

May 01, 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, 5th Floor
Plot No- 'C' Block, G Block
Bandra-Kurla Complex, Bandra (East)
Mumbai – 400 051
Scrip Code: CGCL

Sub: Revised Investor Presentation Q4FY26

Dear Sir / Madam,

Pursuant to Regulation 30 and other applicable provisions of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, and further to our letter dated April 24, 2026 intimating the Earnings Conference Call scheduled on May 04, 2026, and with reference to the intimation regarding the investor presentation filed on April 30, 2026 at 11:50 p.m., we hereby enclose the revised presentation titled “Q4 and Year Ended March 31, 2026.”

The said intimation was received by the Company on May 01, 2026 at 12:09 a.m. (IST).

This intimation is also being uploaded on the Company’s website at www.capriloads.in.

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

Thanking you,

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



Yashesh Bhatt
Company Secretary & Compliance Officer
Membership No: A20491

Encl.: As Above



CAPRI LOANS

Farz Nibhaatey Hain

Q4FY26 Earnings Presentation

30th April 2026



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Annual Performance Highlights

(In ₹ mn unless stated otherwise)

	FY26	FY25	YoY
AUM	366,233	228,602	60%
Net Interest Income	19,979	13,314	50%
Non Interest Income	8,597	5,014	71%
Operating Expenses	14,112	10,987	28%
Operating Profit	14,464	7,341	97%
PAT	9,486	4,785	98%
Cost-Income Ratio (%)	49.4%	59.9%	1,056 bps
NNPA (%)	0.5%	0.9%	(35) bps
ROAE (%)	16.5%	11.8%	473 bps
ROAA (%)	3.5%	2.7%	89 bps

Quarterly Performance Highlights

(In ₹ mn unless stated otherwise)

	Q4FY26	Q4FY25	YoY	Q3FY26	QoQ
AUM	366,233	228,602	↑ 60%	304,065	↑ 20%
Net Interest Income	5,956	3,807	↑ 56%	5,103	↑ 17%
Non Interest Income	2,472	1,817	↑ 36%	2,404	↑ 3%
Operating Expenses	4,160	3,084	↑ 35%	3,873	↑ 7%
Operating Profit	4,268	2,540	↑ 68%	3,633	↑ 17%
PAT	2,828	1,777	↑ 59%	2,554	↑ 11%
Cost-Income Ratio (%)	49.4%	54.8%	↓ 548 bps	51.6%	↓ 224 bps
NNPA (%)	0.5%	0.9%	↓ (35) bps	0.7%	↓ (13) bps
ROAE (%)	16.0%	16.9%	↓ 85 bps	15.0%	↑ 99 bps
ROAA (%)	3.8%	3.6%	↑ 20 bps	3.9%	↓ 18 bps

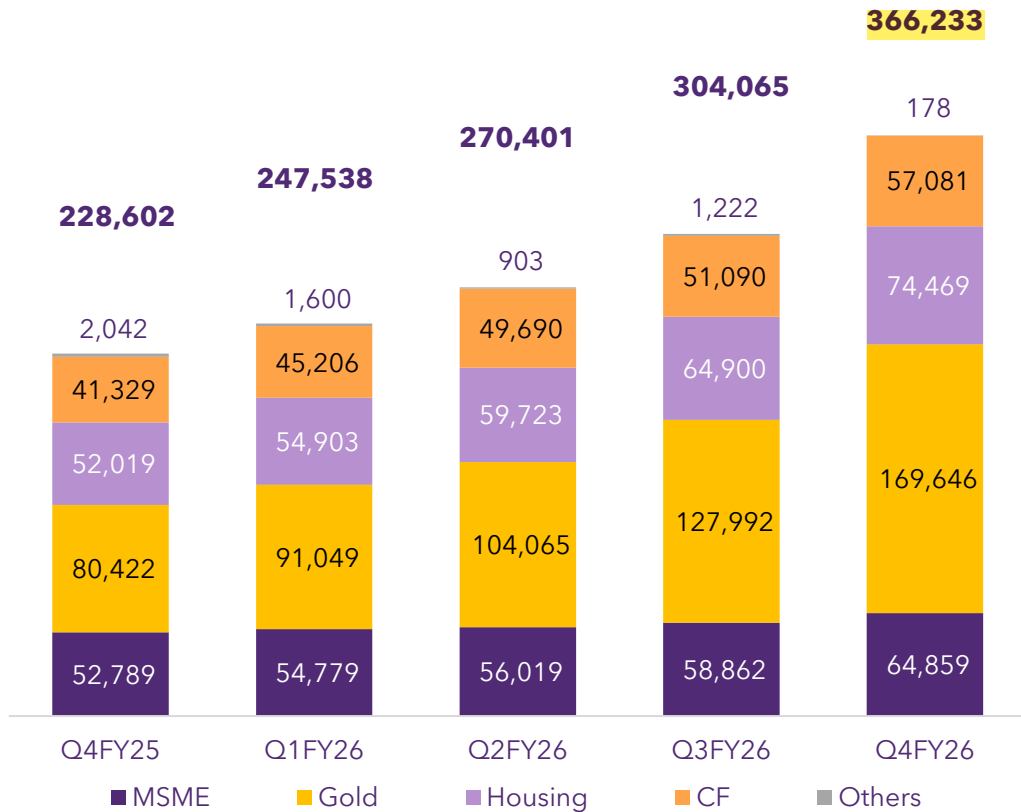


1 Business Updates

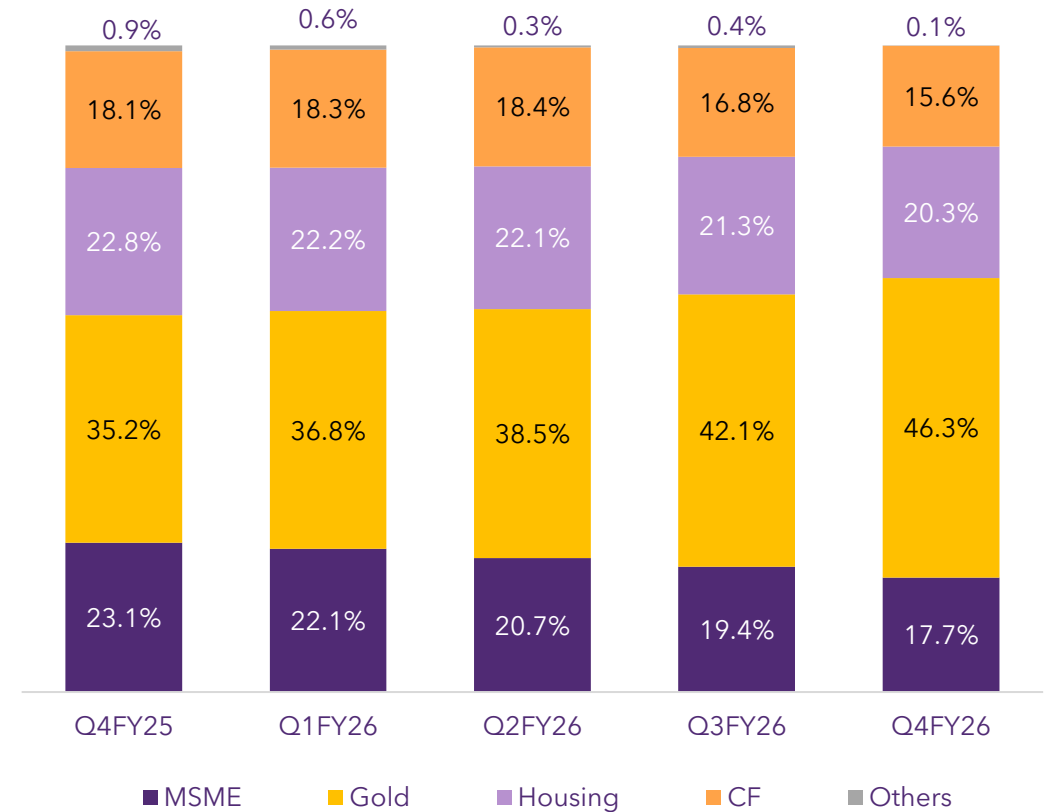
Business Update

Consolidated AUM up 60% YoY

AUM Break Up (₹ mn)



Composition of AUM (%)

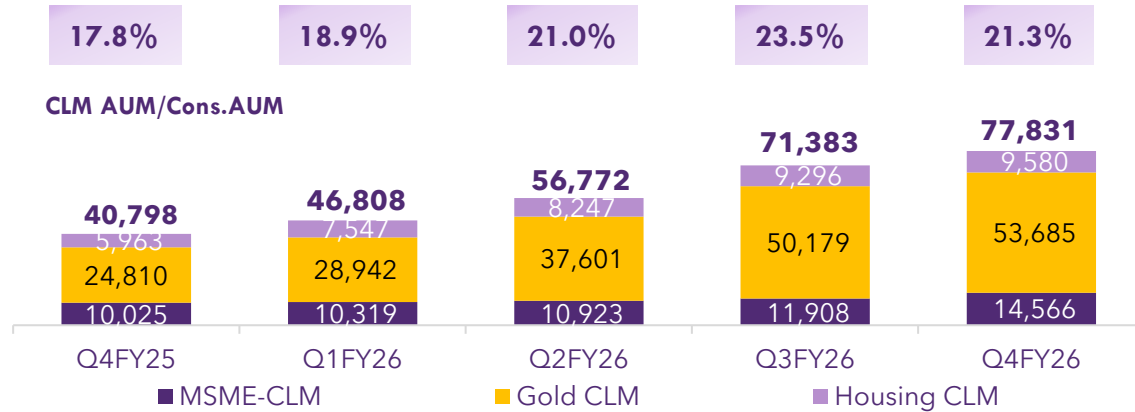


• MSME, Gold, and Housing AUM values are inclusive of co-lending and Directly Assigned AUM. Refer next slide for further details.

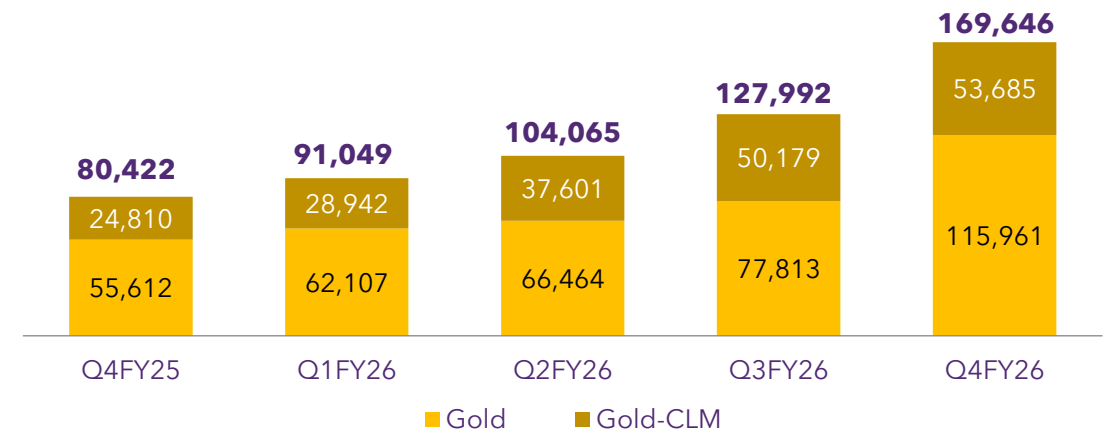
Retail AUM

Leveraging co-lending for capital efficient growth

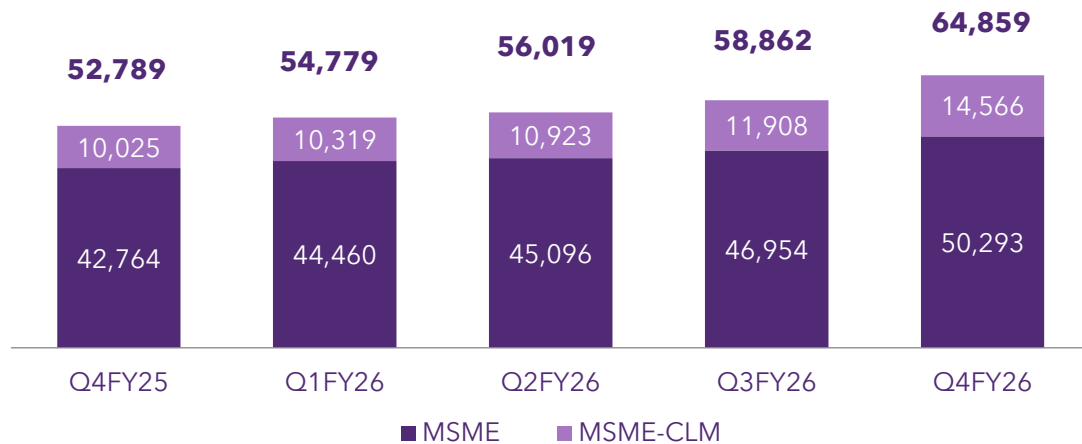
Co-Lending AUM (₹ mn)



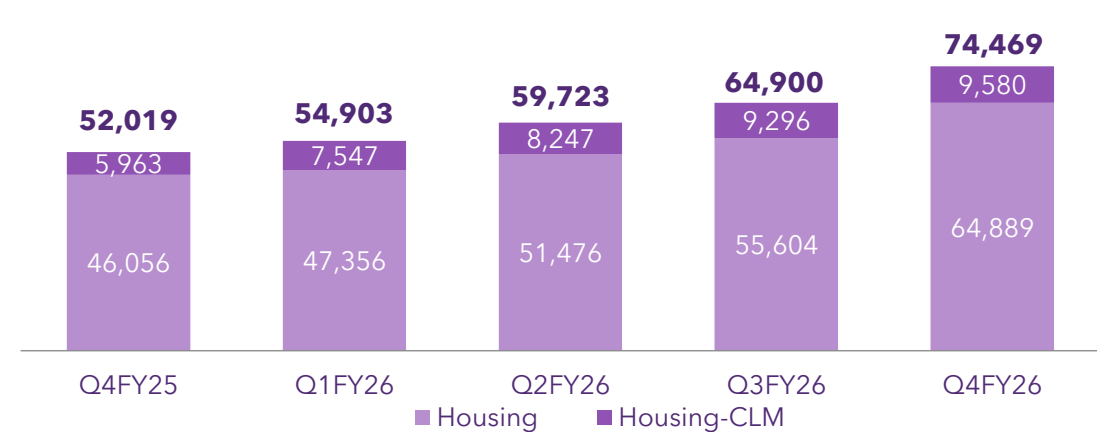
Gold AUM (₹ mn)



MSME AUM (₹ mn)



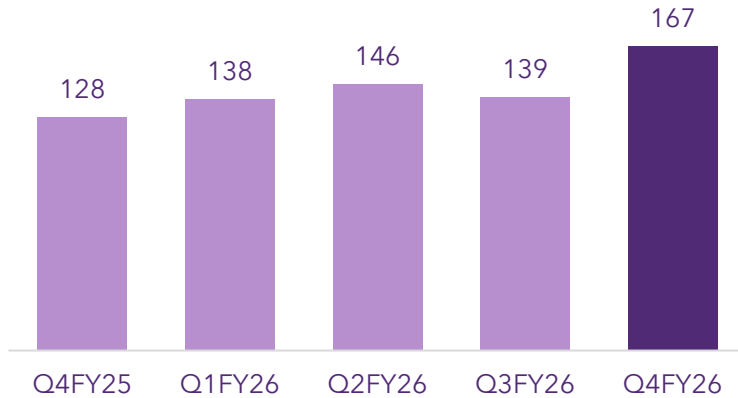
Housing AUM (₹ mn)



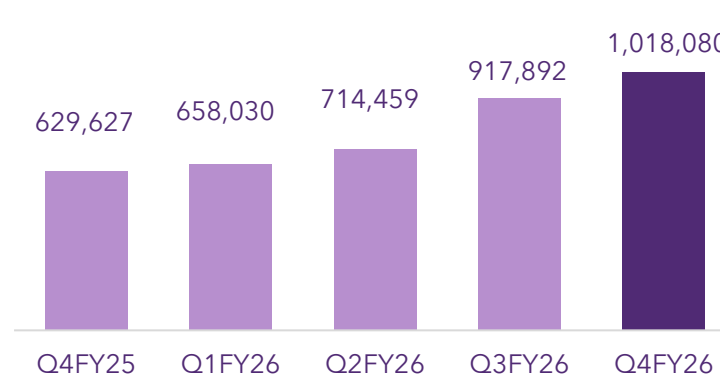
Gold Loan Business Update

Strong customer acquisition momentum driving portfolio growth

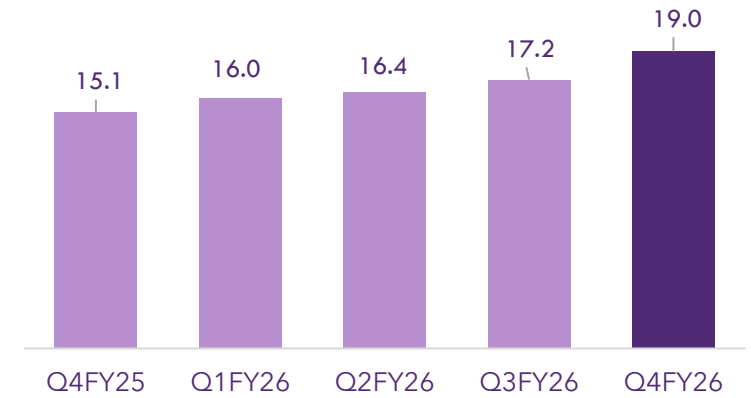
Average Ticket Size (On Portfolio) (₹ '000s)



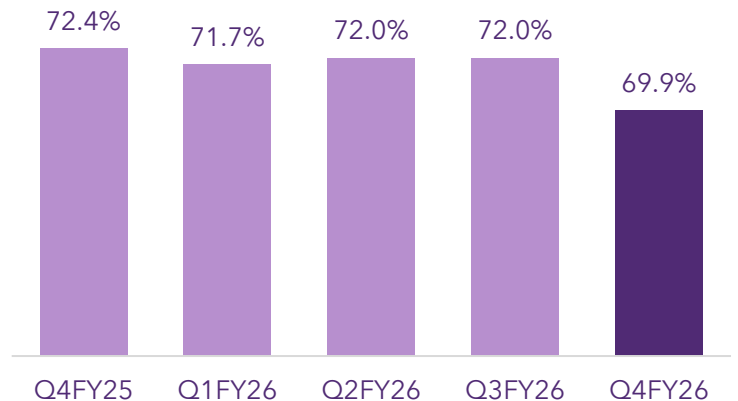
Live Accounts



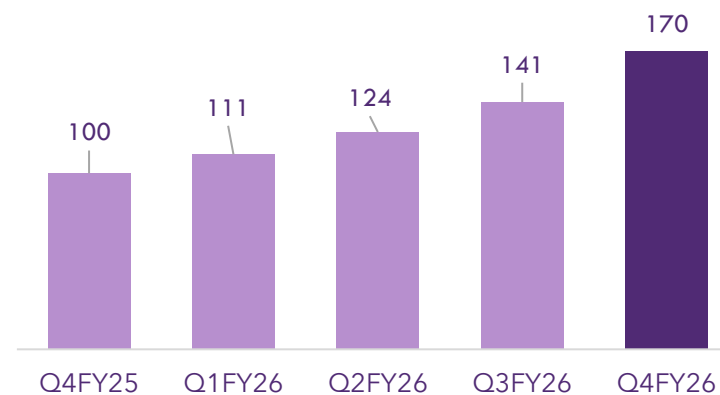
Collateral Weight in Custody (in Tonnes)



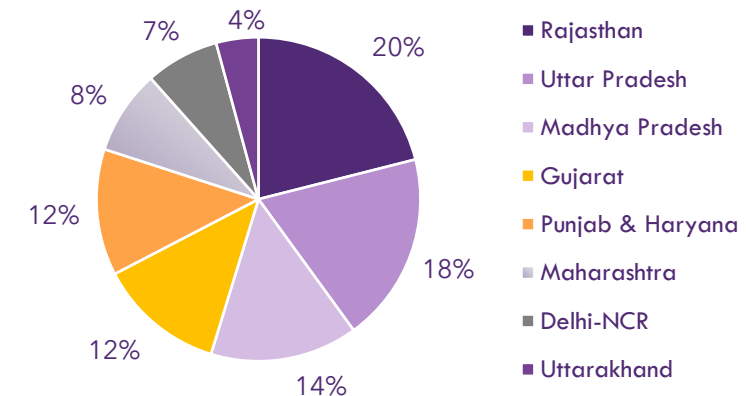
Loan to Value (%) (Incremental Disbursals)



AUM/Branch (₹ Million)



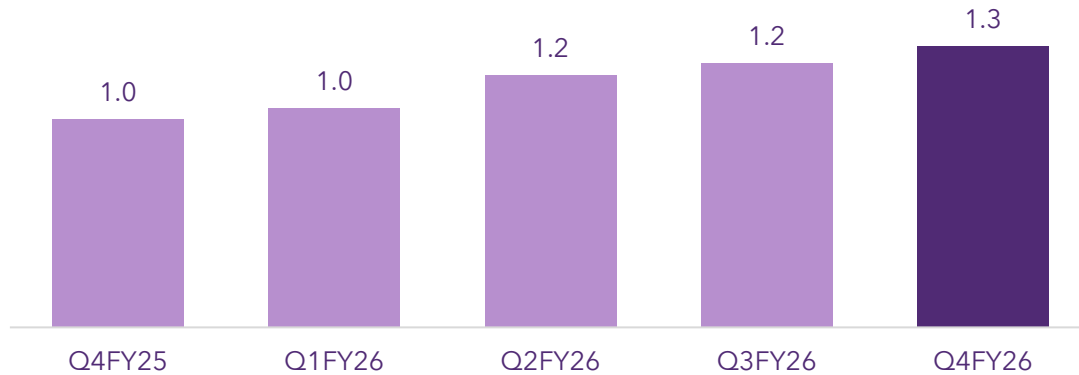
Geographical Distribution (AUM - Wise)



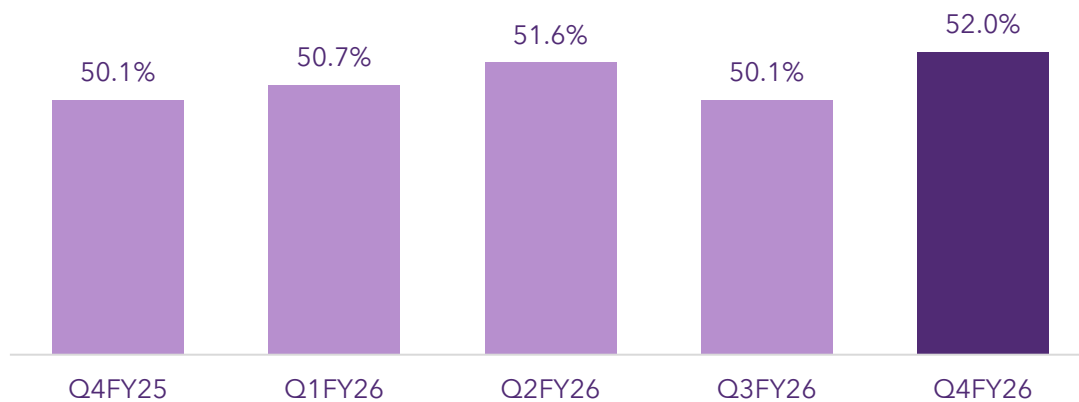
MSME Business Update

Well-diversified granular book across industry

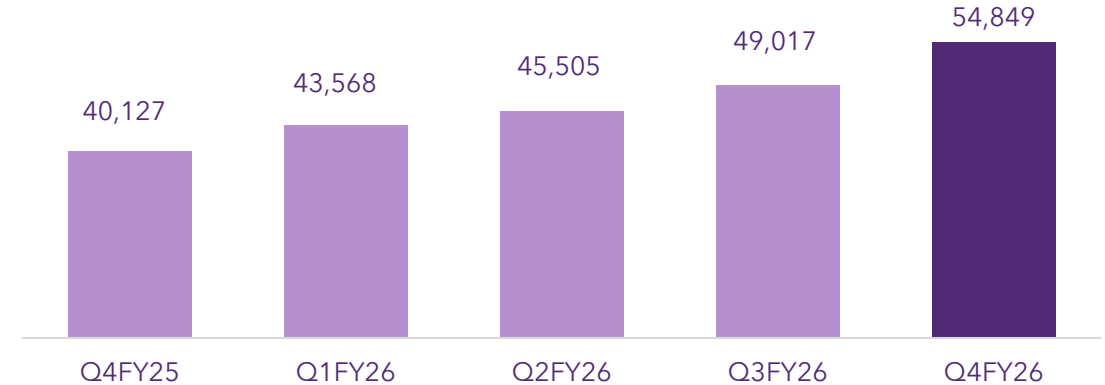
Average Ticket Size (Incr. Sanctions) (₹ mn)*



