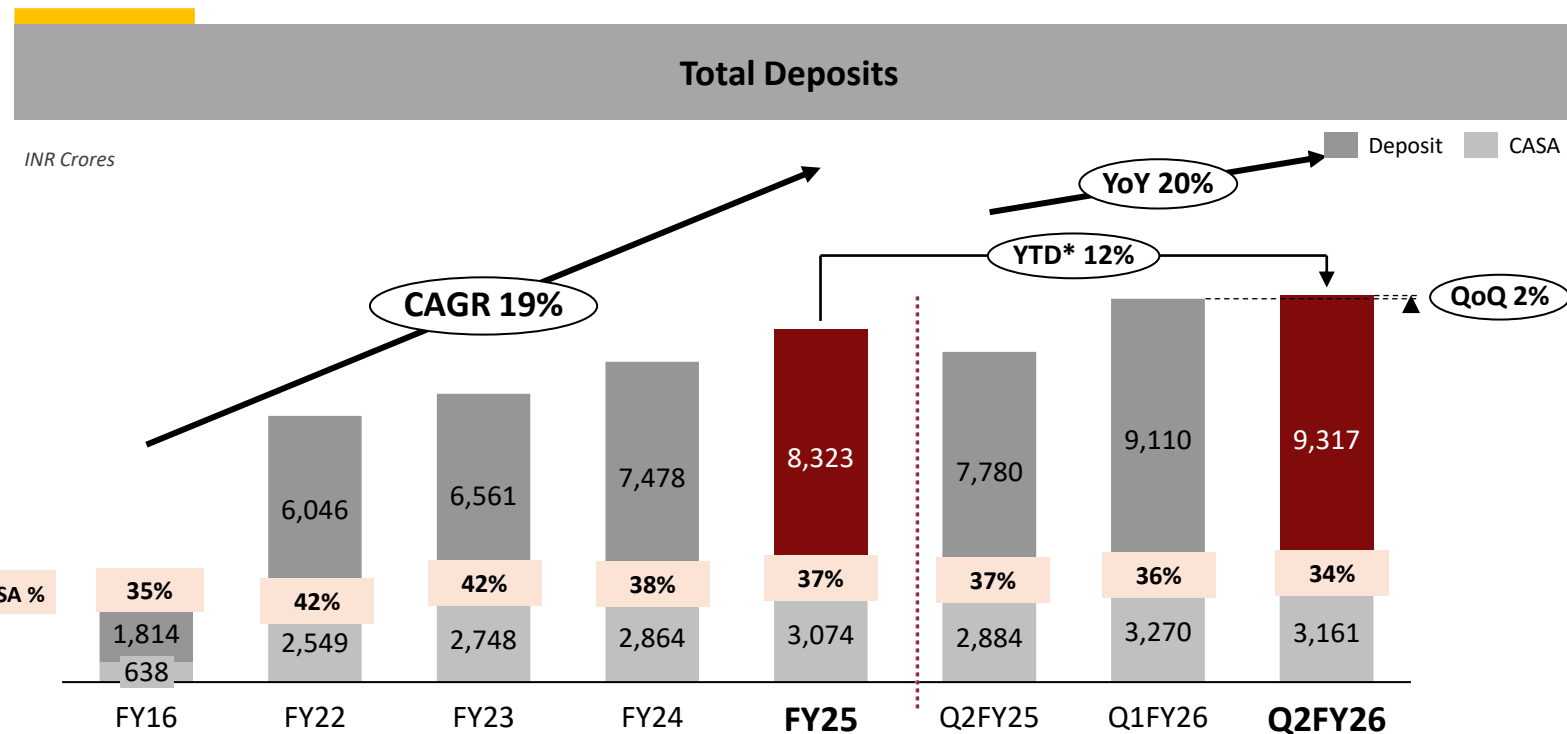
**~ Negligible write-offs**

One of the most secured Asset Portfolio in the Lending Industry

# Liability Portfolio

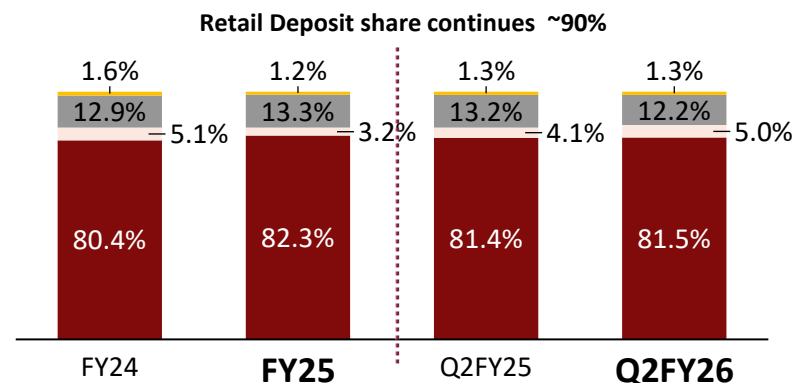


# Retail Focused Liability Franchise with High Share of CASA



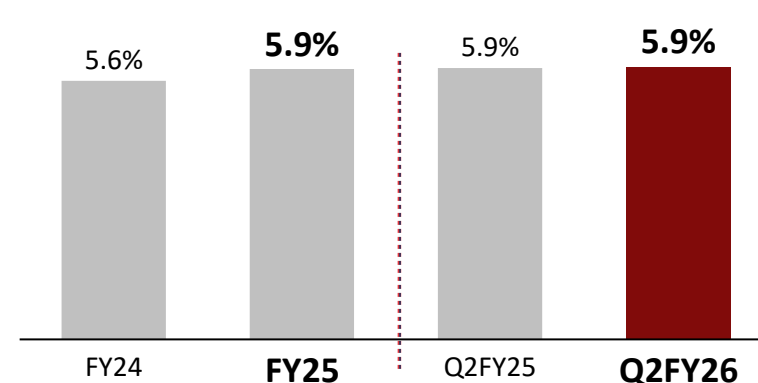
- The Bank was consciously calibrated deposit growth owing to low CD ratio and high leverage ratios. Ability to quickly ramp up deposit mobilization.
- Post rate cuts in the begin of the year, Bank has accelerated deposit mobilisation and grew deposit by 12% in H1FY26
- Focus on granular & retail centric deposits, with negligible Bulk deposits
- CASA ratio remained healthy at 33.9% (average CASA 34.8% for Q2FY26). the decline is temporarily and attributed to immediate cash requirement arising due flood situation (interest on saving bank accounts is 3.25%)

