

July 27, 2026

The Secretary  
**BSE Limited**  
Pheeroze Jeejeebhoy Towers  
Dalal Street, Fort  
Mumbai - 400 001  
Scrip Code: 531595

The Secretary  
**National Stock Exchange of India Limited**  
Exchange Plaza, 5<sup>th</sup> Floor  
Plot No- 'C' Block, G Block  
Bandra-Kurla Complex, Bandra (East)  
Mumbai – 400 051  
Scrip Code: CGCL

**Sub: Investor Presentation on quarter ended June 30, 2026**

Dear Sir / Madam,

Pursuant to Regulation 30 and any other applicable provisions of SEBI (Listing Obligations & Disclosure Requirements) Regulations, 2015 and further to our letter dated July 23, 2026, intimating Earning Conference Call scheduled on July 29, 2026, we are attaching herewith the presentation titled "Q1 FY27 Earnings Presentation".

The said intimations was received by the Company on July 27, 2026, at 08:57 P.M. (IST).

This intimation is also being uploaded on the Company's website at [www.caprilloans.in](http://www.caprilloans.in).

You are requested to take the same on record for dissemination to the stakeholders.

Thanking you,

Yours faithfully,  
for **Capri Global Capital Limited**

A handwritten signature in blue ink, appearing to read "Bhatt 70", with a horizontal line underneath.

**Yashesh Bhatt**  
Company Secretary & Compliance Officer  
Membership No: A20491

Encl.: As Above



**Capri Global Capital Limited**

(CIN: L65921MH1994PLC173469)

502, Tower - A, Peninsula Business Park, Senapati Bapat Marg, Lower Parel, Mumbai, Maharashtra - 400013

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*Farz Nibhaatey Hain*

## Q1FY27 Earnings Presentation

27<sup>th</sup> July 2026

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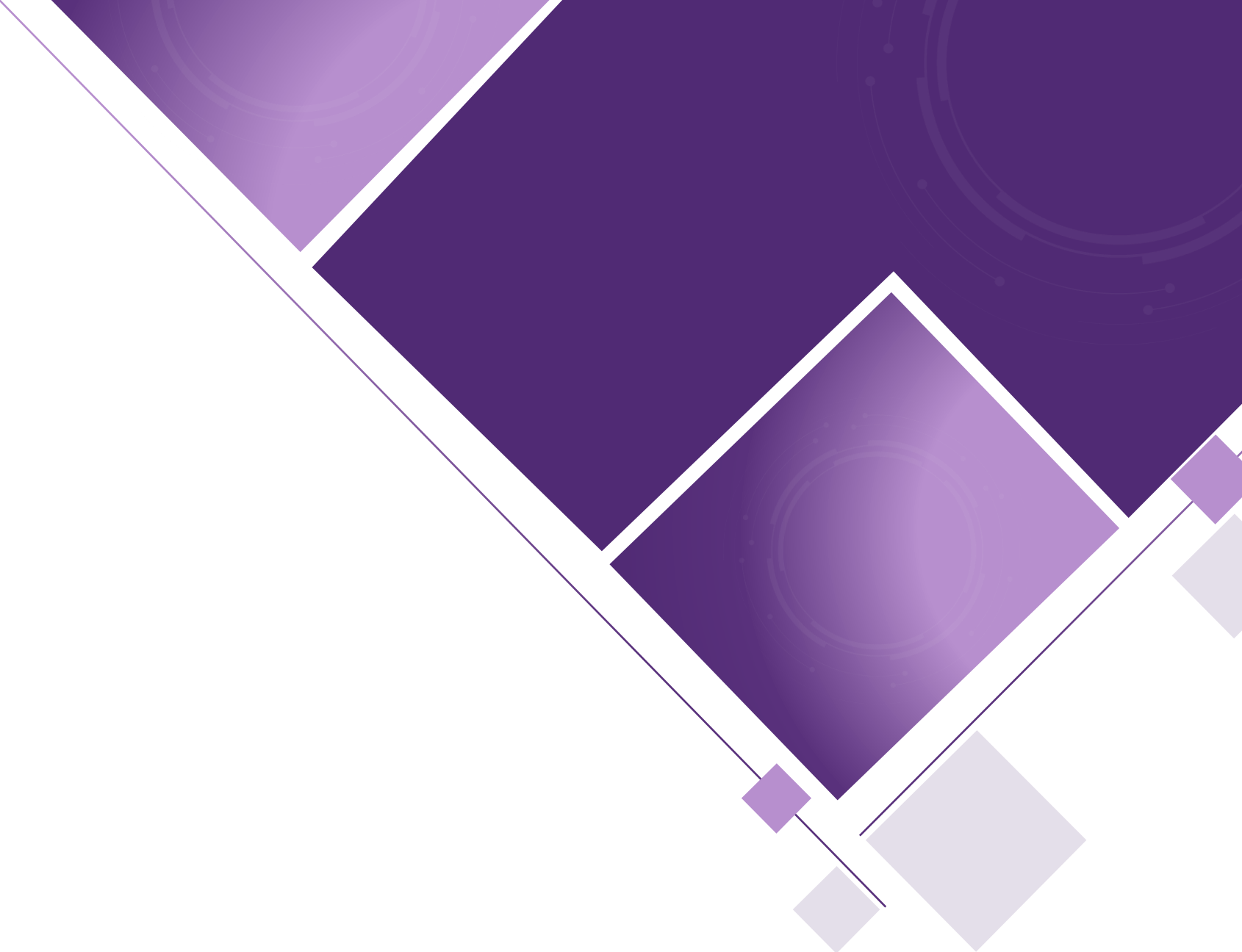
- 1 Business Updates**
- 2 Quarterly Financial Performance**
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- 4 Strategic Outlook**
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# Quarterly Performance Highlights

(In ₹ mn unless stated otherwise)

|                              | Q1FY27  | Q1FY26  | YoY         | Q4FY26  | QoQ         |
|------------------------------|---------|---------|-------------|---------|-------------|
| <b>AUM</b>                   | 401,116 | 247,538 | ↑ 62%       | 366,233 | ↑ 10%       |
| <b>Net Interest Income</b>   | 7,364   | 4,125   | ↑ 79%       | 5,956   | ↑ 24%       |
| <b>Non Interest Income</b>   | 2,169   | 1,692   | ↑ 28%       | 2,467   | ↓ (12)%     |
| <b>Operating Expenses</b>    | 4,212   | 2,702   | ↑ 56%       | 4,160   | ↑ 1%        |
| <b>Operating Profit</b>      | 5,321   | 3,115   | ↑ 71%       | 4,263   | ↑ 25%       |
| <b>PAT</b>                   | 3,534   | 1,749   | ↑ 102%      | 2,828   | ↑ 25%       |
| <b>Cost-Income Ratio (%)</b> | 44.2%   | 46.5%   | ↓ (227) bps | 49.4%   | ↓ (521) bps |
| <b>NNPA (%)</b>              | 0.6%    | 1.0%    | ↓ (39) bps  | 0.5%    | ↑ 6 bps     |
| <b>RoAE (%)</b>              | 19.1%   | 13.0%   | ↑ 612 bps   | 16.0%   | ↑ 313 bps   |
| <b>RoAA (%)</b>              | 4.1%    | 3.2%    | ↑ 91 bps    | 3.8%    | ↑ 31 bps    |

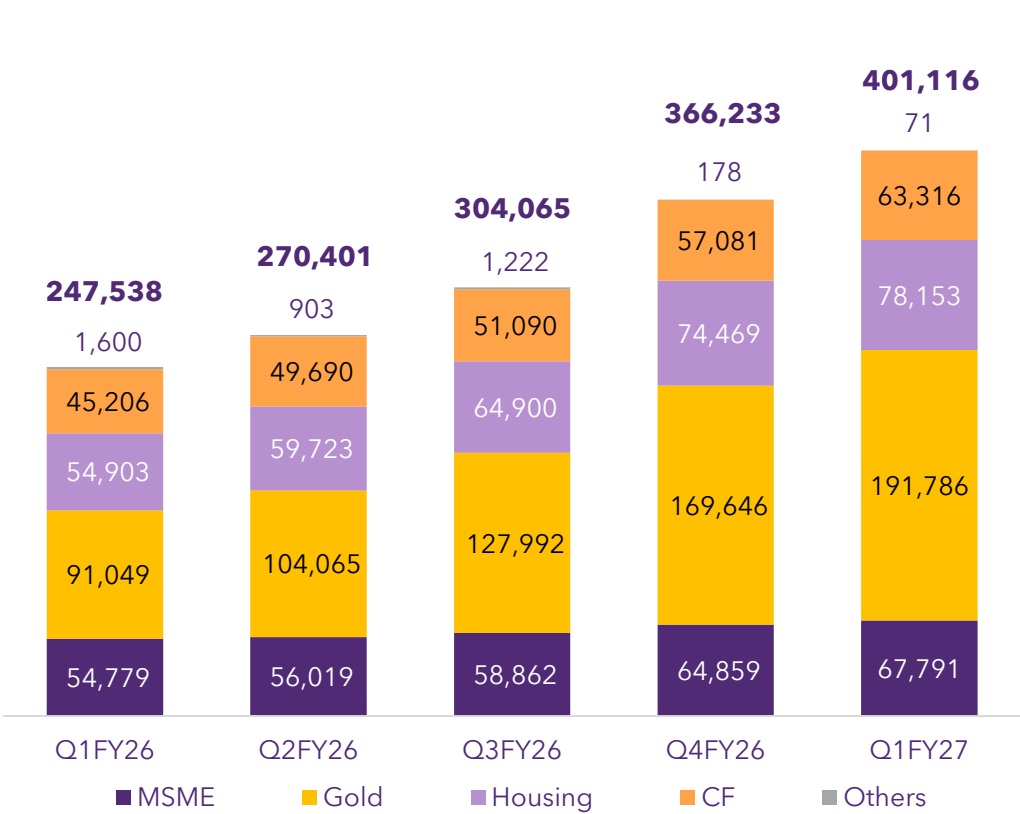


# **1 Business Updates**

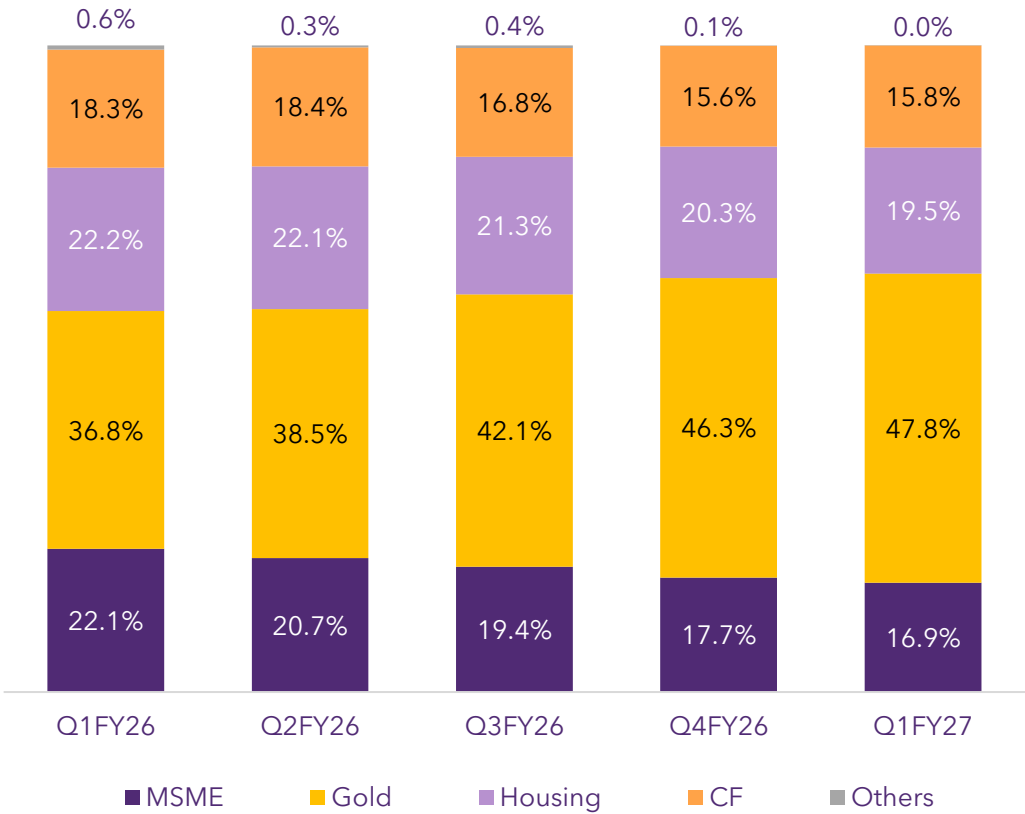
# Business Update

Consolidated AUM up 62% YoY

## AUM Break Up (₹ mn)



## Composition of AUM (%)

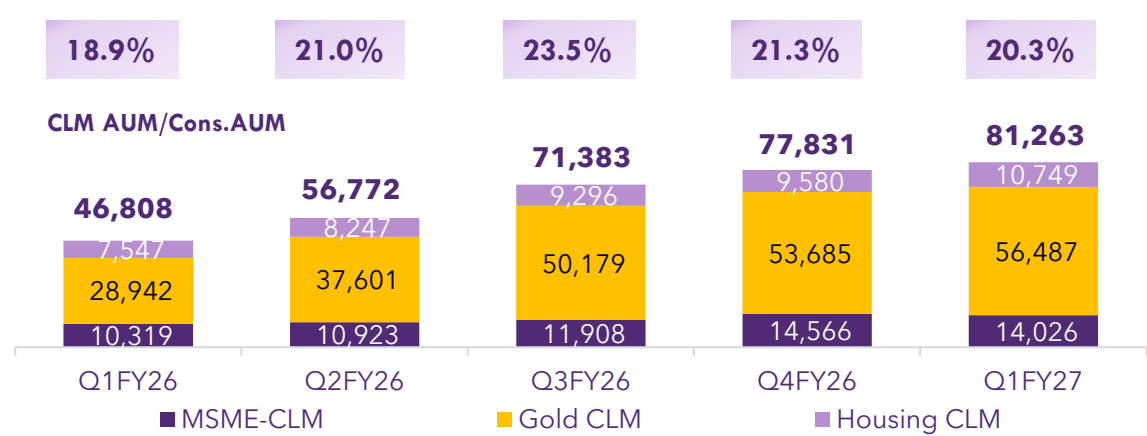


• MSME, Gold, and Housing AUM values are inclusive of co-lending and Directly Assigned AUM. Refer next slide for further details.

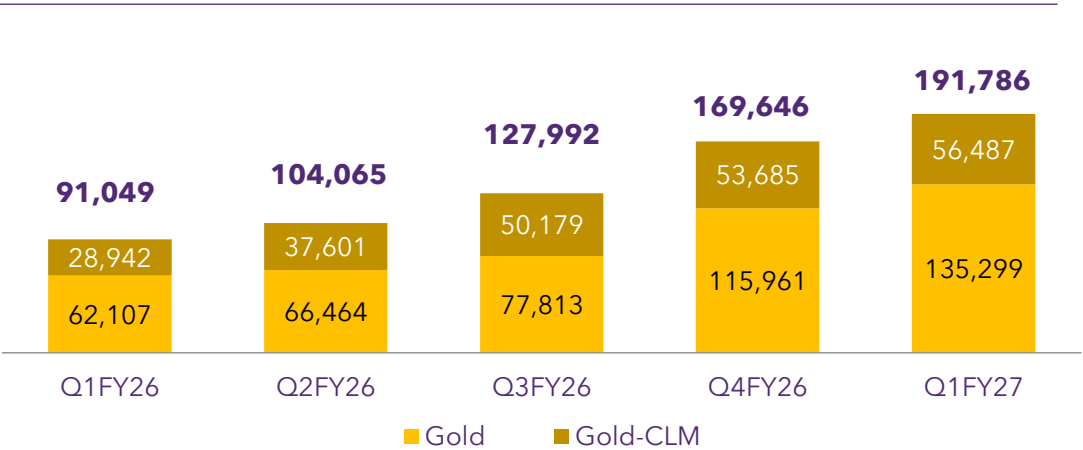
# Retail AUM

Leveraging co-lending & DA for capital efficient growth

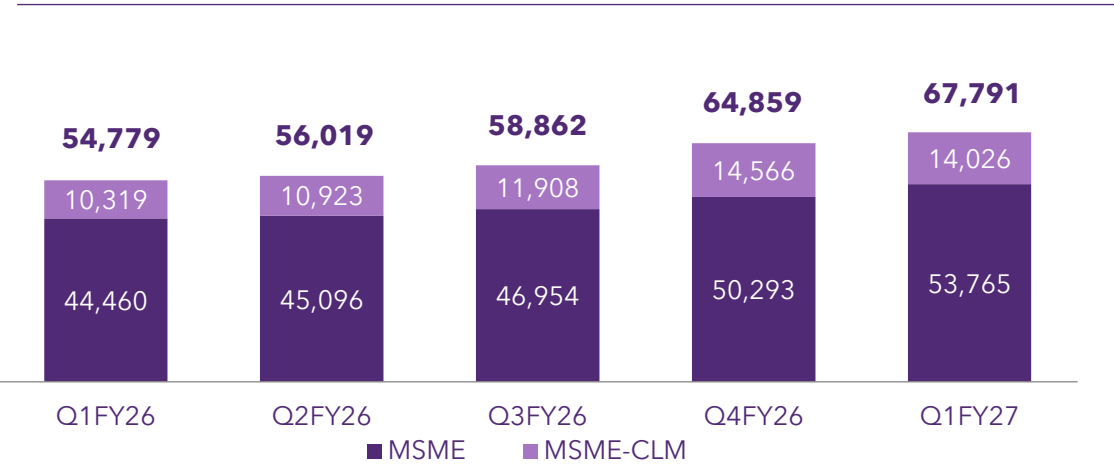
## Co-Lending/DA AUM (₹ mn)



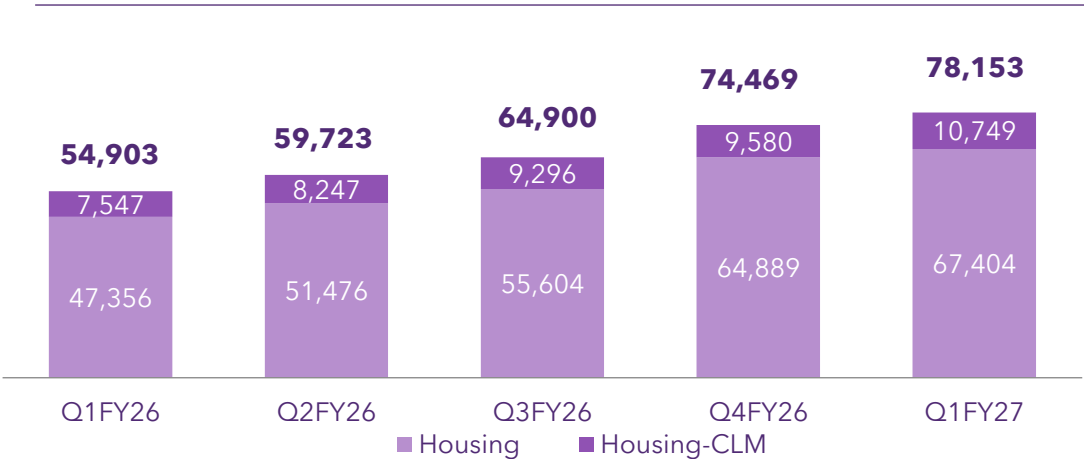
## Gold AUM (₹ mn)



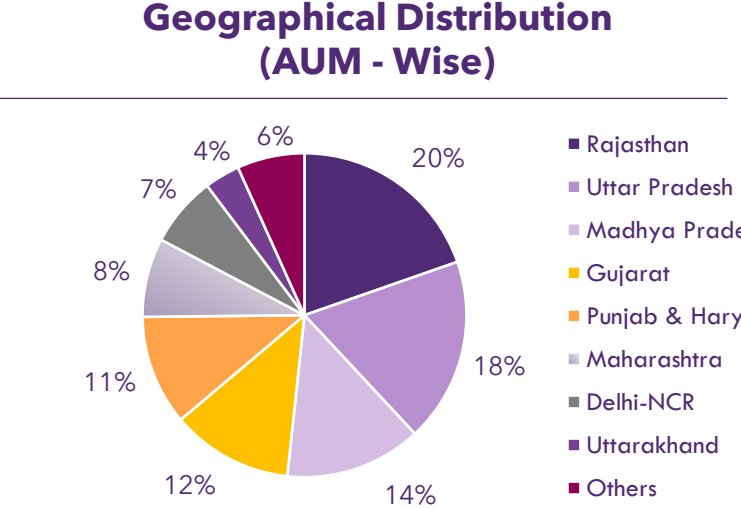
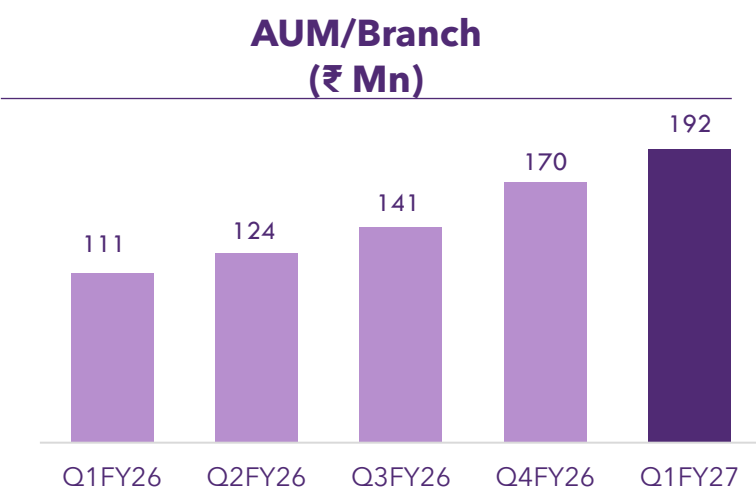
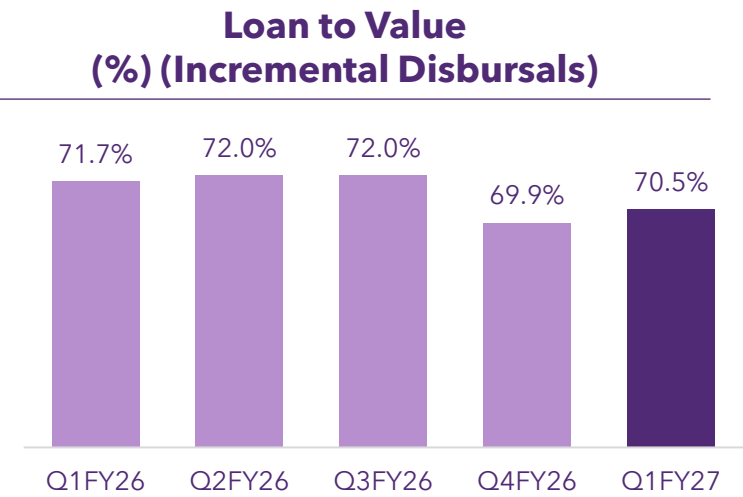
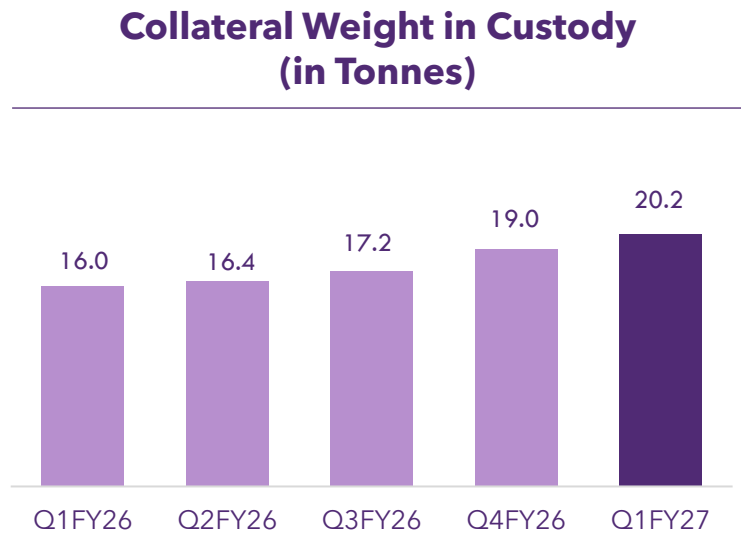
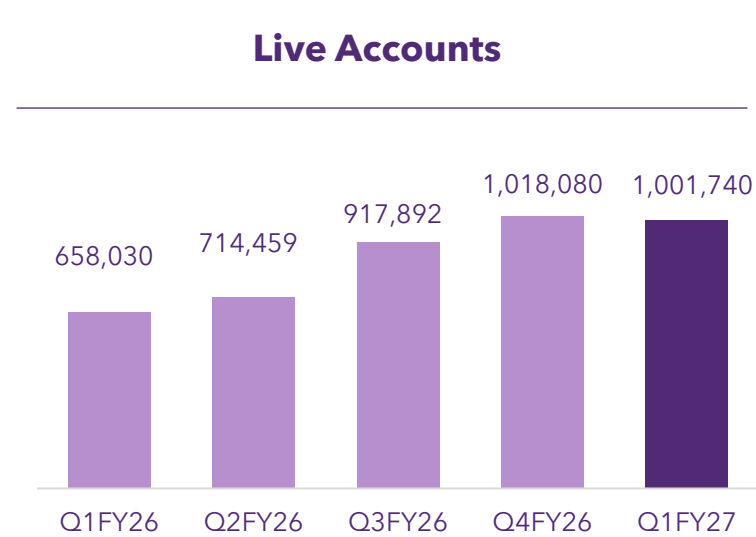
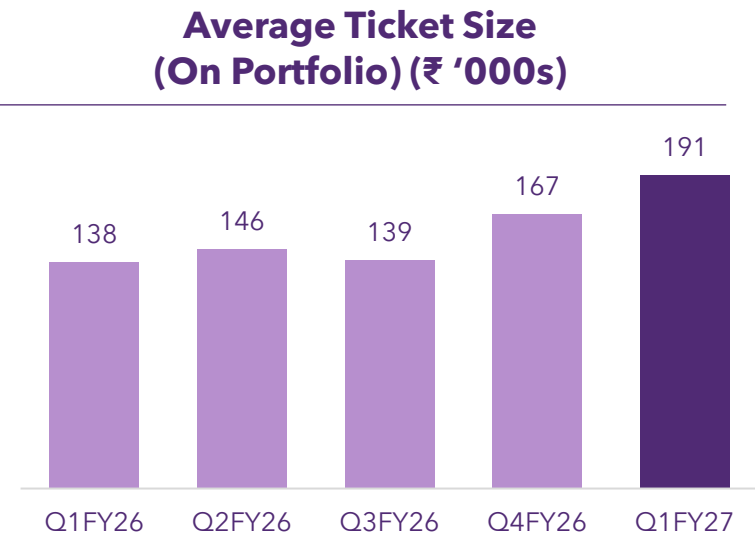
## MSME AUM (₹ mn)