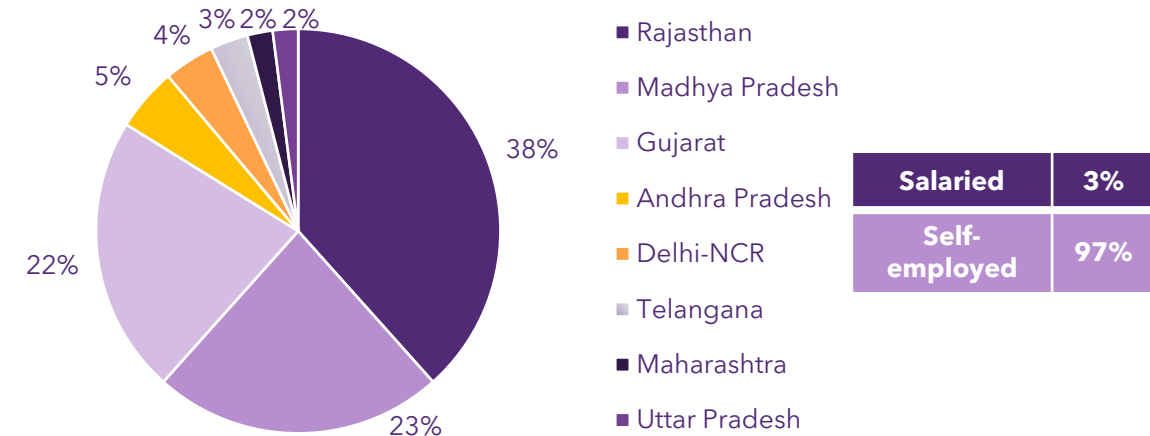
Loan to Value (%) (Incremental Disbursals)



Live Accounts



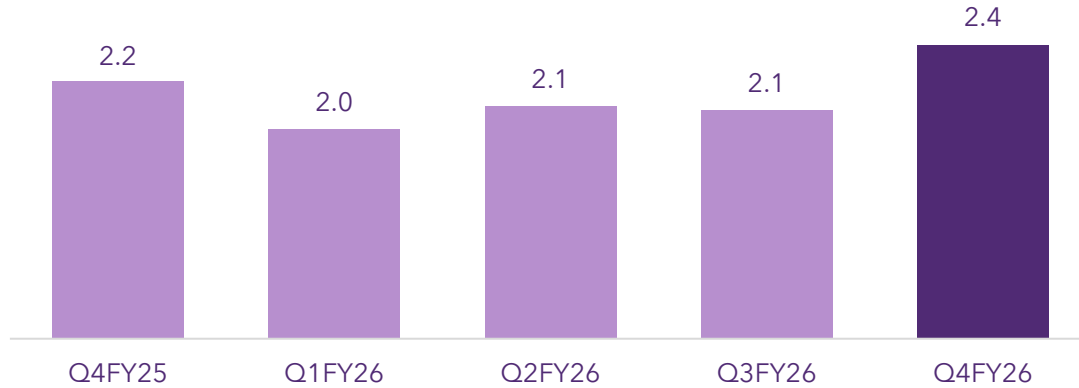
Geographical Distribution (AUM-Wise)



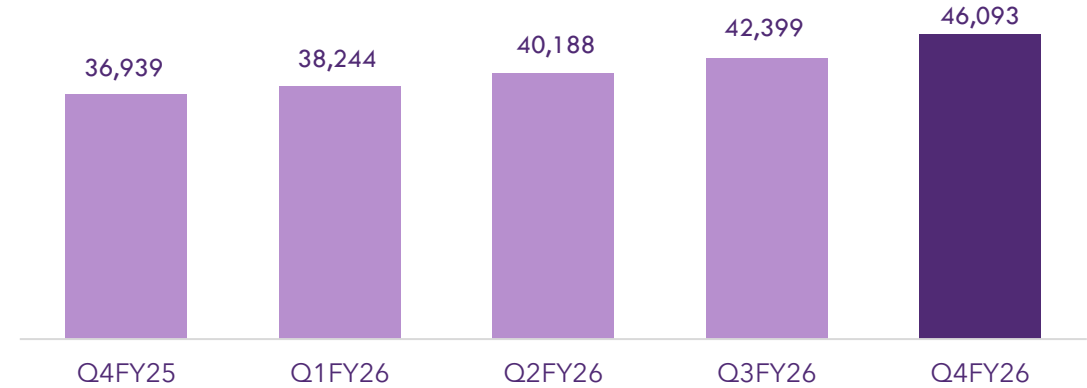
Housing Finance Business Update

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

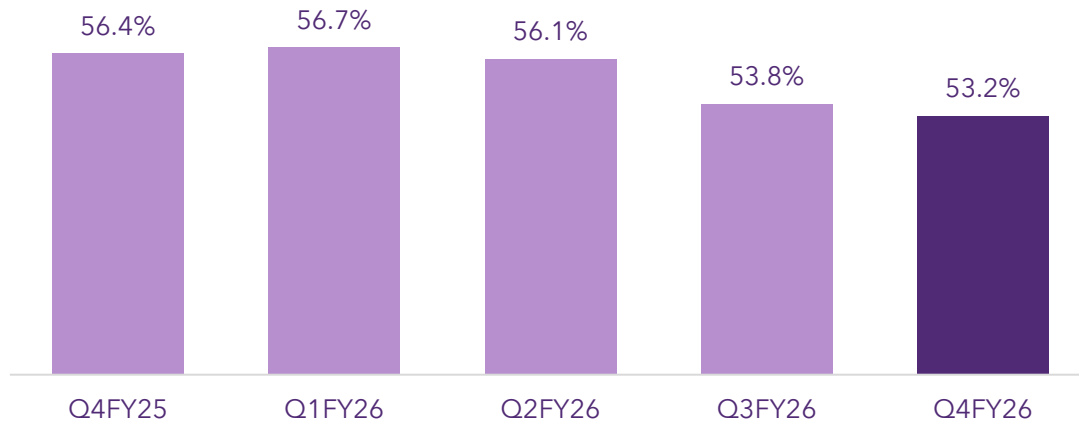
Average Ticket Size (Incr. Disbursals) (₹ mn)



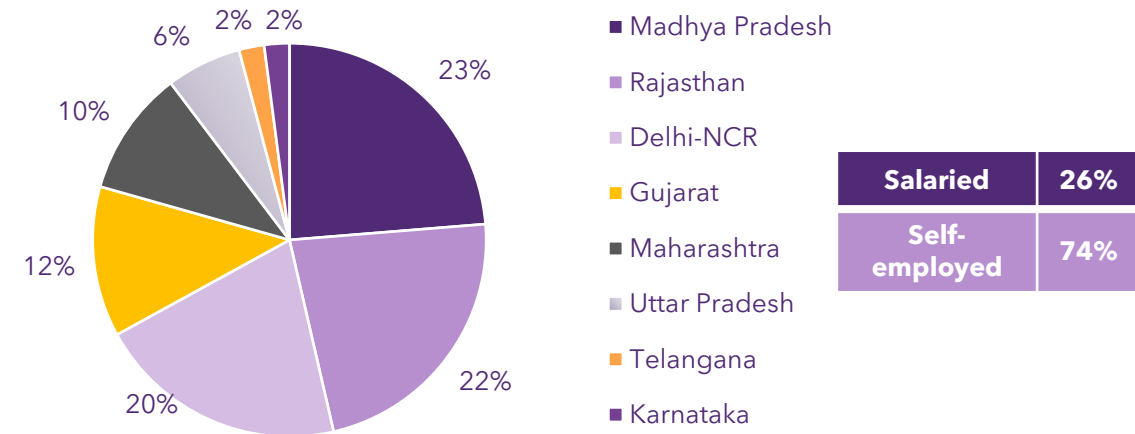
Live Accounts



Loan to Value (%) (Incremental Disbursals)



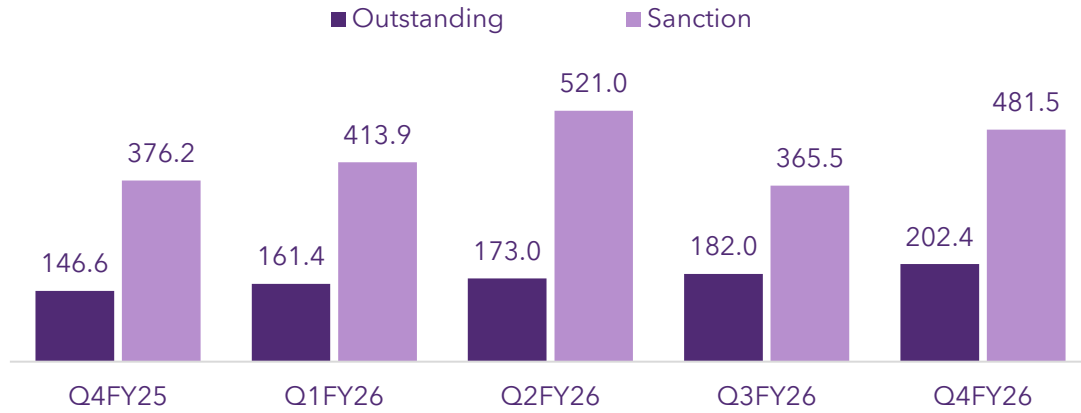
Geographical Distribution (AUM-Wise)



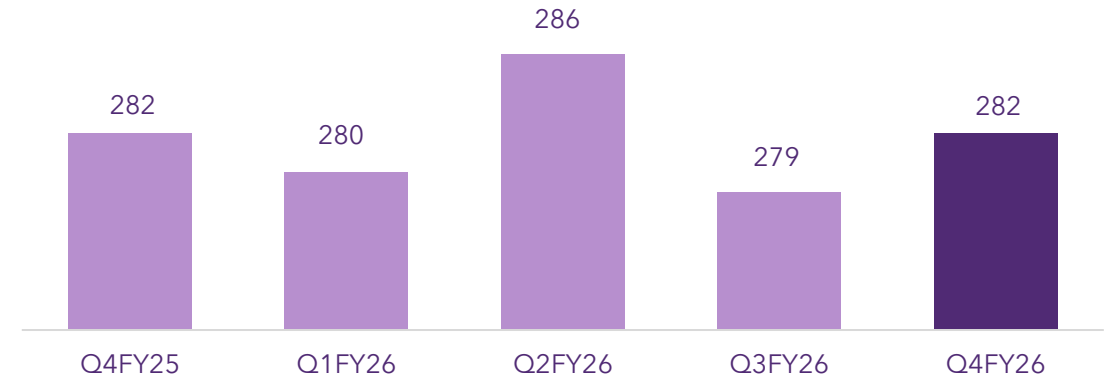
Construction Finance Business Update

Strong pipeline of new accounts; AUM growth of 38% YoY

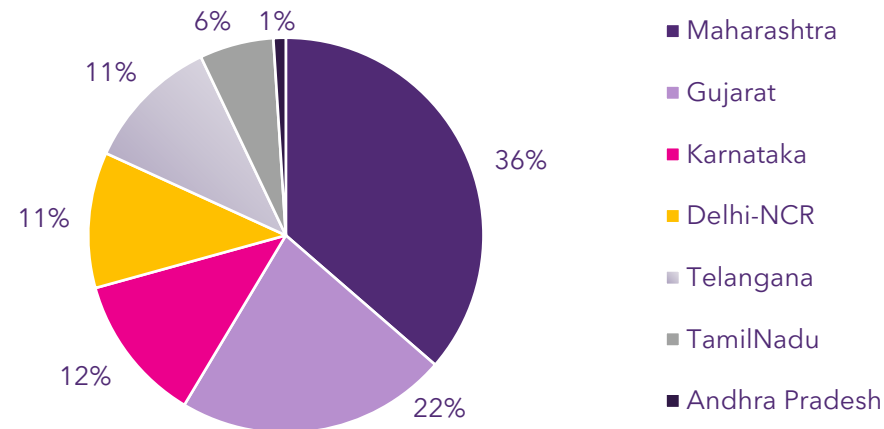
Average Ticket Size (₹ mn)



Live Accounts



Geographical Distribution (AUM-Wise)



Insurance Distribution - Asset Light Income Stream

Strategic Partnerships with 20 Insurance Companies

9

Life Insurance Companies

- Life Insurance
- Credit Life Cover
- Term Plan

7

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

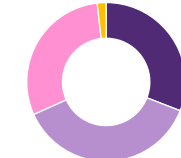
Digital Innovation & Service Excellence

- ✓ **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

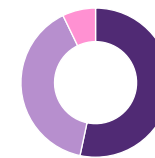
Policies | Key Statistics



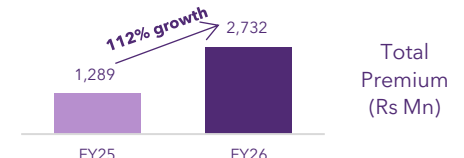
Cross Sell 33%
Direct 67%



Gold 31%
Housing 37%
MSME 30%
Others 2%



Health 53%
Life 40%
General 7%



*By premium

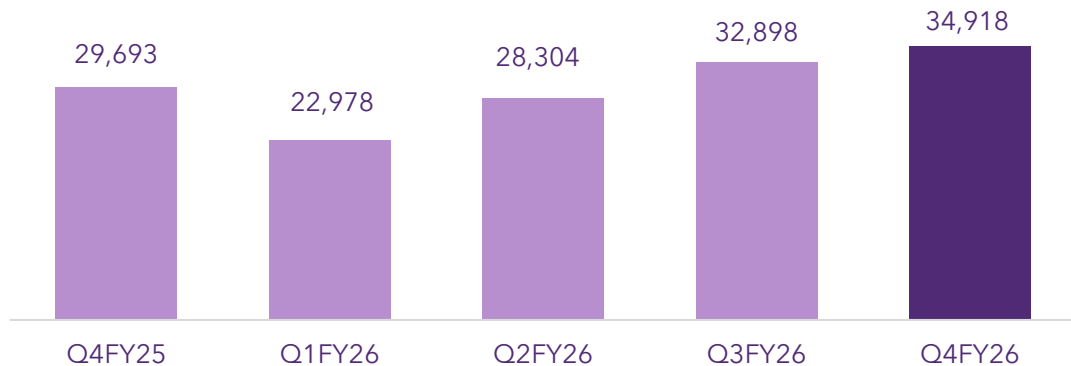
Customer Sourcing and On-Boarding

- ✓ 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**

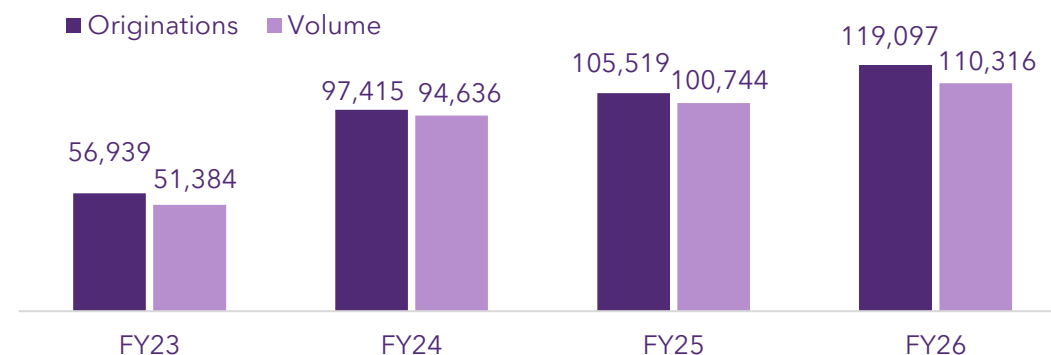
Car Loan Origination

18% YoY increase in the value of loan originations for the quarter

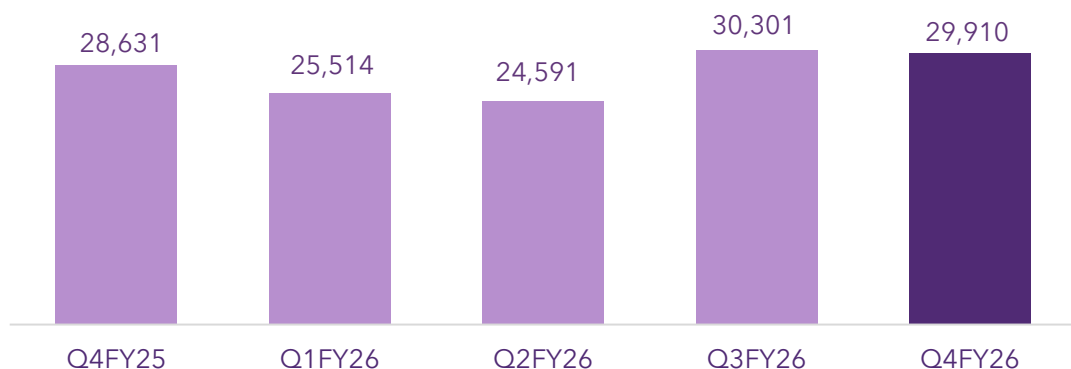
Consistently Rising Loan Originations (₹ mn)^



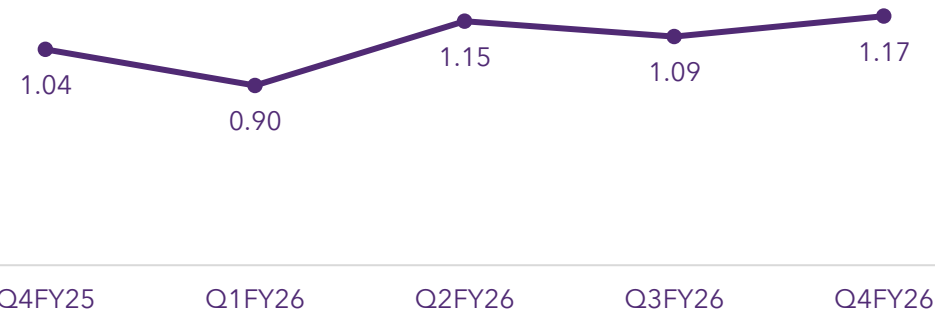
Loan Originations (₹ mn) and Volume Full Year Basis (Nos.)^



