

February 9, 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: Corporate Presentation

Dear Sir / Madam,

Pursuant to Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, please find enclosed the presentation titled “CGCL – Corporate Presentation February 2026”.

Further, in compliance with Regulation 46(2)(o) of the Listing Regulations, the enclosed presentation titled “Corporate Presentation”, proposed to be used during the upcoming investor meetings/calls, is also being uploaded on the Company’s website at www.capri loans.in.

We confirm that no unpublished price sensitive information will be shared during such meetings/calls.

Date of occurrence of event/information: February 9, 2026
Time of occurrence: 04:18 P.M.

You are requested to take the above information on record and acknowledge compliance under the applicable provisions of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.

Thanking you,

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

A handwritten signature in blue ink that reads "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

+9122 4088 8100/4354 8200 | contact@capriglobal.in | www.capri loans.in



Capri Global Capital Corporate Presentation

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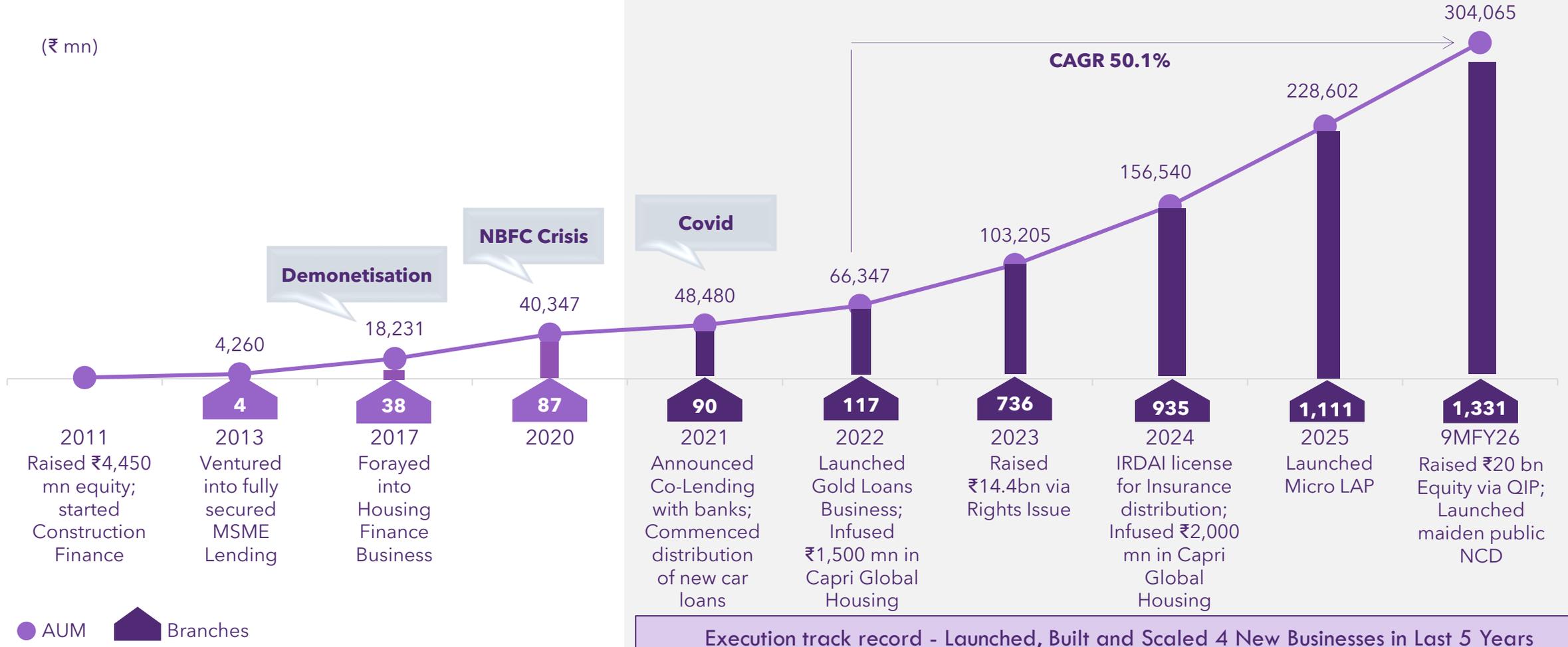


Capri Global Capital - Journey

Long Vintage with Resilient Business Model through Macro Events

CAPRI 1.0: Establishing the Bedrock of a Multifold Growth

CAPRI 2.0: Cementing Leadership through Tech



Execution track record - Launched, Built and Scaled 4 New Businesses in Last 5 Years

Key Highlights

- **Retail focused** & Granular Portfolio
- **Fully Secured & Diversified** Loan book
- Catering **Unbanked and Underserved** segment
- Self Employed & Salaried customers
- **Semi-Urban & Rural presence-** Tier 2/3/4 cities
- Advanced **in house developed tech** and data science capabilities
- Completely **in-house data driven collections** process

Product Offerings



Capri Global Capital at a Glance

Retail-Focused, Secured, High Growth, Well-Diversified & Tech-Enabled NBFC

Scale of Operations



₹304,065 mn
AUM
47.1% YoY



₹108,788 mn
Disbursement (Q3FY26)
86.8% YoY



21 States & UTs
Geographical
Presence

Distribution



1,331
Number of
Branches



13,066
Number of
Employees



626,161
No. of customers

Liability Profile



30+
Lender
Relationships



₹194,212 mn
Borrowings



2.8x | 30.3%[^]
D/E | CRAR[^]