## Funding Mix – Positively skewed towards Deposits



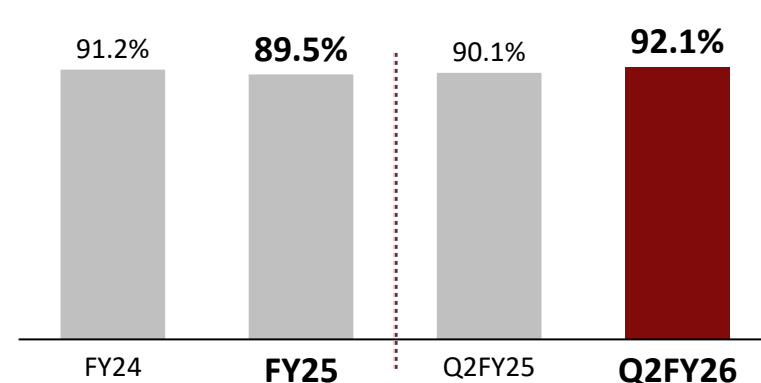
CASA calculated as total CASA divided by total deposits, ^CAGR (FY2016-25)

## Cost of Deposits



\*YTD (6 Months) is H1FY26 over FY25

## Rollover Ratio



# Financials & Key Ratios

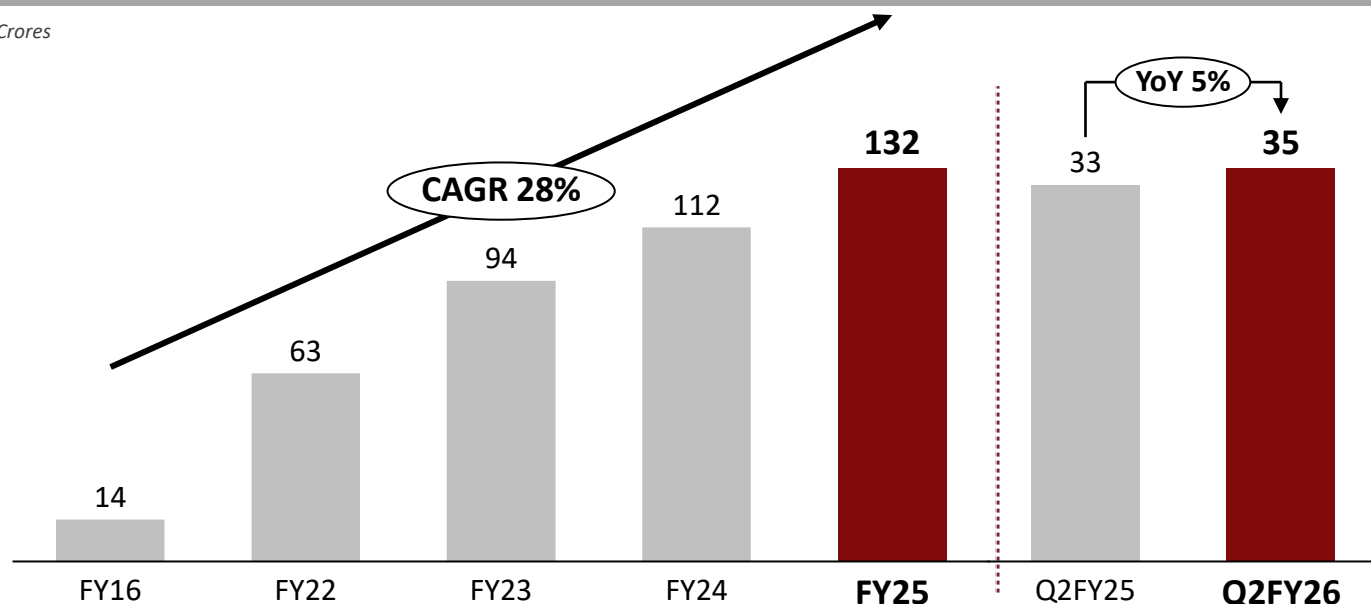




# Consistently Improving Profitability

## Profit After Tax

INR Crores

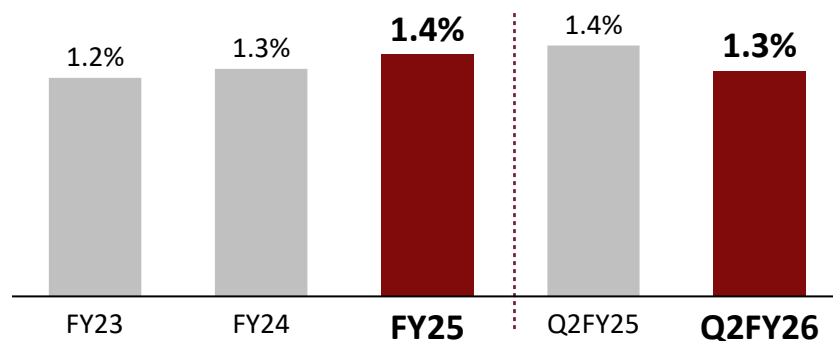


➤ Over the last quarter the impact of the interest rate decline has fully played out on advance portfolio, whereas impact on the deposit repricing is yet to be fully visible. The NIM for Q2FY24 has stood at 4.04%, against 4.1% in Q1FY26.