Loan Originations By Volume (Nos.)^



Average Ticket Size (₹ mn) *^



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

Car Loan Origination

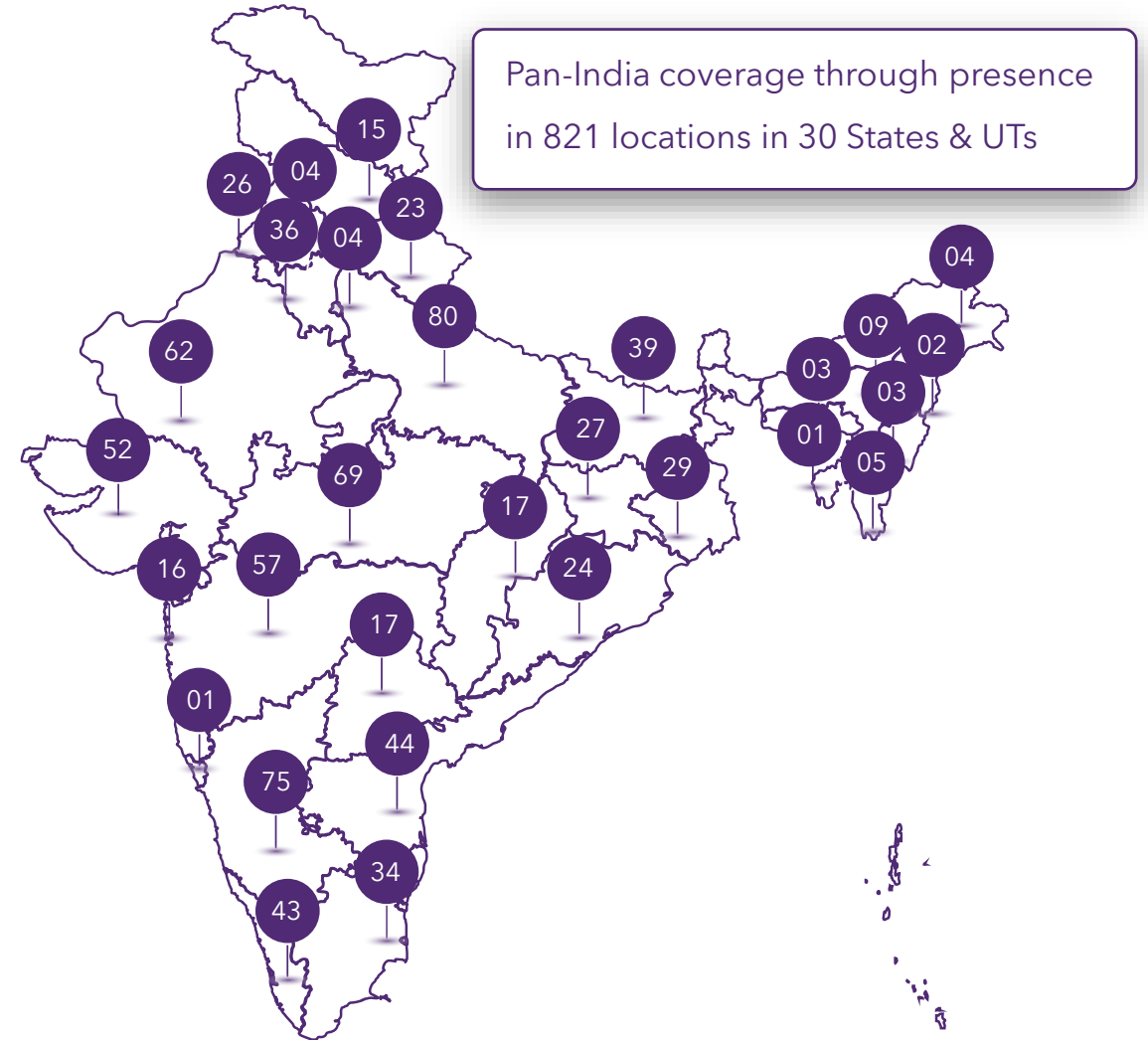
Pan-India presence

Partner Banks & Financial Institutions



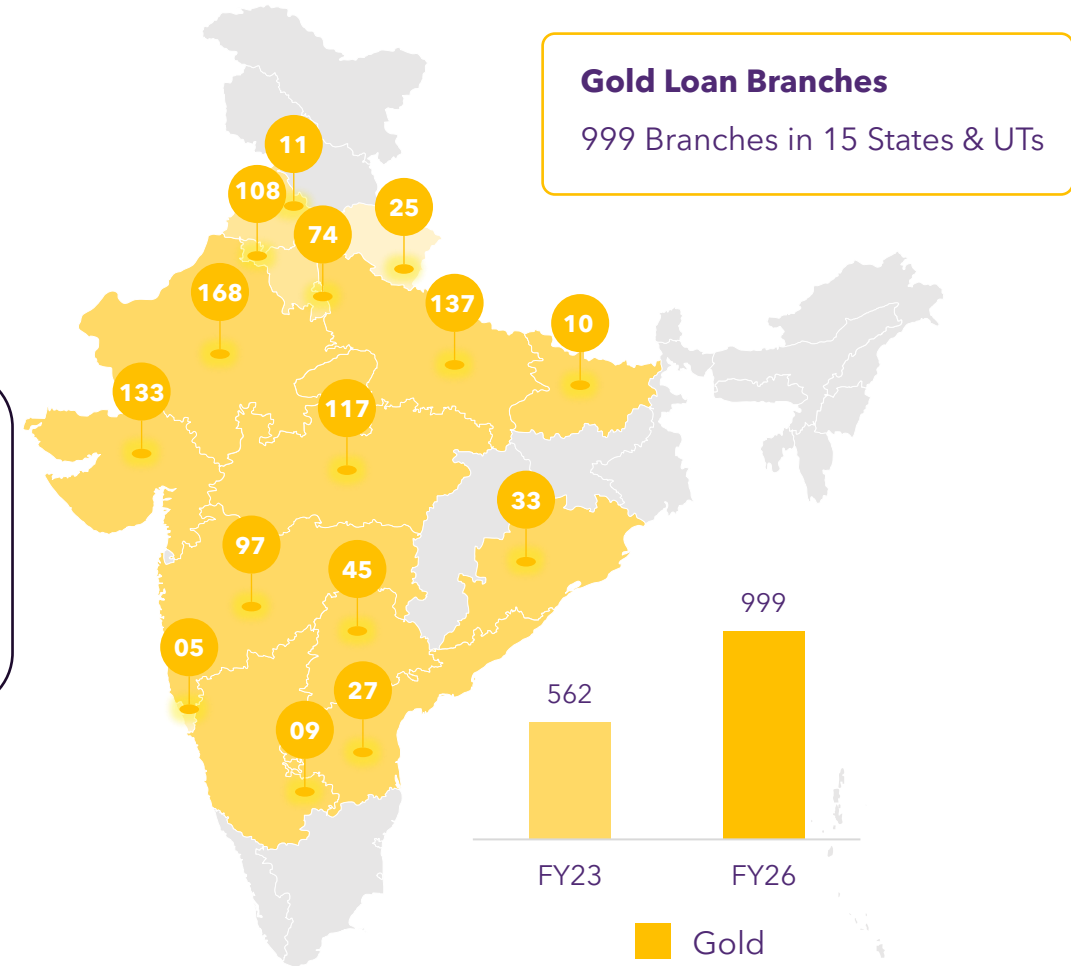
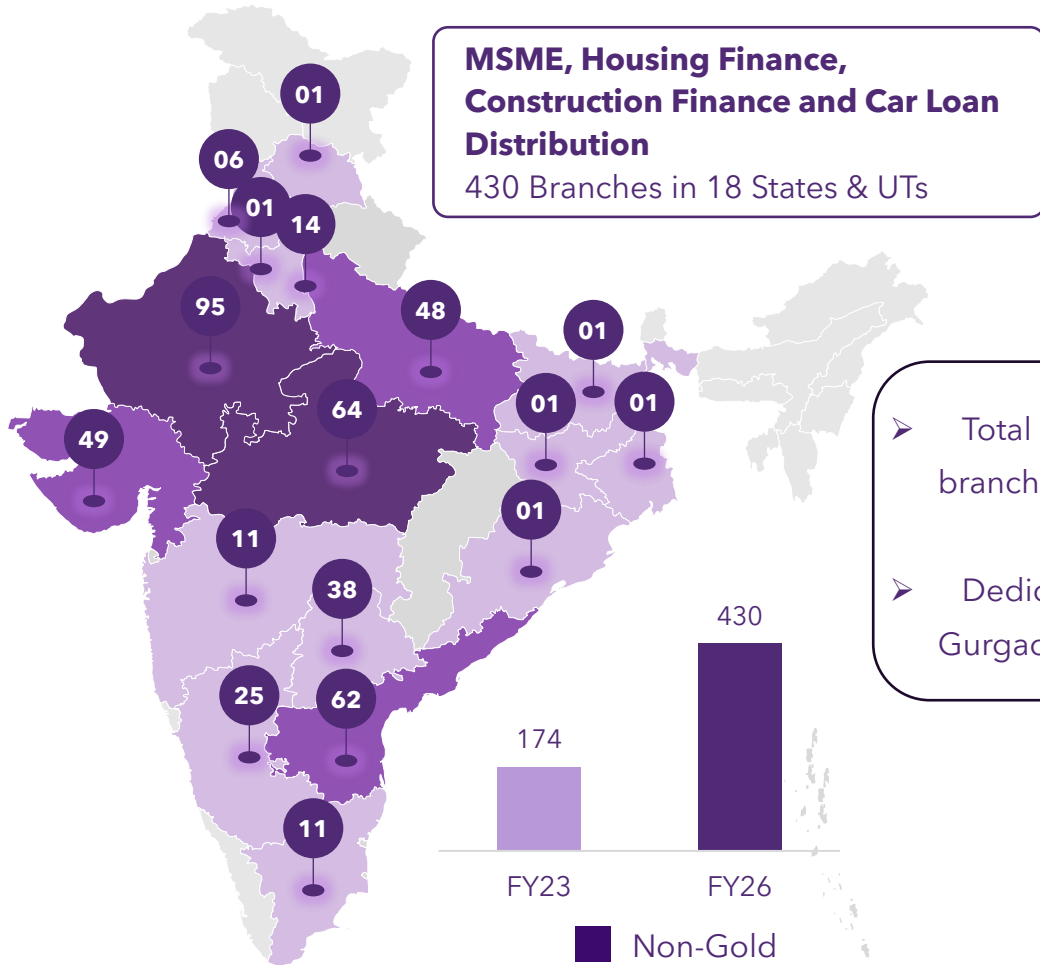
Total Locations (Branches + Feet-on-Street)

Q4FY25	Q1FY26	Q2FY26	Q3FY26	Q4FY26
813	821	821	821	821



Branch Network

Widening reach, Strengthening presence nationwide

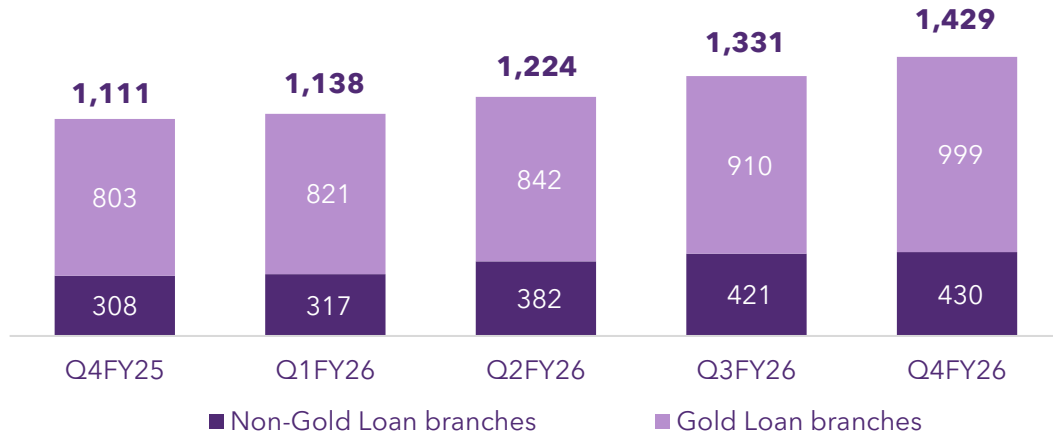


Significant upside through economies of scale and productivity improvement from existing deployed network capacity

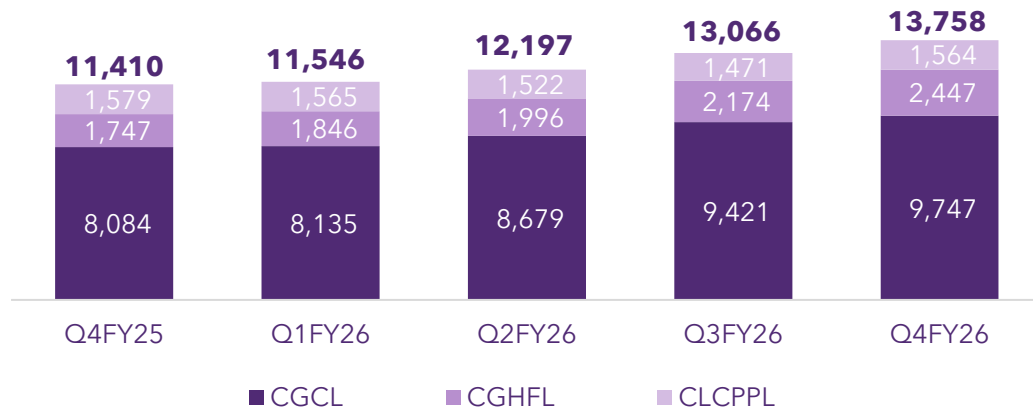
Network

Expanding footprint to accelerate customer acquisition

Steady Growth in Branch Additions[^]



Modest Increase in Employee Base



- Increased branch network with a net addition of 98 branches during Q4FY26. Total branch network stood at 1,429 branches vs. 1,331 branches in Q3FY26.
- Mortgage Finance business (MSME, Micro LAP and Housing) operated through 408 branches in 11 States and UTs.
- Gold Loan network increased to 999 branches across 15 states and UTs by end of Q4FY26.
- Net Addition of 89 gold loan branches. Of this, Southern India saw bulk of expansion with 62 new gold branches and 20 in Odisha.
- Construction Finance continued to have 3 dedicated branches - Bengaluru, Hyderabad, and Ahmedabad.
- Car Loan distribution locations stood at 821 as of Mar'26. The branch presence was consolidated into 19 branches.

[^]Branch data excluding HO & Support Offices

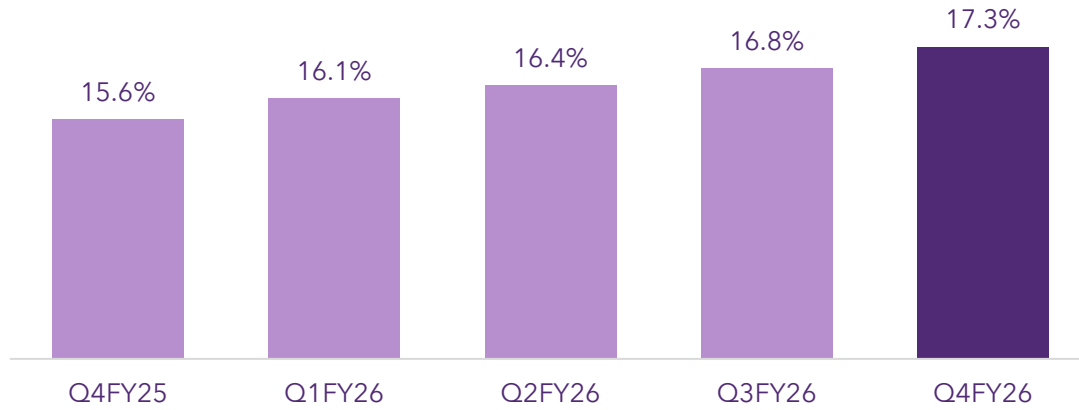


2 Financial Performance

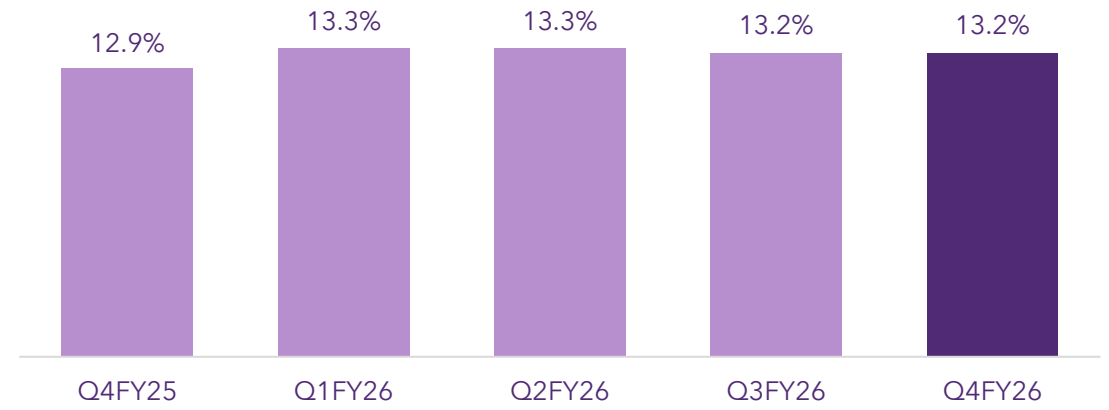
Segmental Yields

Robust yields sustained alongside AUM growth

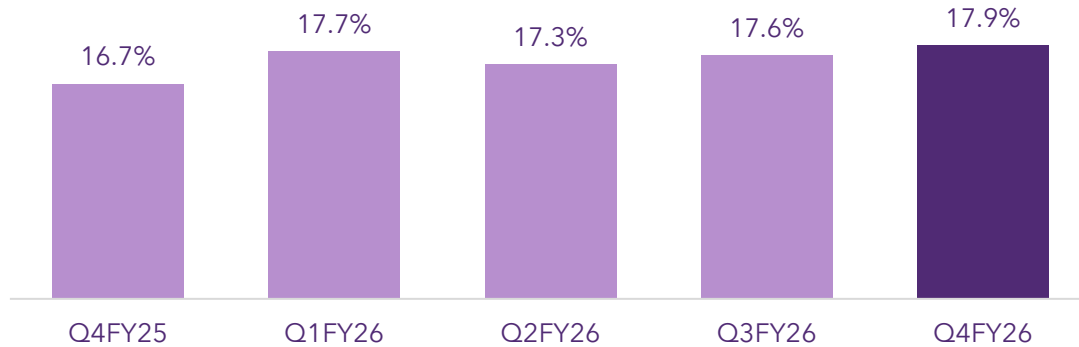
MSME (%)*



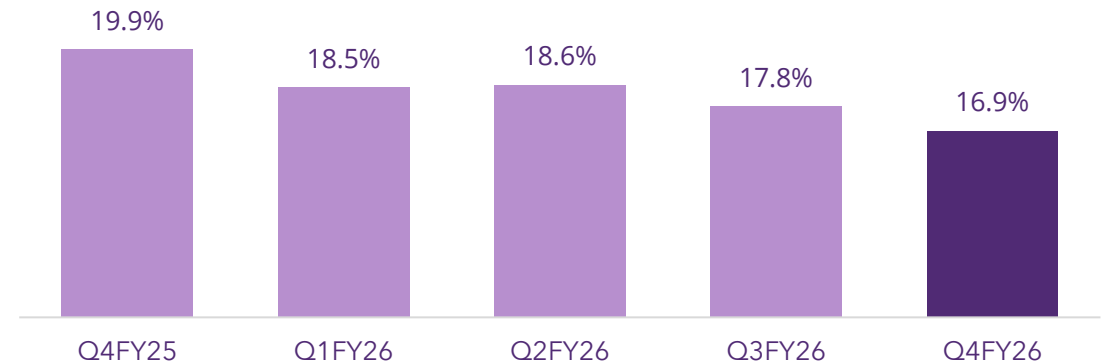
Housing Finance (%)*



Construction Finance (%)*



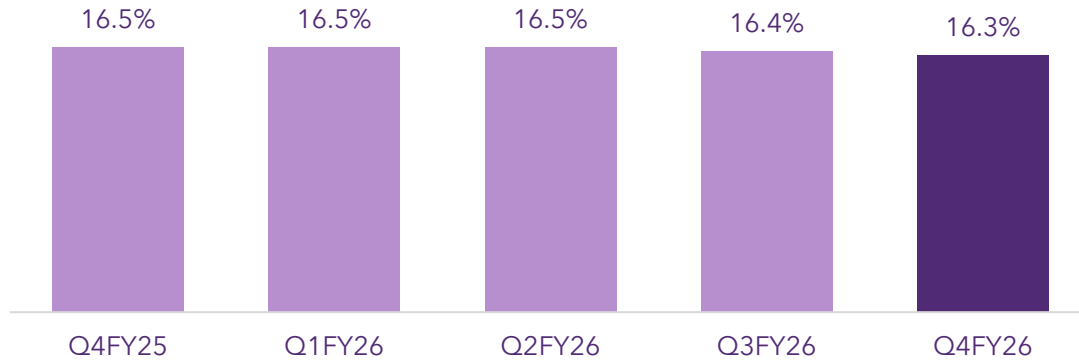
Gold Loans (%)*



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

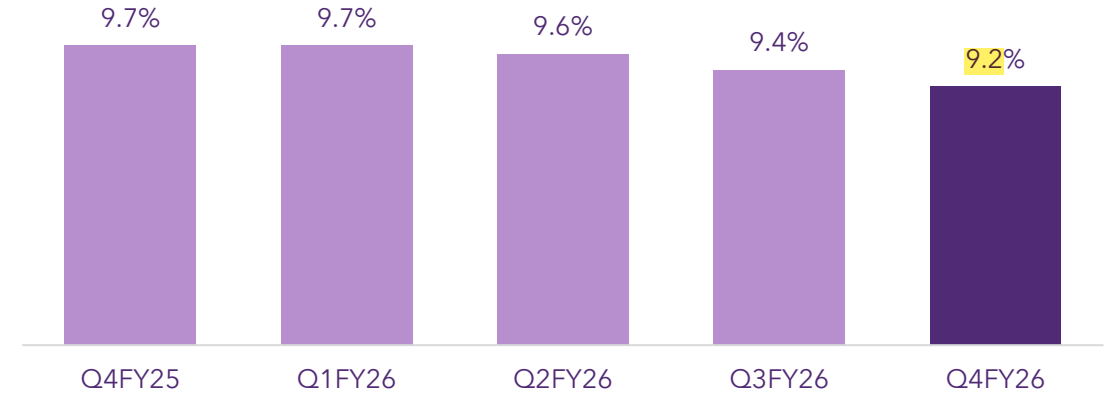
Loan Yields and Margins

Yield on Net Advances (%)



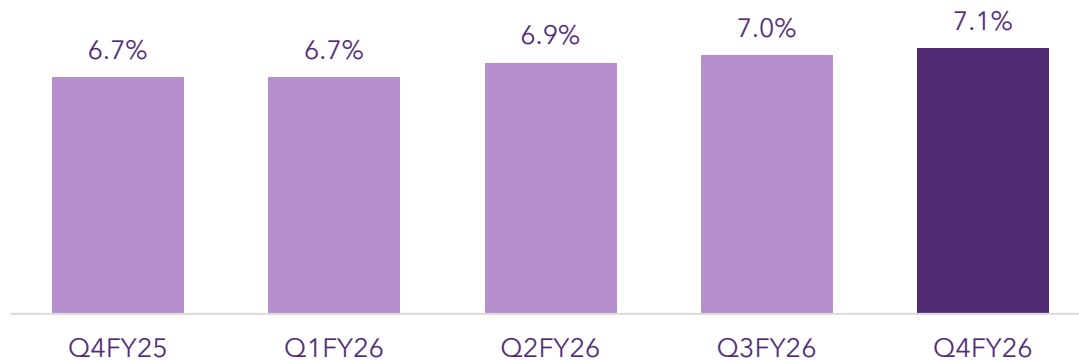
Note: Yield calculated as interest income including INDAS adjustments for processing fee, commission and other charges divided by four-month average of outstanding loans

Cost of Borrowings (%)¹

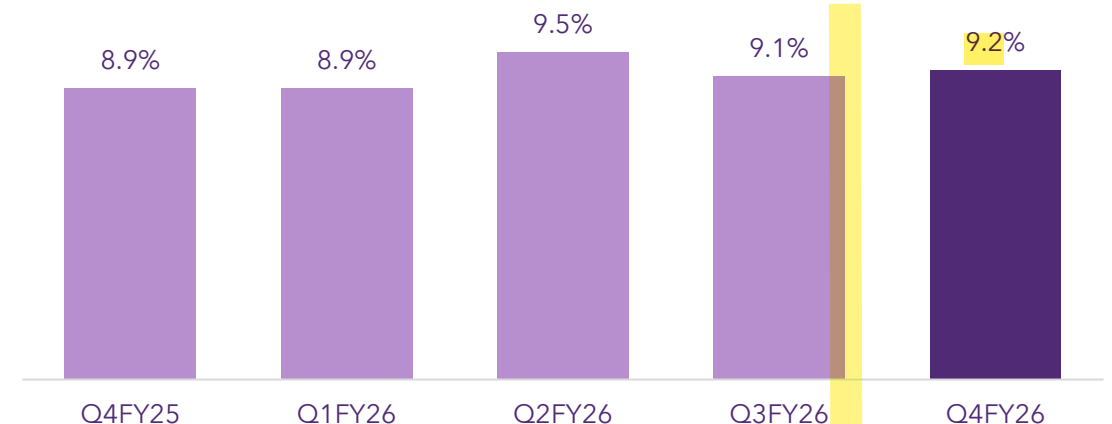


Note: Calculated as (Interest Expense including processing fee divided by monthly average of borrowings)

Spreads (YoA - CoB) (%)



Net Interest Margin (%)²

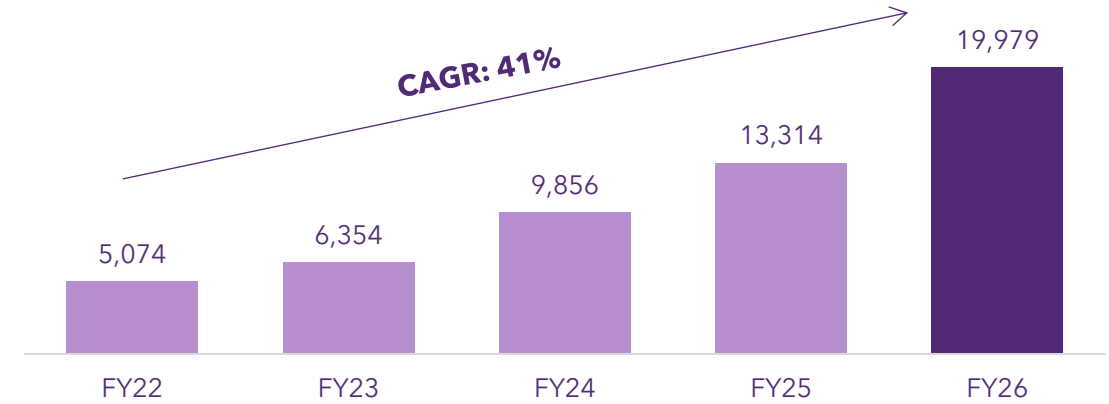
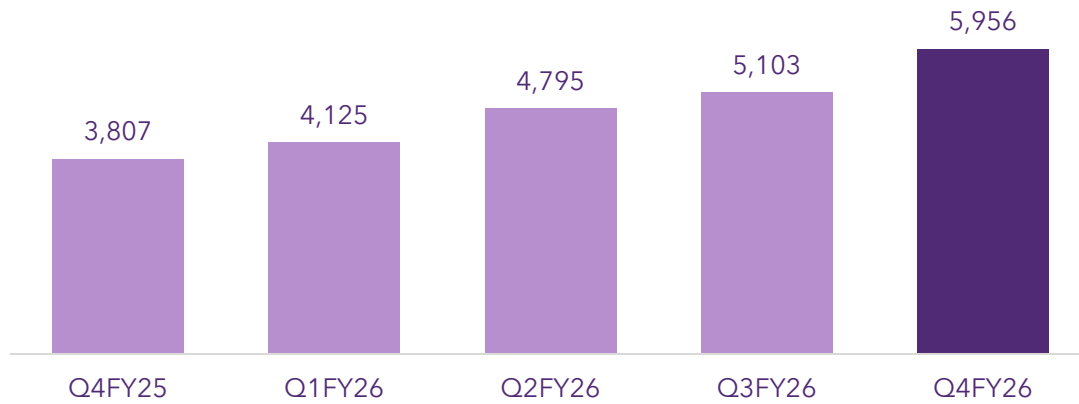


