

CSFB No. 2018-19/ 844

November 03, 2018

M/s Bombay Stock Exchange Limited
Listing Compliance
P.J Towers,
Dalal Street,
Mumbai 400001

Subject: Intimation in terms of Regulation 52 of the SEBI (Listing Obligations and Disclosure requirements) Regulations, 2015.

Dear Sir/Madam,

In accordance with the requirement of the aforesaid regulations, we hereby submit/ confirm/declare the following information:

- Pursuant to the Regulation 52 (1) of the SEBI (Listing Obligations and Disclosure requirements) Regulations, 2015 Un- audited Financial results accompanied by the Limited review report for the half year ended September 30, 2018 is enclosed as **Annexure I**.
- In term of Regulation 52 (4):

S.No.	Descriptions								
a)	There has been no change in the credit rating since last submission dated May 09, 2018.								
b)	Being a Banking Company, requirement of disclosures of Asset cover, debt service coverage ratio and interest services coverage ratio are not applicable.								
c)	Debt Equity Ratio of the bank being as under: <table border="1" style="margin-left: 20px;"> <thead> <tr> <th>Date</th> <th>30.09.2018</th> <th>30.09.2017</th> <th>31.03.2018</th> </tr> </thead> <tbody> <tr> <td>Debt Equity Ratio</td> <td>0.58</td> <td>0.52</td> <td>0.50</td> </tr> </tbody> </table>	Date	30.09.2018	30.09.2017	31.03.2018	Debt Equity Ratio	0.58	0.52	0.50
Date	30.09.2018	30.09.2017	31.03.2018						
Debt Equity Ratio	0.58	0.52	0.50						
d)	The Bank had made payment of interest on all the listed Bonds on time and there is no default in payment of interest. Detail of the same along with due dates of payment is enclosed as Annexure II .								
e)	The Bank has not issued any Redeemable Preference shares.								
f)	As per Section 71(4) of Companies Act, 2013 read with Rule 18 (7) (b) of Companies (Share Capital and Debentures), Rules, 2014 requirement of creating Debentures Redemption reserve in not applicable on the Banking Company.								
g)	Net worth of the Company is as under: <table border="1" style="margin-left: 20px;"> <thead> <tr> <th>Date</th> <th>30.09.2018</th> <th>30.09.2017</th> <th>31.03.2018</th> </tr> </thead> <tbody> <tr> <td>Net Worth</td> <td>234.76</td> <td>223.74</td> <td>232.73</td> </tr> </tbody> </table>	Date	30.09.2018	30.09.2017	31.03.2018	Net Worth	234.76	223.74	232.73
Date	30.09.2018	30.09.2017	31.03.2018						
Net Worth	234.76	223.74	232.73						



h)	Net Profit after tax is as under:			
	Date	30.09.2018	30.09.2017	31.03.2018
	Profit After Tax	5.62	9.17	19.02
i)	Earnings per share is as under:			
	Date	30.09.2018	30.09.2017	31.03.2018
	Earnings per share- non annualised			
	Basic	1.97	3.40	6.86
Diluted	1.97	3.40	6.86	

- Pursuant to the Regulation 52(5) Certificate signed by Debenture trustee (IDBI Trusteeship Services Limited) is enclosed as **Annexure III**.
- Pursuant to the Regulation 52(7) there was no material deviations in the use of proceeds of issue of non-convertible debt securities from the objects stated in the offer document.

Yours faithfully

Sahil Vijay

(Sahil Vijay)
Company Secretary
Membership #: ACS40912



18 years of
Trust & Performance

Limited Review Report

To The Board of Directors
Capital Small Finance Bank Limited
Midas Corporate Park, 3rd Floor,
37, G.T. Road, Jalandhar - 144001.

1. We have reviewed the accompanying Statement of unaudited financial results for the half year ended September 30, 2018 and the Statement of Assets and Liabilities as on that date ('the Statement') of Capital Small Finance Bank Limited (formerly known as Capital Local Area Bank Limited) ('the Bank'), being submitted by the Bank pursuant to the requirements of Regulation 52 read with Regulation 63(2) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 as modified by Circular No. CIR/IMD/DF1/69/2016 dated August 10, 2016 ('the Listing Regulations').

