Capital Small Finance Bank

CSFB.2023-24/402 **November 08, 2023**

BSE Limited
Listing Compliance
P.J Towers,
Dalal Street,
Mumbai 400001

Scrip Code: 951995 & 953739

Subject: Outcome of the Board Meeting held on November 08, 2023

Respected Sir/Madam,

It is hereby informed that the Board of Directors of the Capital Small Finance Bank Limited ("Bank" or "the Bank") in its meeting held today i.e. November 08, 2023, *inter alia* considered and approved the Un-audited Financial Results of the Bank for the Quarter and Half Year ended September 30, 2023.

The Board meeting commenced at 11 a.m. and concluded at 02:35 p.m.

A copy of the Un-audited Financial Results of the Bank for the Quarter and Half Year ended September 30, 2023 alongwith the Limited Review Report thereon issued by M/s T R Chadha & Co LLP, Statutory Auditors of the Bank and the line items prescribed under Regulation 52 (4) of the SEBI (Listing Obligations and Disclosure Requirements) Regulation, 2015 ('Listing Regulations') is enclosed herewith as **Annexure – 1** and the same is also available on the Bank's website at www.capitalbank.co.in.

Pursuant to the Regulation 52(7) of the Listing Regulation, we confirm that the issue proceeds of the listed non-convertible debt securities have been fully utilized and that there are no deviations in the use of the said proceeds from the object stated in the Information Memorandum(s)/Disclosure Documents.

Pursuant to SEBI Circular No. SEBI/HO/DDHS/P/CIR/2023/50 dated March 31, 2023, and other applicable circulars issued by SEBI, please find enclosed herewith requisite information on Security Cover including compliance with all the covenants as **Annexure – 2** in respect of the listed unsecured non-convertible debentures (NCDs) issued by the Bank.

Capital Small Finance Bank

We request you to take note of the results in terms of the Regulations 51, 52 and other applicable provisions of the Listing Regulations.

Thanking You,

Yours faithfully,

For **Capital Small Finance Bank Limited**

Amit Sharma

Digitally signed by Amit Sharma
DN: c=IN, st=Punjab, 2.5.4.20=5eefbcb26f991a2098af49c1fc8db9b9cfd39f5a824f12e2abbc9ca69565be95, postalCode=141010, street=House No 30,Jappan Colony,Jamalpur,Focal Point,Focal Point,Ludhiana, pseudonym=f7e1f9fa67faa0d6556fa2dae14a3aca, title=6061, serialNumber=714e67af2c56cb3a137a0e626667dd2dc0ee0473e2d5376e0d595999604af844, o=Personal, cn=Amit Sharma
Date: 2023.11.08 14:46:22 +05'30'

Amit Sharma
Company Secretary & Compliance Officer
Membership No.: F10888

Encl: as above

Annexure -1

Capital Small Finance Bank

CAPITAL SMALL FINANCE BANK LIMITED

Registered Office: MIDAS Corporate Park, 3rd Floor, 37, G.T. Road, Jalandhar – 144001, Punjab
Tel.:0181-5051111, 5052222| Fax: 0181-5053333|E-mail: investorrelations@capitalbank.co.in
CIN: U65110PB1999PLC022634

Statement of Un-Audited Financial Results for the quarter and half Year ended September 30, 2023

(₹ in Lacs except otherwise stated)

