

CSFB.2025-2026/179

July 24, 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 &amp; 953739

Symbol: CAPITALSFB

**Sub: Investor Presentation on Un- audited Financial Results of Capital Small Finance Bank Limited for the Quarter ended on June 30, 2025**

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

In continuation to outcome of board meeting held on July 24, 2025 regarding un - audited financial results of Capital Small Finance Bank Limited ("the Bank") for the Quarter ended on June 30, 2025, 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



# **Capital Small Finance Bank Limited**

**Investor Presentation – Q1 FY26**

**Growth in Action  
Trust in Motion**

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# Performance Highlights – Q1FY26

## Management Commentary, Mr. Sarvjit Samra, Managing Director & CEO:

*“We are pleased to present the financial results of Capital Small Finance Bank for the quarter ended June 30, 2025, a period marked by stronger deposit growth, healthy credit growth and stable interest margins. The key highlights for the quarter are as under:*

- *The total deposits of the Bank have increased to ₹9,110 crores registering a Y-o-Y growth of 17.1% and a Q-o-Q growth of 9.5%. The CASA stood at healthy levels of 35.9% as of June 30, 2025.*
- *The gross advances of the Bank stood at ₹7,437 crores, reflecting Y-o-Y growth of 16.4% and Q-o-Q growth of 3.5%. The disbursements rose to ₹865 crores, up from ₹754 crores in Q1FY25, Y-o-Y growth of 15%.*
- *The loan book remains well-diversified, with 99.8% being secured with Zero direct MFI exposure, in line with the Bank’s retail-centric lending approach.*
- *The Bank has maintained net interest margin (NIM) of 4.1% (4.1% in Q4 FY25), despite the declining interest rate regime. The operating profit (PPOP) has grown by 24%, supported by increase in non-interest income by 38% and reduction in cost-to-income ratio to 60.5% (62.6% for Q4FY25). The profit after tax rose to ₹32 crores, registering growth of 7% Y-o-Y. The credit cost has increased to 0.37%, out of which 0.19% attributes to slippage from NBFC/FI-MFI exposure (Bank has less than 1% exposure to NBFC/FI-MFI).*
- *The asset quality remained stable, with gross NPAs at 2.7% as of June 30, 2025, unchanged on a Y-o-Y basis and marginally higher than 2.6% in Q4 FY25. The net NPAs for the quarter ended June 30, 2025 at 1.4%. Overall asset quality remained strong.*

*The quarter was marked by declining interest rate, accommodating monetary policy and elevated asset quality concerns in certain segments. The Bank remained focused on building a granular, high-quality loan book—prioritising segments with stable repayment behaviour and long-term value, rather than pursuing volume in riskier or unsecured asset classes. Further, despite broader industry shift of customer to term deposits, the Bank continue to maintain healthy CASA share, reflecting strong retail deposit franchise.*

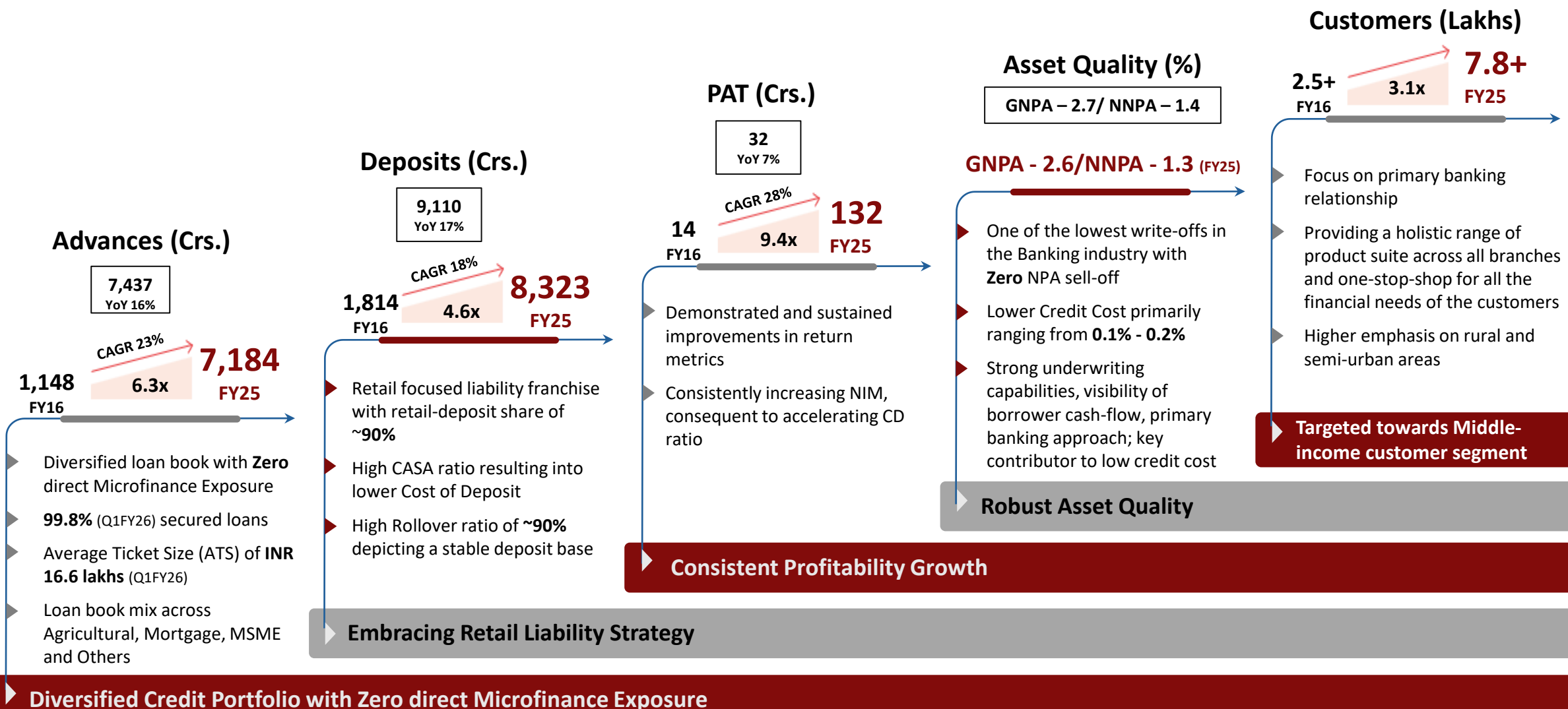
*We thank our stakeholders for their continued trust and support in our growth journey. We remain committed to building a future-ready, resilient institution that consistently delivers sustainable value.”*



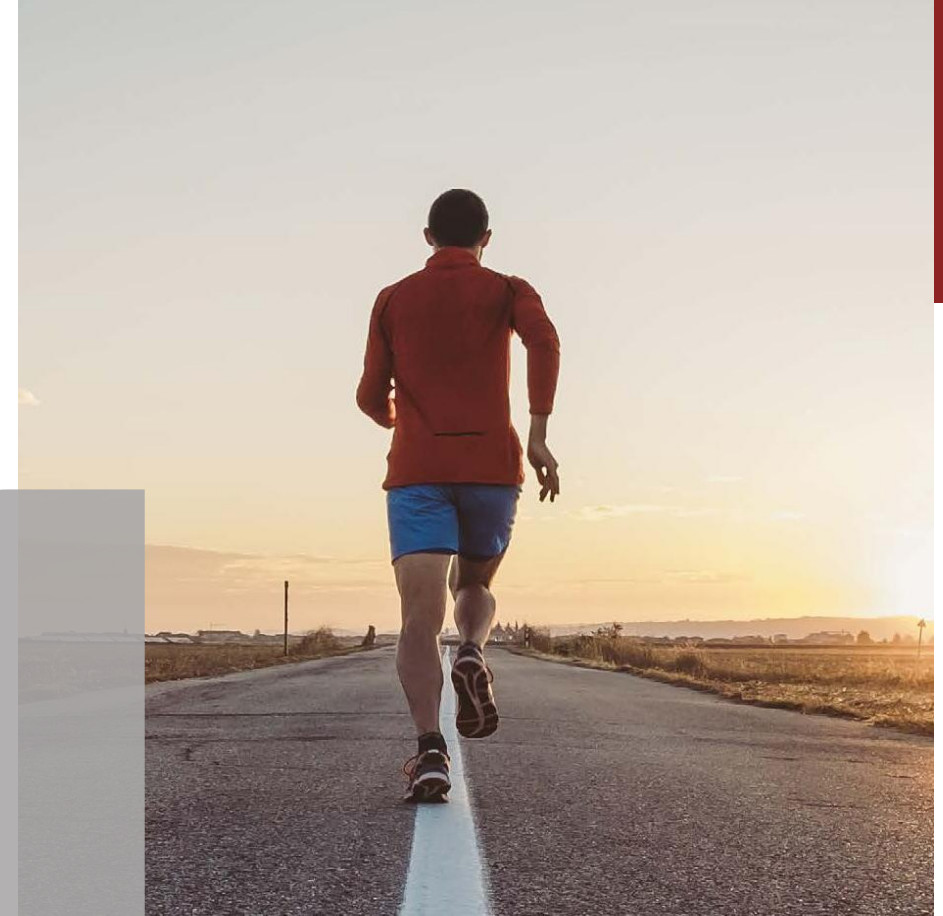
# Differentiated Bank Focused on Middle Income Segment