## Housing AUM (₹ mn)



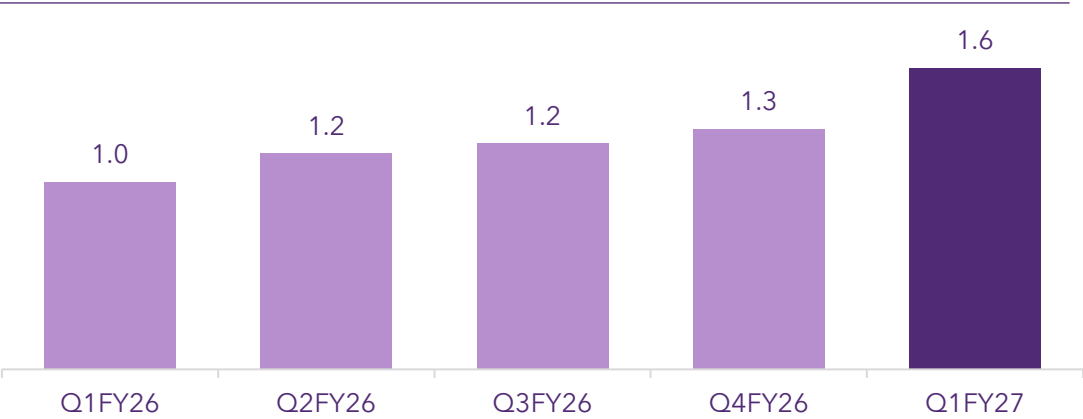
Strong customer acquisition momentum driving portfolio growth



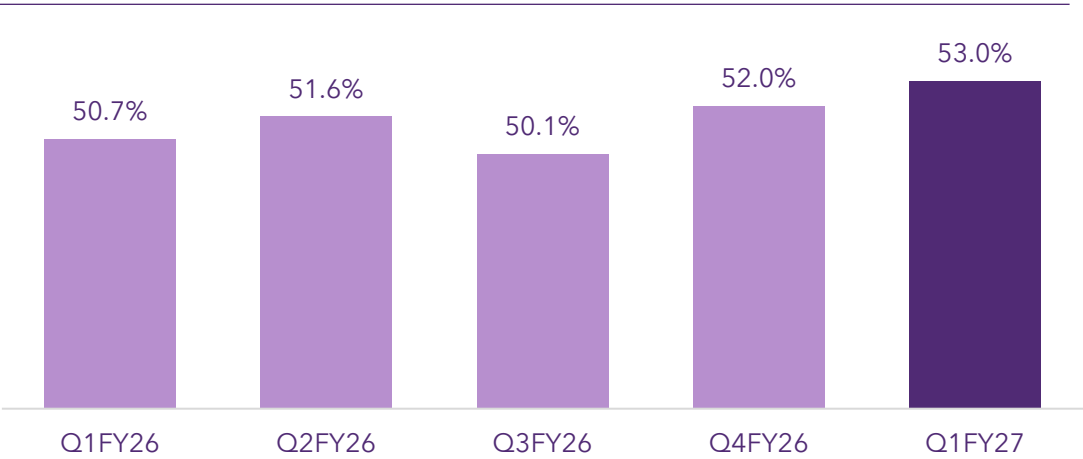
# MSME Business Update

Well-diversified granular book across industry

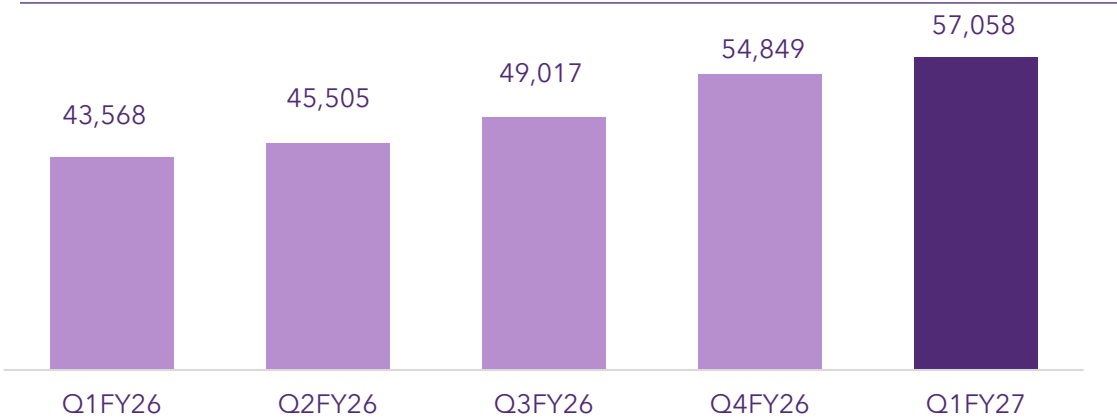
Average Ticket Size (Incr. Sanctions) (₹ mn)\*



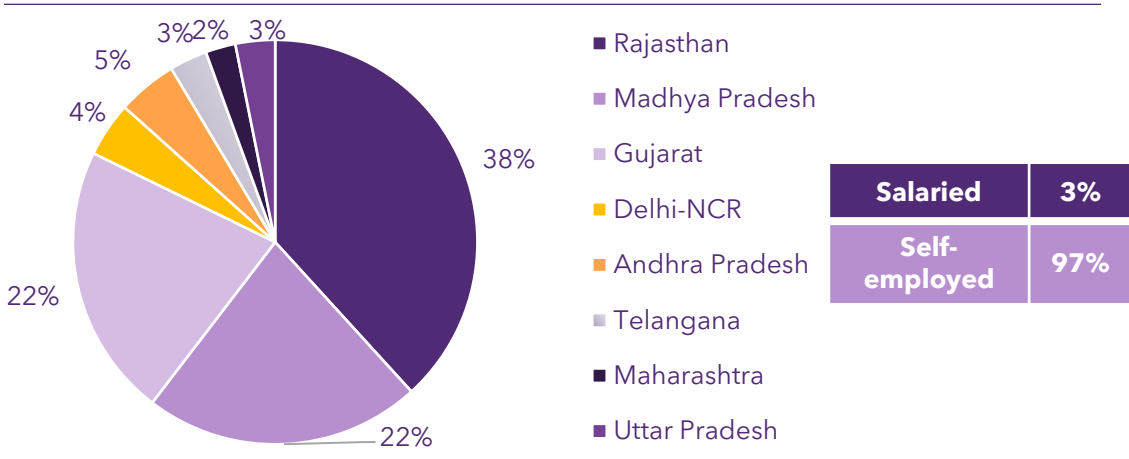
Loan to Value (%) (Incremental Disbursals)



Live Accounts

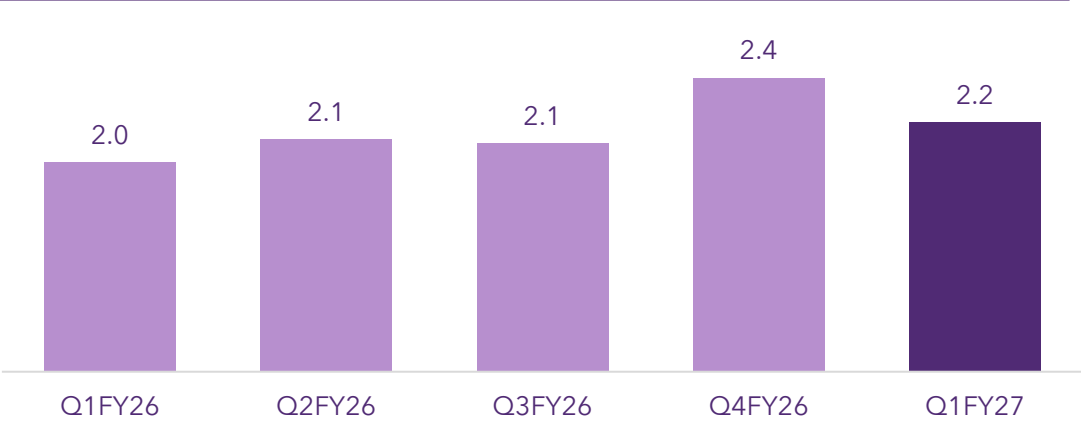


Geographical Distribution (AUM-Wise)

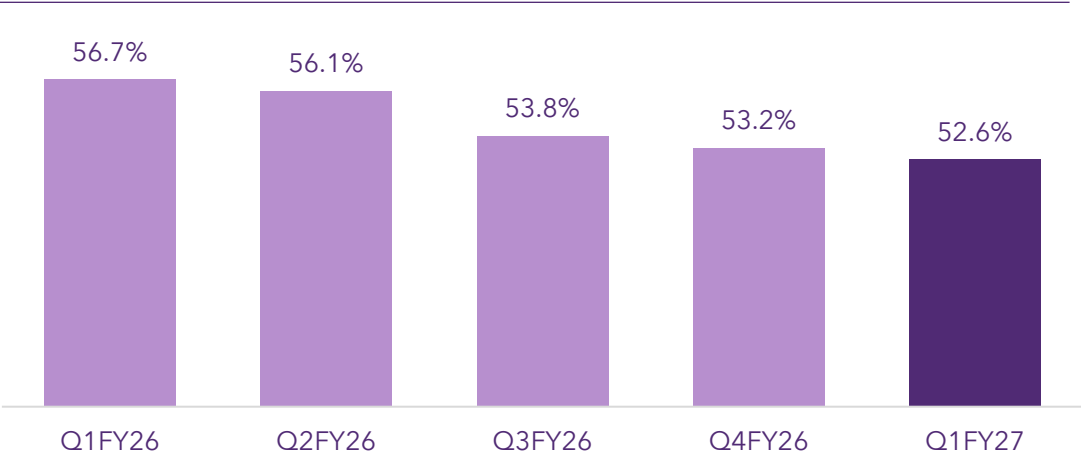


Expanding customer base with a diversified and a self-employed led portfolio

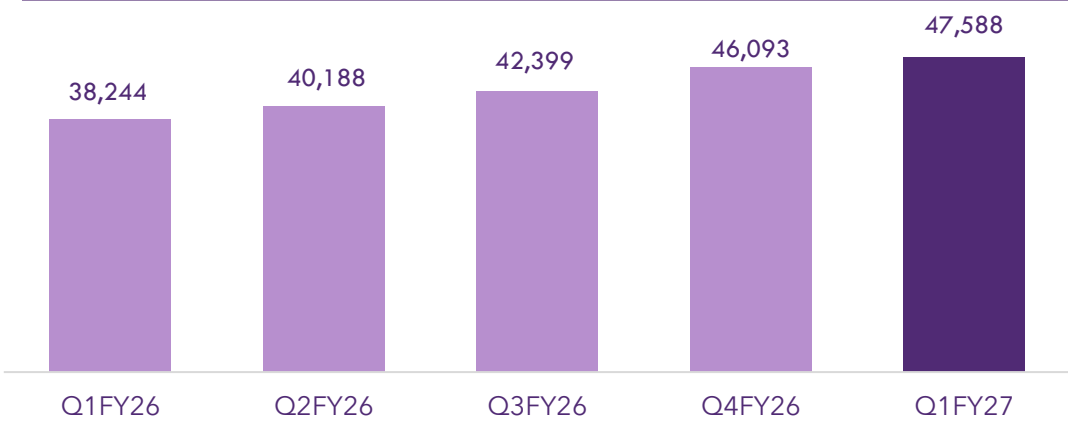
Average Ticket Size (Incr. Disbursals) (₹ mn)



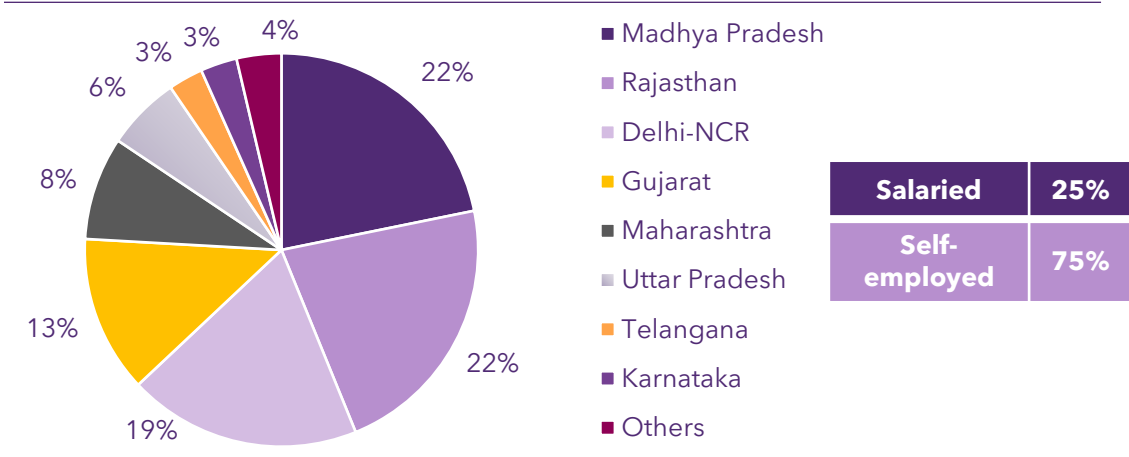
Loan to Value (%) (Incremental Disbursals)



Live Accounts



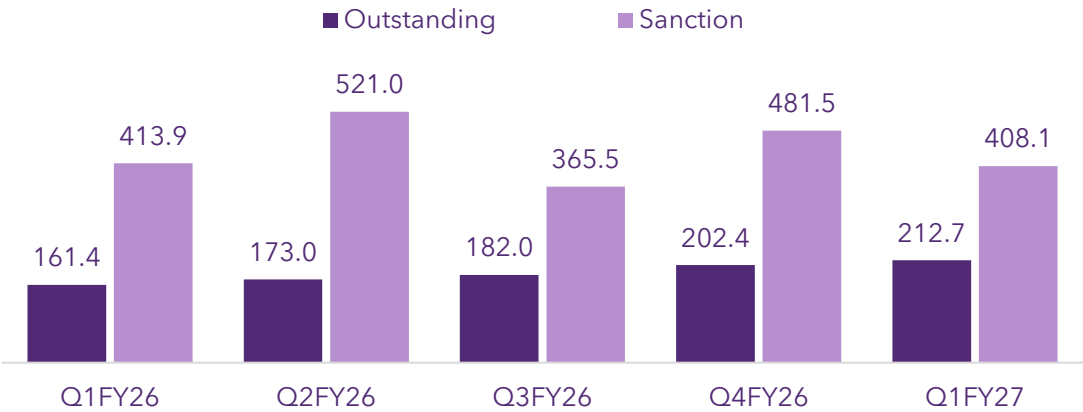
Geographical Distribution (AUM-Wise)



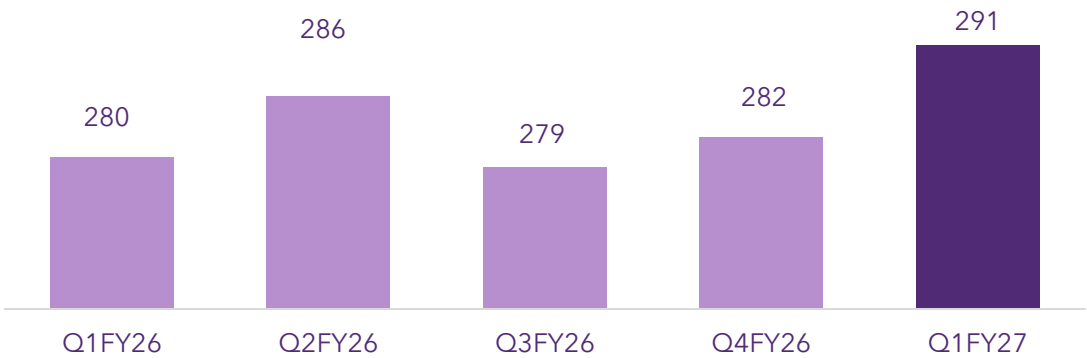
# Construction Finance Business Update

Strong pipeline of new accounts; AUM growth of 40% YoY

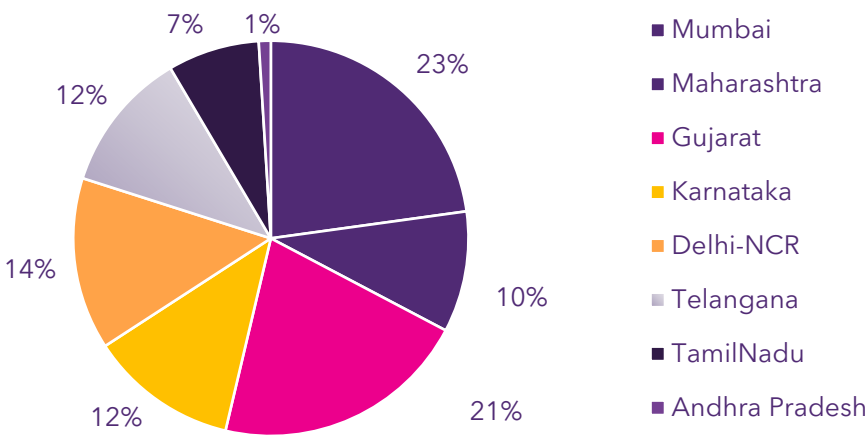
## Average Ticket Size (₹ mn)



## Live Accounts



## Geographical Distribution (AUM-Wise)



# Insurance Distribution - Asset Light Income Stream

## Strategic Partnerships with 22 Insurance Companies

10

### Life Insurance Companies

- Life Insurance
- Credit Life Cover
- Term Plan

8

### General Insurance Companies

- Property Cover
- Private Car & 2-Wheeler

4

### Health Insurance Companies

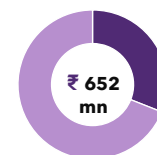
- Retail & Group Health
- Hospi Daily Cash
- CI & PA\*
- EMI Protect

\*CI: Critical Illness; PA: Personal Accident

## Digital Innovation & Service Excellence

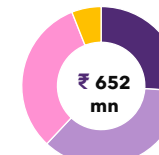
- ✓ **Real Time Policy Issuance** through digital consent
- ✓ Policy **Buy & Compare portal** for sales team with multiple product offering
- ✓ **Digital customer on-boarding journey**
- ✓ **Dedicated claims desk** - pre & post service
- ✓ **Insurance Ki Pathashalla** - insurance product and process education initiative

## Policies | Key Statistics



Cross Sell 31%

Direct 69%

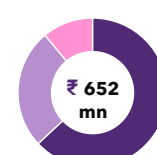


Gold 26%

Housing 36%

MSME 32%

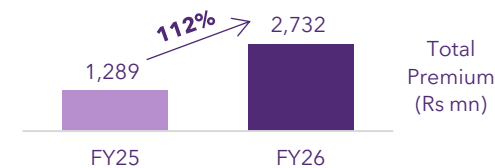
Others 6%



Health & Wellness 63%

Life 26%

General 11%



\*By premium (Q1FY27)

## Customer Sourcing and On-Boarding

- ✓ Insurance Product offering to Loan customers as **embedded product**
- ✓ **Cross-Selling of Health and Motor Insurance** for penetration in tier II, III, IV cities and rural area
- ✓ Suitable product offerings WhatsApp links with **2-click buying journey**

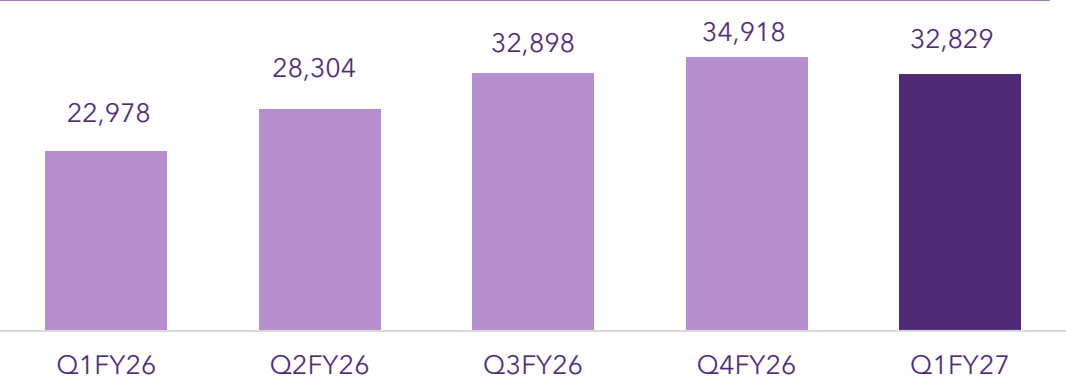
## Partner Banks & Financial Institutions



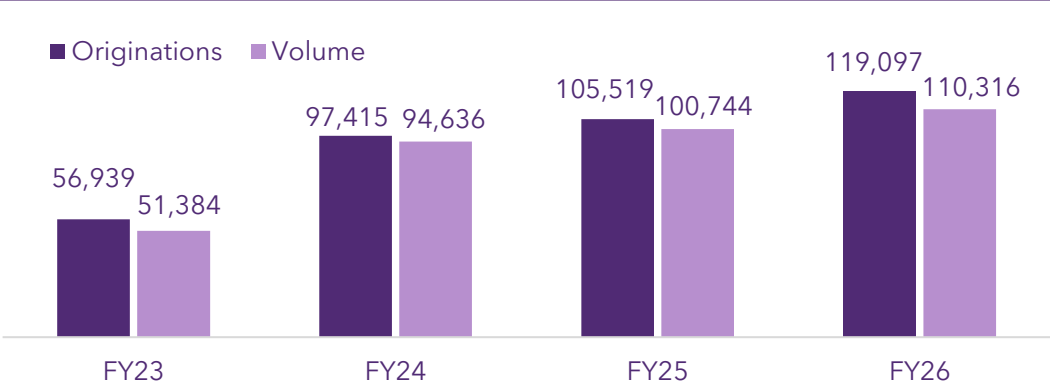
# Car Loan Origination

43% YoY increase in the value of loan originations for the quarter

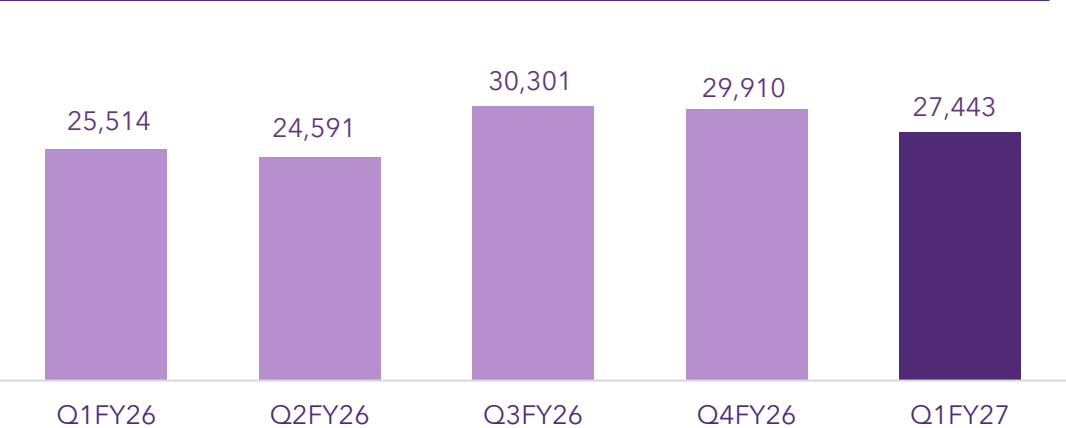
Consistently Rising Loan Originations (₹ mn)^



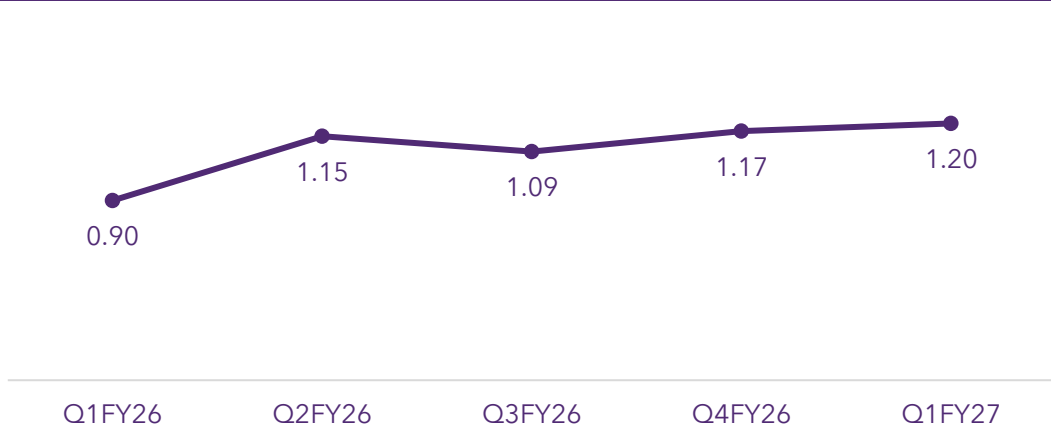
Loan Originations (₹ mn) and Volume Full Year Basis (Nos.)^