This Statement, which is the responsibility of the Bank's Management and has been approved by the Board of Directors, has been prepared in accordance with AS 25 'Interim Financial Reporting', prescribed under Section 133 of the Companies Act, 2013 read with relevant rules issued thereunder and other recognized accounting practices and policies generally accepted in India, provisions of Section 29 of the Banking Regulation Act, 1949, circulars and guidelines issued by the Reserve Bank of India (RBI) from time to time as applicable to the Bank. Our responsibility is to issue a report on the Statement based on our review.

2. We conducted our review in accordance with the Standard 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. 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 is limited primarily to inquiries of Bank personnel and analytical procedures applied to financial data and thus provide less assurance than an audit. We have not performed an audit and accordingly, we do not express an audit opinion.
3. Based on our review conducted as above, nothing has come to our attention that causes us to believe that the accompanying Statement which is prepared in accordance with AS 25, prescribed under Section 133 of the Companies Act, 2013 read with relevant rules issued thereunder and other recognized accounting practices and policies has not disclosed the information required to be disclosed in terms of the Listing Regulations including the manner in which it is to be disclosed, or that it contains any material misstatement or that it has not been prepared in accordance with the relevant prudential norms issued by the Reserve Bank of India in respect of income recognition, asset classification, provisioning and other related matters.



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4. (a) The Financial Results of the Bank for the half year ended September 30, 2017 were reviewed by another auditor whose report dated November 9, 2017 expressed an unmodified conclusion on those Financial Results.
- (b) The Financial Statements of the Bank for the year ended March 31, 2018 were audited by another auditor whose report dated May 9, 2018 expressed an unmodified opinion on those Financial Statements.

Our opinion is not modified in respect of these matters.

For MSKA & Associates
Chartered Accountants
ICAI Firm Registration No.105047W

Swapnil Kale
Swapnil Kale
Partner
Membership No.117812



New Delhi
November 3, 2018

Capital Small Finance Bank

CAPITAL SMALL FINANCE BANK LIMITED

Registered Office: 'Midas Corporate Park', 3rd Floor,
37, G.T. Road, Jalandhar – 144001, Punjab
Tel.: 0181-505 1111, 505 2222, Fax: 0181-505 3333
CIN: U65110PB1999PLC022634
E-mail: compliance@capitalbank.co.in

Unaudited Financial Results for the Half Year ended September 30, 2018

Particulars	(₹ in Lacs)			
	Period ended 30.09.2018 (6 Months)	Period ended 30.09.2017 (6 Months)	Year to Date figures ended 30.09.2018 (6 Months)	Year ended 31.03.2018 (12 Months)
	Reviewed	Reviewed	Reviewed	Audited
INCOME				
Interest Earned	16053.01	12877.90	16053.01	27100.46
Other Income	1355.74	1021.63	1355.74	2286.11
Total	17408.75	13899.53	17408.75	29386.57
EXPENDITURE				
Interest Expended	9834.71	8030.84	9834.71	16648.66
Operating Expenses	5980.64	4285.96	5980.64	9468.38
Provisions and Contingencies	1031.52	665.45	1031.52	1367.51
Total	16846.87	12982.25	16846.87	27484.55
PROFIT/LOSS				
Net profit for the year	561.88	917.28	561.88	1902.02
Profit brought forward	7315.55	5906.05	7315.55	5906.05
Total	7877.43	6823.33	7877.43	7808.07
APPROPRIATIONS				
Transfer to Statutory Reserves	-	-	-	475.51
Transfer to Special Reserve	-	-	-	17.05
Transfer to/ (from) Investment Reserve Account	-	-	-	(0.04)
Transfer to Proposed Dividend	221.96	-	221.96	-
Tax on Proposed Dividend	45.18	-	45.18	-
Balance carried over to Balance sheet	7610.29	6823.33	7610.29	7315.55
Total	7877.43	6823.33	7877.43	7808.07
EARNING PER SHARE				
Basic (in ₹) (not annualised)	1.97	3.40	1.97	6.86
Diluted (in ₹) (not annualised)	1.97	3.40	1.97	6.86
(Face value) (in ₹)	10.00	10.00	10.00	10.00