Capital Small Finance Bank

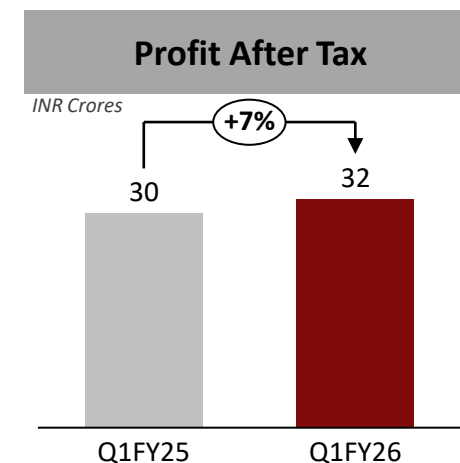
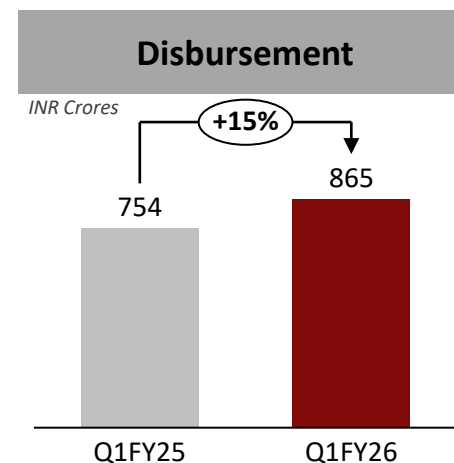
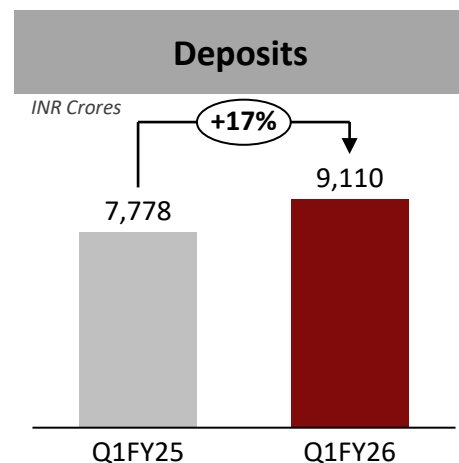
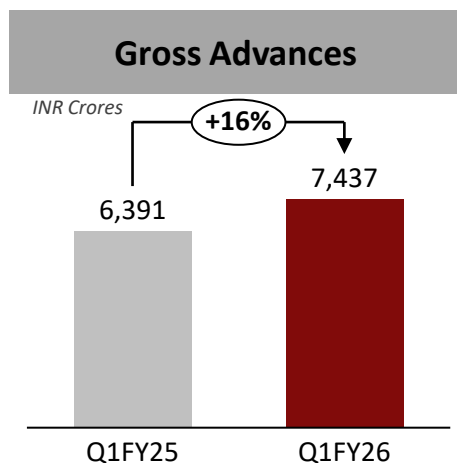
As we enter the 9th year of our current journey, we build on a legacy of over two decades—rooted in trust, fueled by passion, driven by growth, and empowered by enduring, inclusive partnerships



# Performance Highlights



# Key Highlights Q1FY26



**RoA (%)**

**1.2%**

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

**NIM (%)**

**4.1%**

Vs  
4.1%  
(31<sup>st</sup> March 2025)

**Collection Efficiency (%)**

**100.8%**

Vs  
98.6%  
(30<sup>th</sup> June 2024)

**CASA Ratio (%)**

**35.9%**

Vs  
36.9%  
(31<sup>st</sup> March 2025)

**GNPA (%)**

**2.7%**

Vs  
2.7%  
(30<sup>th</sup> June 2024)

**CRAR (%)**

**24.5%**

Vs  
25.4%  
(31<sup>st</sup> March 2025)

**NNPA (%)**

**1.4%**

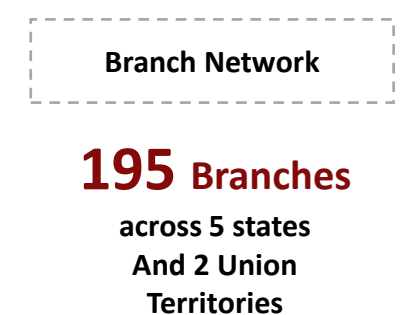
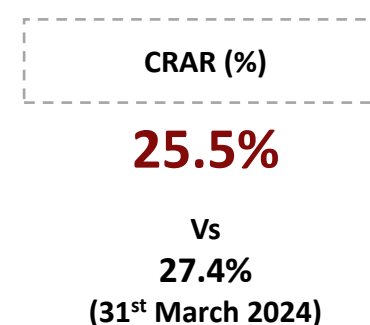
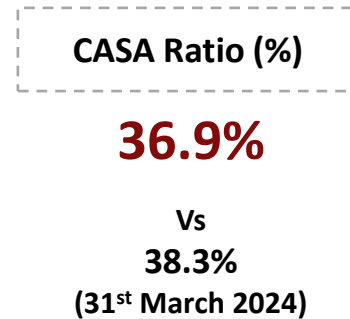
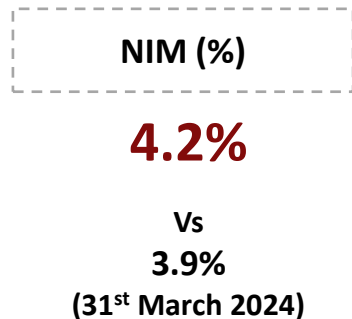
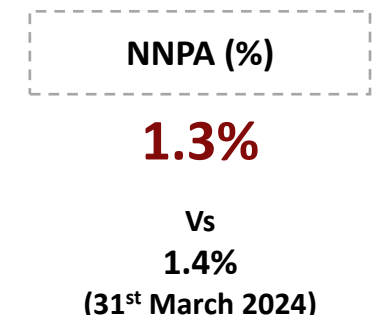
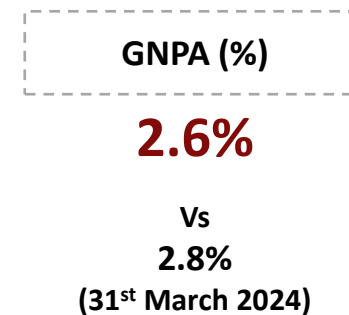
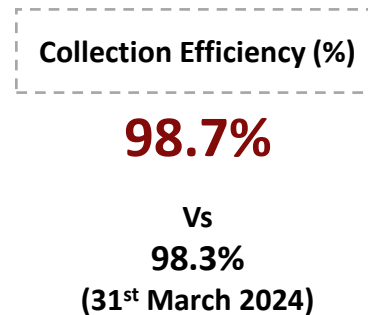
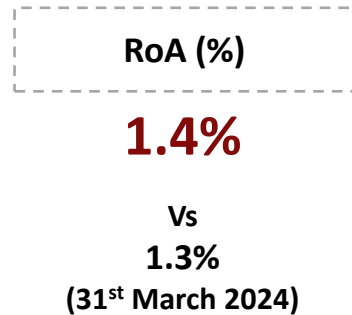
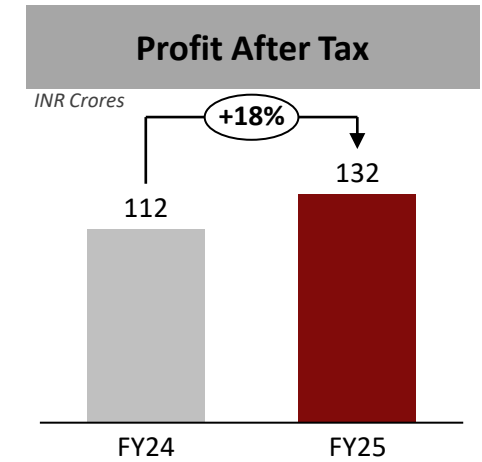
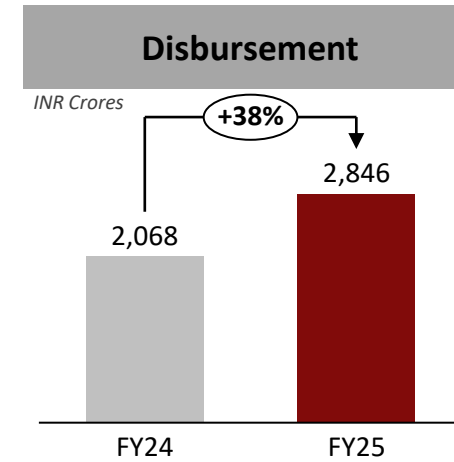
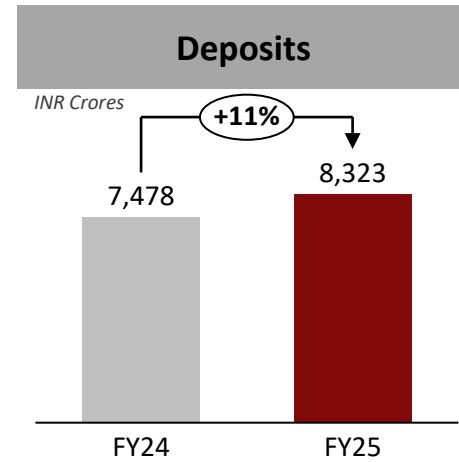
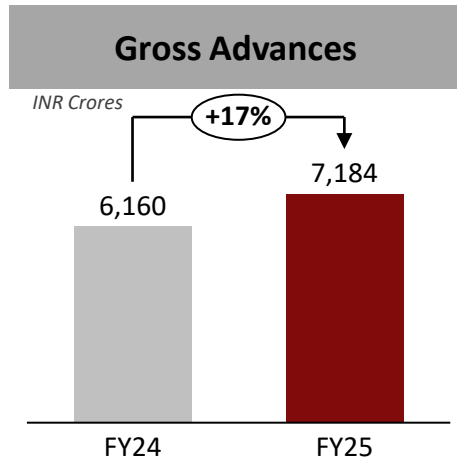
Vs  
1.3%  
(30<sup>th</sup> June 2024)