Loan Originations By Volume (Nos.)^



Average Ticket Size (₹ mn) \*^

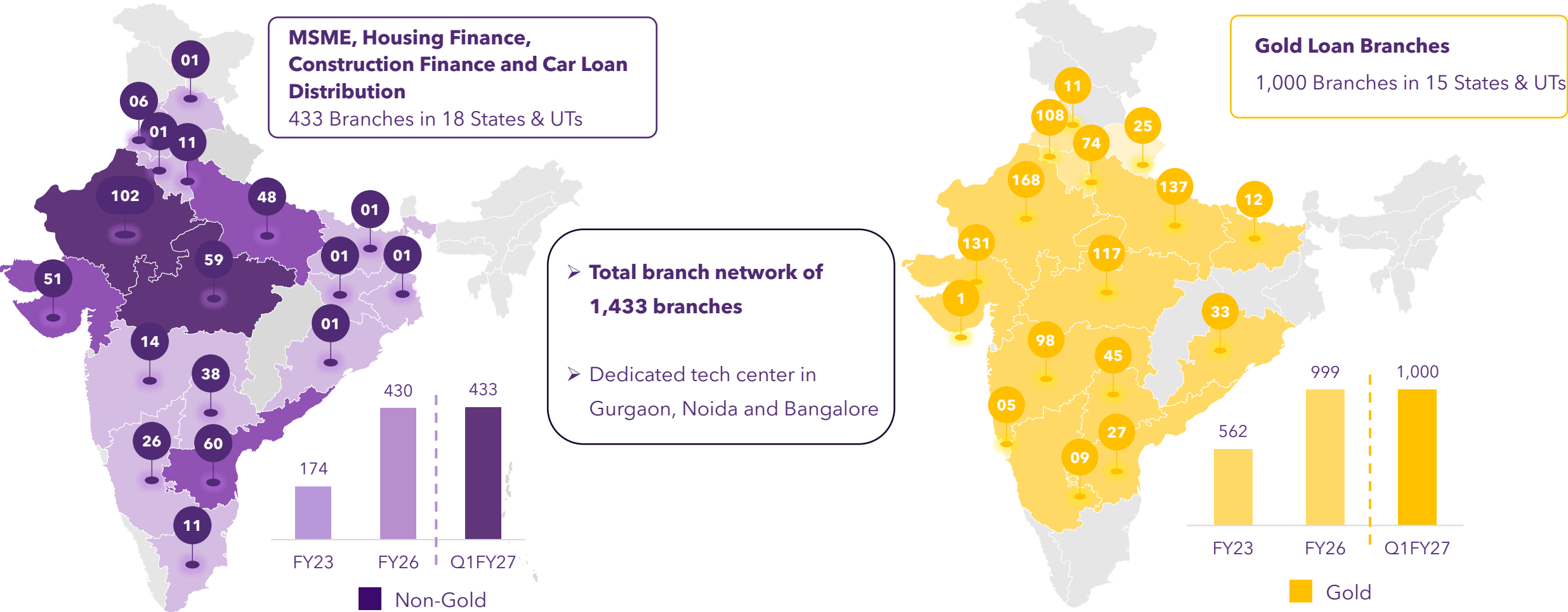


\* ATS = Originations by Value / Originations by Volume During Quarter

^Provisional data pertaining to previous quarters has been re-stated

# Branch Network

Widening reach, Strengthening presence nationwide

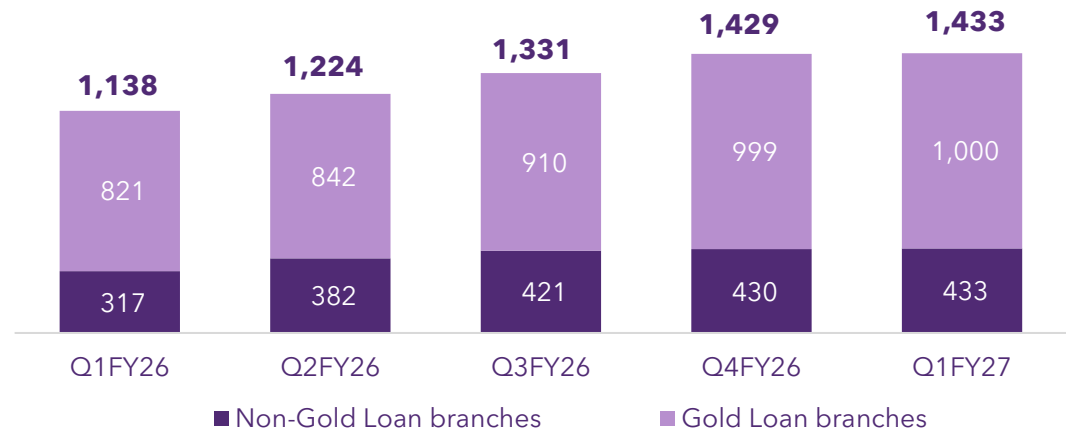


Significant upside through economies of scale and productivity improvement from existing deployed network capacity

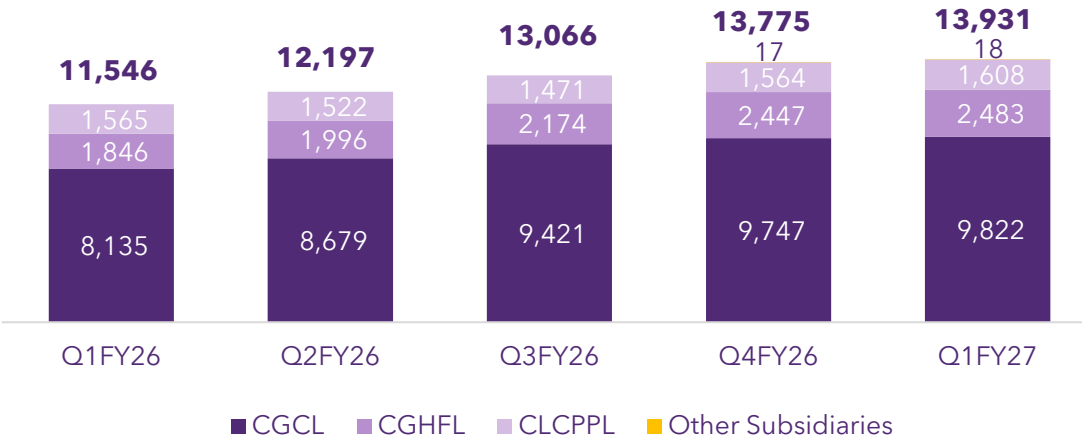
# Network

Expanding footprint to accelerate customer acquisition

## Steady Growth in Branch Additions^

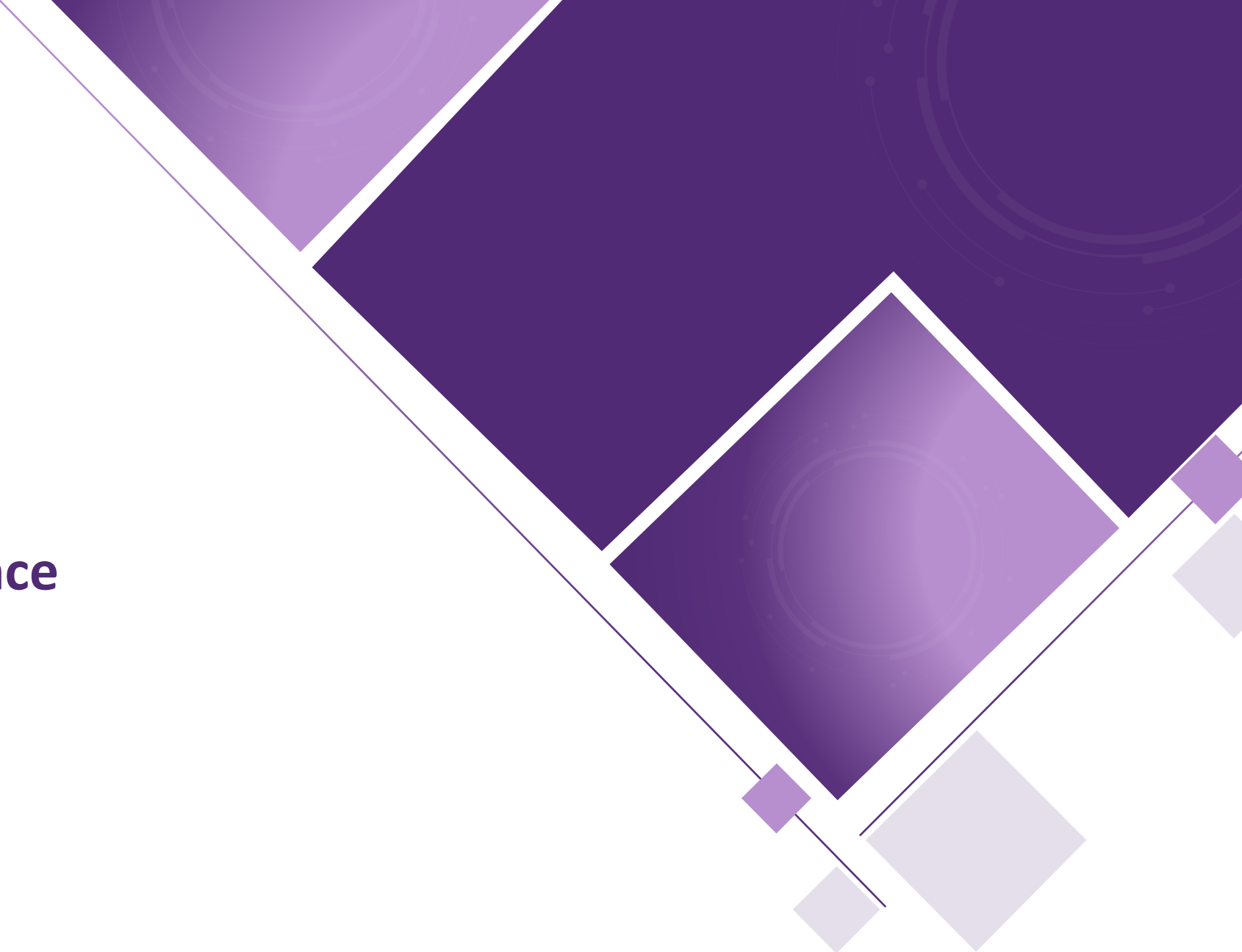


## Modest Increase in Employee Base



- Total branch network remained steady at 1,433 branches vs. 1,429 branches in Q4FY26.
- Mortgage Finance business (MSME, Micro LAP and Housing) operated through 411 branches in 11 States and UTs.
- Gold Loan network increased to 1,000 branches across 15 states and UTs by end of Q1FY27.
- Construction Finance continued to have 3 dedicated branches – Bengaluru, Hyderabad, and Ahmedabad.
- Car Loan distribution locations stood at 821 as of Jun'26. The branch presence was consolidated into 19 branches.

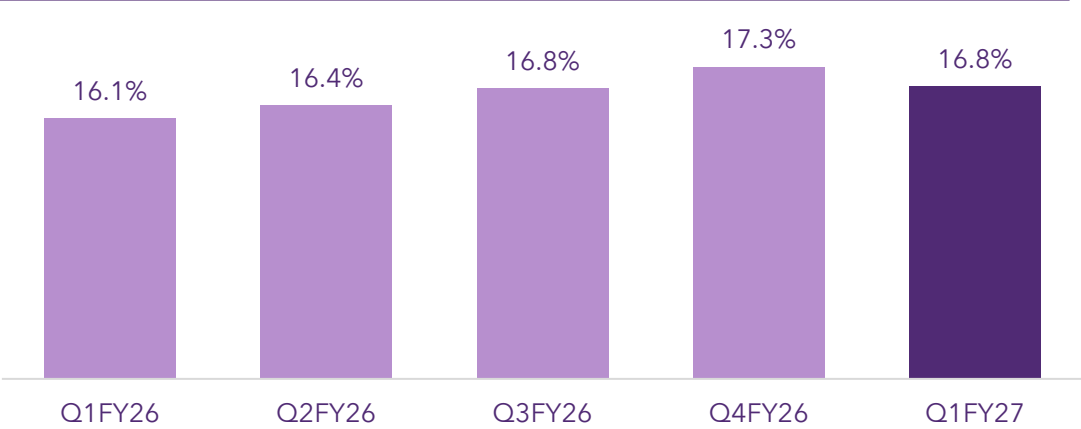
^Branch data excluding HO & Support Offices



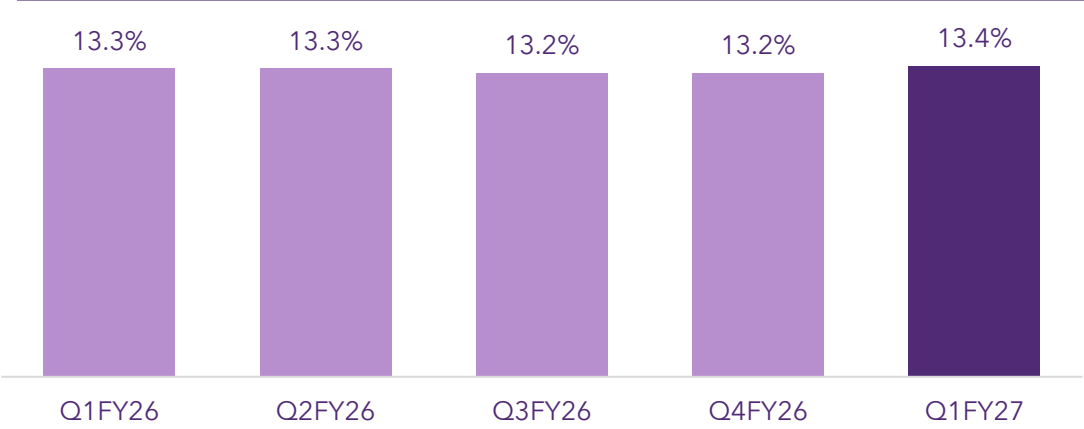
## **2 Financial Performance**

Robust yields sustained alongside AUM growth

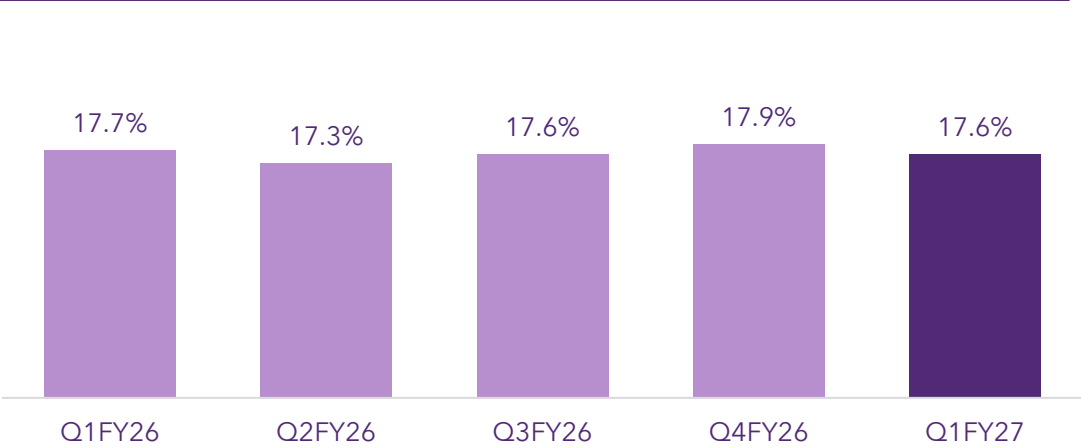
## MSME (%)\*



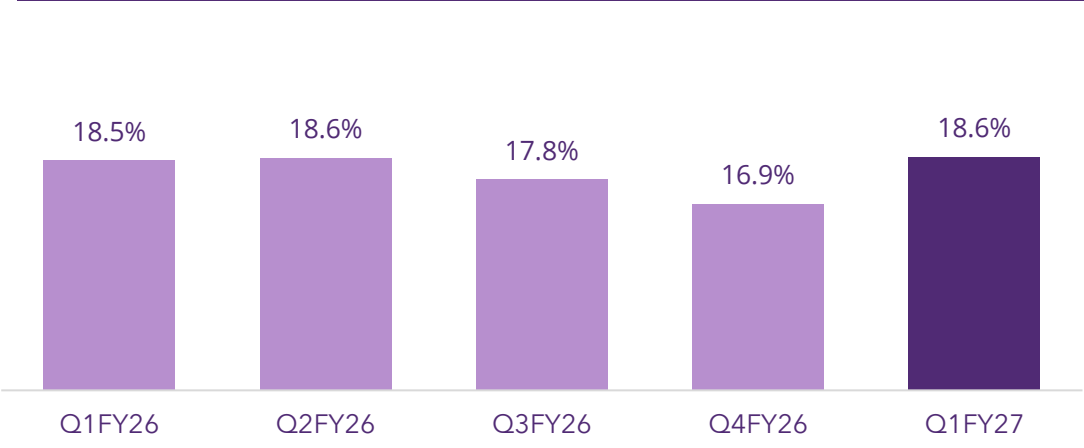
## Housing Finance (%)\*



## Construction Finance (%)\*



## Gold Loans (%)\*

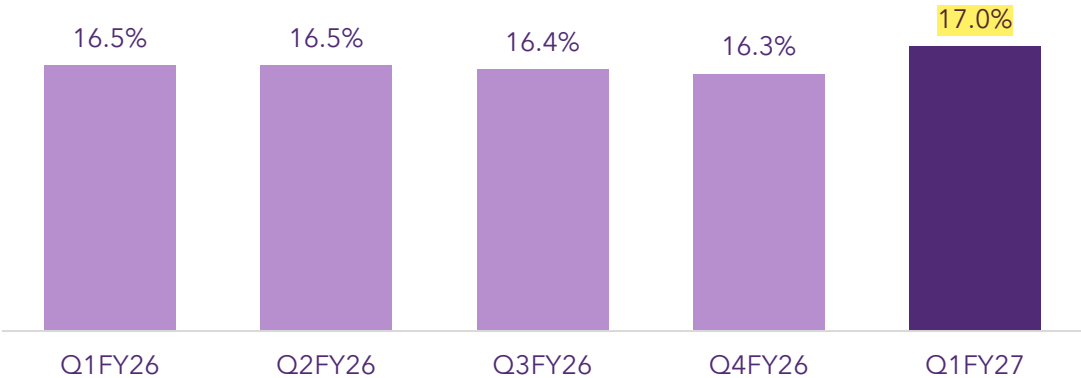


Note: \*Yield calculated as interest income including INDAS adjustments for processing fee, commission and other charges divided by monthly average of outstanding loans

# Loan Yields and Margins

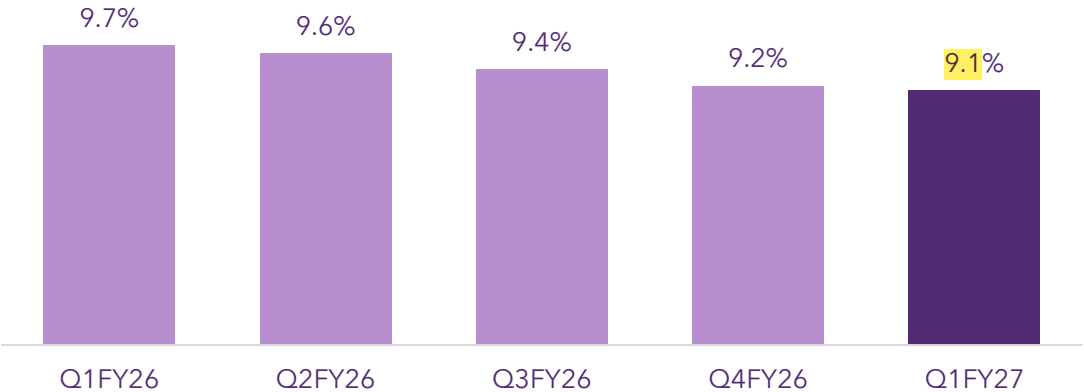
Consistent improvement in spreads with rising yields and declining cost of borrowings

## Yield on Net Advances (%)



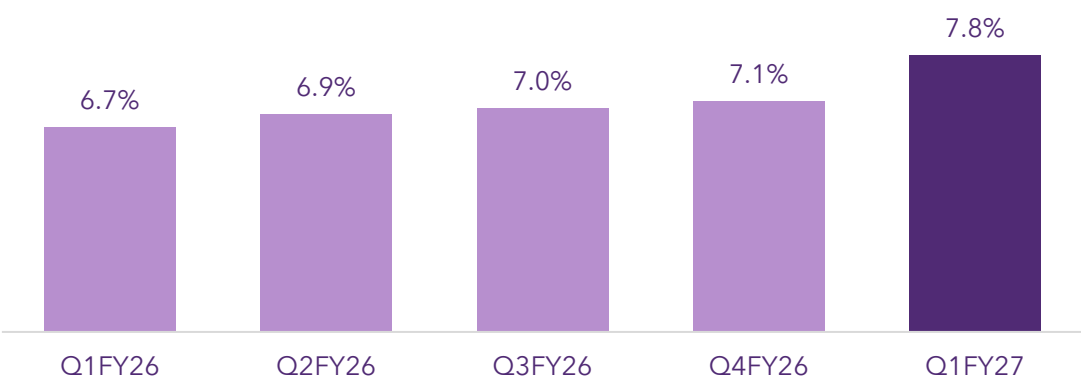
Note: Yield calculated as interest income including INDAS adjustments for processing fee, commission and other charges divided by monthly average of outstanding loans

## Cost of Borrowings (%)<sup>1</sup>

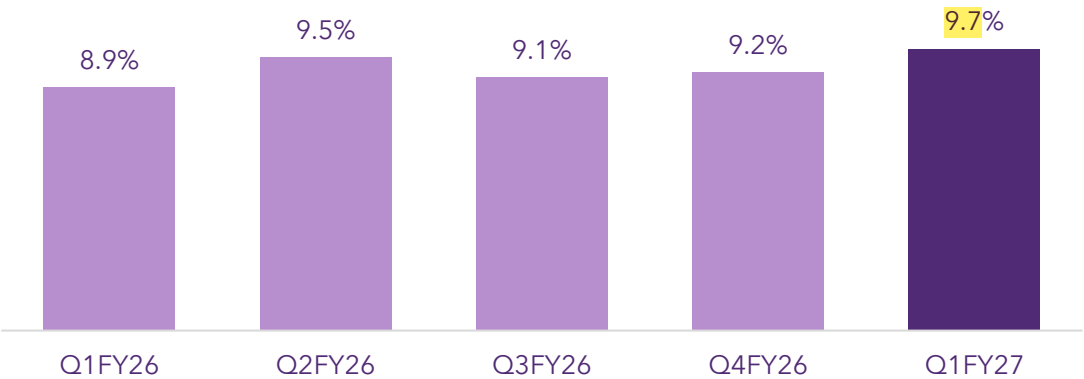


Note: Calculated as (Interest Expense including processing fee divided by monthly average of borrowings)

## Spreads (YoA - CoB) (%)



## Net Interest Margin (%)<sup>2</sup>



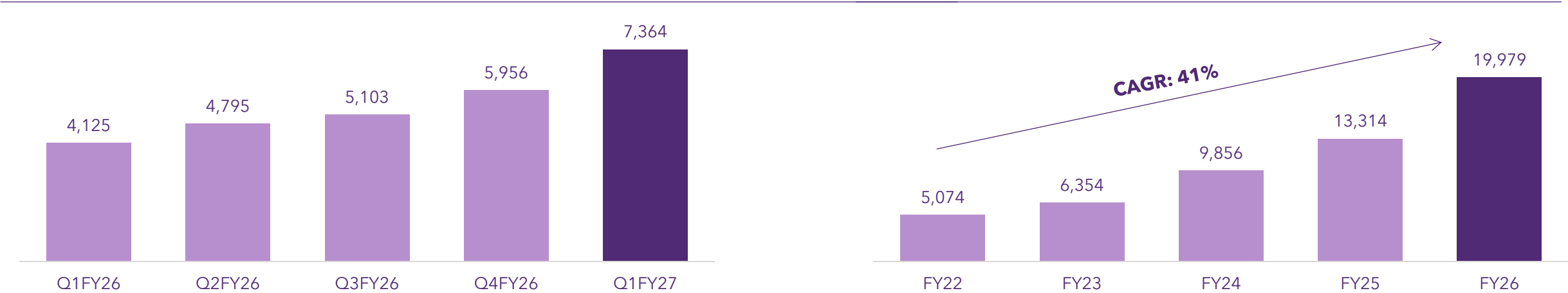
Note: Calculated using Net Interest Income / Avg. Interest Earning Assets

Note: 1. Borrowings include Debt Securities; 2. Net Interest Income excludes Int. Expense on Lease Liabilities, Interest Earning Assets include Bank Balances excluding Cash, Net Advances and Investments

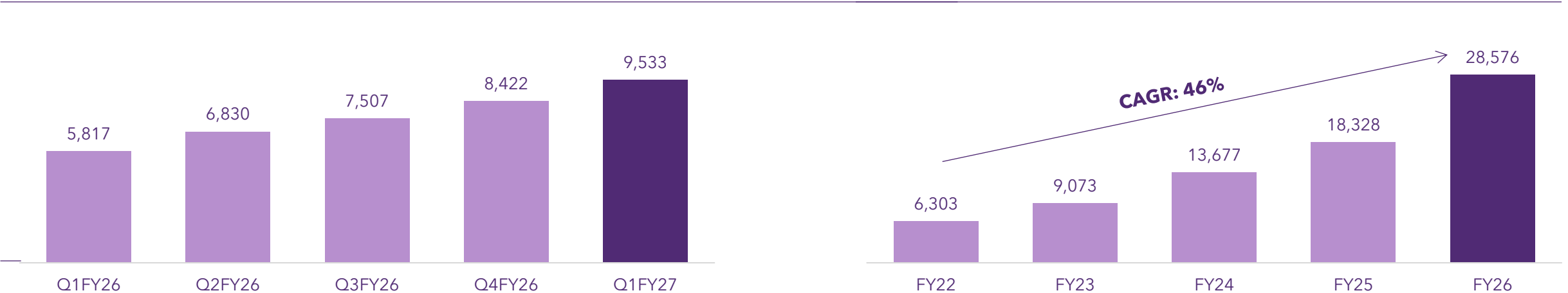
# Financial Highlights

Strong growth in Net Interest Income and Net Total Income – 79% YoY and 64% YoY for the quarter

