

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
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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
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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