

Ref No. 2026- 27/156

Date: June 25, 2026

**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

Symbol: CAPITALSFB

**Subject: Proceedings of the 27th Annual General Meeting of Capital Small Finance Bank Limited****Ref: Regulation 30 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015  
("Listing Regulations")**

Dear Sir/Madam,

We wish to inform you that the 27th Annual General Meeting (AGM) of Capital Small Finance Bank Limited ("the Bank") was held on Thursday, June 25, 2026 at 04:00 P.M. (IST) through Video Conferencing/Other Audio-Visual means. Pursuant to Regulation 30 of Listing Regulations, we enclose herewith, the summary of proceedings of the AGM.

The Bank will submit the combined results of e-voting in compliance with Regulation 44 of the Listing Regulations, along with the Scrutinizer's report to the Stock Exchanges in due course.

The proceedings may also be accessed on the website of the Bank at the link: [www.capital.bank.in](http://www.capital.bank.in)

This is for your information and record.

Thanking you,

Yours Truly,

**For Capital Small Finance Bank Limited**

**Amit Sharma  
Company Secretary  
FCS10888  
Encl.: As Above**

**Summary of the proceedings of the 27<sup>th</sup> Annual General Meeting of members of the Capital Small Finance Bank Limited (“the Bank”) held on Thursday, June 25, 2026 deemed to be held at Registered Office of the Bank at MIDAS Corporate Park, 3<sup>rd</sup> Floor, 37, G.T Road, Jalandhar – 144001 Punjab by means of Video Conferencing (“VC”)/Other Audio-Visual Means (“OAVM”) commenced at 04:00 P.M. (IST) and concluded at 04:34 P.M. (IST)**

The 27<sup>th</sup> Annual General Meeting (“AGM” / “Meeting”) of the members of Capital Small Finance Bank Limited (“the Bank”) was held on Thursday, June 25, 2026 at 04:00 P.M. (IST) through Video Conferencing (“VC”)/ Other Audio-Visual Means (“OAVM”) in compliance with the applicable provisions of the Companies Act, 2013 (the “Act”) and the Rules made thereunder and Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 (“SEBI Listing Regulations”) read with General Circulars Nos. 14/2020 dated April 08, 2020, 17/2020 dated April 13, 2020, 20/2020 dated May 05, 2020 and subsequent circulars issued in this regard, the latest being 03/2025 dated September 22, 2025 issued by the Ministry of Corporate Affairs (“MCA Circulars”).

Mr. Amit Sharma, Company Secretary and Compliance officer, welcomed the Members to the Meeting.

Mr. Navin Kumar Maini, Part-Time Chairman of the Board, chaired the Meeting. After ascertaining that the requisite quorum is present, he declared the meeting to order and started the proceedings of the meeting. He then briefed the Members regarding their participation at the Meeting through VC/OAVM.

Mr. Amit Sharma, Company Secretary introduced the following Directors, Key Managerial Personnel and Auditors, who were present at the meeting through VC/OAVM:

- Mr. Navin Kumar Maini, Part Time Chairman and Independent Director
- Mr. Sarvjit Singh Samra, Managing Director & CEO
- Mr. Munish Jain, Executive Director
- Mr. Bhavdeep Sardana, Non Executive Non Independent Director
- Mr. Gurpreet Singh Chug Independent Director (Chairman of Audit Committee)
- Ms. Rachna Dikshit, Independent Director
- Mr. Nageswara Rao Yalamanchili, Independent Director
- Mr. Kamaldeep Singh Sangha, Independent Director (Chairman of Nomination and Remuneration Committee & Stakeholders Relationship Committee)
- Mr. Sukhen Pal Babuta, Independent Director
- Mr. Aseem Mahajan, Chief Financial Officer
- Mr. Bunny Sehgal, Prop. B. Sehgal & Associates, Practicing Company Secretary (Scrutinizer)
- Mr. Sunny Singh, SCV & Co. LLP, Chartered Accountants (Statutory Auditors)
- Mr. Deepak Arora, Deepak Arora & Associates, Secretarial Auditors
- Mr. Amit Sharma, Company Secretary and Compliance Officer

He further informed that Mr. Bunny Sehgal, Proprietor of B. Sehgal and Associates (Membership No. : F11407 and COP No. : 15161) Practicing Company Secretary, Scrutinizer appointed by the Board of Directors of the Bank for conducting the e-voting at the AGM and remote e-voting process in a fair and transparent manner, was also present through VC/OAVM. He further informed the member that the soft copy of the Notice convening the AGM along with the Annual Report for the Financial Year 2025 – 26 have been sent to all the Members holding shares in dematerialized mode and whose e-mail addresses are available with the Depository Participant(s) as well as to all the Members holding shares in physical form whose e-mail addresses are registered with the Bank and with the RTA for

communication purposes. A letter providing a web-link for accessing the Annual Report and AGM Notice was sent to those Members who had not registered their e-mail IDs.