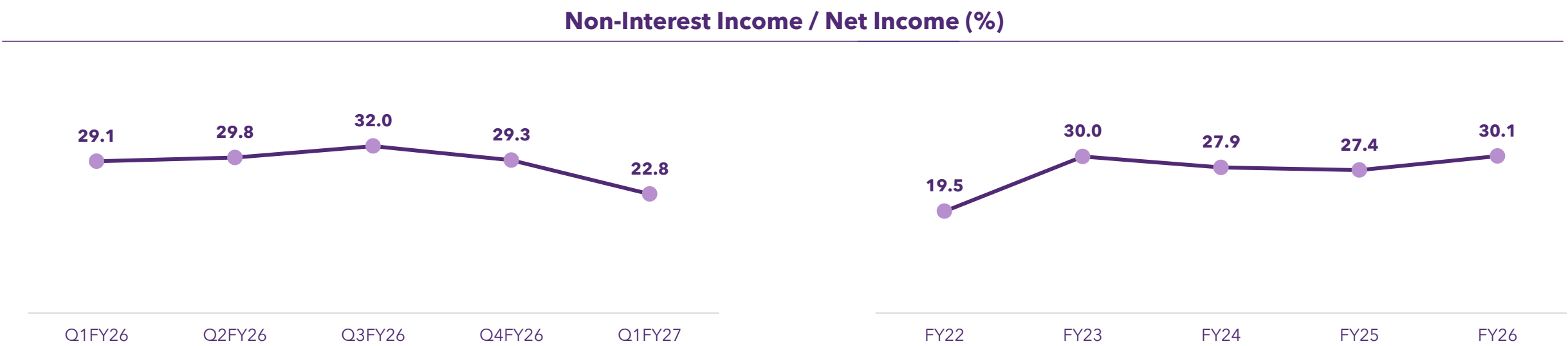
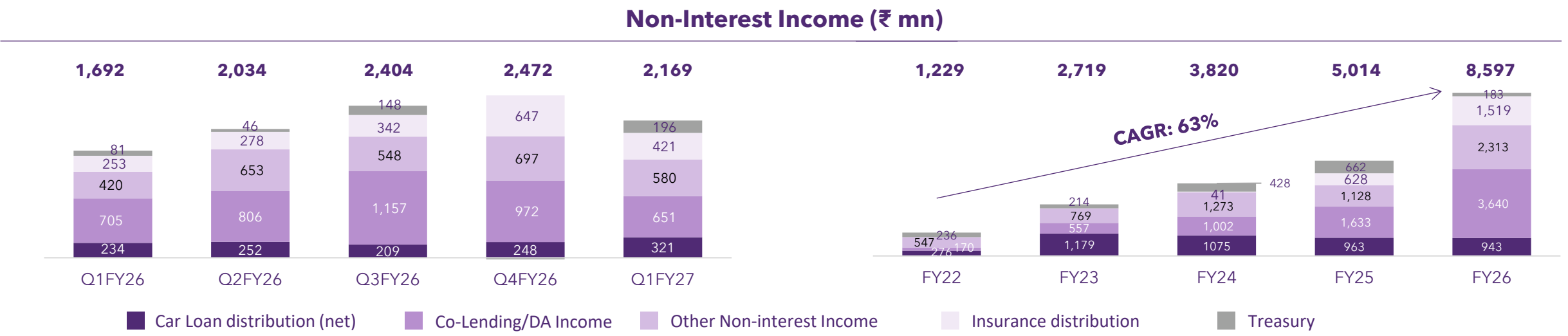
Net Interest Income (₹ mn)



Net Total Income (₹ mn)



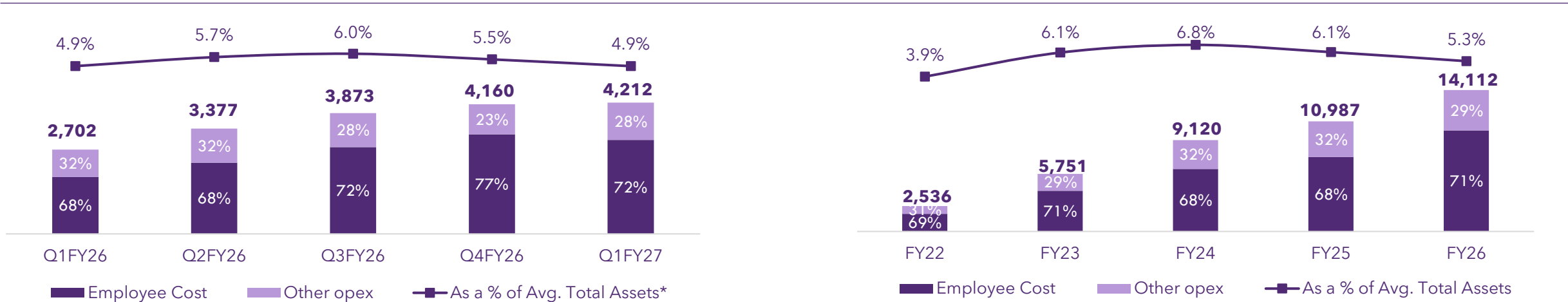
Continued momentum in fee income – 28% YoY growth for the quarter



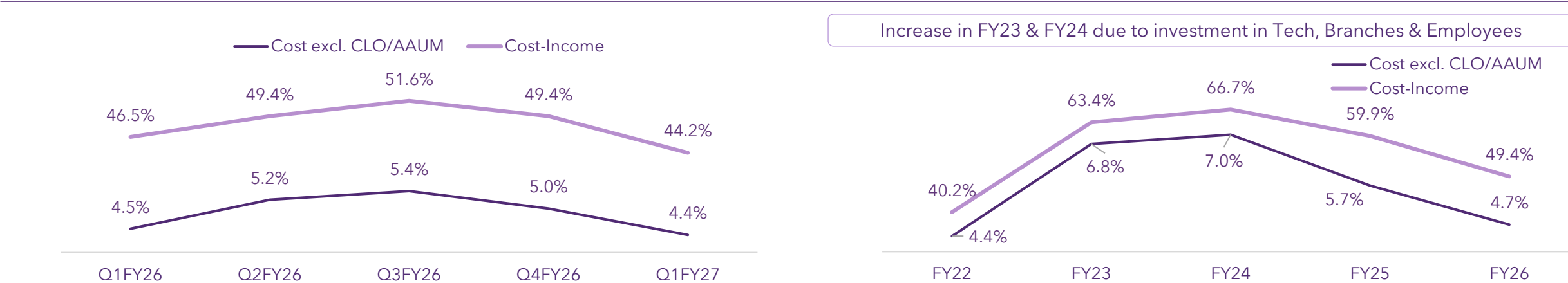
# Financial Highlights

Operating efficiency improvements led by productivity and tech implementation

Operating Expenses (₹ mn)



\*Annualised Cost-Income (%) & Cost / AAUM excl. CLO (%)\*

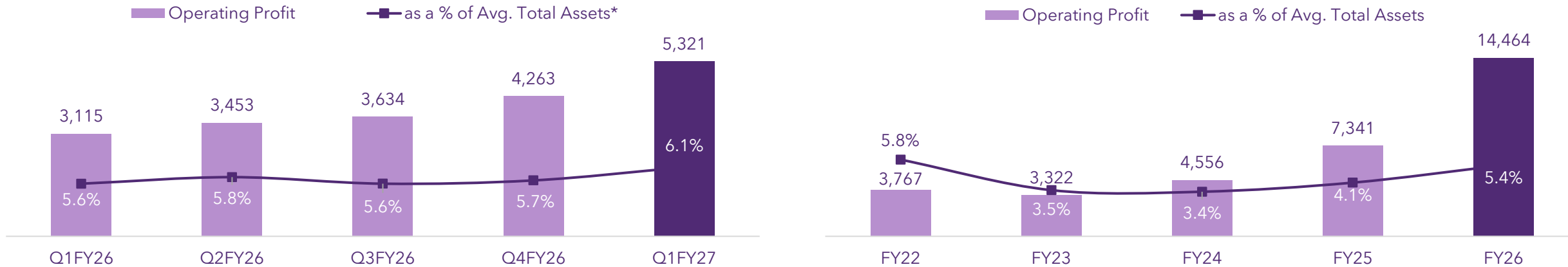


\*Annualised

# Financial Highlights

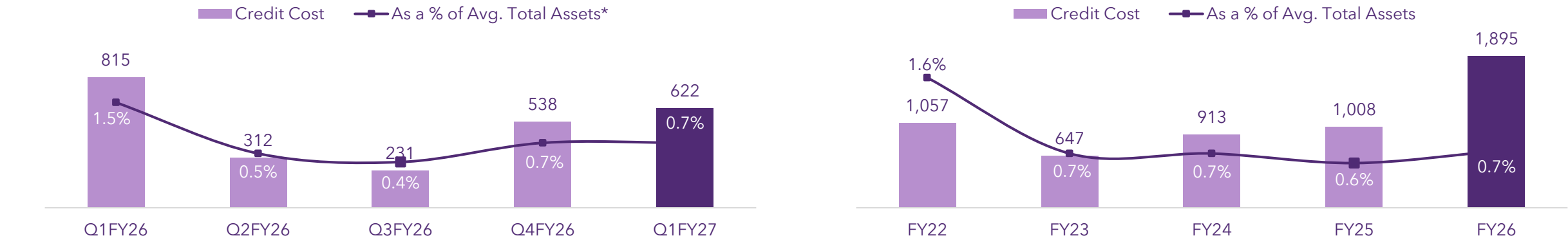
Margin expansion, cost control and risk discipline driving profitable growth

Operating Profit (₹ mn)



\*Annualised

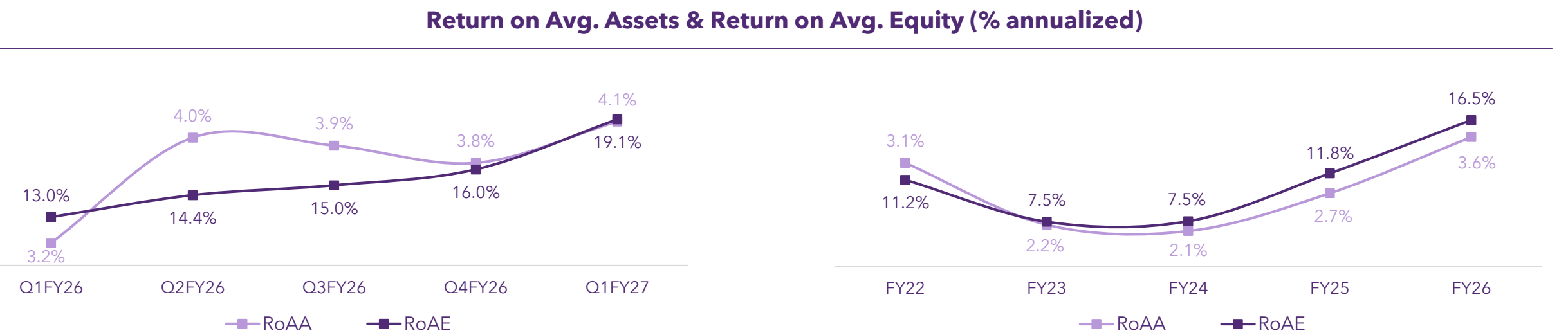
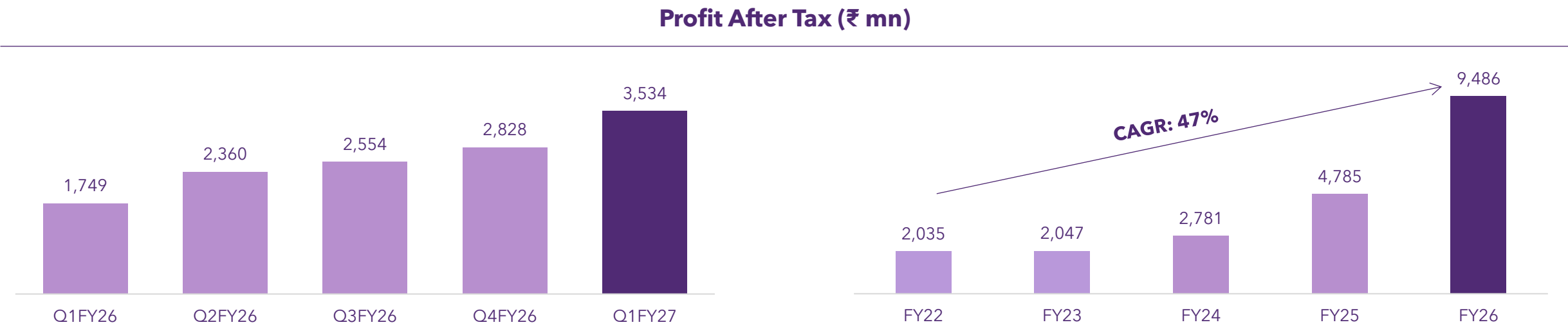
Credit Costs<sup>1</sup> (₹ mn)



\*Annualised

Note: <sup>1</sup>Credit Cost include Write off + ECL Provisions

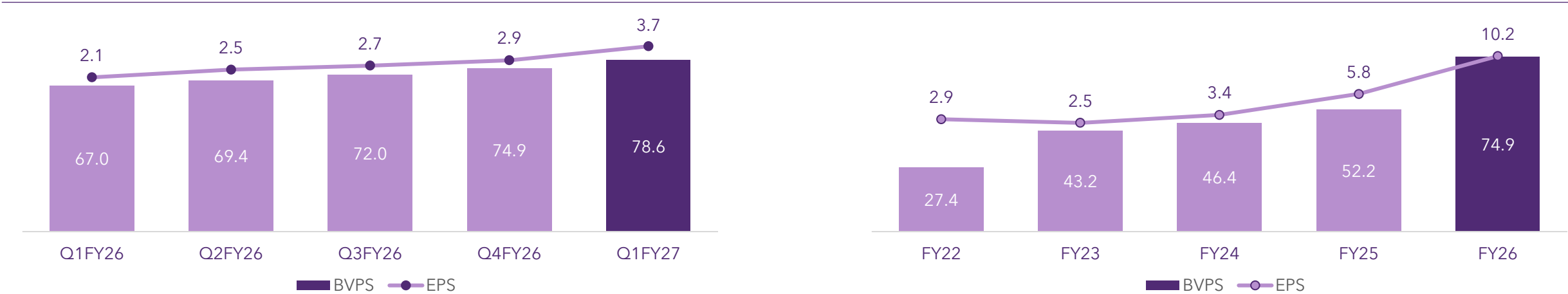
Strong increase in profitability; PAT rises 102% YoY for the quarter



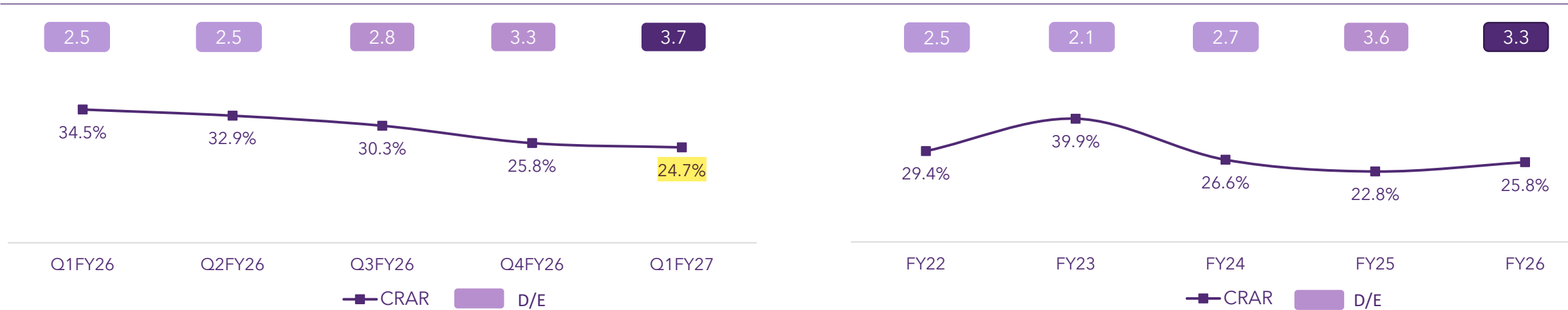
# Financial Highlights

Comfortable leverage and strong capital adequacy position

EPS & Book Value per Share (₹)



D/E (x) | CRAR



## Funding Profile (₹ mn)

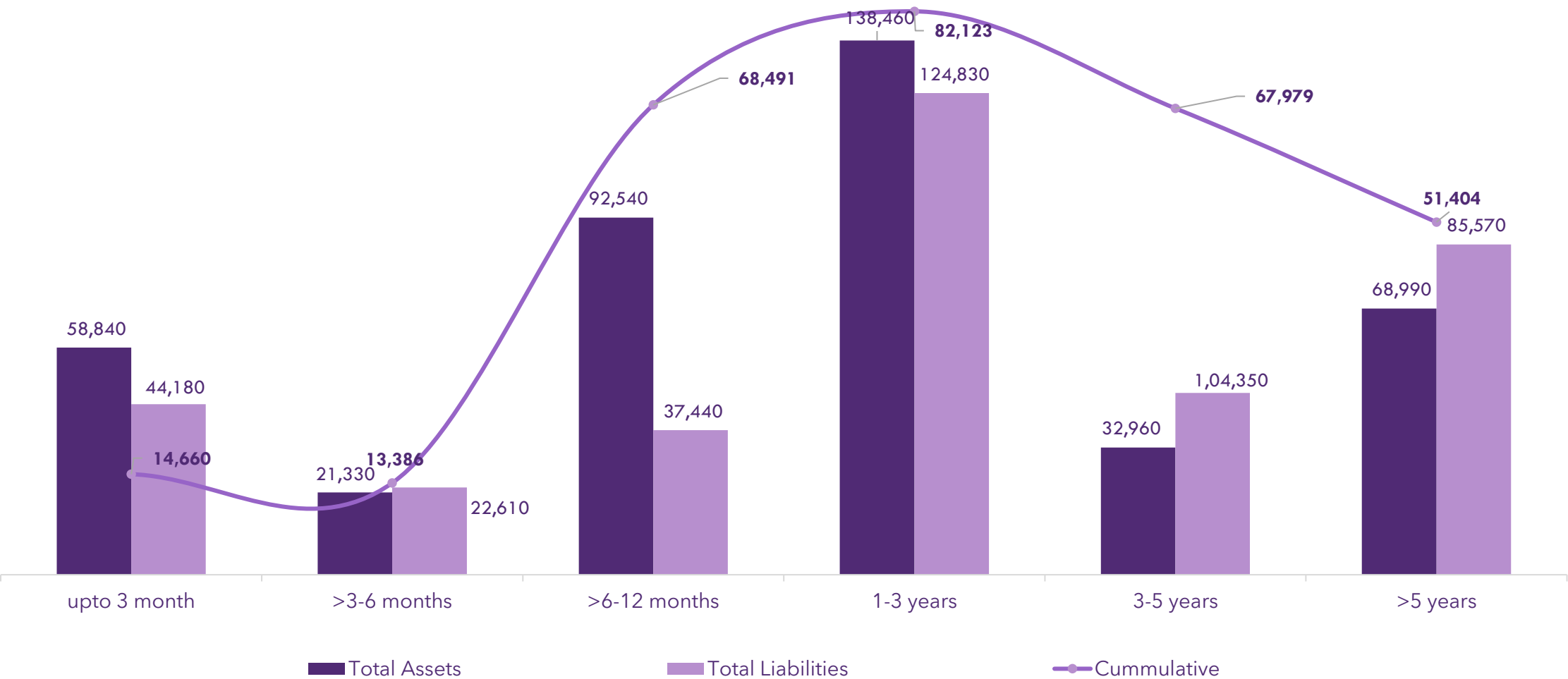


- Secured “Ba3” rating with Stable Outlook from Moody’s Ratings and “BB- Stable” rating from Fitch Ratings
- Raised ₹12,710 mn through NCDs and CPs in Q1 FY27
- New bank sanctions for Q1 FY27 stood at ₹38,680 mn on a consolidated basis
- Total lender base of 40+. Added 5 new lenders in Q1 FY27

# Asset-Liability Position

Cumulative surplus across buckets

All amount in ₹ mn



# Liquid and Overnight funds

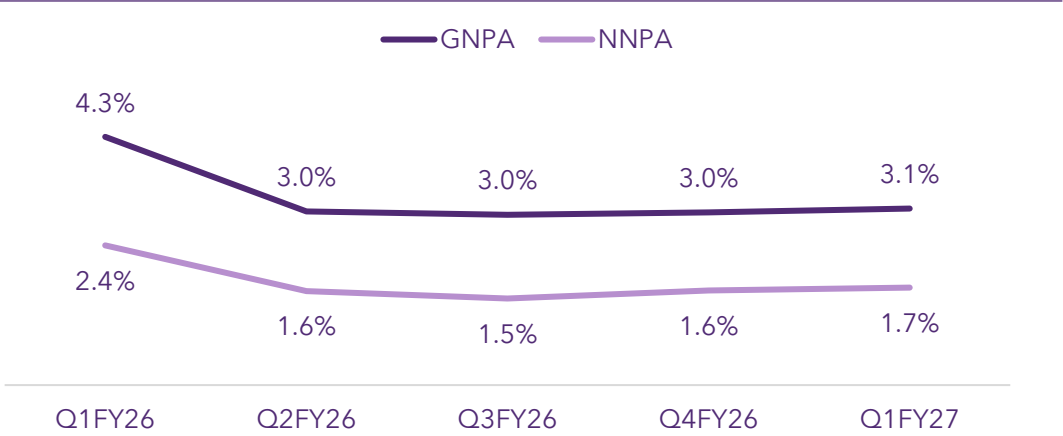
Comfortable liquidity position

| Particulars (₹ mn) (30 <sup>th</sup> Jun 2026) | CGCL (Standalone) | CGHFL        | CGCL (Consolidated) |
|------------------------------------------------|-------------------|--------------|---------------------|
| Cash and Bank Balances                         | 52,063            | 4,659        | 56,722              |
| Investment in fixed deposits                   | 190               | -            | 190                 |
| Investment in Mutual Funds or corporate bonds  | 8,904             | 1,049        | 9,953               |
| Undrawn Bank Lines                             | 1,065             | 800          | 1,865               |
| <b>Net Available cash or cash equivalents</b>  | <b>62,222</b>     | <b>6,507</b> | <b>68,730</b>       |

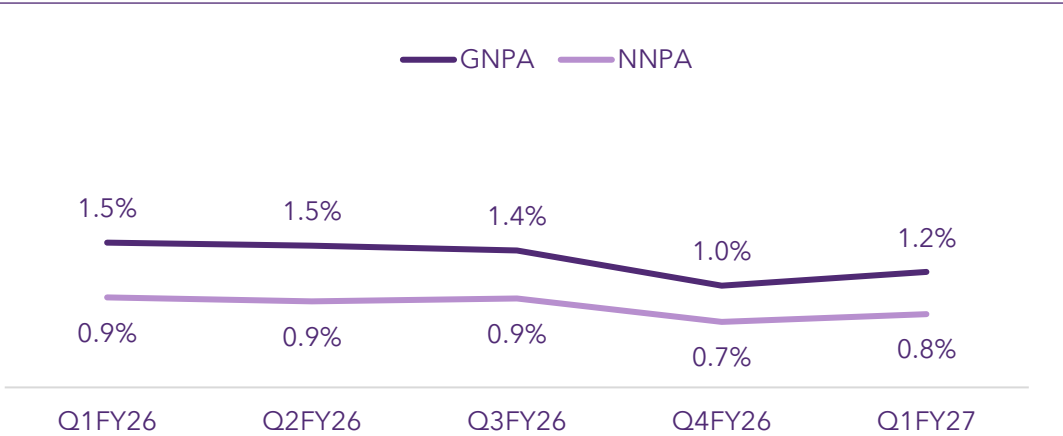
- Total current liquidity of ₹68,730 mn in cash and bank balances, investments and undrawn credit lines across CGCL and CGHFL.