Note: Calculated using Net Interest Income / Avg. Interest Earning Assets

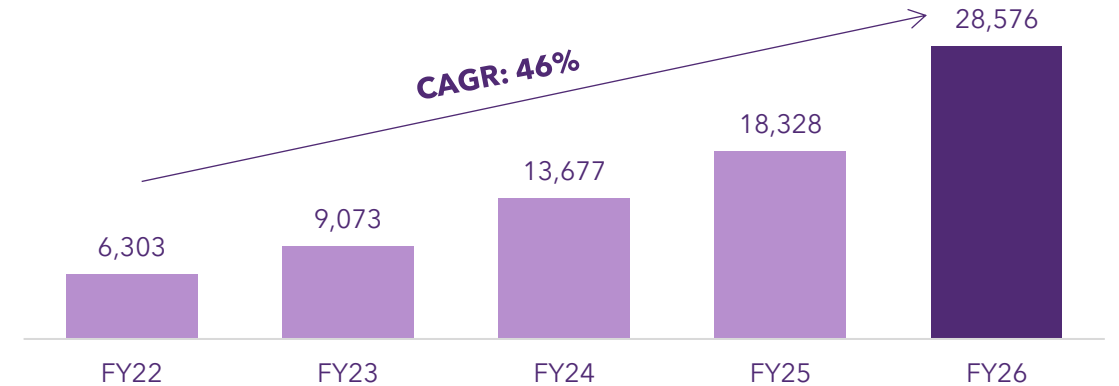
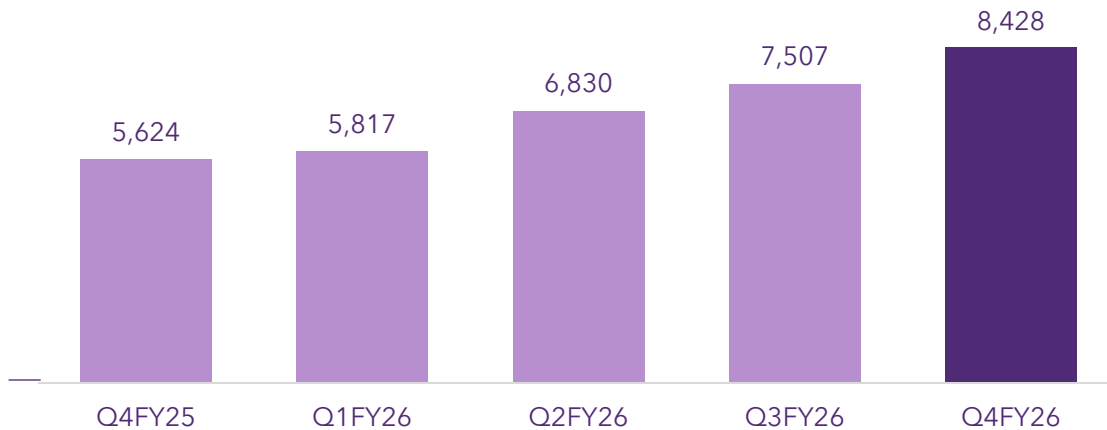
Financial Highlights

Strong growth in Net Interest Income and Net Total Income - 56% YoY and 50% YoY for the quarter

Net Interest Income (₹ mn)



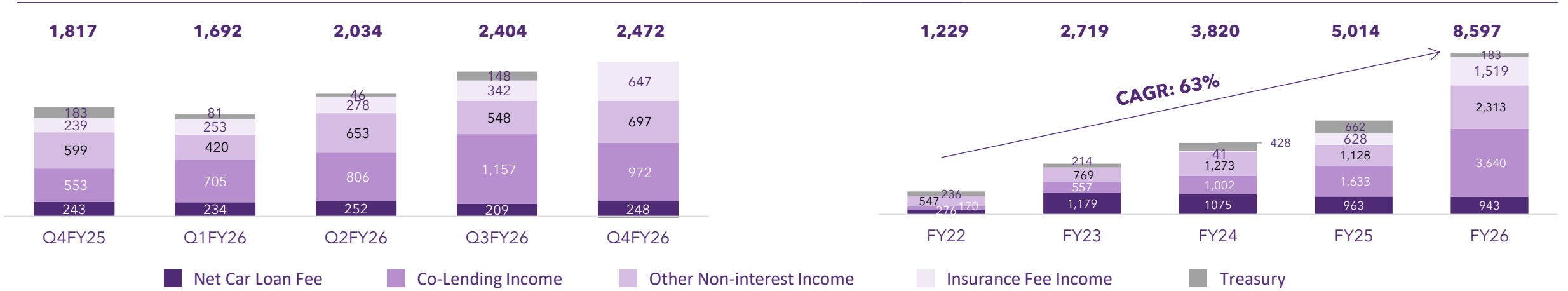
Net Total Income (₹ mn)



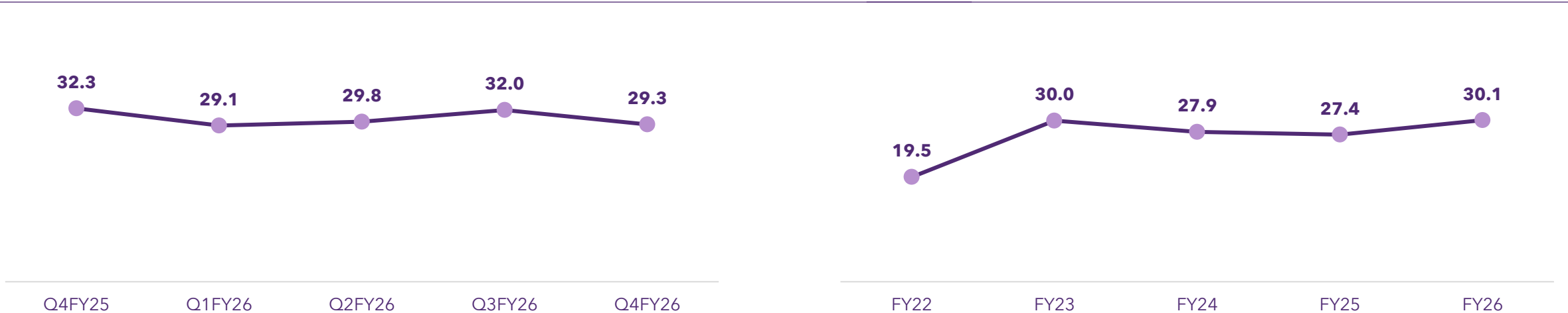
Financial Highlights

Continued momentum in fee income - 36% YoY growth for the quarter

Non-Interest Income (₹ mn)



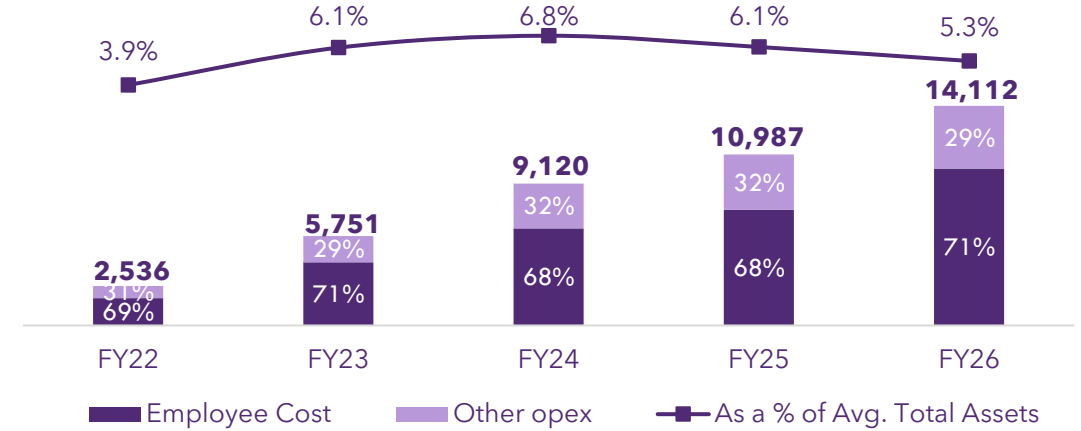
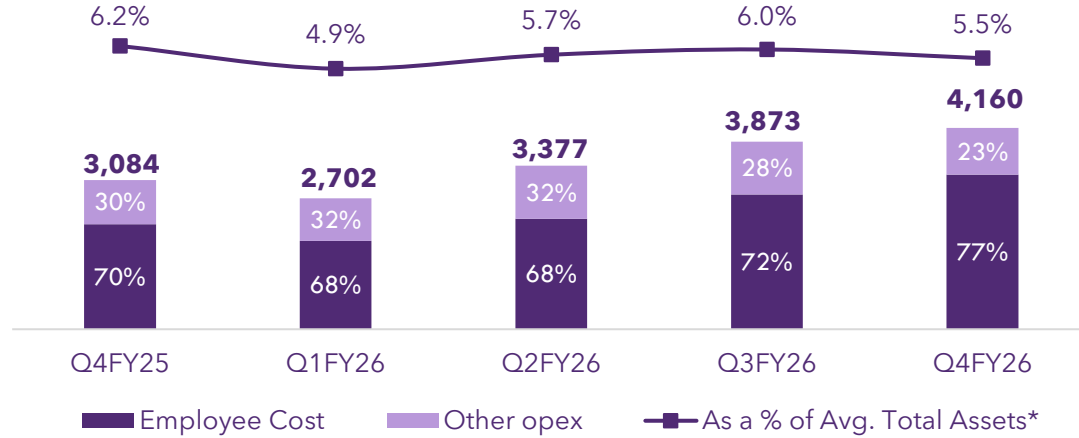
Non-Interest Income / Net Income (%)



Financial Highlights

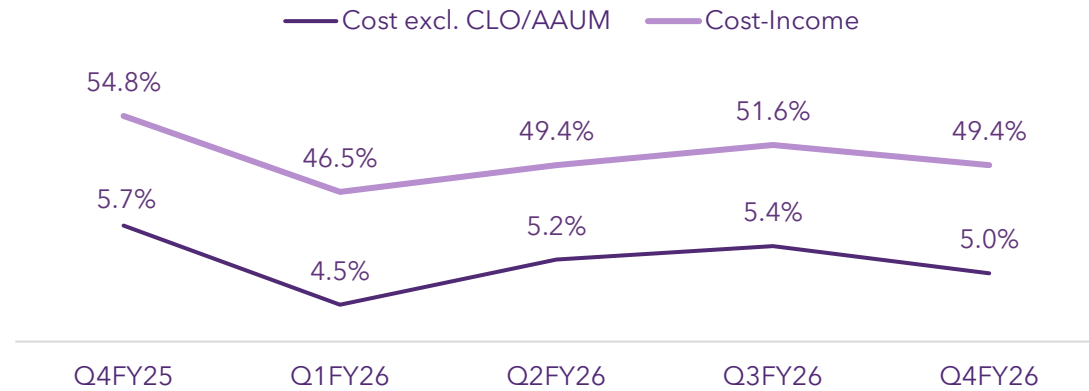
Cost efficiency improvements led by productivity and tech implementation

Operating Expenses (₹ mn)

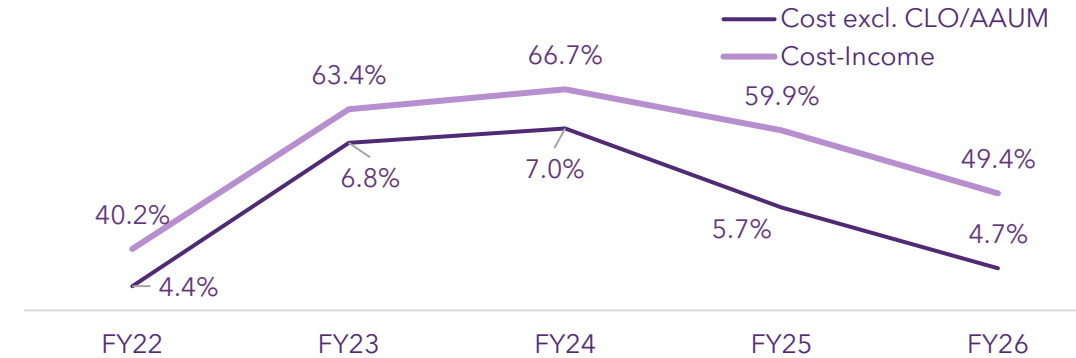


*Annualised

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



Increase in FY23 & FY24 due to investment in Tech, Branches & Employees

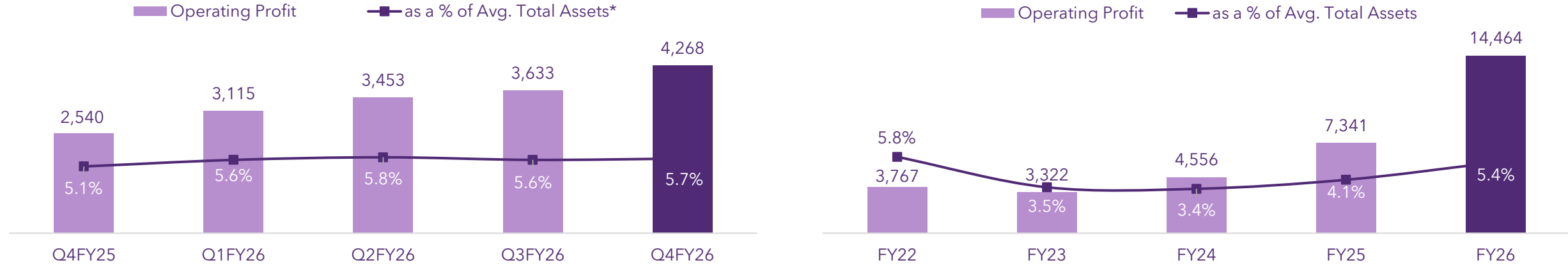


*Annualised

Financial Highlights

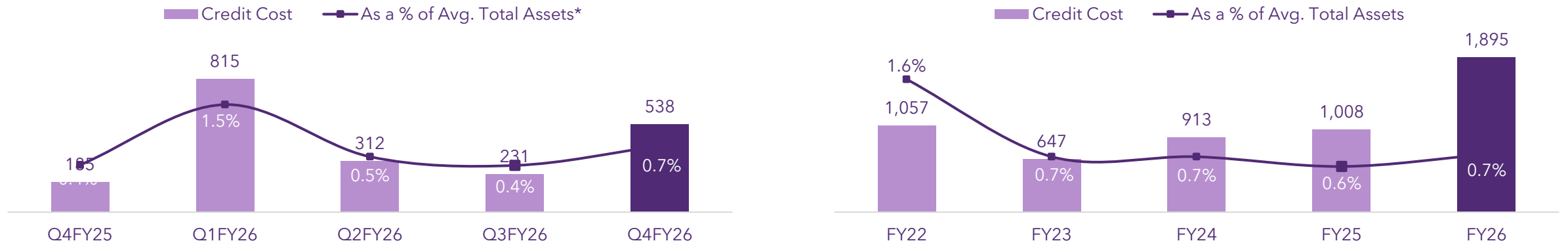
Margin expansion, cost control and risk discipline driving profitable growth

Operating Profit (₹ mn)



*Annualised

Credit Costs¹ (₹ mn)



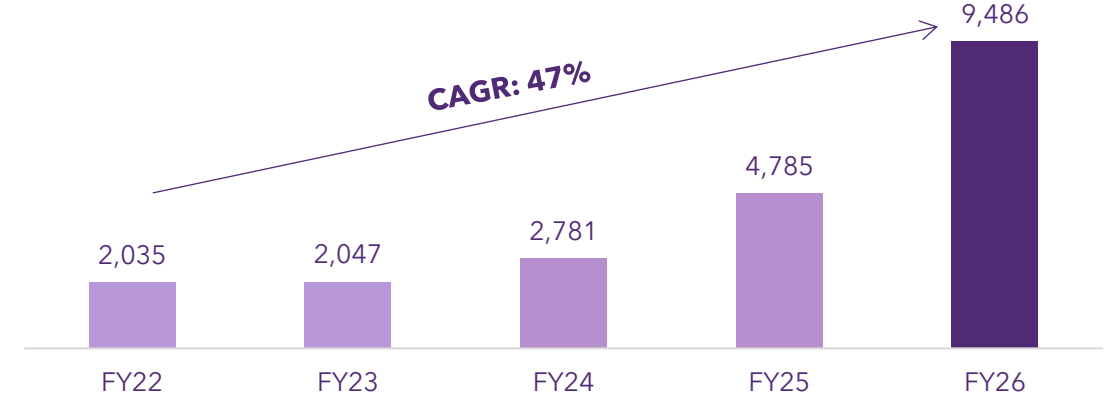
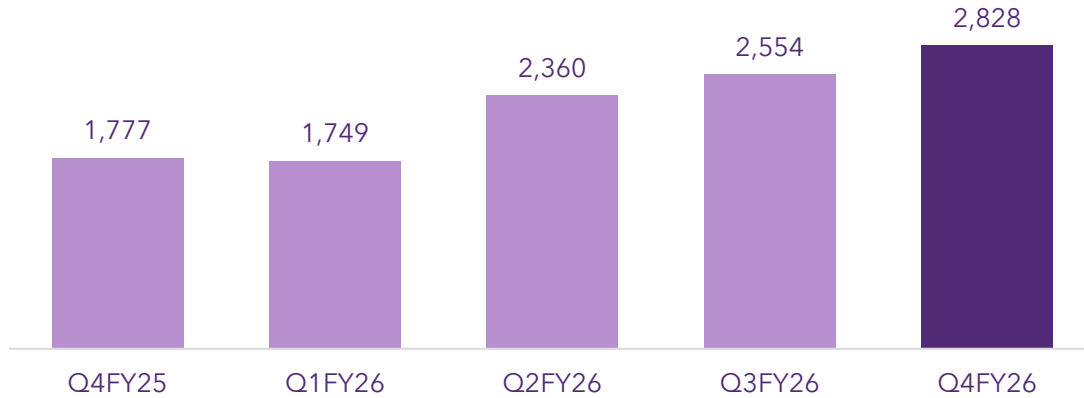
*Annualised

Note: ¹Credit Cost include Write off + ECL Provisions

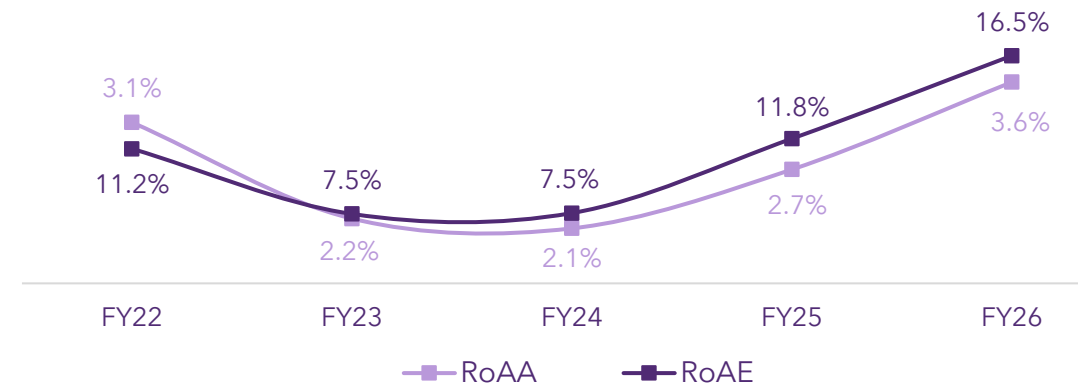
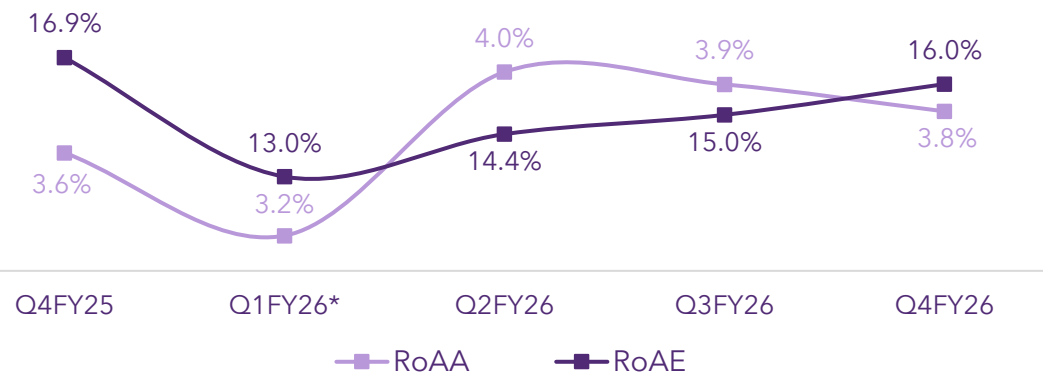
Financial Highlights

Strong increase in profitability; PAT rises 59% YoY for the quarter

PAT (₹ mn)