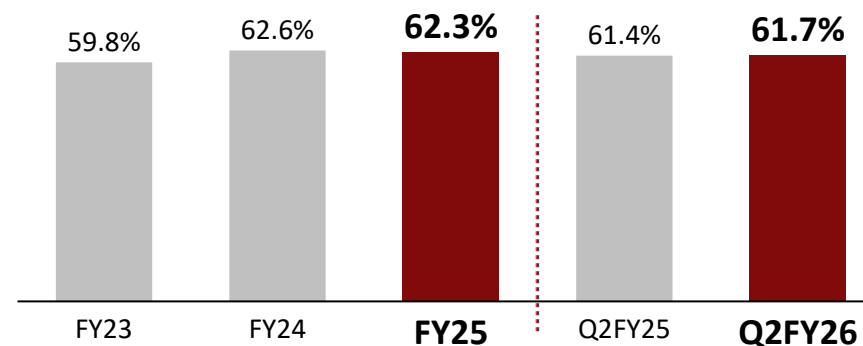
➤ Operating efficiency start showing improvement, with the cost-to-income ratio at 61.7% in Q2 FY26, the opex as % to average assets, improved to 3.0% against 3.3% in Q2FY25

➤ RoA sequentially improved to 1.3% for Q2FY26 against 1.2% in Q1FY26

## RoA<sup>1</sup>



## Cost to Income Ratio



1. RoA is calculated as % to Avg Assets  
2. CAGR (FY2016-25)

# Statement of Profit and Loss

INR Crs.



| Particulars                                       | H1FY26     | H1FY25     | YoY <sup>1</sup> (%) | Q2FY26     | FY25       | FY24       | FY23       | FY22       | CAGR <sup>2</sup> % |
|---------------------------------------------------|------------|------------|----------------------|------------|------------|------------|------------|------------|---------------------|
| Interest Earned                                   | 504        | 442        | 14%                  | 256        | 909        | 794        | 676        | 579        |                     |
| Other Income                                      | 47         | 42         | 12%                  | 24         | 86         | 68         | 50         | 54         |                     |
| <b>Gross Total Income</b>                         | <b>551</b> | <b>484</b> | <b>14%</b>           | <b>280</b> | <b>995</b> | <b>862</b> | <b>726</b> | <b>633</b> | <b>17%</b>          |
| Interest Expended                                 | 282        | 242        | 17%                  | 145        | 498        | 449        | 354        | 323        |                     |
| Operating expenses                                | 164        | 151        | 9%                   | 83         | 311        | 258        | 223        | 196        |                     |
| Provisions & Contingencies                        | 37         | 28         | 32%                  | 16         | 54         | 43         | 55         | 51         |                     |
| <b>Profit/loss for the period</b>                 | <b>67</b>  | <b>63</b>  | <b>6%</b>            | <b>35</b>  | <b>132</b> | <b>112</b> | <b>94</b>  | <b>63</b>  | <b>38%</b>          |
| <b>Earnings Per Equity Share</b> (non annualized) |            |            |                      |            |            |            |            |            |                     |
| Basic (Rs)                                        | 14.8       | 14.1       |                      | 7.7        | 29.2       | 30.7       | 27.4       | 18.4       |                     |
| Diluted (Rs)                                      | 14.7       | 14.0       |                      | 7.7        | 29.1       | 30.5       | 27.2       | 18.2       |                     |

1. YoY (calculated H1FY26 over H1FY25)

2. CAGR (calculated from 2019-25)

Numbers have been rounded off wherever applicable

# Return Ratios

| Key Business Parameters    | Q2FY25 | Q1FY26 | Q2FY26 |
|----------------------------|--------|--------|--------|
| CD ratio (Avg) (%)         | 82.4   | 80.9   | 81.5   |
| CD ratio (Outstanding) (%) | 86.4   | 81.6   | 84.9   |
| Yield on Advances (%)      | 11.3   | 11.1   | 11.0   |
| Cost of Deposits (%)       | 5.9    | 5.9    | 5.9    |
| Cost to Income ratio (%)   | 61.4   | 60.6   | 61.7   |

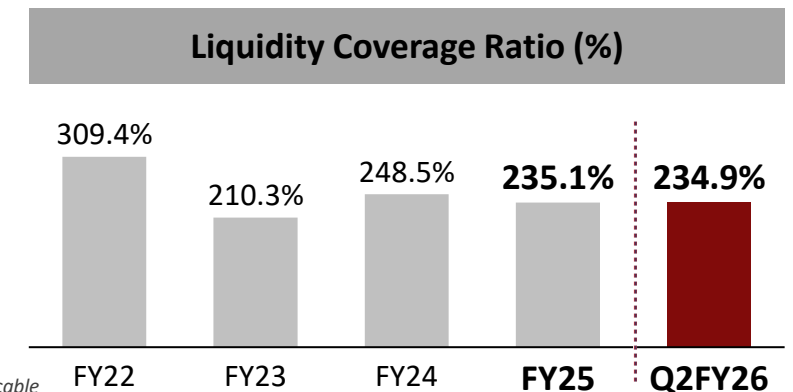
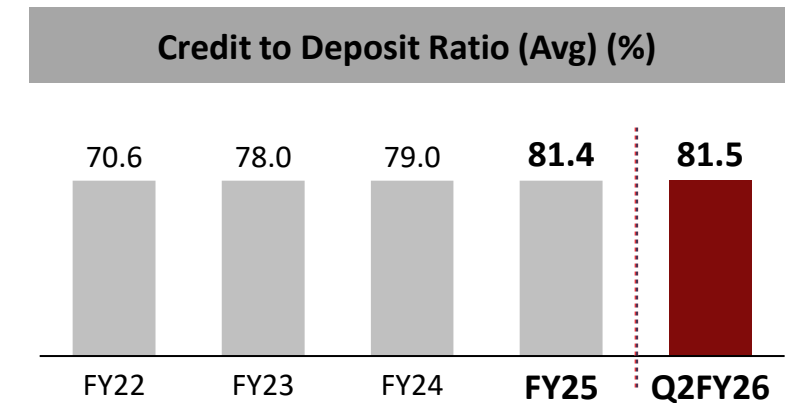
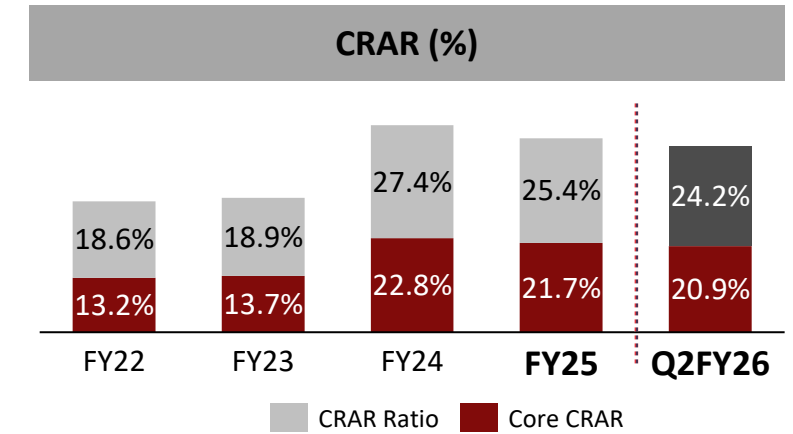
| Return Ratios %                  | Q2FY25 | Q1FY26 | Q2FY26 |
|----------------------------------|--------|--------|--------|
| Net Interest Margin              | 4.2    | 4.1    | 4.0    |
| Non-Interest Income <sup>1</sup> | 1.1    | 0.9    | 0.9    |
| Operating Expense                | 3.3    | 3.0    | 3.0    |
| Credit Cost                      | 0.2    | 0.4    | 0.2    |
| RoA <sup>2</sup>                 | 1.4    | 1.2    | 1.3    |
| RoAA <sup>3</sup>                | 2.1    | 1.8    | 1.9    |
| RoE <sup>4</sup>                 | 10.8   | 9.4    | 10.2   |