Mr. Navin Kumar Maini, Part – time Chairman extended his deepest gratitude to all those who have been an integral part of the Bank's journey i.e. the esteemed customers, the distinguished Board of Directors, the valued shareholders, the dedicated employees and the Regulators.

He welcomed all the Members to the 27<sup>th</sup> Annual General Meeting of Capital Small Finance Bank and briefed the Members as under:

- Over the years, your Bank has built a reputation of a disciplined, customer-centric and well-governed financial institution. As we gather today, we sense a pride in what we have achieved and are confident of the opportunities ahead.
- FY26 was a year the Indian economy navigated with quiet resilience. The global environment remains challenging, with the Middle East conflict impacting energy markets, elevating commodity prices, and moderating global growth expectations. For emerging economies like India, these developments have resulted in some volatility in inflation, currency movements, and capital flows, largely linked to fluctuations in crude oil prices and global risk sentiment.
- Amidst this backdrop, India continues to stand out as one of the fastest-growing major economies, with GDP growth of ~6.5%, rural demand holding up and government capital spending continuing.
- In the banking system, credit growth has remained strong at around 16%, while deposit growth has been relatively moderate at 13–14%, leading to increased competition for deposits and some pressure on the funding costs across the sector.

He further mentioned that amidst the backdrop, the Bank has performed exceedingly well and shared few insights on Bank's Performance, as under:

- Capital Small Finance Bank remains well positioned, supported by its deep presence in semi-urban and rural markets, a secured and granular loan book, and a diversified, retail-focused deposit franchise. In FY26, we witnessed steady momentum across key business parameters:
  - Total deposits crossed ₹10,000 crore, growing 20% year-on-year, with CASA broadly stable at ~35%
  - Gross advances stood at ₹8,687 crore, registering ~21% year-on-year growth
  - Asset quality remained stable, with GNPA at ~2.5% and NNPA at ~1.2%
- Our performance reflects the strength of our business model, the quality of our customer franchise, and the disciplined and meticulous execution of our strategy. More importantly, it demonstrates our ability to grow responsibly while preserving the principles of prudence, stability and sustainability that have guided the Bank since its inception.
- Having completed ten years as India's first Small Finance Bank and twenty-six years as a Banking Institution, the opportunities ahead are larger and more significant than the ones behind us, offering abundant prospects for growth, albeit in an increasingly complex environment. Guided by a clear strategic roadmap and supported by strong management oversight, we will continue to focus on responsible growth, operational excellence, customer service, technological advancement and prudent risk management.

- At Capital Small Finance Bank, our commitment remains unwavering—to create a stronger institution while delivering meaningful value to stakeholders and the communities we serve.

He then placed on record his sincere appreciation to fellow Board members for their strategic guidance and stewardship, the management team and employees for their dedication and hard work, regulators for their continued support, customers for their supreme trust, and shareholders for their unwavering confidence in the Bank.

He then concluded with the words of Peter Drucker: "The best way to predict the future is to create it."

With a strong foundation, a clear sense of purpose and the collective support of all our stakeholders, I am confident that Capital Small Finance Bank is well equipped to create a future of sustainable growth, resilience and excellence.

Thereafter, he requested Mr. Sarvjit Singh Samra, Managing Director and CEO to address the Members.

Mr. Sarvjit Singh Samra, Managing Director and CEO welcomed and greeted the Members, Board of Directors, Regulators and Stakeholders and informed as under:

- It is a privilege to address you today as we reflect on a year of resilience, disciplined growth, and meaningful progress. Guided by our commitment to prudent banking, customer-centricity, and strong governance, we have continued to strengthen our balance sheet, deepen customer relationships, and strengthened the foundations for sustainable growth.
- On behalf of the Board and the entire Capital SFB family, I thank you for your continued trust and support, and I look forward to sharing our achievements, priorities, and vision for the future.
- Amid an uncertain global environment and a dynamic banking landscape, India continues to stand out as a beacon of growth among major economies. Leveraging this favourable backdrop and the strength of its robust business model, Capital Small Finance Bank has delivered a sturdy operating performance, steadily enhancing its efficiency, profitability and franchise strength while remaining steadfast in its commitment to sustainable, inclusive growth and long-term value creation for all stakeholders.
- As we completed our first decade as a Small Finance Bank, the foundation we have built gives us strong conviction about the road ahead. Capital Small Finance Bank remains well positioned, supported by its deep presence in semi-urban and rural markets, a secured and granular loan book, and a diversified, retail-focused deposit franchise.