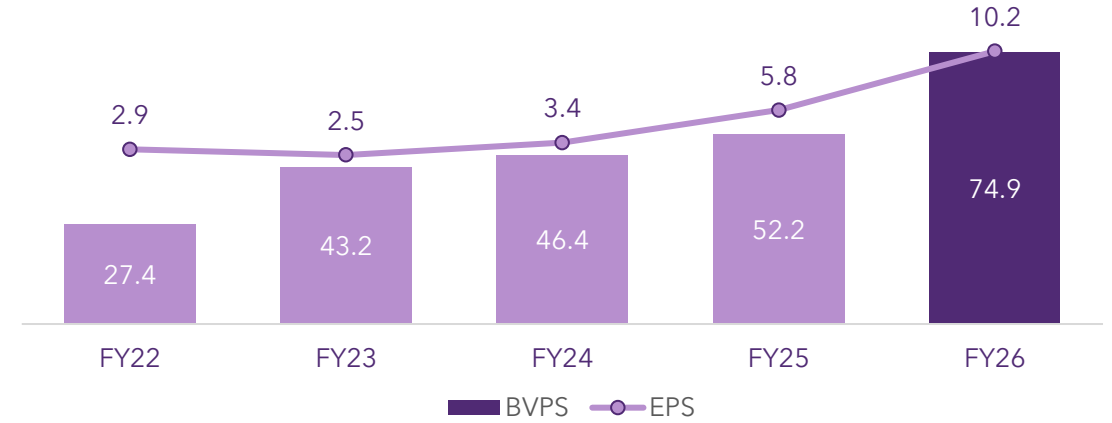
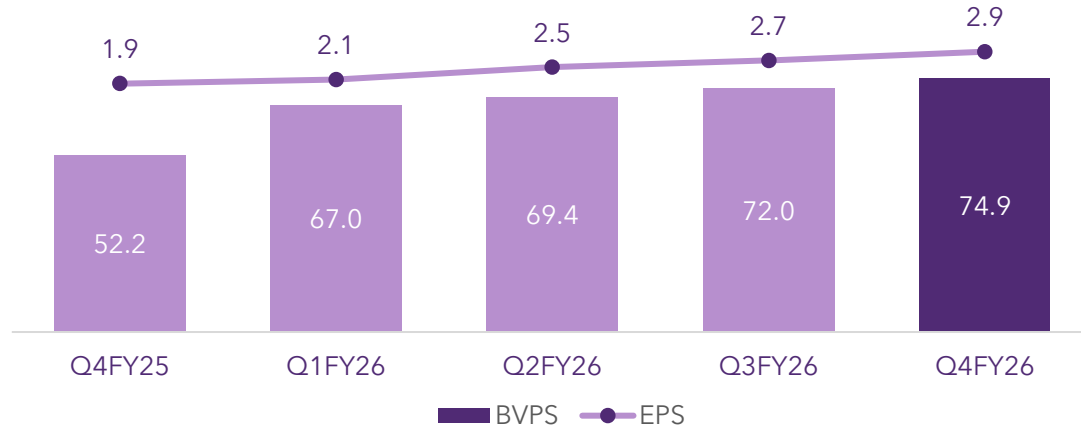
Return on Avg. Assets & Return on Avg. Equity (% annualized)



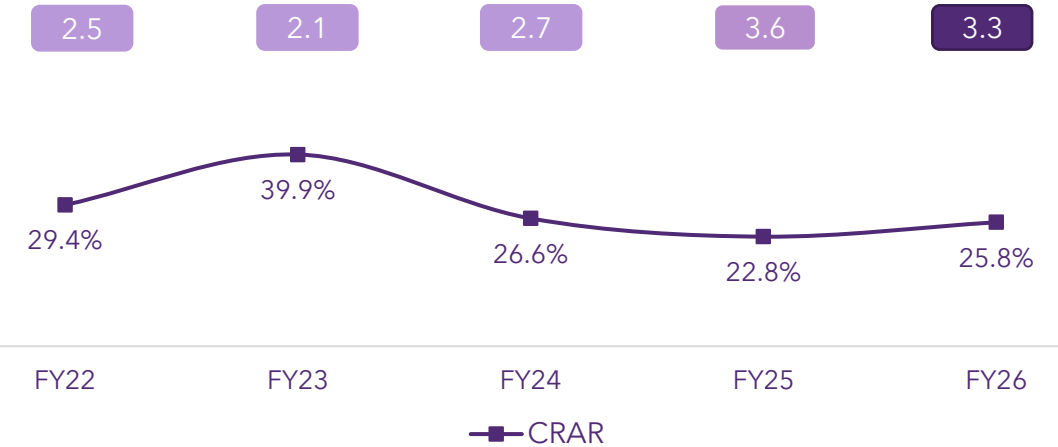
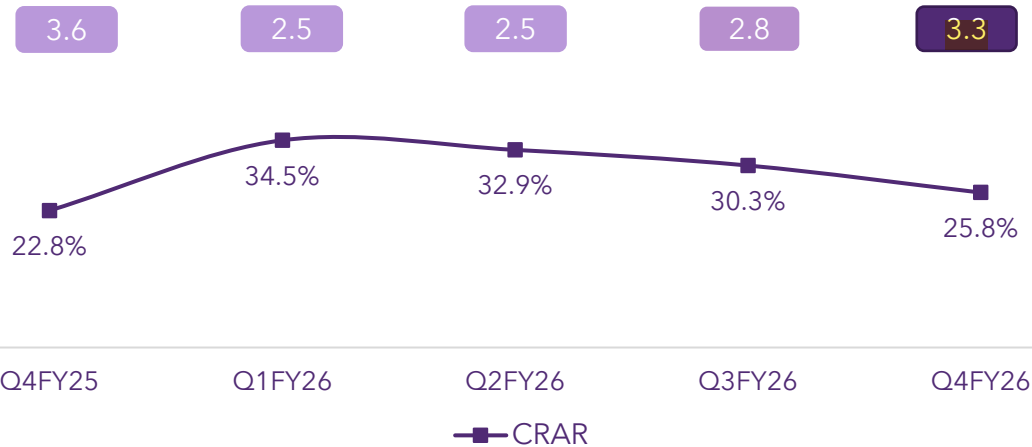
*Post equity capital infusion of ₹20 bn in Q1FY26; RoAE is calculated basis the average of beginning and ending equity for the period

Financial Highlights

EPS & Book Value per Share (₹)



D/E (x) | CRAR

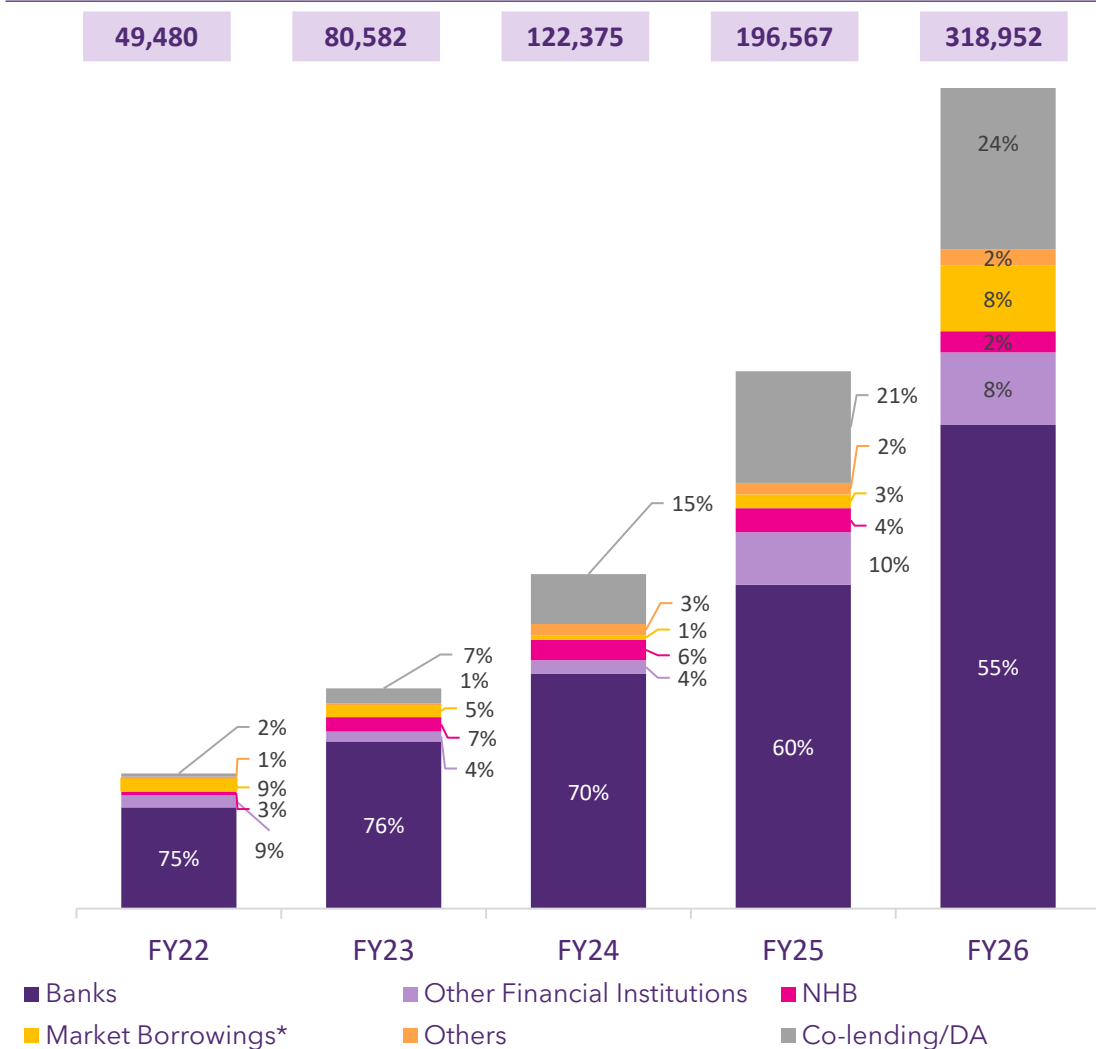


*Post equity capital infusion of ₹20 bn in Q1FY26

Liability Mix

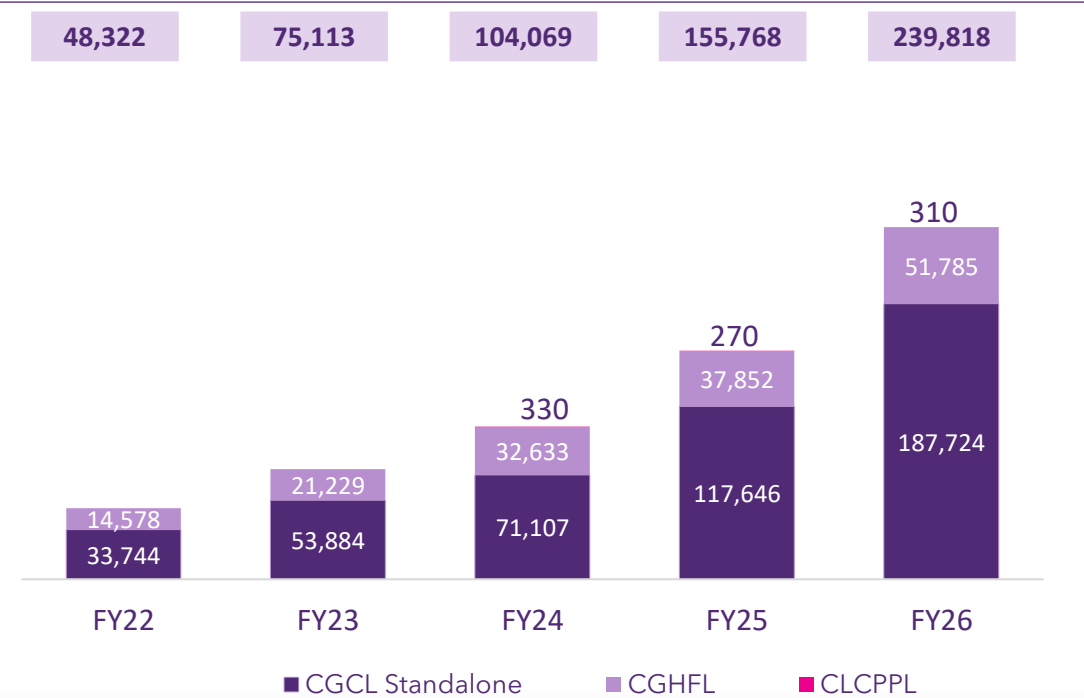
Diversification led by market borrowings and co-lending

Funding Profile (₹ mn)



*Market Borrowings includes NCB, CP & PTC

Consolidated Borrowings Break-up (₹ mn)

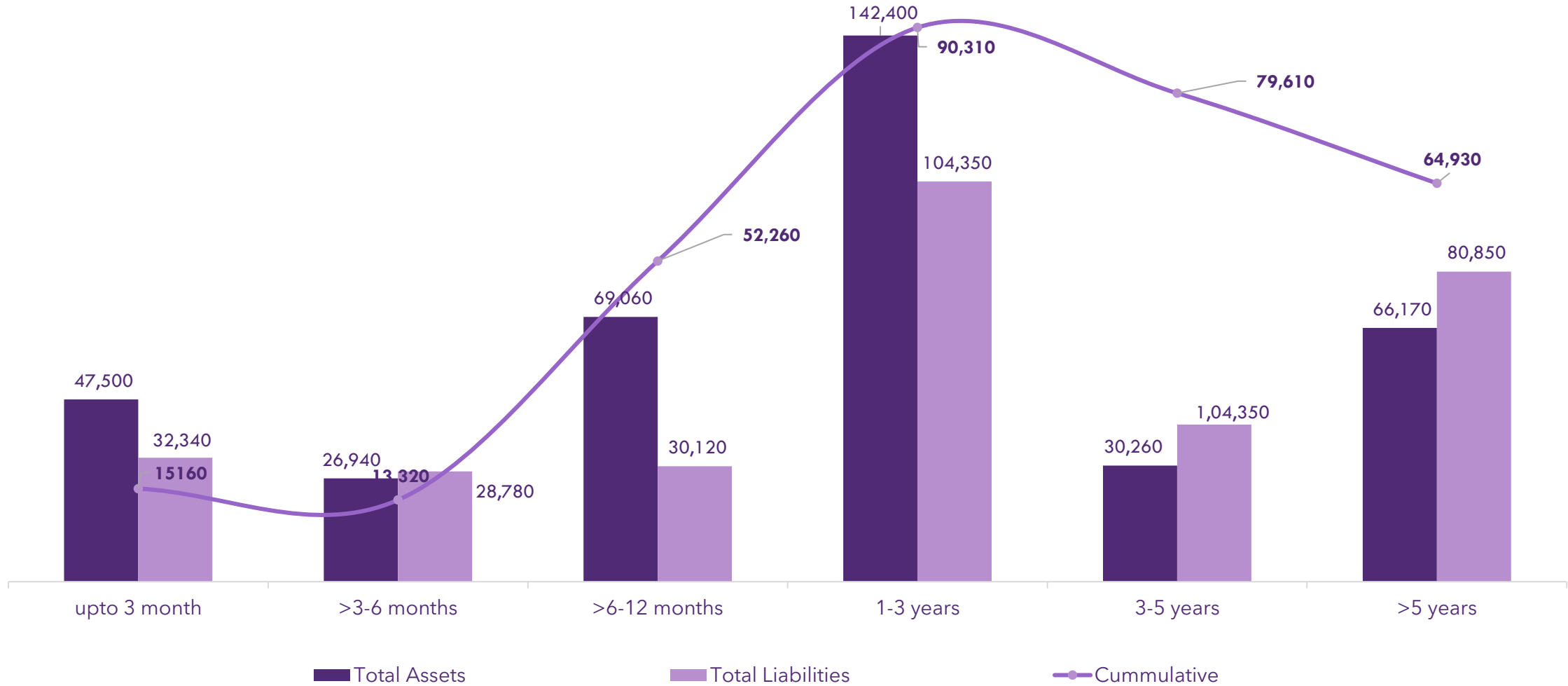


- Secured "Ba3" rating with Stable Outlook from Moody's Ratings and "BB- Stable" rating from Fitch Ratings
- Raised ₹21,870 mn through NCDs and CPs in FY26
- Added 15 new bank lenders in FY26
- New bank sanctions for FY26 stood at ₹109,950 mn on a consolidated basis

Asset-Liability Position

Cumulative Surplus Across Buckets

All amount in ₹ million



Liquid and Overnight funds

Comfortable Liquidity Position

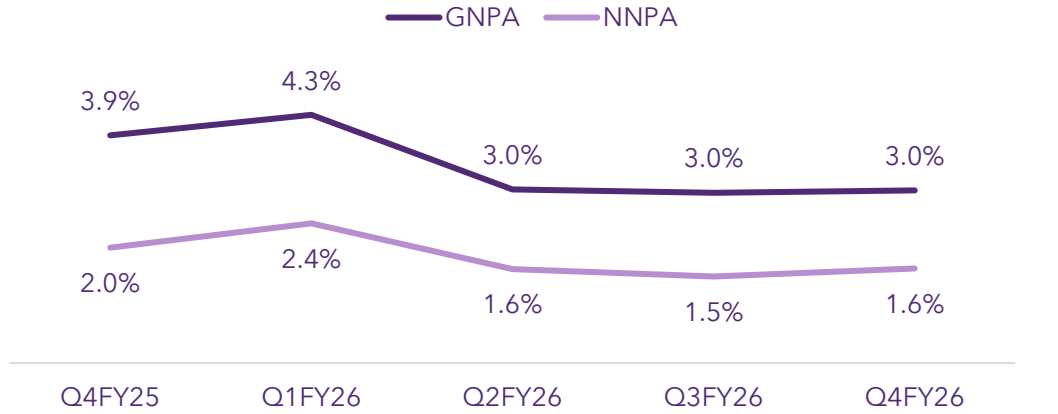
Particulars (₹ mn) (31 st Mar 2026)	CGCL (Standalone)	CGHFL	Consolidated
Cash and Bank Balances	18,008	1,339	19,347
Investment in fixed deposits	575	-	575
Investment in Mutual Funds or corporate bonds	11,008	744	11,752
Undrawn Bank Lines	3,819	4,150	7,969
Net Available cash or cash equivalents	33,410	6,233	39,643

- Total current liquidity of Rs 39,643 mn in cash and bank balances, investments and undrawn credit lines across CGCL and CGHFL.

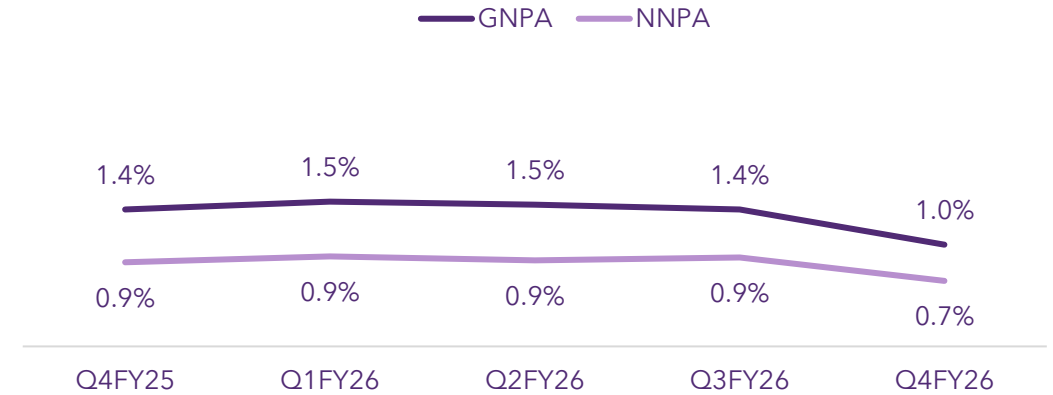
Segmental NPAs

Disciplined Underwriting Driving Sustained Improvement in Asset Quality

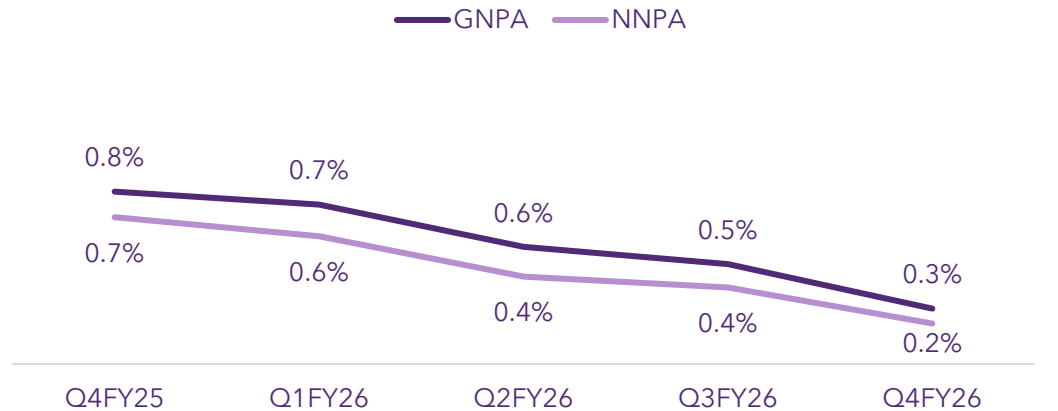
MSME



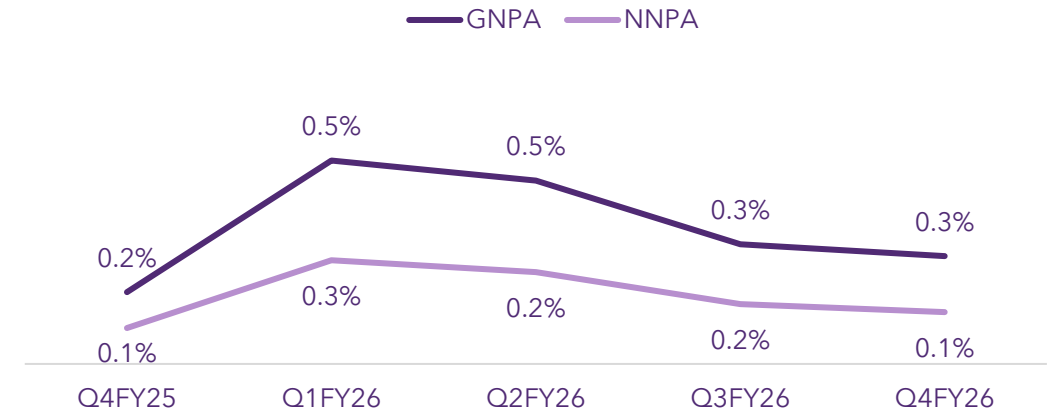
Housing Finance



Gold Loan



Construction Finance



Asset Quality

Adequate Provision Coverage

₹ mn except stated

ECL Analysis As Per IndAS	Q4FY26	Q3FY26	Q2FY26	Q1FY26	Q4FY25
Stage 1 - Gross	277,537	220,712	202,607	189,118	175,797
Stage 1 - ECL Provisions	1,576	1,054	1,067	1,013	779
Stage 1 - Net	275,961	219,657	201,540	188,106	175,019
Stage 1 - ECL Provisions %	0.6%	0.5%	0.5%	0.5%	0.4%
Stage 2 - Gross	8,215	9,213	8,258	8,228	9,120
Stage 2 - ECL Provisions	968	905	919	835	703
Stage 2 - Net	7,248	8,308	7,338	7,393	8,417
Stage 2 - ECL Provisions %	11.8%	9.8%	11.1%	10.1%	7.7%
Stage 3 - Gross	2,643	2,753	2,741	3,355	2,867
Stage 3 - ECL Provisions	1,089	1,199	1,174	1,375	1,197
Stage 3 - Net NPA	1,554	1,554	1,567	1,981	1,670
Stage 3 - ECL Provisions %	41.2%	43.6%	42.8%	41.0%	41.7%
Total - Gross	288,396	232,678	213,606	200,702	187,784
Total ECL Provisions	3,633	3,158	3,161	3,222	2,678
Stage 3 % - Gross NPA	0.9%	1.2%	1.3%	1.7%	1.5%
Stage 3 % - Net NPA	0.5%	0.7%	0.7%	1.0%	0.9%