Particulars	Quarter ended			Half Year ended		Year ended
	September 30, 2023	June 30, 2023	September 30, 2022	September 30, 2023	September 30, 2022	March 31, 2023
	Reviewed (Refer Note 6)	Reviewed	Reviewed	Reviewed	Reviewed	Audited
Interest Earned	**19,707**	**18,891**	**16,825**	**38,598**	**32,073**	**67,601**
Interest/discount earned on advances/bills	15,602	14,892	13,468	30,494	25,181	53,286
Interest earned on investments	2,686	2,615	2,320	5,301	4,682	9,762
Interest on balances with Reserve Bank of India and other interbank funds	1,337	1,354	1,036	2,691	2,209	4,484
Others	82	30	1	112	1	69
Other Income	**1,586**	**1,338**	**1,165**	**2,924**	**2,208**	**4,947**
Total Income	**21,293**	**20,229**	**17,990**	**41,522**	**34,281**	**72,548**
Interest Expended	**11,263**	**10,238**	**8,675**	**21,501**	**16,937**	**35,402**
Operating Expenses	**6,631**	**5,852**	**5,450**	**12,483**	**10,619**	**22,275**
Employee cost	3,111	3,029	2,958	6,140	5,622	11,798
Other operating expenses	3,520	2,823	2,492	6,343	4,997	10,477
Total Expenditure	**17,894**	**16,090**	**14,125**	**33,984**	**27,556**	**57,677**
Operating profit before provisions and contingencies	**3,399**	**4,139**	**3,865**	**7,538**	**6,725**	**14,871**
Provisions and Contingencies (other than taxes)	175	150	807	325	1,234	2,455
Exceptional item	-	-	-	-	-	-
Profit before taxes	**3,224**	**3,989**	**3,058**	**7,213**	**5,491**	**12,416**
Income tax	795	979	777	1,774	1,382	3,056
Net Profit for the period/year	**2,429**	**3,010**	**2,281**	**5,439**	**4,109**	**9,360**
Paid up Share Capital (Face value of ₹10/- each)	**3,535**	**3,535**	**3,425**	**3,535**	**3,425**	**3,425**
Reserves excluding revaluation reserves						57,636
Analytical/Sector Specific ratios and other disclosures						
Percentage of shares held by Government of India	-	-	-	-	-	-
Net worth[1]	71,176	69,072	55,651	71,176	55,651	61,061
Return on Assets[2] (non-annualised for quarters and half years)	0.28%	0.36%	0.30%	0.64%	0.55%	1.22%

Capital Small Finance Bank Ltd. H.O. Jalandhar

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Operating Margin[3]	15.97%	20.46%	21.48%	18.16%	19.62%	20.50%
Net Profit Margin[4]	11.41%	14.88%	12.68%	13.10%	11.99%	12.90%
EPS Basic (₹) (non-annualised for quarters and half years)	6.85	8.74	6.67	15.59	12.02	27.35
EPS Diluted (₹) (non-annualised for quarters and half years)	6.80	8.69	6.63	15.49	11.97	27.21
Face value (₹)	10.00	10.00	10.00	10.00	10.00	10.00
Gross NPA	16,042	15,488	13,511	16,042	13,511	15,262
Net NPA	7,867	7,450	6,942	7,867	6,942	7,405
% of Gross NPA	2.73%	2.81%	2.60%	2.73%	2.60%	2.77%
% of Net NPA	1.36%	1.37%	1.35%	1.36%	1.35%	1.36%
Capital Adequacy ratio (%)	20.72%	20.81%	18.61%	20.72%	18.61%	18.87%
Tier-I Ratio (%)	15.26%	15.20%	13.00%	15.26%	13.00%	13.69%
Debt Equity Ratio[5]	0.80	1.01	1.41	0.80	1.41	1.18
Outstanding redeemable preference shares[6]	-	-	-	-	-	-
Capital redemption reserve[7]	-	-	-	-	-	-
Debenture redemption reserve[7]	-	-	-	-	-	-
Total Debt to Total Assets[8]	6.83%	8.16%	10.29%	6.83%	10.29%	9.03%

[1]Net worth means the aggregate value of the paid-up share capital and all reserves created out of the profits and securities premium account and debit or credit balance of profit and loss account, after deducting the aggregate value of the accumulated losses, deferred expenditure and miscellaneous expenditure not written off, as per the balance sheet, but does not include reserves created out of revaluation of assets, write-back of depreciation and amalgamation.

[2]Return on Assets means the ratio of profit after tax to average monthly total assets.

[3]Operating Margin means Operating profit before provisions and contingencies to the total income.

[4]Net Profit Margin means Net Profit to total income

[5]The Bank follows the guidelines issued by the Reserve Bank of India (RBI) from time to time with regard to the Capital Adequacy Ratio. Accordingly, debt-equity ratio is not applicable on the Bank. However, the Debt Equity Ratio is calculated as total borrowings to share capital plus reserves.

[6]The Bank has not issued any redeemable preference shares.