Asset Quality



1.18% / 0.67%
GNPA / NNPA



0.4%[#]
Provisions / Avg.
Assets



43.6%
Provision
Coverage

Profitability



7.0% / 9.1%
Loan spreads / NIM



32.0%
Non-interest income as
% of total income

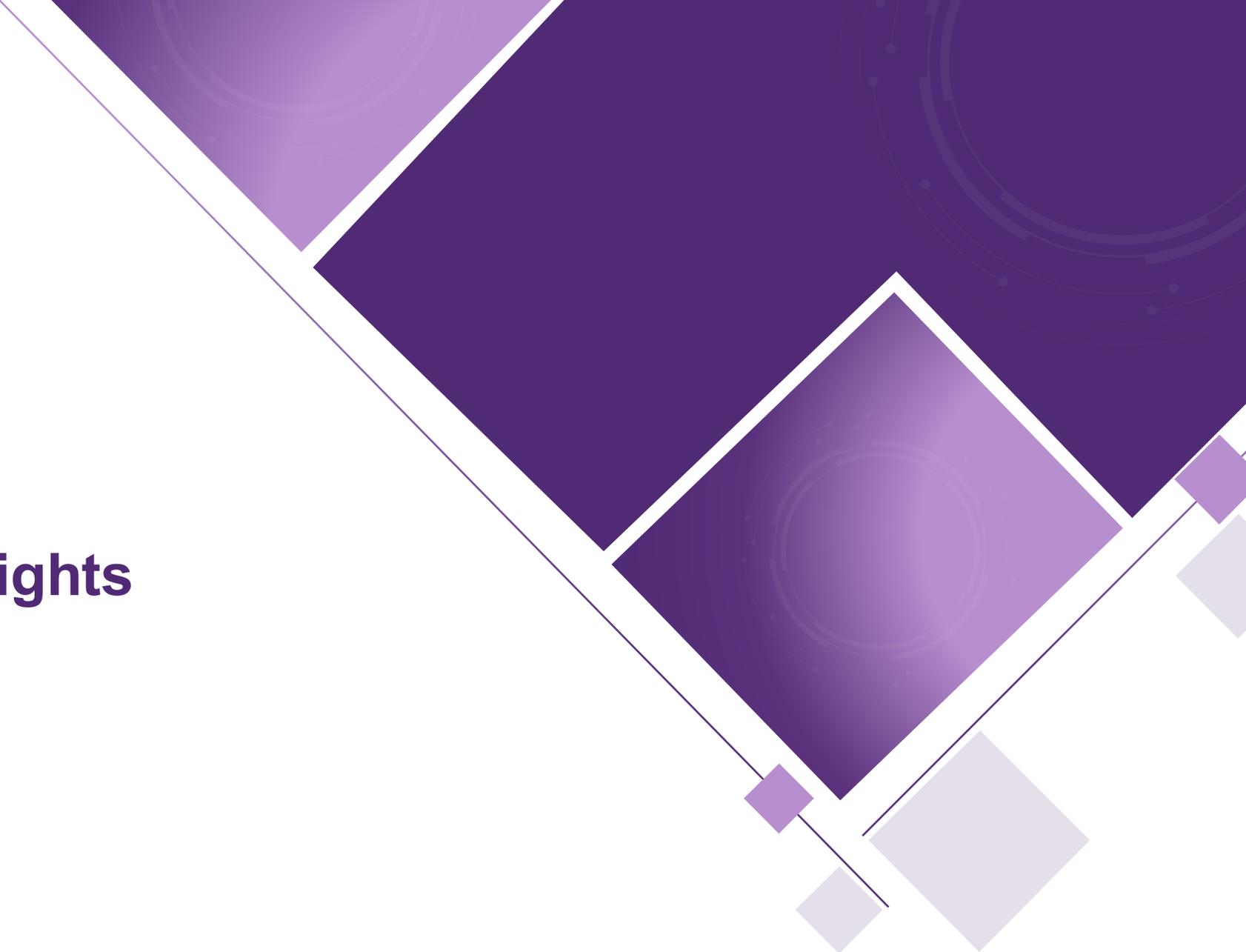


4.0% / 15.0%^{*#}
RoAA / RoAE

[^]standalone

[#]annualised

^{*}Post-Money for QIP of ₹20bn done in June-25



1 Positioning Highlights

1 Capri Global has Significant Potential to Scale and Grow

Track record of execution and scaling business – fast growing NBFC with 50% AUM CAGR

	FY22		9MFY26
AUM (₹ mn)	66,347	4.6x →	304,065
Customers	38,675	16.2x →	626,161
Branches	117	11.4x →	1,331
Employees	3,202	4.1x →	13,066
PAT (₹ mn)	2,050	3.3x →	6,663 / 4,785 [^]
Networth (₹ mn)	19,225	3.6x →	69,272

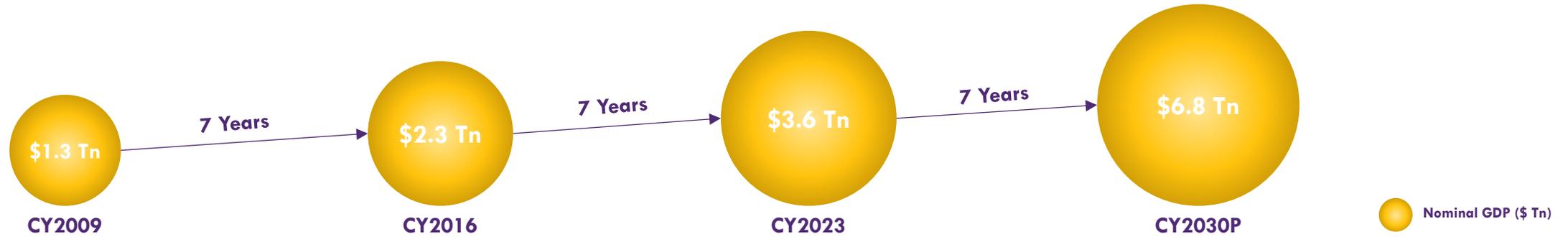
2

Favorable Macro and Monetization of Household Savings to Lead the Retail Credit Growth



India's Golden Age | 3rd Largest Economy by 2030, "Developed" Aspiration by 2047

India's GDP to Increase by \$3.1 Trn in 7 Years from CY23 to CY30P, ~2.4 times of Increase from CY2016 to CY2023



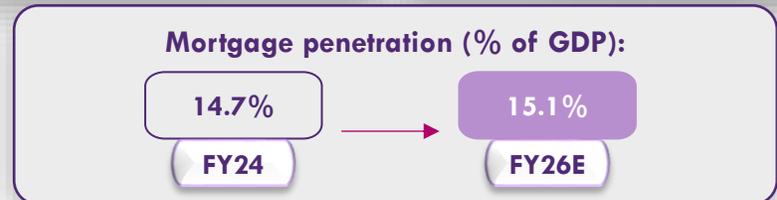
Note: IMF World Economic Outlook (April 2025), CRISIL Intelligence

Structural trends that will drive India's GDP and define "India of the future"

- 1 Lower Credit Penetration from major asset classes
- 2 Rural Sector supporting growth
- 3 Change in Household Savings
- 4 Rising Middle India Population
- 5 Favorable Demographics & Increasing per capita GDP
- 6 Rapid urbanization
- 7 Increasing financial inclusion and digital payments
- 8 Government support for growth