**Branch Network**

**195 Branches**

across 5 states  
And 2 Union  
Territories

# Key Highlights FY25














# Asset Portfolio



# Well-Diversified Credit Portfolio - Q1FY26

	Agricultural Loans	Mortgage Loans	MSME, Trading & other Business Loans	Corporate Loans	Consumption & Other Loans	
	<div><ul style="list-style-type: none"><li>Kisan Credit Card</li><li>Agricultural Term Loan</li></ul></div>	<div><ul style="list-style-type: none"><li>Housing Loan</li><li>Loan Against Property</li></ul></div>	<div><ul style="list-style-type: none"><li>Working Capital loan</li><li>Project Financing</li><li>Machinery loan</li></ul></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><ul style="list-style-type: none"><li>Auto Loan</li><li>Gold Loan</li><li>Personal Loan</li></ul></div>	
				NBFCs (Non-MFI)	MFIs	
<div><b>Gross Advances</b></div>	<div><b>Rs. 2,246 Cr</b> Rs. 2,223 Cr / Rs. 2,335 Cr (Q1FY25/FY25)</div>	<div><b>Rs. 1,997 Cr</b> Rs. 1,729 Cr / Rs. 1,923 Cr (Q1FY25/FY25)</div>	<div><b>Rs. 1,648 Cr</b> Rs. 1,312 Cr / Rs. 1,512 Cr (Q1FY25/FY25)</div>	<div><b>Rs. 945 Cr</b> Rs. 591 Cr / Rs. 815 Cr (Q1FY25/FY25)</div>	<div><b>Rs. 72 Cr</b> Rs. 74 Cr / Rs. 84 Cr (Q1FY25/FY25)</div>	<div><b>Rs. 529 Cr</b> Rs. 462 Cr / Rs. 516 Cr (Q1FY25/FY25)</div>
<div><b>ATS</b></div>	<div><b>Rs. 1.27 Mn</b> Rs. 1.24 Mn / Rs. 1.26 Mn (Q1FY25/FY25)</div>	<div><b>Rs. 1.32 Mn</b> Rs. 1.20 Mn / Rs. 1.28 Mn (Q1FY25/FY25)</div>	<div><b>Rs. 2.32 Mn</b> Rs. 1.97 Mn / Rs. 2.19 Mn (Q1FY25/FY25)</div>	<div><b>Rs. 262.05 Mn</b> Rs. 189.41 / Rs. 244.14 (Q1FY25/FY25)</div>	<div><b>Rs. 185.00 Mn</b> Rs. 178.75 / Rs. 182.50 (Q1FY25/FY25)</div>	<div><b>Rs. 0.81 Mn</b> Rs. 0.76 Mn / Rs. 0.80 Mn (Q1FY25/FY25)</div>
<div><b>NNPA</b></div>	<div><b>2.18%</b> 1.69%/2.06% (Q1FY25/FY25)</div>	<div><b>0.83%</b> 0.95%/0.82% (Q1FY25/FY25)</div>	<div><b>1.58%</b> 2.33%/1.80% (Q1FY25/FY25)</div>	<div><b>NIL</b> NIL/NIL (Q1FY25/FY25)</div>	<div><b>14.35%</b> NIL/NIL (Q1FY25/FY25)</div>	<div><b>0.43%</b> 0.38%/0.44% (Q1FY25/FY25)</div>
<div><b>Interest Yield</b></div>	<div><b>12.67%</b> 12.42%/12.64% (Q1FY25/FY25)</div>	<div><b>11.55%</b> 11.79%/11.67% (Q1FY25/FY25)</div>	<div><b>10.70%</b> 10.69%/10.74% (Q1FY25/FY25)</div>	<div><b>10.91%</b> 11.13%/10.93% (Q1FY25/FY25)</div>	<div><b>9.75%</b> 9.68%/9.75% (Q1FY25/FY25)</div>	



**Granular loan book portfolio**  
ATS of Rs. 1.66 mn



**Focus on middle-income**  
customer segment

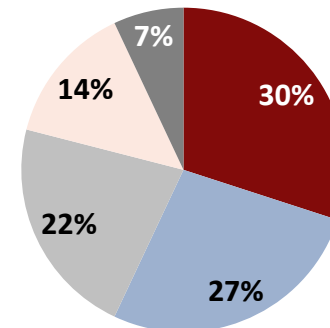


**Emphasis on secured**  
lending with 99%+ secured



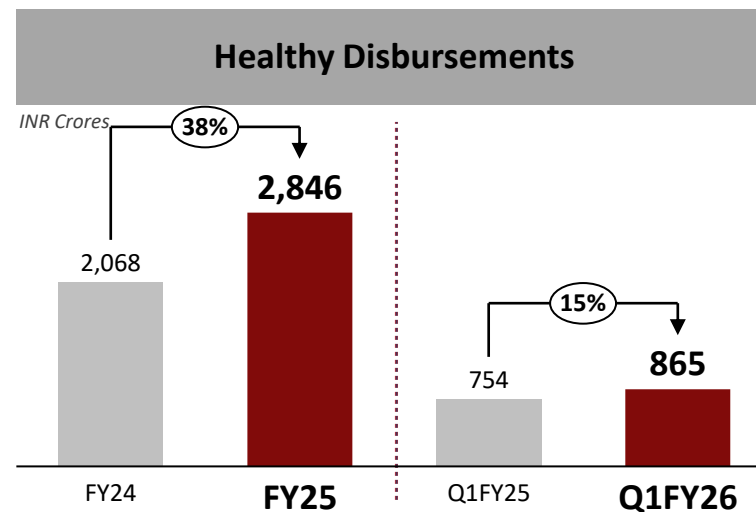
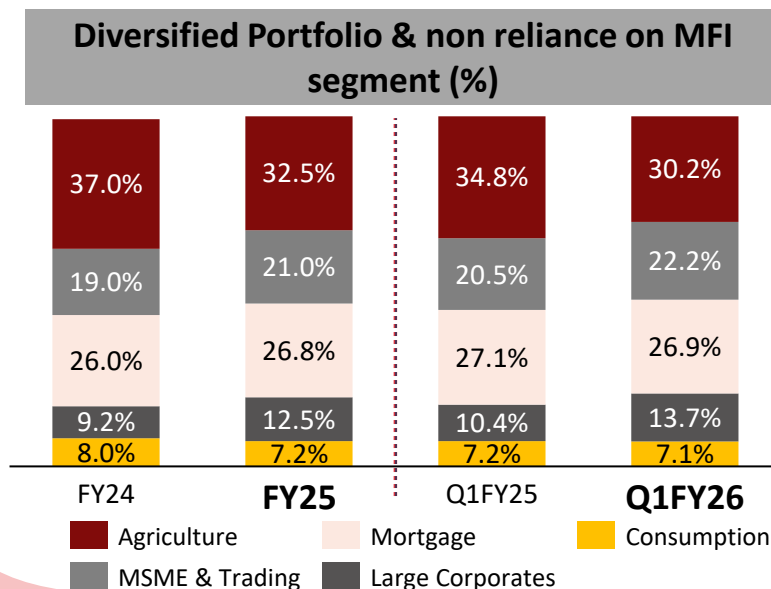
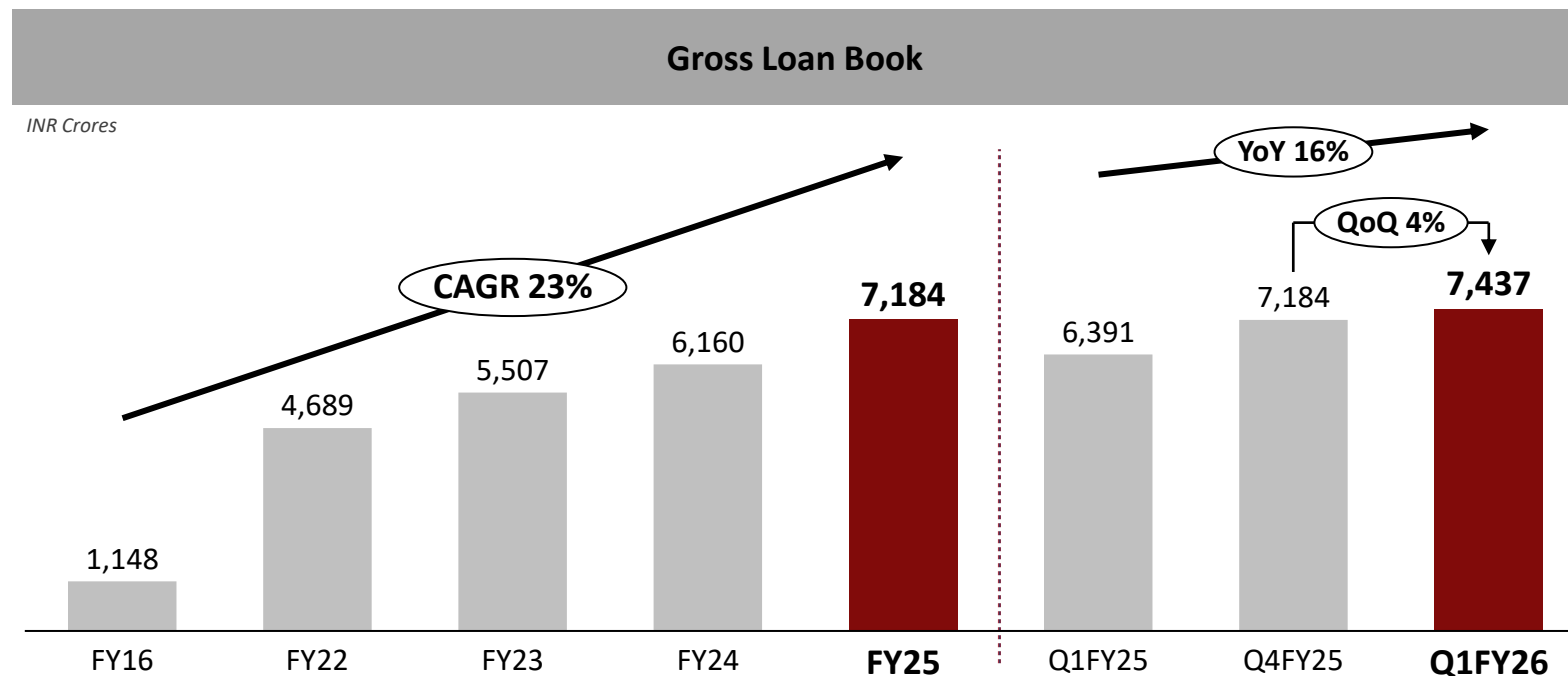
**Endeavour to be a full suite**  
banker for the customer