[7]As per the Companies Act, 2013, the Bank is not required to create capital/debenture redemption reserve. However, the Bank has created Recovery Expense Fund Account with BSE Limited.

[8]Total Debts to Total assets means the ratio of total borrowings to total assets.

*Being a Banking Company, the following ratio disclosure is not applicable as per SEBI (LODR), 2015 & Indian Banks' Association (IBA) letter bearing reference no. COB/Cir/LoRD/2021-22/10718 dated December 22, 2021:

1. Debt Service Coverage Ratio
2. Interest Service Coverage Ratio
3. Current Ratio
4. Long term Debt to Working Capital
5. Bad Debts to Account Receivable Ratio
6. Current Liability Ratio
7. Debtors Turnover
8. Inventory Turnover

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Notes:

1. **Statement of Assets and Liabilities is given below:**

(₹ in Lacs)

Particulars	As at September 30, 2023	As at September 30, 2022	As at March 31, 2023
	Reviewed	Reviewed	Audited
CAPITAL AND LIABILITIES			
Capital	3,535	3,425	3,425
Reserves and Surplus	67,641	52,226	57,636
Deposits	7,00,029	6,18,459	6,56,062
Borrowings	57,276	78,330	72,138
Other Liabilities and Provisions	10,589	9,099	9,816
Total	**8,39,069**	**7,61,539**	**7,99,077**
ASSETS			
Cash and Balances with Reserve Bank of India	50,246	44,332	46,265
Balances with Banks and Money at call and short notice	35,014	54,950	41,821
Investments	1,54,946	1,33,597	1,48,858
Advances	5,78,419	5,12,704	5,42,869
Fixed Assets	8,076	8,298	8,259
Other Assets	12,369	7,658	11,005
Total	**8,39,069**	**7,61,539**	**7,99,077**
Contingent Liabilities	5,292	4,834	5,647
Bills for Collection	-	-	-

2. **Statement of Cash Flow is given below:**

(₹ in Lacs)

Particulars	Half Year ended September 30, 2023	Half Year ended September 30, 2022	Year ended March 31, 2023
	Reviewed	Reviewed	Audited
Cash Flow from Operating Activities			
Net Profit before Taxes	7,213	5,491	12,416
Adjustment For:			
Depreciation Charge on Fixed Assets	856	1,152	2,067
Loan Loss Provision	325	1,234	2,455
(Profit)/Loss on Sale of Fixed Assets	2	2	(1)
Employee Stock Option Expense	121	108	267
Depreciation on Investments	79	175	134
Operating profit before working capital changes	8,596	8,161	17,338
Adjustment For:			
Decrease in Term Deposits with other Banks	10,691	13,837	23,260
(Increase)/Decrease in Investments	(6,167)	1,934	(13,286)
(Increase) in Advances	(35,867)	(50,403)	(81,856)
Increase In Deposits	43,966	13,824	51,426

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(Increase) in Other Assets	(1,231)	(1,507)	(4,945)
Increase/(Decrease) in Other Liabilities & Provision	765	(31)	754
Cash Flow from Opera ting Activities	20,753	(14,185)	(7,309)
Direct Taxes Paid [net of refunds]	(1,906)	(1,851)	(3,436)
Net Cash Flow from/(used in) Operating Activities	**18,847**	**(16,036)**	**(10,745)**
Cash Flow from Investing Activities			
Purchase of Fixed Assets	(679)	(1,099)	(1,976)
Proceeds from Sale of Fixed Assets	5	6	10
Net Cash Flow used in Investing Activities	**(674)**	**(1,093)**	**(1,966)**
Cash Flow from Financing Activities			
Net Proceeds from equity shares issued under preferential allotment on private placement basis / ESOP allotment	4,978	198	199
Net Proceeds from the new issue of Unsecured Redeemable Non-Convertible Bonds/ (Redemption of Bonds)	2,286	2,613	2,613
Net Increase/(Decrease) in Borrowings/ Refinance	(17,148)	25,874	19,682
Dividend Payment (Including Tax on Dividend)	(424)	(342)	(342)
Net Cash Flow from/(used in) Financing Activities	**(10,308)**	**28,343**	**22,152**
Net Increase/(Decrease) In Cash & Cash Equivalent	**7,865**	**11,214**	**9,441**
Cash & Cash Equivalents in the beginning of the period	49,194	39,753	39,753
Cash & Cash Equivalents at the end of the period	57,059	50,967	49,194