Consolidated Income Statement

Quarterly & Annual Comparison

₹ mn except stated

Particulars	Q4FY26	Q4FY25	Y-o-Y (%)	Q3FY26	Q-o-Q (%)	FY26	FY25	YoY (%)
Interest earned	10,942	7,388	48%	9,417	16%	37,277	26,050	43%
Interest expense	4,986	3,581	39%	4,314	16%	17,298	12,736	36%
Net interest income	5,956	3,807	56%	5,103	17%	19,979	13,314	50%
Net car loan fees	248	243	2%	209	19%	943	963	-2%
Co-lending income	972	553	76%	1,157	-16%	3,640	1,633	123%
Insurance distribution	647	239	171%	342	89%	1,519	628	142%
Other operating income	605	782	-23%	696	-13%	2,495	1,790	39%
Non-interest income	2,472	1,817	36%	2,404	3%	8,597	5,014	71%
Total income	8,428	5,624	50%	7,507	12%	28,576	18,328	56%
Employee cost	3,193	2,166	47%	2,786	15%	10,087	7,429	36%
Other expenses	967	918	5%	1,088	-11%	4,025	3,558	13%
Operating expenses	4,160	3,084	35%	3,873	7%	14,112	10,987	28%
Operating profit	4,268	2,540	68%	3,633	17%	14,464	7,341	97%
ECL provisions	492	232	112%	145	240%	1,640	635	158%
Write-offs	46	(47)	-197%	86	-47%	256	373	-31%
Total provisions	538	185	191%	231	133%	1,895	1,008	88%
Profit before tax	3,730	2,355	58%	3,402	10%	12,569	6,333	98%
Tax	902	578	56%	848	6%	3,083	1,548	99%
Implied tax rate	24.2%	24.5%		24.9%		24.5%	24.4%	
Profit after tax	2,828	1,777	59%	2,554	11%	9,486	4,785	98%

Consolidated Balance Sheet

Quarterly Comparison

₹ mn except stated

Particulars	Q4FY26	Q4FY25	YoY (%)	Q3FY26	QoQ (%)
Paid-up Equity	962	825	17%	962	0%
Reserves and Surplus	71,073	42,216	68%	68,310	4%
Total Equity	72,035	43,041	67%	69,272	4%
Bank Borrowings	218,388	150,682	45%	180,760	21%
Debt Securities	22,733	5,087	347%	13,453	69%
Other Liabilities and Provisions	13,604	9,520	43%	10,253	33%
Total Equity & Liabilities	326,760	208,329	57%	273,737	19%
Cash and Bank Balances	21,229	15,312	39%	23,855	-11%
Investments	12,361	1,604	671%	12,138	2%
Assets under Financing Activities	281,499	182,515	54%	227,291	24%
Other Assets	11,671	8,898	31%	10,452	12%
Total Assets	326,760	208,329	57%	273,737	19%

RoAA Tree

Quarterly Comparison

Calculated as % of Average Assets (%)	Q4FY25	Q1FY26	Q2FY26	Q3FY26	Q4FY26
Interest income	14.9%	14.7%	14.8%	14.5%	14.6%
Interest expenses	7.2%	7.1%	6.8%	6.7%	6.6%
Net interest income	7.7%	7.5%	8.0%	7.9%	7.9%
Net Car Loan Fee	0.5%	0.4%	0.4%	0.3%	0.3%
Co-lending Income	1.1%	1.3%	1.4%	1.8%	1.3%
Insurance distribution	0.5%	0.5%	0.5%	0.5%	0.9%
Other income	1.6%	0.9%	1.2%	1.1%	0.8%
Non-interest income	3.6%	3.0%	3.4%	3.7%	3.3%
Net total income	11.3%	10.5%	11.5%	11.6%	11.2%
Employee expenses	4.4%	3.3%	3.8%	4.3%	4.3%
Other expenses	1.3%	1.1%	1.4%	1.2%	0.9%
D&A	0.6%	0.4%	0.4%	0.4%	0.4%
Operating expenses	6.2%	4.9%	5.7%	6.0%	5.5%
Operating profit	5.1%	5.6%	5.8%	5.6%	5.7%
ECL provisions	0.5%	1.3%	0.5%	0.2%	0.7%
Write-offs	-0.1%	0.2%	0.0%	0.1%	0.1%
Total Provisions	0.4%	1.5%	0.5%	0.4%	0.7%
Profit before tax	4.7%	4.2%	5.3%	5.3%	5.0%
Profit after tax (RoAA)	3.6%	3.2%	4.0%	3.9%	3.8%

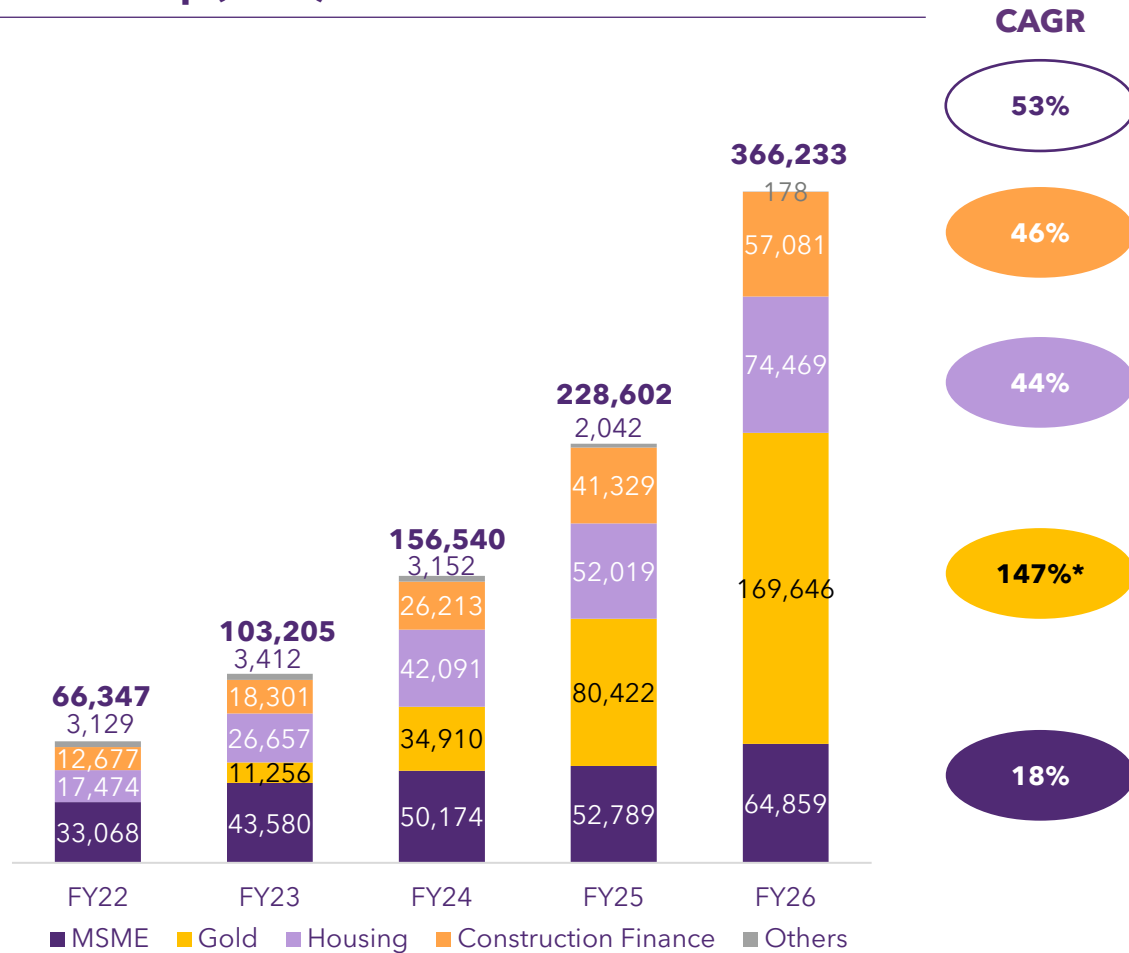


3 Annual Financial Performance

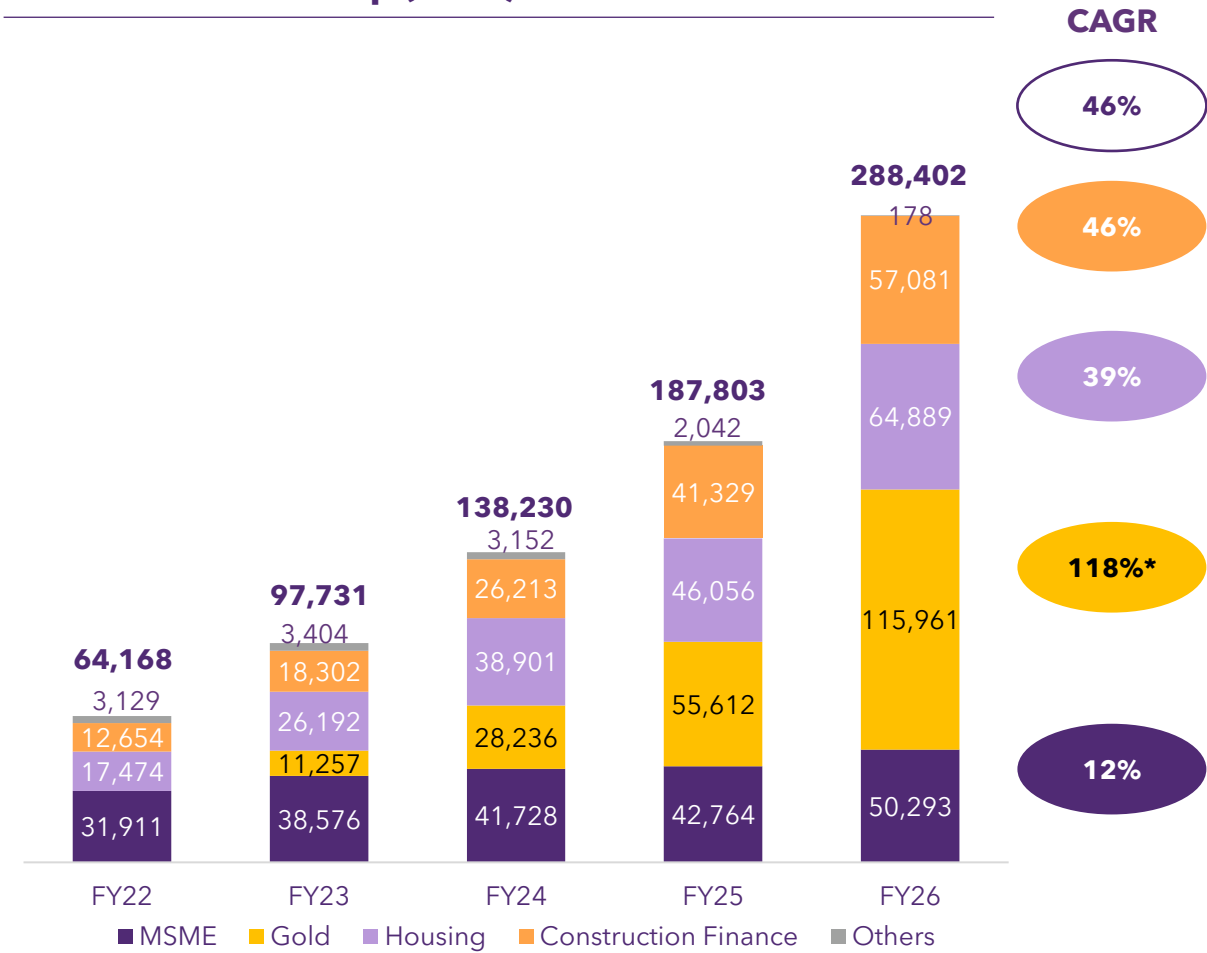
AUM and Loan Growth

Consolidated AUM up 53% CAGR FY22-FY26

AUM Break Up (₹ mn)



Gross Loans Break Up (₹ mn)



Note: *CAGR FY23-FY26

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

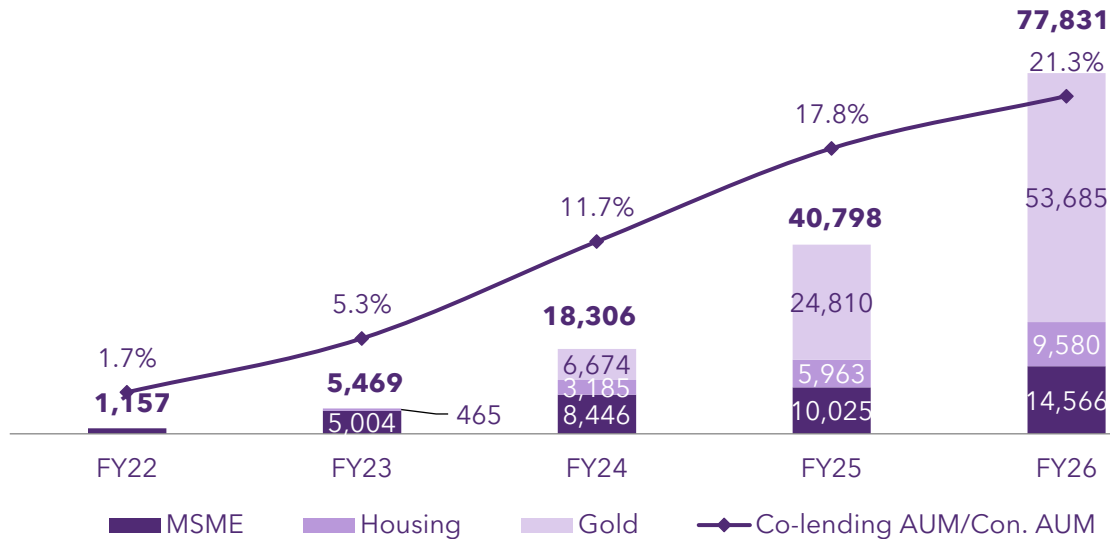
3

Additional source of funds while conserving capital and boost RoE

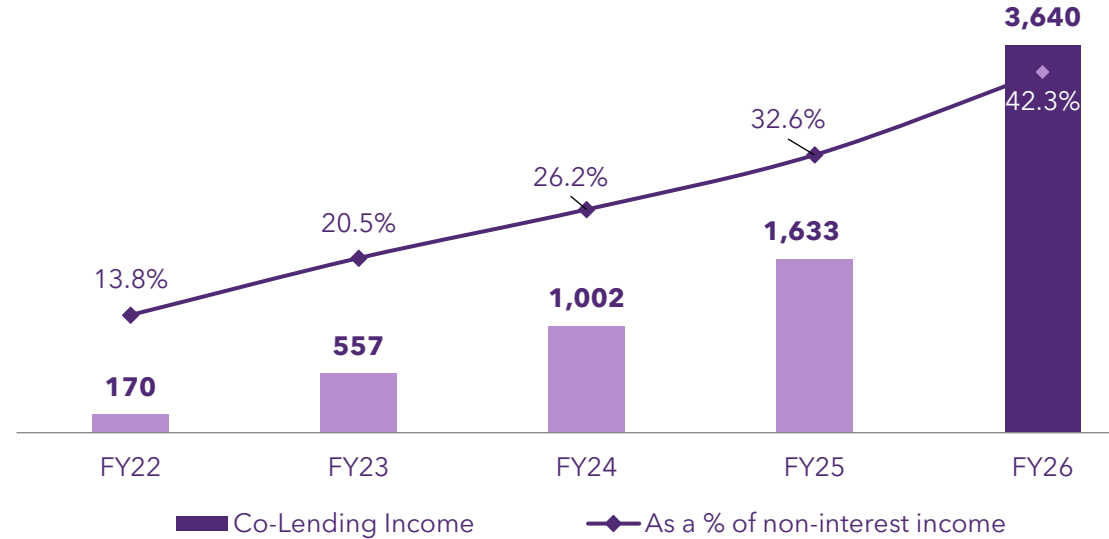
4

Diversification of borrowings

Co-Lending AUM (₹ mn) (% of overall)



Co-lending income* (₹ mn) (% of non-interest income)



11 Partner Banks

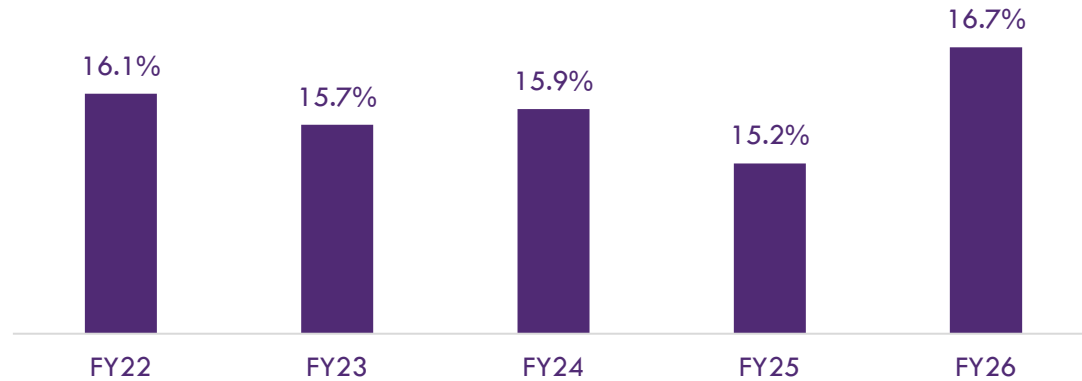


Note: *Net gain on derecognition of financial instruments

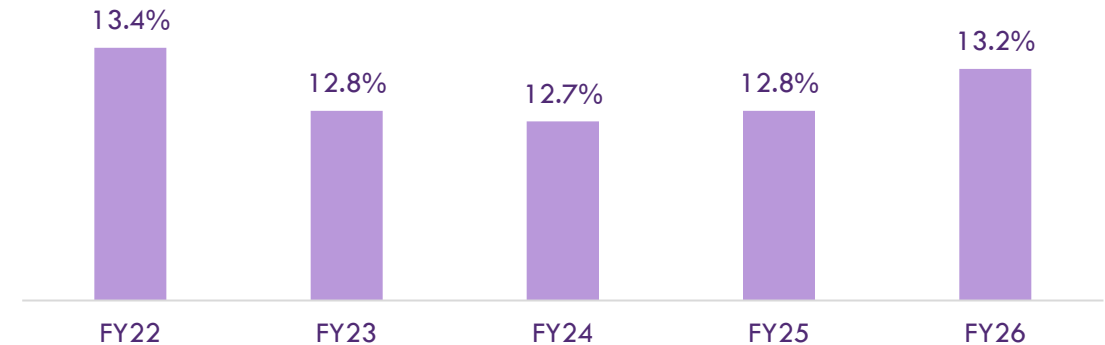
Segment Wise Loan Yields

Improving yields

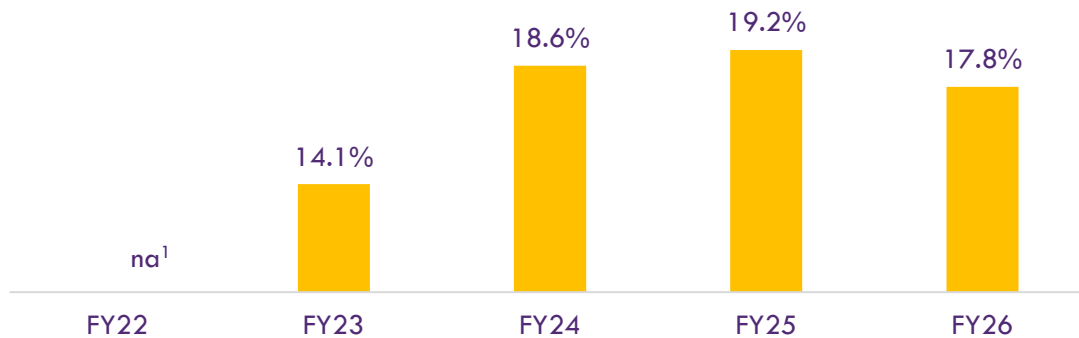
MSME (%)*



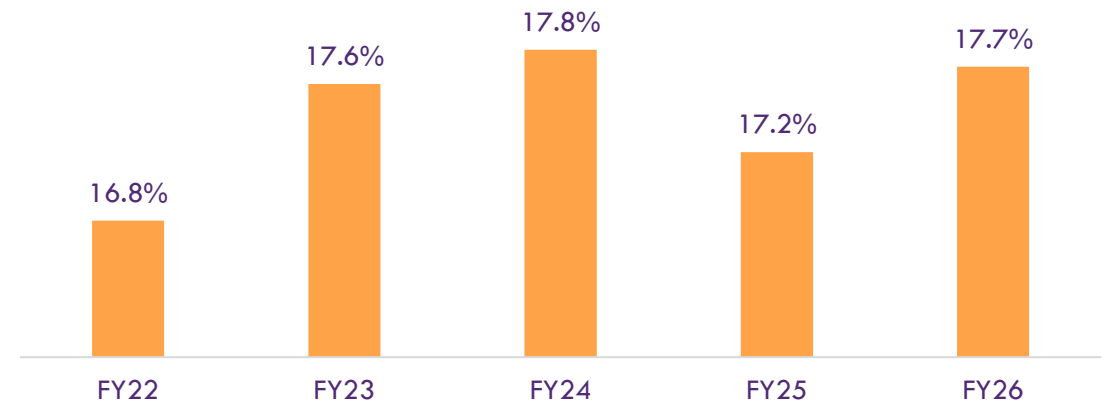
Housing Finance (%)*



Gold Loans (%)*



Retail Construction Finance (%)*

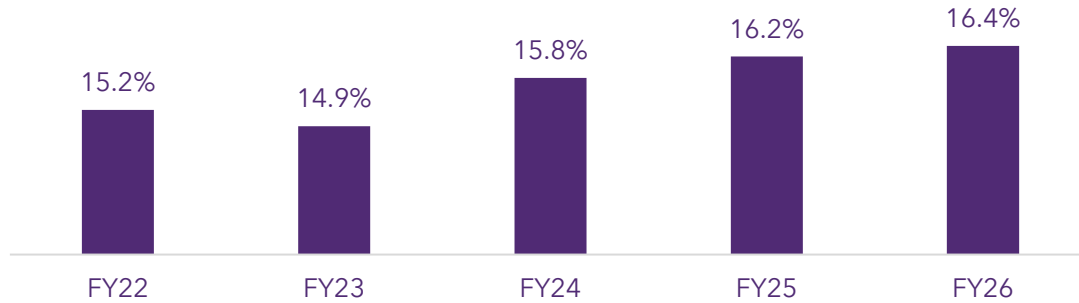


¹Gold Loan business started in Aug-22

Yields & Margins

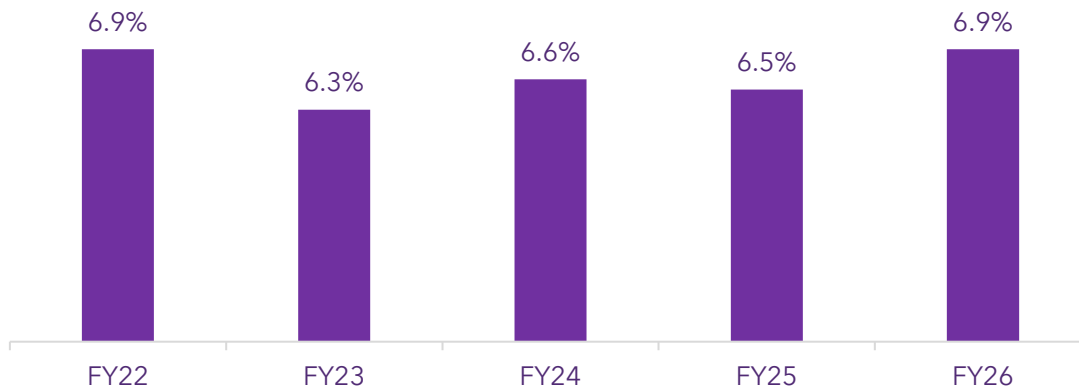
Improving spreads and margins

Yield on Net Advances (%)