**AUM of Rs. 7,437 crores**

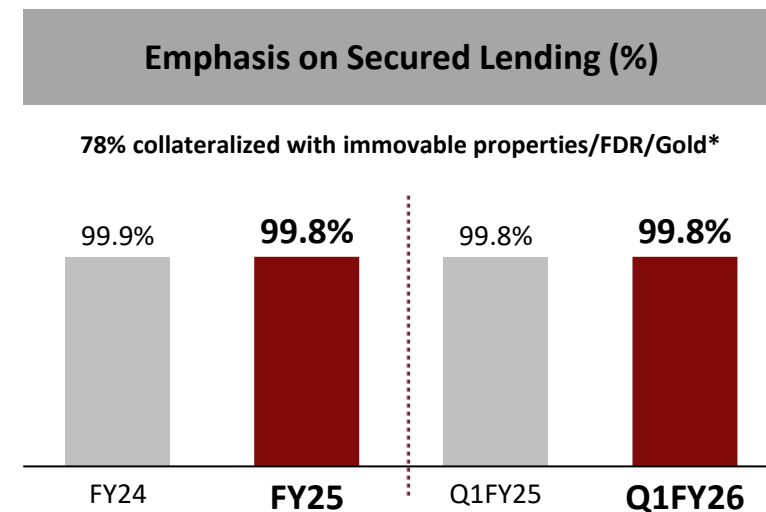


■ Agriculture Loans  
■ Mortgage Loans  
■ MSME, Trading & other Business Loans  
■ Corporate Loans  
■ Consumption & Other Loans

# Diversified & Secured Advances Portfolio

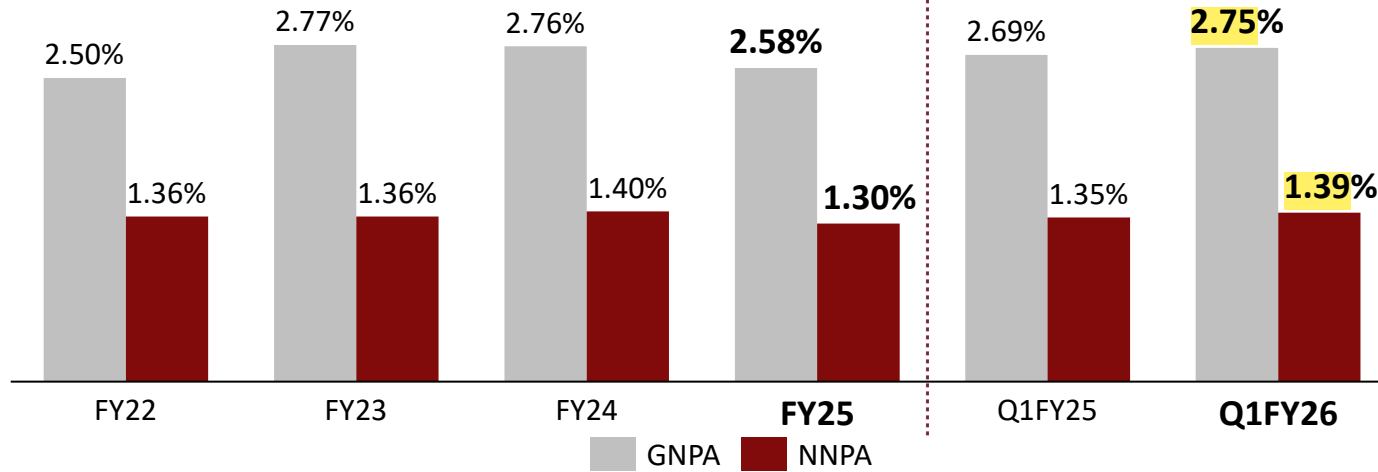


- 
- Focus on middle income customer segment, with endeavor to be the full suite Banker (Portfolio ATS of INR 16.6 lacs)
  - Diversified portfolio with each segment witnessed multiple cycles
  - Continued focused on secured lending



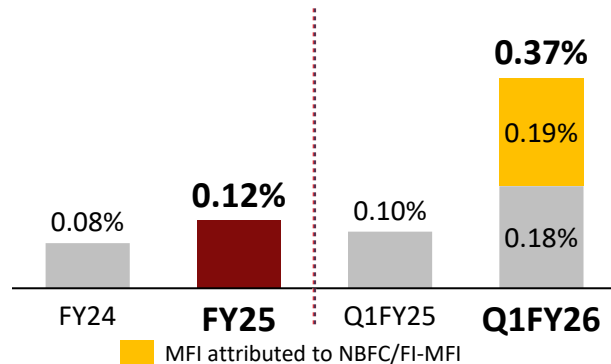
# Industry Leading Asset Quality

## Asset Quality (%)

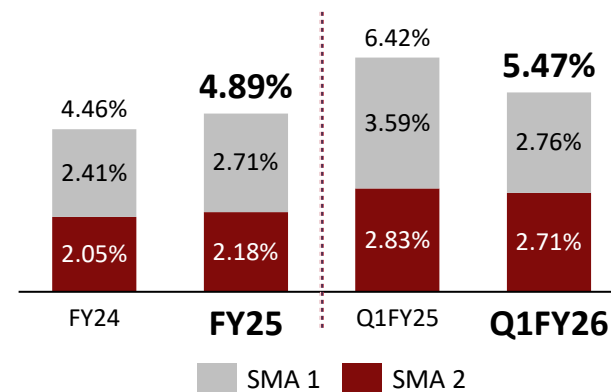


- Focus on secured products with strong underwriting capabilities resulting in one of the lowest NPAs
- Being PRIMARY BANKER, better visibility of borrowers' cash flow: follow conservative LTV approach
- Emphasis on collection and resolutions even for sticky loans – close to ZERO write-offs and NIL NPA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

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



## SMA 1 & 2 (%)



NPA Table (INR Crores)	FY23	FY24	FY25	Q1 FY25	Q1 FY26
Opening NPAs	117.1	152.6	170.2	170.2	185.3
Additions	154.4	128.4	84.4	16.3	33.1*
Upgradations & Recovery	118.8	110.5	68.8	14.7	13.7
Write offs <sup>1</sup>	0.1	0.3	0.5	0.0	0.5
Closing NPAs	152.6	170.2	185.3	171.9	204.2

\*INR 14.69 crores addition attributed to NBFC/FI-MFI

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

Risk Management framework developed over two decades of operational experience and customer engagement