3. The results for the quarter and half year ended September 30, 2023 have been approved by the Board of Directors of Capital Small Finance Bank Limited ("the Bank") in its meeting held on November 08, 2023. The results have been reviewed by the Statutory Auditors (T R Chadha & Co LLP) of the Bank and, they have issued their unmodified Limited Review Report thereon.

4. The above financial results of the Bank have been prepared in all material aspects, in accordance with the generally accepted accounting principles in India ("Indian GAAP"), statutory requirements prescribed under the Banking Regulation Act, 1949, circulars and guidelines issued by the Reserve Bank of India ("the RBI") from time to time, Regulation 52 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 and Accounting Standards as prescribed under Section 133 of the Companies Act, 2013.

5. The Bank has followed the same significant accounting policies as followed for the year ended March 31, 2023. Any circular / direction issued by the Reserve Bank of India is implemented prospectively when it becomes applicable.

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6. The figures for the quarter ended September 30, 2023 are the balancing figures between figures in respect of the year to date figures upto September 30, 2023 and the published figures upto June 30, 2023.

7. During the half year ended September 30, 2023 (nil during the quarter ended September 30, 2023), the Bank has issued and allotted 10,57,700 equity shares having face value of ₹10/- each at a premium of ₹458/- (i.e., at the total issue price of ₹468/-) per Equity Share aggregating to ₹4,950 lacs on private placement basis under preferential allotment. Additionally, during the half year ended September 30, 2023, the Bank has issued and allotted 40,482 equity shares to employees of the Bank in form of employee stock option as per the ESOP plans of the Bank.

8. Details of Restructuring under "Resolution Framework – 1.0: Resolution Framework for COVID-19-related Stress" and "Resolution Framework – 2.0: Resolution of Covid-19 related stress of Individuals and Small Businesses" are as under:

During the half year ended September 30, 2023:

(₹ in Lacs)

Type of borrower	Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at the end of the previous half-year March 31,2023 (A)[1]	Of (A), aggregate debt that slipped into NPA during the half-year	Of (A) amount written off during the half-year	Of (A) amount paid by the borrowers during the half-year[2]	Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at the end of this half-year September 30, 2023
Personal Loans	1,817.84	72.61	-	163.54	1,581.68
Corporate persons*	-	-	-	-	-
-Of which MSMEs	-	-	-	-	-
Others	229.41	6.69	-	54.60	168.12
Total	**2,047.25**	**79.30**	**-**	**218.14**	**1,749.80**
* As defined in Section 3(7) of the Insolvency and Bankruptcy Code, 2016					

[1] includes requests received till September 30, 2021 implemented subsequently

[2] Net of increase in exposure during the period

9. During the half year ended September 30, 2023, the Bank has not transferred/acquired any stressed loan or loan not in default under the master directions of Reserve Bank of India on Transfer of Loan Exposures dated September 24, 2021, updated as on December 05, 2022.

10. Other income relates to income from non-fund-based banking activities including commission, exchange, brokerage and profit, loss from investments, etc.

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11. The Capital Adequacy Ratio has been computed as per the Reserve Bank of India guidelines. The Bank has followed standardized approach for credit risk. However, capital charge has not been prescribed for Small Finance Banks in respect of market risk and operational risk.

12. In accordance with the Reserve Bank of India guidelines, Pillar 3 disclosure, leverage ratio, liquidity coverage ratio, net stable funding ratio and main features of capital instruments are available at https://www.capitalbank.co.in/investor-disclosures-pillar-3-disclosures. The disclosure has not been subjected to limited review.

13. Figures of the previous periods/years have been regrouped/reclassified wherever necessary to conform to current period's classification.