Thereafter, he presented the Performance highlights for the FY2025-26 and informed about witnessing sturdy momentum across key business parameters:

- **Loan Book:**
  - Gross advances stood at ₹8,687 crore, registering ~21% year-on-year growth, led by traction across MSME, mortgage, and agriculture segments.
  - Asset quality remained healthy with GNPA at ~2.5% and NNPA at ~1.2%.
  - The growth in advances depict continued focus on secured lending with ~98% being secured loan book.
- **Liability Profile:**
  - Our total deposits crossed 10K cr ++ mark and stood at ₹10,018 crore, registering a strong 20% year-on-year growth.

- Deposits continued to be the primary source of funding and constituting **94%** of the outside liabilities.
- Bank continued to have stable CASA and the same stood at **34.7%** as on March 31, 2026.
- Cost of deposits and overall cost of funds were maintained at 5.9% and 6.0%, respectively, demonstrating prudent liability management.
- **Profitability:**
  - FY26 reflects the steady strengthening of our franchise and the benefits of disciplined execution. Profit After Tax increased to ₹ 141 crores, delivering a CAGR of 26%.
  - **PPOP** (Pre-provision operating profit) stood at ₹223 crore for FY26 reflecting growth rate of **19%**.
  - **NIM (Net Interest Margin)** showing early signs of improvement and stood at **4.04%** for the FY26.
  - **The RoA (Return on Assets) for the year** stood at **1.23% showing** healthy development.
- **Branch Network:**
  - As of March 2026, our branch network expanded to **211 branches across 5 states and 2 Union Territories**, strengthening our presence in rural and semi-urban markets with 77.3% SURU branches, which remain key drivers of long-term growth.
  - Geographically, growth outside **our home state of Punjab**, continues to outpace the overall bank growth. Out of Punjab, advance portfolio constituted 24% as on March 31, 2026 compared to 21% in FY25.
    - **Capital and Liquidity Position:** We remain well-capitalised. The **CAR** (capital adequacy ratio) stood at **22.3% as on March 31, 2026** and **Average Liquidity Coverage Ratio (LCR)** for the **Q4FY26** stood at **211%**, providing significant headroom to support future growth.
- **Vision 2029** - He then shared with the members the Vision 2029, as under:
  - Vision 2029 defines our next phase of growth: building a larger, more diversified, and consistently profitable institution.
  - The path ahead is clear: accelerated, sustainable growth anchored in strong and prudent risk metrics, stronger branch productivity, deeper primary banking relationships, and a wider presence across high-potential semi-urban markets beyond Punjab.
  - Our medium-term ambition is to:
    - scale advances to over ₹16,000 crore,
    - expand the branch network to more than 300 outlets,
    - improve profitability and efficiency, with RoA exceeding 1.6% and RoE above 15%,
    - while maintaining a conservative risk profile with Net NPAs below 1% and credit costs under 0.3%.
    - FY27 will be an important step in this journey, with a focus on accelerating quality growth, improving margins, extending reach through partnership-led secured lending, and building stronger liability traction in newer markets.

He further shared the way forward with the Members, as under:

- At Capital Small Finance Bank, we believe that enduring success is built on trust, resilience, and disciplined execution. Supported by a robust foundation, a passionate team and a customer-first philosophy, we are well equipped to transform opportunities into sustainable long-term progress.
- As we look ahead, we remain committed to strengthening our franchise, embracing innovation, and upholding the highest standards of governance and stewardship.
- As we continue our journey, our focus remains steadfast—to grow responsibly, enhance the strength of our franchise, create meaningful value for our stakeholders.

He then extended his sincere appreciation to the shareholders, customers, regulators, business partners, and employees for their continued trust and partnership. He further informed that your confidence inspires us to strive higher, perform better and create lasting value for generations to come. He further believed that together, we will continue building a stronger institution, a stronger community, and a stronger future.

The Statutory Registers including Register of Directors and Key Managerial Personnel and their shareholding, the Register of Contracts or arrangements in which the Directors are interested and other documents mentioned in the Notice convening the meeting were available for inspection by the Member.

Mr. Amit Sharma informed that as mentioned in the Notice convening the meeting, since the meeting is being held electronically, the proxy related procedures have been dispensed with which is in line with the regulatory requirements.

He further informed that the Bank, by virtue of being a widely held company, was required to provide e-voting facility to its shareholders. Voting by Show of hands is no longer permitted. The Bank has engaged the services of M/s MUFG Intime India Private Limited (formerly Link Intime India Private Limited) to provide the facility of remote e-voting to all its members to cast their votes on the businesses contained in the notice. Voting would be in proportion to the shares held by the members as on a Cut-off date, this being June 18, 2026 in our case.