Disciplined underwriting keeping asset quality under control

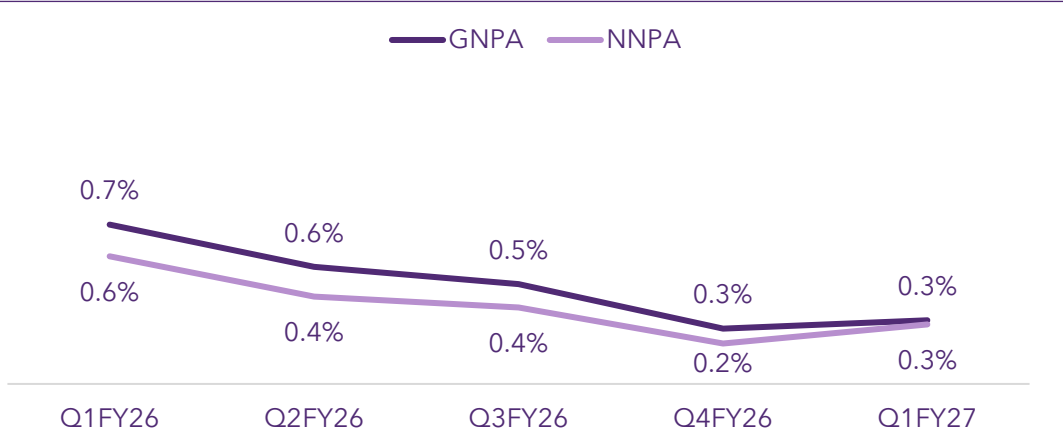
## MSME



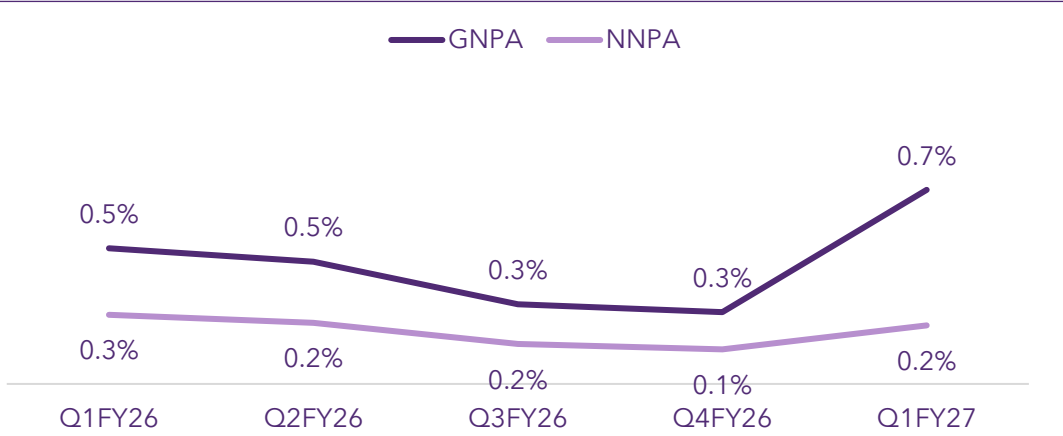
## Housing Finance



## Gold Loan



## Construction Finance



# Asset Quality

Adequate provision coverage

₹ mn except stated

| ECL Analysis                      | Q1FY27         | Q4FY26         | Q3FY26         | Q2FY26         | Q1FY26         |
|-----------------------------------|----------------|----------------|----------------|----------------|----------------|
| <b>Stage 1 - Gross</b>            | <b>304,395</b> | <b>277,537</b> | <b>220,712</b> | <b>202,607</b> | <b>189,118</b> |
| Stage 1 - ECL Provisions          | 1,838          | 1,576          | 1,054          | 1,067          | 1,013          |
| Stage 1 - Net                     | 302,557        | 275,961        | 219,657        | 201,540        | 188,106        |
| <b>Stage 1 - ECL Provisions %</b> | <b>0.6%</b>    | <b>0.6%</b>    | <b>0.5%</b>    | <b>0.5%</b>    | <b>0.5%</b>    |
|                                   |                |                |                |                |                |
| <b>Stage 2 - Gross</b>            | <b>12,063</b>  | <b>8,215</b>   | <b>9,213</b>   | <b>8,258</b>   | <b>8,228</b>   |
| Stage 2 - ECL Provisions          | 1,135          | 968            | 905            | 919            | 835            |
| Stage 2 - Net                     | 10,928         | 7,248          | 8,308          | 7,338          | 7,393          |
| <b>Stage 2 - ECL Provisions %</b> | <b>9.4%</b>    | <b>11.8%</b>   | <b>9.8%</b>    | <b>11.1%</b>   | <b>10.1%</b>   |
|                                   |                |                |                |                |                |
| <b>Stage 3 - Gross</b>            | <b>3,387</b>   | <b>2,643</b>   | <b>2,753</b>   | <b>2,741</b>   | <b>3,355</b>   |
| Stage 3 - ECL Provisions          | 1,465          | 1,089          | 1,199          | 1,174          | 1,375          |
| Stage 3 - Net NPA                 | 1,922          | 1,554          | 1,554          | 1,567          | 1,981          |
| <b>Stage 3 - ECL Provisions %</b> | <b>43.2%</b>   | <b>41.2%</b>   | <b>43.6%</b>   | <b>42.8%</b>   | <b>41.0%</b>   |
|                                   |                |                |                |                |                |
| <b>Total - Gross</b>              | <b>319,845</b> | <b>288,396</b> | <b>232,678</b> | <b>213,606</b> | <b>200,702</b> |
| <b>Total ECL Provisions</b>       | <b>4,438</b>   | <b>3,633</b>   | <b>3,158</b>   | <b>3,161</b>   | <b>3,222</b>   |
| <b>Stage 3 % - Gross NPA</b>      | <b>1.1%</b>    | <b>0.9%</b>    | <b>1.2%</b>    | <b>1.3%</b>    | <b>1.7%</b>    |
| <b>Stage 3 % - Net NPA</b>        | <b>0.6%</b>    | <b>0.5%</b>    | <b>0.7%</b>    | <b>0.7%</b>    | <b>1.0%</b>    |

# Consolidated Income Statement

## Quarterly & Annual Comparison

₹ mn except stated

| Particulars                | Q1FY27       | Q1FY26       | Y-o-Y (%)   | Q4FY26       | Q-o-Q (%)   | FY26          | FY25          | YoY (%)    |
|----------------------------|--------------|--------------|-------------|--------------|-------------|---------------|---------------|------------|
| Interest earned            | 13,229       | 8,064        | 64%         | 10,942       | 21%         | 37,277        | 26,050        | 43%        |
| Interest expense           | 5,865        | 3,940        | 49%         | 4,986        | 18%         | 17,298        | 12,736        | 36%        |
| <b>Net interest income</b> | <b>7,364</b> | <b>4,125</b> | <b>79%</b>  | <b>5,956</b> | <b>24%</b>  | <b>19,979</b> | <b>13,314</b> | <b>50%</b> |
| Net car loan fees          | 321          | 234          | 37%         | 248          | 29%         | 943           | 963           | -2%        |
| Co-lending income          | 651          | 705          | -8%         | 972          | -33%        | 3,640         | 1,633         | 123%       |
| Insurance distribution     | 421          | 253          | 66%         | 647          | -35%        | 1,519         | 628           | 142%       |
| Treasury                   | 196          | 81           | 144%        | (92)         |             | 183           | 662           |            |
| Other operating income     | 580          | 420          | 38%         | 691          | -16%        | 2,313         | 1,128         | 105%       |
| <b>Non-interest income</b> | <b>2,169</b> | <b>1,692</b> | <b>28%</b>  | <b>2,467</b> | <b>-12%</b> | <b>8,597</b>  | <b>5,014</b>  | <b>71%</b> |
| <b>Total income</b>        | <b>9,533</b> | <b>5,817</b> | <b>64%</b>  | <b>8,422</b> | <b>13%</b>  | <b>28,576</b> | <b>18,328</b> | <b>56%</b> |
| Employee cost              | 3,014        | 1,827        | 65%         | 3,193        | -6%         | 10,087        | 7,429         | 36%        |
| Other expenses             | 1,198        | 875          | 37%         | 967          | 24%         | 4,025         | 3,558         | 13%        |
| <b>Operating expenses</b>  | <b>4,212</b> | <b>2,702</b> | <b>56%</b>  | <b>4,160</b> | <b>1%</b>   | <b>14,112</b> | <b>10,987</b> | <b>28%</b> |
| <b>Operating profit</b>    | <b>5,321</b> | <b>3,115</b> | <b>71%</b>  | <b>4,263</b> | <b>24%</b>  | <b>14,464</b> | <b>7,341</b>  | <b>97%</b> |
| ECL provisions             | 888          | 714          | 24%         | 492          | 80%         | 1,640         | 635           | 158%       |
| Write-offs                 | (267)        | 101          | -363%       | 46           | -683%       | 256           | 373           | -31%       |
| <b>Total provisions</b>    | <b>622</b>   | <b>815</b>   | <b>-24%</b> | <b>538</b>   | <b>16%</b>  | <b>1,895</b>  | <b>1,008</b>  | <b>88%</b> |
| <b>Profit before tax</b>   | <b>4,700</b> | <b>2,300</b> | <b>104%</b> | <b>3,725</b> | <b>26%</b>  | <b>12,569</b> | <b>6,333</b>  | <b>98%</b> |
| Tax                        | 1,166        | 551          | 112%        | 902          | 29%         | 3,083         | 1,548         | 99%        |
| Implied tax rate           | 24.8%        | 24.0%        |             | 24.2%        |             | 24.5%         | 24.4%         |            |
| <b>Profit after tax</b>    | <b>3,534</b> | <b>1,749</b> | <b>102%</b> | <b>2,828</b> | <b>25%</b>  | <b>9,486</b>  | <b>4,785</b>  | <b>98%</b> |

# Consolidated Balance Sheet

## Quarterly Comparison



₹ mn except stated

| Particulars                           | Q1FY27         | Q1FY26         | YoY (%)    | Q4FY26         | QoQ (%)    |
|---------------------------------------|----------------|----------------|------------|----------------|------------|
| Paid-up Equity                        | 962            | 962            | 0%         | 962            | 0%         |
| Reserves and Surplus                  | 74,692         | 63,418         | 18%        | 71,073         | 5%         |
| <b>Total Equity</b>                   | <b>75,655</b>  | <b>64,380</b>  | <b>18%</b> | <b>72,035</b>  | <b>5%</b>  |
| Bank Borrowings                       | 250,193        | 152,920        | 64%        | 218,388        | 15%        |
| Debt Securities                       | 26,104         | 6,870          | 280%       | 22,733         | 15%        |
| Other Liabilities and Provisions      | 14,105         | 8,848          | 59%        | 13,604         | 4%         |
| <b>Total Equity &amp; Liabilities</b> | <b>366,057</b> | <b>233,017</b> | <b>57%</b> | <b>326,760</b> | <b>12%</b> |
| Cash and Bank Balances                | 29,466         | 26,057         | 13%        | 21,229         | 39%        |
| Investments                           | 10,796         | 2,680          | 303%       | 12,361         | -13%       |
| Assets under Financing Activities     | 312,855        | 195,421        | 60%        | 281,499        | 11%        |
| Other Assets                          | 12,940         | 8,859          | 46%        | 11,671         | 11%        |
| <b>Total Assets</b>                   | <b>366,057</b> | <b>233,017</b> | <b>57%</b> | <b>326,760</b> | <b>12%</b> |

# RoAA Tree

## Quarterly Comparison

| Calculated as % of Average Assets (%) | Q1FY26       | Q2FY26       | Q3FY26       | Q4FY26       | Q1FY27       |
|---------------------------------------|--------------|--------------|--------------|--------------|--------------|
| Interest income                       | 14.7%        | 14.8%        | 14.5%        | 14.6%        | 15.3%        |
| Interest expenses                     | 7.1%         | 6.8%         | 6.7%         | 6.6%         | 6.8%         |
| <b>Net interest income</b>            | 7.5%         | 8.0%         | <b>7.9%</b>  | <b>7.9%</b>  | <b>8.5%</b>  |
| Net Car Loan Fee                      | 0.4%         | 0.4%         | 0.3%         | 0.3%         | 0.4%         |
| Co-lending Income                     | 1.3%         | 1.4%         | 1.8%         | 1.3%         | 0.8%         |
| Insurance distribution                | 0.5%         | 0.5%         | 0.5%         | 0.9%         | 0.5%         |
| Other income                          | 0.9%         | 1.2%         | 1.1%         | 0.8%         | 0.9%         |
| <b>Non-interest income</b>            | <b>3.0%</b>  | <b>3.4%</b>  | <b>3.7%</b>  | <b>3.3%</b>  | <b>2.5%</b>  |
| <b>Net total income</b>               | <b>10.5%</b> | <b>11.5%</b> | <b>11.6%</b> | <b>11.2%</b> | <b>11.0%</b> |
| Employee expenses                     | 3.3%         | 3.8%         | 4.3%         | 4.3%         | 3.5%         |
| Other expenses                        | 1.1%         | 1.4%         | 1.2%         | 0.9%         | 1.1%         |
| D&A                                   | 0.4%         | 0.4%         | 0.4%         | 0.4%         | 0.3%         |
| <b>Operating expenses</b>             | <b>4.9%</b>  | <b>5.7%</b>  | <b>6.0%</b>  | <b>5.5%</b>  | <b>4.9%</b>  |
| <b>Operating profit</b>               | <b>5.6%</b>  | <b>5.8%</b>  | <b>5.6%</b>  | <b>5.7%</b>  | <b>6.1%</b>  |
| ECL provisions                        | 1.3%         | 0.5%         | 0.2%         | 0.7%         | 1.0%         |
| Write-offs                            | 0.2%         | 0.0%         | 0.1%         | 0.1%         | (0.3)%       |
| <b>Total Provisions</b>               | 1.5%         | 0.5%         | <b>0.4%</b>  | <b>0.7%</b>  | <b>0.7%</b>  |
| <b>Profit before tax</b>              | <b>4.2%</b>  | <b>5.3%</b>  | <b>5.3%</b>  | <b>5.0%</b>  | <b>5.4%</b>  |
| <b>Profit after tax (RoAA)</b>        | <b>3.2%</b>  | <b>4.0%</b>  | <b>3.9%</b>  | <b>3.8%</b>  | <b>4.1%</b>  |

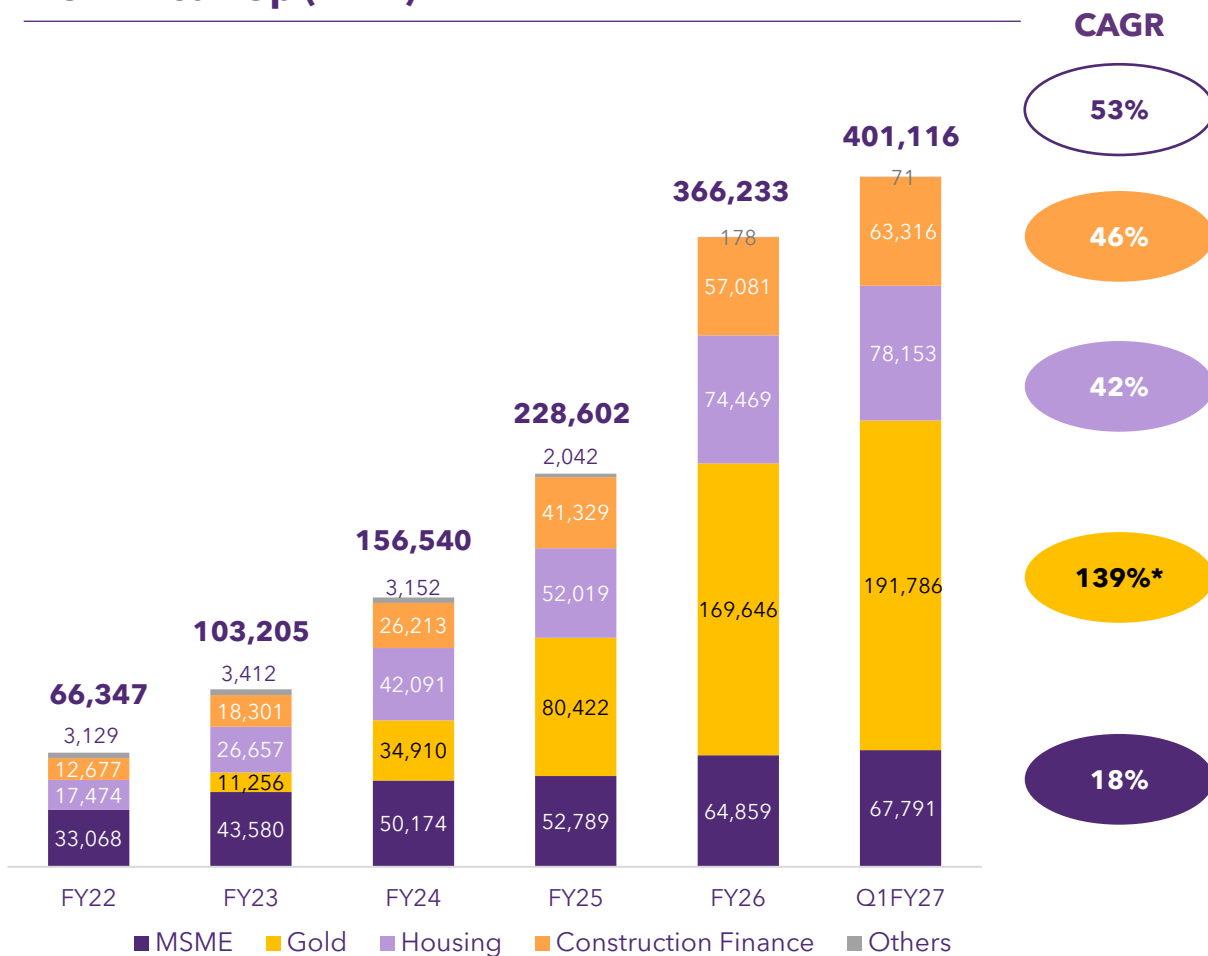


## **3 Annual Financial Performance**

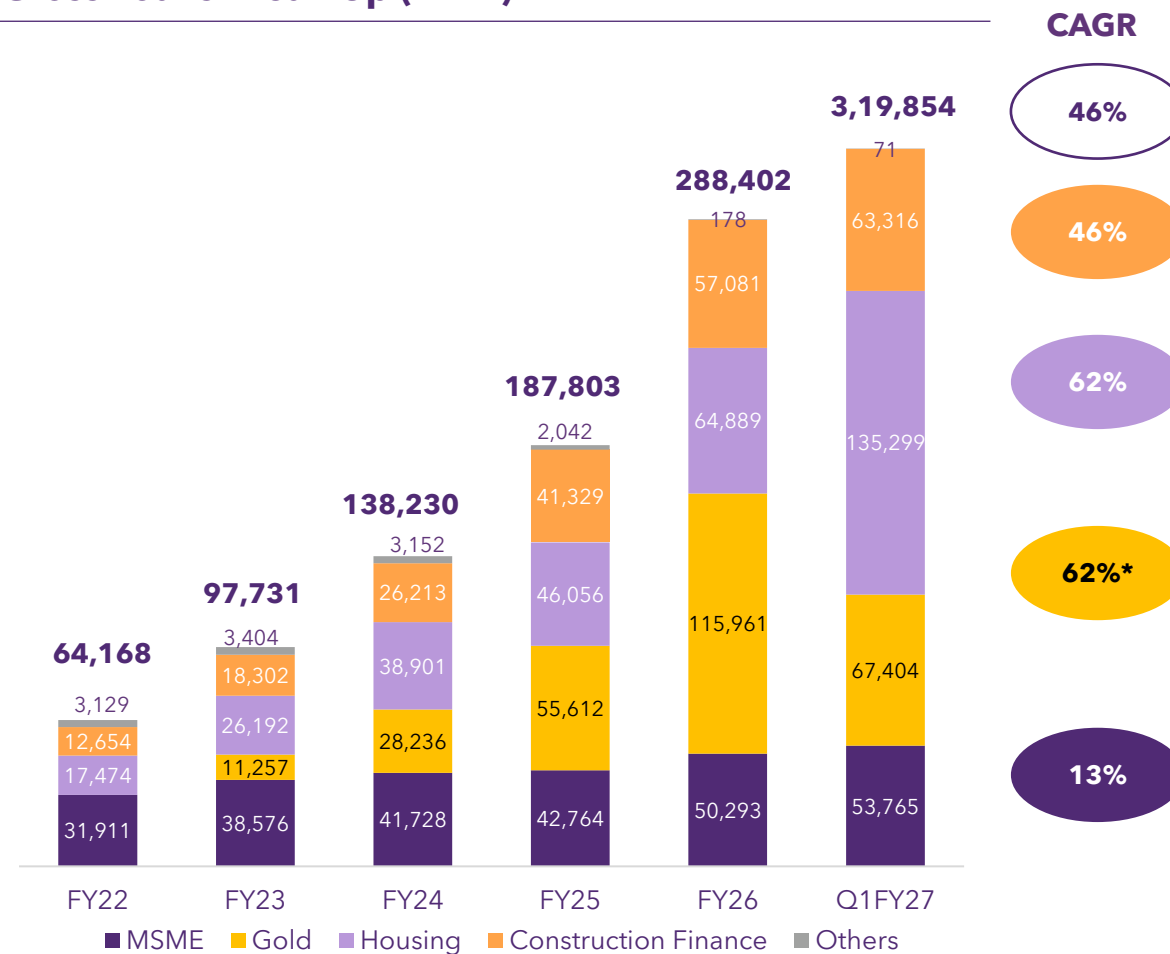
# AUM and Loan Growth

Consolidated AUM Up 53% CAGR FY22-Q1FY27

## AUM Break Up (₹ mn)



## Gross Loans Break Up (₹ mn)



Note: \*CAGR FY23-Q1FY27

MSME AUM includes MSME, Micro LAP and Solar Loans; MSME, Gold, and Housing AUM values are inclusive of co-lending and directly assigned AUM