For and on behalf of the Board of Directors of
Capital Small Finance Bank Limited

Capital Small Finance Bank Ltd. H.O. Jalandhar

Date: November 8, 2023
Place: Jalandhar

Sarvjit Singh Samra
Managing Director
DIN: 00477444

Independent Auditor's Review Report on Quarterly and half yearly Unaudited Financial Results of Capital Small Finance Bank Limited Under Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended

To the Board of Directors
Capital Small Finance Bank Limited

1. We have reviewed the accompanying statement of unaudited financial results of **Capital Small Finance Bank Limited** ('the Bank') for the quarter and half year ended 30th September 2023 ('the statement'), being submitted by the Bank under the requirement of Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended ('the Regulations') except for the disclosures relating to Pillar 3 disclosure under Basel III Capital Regulations, as at 30th September 2023, including Leverage Ratio, Liquidity Coverage Ratio and Net Stable Funding Ratio under Basel III Capital Regulations as have been disclosed on the Bank's website and in respect of which a link has been provided in the aforesaid Statement, which have not been reviewed by us.

2. This statement, which is the responsibility of the Bank's management and approved by the Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in the Accounting Standard 25 'Interim Financial Reporting' prescribed under section 133 of Companies Act 2013 ('the Act') read with relevant rules issued thereunder, the relevant provisions of the Banking Regulation Act, 1949, the circulars, guidelines and directions issued by the Reserve Bank of India ('the RBI') from time to time ('the RBI Guidelines') and another accounting principle generally accepted in India. Our responsibility is to issue a report on the statements based on our review.

3. We conducted our review of the statement in accordance with the Standards on Review Engagement (SRE) 2410 'Review of Interim Financial Information Performed by the Independent Auditor of the Entity', issued by the Institute of Chartered Accountants of India (ICAI). This standard requires that we plan and perform the review to obtain moderate assurance as to whether the statement is free of material misstatement. A review of interim financial information consists of making inquiries, primarily of the persons responsible for financial and accounting matters and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Standards on Auditing and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. We have not performed an audit and accordingly, we do not express an audit opinion.

4. Based on our review conducted as above, nothing has come to the attention that causes us to believe that the accompanying statement prepared in accordance with the applicable Accounting Standard, specified under Section 133 of Companies Act, 2013 as amended, read with relevant rules issued thereunder, the RBI guidelines and other recognized accounting practices and policies have not disclosed the information required to be disclosed in terms of the Regulation including the manner in which it is to be disclosed, or that it contains any material misstatement or that it has not been prepared by the relevant prudential norms issued by the Reserve Bank of India in respect of income recognition, asset classification, provisioning, and other related matters except for the aforesaid Pillar 3 disclosures as at 30th September 2023, including Leverage Ratio, Liquidity Coverage Ratio and Net Stable Funding Ratio under Basel III Capital Regulations as have been disclosed on the Bank's website and in respect of which a link has been provided in the aforesaid Statement, which have not been reviewed by us or that it contains any material misstatement.

For **T R Chadha & Co LLP**
Chartered Accountants
Firm Regn. No. 006711N / N500028

HITESH GARG
Digitally signed by HITESH GARG
Date: 2023.11.08 13:32:27 +05'30'

Hitesh Garg
(Partner)
Membership No 502955
UDIN - 23502955BGQQCF3323
Date: 08/11/2023
Place: Noida

T R Chadha & Co LLP
Chartered Accountants

To,
The Board of Directors,
Capital Small Finance Bank Limited

Independent Auditor's Report on maintenance of Security Cover including compliance with all covenants in respect of listed non-convertible debt securities issued by Capital Small Finance Bank Limited and outstanding as on 30th September, 2023

1. This report is issued in accordance with the terms of our Engagement letter with Capital Small Finance Bank Limited.

2. The accompanying statement showing maintenance of Security Cover including compliance with all covenants for listed Non-Convertible Debentures ("NCD's") issued by Capital Small Finance Bank Limited (the "Bank") which were outstanding as at September 30, 2023 (the "Statement"), is prepared by the Bank, for the purpose of submission to IDBI Trusteeship Services Limited (the "Debenture Trustee"), pursuant to the requirements of Regulation 56(1)(d) of the Securities And Exchange Board of India (Listing Obligations And Disclosure Requirements) Regulations, 2015, as amended from time to time read with circular issued by SEBI vide ref. no. SEBI/HO//DDHS/P/CIR/2023/50 dated March 31, 2023 (hereinafter together referred as the "SEBI Regulation").