MSME credit penetration (FY24):
12% of GDP

Housing Loan credit penetration (FY24):
11% of GDP

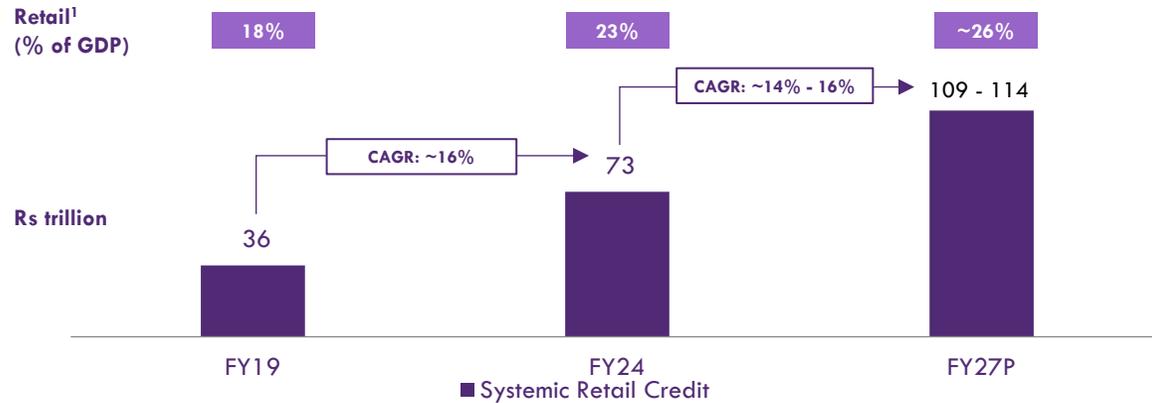


70% of Household savings invested in physical assets

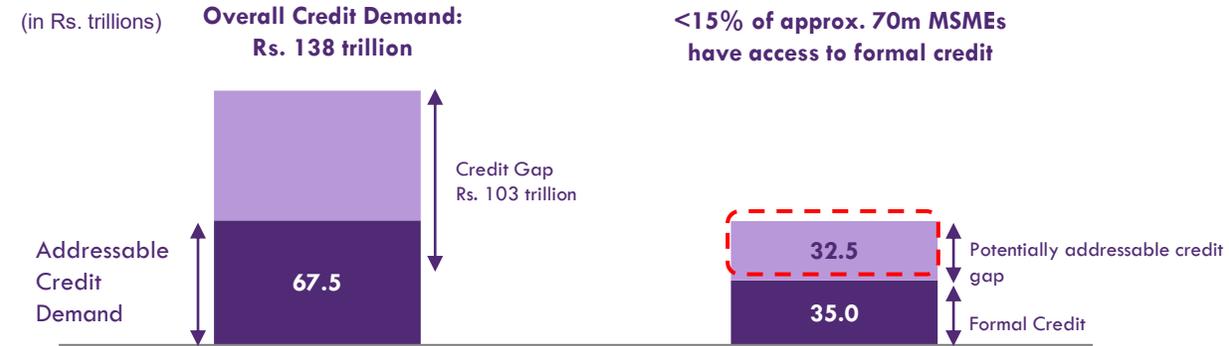
Massive Market Opportunity - Retail Secured Lending Has Significant Under penetration and Credit Gap

Capri Global is a Retail Focused Secured Lender – >80% Retail and 100% Secured Book

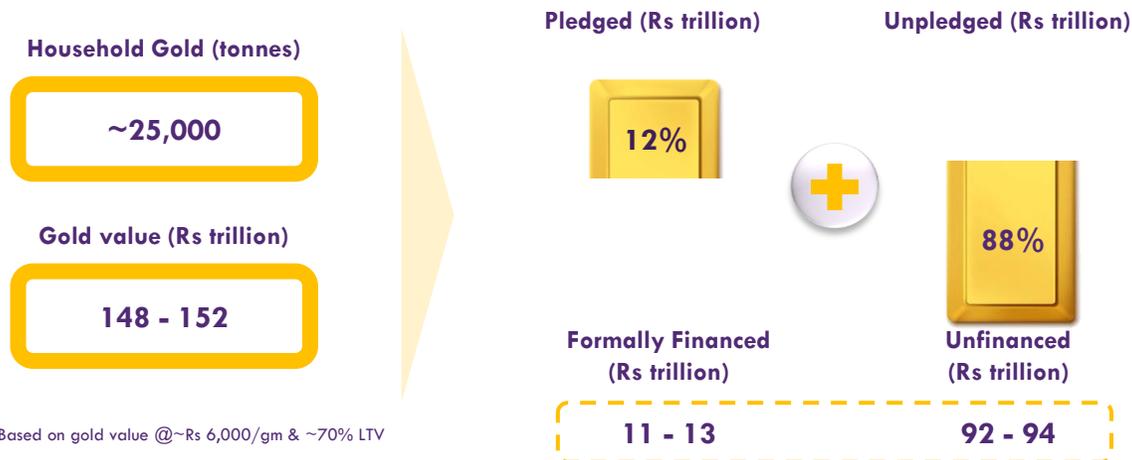
Retail credit to grow on a faster pace compared to overall credit



MSME Loan remains underpenetrated with significant credit gap



Gold Loan - large unfinanced household stock of gold

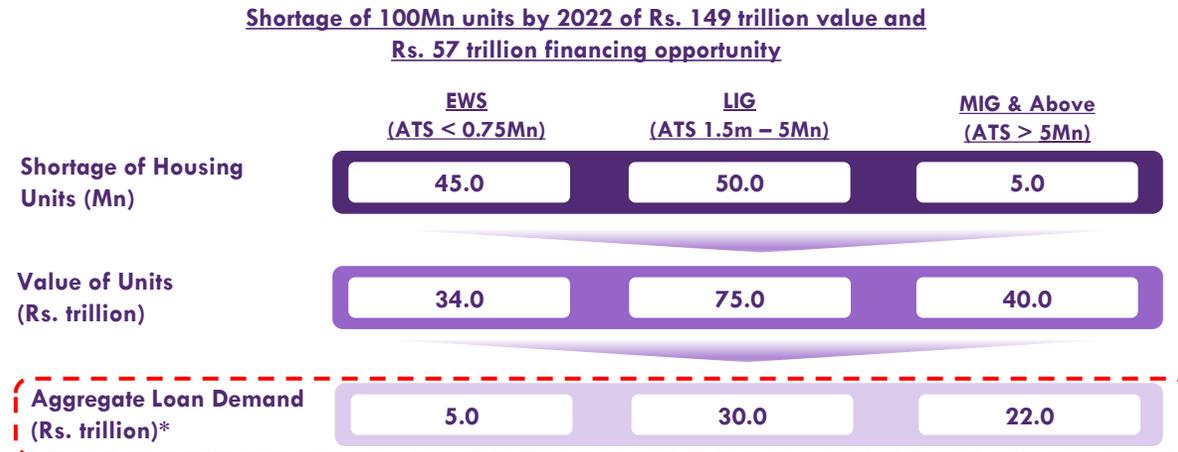


Based on gold value @~Rs 6,000/gm & ~70% LTV

Source: RBI data, CRISIL Reports

Note: 1) Retail Credit includes small ticket loans for asset classes such as Housing finance, Vehicle Financing, Gold Loans, Education Loans, Consumer Durables, Personal loans, credit cards and microfinance