## Industry Leading Asset Quality

**2.7%**

GNPA as of June-25

**1.4%**

NNPA as of June-25

**0.4%**

Credit Cost Q1FY26

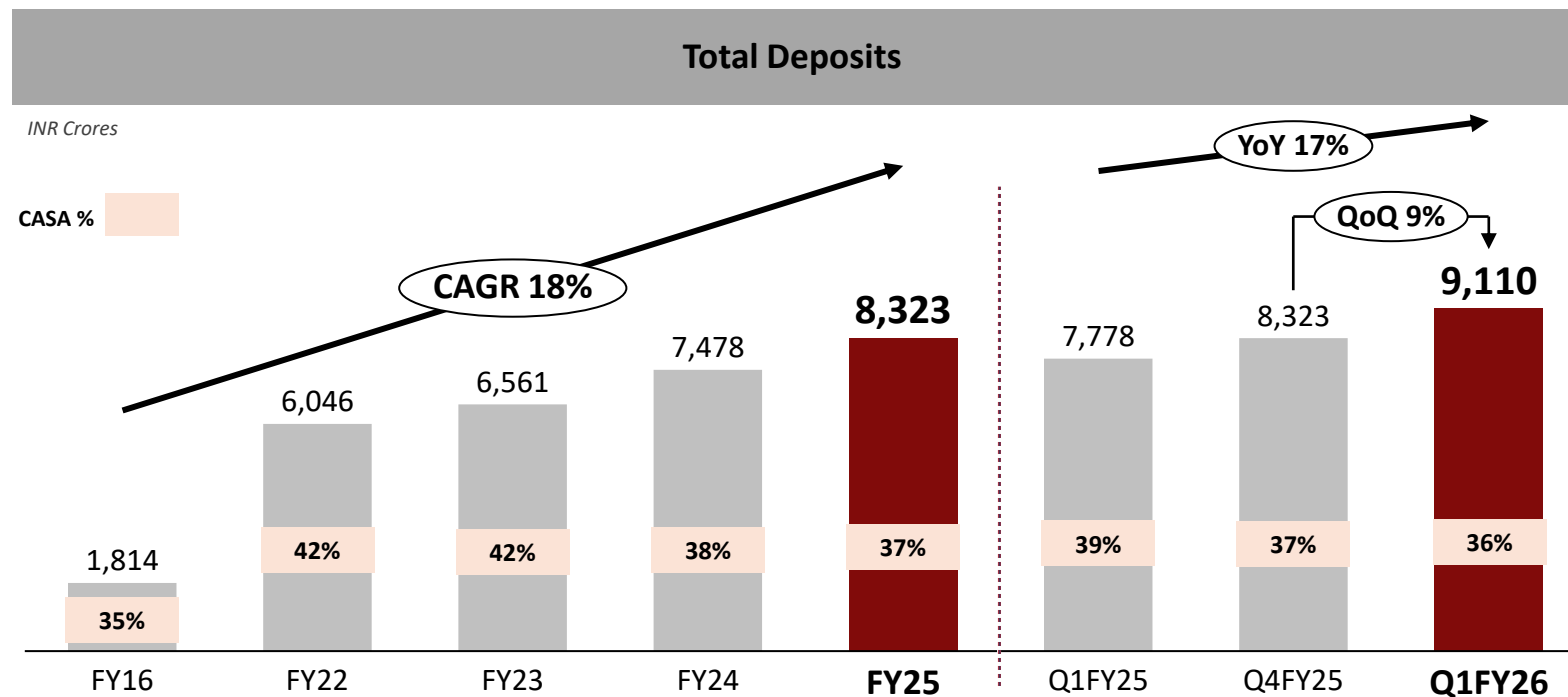
**~ Negligible write-offs**

One of the most secured Asset Portfolio in the Lending Industry

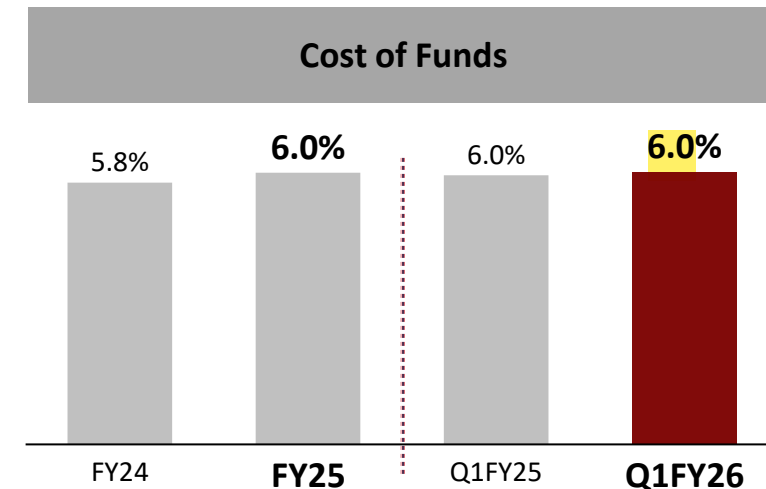
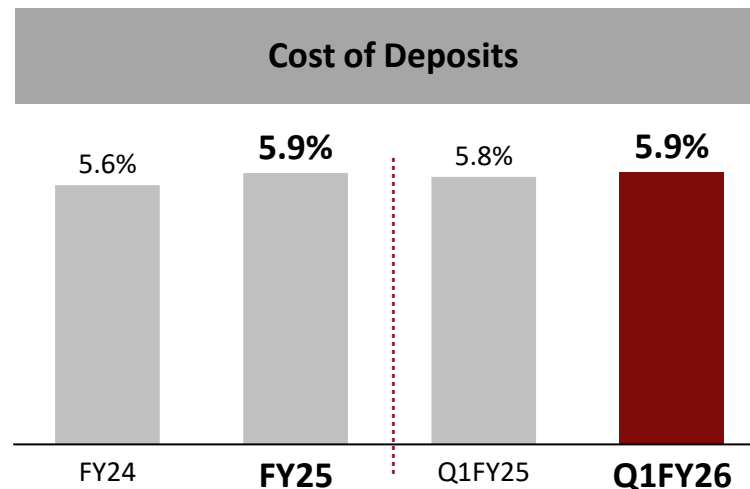
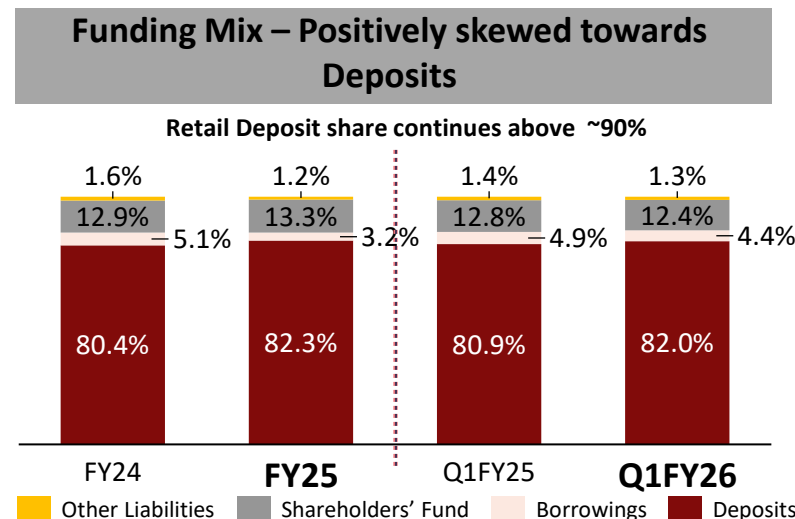
# Liability Portfolio



# Retail Focused Liability Franchise with High Share of CASA



- Consciously calibrated deposit growth owing to low CD ratio and high leverage ratio.
- Ability to quickly ramp up deposit mobilization. Post recent interest rate cut, Bank has accelerated deposit mobilisation with 9% Q-o-Q growth
- 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 3.25%)



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

# Financials & Key Ratios

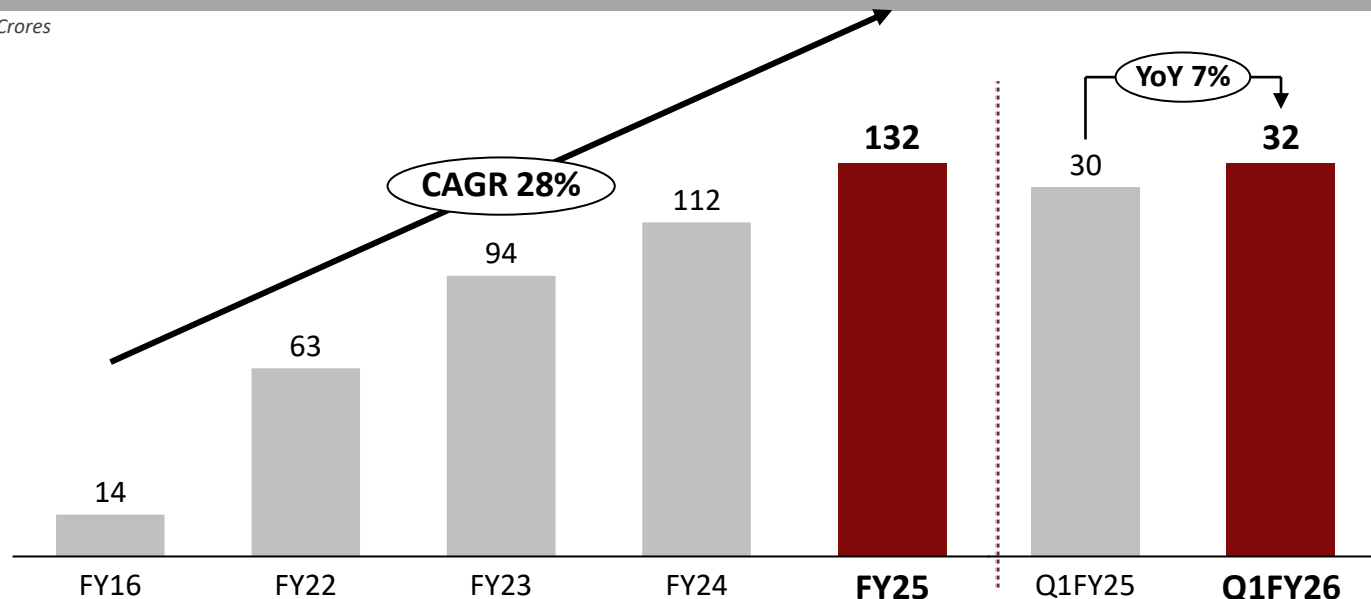




# Consistently Improving Profitability

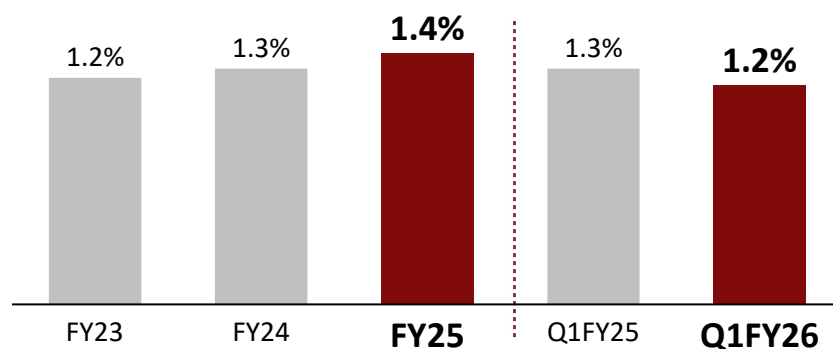
## Profit After Tax

INR Crores

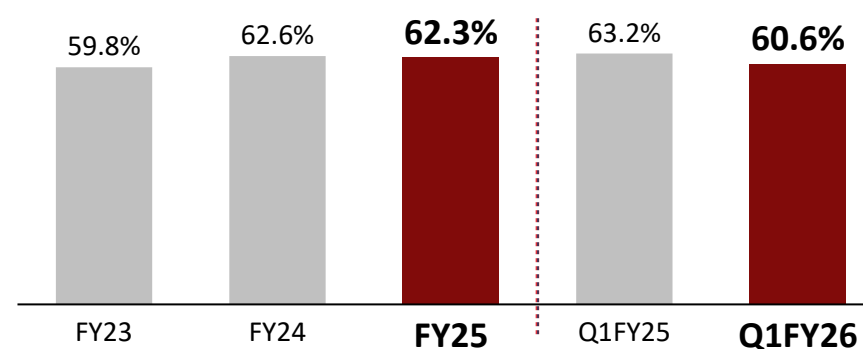


- NIM maintained at 4.1%, despite the declining interest rate regime.
- PPOP grown by 24%, supported by increase in non-interest income by 38% and reduction in cost-to-income ratio to 60.5%.
- Credit cost increased to 0.37%, out of which 0.19% attributes to slippage from NBFC/FI-MFI exposure (Bank has less than 1% exposure to NBFC/FI-MFI). Overall asset quality (excl NBFC/FI-MFI) remain strong.
- PAT grown by 7% Y-o-Y.
- Growth drivers includes improving CD ratio resulting in acceleration in NIMs and increasing non-fund-based income

## RoA<sup>1</sup>



## Cost to Income Ratio



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

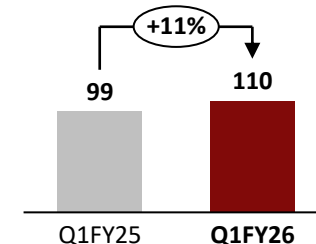
# Statement of Profit and Loss



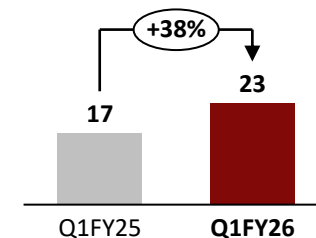
INR Crs.