# Leveraging co-lending for capital efficient expansion

## Additional Funding Source & High RoE Accretion

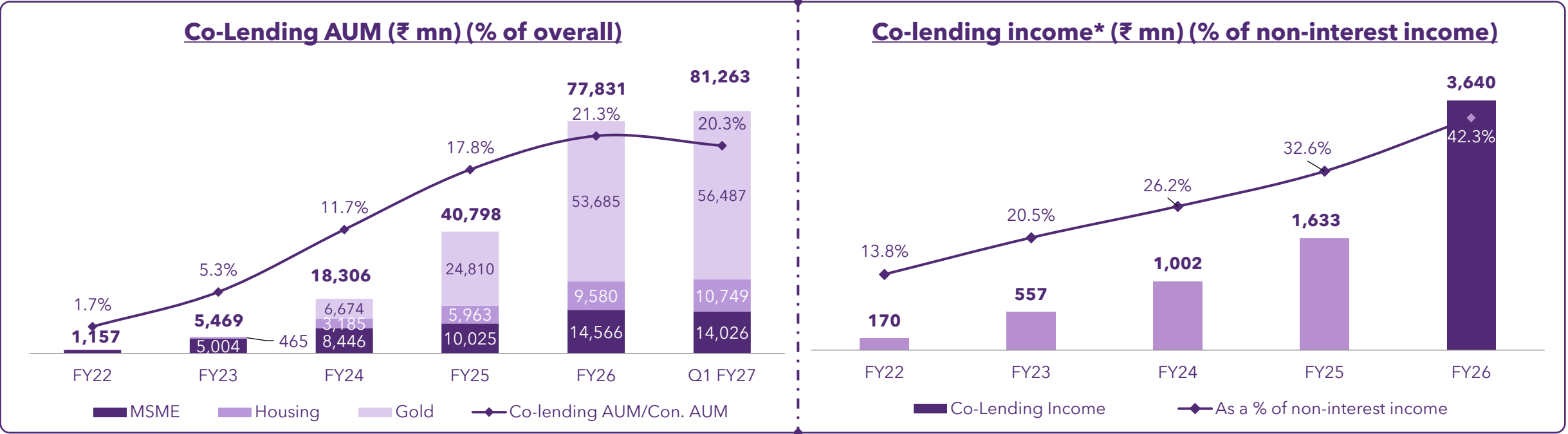
- 1

CGCL retains 20-30% while co-lending partners (CLPs) retain the balance
- 2

CGCL earns spread and loan servicing fee on the co-lending loans
- 3

Additional source of funds while conserving capital and boost RoE
- 4

Diversification of borrowings

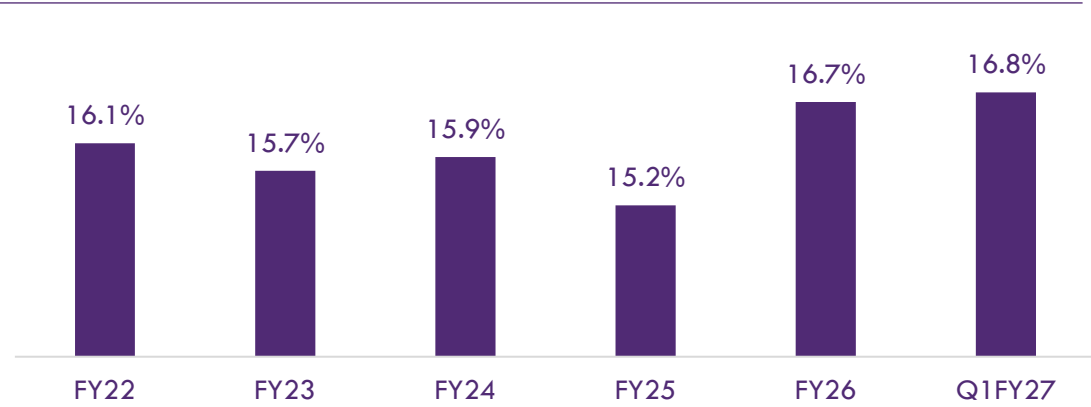


11 Partner Banks

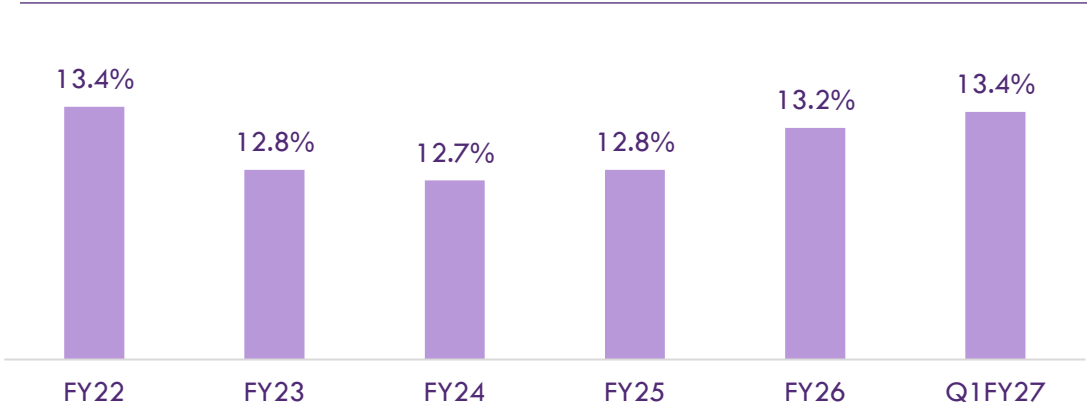
# Segment Wise Loan Yields

Improving Yields

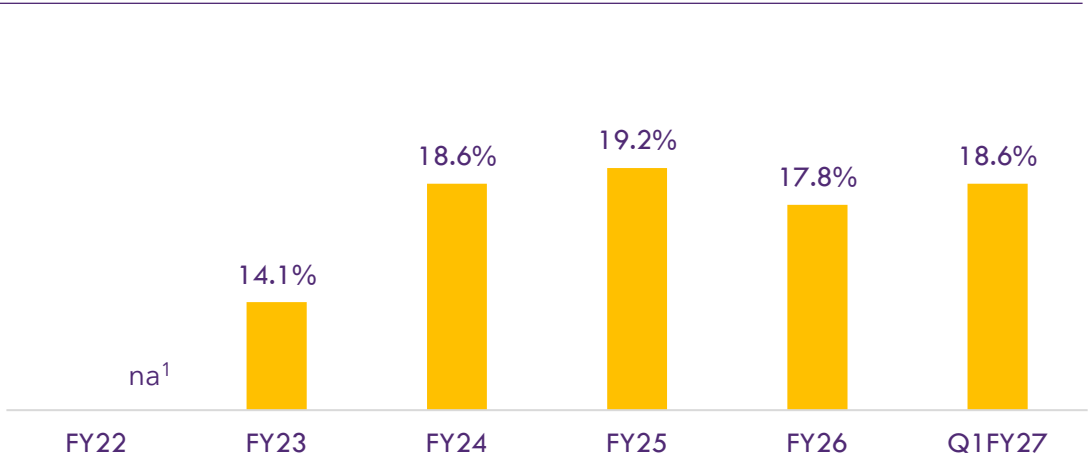
## MSME (%)\*



## Housing Finance (%)\*

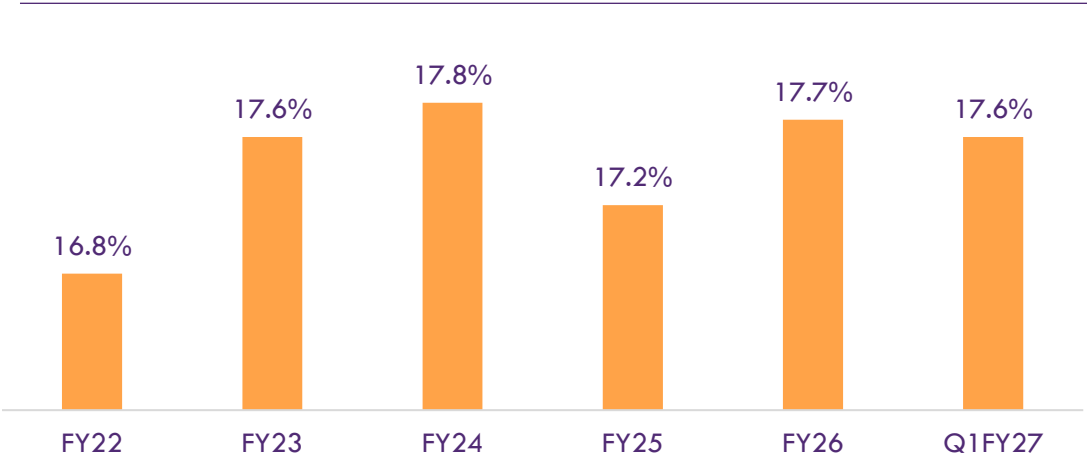


## Gold Loans (%)\*



¹Gold Loan business started in Aug-22

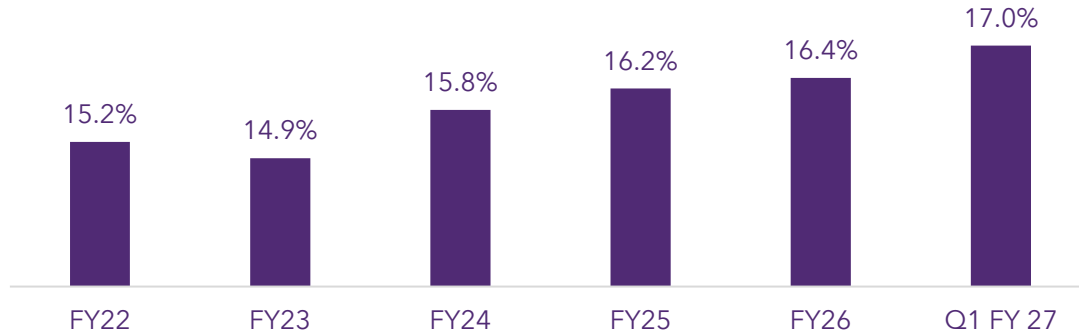
## Retail Construction Finance (%)\*



# Yields & Margins

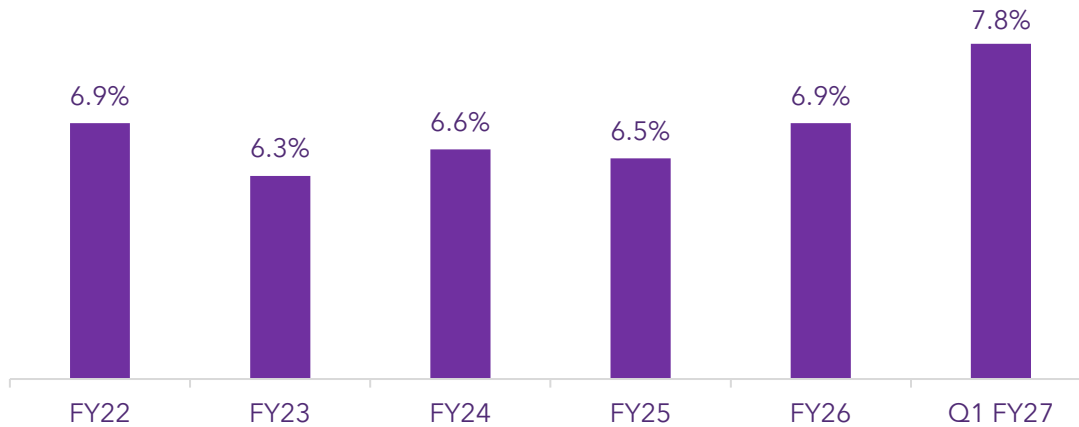
Improving spreads and margins

## Yield on Net Advances (%)

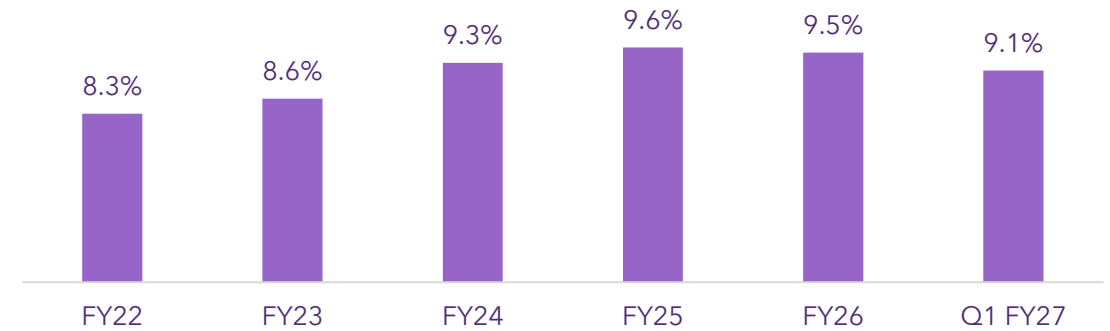


Note: Yield calculated as interest income including INDAS adjustments for processing fee, commission and other charges divided by monthly average of outstanding loans

## Spreads (YoA - CoB) (%)

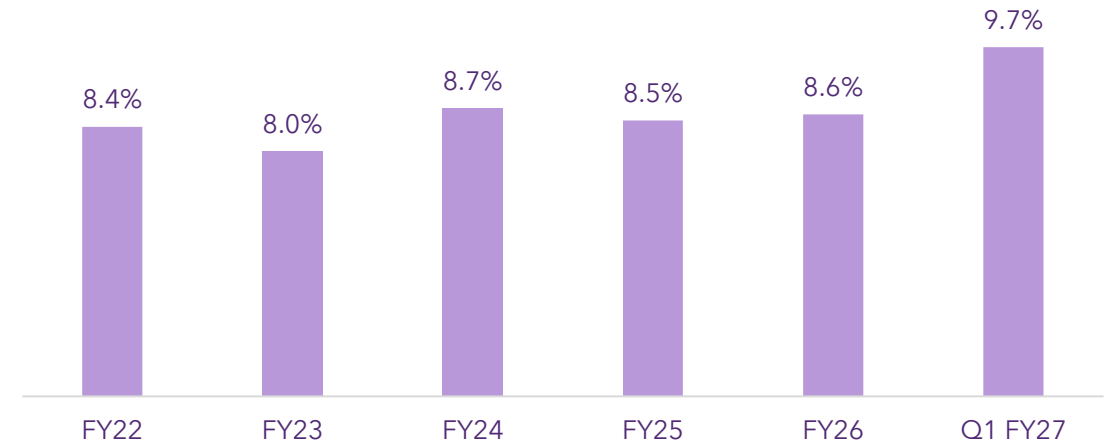


## Cost of Borrowings (%)<sup>1</sup>



Note: Calculated as (Interest Expense including processing fee divided by monthly average of borrowings

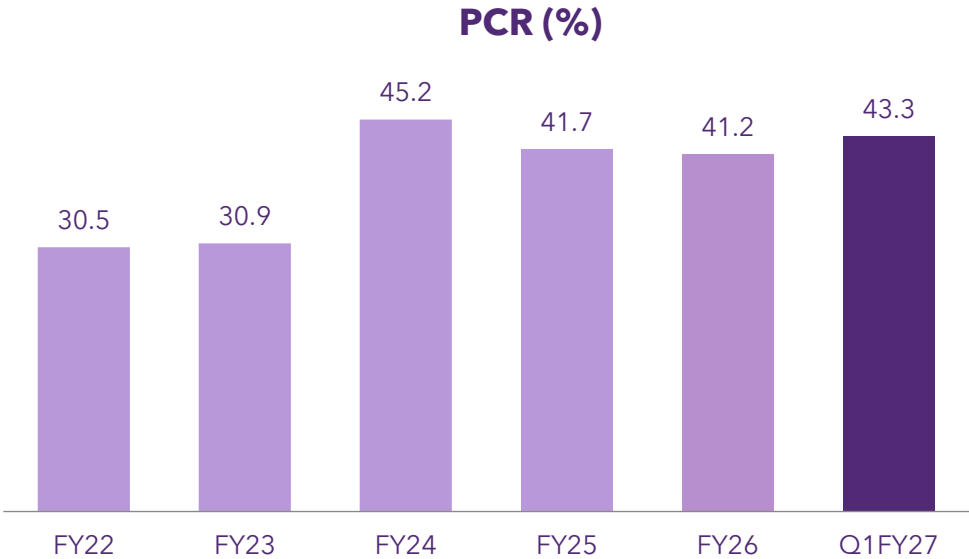
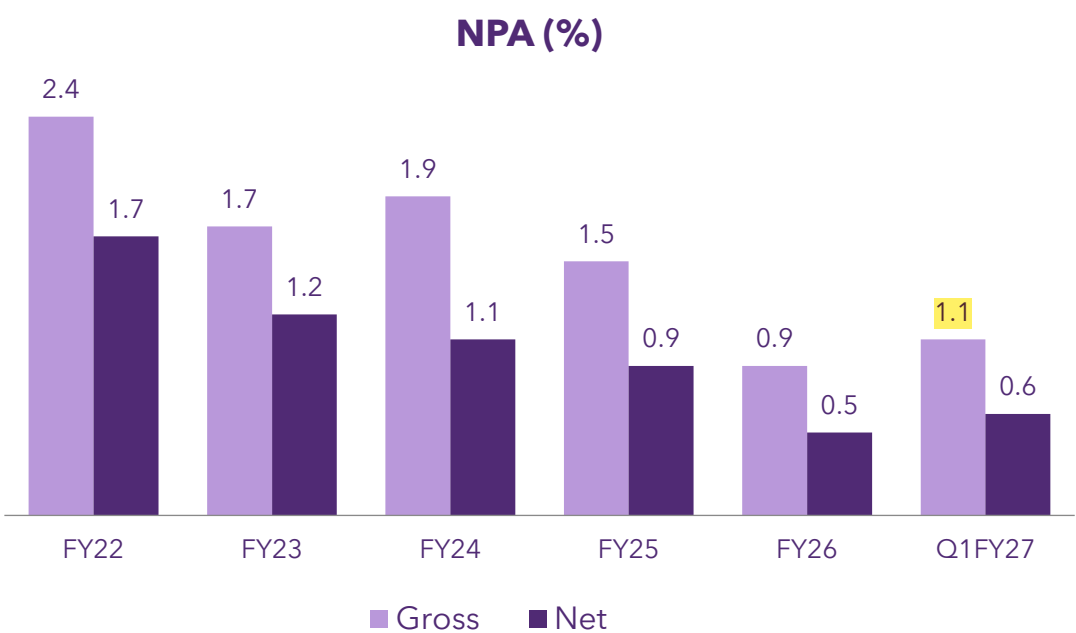
## Net Interest Margin (%)<sup>2</sup>



Note: Calculated using Net Interest Income / Avg. Interest Earning Assets

# Prudent Risk Management

Improving asset quality and adequate provisioning



## Segment-wise Asset Quality (GNPA/NNPA/PCR)\*

**3.1% / 1.7% / 45.6%**

MSME Loan

**1.2% / 0.8% / 37.0%**

Housing Loan

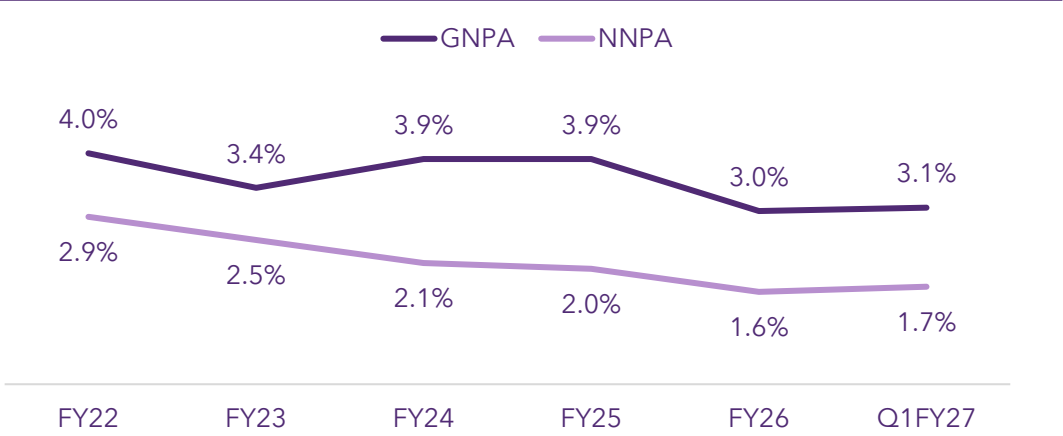
**0.3% / 0.3% / 19.0%**

Gold Loan

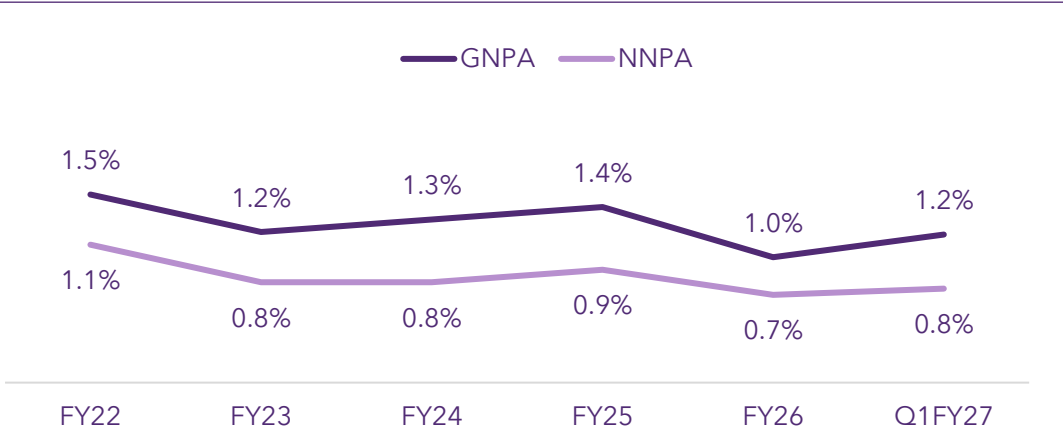
**0.7% / 0.2% / 70.5%**

Construction Finance

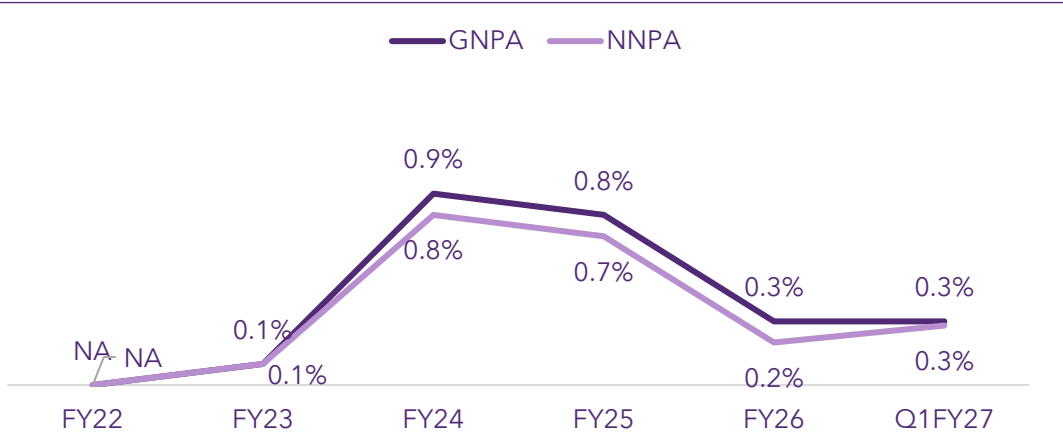
MSME Loan



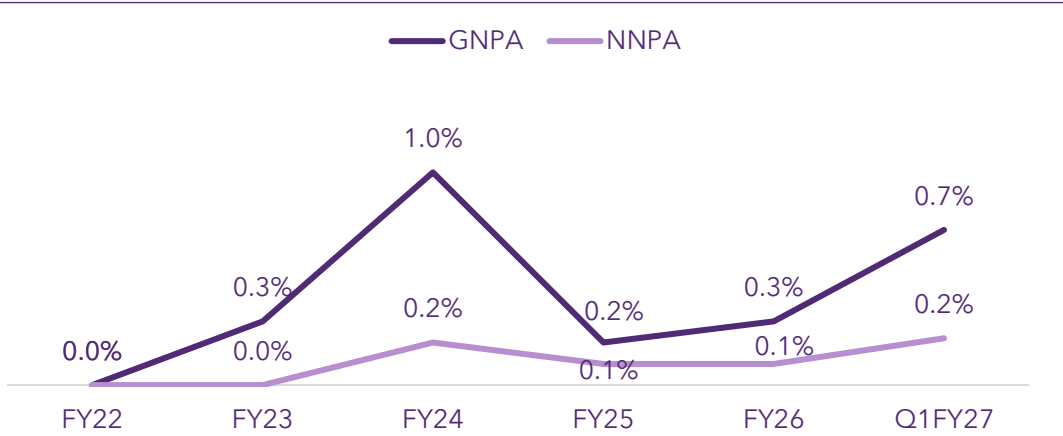
Housing Finance



Gold Loan



Retail Construction Finance



# Asset Quality

Adequate provisioning coverage

₹ mn except stated

| ECL Analysis                      | FY22          | FY23          | FY24           | FY25           | FY26           | Q1FY27         |
|-----------------------------------|---------------|---------------|----------------|----------------|----------------|----------------|
| <b>Stage 1 - Gross</b>            | <b>57,255</b> | <b>90,920</b> | <b>129,580</b> | <b>175,797</b> | <b>277,537</b> | <b>304,395</b> |
| Stage 1 - ECL Provisions          | 377           | 461           | 619            | 779            | 1,576          | 1,838          |
| Stage 1 - Net                     | 56,877        | 90,459        | 128,961        | 175,019        | 275,961        | 302,557        |
| <b>Stage 1 - ECL Provisions %</b> | <b>0.7%</b>   | <b>0.5%</b>   | <b>0.5%</b>    | <b>0.4%</b>    | <b>0.6%</b>    | <b>0.6%</b>    |
|                                   |               |               |                |                |                |                |
| <b>Stage 2 - Gross</b>            | <b>6,373</b>  | <b>5,108</b>  | <b>5,987</b>   | <b>9,120</b>   | <b>8,215</b>   | <b>12,063</b>  |
| Stage 2 - ECL Provisions          | 854           | 807           | 746            | 703            | 968            | 1,135          |
| Stage 2 - Net                     | 5,519         | 4,301         | 5,241          | 8,417          | 7,248          | 10,928         |
| <b>Stage 2 - ECL Provisions %</b> | <b>13.4%</b>  | <b>15.8%</b>  | <b>12.5%</b>   | <b>7.7%</b>    | <b>11.8%</b>   | <b>9.4%</b>    |
|                                   |               |               |                |                |                |                |
| <b>Stage 3 - Gross</b>            | <b>1,562</b>  | <b>1,704</b>  | <b>2,661</b>   | <b>2,867</b>   | <b>2,643</b>   | <b>3,387</b>   |
| Stage 3 - ECL Provisions          | 476           | 526           | 1,202          | 1,197          | 1,089          | 1,465          |
| Stage 3 - Net NPA                 | 1,086         | 1,178         | 1,458          | 1,670          | 1,554          | 1,922          |
| <b>Stage 3 - ECL Provisions %</b> | <b>30.5%</b>  | <b>30.9%</b>  | <b>45.2%</b>   | <b>41.7%</b>   | <b>41.2%</b>   | <b>43.25%</b>  |
|                                   |               |               |                |                |                |                |
| <b>Total - Gross</b>              | <b>65,189</b> | <b>97,732</b> | <b>138,227</b> | <b>187,784</b> | <b>288,396</b> | <b>319,845</b> |
| <b>Total ECL Provisions</b>       | <b>1,707</b>  | <b>1,794</b>  | <b>2,567</b>   | <b>2,678</b>   | <b>3,633</b>   | <b>4,438</b>   |
|                                   |               |               |                |                |                |                |
| <b>Stage 3 % - Gross NPA</b>      | <b>2.4%</b>   | <b>1.7%</b>   | <b>1.9%</b>    | <b>1.5%</b>    | <b>0.9%</b>    | <b>1.06%</b>   |
| <b>Stage 3 % - Net NPA</b>        | <b>1.7%</b>   | <b>1.2%</b>   | <b>1.1%</b>    | <b>0.9%</b>    | <b>0.5%</b>    | <b>0.6%</b>    |

# RoAA Tree

| Calculated as % of Average Assets (%) | FY22        | FY23        | FY24         | FY25         | FY26         | Q1FY27       |
|---------------------------------------|-------------|-------------|--------------|--------------|--------------|--------------|
| Interest income                       | 13.0%       | 12.3%       | 13.5%        | 14.5%        | 13.9%        | 15.3%        |
| Interest expenses                     | 5.1%        | 5.6%        | 6.2%         | 7.1%         | 6.5%         | 6.8%         |
| <b>Net interest income</b>            | <b>7.8%</b> | <b>6.7%</b> | <b>7.3%</b>  | <b>7.4%</b>  | <b>7.5%</b>  | <b>8.5%</b>  |
| Net Car Loan Fee                      | 0.4%        | 1.2%        | 0.8%         | 0.5%         | 0.4%         | 0.4%         |
| Co-lending Income                     | 0.3%        | 0.6%        | 0.7%         | 0.9%         | 1.4%         | 0.8%         |
| Insurance distribution                | -           | -           | 0.0%         | 0.3%         | 0.6%         | 0.5%         |
| Other operating income                | 1.2%        | 1.0%        | 1.3%         | 1.0%         | 0.9%         | 0.9%         |
| <b>Non-interest income</b>            | <b>1.9%</b> | <b>2.9%</b> | <b>2.8%</b>  | <b>2.8%</b>  | <b>3.2%</b>  | <b>2.5%</b>  |
| <b>Net income</b>                     | <b>9.7%</b> | <b>9.6%</b> | <b>10.1%</b> | <b>10.2%</b> | <b>10.7%</b> | <b>11.0%</b> |
| Employee expenses                     | 2.7%        | 4.3%        | 4.6%         | 4.1%         | 3.8%         | 3.5%         |
| Other expenses                        | 1.2%        | 1.8%        | 2.1%         | 2.0%         | 1.5%         | 1.4%         |
| <b>Operating expenses</b>             | <b>3.9%</b> | <b>6.1%</b> | <b>6.8%</b>  | <b>6.1%</b>  | <b>5.3%</b>  | <b>4.9%</b>  |
| <b>Operating profit</b>               | <b>5.8%</b> | <b>3.5%</b> | <b>3.4%</b>  | <b>4.1%</b>  | <b>5.4%</b>  | <b>6.1%</b>  |
| ECL provisions                        | 1.0%        | 0.1%        | 0.5%         | 0.3%         | 0.6%         | 1.0%         |
| Write-offs                            | 0.7%        | 0.6%        | 0.1%         | 0.2%         | 0.1%         | (0.3)%       |
| <b>Provisions</b>                     | <b>1.6%</b> | <b>0.7%</b> | <b>0.7%</b>  | <b>0.6%</b>  | <b>0.7%</b>  | <b>0.7%</b>  |
| <b>Profit before tax</b>              | <b>4.2%</b> | <b>2.8%</b> | <b>2.7%</b>  | <b>3.5%</b>  | <b>4.7%</b>  | <b>5.4%</b>  |
| Tax                                   | 1.0%        | 0.6%        | 0.6%         | 0.9%         | 1.2%         | 1.3%         |
| <b>Profit after tax (RoAA)</b>        | <b>3.1%</b> | <b>2.2%</b> | <b>2.1%</b>  | <b>2.7%</b>  | <b>3.5%</b>  | <b>4.1%</b>  |