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

2 NBFCs Well Placed with Unique Strengths to Grow Strongly

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

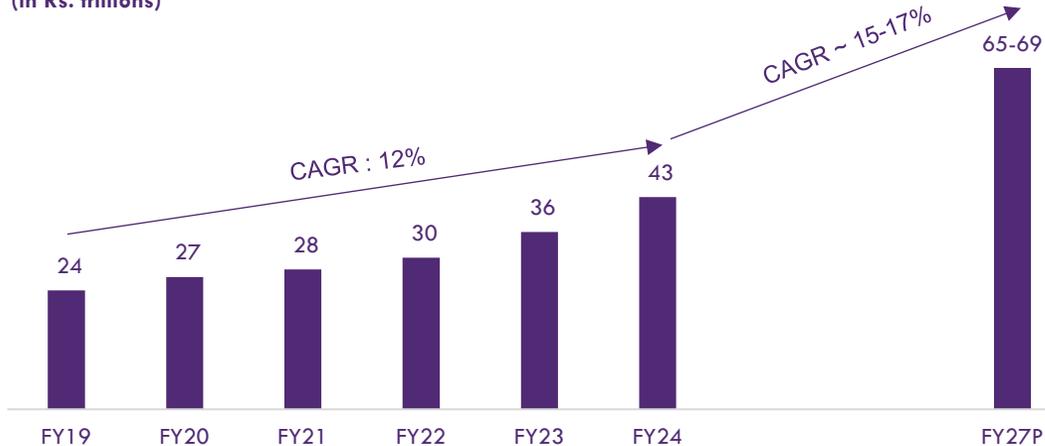


Specialized Underwriting – Assessment of informal income & SORP/SOCP

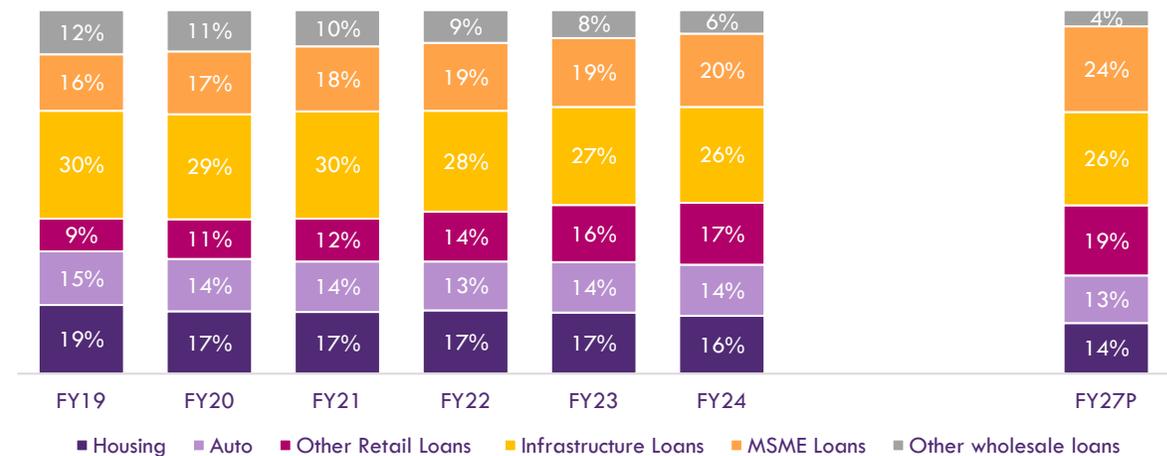
Note: Aspirers include Rs. 0.5-1m per annum income bracket

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

(in Rs. trillions)



Distribution of NBFC Credit across asset classes



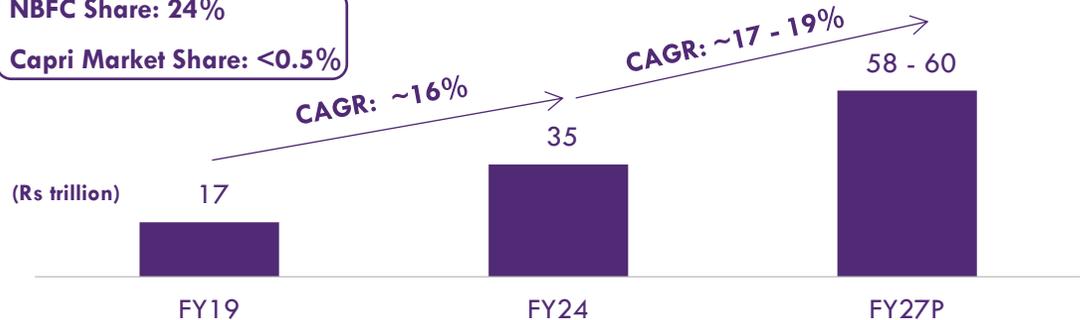
Capri Global's Focus Segments have Strong Growth Opportunity

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%

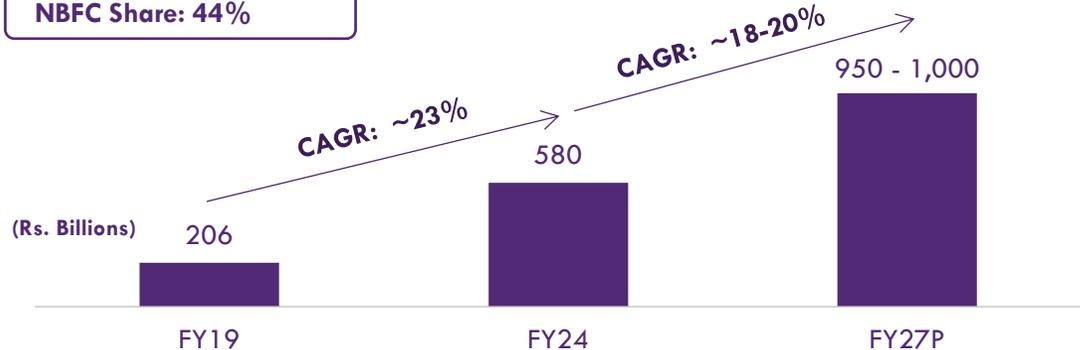


Secured MSME Loan - Rs. 9.8 trillion in FY24 to Rs. 16.0 trillion in FY27P (CAGR of 16-18%)
NBFC Market share: 37%