Management's Responsibilities for the Statement

3. The preparation of the Statement is the responsibility of the Management of the Bank including the preparation and maintenance of all accounting and other relevant supporting records and documents. This responsibility includes design, implementation and maintenance of internal control relevant to the preparation and presentation of the Statement and applying an appropriate basis of preparation and making estimates that are reasonable in the circumstances. Further, the Bank is responsible for the maintenance of the Security Cover and compliance with all covenants of debt securities. On a quarterly basis, the bank shall furnish to the debenture trustee the compliance status with respect to covenants of the listed debt securities.

4. The Management is also responsible for ensuring that the Bank complies with the requirements of the SEBI Regulation, the Reserve Bank of India Act, 1934, the Banking Regulation Act, 1949, debenture trust deeds and other relevant circulars and guidelines issued by the Reserve Bank of India ("the RBI") and Securities and Exchange Board of India ("the SEBI") and provide all relevant information to the RBI and SEBI.

Auditor's Responsibility

5. Pursuant to requirement of the Regulations, it is our responsibility to express a limited assurance in the form of a conclusion based on our examination of relevant records maintained by the Company as to whether anything has come to our attention that causes us to believe that the details included in the Statement, regarding book values of the assets and compliance with covenants, as mentioned, as per the debenture trust deeds in respect of NCDs of the Company outstanding as at 30th September 2023, is not in agreement, in all material respects,

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Phone: 43259900, Fax: 43259930, E-mail: delhi@trchadha.com

with unaudited financial statements of the Company, underlying books of account and other relevant records and documents maintained by the Company for the half year ended 30th September 2023.

6. The procedures performed in a limited assurance engagement vary in nature and timing from, and are less in extent than for, a reasonable assurance engagement and consequently, the level
of assurance obtained in a limited assurance engagement is substantially lower than the assurance that would have been obtained had a reasonable assurance engagement been performed.

7. We have performed the following procedures for the purpose of this report;
   a. Traced and agreed on the book values mentioned in the Statement with the unaudited financial statements for the half year ended 30th September 2023;
   b. Verified the security cover details as per the Term sheets and value as per books and records of the Bank; and
   c. Verified the all covenants as per the Term sheets of NCDs issued by the Bank.
   d. Performed necessary inquiries with the management and obtained necessary representations.

8. We have conducted our examination in accordance with the 'Guidance Note on Reports or Certificates issued for Special Purposes (Revised 2016)' issued by the Institute of Chartered Accountants of India. The Guidance Note requires that we comply with the ethical requirements of the Code of Ethics issued by the Institute of Chartered Accountants of India.

7. We have complied with the relevant applicable requirements of the Standard on Quality Control (SQC) 1, Quality Control for Firms that Perform Audits and Reviews of Historical Financial Information, and Other Assurance and Related Services Engagements.

Conclusion

8. Based on the procedures performed as per paragraph 7 above and to the best of our knowledge, according to the information, explanations and representation given to us, nothing has come to our attention that causes us to believe that:

   a. The book value of assets mentioned in the Statement is not correctly extracted from the unaudited books and records of the Bank as at 30th September 2023;

   b. The Bank is not in compliance with all covenants mentioned in the Offer document/ Information Memorandum/ Debenture Trust Deeds in respect of listed non-convertible debt securities.

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Restriction on Use

9. This report is addressed to the Board of Directors of the Bank, pursuant to our terms of engagement for onward submission of this report to the Debenture Trustee and should not be used by any other person or for any other purpose.

10. Accordingly, we do not accept or assume any liability or any duty of care for any other purpose or to any other person to whom this report is shown or into whose hands it may come without our prior consent in writing.