In compliance with the provisions of the Act read with SEBI Listing Regulations, the Bank had provided remote e-Voting facility of MUFG Intime India Private Limited (formerly Link Intime India Private Limited) to the Shareholders from June 22, 2026 (09:00 A.M.) to June 24, 2026 (05:00 P.M.). The Cut-off date for determining the members who may cast their vote electronically was Thursday, June 18, 2025.

The Bank has provided the facility to cast the votes electronically during the AGM, on all the proposed resolutions through MUFG Intime India Pvt Ltd's "Venue Voting" mechanism.

Mr. Amit Sharma further briefed the members on the businesses to be transacted in the Meeting. With the consent of the Members present, the Notice convening the AGM and Directors' Report was taken as read. In terms of the Notice dated April 29, 2026, convening the AGM, the following items of business as laid down, were transacted at the AGM:

<b>ORDINARY BUSINESS</b>	
1.	TO RECEIVE, CONSIDER AND ADOPT THE AUDITED FINANCIAL STATEMENTS OF THE BANK FOR THE FINANCIAL YEAR ENDED MARCH 31, 2026 TOGETHER WITH THE SCHEDULES AND ANNEXURES THERETO, THE REPORTS OF THE BOARD OF DIRECTORS AND AUDITORS THEREON
2.	TO DECLARE FINAL DIVIDEND ON EQUITY SHARES OF THE BANK FOR THE FINANCIAL YEAR ENDED MARCH 31, 2026
3.	TO RE-APPOINT MR. BALBIR SINGH (DIN: 02284941), NOMINEE DIRECTOR WHO RETIRES BY ROTATION AND BEING ELIGIBLE, OFFERS HIMSELF FOR REAPPOINTMENT AS A DIRECTOR
4.	TO APPOINT AND FIX REMUNERATION OF STATUTORY AUDITORS OF THE BANK
<b>SPECIAL BUSINESS</b>	
5.	TO APPROVE THE REMUNERATION OF MR. SARVJIT SINGH SAMRA (DIN: 00477444), MANAGING DIRECTOR & CHIEF EXECUTIVE OFFICER WITH EFFECT FROM APRIL 01, 2026

6.	TO APPROVE THE REMUNERATION OF MR. MUNISH JAIN (DIN: 10132430), WHOLE TIME DIRECTOR DESIGNATED AS EXECUTIVE DIRECTOR WITH EFFECT FROM APRIL 01, 2026
7.	TO APPROVE REMUNERATION OF NON-EXECUTIVE DIRECTORS

As there were no qualification raised by Statutory Auditors and Secretarial Auditors in their report and therefore the same are not required to be read.

Thereafter, Mr. Amit Sharma, Company Secretary informed that the Voting results (remote e-voting and e-voting at the AGM) along with the Scrutinizer's report would be disseminated through the Stock Exchanges i.e. BSE Limited (BSE) and National Stock Exchange of India Limited (NSE) and also placed on the websites of the Bank i.e., www.capital.bank.in and E-voting service provider i.e. MUFG Intime India Private Limited (formerly Link Intime India Private Limited) not later than two working days from the conclusion of the Meeting.

The Members thereafter provided with a facility to ask questions or express their views through VC mode. Some of the shareholders expressed their views / asked questions on various issues relating to the business and operations of the Bank and future plans etc. Mr. Sarvjit Singh Samra, Managing Director & CEO, replied to their queries to their satisfaction.

There being no other business to be transacted, the Chairman read the closing remarks. The Chairman thanked the Members for their continued support and for attending and participating in the Meeting. Thereafter, the Chairman along with other Board Members left the Meeting.

The meeting concluded at 04:34 p.m.

The Venue e-Voting facility was kept open for the next 1 hour to enable the Members to cast their vote.

The voting results pursuant to Regulation 44(3) of SEBI Listing Regulations and Report of Scrutinizer, pursuant to Section 108 of the Act and Rule 20 of the Companies (Management and Administration) Rules, 2014, will be submitted in due course.

**Notes:**

- i. The Bank will separately intimate the voting results to the stock exchanges and also upload on the website of the Bank and MUFG Intime India Private Limited, the authorised agency which provided e-voting facility. The voting results will also be displayed at the registered office of the Bank.
- ii. This document does not constitute to be the minutes of the proceedings of the Meeting.

**For Capital Small Finance Bank Limited**

**Amit Sharma**  
**Company Secretary & Compliance Officer**  
**Membership No. FCS 10888**