Industry Micro LAP Loan (<Rs 0.5mn)

NBFC Share: 44%

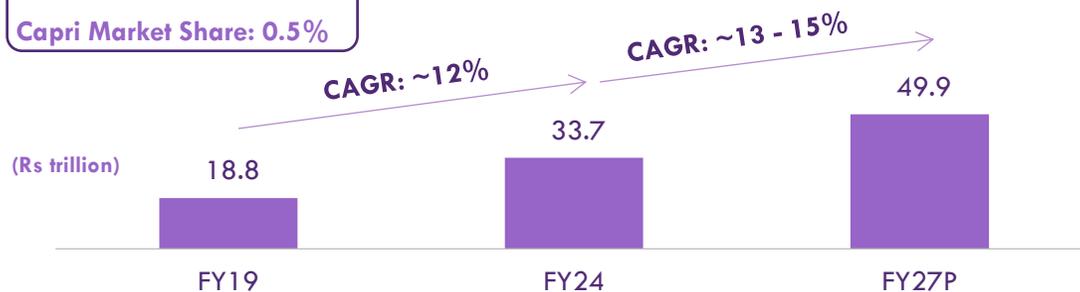


Potential Market expected to be Rs 22 trillion



Industry Housing Loan

HFC Share: 20%
Capri Market Share: 0.5%

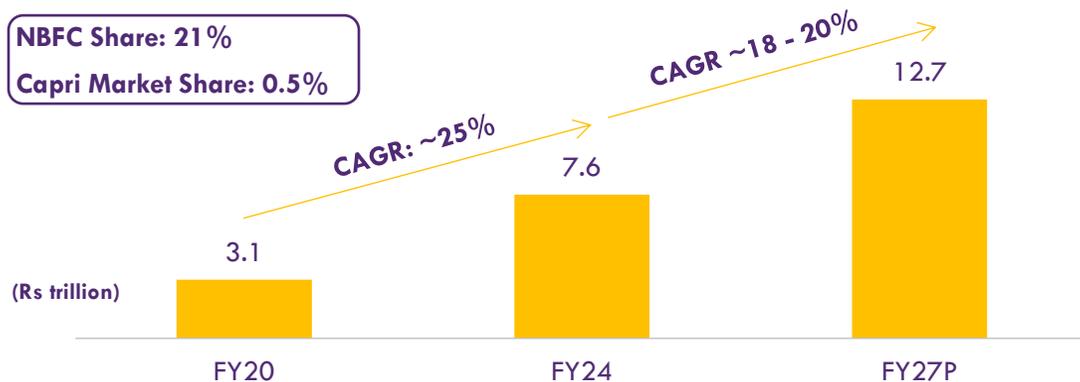


Affordable Housing Loans (ATS <2.0 Mn): Rs. 7.8 trillion in FY24, Rs. 9.6 trillion in FY27 comprising 23% market share of overall Housing Loan segment