| Other Income (INR cr)         | Q2FY25      | Q1FY26      | Q2FY26      |
|-------------------------------|-------------|-------------|-------------|
| Advance Related Fee Income    | 7.8         | 7.2         | 9.1         |
| Operations Related Fee Income | 4.9         | 5.0         | 5.3         |
| Banca Commission <sup>4</sup> | 11.5        | 9.5         | 8.6         |
| Forex Commission              | 0.7         | 0.8         | 0.7         |
| Treasury Income               | 0.8         | 0.9         | -           |
| <b>Total Other Income</b>     | <b>25.7</b> | <b>23.4</b> | <b>23.7</b> |

| 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 |

| FY22 | FY23 | FY24 | FY25 |
|------|------|------|------|
| 3.8  | 4.2  | 3.9  | 4.2  |
| 0.8  | 0.6  | 0.8  | 0.9  |
| 2.9  | 2.9  | 3.0  | 3.2  |
| 0.4  | 0.3  | 0.1  | 0.1  |
| 0.9  | 1.2  | 1.3  | 1.4  |
| 1.6  | 1.9  | 2.0  | 2.1  |
| 12.9 | 16.6 | 14.6 | 10.4 |

- Effectively managed yields and interest spread across interest rate cycles;
- Going forward, targeting NIM expansion supported by decline in deposit cost on repricing, coupled with accelerating the CD 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 2. ROA is calculated as % of Avg Assets  
 3. ROAA is calculated as % of Avg Advances 4. Banca including LI, GI, Health, MTSS, 3in1, TPP commission)  
 4. ROE is calculated as % of Avg Equity

# Statement of Assets and Liabilities



| Particulars (INR Cr)                                                               | H1FY26        | H1FY25       | YoY <sup>1</sup> (%) | Q1FY26        | FY25          | FY24         | FY23         | FY22         |
|------------------------------------------------------------------------------------|---------------|--------------|----------------------|---------------|---------------|--------------|--------------|--------------|
| <b>Capital &amp; Liabilities</b>                                                   |               |              |                      |               |               |              |              |              |
| Shareholder's Fund <sup>2</sup>                                                    | 1,391         | 1,266        |                      | 1,376         | 1,340         | 1,197        | 611          | 516          |
| Deposits                                                                           | 9,317         | 7,780        | 20%                  | 9,110         | 8,323         | 7,478        | 6,561        | 6,046        |
| Borrowings                                                                         | 577           | 390          |                      | 488           | 321           | 472          | 721          | 498          |
| Other Liabilities and Provisions                                                   | 149           | 125          |                      | 139           | 124           | 148          | 98           | 93           |
| <b>Total</b>                                                                       | <b>11,434</b> | <b>9,561</b> | <b>20%</b>           | <b>11,113</b> | <b>10,108</b> | <b>9,295</b> | <b>7,991</b> | <b>7,154</b> |
| <b>Assets</b>                                                                      |               |              |                      |               |               |              |              |              |
| Cash and Balances with RBI<br>(Balances with Banks & Money at call & short notice) | 1,436         | 974          |                      | 1,605         | 1,000         | 1,321        | 881          | 1,019        |
| Investments                                                                        | 1,954         | 1,751        |                      | 1,876         | 1,819         | 1,706        | 1,489        | 1,357        |
| Advances                                                                           | 7,801         | 6,629        | 18%                  | 7,334         | 7,090         | 6,075        | 5,429        | 4,635        |
| Fixed Assets                                                                       | 91            | 84           |                      | 92            | 89            | 84           | 83           | 84           |
| Other Assets                                                                       | 152           | 123          |                      | 206           | 110           | 110          | 110          | 59           |
| <b>Total</b>                                                                       | <b>11,434</b> | <b>9,561</b> | <b>20%</b>           | <b>11,113</b> | <b>10,108</b> | <b>9,295</b> | <b>7,991</b> | <b>7,154</b> |
| <b>Book Value (per share)</b>                                                      | <b>307</b>    | <b>281</b>   |                      | <b>304</b>    | <b>296</b>    | <b>266</b>   | <b>178</b>   | <b>152</b>   |