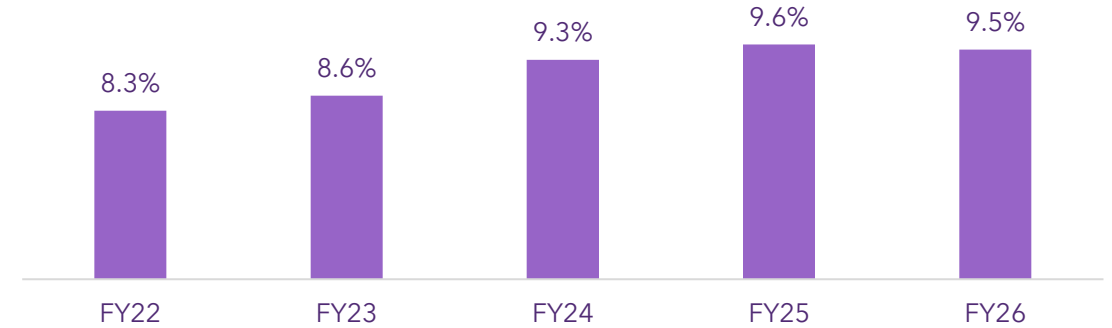


Note: Yield calculated as interest income including INDAS adjustments for processing fee, commission and other charges divided by monthly average of outstanding loans

Spreads (YoA - CoB) (%)

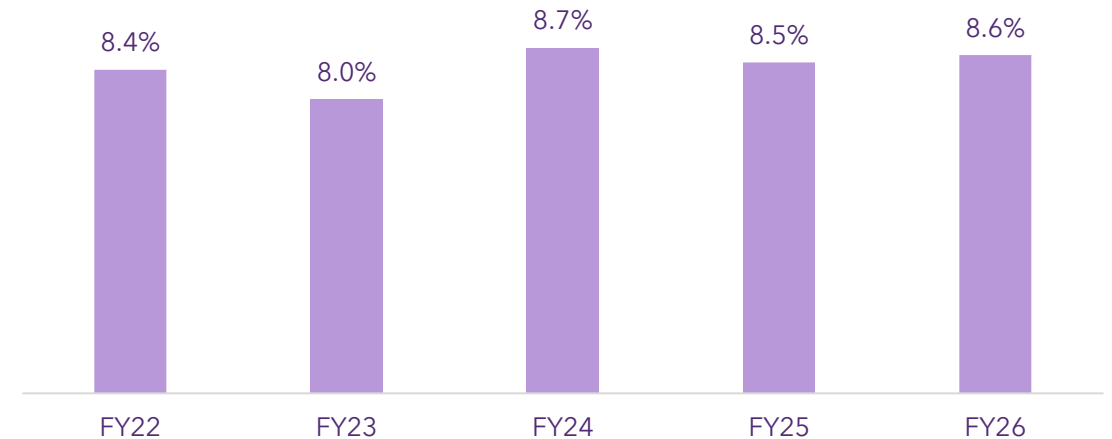


Cost of Borrowings (%)¹



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

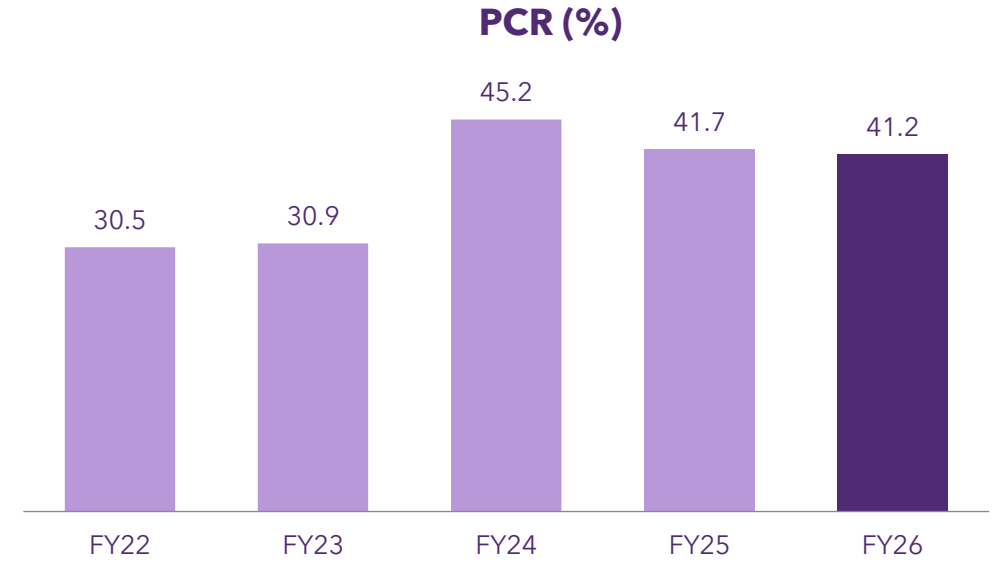
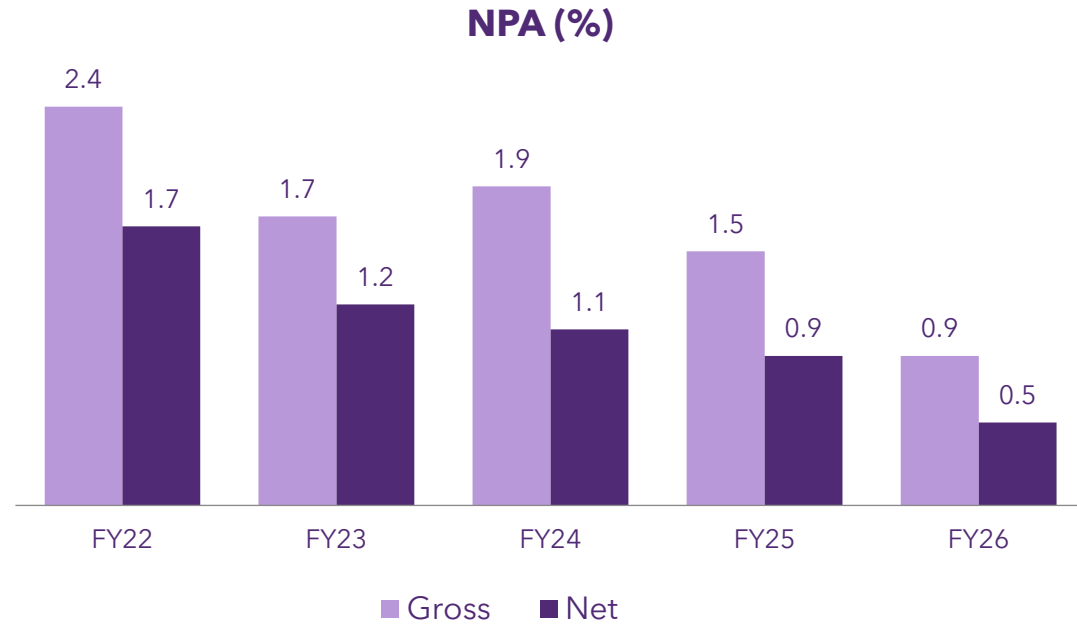
Net Interest Margin (%)²



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)*

3.0% / 1.6% / 46.0%

MSME Loan

1.0% / 0.7% / 36.2%

Housing Loan

0.3% / 0.2% / 24.9%

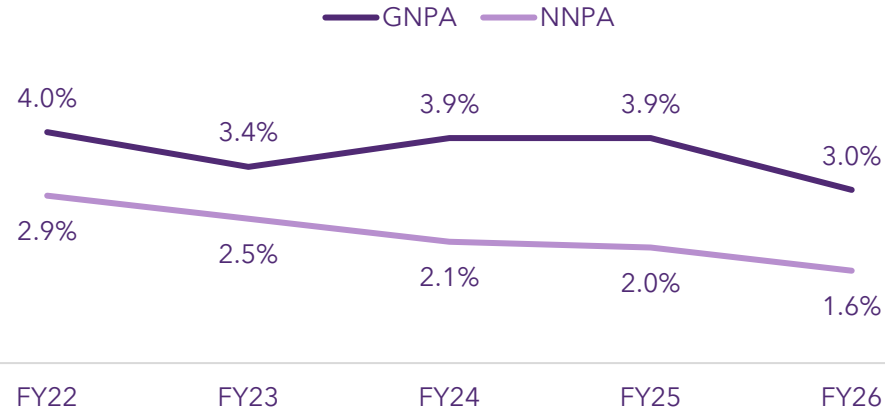
Gold Loan

0.3% / 0.1% / 50.0%

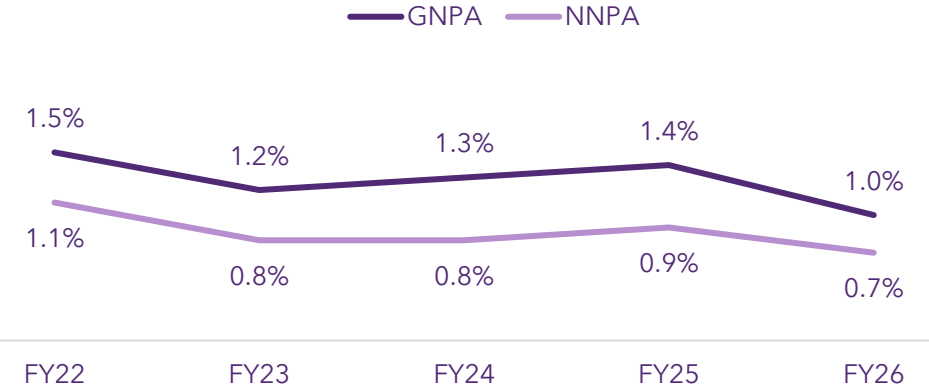
Construction Finance

Segmental NPAs

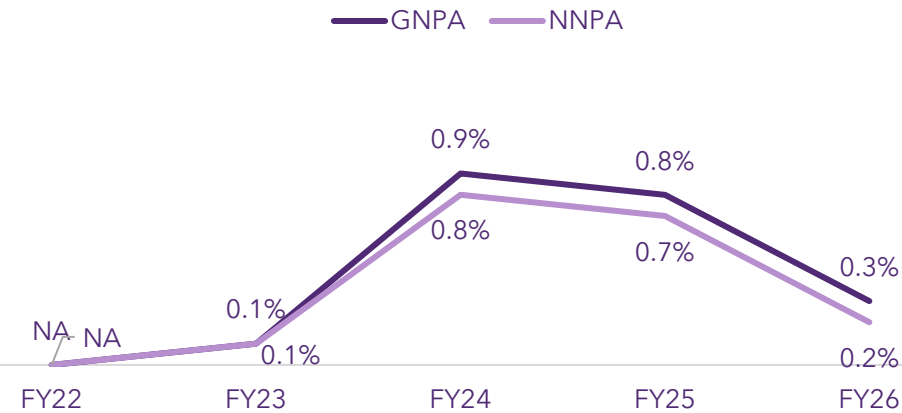
MSME Loan



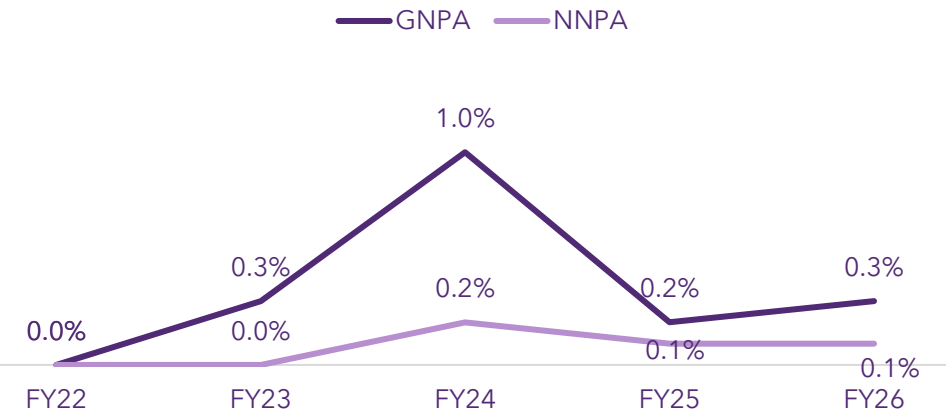
Housing Finance



Gold Loan



Retail Construction Finance



Adequate Provisioning Coverage

₹ mn except stated

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

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	
Net interest income	5,074	6,354	9,856	13,314	19,979	41%
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	
Non interest income	1,229	2,719	3,821	5,014	8,597	63%
Net income	6,303	9,073	13,677	18,328	28,576	46%
Employee expenses	1,746	4,061	6,237	7,429	10,087	
Other expenses	790	1,690	2,870	3,558	4,025	
Operating expenses	2,536	5,751	9,107	10,987	14,112	54%
Operating profit	3,767	3,322	4,570	7,341	14,464	40%
ECL provisions	618	80	713	635	1,640	
Write-offs	439	570	199	373	256	
Total Provisions	1,057	651	913	1,008	1,895	16%
Profit before tax	2,711	2,671	3,656	6,333	12,569	47%
Tax	676	636	862	1,548	3,083	
Implied Tax rate (%)	24.9%	23.8%	23.6%	24.4%	24.5%	
Profit after tax	2,035	2,035	2,794	4,785	9,486	47%

Consolidated Balance Sheet

Annual Comparison

All figures in ₹ mn except stated otherwise

Balance Sheet	FY22	FY23	FY24	FY25	FY26	FY22-26 CAGR
Liabilities						
Paid-up equity	351	412	825	825	962	
Reserves and surplus	18,873	35,242	37,541	42,216	71,073	
Total Equity	19,225	35,655	38,366	43,041	72,035	39.1%
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	
Total liabilities	71,583	118,013	151,502	208,329	326,760	46.2%
Assets						
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	
Total assets	71,583	118,013	151,502	208,329	326,760	46.2%

RoAA Tree

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



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



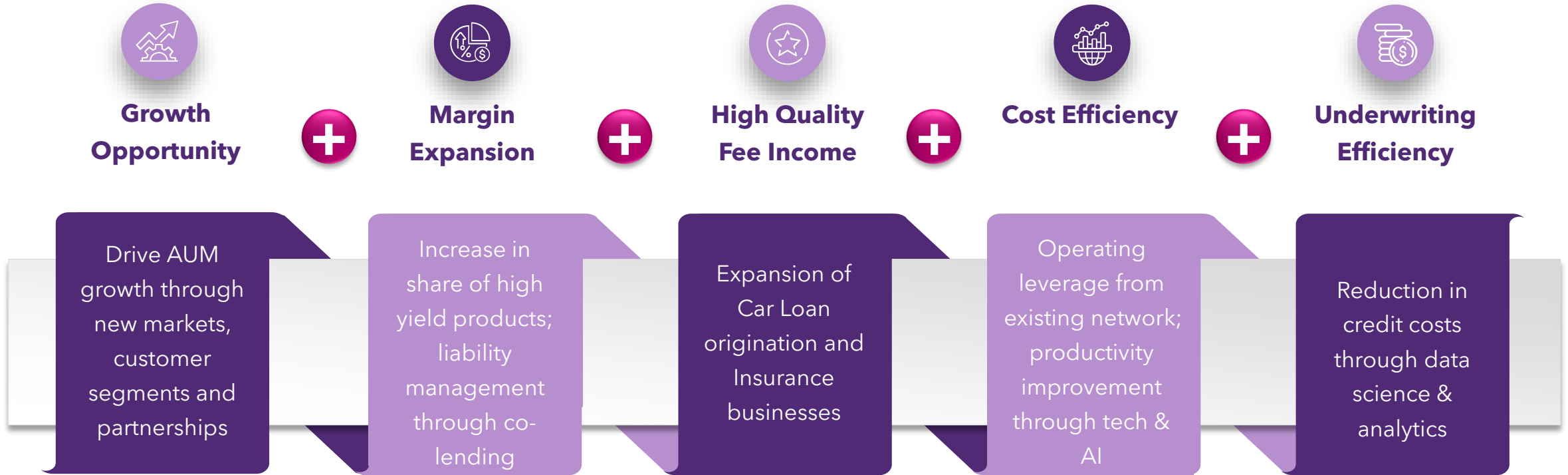
Diversify borrowings for effective liability management

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

Capri Global's target is ₹550 bn AUM by FY28 and ₹1,000 bn+ by FY32 growing at 25% - 30% CAGR

... and Deliver Sustainable Returns...

Key levers for RoE expansion



Capri Global's target is to deliver 16.0-18.0% RoAE and 4.0% - 4.5% RoAA by FY28



5 Board & Management

Strong Corporate Governance

Distinguished and Qualified Board comprised majorly 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

Around 25 years of experience in finance sector, 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, 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 (1/2)

Proven track record of scaling businesses

CORPORATE FUNCTIONS



Divya Sutar
Executive Director – 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



Abhishek Yadav
Chief Compliance Officer
Ex- ANZ Bank, L&T Fin, Yes Bank, Axis
Bank, Kotak Bank, B.Com, CS
Work Experience: 23+ yrs



Varun Malhotra
Chief Technology Officer
Ex-BYJU’s, Policy Bazaar, Affle
Work Experience: 17+ yrs



Yashesh Bhatt
Company Secretary & Compliance
Ex-L&T Fin., TATA Housing, M&M, CS,
LLB, MFM-JBIMS
Work Experience: 20+ yrs



Hardik Doshi
Head – Corp Fin & Investor Relations
Ex- Kotak IB, Deutsche Bank, MBA -
Finance
Total Exp: 15+ yrs

Experienced and Stable Management Team (2/2)

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 & ML
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

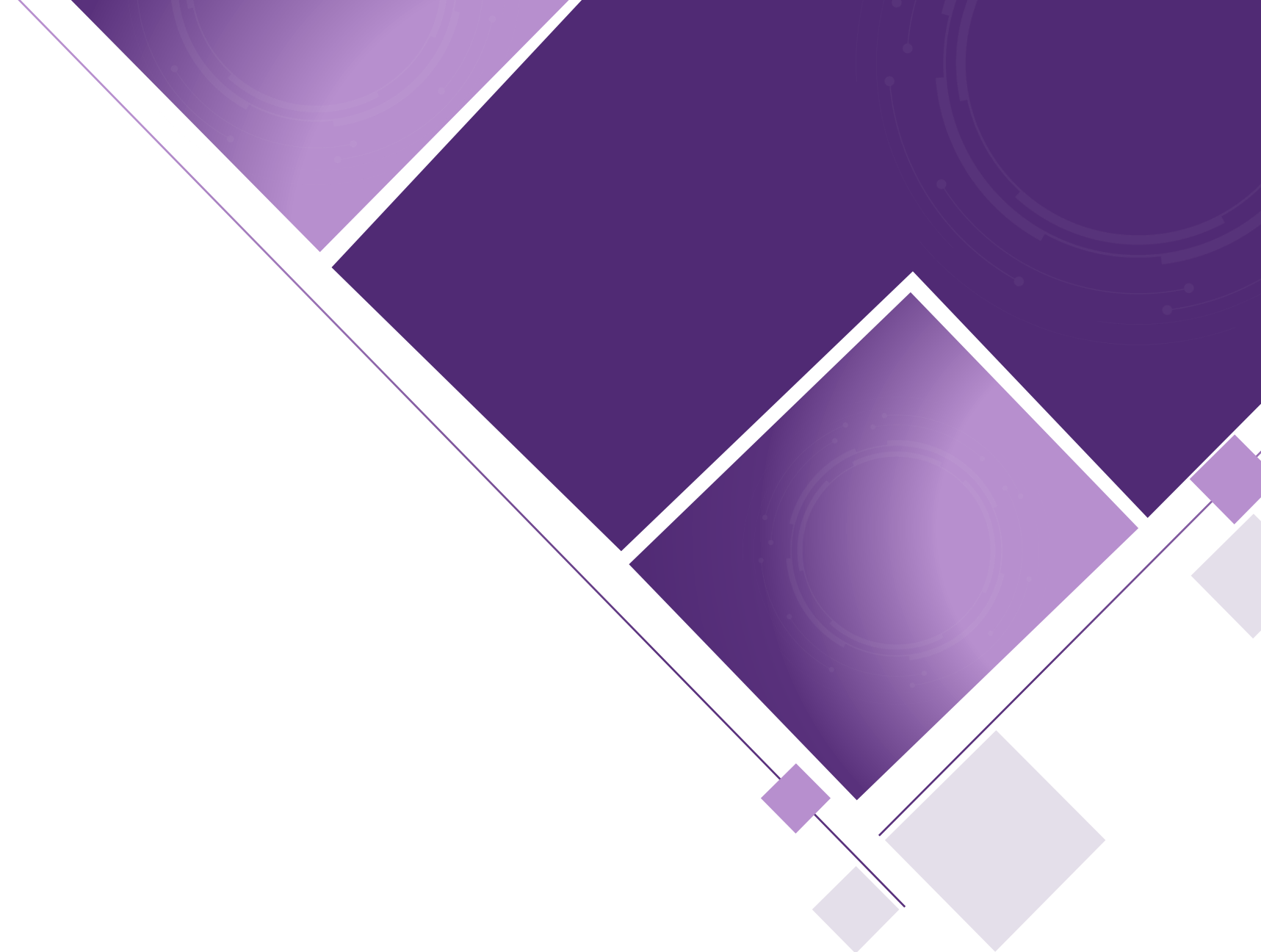
Chief Business Officer- Car Loan Distribution
Ex-Reliance Capital, Dhanlaxmi Bank, MBA
Work Experience: 20+ yrs



Ajay Manglunia

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

6 ESG



ESG Snapshot & Ratings

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



₹6.8 Crore Government Investments Supported 1,924 Households and created 225 Hectares of Water Harvesting Capacity



2.61 Lac Pages saved by MSME and Housing Business Through Digital Initiatives

Social (S)



15,519 Beneficiaries Reached Including 13,287 Women



Zero Facilities in our operations



100 Training Sessions Conducted be befitting 8,179 individuals across 80 villages



681 SHGs Formed for Community Strengthening and Institution Building



1,20,000 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

Received Second-Party Opinion (SPO) rated “Good” by Sustainable Fitch for Company’s Sustainable Financing Framework (SFF)

Name of the ESG Rating Provider	Ratings
SES ESG Research Private Limited	75 (B+)
NSE Sustainability Ratings & Analytics Limited	69
CRISIL ESG Ratings & Analytics Limited	64 (Strong)
Sustainalytics ESG Risk Rating	19.7 (Low Risk)
Standard & Poor’s (S&P) Dow Jones Sustainability Indices (DJSI) Corporate Sustainability Assessment	70 (Industry Average 30)

Pillars of Our ESG Framework



- 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
- Baseline assessment of Scope 3 financed emissions (FY2024-25 onwards) with improved Scope 1 and 2 tracking (Initiated in FY2023-24)
- Targeting 5% annual reduction in energy use and readiness for TCFD and CDP disclosures

**Environmental
Stewardship**



- 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 2,00,000 women beneficiaries by 2030 under CSR initiatives