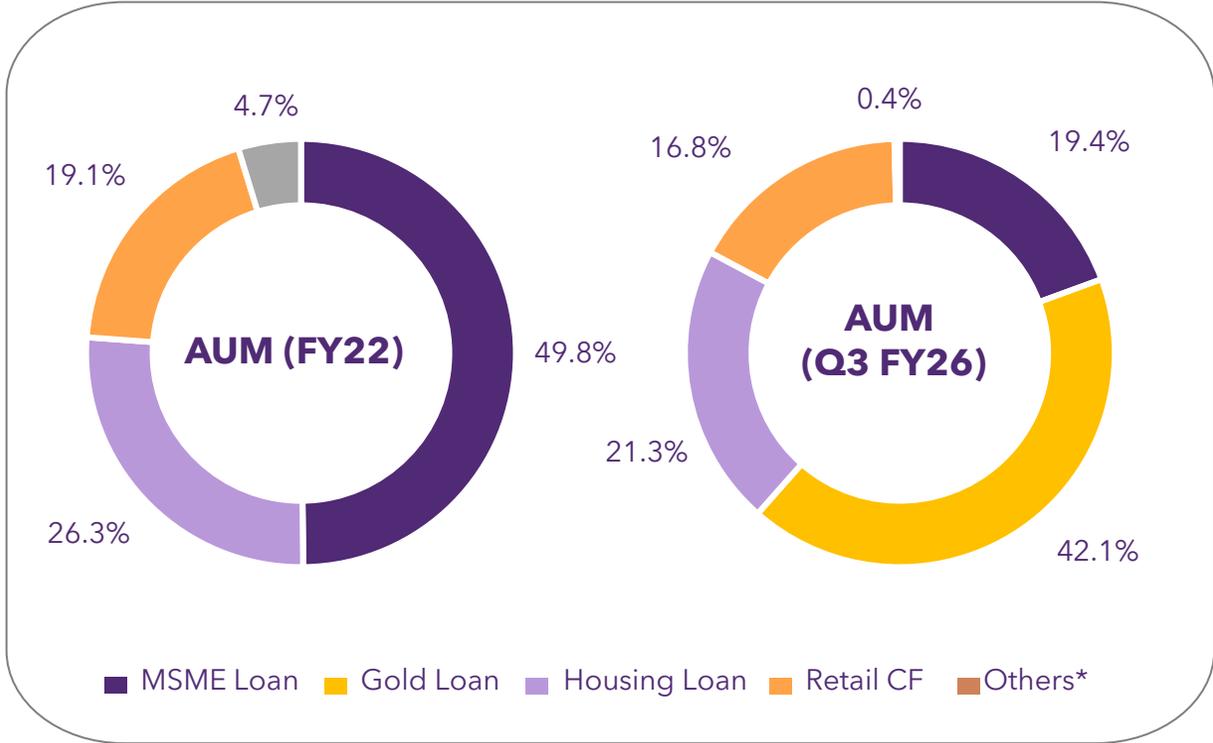
Industry Gold Loan

NBFC Share: 21%
Capri Market Share: 0.5%



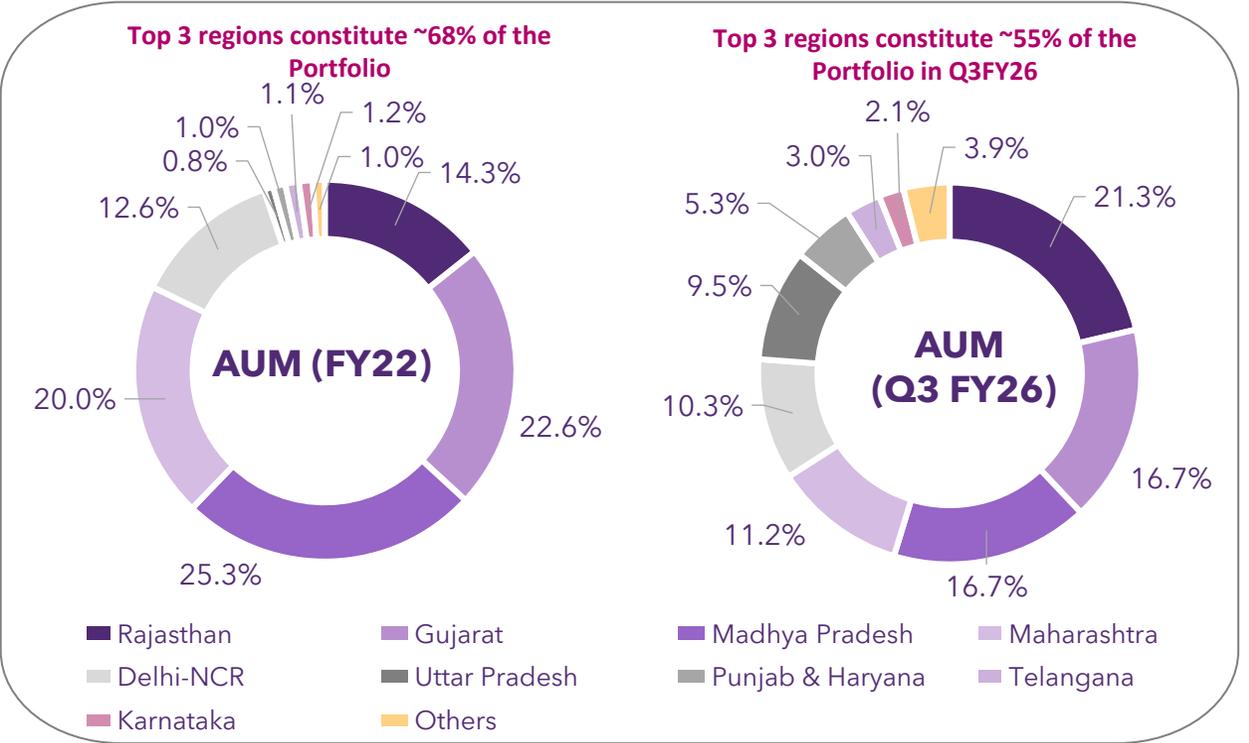
Note: includes agriculture lending by banks with gold as collateral and excludes priority sector gold loans given by financiers

Product Diversification - Entering into New Segments



Note: *Others include Indirect Lending, Small Business Loans and Employee loans

Geographical Diversification - Entering into New Markets#

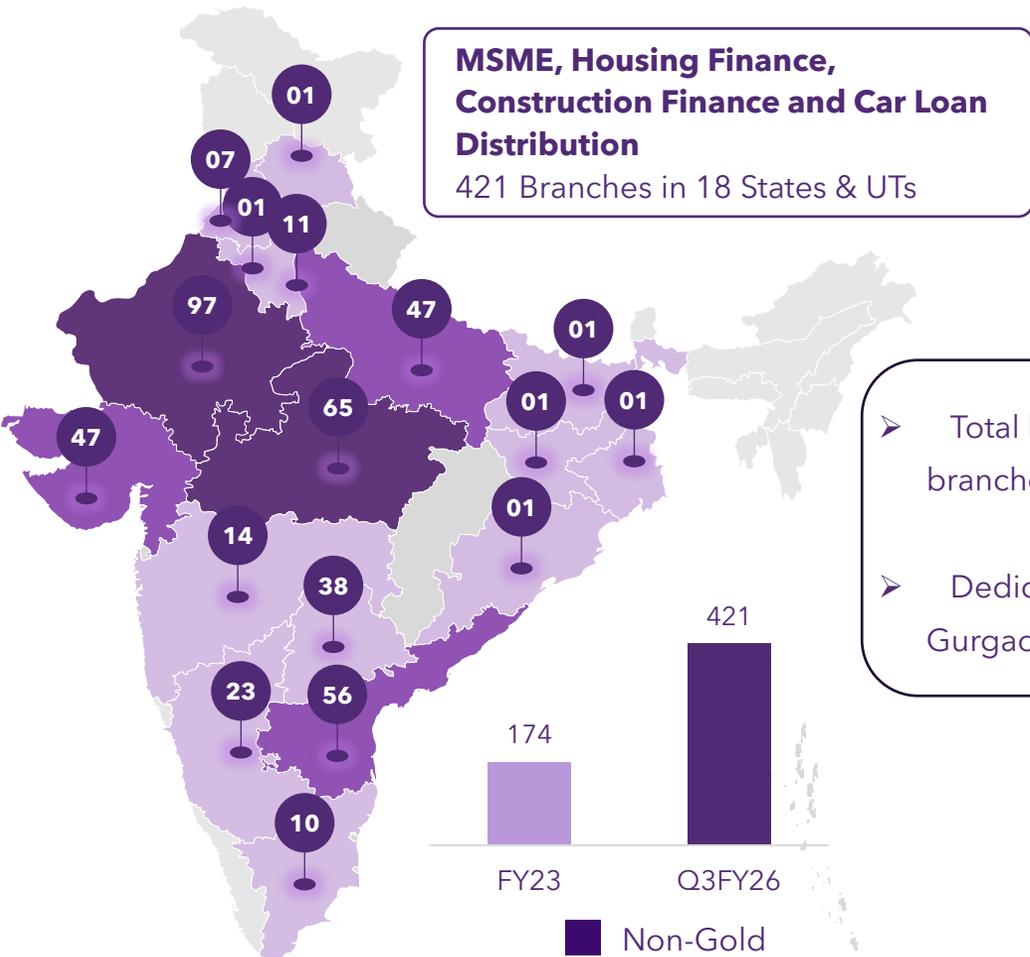


Note: #Includes MSME Loans, Solar, Micro LAP, Housing Loans, Gold Loans and Retail Construction Finance