1. YoY (calculated H1FY26 over H1FY25)
2. Capital + Reserves & surplus

Numbers have been rounded off wherever applicable

## Key Focus Areas



Key Outcomes

Growth in Advance

Improvement in NIM

Improvement in profitability and ROA

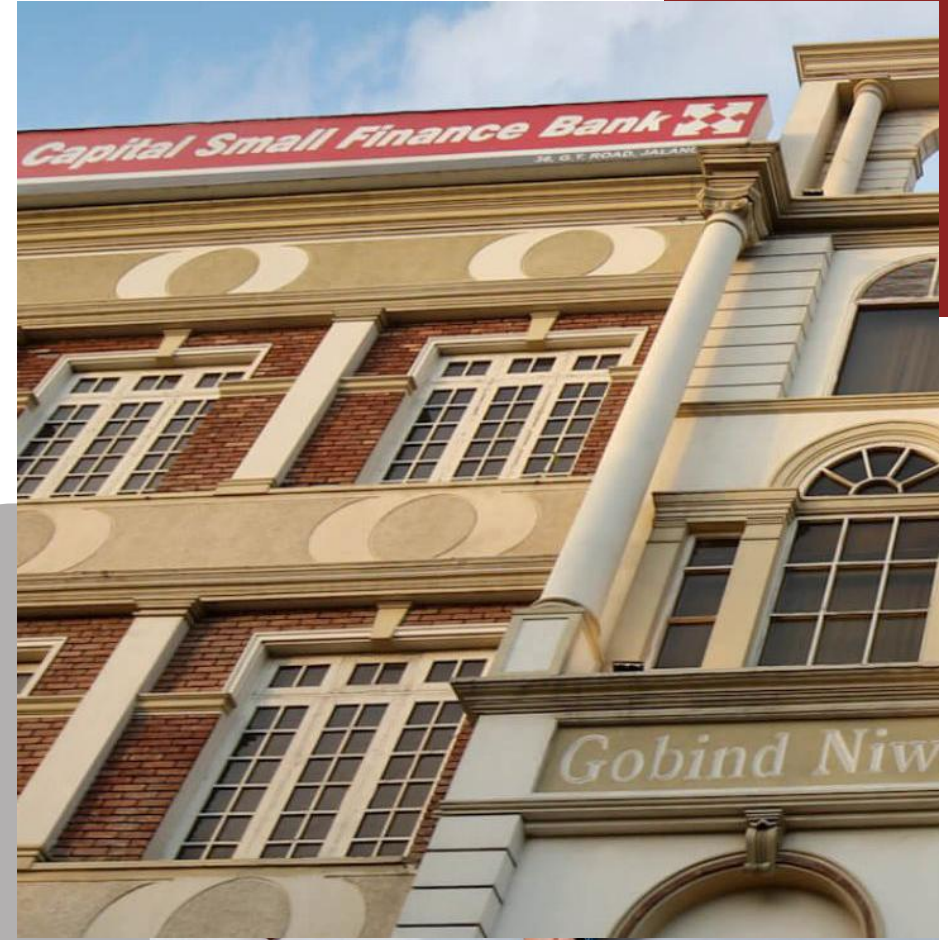
## Vision 2029

|                     |                                                          |                                |
|---------------------|----------------------------------------------------------|--------------------------------|
| 7,907 cr<br>Q2FY26  | Advance Book<br><b>2x</b> by 2029                        | 16k++ cr<br>FY29 (P)           |
| 1.4%/0.2%<br>Q2FY26 | Asset Quality<br>NNPA/Credit Cost*<br>(Endeavor to keep) | Below<br>1.0%/0.3%<br>FY29 (P) |
| 199<br>Q2FY26       | Branch Network<br><b>1.5x</b> by 2029                    | 300++<br>FY29 (P)              |
| 1.3%<br>Q2FY26      | Profitability Matrix<br>RoA<br>(Endeavor to achieve)     | 1.6%++<br>FY29 (P)             |
| 10.2%<br>Q2FY26     | RoE<br>(Endeavor to achieve)                             | 15.0%++<br>FY29 (P)            |

\*Calculated as % to total average assets

**“From Strong to Stronger”**

# About Capital Small Finance Bank





# LAB to India's First SFB & Towards India's Most Trusted Bank

Capital Small Finance Bank



2000-2015

## Local Area Bank

Incorporation of the Bank. Started operations as a local area bank in Jalandhar, Kapurthala and Hoshiarpur. Expanded its operations into Ludhiana and Amritsar, thereby extending its outreach to a total of five districts.

2016

## Small Finance Bank

Conversion to India's First Small Finance Bank in **April 2016**

2017-2018

Equity of **INR 65 crores** raised through private placement. The total number of branches of the Bank crossed **100**

2019-2020

Total business of the Bank crossed **INR 6,000 crores**, Equity of **INR 134 crores** raised through private placement

2021

The total number of customers of the Bank reached **~6 lacs** Total business of the Bank crossed **INR 8,900 crores**

2022

Net Profit of the Bank zoomed to **INR 63 crores** registering a growth of 53.42% over previous FY

2023

Net Profit of the Bank crossed **INR 93 crores** registering a growth of 50% over the previous FY with total business crossing **INR 12,000 crores** mark. Share of Digital Transactions in non-cash transactions increased to 81%

2024

Successfully **listed on NSE and BSE on 14th February 2024** and raised **INR 523 crores** including a Fresh Issue of **INR 450 crores**, Net Profit cross **INR 100 crores**