**Social
Empowerment**



- 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

**Governance
Excellence**

Board of Directors



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

₹ 177bn

US\$ 2.0bn²
Market capitalisation¹

₹ 72.0bn

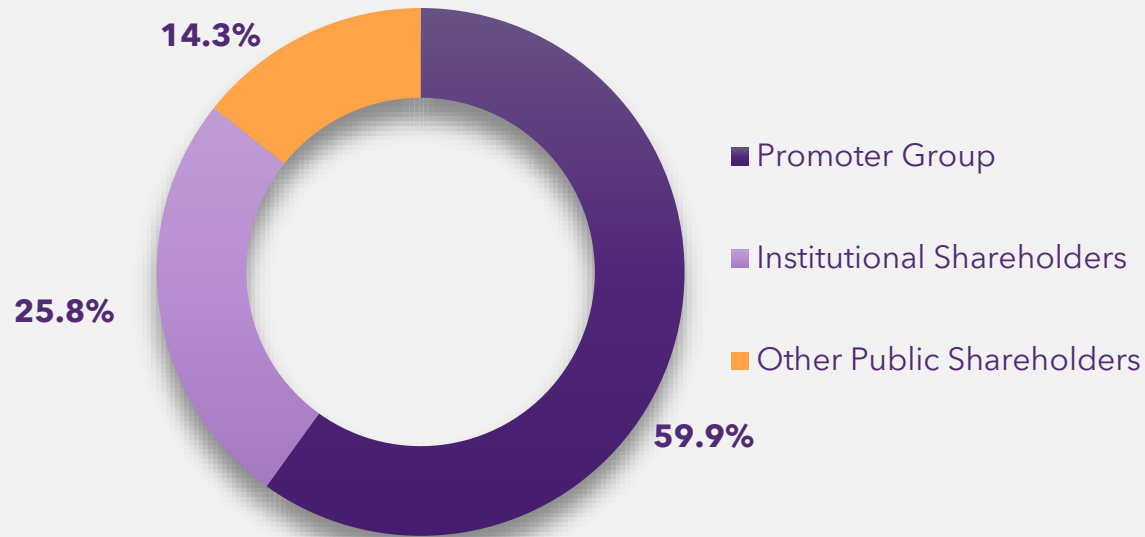
Cons. Equity (Mar'26)

₹ 962.2mn

Paid-up Equity

₹ 1

Face Value



Shareholding as at the end of March'26

NOTES

1. Market capitalization NSE on 31st Mar'26.
2. 1 US\$ = ₹ 90.0
3. CGCL is part of
 - ✓ Nifty Smallcap 250 Momentum Quality 100
 - ✓ BSE 250 Smallcap Index
 - ✓ MSCI India Small Cap Index
 - ✓ FTSE India Index

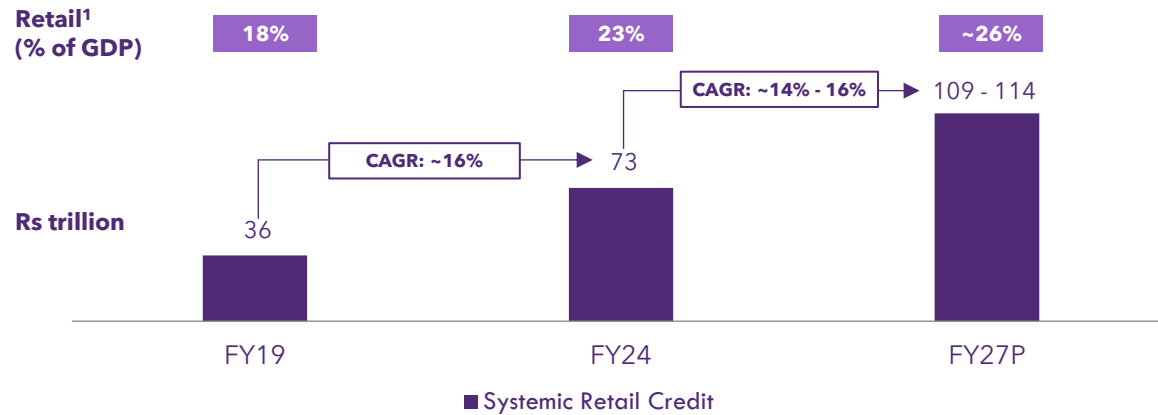


7 Annexure

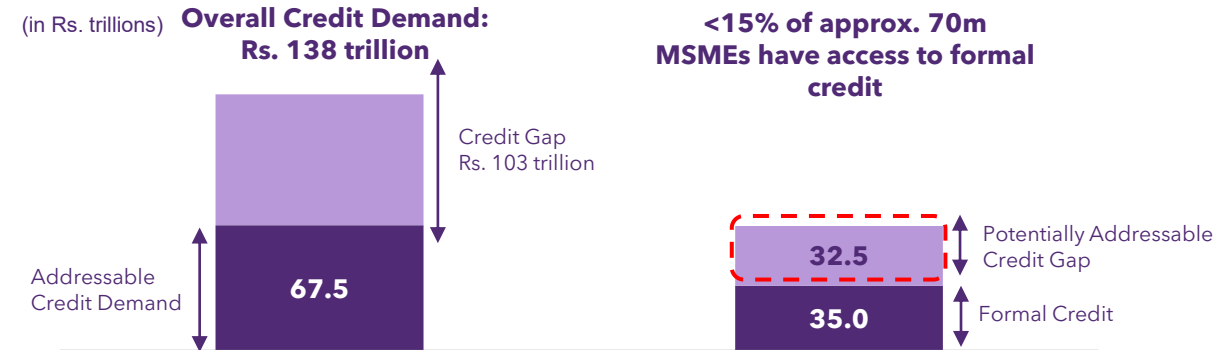
Retail Secured Lending Has Massive Under Penetration

Capri Global is a retail focused secured lender - >80% Retail and 100% Secured Book

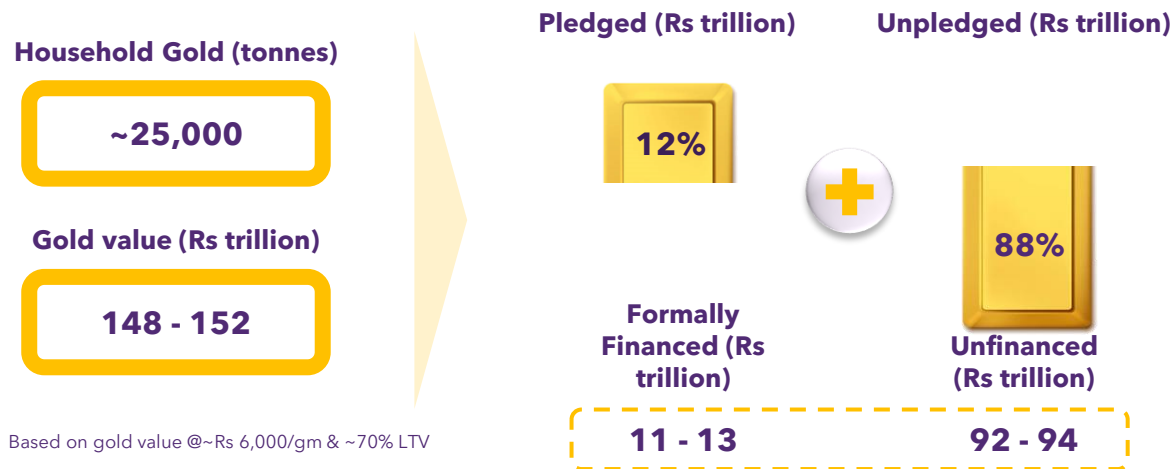
Retail credit to grow on a faster pace compared to overall credit



MSME Loan remains underpenetrated with significant credit gap

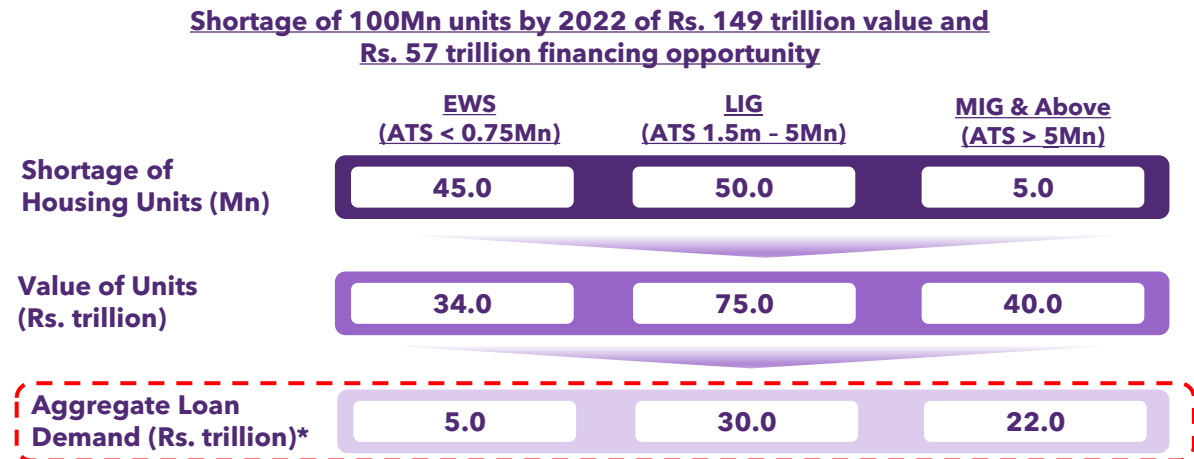


Gold Loan - large unfinanced household stock of gold



Based on gold value @~Rs 6,000/gm & ~70% LTV

Home Loan - Large unmet demand



Based on an assumption of *40%-85% credit penetration and 40-65% Loan-to-Value (LTV) ratios applied at various loan thresholds

Unique Proposition to cater to the "Aspiring" and T2/T3 segment

Rural Reach - Access to geographies outside the ambit of Bank's customer segment

High Touch Model - Strong ownership of customers through regular interactions

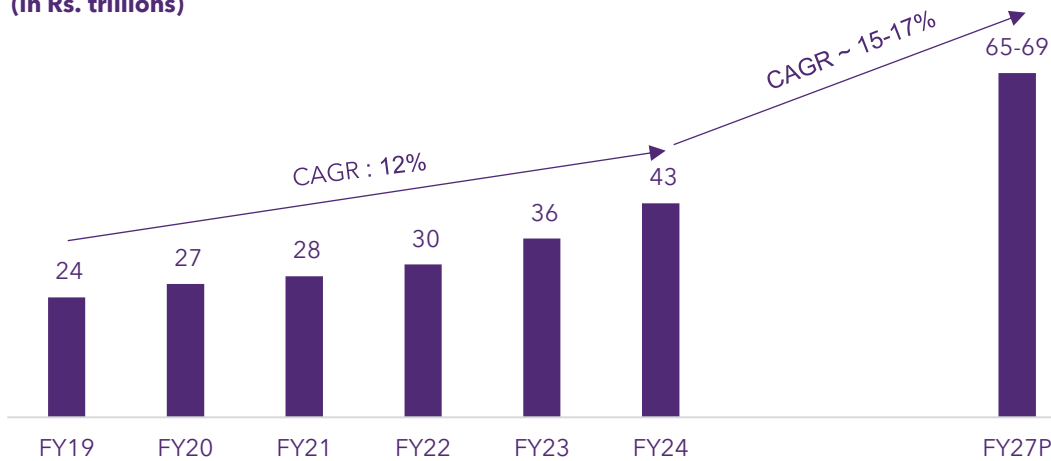
Understanding of Micro Markets - Nuances of the geography & services business

Specialized Underwriting - Assessment of informal income & SORP/SOCP

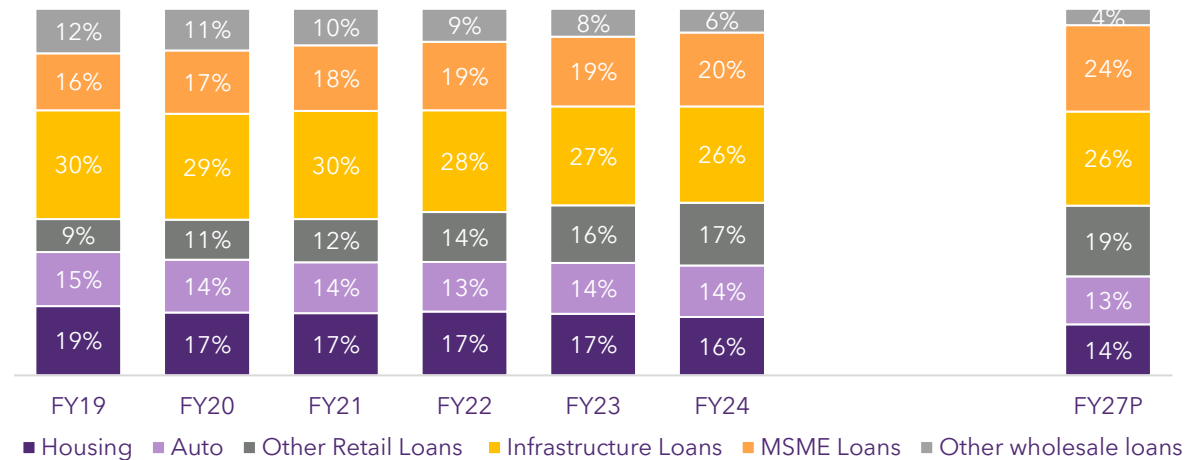
Note: Aspirers include Rs. 0.5-1m per annum income bracket

NBFC credit to grow at 15-17% between FY24 and FY27

(in Rs. trillions)



Distribution of NBFC Credit across asset classes

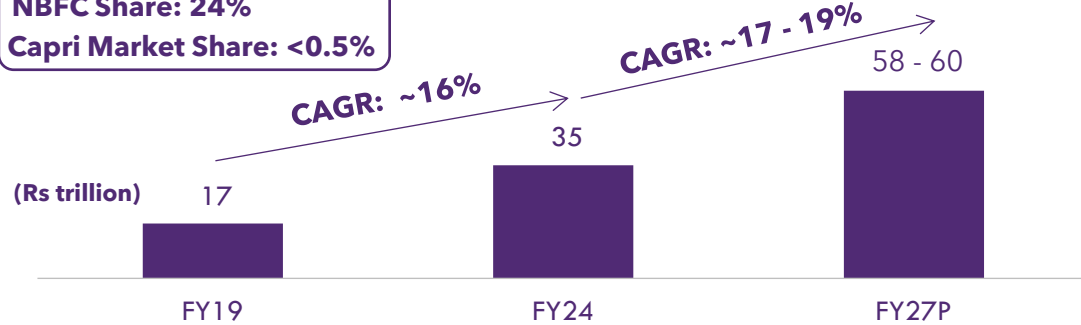


Significant Growth Opportunity in the Focus Segments

Capri Global is focussing on providing loans in high growth segments to underbanked & underserved customers

Industry MSME Loan

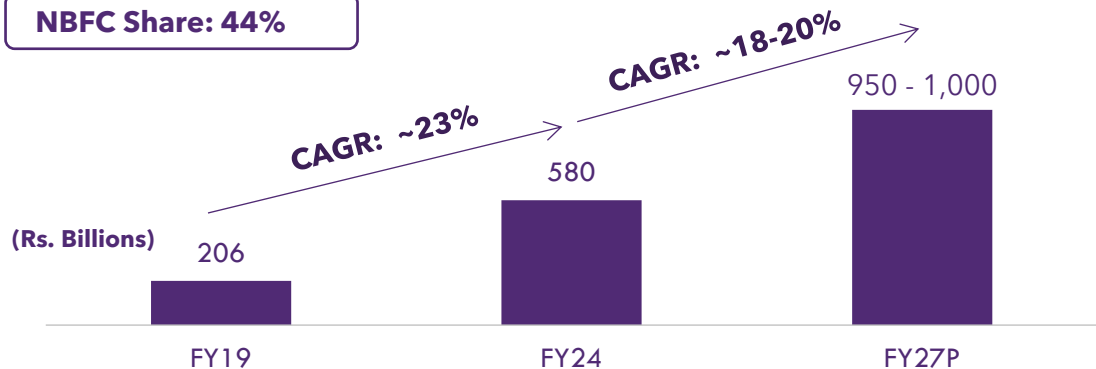
NBFC Share: 24%
Capri Market Share: <0.5%



Secured MSME Loan - Rs. 9.8 trillion in FY24 to Rs. 16.0 trillion in FY27P (CAGR of 16-18%)
NBFC Market share: 37%

Industry Micro LAP Loan (<Rs 0.5mn)

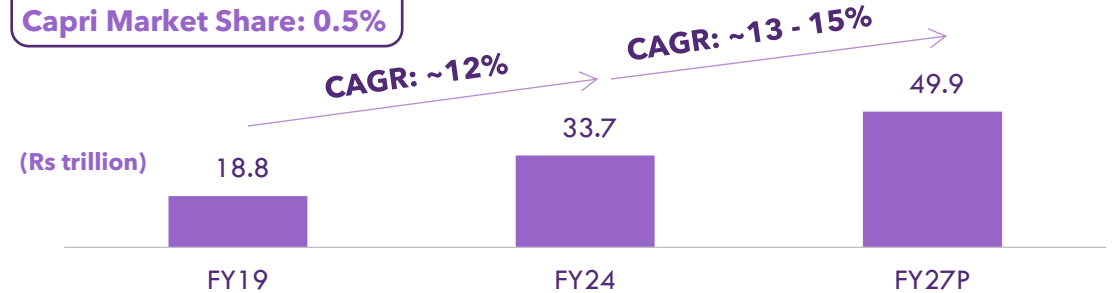
NBFC Share: 44%



Potential Market expected to be Rs 22 trillion

Industry Housing Loan

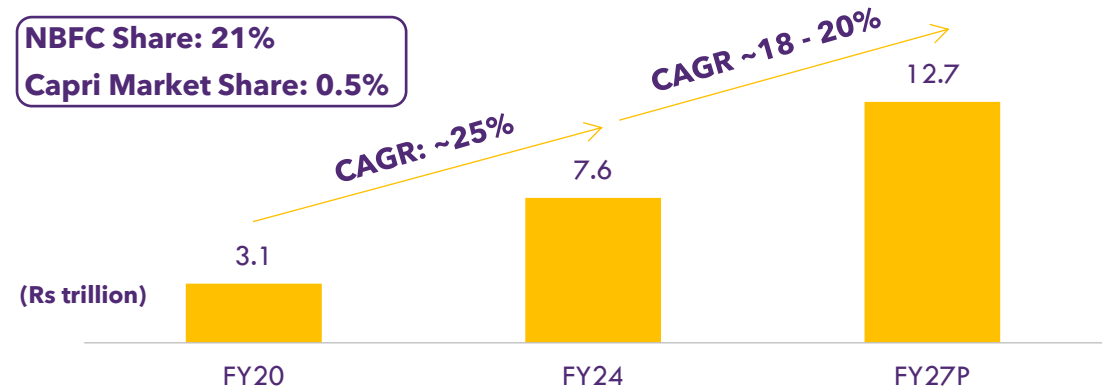
HFC Share: 20%
Capri Market Share: 0.5%



Affordable Housing Loans (ATS <2.0 Mn): Rs. 7.8 trillion in FY24, Rs. 9.6 trillion in FY27 comprising 23% market share of overall Housing Loan segment

Industry Gold Loan

NBFC Share: 21%
Capri Market Share: 0.5%



Note: includes agriculture lending by banks with gold as collateral and excludes priority sector gold loans given by financiers

Building the Brand Capri Loans

#TarrakiKeHaath

We launched our latest Brand campaign with Pankaj Tripathi to create strong awareness and recall for the brand and establish its position as a brand that is focused on making a difference on the ground while being inclusive. Campaign is being promoted through a 360 degree Media plan to reach our target audience across our markets and has been well received.

Campaign Delivery

- TV ads focusing on top Hindi NEWS channels, Movie channels and Cable TV. Reaching estimated 65 Million + viewers
- Print ads in leading publications across our key states, with a reach of over 56 Million
- Digital Media promotions across Social Media, OTT, News and Utility Apps, delivering reach of over 30 mn
- Over 30 mn views received on our social media handles (YouTube, LinkedIn, Facebook, Instagram)
- Social Media influencers used for granular reach of the campaign
- Branch level visibility created through collaterals across all branches
- Cinema and On-ground visibility activities part of plan for future deployment
- Campaign covered across leading advertising media like ET Brand Equity, AFAQs, Ad Gully

Jo haath desh chalayen hain,
unki tarakki ke liye hum
haath badhaatey hain.

#TarakkiKeHaath

19 States and UTs | 1100+ Branches | 11,400+ Employees | 7,20,000+ Customer accounts

MSME LOAN
Micro LAP

GOLD LOAN

HOME LOAN

Tarakki Ke Haath

Awards



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



"Best BFSI Brands" by the Economic Times in 2021



Most promising Leader of Asia in 2020 - 21



Company of the Year (2018) – Zee Business Dare to dream award



The Economics Times – Best BFSI Brands 2019



India's Most Inspirational Leader by White Page India – 2019



India's Most Admired Financial Service Company by White Page India – 2019



"Great Place to Work" - Awarded for 3 consecutive years



Best CSR initiative in Non-Banking Sector

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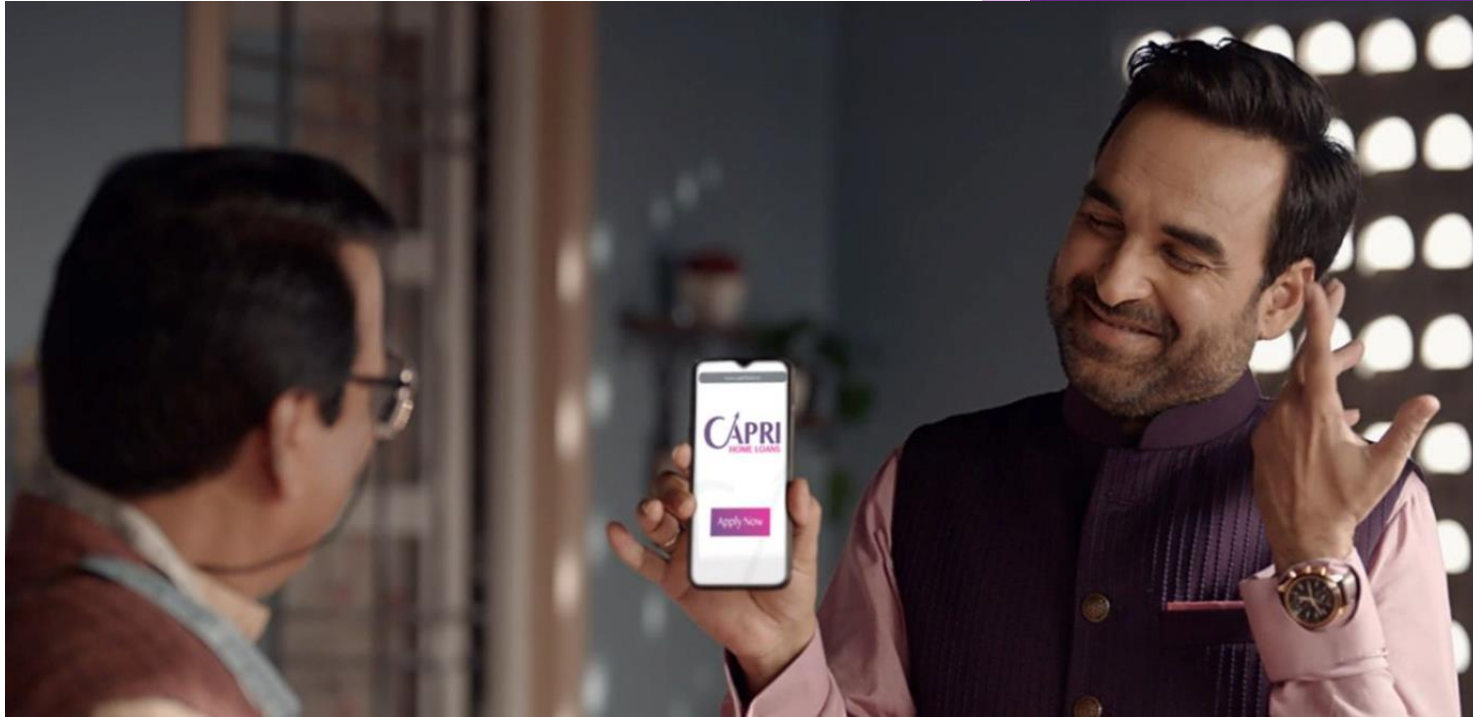
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Thank You!

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Meeting Request [Link](#)