# Consolidated Income Statement

## Annual Comparison

All figures in ₹ mn except stated otherwise

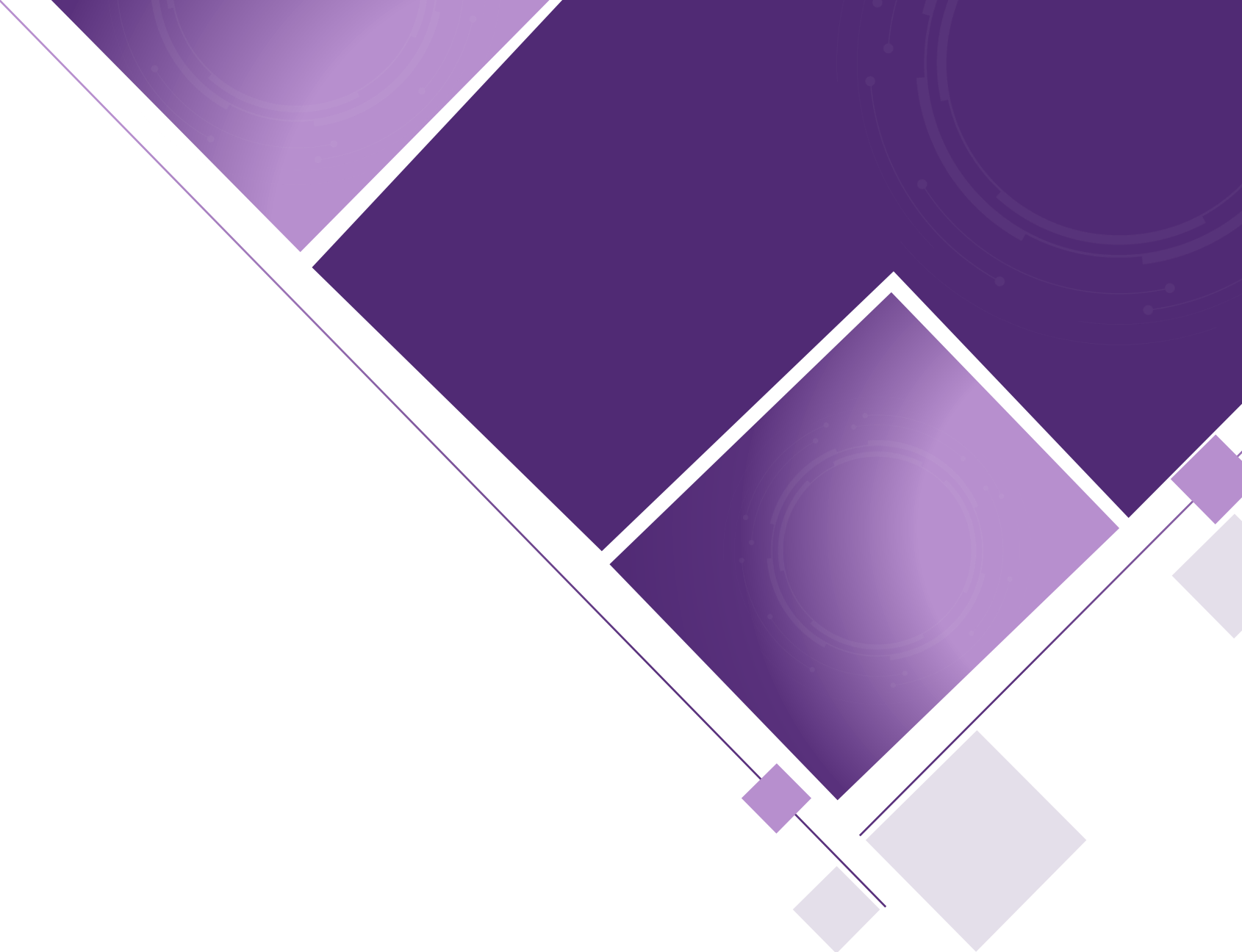
| Profit and Loss A/c        | FY22         | FY23         | FY24          | FY25          | FY26          | FY22-26 CAGR |
|----------------------------|--------------|--------------|---------------|---------------|---------------|--------------|
| Interest income            | 8,396        | 11,682       | 18,228        | 26,050        | 37,277        |              |
| Interest expenses          | 3,322        | 5,328        | 8,372         | 12,736        | 17,298        |              |
| <b>Net interest income</b> | <b>5,074</b> | <b>6,354</b> | <b>9,856</b>  | <b>13,314</b> | <b>19,979</b> | <b>41%</b>   |
| Net Car Loan Fee           | 276          | 1,179        | 1,075         | 963           | 943           |              |
| Co-lending Income          | 170          | 557          | 1,002         | 1,633         | 3,640         |              |
| Insurance distribution     |              |              | 41            | 628           | 1,519         |              |
| Other operating income     | 785          | 983          | 1,727         | 1,790         | 2,495         |              |
| <b>Non interest income</b> | <b>1,229</b> | <b>2,719</b> | <b>3,821</b>  | <b>5,014</b>  | <b>8,597</b>  | <b>63%</b>   |
| <b>Net income</b>          | <b>6,303</b> | <b>9,073</b> | <b>13,677</b> | <b>18,328</b> | <b>28,576</b> | <b>46%</b>   |
| Employee expenses          | 1,746        | 4,061        | 6,237         | 7,429         | 10,087        |              |
| Other expenses             | 790          | 1,690        | 2,870         | 3,558         | 4,025         |              |
| <b>Operating expenses</b>  | <b>2,536</b> | <b>5,751</b> | <b>9,107</b>  | <b>10,987</b> | <b>14,112</b> | <b>54%</b>   |
| <b>Operating profit</b>    | <b>3,767</b> | <b>3,322</b> | <b>4,570</b>  | <b>7,341</b>  | <b>14,464</b> | <b>40%</b>   |
| ECL provisions             | 618          | 80           | 713           | 635           | 1,640         |              |
| Write-offs                 | 439          | 570          | 199           | 373           | 256           |              |
| <b>Total Provisions</b>    | <b>1,057</b> | <b>651</b>   | <b>913</b>    | <b>1,008</b>  | <b>1,895</b>  | <b>16%</b>   |
| <b>Profit before tax</b>   | <b>2,711</b> | <b>2,671</b> | <b>3,656</b>  | <b>6,333</b>  | <b>12,569</b> | <b>47%</b>   |
| Tax                        | 676          | 636          | 862           | 1,548         | 3,083         |              |
| Implied Tax rate (%)       | 24.9%        | 23.8%        | 23.6%         | 24.4%         | 24.5%         |              |
| <b>Profit after tax</b>    | <b>2,035</b> | <b>2,035</b> | <b>2,794</b>  | <b>4,785</b>  | <b>9,486</b>  | <b>47%</b>   |

# Consolidated Balance Sheet

## Annual Comparison

All figures in ₹ mn except stated otherwise

| Balance Sheet                     | FY22          | FY23           | FY24           | FY25           | FY26           | FY22-26 CAGR |
|-----------------------------------|---------------|----------------|----------------|----------------|----------------|--------------|
| <b>Liabilities</b>                |               |                |                |                |                |              |
| Paid-up equity                    | 351           | 412            | 825            | 825            | 962            |              |
| Reserves and surplus              | 18,873        | 35,242         | 37,541         | 42,216         | 71,073         |              |
| <b>Total Equity</b>               | <b>19,225</b> | <b>35,655</b>  | <b>38,366</b>  | <b>43,041</b>  | <b>72,035</b>  | <b>39.1%</b> |
| Borrowings                        | 48,322        | 75,113         | 104,069        | 155,768        | 241,121        | 49.5%        |
| Other liabilities and provisions  | 4,036         | 7,246          | 9,067          | 9,520          | 13,604         |              |
| <b>Total liabilities</b>          | <b>71,583</b> | <b>118,013</b> | <b>151,502</b> | <b>208,329</b> | <b>326,760</b> | <b>46.2%</b> |
| <b>Assets</b>                     |               |                |                |                |                |              |
| Cash and bank balances            | 3,531         | 15,100         | 6,746          | 15,312         | 21,229         |              |
| Investments                       | 3,781         | 2,155          | 2,162          | 1,604          | 12,361         |              |
| Assets under financing activities | 62,763        | 94,816         | 134,212        | 182,515        | 281,499        | 45.5%        |
| Other assets                      | 1,507         | 5,942          | 8,381          | 8,898          | 11,671         |              |
| <b>Total assets</b>               | <b>71,583</b> | <b>118,013</b> | <b>151,502</b> | <b>208,329</b> | <b>326,760</b> | <b>46.2%</b> |



## 4 Strategic Outlook

# Key Initiatives to Accelerate Growth

Focus on dedicated strategic initiatives to drive scale



## Diversify our Product Offerings

- Offer **customized products** to underserved high growth markets and **focus on revenue diversification**
- **Scale and expand product suite**



## Geographic Expansion and Deepening our Presence

- **Open new branches** in existing and new states to expand across Telangana, Karnataka, TN, AP, Orissa, UP
- **Deepen presence through** expanded branch network – 750-800 new branches over next 2 years



## Leverage Technology & Analytics for Operational Excellence

- **Leverage tech & data science leadership** – implement Agentic AI tools for efficiency, productivity, CX
- **Increase sales productivity** across MSME/HL/Gold



## Leverage customer base to drive fee income and cross-selling

- **Cross-sell loan products** to large and rapidly growing customer base
- **Scale existing verticals to increase fee income** – Insurance, Car Loan distribution and other new verticals



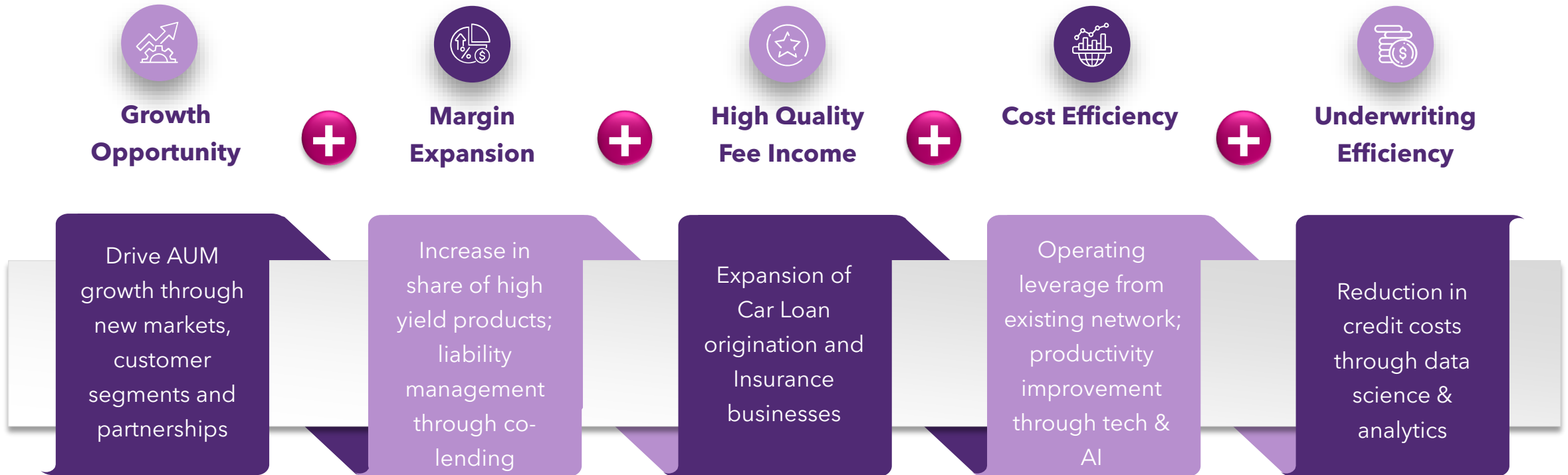
## Diversify borrowings for effective liability management

- **Diversification of borrowings** – raise NCD/CP; widen lender base; reduce cost of funds
- Strengthen and **grow co-lending partnerships**

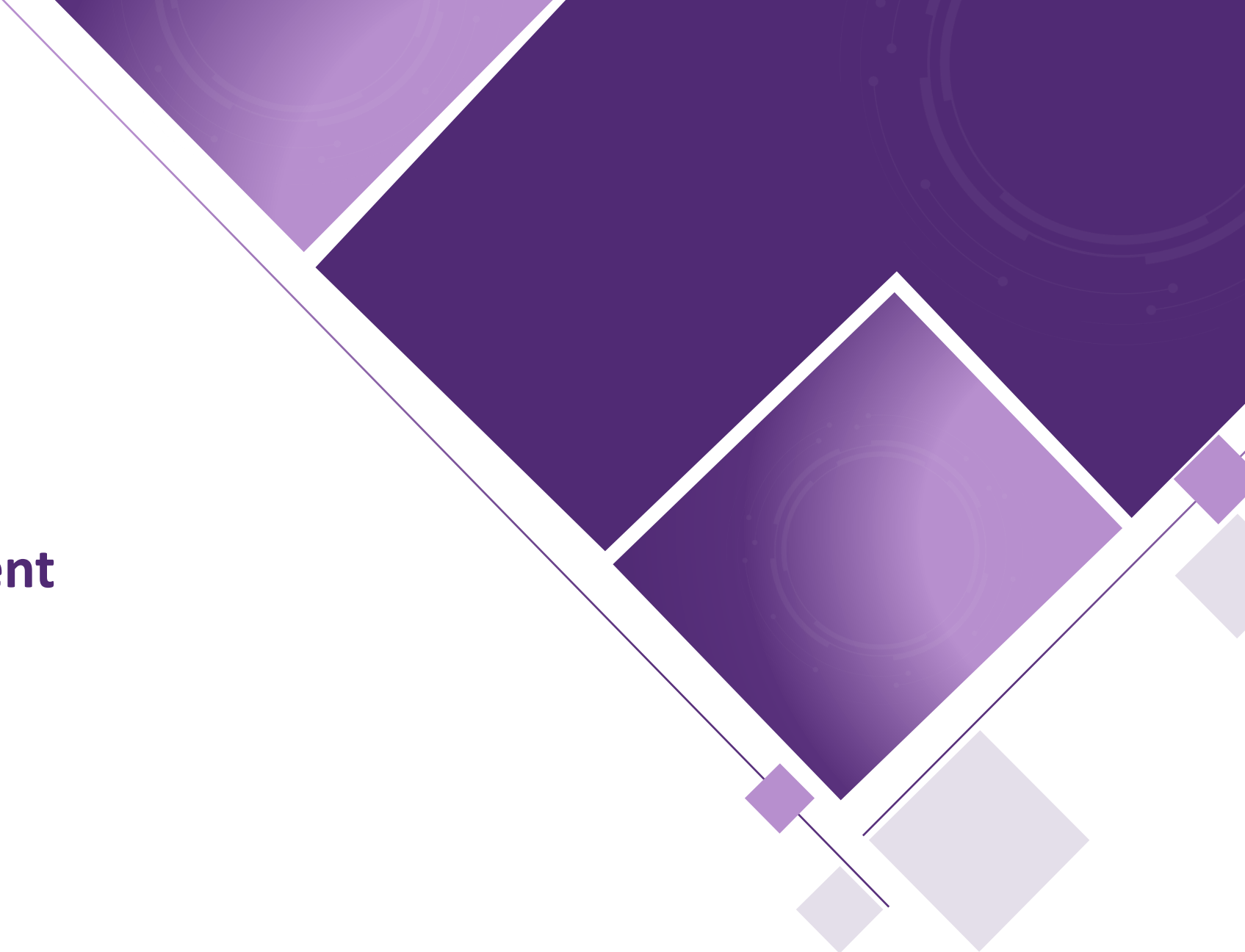
Capri Global's target is ₹650 bn AUM by FY28 and ₹1,250 bn+ by FY31 growing at 28% - 30% CAGR

# ... and Deliver Sustainable Returns...

Key levers for RoE expansion



Capri Global's target is to deliver consistent RoAE of 19.0% - 21.0% and RoAA of 4.2% - 4.7%



## 5 Board & Management

# Strong Corporate Governance

Distinguished and Qualified Board comprised majority of Independent Directors

**Lingam Venkata  
Prabhakar**



**Chairman &  
Independent Director**

Ex-MD & CEO Canara Bank and ex-ED Punjab National Bank;

Rich experience in banking and finance, AMCs, insurance companies; M.Sc. (Agri), CAIIB

**Rajesh Sharma**



**Managing Director**

Promoter & MD Capri Global Capital Entrepreneur with over 3 decades of experience in Financial Services Expertise in Lending, Financial Advisory, Corporate Finance & Investment Banking; CA

**Ajit Mohan Sharan**



**Independent  
Director**

IAS - Batch 1979

Over 3 decades of experience in varied aspects of public administration

**Nupur Mukherjee**



**Independent  
Director**

Ex Global Head, Enterprise Data Technologies at Standard Chartered Bank and Barclays

Expertise in data-driven, cloud, AI and ESG, PMP, BCom, CIMA

**Shishir Priyadarshi**



**Independent  
Director**

Ex-IAS officer from UP cadre; Director World Trade Organization

MA (Economics, UK) and M. Sc (Physics, DU)

**Subramanian  
Ranganathan**



**Independent  
Director**

Ex- Citicorp, Edelweiss Group

Experience in finance and management, CA, CS, CWA, LL.B

**5 Independent Directors with expertise in Banking, Finance, Risk Management, IT and Public Policy**

**9 board committees to ensure oversight - Risk, Credit, Asset Liability, Info Security, Audit, CSR, ESG, Stakeholder relationship, Nomination & Remuneration**

# Experienced and Stable Management Team

Proven track record of scaling businesses

## CORPORATE FUNCTIONS



### Divya Sutar

President & ED – Strategy

GMP (Harvard Business School),  
Master's Degree (USF)

**Work Experience: 26+ yrs**



### Kishore Lodha

Chief Financial Officer

Ex-UGRO Finance, Hinduja Finance,  
SREI Infra Finance; CA

**Work Experience: 24+ yrs**



### Sanjeev Srivastava

Chief Risk Officer

Ex-IIFL Finance, CA

**Work Experience: 20+ yrs**



### Tarun Aggarwal

Group Chief Technology Officer

Ex-Paytm, Adobe System, Quad  
Analytix, Expedia, PGDBM (IMT)

**Work Experience: 20+ yrs**

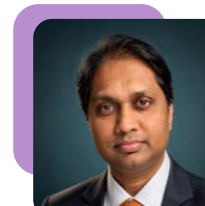


### Vinay Surana

Group Head – Treasury

Ex-Axis Bank, CA

**Work Experience: 17+ yrs**



### Ignatius Kaitha

Chief HR Officer

Ex-IndusInd Bank, HSBC, MBA

**Work Experience: 20+ yrs**



### Varun Malhotra

Chief Technology Officer

Ex-BYJU's, Policy Bazaar, Affle

**Work Experience: 17+ yrs**



### Abhishek Yadav

Chief Compliance Officer

Ex- ANZ Bank, L&T Fin, Yes Bank, Axis  
Bank, Kotak Bank, B.Com, CS

**Work Experience: 23+ yrs**



### Hardik Doshi

Head – Corp Fin & Investor Relations

Ex- Kotak IB, Deutsche Bank, MBA -  
Finance

**Total Exp: 15+ yrs**

# Experienced and Stable Management Team

Proven track record of scaling businesses

## RETAIL BUSINESS



### Ravish Gupta

Chief Business Officer – Gold  
Ex-IIFL, GE Money, HDFC Bank, BCA  
**Work Experience: 20+ yrs**



### Abhishek Sinha

Chief Business Officer – MSME & MLAP  
Ex Bajaj Housing Finance Ltd., Bajaj Finance Ltd., Tata Capital Ltd.  
**Work Experience: 22+ yrs**



### Munish Jain

Chief Business Officer – HL  
Ex-Shriram Housing, GE Money, DHFL, MBA  
**Work Experience: 20+ yrs**

## RETAIL CONSTRUCTION FINANCE



### Vijay Kumar Gattani

Director – Credit – CF  
Ex-Goldman Sachs, ICICI Bank, CA  
**Work Experience: 21+ yrs**



### Bhaskarla Keshav Kumar

Director – Monitoring – CF  
Ex-AGM, SBI  
**Work Experience: 40+ yrs**

## CREDIT



### Vaibhav Shah

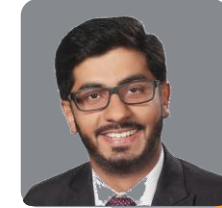
Head Credit – MSME & MLAP  
Ex- AUSFB, DCB Bank, IIFL, HDFC Bank, ICICI Bank, MMS, B.com  
**Work Experience: 23+ yrs**

## FEE BASED BUSINESS



### Rohit Chugh

Head – Insurance Distribution  
Ex- Star Health, SBI GI, Tata AIG, MBA  
**Work Experience: 27+ yrs**



### Amit Setia

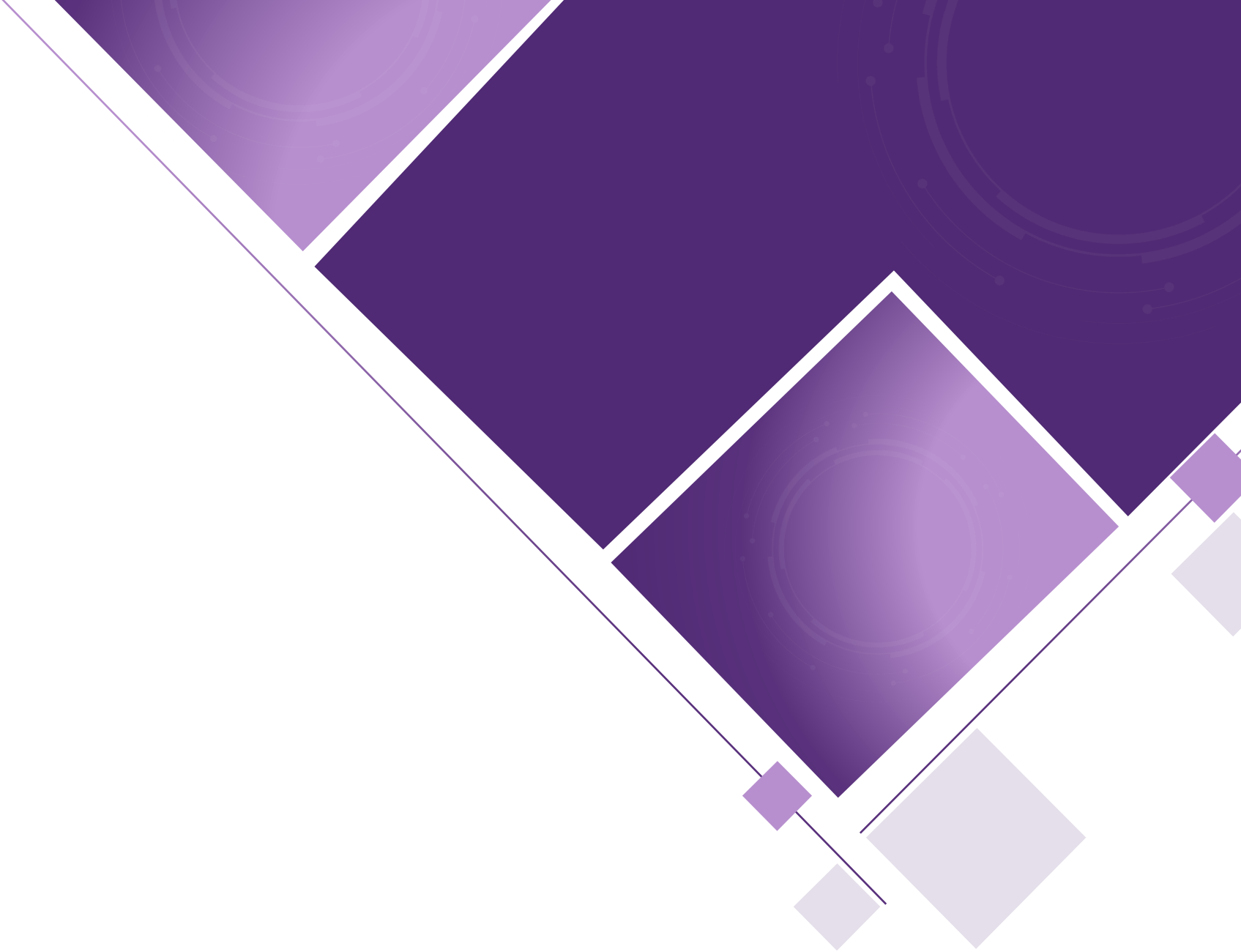
Chief Business Officer- Car Loan Distribution  
Ex-Reliance Capital, Dhanlaxmi Bank, MBA  
**Work Experience: 20+ yrs**



### Ajay Manglunia

ED – Fixed Income Markets  
Ex- JM Financial, Edelweiss, InCred; CA  
**Work Experience: 30+ yrs**

## 6 ESG



Financial inclusion, governance and sustainability initiatives support responsible growth

←

Key ESG impact highlights<sup>(1)</sup>

→

Environmental (E)



23% reduction of e-waste compared to FY2023-24



~500+kg of waste recycled and reused



15,300 KL of water harvesting capacity created through desilting, check dams and bunds



₹ 68 Mn government investments supported 1,924 households and created 225 hectares of water harvesting capacity



261 K pages saved by MSME and housing business through digital initiatives

Social (S)



15,519 beneficiaries reached including 13,287 women



Zero fatalities in our operations



100 training sessions conducted benefitting 8,179 individuals across 80 villages



681 SHGs formed for community strengthening and institution building



120 K women impacted through our livelihood development program

Governance (G)



100% DEI training for senior management



5 out of 6 independent directors



Zero cases of discrimination and harassment



Zero cases of money laundering, insider trading and conflict of interest



Zero cases of cybersecurity breaches or threats

Best-in-class ESG scores

→

| Name of the ESG rating provider                                                                                | Ratings                  |
|----------------------------------------------------------------------------------------------------------------|--------------------------|
| SES ESG research private limited                                                                               | 75 (B+)                  |
| NSE sustainability ratings & analytics limited                                                                 | 73                       |
| CRISIL ESG ratings & analytics limited                                                                         | 64 (strong)              |
| Standard & poor's (S&P) global corporate sustainability assessment (only NBFC to qualify for S&P CSA yearbook) | 70 (industry average 29) |

Score: 100 (industry avg. 10) Financial inclusion

Score: 100 (industry avg: 20) Human rights

Score: 100 (industry avg: 23) Customer relations

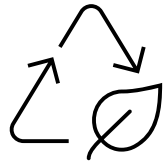
Score: 91 industry avg. 32 Privacy protection