# Providing a wide Range of Products and Services



## 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

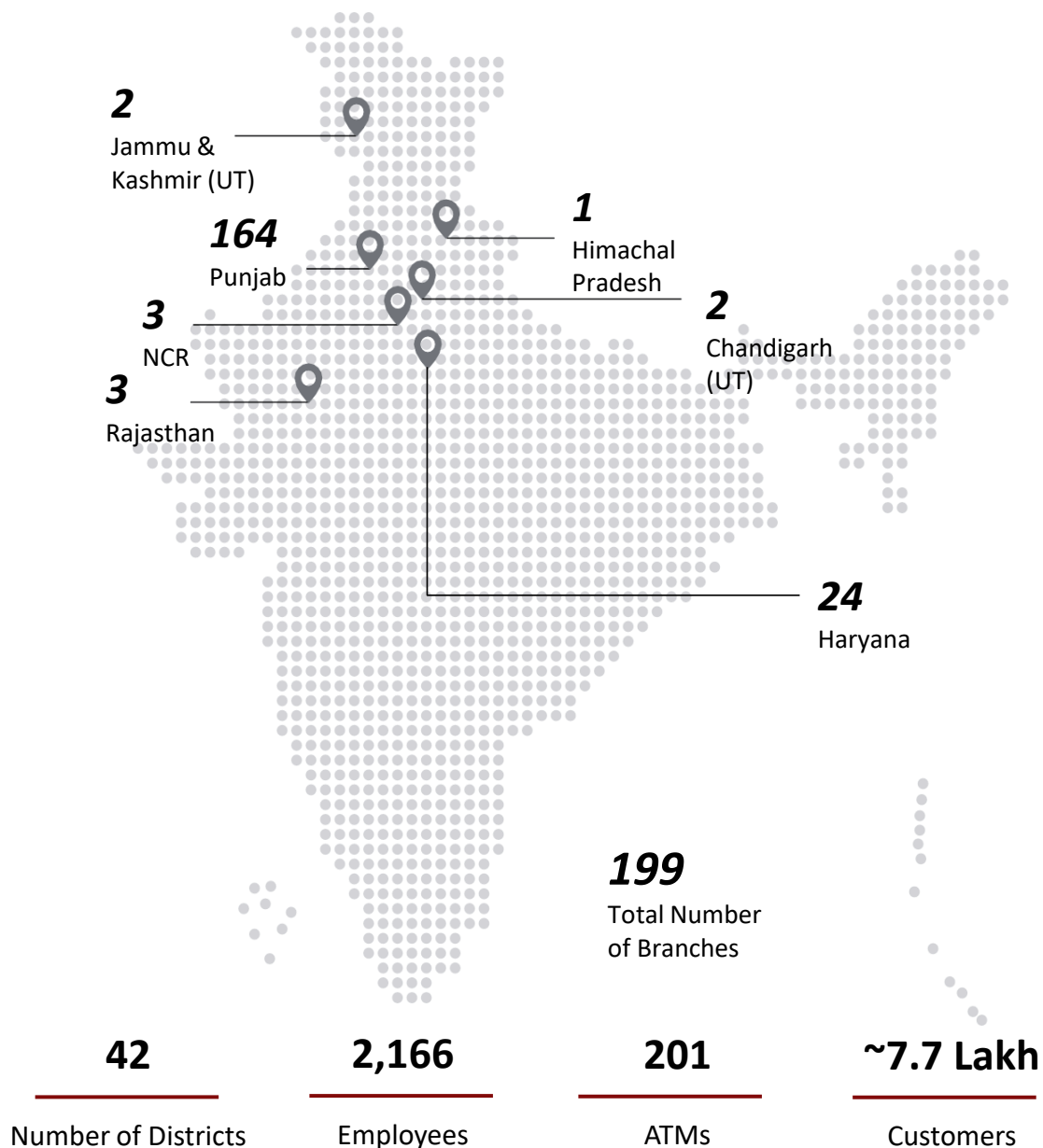
### Internet Banking

### Mobile Banking (Capital Mobile+)

### Mobile Passbook (Capital Mobile Connect)

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

# Increasing Presence to Enhance Accessibility



All data as of Q2FY26/September 30, 2025

## Expansion Plans

- 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

## Break Up of Branches, Deposits & Advances (in %)

| Geographies                   | Branches    |             | Deposits    |             | Advances    |             |
|-------------------------------|-------------|-------------|-------------|-------------|-------------|-------------|
|                               | Sep'24      | Sep'25      | Sep'24      | Sep'25      | Sep'24      | Sep'25      |
| Rural Areas                   | 41.1%       | 40.2%       | 37.0%       | 35.0%       | 22.8%       | 21.8%       |
| Semi-Urban Areas              | 33.9%       | 36.7%       | 40.3%       | 38.6%       | 34.1%       | 33.3%       |
| Urban Areas (including Metro) | 25.0%       | 23.1%       | 22.7%       | 26.3%       | 43.1%       | 44.9%       |
| <b>Total</b>                  | <b>100%</b> | <b>100%</b> | <b>100%</b> | <b>100%</b> | <b>100%</b> | <b>100%</b> |

\*Includes UT Chandigarh & Jammu

# Our 'Strengths' Build Over 20 Years by Focusing on Customers

## Retail focused liability franchise with high CASA share

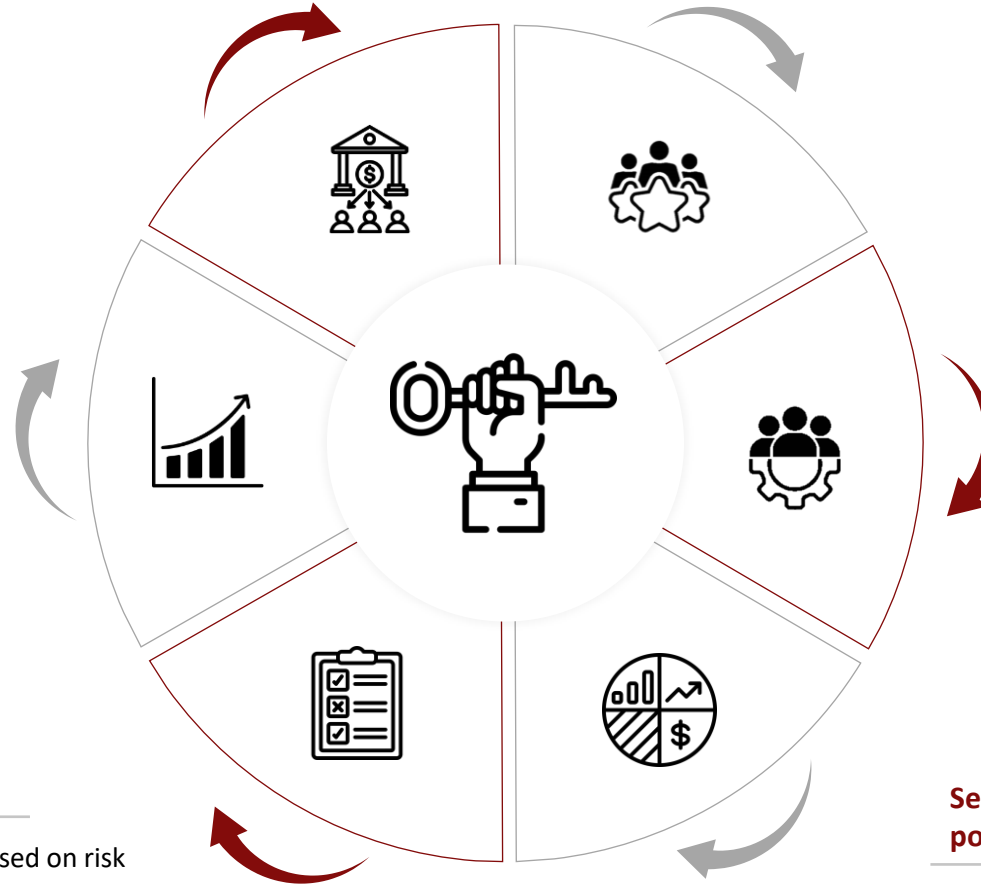
- High CASA<sup>1</sup> ratio 34% with 89.1% retail deposits
- Low Cost of deposits at 5.9% in Q2FY26