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Segment Reporting for the Half Year ended September 30 2018

Particulars	(₹ in Lacs)			
	Half Year Ended 30.09.2018	Half Year Ended 30.09.2017	Year to date figures ended 30.09.2018 (6 Months)	Year Ended 31.03.2018
	Reviewed	Reviewed	Reviewed	Audited
REVENUE				
Treasury	5201.13	4624.03	5201.13	9575.85
Corporate/Wholesale Banking	1209.08	876.41	1209.08	1439.59
Retail Banking	10568.77	8074.73	10568.77	17626.77
Other Banking Operations	429.77	324.36	429.77	744.36
Total	17408.75	13899.53	17408.75	29386.57
RESULTS				
Treasury	626.15	871.93	626.15	1951.02
Corporate/Wholesale Banking	136.01	196.12	136.01	348.60
Retail Banking	1494.52	1642.60	1494.52	3485.42
Other Banking Operations	374.06	285.02	374.06	640.42
Unallocated	(1875.95)	(1592.93)	(1875.95)	(3453.97)
Total Profit Before Tax	754.79	1402.74	754.79	2971.49
Income Taxes	(192.91)	(485.46)	(192.91)	(1069.47)
Total Profit After Tax	561.88	917.28	561.88	1902.02
SEGMENT ASSETS				
Treasury	128964.09	113140.25	128964.09	123823.44
Corporate/Wholesale Banking	26127.45	17715.97	26127.45	20619.04
Retail Banking	221272.55	160354.12	221272.55	187113.96
Other Banking Operations	124.56	59.97	124.56	1310.65
Unallocated Assets	3164.44	2265.66	3164.44	2316.11
Total	379653.09	293535.97	379653.09	335183.20
SEGMENT LIABILITIES				
Treasury	9123.83	209.38	9123.83	5597.08
Corporate/Wholesale Banking	17753.03	4323.58	17753.03	8832.87
Retail Banking	309884.54	254582.36	309884.54	280001.46
Other Banking Operations	-	-	-	-
Unallocated Liabilities	19286.41	12047.03	19286.41	17393.43
Total	356047.81	271162.35	356047.81	311824.84
Capital Employed	23605.28	22373.62	23605.28	23358.36
Total	379653.09	293535.97	379653.09	335183.20

Notes:

1. Bank is operating in Domestic Segment so there is only one Geographic Segment.
2. Inter segment transactions are based on transfer pricing as determined by the management consent.



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Statement of Assets and Liabilities as on September 30, 2018

Particulars	(₹ in Lacs)	
	As on 30.09.2018 Reviewed	As on 31.03.2018 Audited
CAPITAL AND LIABILITIES		
Capital	2848.07	2848.07
Reserves and Surplus	20757.21	20510.29
Deposits	323143.59	285052.00
Borrowings	27841.83	22220.08
Other Liabilities and Provisions	5062.39	4552.76
Total	379653.09	335183.20
ASSETS		
Cash and Balances with Reserve Bank of India	16901.55	15430.04
Balances with Banks and Money at call and short notice	46975.06	37482.61
Investments	80888.35	87073.21
Advances	221881.54	184729.11
Fixed Assets	7412.89	6457.23
Other Assets	5593.70	4011.00
Total	379653.09	335183.20
Contingent Liabilities	3546.33	2727.76
Bills for Collection	-	-