Note: (1) Highlights for FY25

52

# Key Pillars of ESG - Fostering Sustainable and Responsible Operations

Responsible operations and social impact are embedded into the operating model



01

## Environmental stewardship

- Environment management system-like processes for monitoring energy, water, waste, and emissions with measurable targets.
- Focus on energy efficiency, digital-first services, and climate risk management
- Calculation of Scope 1,2,3 including Financed Emissions is now in place. The emissions are regularly tracked.
- Targeting 5% annual reduction in energy use



02

## Social empowerment

- Expanding financial access for underserved communities, women, and first-time borrowers
- Purpose-driven products such as gold loans, MSME, affordable housing and micro-lap for livelihood support
- Capri foundation initiatives in education, healthcare, digital literacy, and rural empowerment
- Employee wellbeing through health, wellness, skills training, and safety policy
- Goal to reach over 200 K women beneficiaries by 2030 under CSR initiatives



03

## Governance excellence

- Strong governance foundation with top management-level ESG steering committee chaired by the managing director
- Robust policies on ethics, equality, human rights, safety, ABAC, whistleblower and data privacy
- AI-enabled cyber and data protection systems to safeguard customer information
- ESG-linked evaluations for senior management and supplier accountability
- Integration of ESG KPIs in leadership goals with compliance to SEBI BRSR, GRI, and NGRBC

## Board of Directors



**CRO**  
Operational Risk Committee



**HIA**  
Internal Audit



**CCO**  
Compliance



**BUSINESS HEAD**  
Credit Policy Committee



**5 Independent Board of Directors**  
including one woman Director



Separate Chairman and Managing Director

### Zero Disciplinary Actions

For Corruption and Complaints related to Conflict of Interest against Directors or KMPs

### Training & Awareness Programs

On ESG Principles conducted for Board of Directors and KMPs

# Shareholding

**₹219bn**

US\$2.3bn<sup>2</sup>  
Market capitalisation<sup>1</sup>

**₹ 75.7bn**

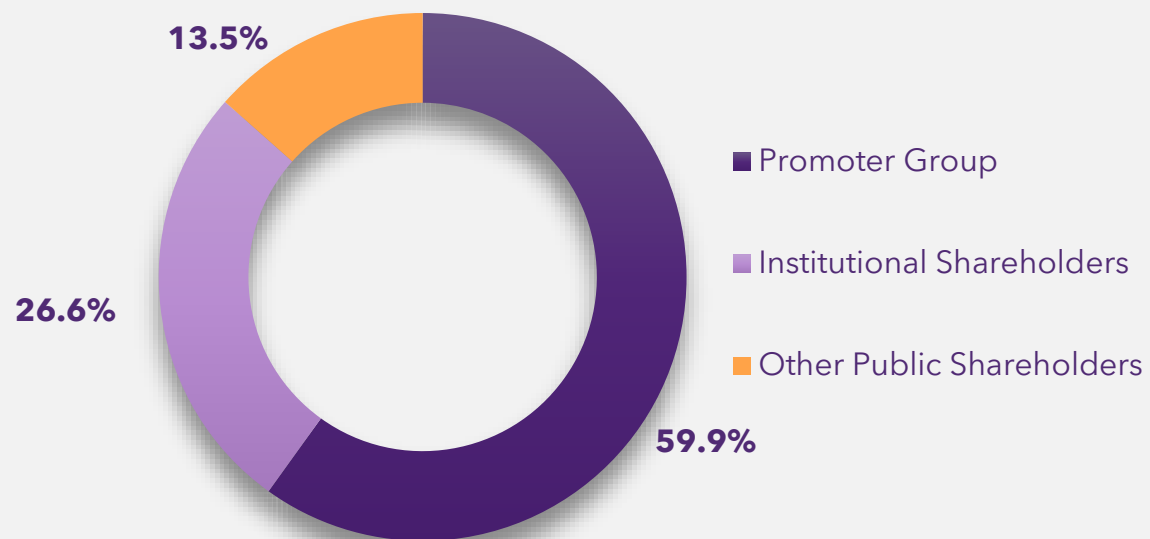
Cons. Equity (Jun'26)

**₹ 962.2mn**

Paid-up Equity

**₹ 1**

Face Value

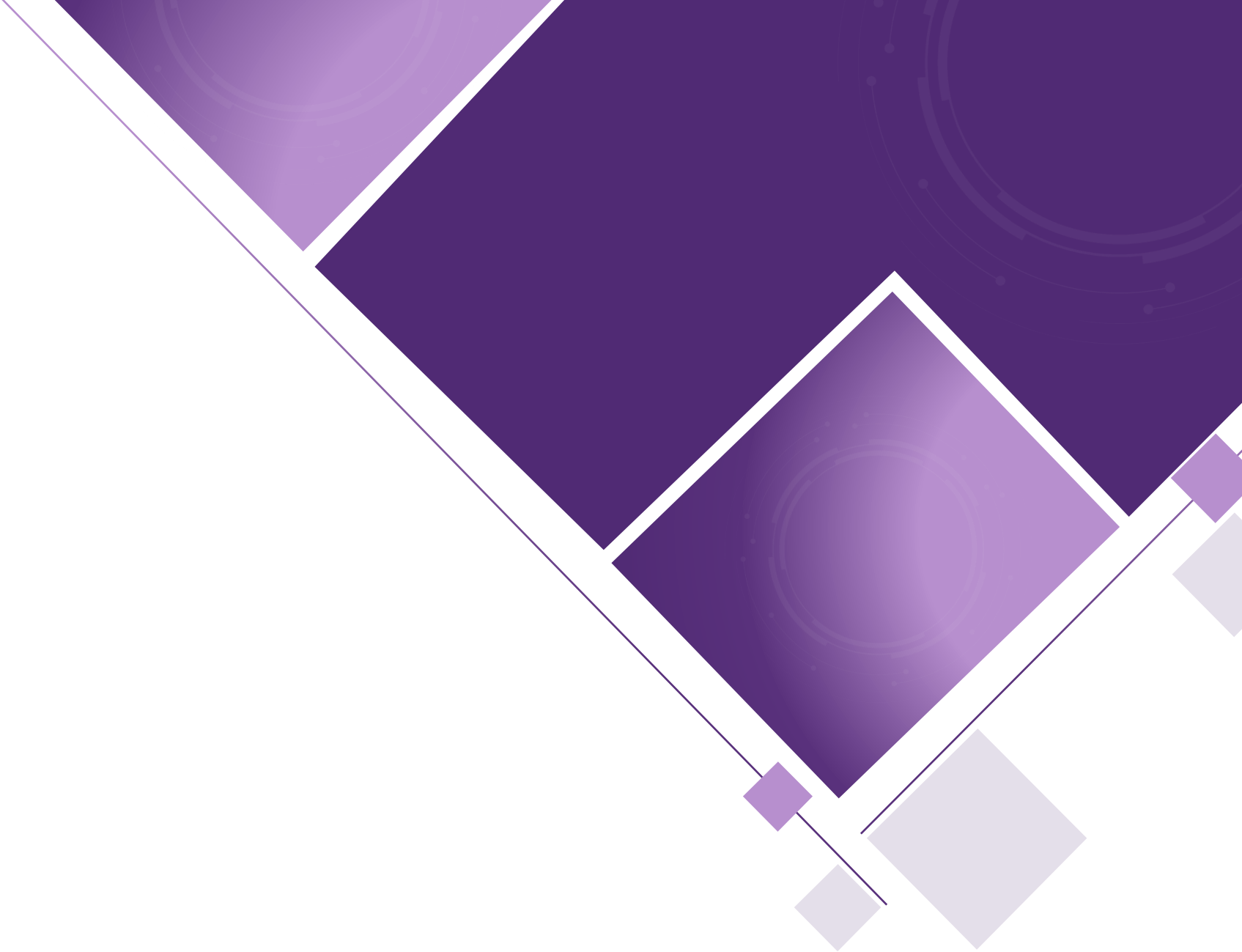


Shareholding as at the end of Q1FY27

## NOTES

1. Market capitalization NSE on 30<sup>th</sup> Jun'26.
2. 1 US\$ = ₹ 94.7
3. CGCL is part of
  - ✓ Nifty Smallcap 250 Momentum Quality 100
  - ✓ BSE 250 Smallcap Index
  - ✓ MSCI India Small Cap Index
  - ✓ FTSE India Index

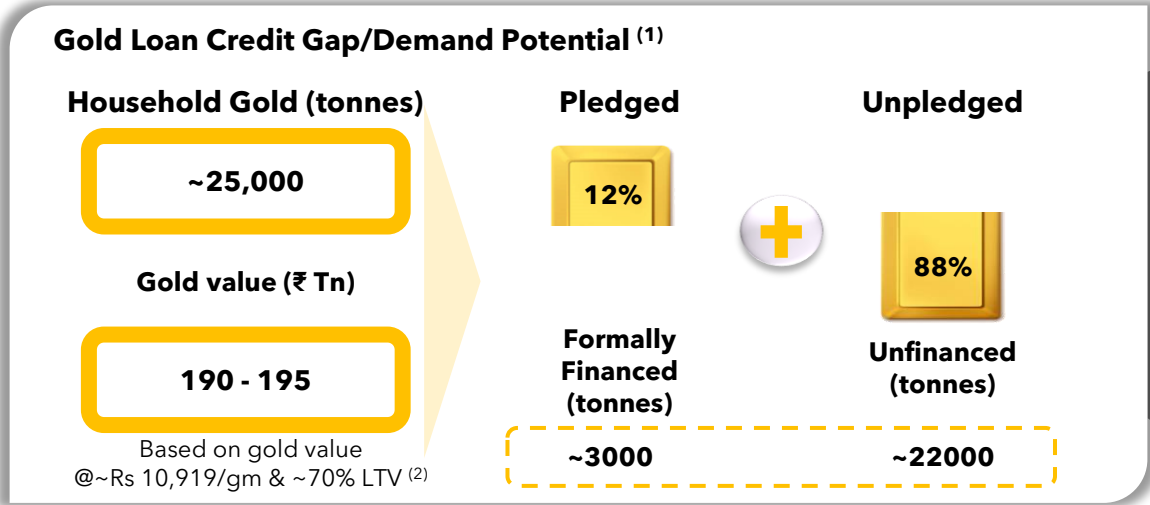
## 7 Annexure



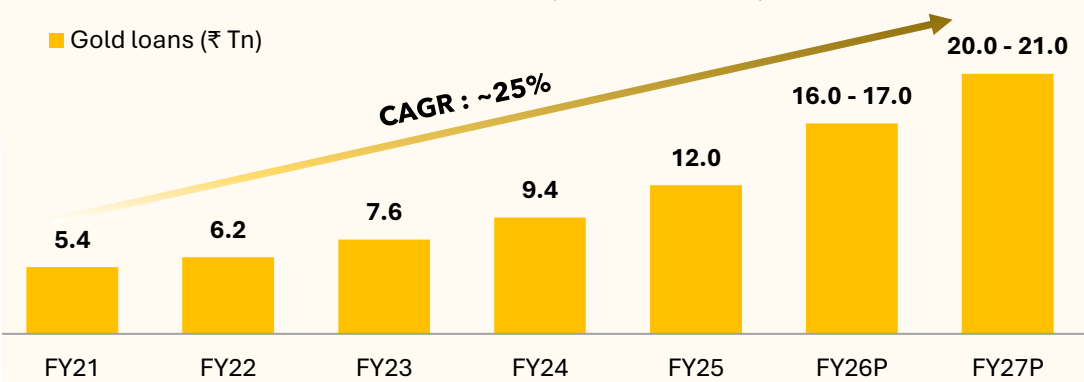
# Large Addressable Market Opportunity across Focus Segments : Gold Loans



Significant unleveraged household gold pool presents a deep, collateral-backed lending opportunity



Gold Loan Market Size and Growth (FY2021-27E)



Rising financialization of gold holdings

Strong demand from informal sector & self-employed borrowers with limited credit access

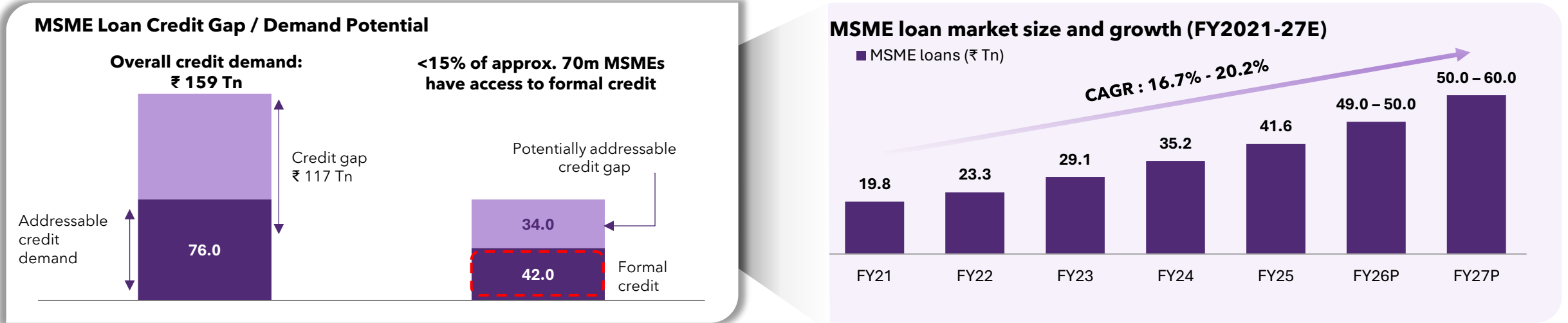
Fast, collateral-backed lending enabling quicker and more certain liquidity vs unsecured credit

Expansion of organized players replacing unorganized pawn brokers (trust + transparency)

Digital + doorstep gold loan disbursement improving reach and convenience

# Large Addressable Market Opportunity across Focus Segments : MSME Loans

Large, underpenetrated MSME segment offers a multi-year opportunity for scalable credit expansion



Formalization of MSMEs (GST, UDYAM) improving credit visibility and eligibility

Large structural credit gap vs demand in working capital and capex financing

Government-backed schemes (CGTMSE, priority sector lending) reducing lender risk

Digitization of cashflows enabling better underwriting (invoice + bank statement lending)

Growth in trade, e-commerce, and supply chain financing needs

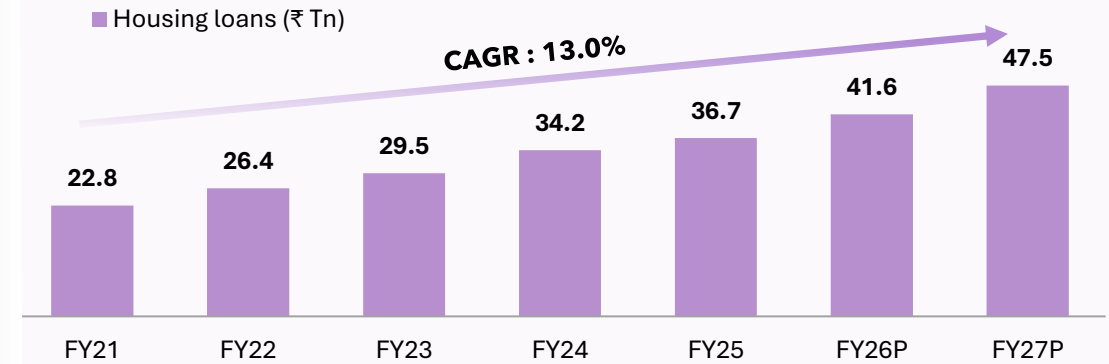
# Large Addressable Market Opportunity across Focus Segments : Housing Loans

Structural housing demand continues to drive sustained mortgage-led credit growth

## Housing Loan Credit Gap / Demand Potential

|                                | <u>EWS</u><br>(ATS < ₹ 0.75 Mn) | <u>LIG</u><br>(ATS ₹ 1.5 Mn - ₹ 5 Mn) | <u>MIG &amp; above</u><br>(ATS > ₹ 5 Mn) |
|--------------------------------|---------------------------------|---------------------------------------|------------------------------------------|
| Shortage of housing Units (Mn) | 45.0                            | 50.0                                  | 5.0                                      |
| Value of units (₹ Tn)          | 34.0                            | 75.0                                  | 40.0                                     |
| Aggregate loan demand (₹ Tn)   | 5.0                             | 30.0                                  | 22.0                                     |

## Housing loans market size and growth (FY2021-27E)



Persistent urban housing shortage + strong end-user demand in lower-income segments

Government push via PMAY and interest subsidies improving affordability

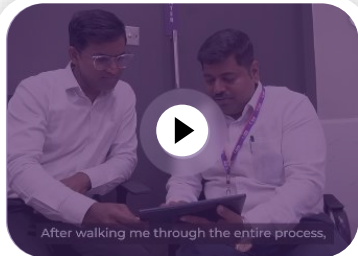
Rising formal income penetration enabling credit eligibility expansion

Migration to Tier 2/3 cities driving incremental housing demand

Shift from informal lenders to organized housing finance companies

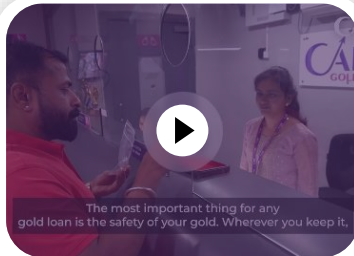
# Delivering Impactful Customer Outcomes

## Gold loans



"Capri staff explained everything to me clearly and shared all the details I needed; Interest rates offered were much lower. Best part was that disbursement was transferred to my account very quickly. My experience with Capri s has been extremely good."

**- Anthony Baddali**  
(Tours and Travels Business)



"Capri offered me a good interest rate and very good per-gram rate as well. With the Capri App, making payments became very easy staff were extremely supportive and co-operative, the entire payment process has become very smooth."

**- Raghvendra Bhat**  
(Event Management Business)

## MSME loans



"When I applied for the loan, I didn't have to face a lot of difficulties. The staff from Capri Global came to see the property, my work & my documents. I had to go Capri office just once to collect the cheque."

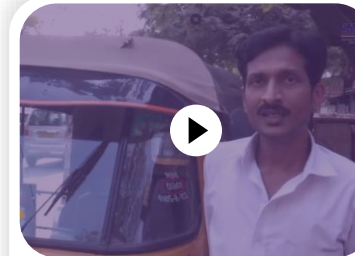
**- Arun Gupta**  
(Cosmetics Store)



"I am extremely grateful to Capri Global for helping me get my business done. I got my loan sanctioned in just 15-20 days. Today I have a surplus of good in my shop and every distributor in the area is eager to work with us."

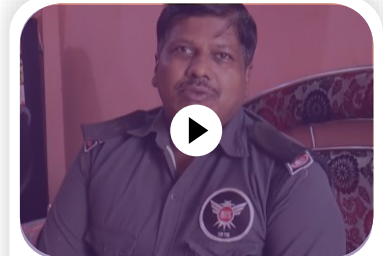
**- CG Baidnath**  
(Kitchenware Store)

## Housing loans



"I was able to realize my dream only because of Capri Global Housing Finance Limited. Thank you for taking care of individuals like me."

**- Raghavendra Joshi**  
(Rickshaw Driver)



"Today people respect me in my neighbourhood because of my own home. Thank you Capri Global Housing Finance Limited, for financing my dream home."

**- Pravin Devekar**  
(Security Guard)

# Building the Brand Capri Loans – Brand Ambassadors

Key Brand Ambassadors amplify the Brand message and build resonance and affinity with our target audience



Lady Superstar **Nayanthara** joins acclaimed actor **Pankaj Tripathi**, who continues his association with the brand, as Brand Ambassadors.

This partnership reinforces Capri Loans' commitment to building a **strong and relatable connect with regional audiences** across the country.

Together, the two Brand Ambassadors represent the company's vision of creating deeper resonance **with diverse customer segments across India.**



# Building the Brand Capri Loans

Large-reach campaigns position Capri as a trusted partner in moments of need



The advertisement features the Capri Loans logo at the top left with the tagline "Farz Nibhaatey Hain". Below it, the text reads "Zindagi ke har mod par, zaroorat ke waqt jo saath de - Capri Loans". The main visual shows a man in a white shirt and lanyard standing in a kitchen, talking to another man. Below this, there are two smaller images: one of a branch interior and another of a wedding ceremony. At the bottom, there are logos for MSME LOAN, GOLD LOAN, and HOME LOAN, along with the website capri loans.in and the hashtag #ZarooratMeinSaath.



#ZarooratMeinSaath  
(Feb - March '26)

Following a successful awareness campaign for our target audience, we launched **Zaroorat Mein Saath** with Pankaj Tripathi to drive brand and product consideration. The campaign positioned Capri Loans as a brand that supports customers in moments that matter.



Campaign  
Delivery

- Achieved **133 Mn+ cumulative reach** across platforms
- **TV ads on top Hindi news channels**, reaching **10 Mn+ viewers**
- **Digital campaigns** across YouTube, LinkedIn, Facebook, and Instagram, reaching **123 Mn+ users**
- Instagram collaboration with **Pankaj Tripathi**, delivering **9.3 Mn+ views**
- Enhanced branch visibility through on-ground collateral
- Featured across leading media platforms such as **ET Brand Equity, AFAQs, and Adgully**



Campaign  
Measurement

**YouTube Brand Lift Study** confirmed a notable improvement in Brand Awareness among the exposed audience.

# Building the Brand Capri Loans

High-impact media execution reinforces inclusive customer positioning

## #TarrakiKeHaath

Our brand ad campaign with **Pankaj Tripathi** was designed to drive awareness and recall, while positioning Capri Loans as an inclusive, impact-driven brand. It was executed through a 360° media plan, achieving an overall **180 Mn+ cumulative reach**



## Campaign measurement

- Outperformed 96% of Indian campaigns (1,887 studies) and 98% globally (Kantar database)
- Demonstrated high efficiency and strong message impact (Kantar Brand Lift Study)



The Campaign was recognized Best TV Advertising Campaign by Afaqs BankFin 360 (Excellence in BFSI Marketing Awards)

# Awards and Recognitions



"Best Brands – 2024" award at the ET Now Best Brands Conclave 2024



Corporate Environment Excellence Award by World Environment Council



The Economics Times - Most promising Leader of Asia in 2020 - 21



Best AI / Machine Learning initiative, Compliance initiative & New Application Development Awards - by Banking Frontiers 2025



The Economics Times – Best BFSI Brands 2019



National Housing Bank – Winner in the Category of Growth in Housing Loan (Asset size : ₹100 Cr to ₹500 Cr), 2025



Best TV Advertising Campaign for Tarakki Ke Haath by Afaqs Bankfin 360 – Excellence in BFSI Marketing Awards



"Great Place to Work" - Awarded for 5 consecutive years



Best CSR initiative in Non-Banking Sector by Bharat CSR & Sustainability Awards, 2025

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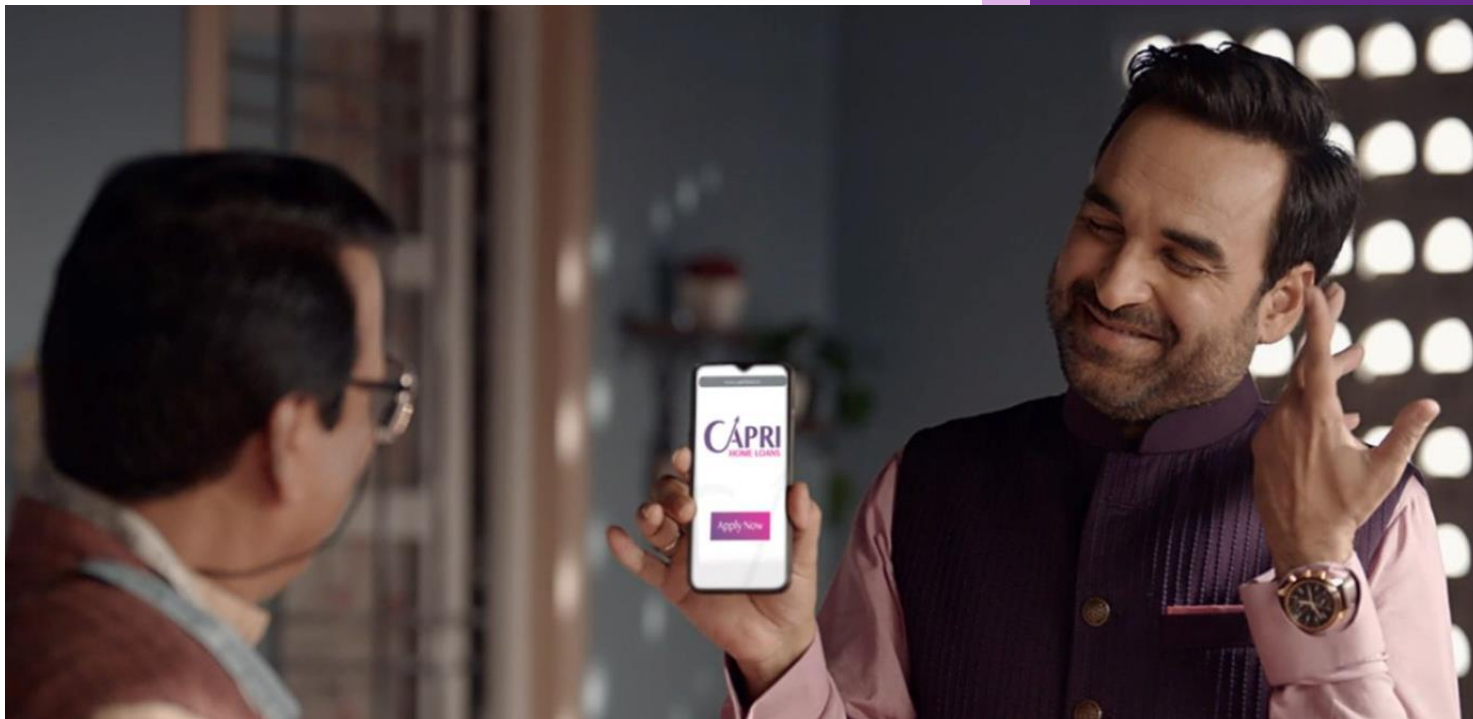
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