## Consistent track record of growth with operational & profitability metrics

- ROAA<sup>2</sup> at 1.9%, ROA<sup>3</sup> at 1.3% as of quarter
- CAGR FY16-FY25 for PAT 28%; Advances 23%; Deposits 18%

## Streamlined credit assessment & risk management processes

- Well defined credit assessment matrix based on risk profile of the borrower
- Cash-flow based lending with conservation LTV
- Committee approach for large value exposures
- GNPA at 2.7% and NNPA at 1.4%



## Professional and Experienced Leadership Team

- MD & CEO, Sarvjit Singh Samra brings over 37 years of experience
- Supported by seasoned executive team & diverse Board of Directors with industry experts
- Corporate Governance recognized through various awards
- Backed by marquee institutional investors

## Customer centric approach and deep understanding of target customers

- Serving financial needs of middle-income segment with special emphasis on rural and semi-urban areas
- Deep customer engagement through Relationship Banking Approach
- Branch-led acquisition strategy

## Secured and diversified advances portfolio

- Well-diversified loan portfolio with 30% towards Agricultural, 26% towards Mortgages, 23% for MSME, Trading & other Business Loans 7% for consumer lending and 14% for NBFC lending
- One of the most diversified portfolio with book size in multiple asset classes as of FY25

1. CASA calculated as total CASA divided by total deposits,

2. ROAA is calculated as % of Avg Advances,

3. ROA is calculated as % of Avg Assets

Numbers have been rounded off wherever applicable

# Enabling Seamless Digital Experiences to Our Customers

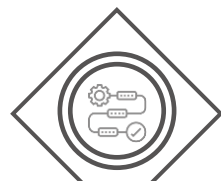


## Transforming Customer Experience

- Deepening customer engagement through digital channels

- Analysing data driven insights to offer customised solutions

- Developing alternate digital channels



## 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



## Empowering Ourselves with Technology

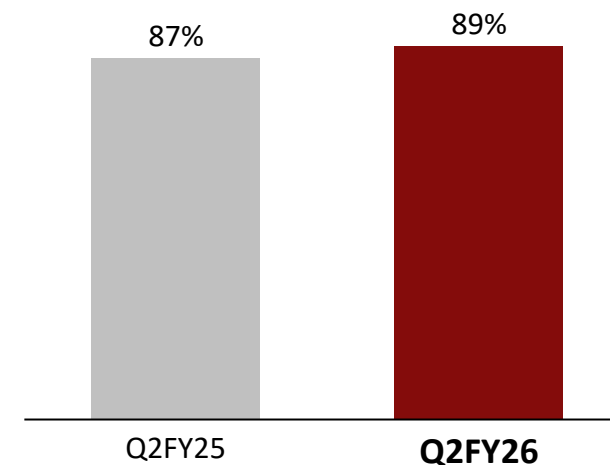
- Increasing cashless banking & Automating operation

- Improving collections through warning systems

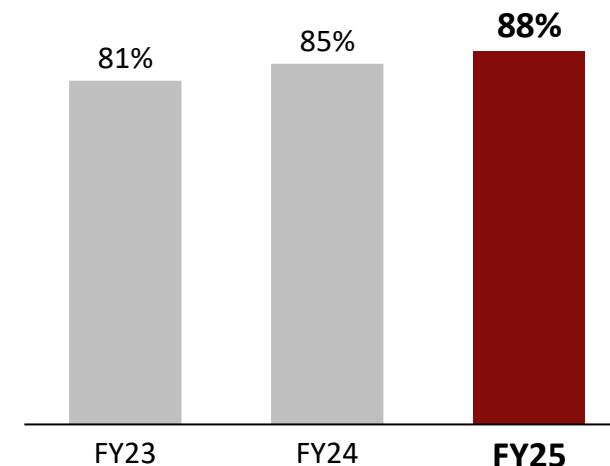
- Targeting and monitoring customers through data

### Share of Digital Transactions in non-cash Transactions

Q-o-Q



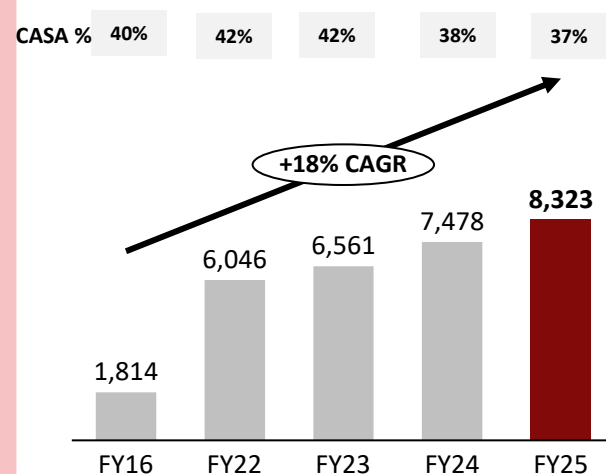
Y-o-Y



# Historical Performance - Deposits & Advances

## Total Deposits

INR Crores



### FY22

|                | Q1    | Q2    | Q3    | Q4    |
|----------------|-------|-------|-------|-------|
| Total Deposits | 5,483 | 5,571 | 6,059 | 6,046 |
| (%)            |       |       |       |       |
| Q-o-Q          | 5%    | 2%    | 9%    | 0%    |

