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Capital Small Finance Bank IPO

Capital Small Finance Bank IPO Price: ₹445 to ₹468

IPO Date Range: Feb 7, 2024 - Feb 9, 2024

Capital Small Finance Bank 

Foundation & Business Essence

Established in 1999, Capital Small Finance Bank Limited operates as a small finance bank. In 2015, it achieved the distinction of being the inaugural non-NBFC microfinance entity to be granted the coveted SFB license. The company boasts a robust presence in semi-urban and rural locales, employing a branch-centric operational approach.

Loan Portfolio

Capital Small Finance Bank offers a diverse range of loan products, each catering to specific financial needs. As of March 31, 2023, the average ticket size for the bank's agriculture, MSME and trading, and mortgage lending products stands at ₹1.23 million, ₹1.82 million, and ₹1.16 million, respectively. These figures reflect the bank's commitment to providing tailored financial solutions, addressing the unique requirements of different sectors within the middle-income customer base.

As of March 31 and June 30, 2023, an impressive 99.82% and 99.84% of Capital Small Finance Bank's loan book are secured, emphasizing the institution's commitment to financial prudence and risk management. Notably, a substantial portion of these secured loans, accounting for 85.16% and 84.66%, is backed by immovable properties. This robust security framework ensures a stable and resilient loan portfolio, contributing to the bank's overall financial stability.

Network and Presence

Headquartered in Jalandhar, Punjab, Capital Small Finance Bank strategically extends its Small Finance Bank (SFB) operations across the northern states of India, including Punjab, Haryana, Rajasthan, Delhi, Himachal Pradesh, and UT Chandigarh.

As of June 30, 2023, the bank boasts a significant presence in five states and one union territory, housing a total of 172 branches and 174 ATMs. Notably, these branches are predominantly situated in rural and semi-urban areas, spanning 24 districts. Impressively, they cater to approximately 75.90% of the total customer base, encompassing both credit and deposits. This underscores the bank's focused niche, specifically targeting the middle-income group, with a strong commitment to serving the needs of rural and semi-urban communities.

Capital Small Finance Bank IPO Specifics:

IPO Date	February 7, 2024 to February 9, 2024
Listing Date	Wednesday, February 14, 2024
Face Value	₹10 per share
Price Band	₹445 to ₹468 per share
Lot Size	32 shares
Total Issue Size	11,176,713 shares (aggregating up to ₹523.07 Cr)
Fresh Issue	9,615,384 shares (aggregating up to ₹450.00 Cr)
Offer For Sale	1,561,329 shares of ₹10 (aggregating up to ₹73.07 Cr)
Issue Type	Book Built Issue IPO
Listing At	BSE, NSE
Share holding pre issue	35,350,636
Share holding post issue	44,966,020

Capital Small Finance Bank IPO Lot Size

Investors have the option to bid for a minimum of 32 shares, and they can bid in multiples of this amount. The table below outlines the minimum and maximum investment amounts for retail investors and HNIs, both in terms of shares and total value.

Application	Lots	Shares	Amount
Retail (Min)	1	32	₹14,976
Retail (Max)	13	416	₹194,688
S-HNI (Min)	14	448	₹209,664
S-HNI (Max)	66	2112	₹988,416
B-HNI (Min)	67	2144	₹1,003,392

Capital Small Finance Bank IPO Reservation

QIB Shares Offered	Not more than 50% of the Net Issue
Retail Shares Offered	Not less than 35% of the Net Issue
NII (HNI) Shares Offered	Not less than 15% of the Net Issue

Capital Small Finance Bank IPO Timetable (Important Dates)

IPO Open Date	Wednesday, February 7, 2024
IPO Close Date	Friday, February 9, 2024
Basis of Allotment	Monday, February 12, 2024
Initiation of Refunds	Tuesday, February 13, 2024
Credit of Shares to Demat	Tuesday, February 13, 2024
Listing Date	Wednesday, February 14, 2024
Cut-off time for UPI mandate confirmation	5 PM on February 9, 2024

Don't Miss Out!

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Capital Small Finance Bank Limited IPO Financial Information

Capital Small Finance Bank Limited experienced a notable 14.72% surge in revenue, coupled with an impressive 49.59% rise in profit after tax (PAT) during the financial year ending on March 31, 2023, as compared to the figures recorded on March 31, 2022.

Period Ended	31 Mar 2021	31 Mar 2022	31 Mar 2023	30 Sep 2023
Assets	6371.24	7153.92	7990.77	8390.69
Revenue	557.27	632.40	725.48	415.22
Profit After Tax	40.78	62.57	93.60	54.39
Net Worth	450.79	515.78	610.61	711.76
Reserves & Surplus	416.88	481.74	576.36	676.41
Total Borrowing	616.72	498.43	721.38	572.76

Amount in ₹ Crore

Key Performance Indicator - Capital Small Finance Bank IPO

KPI	Values
Market Cap (₹ Cr.)	2104.41
EPS (Rs)	26.48
P/E (x)	17.68
ROE	16.45%
Debt/ Equity	0.95
RoNW	15.33%

Objects of the Issue:

The Bank intends to utilize the Net Proceeds from the Fresh Issue to strengthen our Tier-I capital base, ensuring readiness for future capital requirements. Additionally, the funds generated from the Fresh Issue will cover expenses related to the Offer. The Bank anticipates reaping the advantages of listing the Equity Shares on the Stock Exchanges.

Prospectus Links:

Prospectus: Official documents that provide detailed information about the IPO and the company. [Capital Small Finance Bank DRHP](#) and [Capital Small Finance Bank RHP](#).

Frequently Asked Questions

What is an IPO?

An IPO, or Initial Public Offering, is the process by which a private company offers its shares to the public for the first time to raise capital.

Why do companies go public with an IPO?

Companies go public to raise capital for expansion, reduce debt, or for other corporate purposes. It also provides liquidity to existing shareholders.

What is the price range for the "Capital Small Finance Bank Limited" IPO?

The price range for the "Capital Small Finance Bank Limited" IPO is ₹445 to ₹468 per share.

When will the "Capital Small Finance Bank Limited" IPO be listed on the stock exchange?

The "Capital Small Finance Bank Limited" IPO is expected to be listed on Wednesday, 14 February 2024.

How to apply for an IPO with Lakshmishree?

To apply for an IPO with Lakshmishree:

Go to www.lakshmishree.com/ipo

Select the desired IPO and fill in the required details.

Confirm your application and make the payment.

Once applied, you can track the status of your application on the platform or get in your registered Email ID.

How can I check the subscription status of an IPO on Lakshmishree?

Log in to your Lakshmishree account and navigate to the 'IPO' section. Here, you can view live updates on the subscription status of ongoing IPOs.