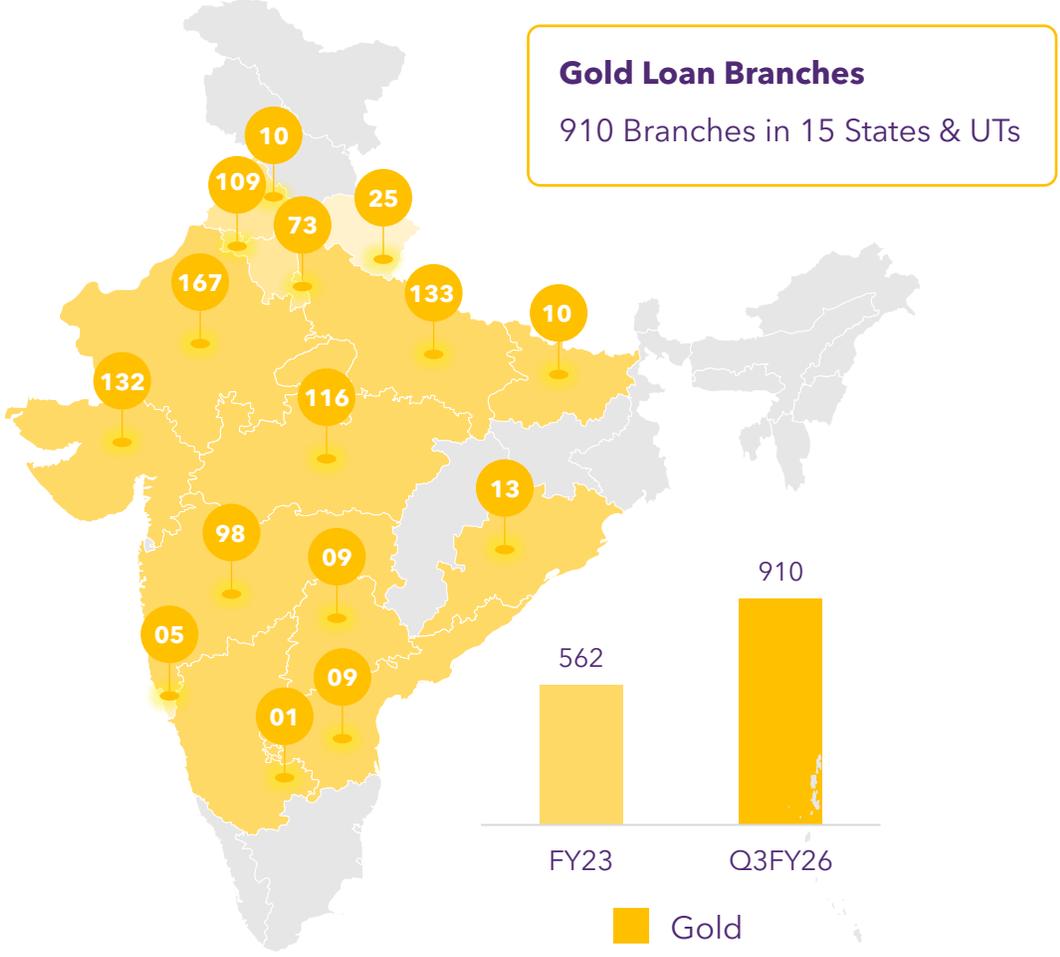
Capri Global's product and geographical diversification provides hedge against macroeconomic cycles leading to sustainable business model

...Delivered through Extensive Branch Network

Significant Investments in Branch Expansion - Rapidly Growing with Deeper Penetration across States



- Total branch network of 1,331 branches
- Dedicated tech center in Gurgaon, Noida and Bangalore



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

6 Gold Loans | Retail Focused with Granular and Secured Loan Book

Led by end-to-end digital journey

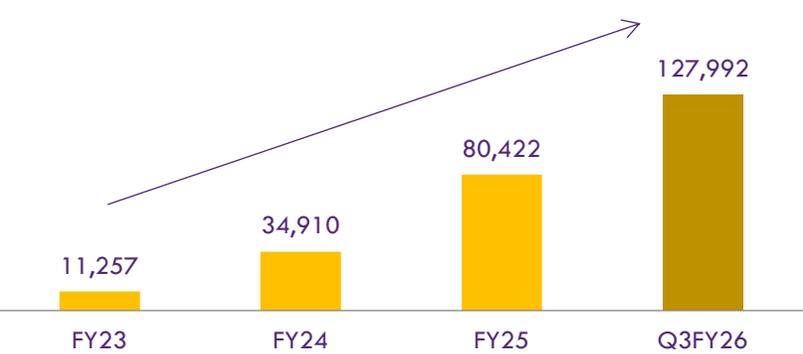
WHO ARE OUR CUSTOMERS?

- Small business owners, Salaried individuals, Women entrepreneurs & Small and marginal farmers
- 46.4% of the customer with <₹75K disbursement amount
- 87.2% of the customers' family income is less than ₹0.5 million

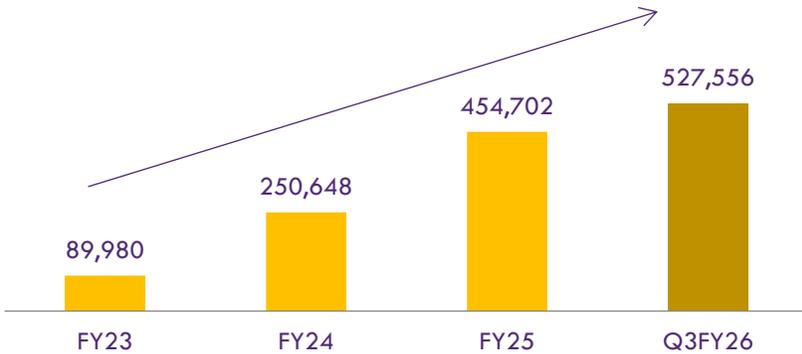
WHAT OUR CUSTOMERS NEED?