Particulars	Q1FY25	Q1FY26	YoY <sup>1</sup> (%)	Q4FY25	FY25	FY24	FY23	FY22	CAGR <sup>2</sup> %
Interest Earned	218	247	13%	231	909	794	676	579	
Other Income	17	23	38%	26	86	68	50	54	
Gross Total Income	235	270	15%	257	995	862	726	633	17%
Interest Expended	119	137	15%	128	498	449	354	323	
Operating expenses	73	81	11%	82	311	258	223	196	
Provisions & Contingencies	13	20	46%	13	54	43	55	51	
Profit/loss for the period	30	32	7%	34	132	112	94	63	38%
Earnings Per Equity Share									
Basic (Rs)	6.7	7.1		7.6	29.2	30.7	27.4	18.4	
Diluted (Rs)	6.6	7.0		7.5	29.1	30.5	27.2	18.2	

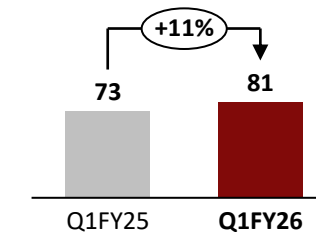
## Net Interest Income



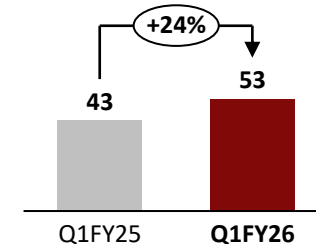
## Non-Interest Income



## Operating Expense



## PPOP



1. YoY (calculated Q1FY26 over Q1FY25)

2. CAGR (calculated from 2019-25)

Numbers have been rounded off wherever applicable

# Return Ratios

Key Business Parameters	Q1FY25	Q4FY25	Q1FY26
CD ratio (Avg) (%)	79.6	82.5	80.9
CD ratio (Outstanding) (%)	82.2	86.3	81.6
Yield on Advances (%)	11.2	11.0	11.1
Cost of Deposits (%)	5.8	5.9	5.9
Cost to Income ratio (%)	63.2	62.6	60.6

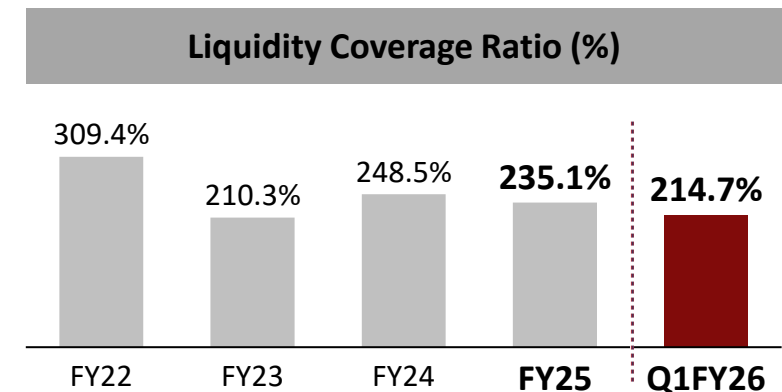
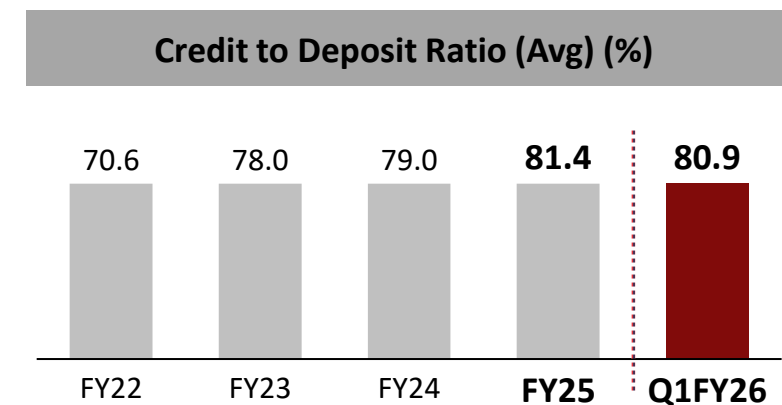
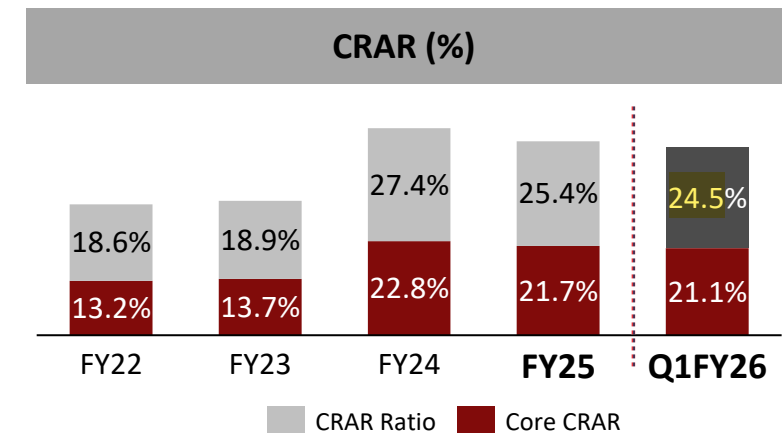
Return Ratios %	Q1FY25	Q4FY25	Q1FY26
Net Interest Margin	4.2	4.1	4.1
Non-Interest Income <sup>1</sup>	0.7	1.0	0.9
Operating Margin	1.8	1.9	1.9
Credit Cost	0.1	0.1	0.4
RoA <sup>2</sup>	1.3	1.4	1.2
RoAA <sup>3</sup>	2.0	2.0	1.8
RoE <sup>4</sup>	9.9	10.8	9.4

Other Income (INR Crs.)	Q1FY25	Q4FY25	Q1FY26
Advance Related Fee Income	4.0	10.3	7.2
Operations Related Fee Income	4.8	5.0	5.0
Banca Commission <sup>4</sup>	6.6	9.1	9.5
Forex Commission	1.2	0.8	0.8
Treasury Income	-	0.4	0.9
<b>Total Other Income</b>	<b>16.6</b>	<b>25.6</b>	<b>23.4</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
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
12.9	16.6	14.6	10.4

- Effectively managed yields and interest spread across interest rate cycles; consistent increase 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 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)	Q1FY25	Q1FY26	YoY <sup>1</sup> (%)	Q4FY25
Capital & Liabilities				
Net Worth	1,233	1,376	12%	1,340
Deposits	7,778	9,110	17%	8,323
Borrowings	466	488		321
Other Liabilities and Provisions	134	139		124
Total	9,612	11,113	16%	10,108

FY25	FY24	FY23	FY22
1,340	1,197	611	516
8,323	7,478	6,561	6,046
321	472	721	498
124	148	98	93
10,108	9,295	7,991	7,154

Assets				
Cash and Balances with RBI (Balances with Banks & Money at call & short notice)	1,257	1,605		1,000
Investments	1,762	1,876		1,819
Advances	6,304	7,334	16%	7,090
Fixed Assets	82	92		89
Other Assets	207	206		110
Total	9,612	11,113	16%	10,108

1,000	1,321	881	1,019
1,819	1,706	1,489	1,357
7,090	6,075	5,429	4,635
89	84	83	84
110	110	110	59
10,108	9,295	7,991	7,154

Book Value (per share)	274	304		296
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296	266	178	152
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1. YoY (calculated Q1Y26 over Q1FY25)

Numbers have been rounded off wherever applicable



## Primary Banker to our customers

### Key Focus Areas

#### Organic Loan Book Growth and Secured Lending

- Targeting existing segments – MSME & Trading, Mortgages, and Agriculture.
- Capitalizing on anticipated tailwinds in middle-income segments.
- Continuing expansion within the secured loan portfolio.

01

#### Elevating Liability Franchise

- Utilizing brand strength to bolster retail deposit growth.
- Sustaining the CASA ratio
- Focus on deepening existing customer relationships.