### FY23

|                | Q1    | Q2    | Q3    | Q4    |
|----------------|-------|-------|-------|-------|
| Total Deposits | 6,162 | 6,185 | 6,700 | 6,561 |
| (%)            |       |       |       |       |
| Q-o-Q          | 2%    | 0%    | 8%    | -2%   |

### FY24

|                | Q1    | Q2    | Q3    | Q4    |
|----------------|-------|-------|-------|-------|
| Total Deposits | 7,064 | 7,000 | 7,482 | 7,478 |
| (%)            |       |       |       |       |
| Q-o-Q          | 8%    | -1%   | 7%    | 0%    |

### FY25

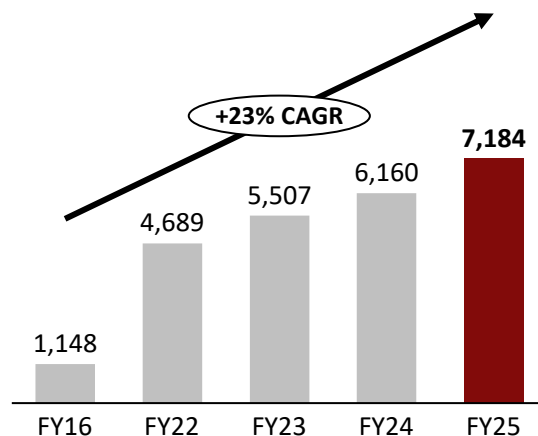
|                | Q1    | Q2    | Q3    | Q4    |
|----------------|-------|-------|-------|-------|
| Total Deposits | 7,778 | 7,780 | 8,384 | 8,323 |
| (%)            |       |       |       |       |
| Q-o-Q          | 4%    | 0%    | 8%    | -1%   |

### FY26

|                | Q1    | Q2    |
|----------------|-------|-------|
| Total Deposits | 9,110 | 9,317 |
| (%)            |       |       |
| Q-o-Q          | 9%    | 2%    |

## Gross Loan Book

INR Crores



### FY22

|                 | Q1    | Q2    | Q3    | Q4    |
|-----------------|-------|-------|-------|-------|
| Gross Loan Book | 3,681 | 4,214 | 4,178 | 4,689 |
| (%)             |       |       |       |       |
| Q-o-Q           | -2%   | 14%   | -1%   | 12%   |

### FY23

|                 | Q1    | Q2    | Q3    | Q4    |
|-----------------|-------|-------|-------|-------|
| Gross Loan Book | 4,725 | 5,193 | 5,089 | 5,507 |
| (%)             |       |       |       |       |
| Q-o-Q           | 1%    | 10%   | -2%   | 8%    |

### FY24

|                 | Q1    | Q2    | Q3    | Q4    |
|-----------------|-------|-------|-------|-------|
| Gross Loan Book | 5,519 | 5,866 | 5,718 | 6,160 |
| (%)             |       |       |       |       |
| Q-o-Q           | 0%    | 6%    | -3%   | 8%    |

### FY25

|                 | Q1    | Q2    | Q3    | Q4    |
|-----------------|-------|-------|-------|-------|
| Gross Loan Book | 6,391 | 6,718 | 6,816 | 7,184 |
| (%)             |       |       |       |       |
| Q-o-Q           | 4%    | 5%    | 2%    | 6%    |

### FY26

|                 | Q1    | Q2    |
|-----------------|-------|-------|
| Gross Loan Book | 7,437 | 7,907 |
| (%)             |       |       |
| Q-o-Q           | 4%    | 6%    |

Numbers have been rounded off wherever applicable

CASA calculated as total CASA divided by total deposits



# Leadership Team



# Experienced Management Team



## **Sarvjit Singh Samra**

**Managing Director, Promoter and 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. Member of ICAI & ICSI Associated with the Bank since 2000



## **Mr. 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 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. Member of ICAI.

# Seasoned Board of Directors



**Mr. 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



**Mr. 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



**Mr. Munish Jain**

Executive Director

- 24+ years of experience in the banking sector across finance, compliance, treasury and strategic roles
- Member of ICAI & ICSI



**Mr. Balbir Singh**

Non-executive Director

- Nominee Director of SIDBI on the Bank's board
- Served as the General Manager & Regional In-charge of SIDBI's Chandigarh Office
- Presently serving as CGM



**Mr. 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



**Ms. Rachna Dikshit**

Independent Director

- Served as Chief General Manager at the RBI
- Certified associate of the Indian Institute of Bankers



**Mr. Gurpreet Singh Chug**

Independent Director

- Serving as Managing Director of Pioneer Assurance Consultants
- Holds Bachelor's Degree in Law & qualified practitioner from Insurance Institute of India



**Mr. 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



**Mr. 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



**Mr. Sham Singh Bains**

Independent Director

- Extensive experience in the agriculture sector



**Mr. Bhavdeep Sardana**

Non Independent Director

- Serving as CEO of The Sukhjit Starch & Chemicals, The Sukhjit Agro Inds. & Sukhjit Mega Food Park & Infra Ltd.
- Member of Punjab State Planning Board, Punjab State Council for Agricultural Education and Food Processing Advisory Committee (Govt. of Punjab)





**Company: Capital Small Finance Bank Limited**

***Capital Small Finance Bank*** 

CIN: L65110PB1999PLC022634

**Mr. Sahil Vijay / Ms. Bharti Babutta**

[investorrelations@capitalbank.co.in](mailto:investorrelations@capitalbank.co.in)

Website: [www.capitalbank.co.in](http://www.capitalbank.co.in)

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

**SGA** Strategic Growth Advisors

CIN: U74140MH2010PTC204285

**Mr. Abhishek Shah / Ms. Neha Shroff**

[abhishek.shah@sgapl.net](mailto:abhishek.shah@sgapl.net) / [neha.shroff@sgapl.net](mailto:neha.shroff@sgapl.net)

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