For T R Chadha & Co LLP
Chartered Accountants
Firm Registration No: 006711N/N500028

HITESH GARG
Digitally signed by HITESH GARG
Date: 2023.11.08 14:04:04 +05'30'

Hitesh Garg
Partner
Membership No. 502955
Place: Noida
Date: 08/11/2023
UDIN: 23502955BGQQCG2198

Column A	Column B	Column C[i]	Column D[ii]	Column E[iii]	Column F[iv]	Column G[v]	Column H[vi]	Column I[vii]	Column J	Column K	Column L	Column M	Column N	Column O
Particulars	Description of asset for which this certificate relate	Exclusive Charge	Exclusive Charge	Pari-Passu Charge	Pari-Passu Charge	Pari-Passu Charge	Assets not offered as Security	Elimination (amount in negative)	(Total C to H)	Related to only those items covered by this certificate				
		Debt for which this certificate being issued	Other Secured Debt	Debt for which this certificate being issued	Assets shared by pari passu debt holder (includes debt for which this certificate is issued & other debt with pari-passu charge)	Other assets on which there is pari-Passu charge (excluding items covered in column F)		debt amount considered more than once (due to exclusive plus pari passu charge)		Market Value for Assets charged on Exclusive basis	Carrying /book value for exclusive charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSRA market value is not applicable)	Market Value for Pari passu charge Assets[viii]	Carrying value/book value for pari passu charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSRA market value is not applicable)	Total Value(=K+L+M+N)
												Relating to Column F		
		Book Value	Book Value	Yes/ No	Book Value	Book Value								
ASSETS														
Property, Plant and Equipment														
Capital Work-in-Progress														
Right of Use Assets														
Goodwill	Not applicable since all the listed non-convertible Debentures of the Bank are of unsecured nature *													
Intangible Assets														
Intangible Assets under Development														
Investments														

Loans														
Inventories														
Trade Receivables														
Cash and Cash Equivalents														
Bank Balances other than Cash and Cash Equivalents														
Others														
Total														
LIABILITIES														
Debt securities to which this certificate pertains														
Other debt sharing pari-passu charge with above debt														
Other Debt														
Subordinated debt		*not to be filled*												
Borrowings														
Bank														
Debt Securities														
Others														
Trade payables														

Capital Small Finance Bank Ltd. H.O. Jalandhar

Lease Liabilities														
Provisions														
Others														
Total														
Cover on Book Value														
Cover on Market Value[ix]														
		Exclusive Security Cover Ratio			**Pari-Passu Security Cover Ratio**									

*** Note: Debt not backed by any assets offered as security**

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i *This column shall include book value of assets having exclusive charge and outstanding book value of debt for which this certificate is issued.*

ii *This column shall include book value of assets having exclusive charge and outstanding book value of all corresponding debt other than column C.*

iii *This column shall include debt for which this certificate is issued having any pari passu charge - Mention Yes, else No.*

iv *This column shall include a) book value of assets having pari-passu charge b) outstanding book value of debt for which this certificate is issued and c). other debt sharing pari- passu charge along with debt for which certificate is issued.*

v *This column shall include book value of all other assets having pari passu charge and outstanding book value of corresponding debt.*

vi *This column shall include all those assets which are not charged and shall include all unsecured borrowings including subordinated debt and shall include only those assets which are paid-for.*

vii *In order to match the liability amount with financials, it is necessary to eliminate the debt which has been counted more than once (included under exclusive charge column as also under pari passu). On the assets side, there shall not be elimination as there is no overlap.*

viii *Assets which are considered at Market Value like Land, Building, Residential/ Commercial Real Estate to be stated at Market Value. Other assets having charge to be stated at book value/Carrying Value.*

ix *The market value shall be calculated as per the total value of assets mentioned in Column O.*

Capital Small Finance Bank Ltd. H.O. Jalandhar

ISIN	Private Placement/ Public Issue	Secured/ Unsecured	Sanctioned Amount (In crores)	Outstanding Amount as on September 30, 2023 (In crores)	Cover Required	Assets Required
INE646H08012	Private Placement	Unsecured	14.00	14.00	Nil	Nil
INE646H08020	Private Placement	Unsecured	25.00	25.00	Nil	Nil

FOR CAPITAL SMALL FINANCE BANK LIMITED

Capital Small Finance Bank Ltd. H.O. Jalandhar

AMIT SHARMA

COMPANY SECRETARY & COMPLIANCE OFFICER

MEMBERSHIP NO. F10888

DATE: NOVEMBER 08, 2023