Notes: -

1. The above results have been approved by the Board of Directors in its meeting held on November 03, 2018. The results for the half year ended September 30, 2018 have been subjected to limited review by the Statutory Auditors of the Bank. An unmodified report has been issued by them thereon.
2. The Bank has followed the same significant accounting policies in the preparation of these financial results as those followed in the annual financial statements for the year ended March 31, 2018.
3. In terms of circular number RBI/2017-18/200, DBR.No.BP.BC.113/21.04.048/2017-18 issued by Reserve Bank of India dated June 15, 2018, the Bank has exercised the option to spread the provisioning for MTM losses, equally over four quarters, on investments held in AFS and HFT as on June 30, 2018. Accordingly, the Bank has provided for depreciation amounting ₹264 lacs in Quarter 1 and Quarter 2 (25% in each quarter out of the total MTM loss i.e. ₹528 lacs on AFS portfolio as on June 30, 2018). The balance amount of ₹264 lacs to be provided in the remaining two quarters till March 31, 2019. Further, the incremental depreciation for the quarter ended September 30, 2018 amounting to ₹91 lacs has been fully provided for in the current period.
4. Other income relates to income from non-fund based banking activities including commission, exchange, brokerage and profit and loss (including revaluation) from investments.
5. As on September 30, 2018, the total number of branches and ATM network stood at 116 branches and 117 ATMs respectively.



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6. Figures of the previous periods/years have been regrouped / reclassified wherever necessary to conform to current period's classification.
7. The new Indian Accounting Standards (Ind AS) are currently not applicable to the banks in India.

For and on Behalf of the Board of Directors

Date: November 03, 2018
Place: Jalandhar




Sarvjit Singh Samra
Managing Director
DIN: 00477444



Annexure II

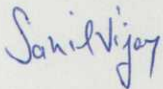
CSFB No. 2018-19/ 843

November 03, 2018

Disclosures in terms of clause (d) and (e) of Regulation 52 (4) of SEBI (Listing Obligations and Disclosure requirements) Regulations, 2015:

NCD SERIES	ISIN NO.	COUPON RATE	Amount of Annual Interest	BENPOS date	Due date of Annual Interest payment	Actual Payment date	Next due date of Annual Interest Payment
(SERIES XI)	INE646H08012	11.75%	Rs. 1,64,50,000/-	12.03.2018	31.03.2018	29.03.2018	31.03.2019
(SERIES XIII)	INE646H08020	11.75%	Rs. 2,93,75,000/-	12.03.2018	30.03.2018	29.03.2018	30.03.2019

Yours faithfully

(Sahil Vijay)
Company Secretary
Membership #: ACS40912

IDBI Trusteeship Services Ltd

CIN : U65991MH2001GOI131154



No. 7035/ITSL/OPR/2018-19
October 25, 2018

To,
Capital Small Finance Bank Limited,
MIDAS Corporate Park, 3rd Floor
37, G.T.Road, Jalandhar - 144001

Dear Sir,

Sub: Letter of Debenture Trustee pursuant to Regulation 52 (5) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 for the half year ended September 30, 2018

This has reference to the privately placed Unsecured, Non-Convertible Debentures issued by **Capital Small Finance Bank Limited** ("Issuer") wherein IDBI Trusteeship Services Limited is acting as the Debenture Trustee and listed on the National Stock Exchange of India Ltd. (NSE) and/or Bombay Stock Exchange (BSE) ("Listed Debt Securities").

Pursuant to Regulation 52(4) read with Regulation 52 (5) of the SEBI (Listing Obligations and Disclosure Requirements) 2015, the Issuer is required to submit the documents required there along with its half yearly/annual financial results to the Stock Exchange, with a letter of the Debenture Trustee (IDBI Trusteeship Services Limited) that the Debenture Trustee has noted the contents furnished by the Issuer as per Regulation 52(4).

In pursuance thereof, we hereby confirm that we have received the aforesaid information through your letter bearing no.CSFB.No.2018-19/766 dated October 25, 2018 and we have noted the contents provided therein.

Thanking you,

Yours faithfully
For IDBI Trusteeship Services Limited

Authorised Signatory

BN

A handwritten signature in blue ink is written over a circular blue stamp. The stamp contains the text 'IDBI Trusteeship Services Ltd' around the perimeter and 'ITSL' in the center. There are also some handwritten marks and a star symbol within the stamp.