02

#### Expanding Our Brand Outreach

- Scaling up new branch opening
- Extending presence into contiguous states and intensifying penetration in current markets
- Strengthening customer engagement through digital channels and increasing the share of cashless transactions

03

#### Strengthening Operational and Profitability Metrics

- Accelerating the credit-to-deposit ratio on average basis to enhance Net Interest Margin (NIM)
- Improving operating efficiency through scaling & increasing proportion of matured branch mix
- Leveraging bancassurance channel partners to expedite cross-selling opportunities

04

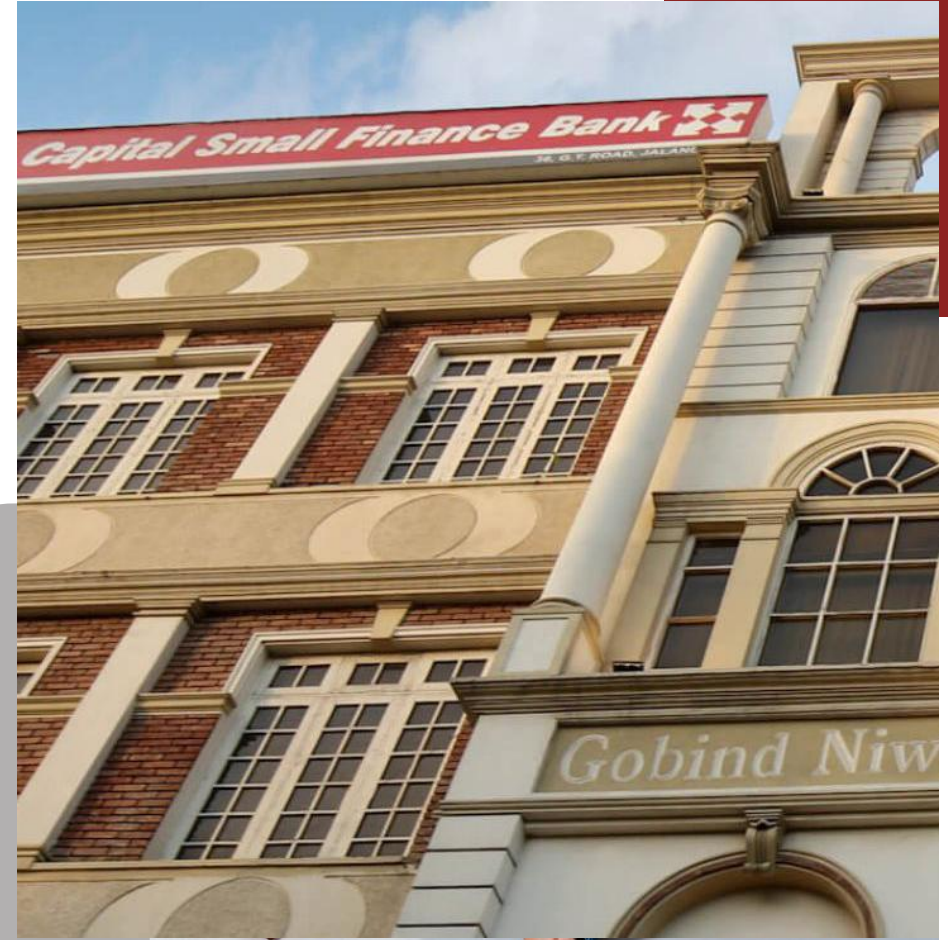
### Key Outcomes

Growth in Advance

Increase in CD ratio on average basis to improve NIM

Improvement in profitability and ROA

# 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

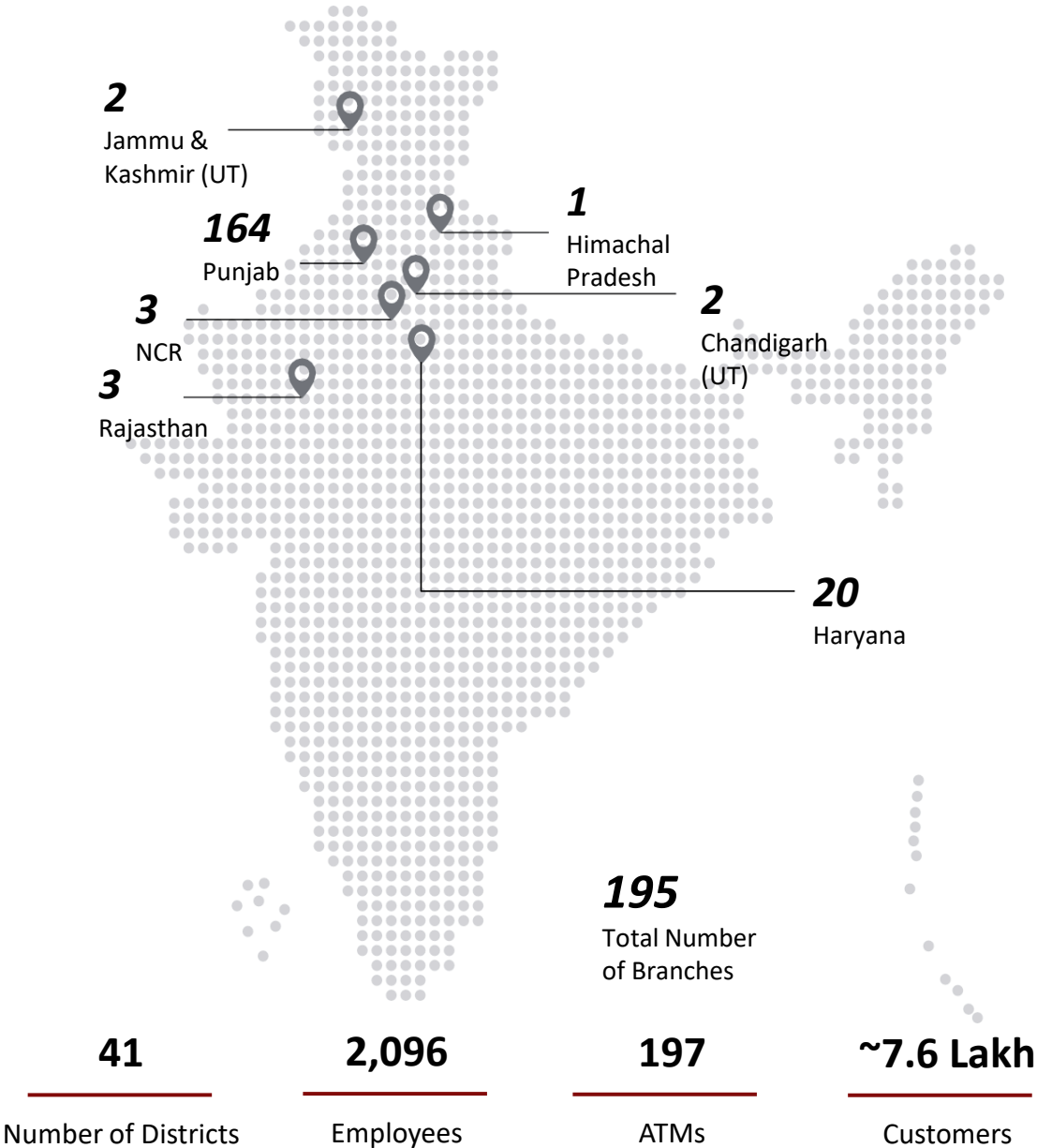
### Mobile Banking (Capital Mobile+)

### Mobile Passbook (Capital Mobile Connect)

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



# Increasing Presence to Enhance Accessibility



## 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
Rural Areas	40.5%	35.1%	21.9%
Semi-Urban Areas	36.4%	38.5%	33.0%
Urban Areas (including Metro)	23.1%	26.3%	45.1%
Total	100.0%	100.0%	100.0%

All data as of Q1FY26/June 30, 2025

\*Includes UT Chandigarh & Jammu

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

## Retail focused liability franchise with high CASA share

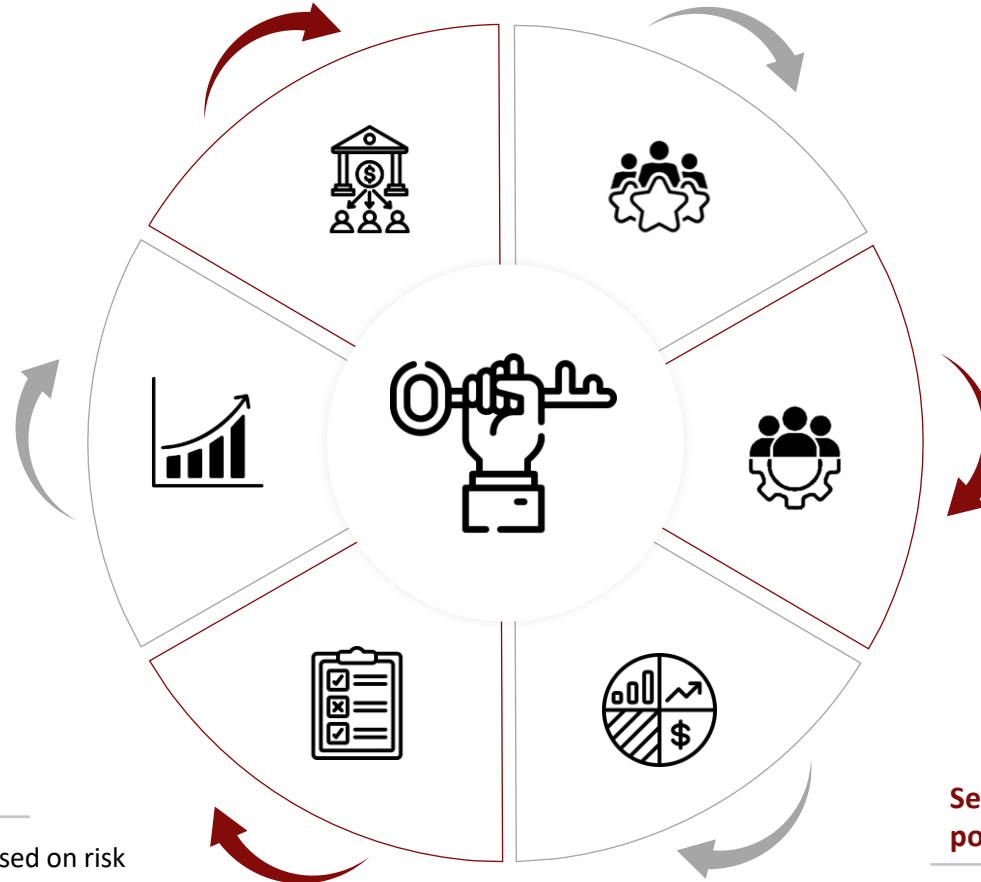
- High CASA<sup>1</sup> ratio 36% with 89.5% retail deposits
- Low Cost of funds at 6.0% in Q1FY26

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

- ROAA<sup>2</sup> at 1.8%, ROA<sup>3</sup> at 1.2% as of June 2025
- Consistent CASA between 37%-42% since FY19
- 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, 27% towards Mortgages, 22% 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

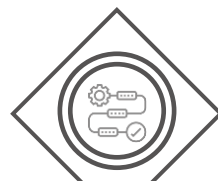


## Transforming Customer Experience

- 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

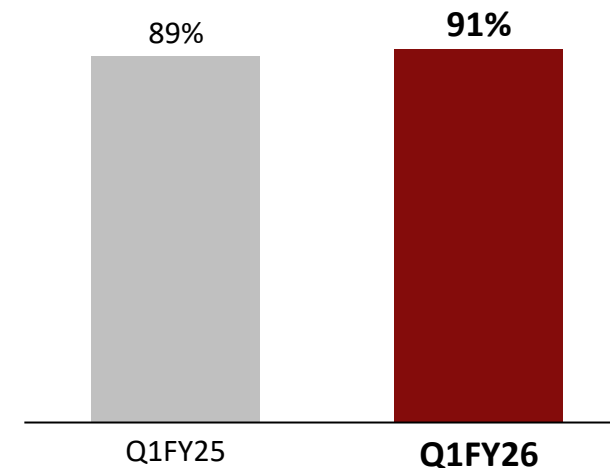
- Increasing cashless banking & Automating operation

- Improving collections through warning systems

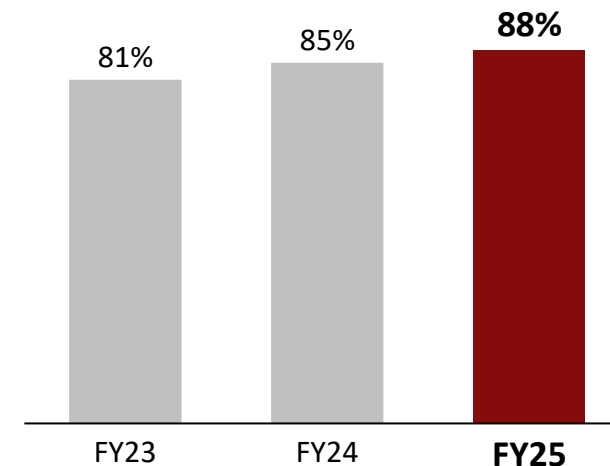
- Targeting and monitoring customers through data

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

Q-o-Q



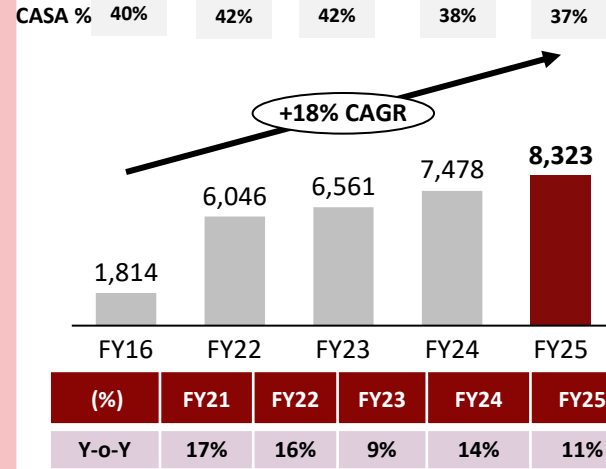
Y-o-Y



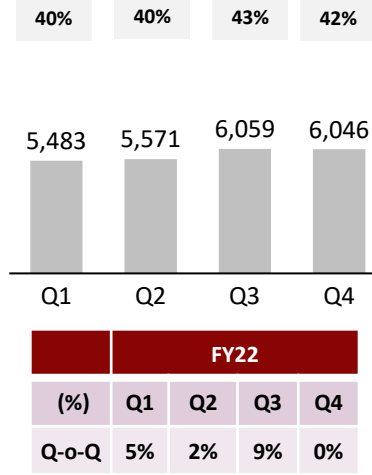
# Historical Performance - Deposits & Advances

## Total Deposits

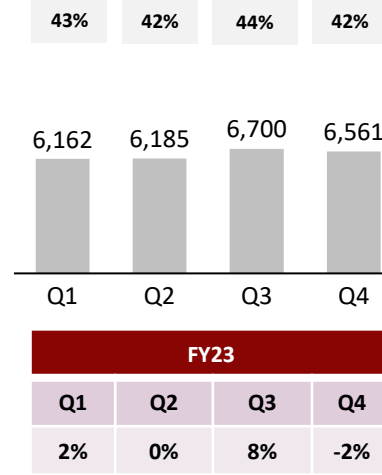
INR Crores



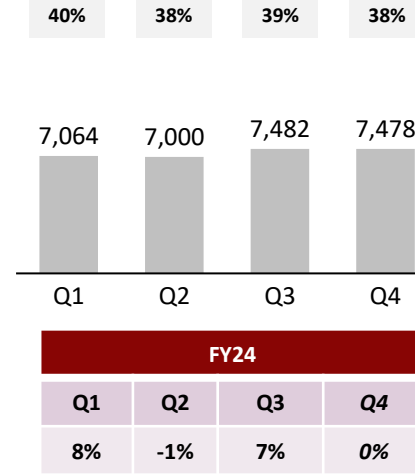
### FY22



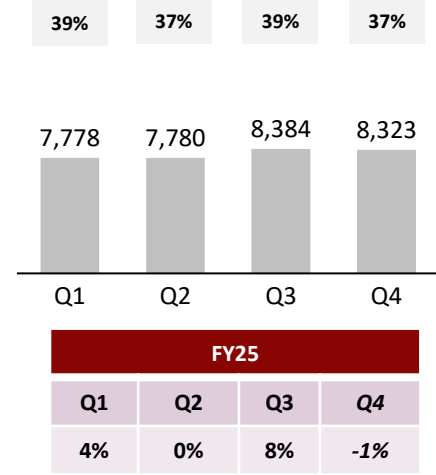
### FY23



### FY24



### FY25

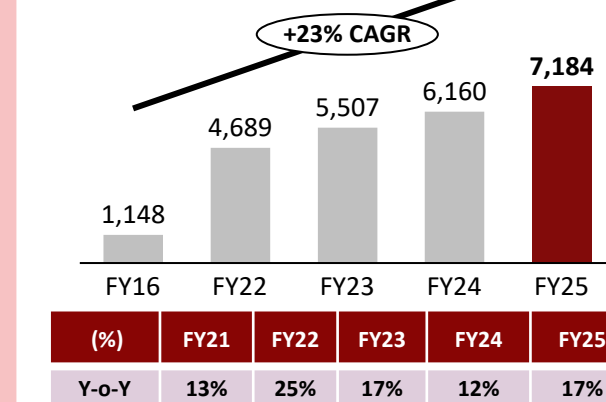


### FY26

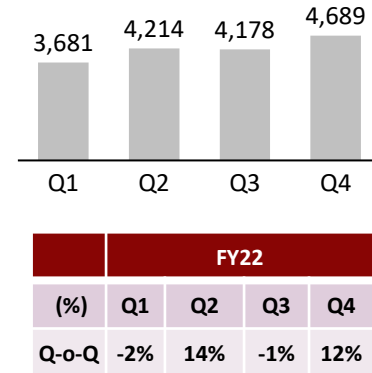


## Gross Loan Book

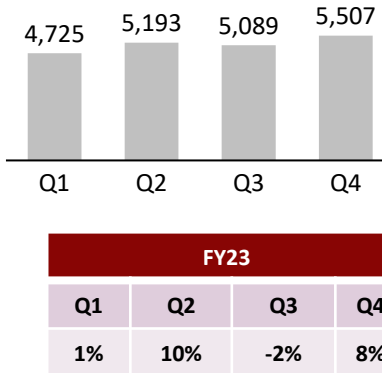
INR Crores



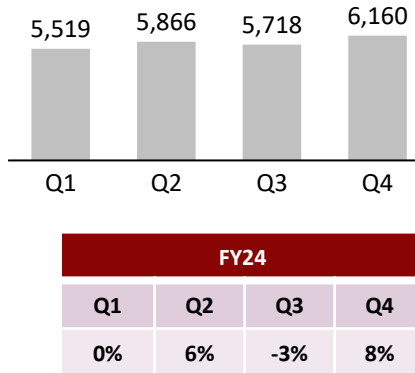
### FY22



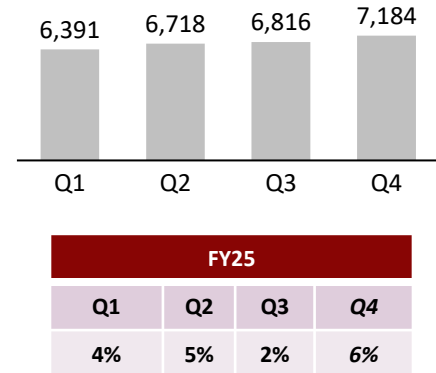
### FY23



### FY24



### FY25



### FY26



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. Dinesh Gupta**

Non-executive Director

- 3+ decades of experience in the field of finance, taxation, corporate & commercial laws, corporate restructuring
- Practicing Company Secretary



**Mr. 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



**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



**Growth in Action Trust in Motion**

**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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