- Transparent, timely and hassle-free customer experience
- Medical exigency, short term financial requirements, business expansion, seasonal business working capital requirements
- Safety and security of pledge jewellery

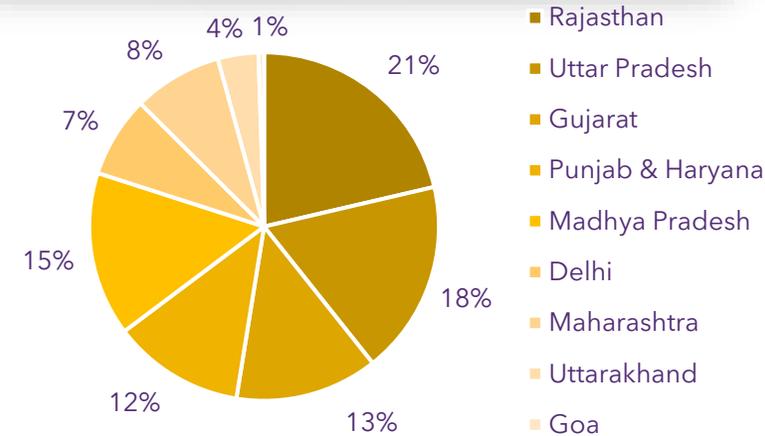
AUM (₹ mn)



No. of customers (#)



Geographical Distribution



KEY STATISTICS

528K+
No. of customers

₹0.14 mn
Portfolio ATS

60.5%
Portfolio LTV

17.8%
Portfolio Yield

15
States/UTs Present

5,397
Employees

*All data points as of 31-Dec-25 or for Q3FY26

Gold Loan - Key Highlights



01

Superior execution capability – fastest amongst peers to reach average **AUM per branch of INR 141 million** within ~3 years of launch

02

Hassle free digital loan journey for valuation, disbursal, multiple repayment modes and customer service – 100% paperless; proprietary LOS

03

State of the art branches equipped with advanced **AI powered security systems**

04

Faster TAT (<30 mins) with Relationship Manager approach - high repeat customers of 55%

05

Robust multi audit process for fraud prevention

6 MSME Loans | Retail Focused with Granular and Secured Loan Book

Transforming Business Loans with advanced technology

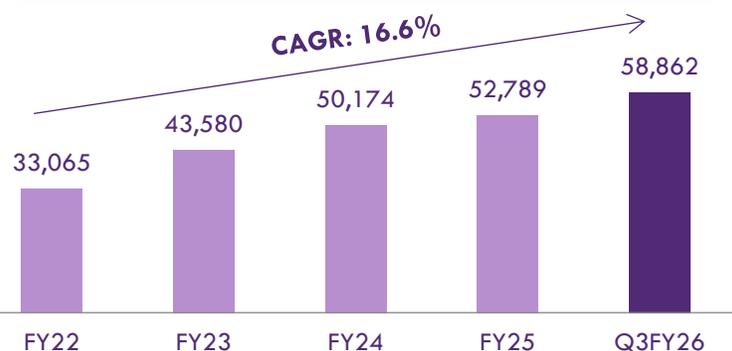
WHO ARE OUR CUSTOMERS?

- Self Employed Non-Professional (SENP) and underserved e.g. Provision stores, retail outlets, manufacturing workshops etc.
- Focus on Tier 2, 3, 4 Cities
- 49.9% of our customers' family income is less than ₹1 million
- 89.1% customers are with assessed income proof
- 97% is SENP and 3% is salaried

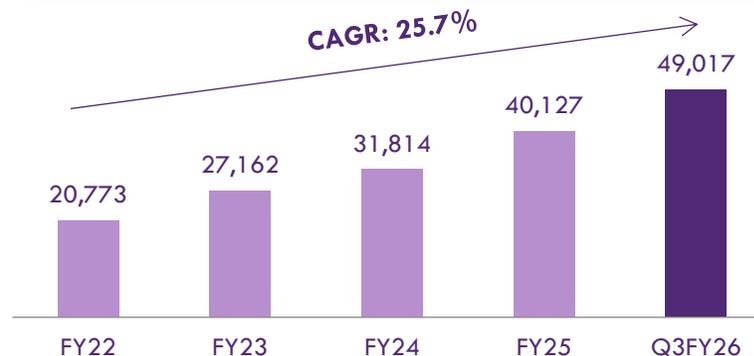
WHAT OUR CUSTOMERS NEED?

- Working capital, purchase of equipment and vehicles
- Faster TAT and minimum business disruption for loan process
- Customized solutions

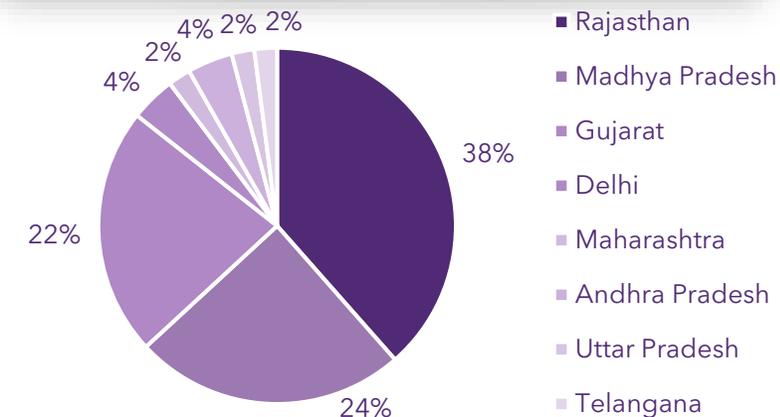
AUM (₹ mn)



No. of customers (#)



Geographical Distribution



KEY STATISTICS

49K+

No. of customers

₹1.50 mn

Portfolio ATS

51.8%

Portfolio LTV

16.8%

Portfolio Yield

11

States/UTs Present

3,295

Employees

MSME Loan - Key Highlights



01

Long Vintage of more than 10 years

02

Deep understanding of sector specific nuances and focus on SENP customers with assessed income

03

Hybrid sourcing model with mix of in-house sales and business partners for balancing **growth** versus **opex**

04

Hub and Spoke branch model for deeper penetration into high growth areas / states

05

End-to-end tech enabled loan processing, underwriting and customer engagement

06

Data Science & AI backed 100% in-house collection processes

Offering Affordable Housing Loans with advanced technology

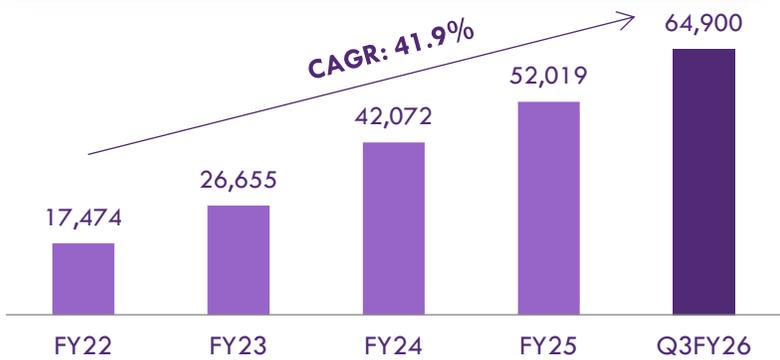
WHO ARE OUR CUSTOMERS?

- Underserved – SENP & formal salaried customers
- Majorly First-time home buyers located in Tier 2 and 3 cities
- 60.6% of our customers' family income is less than ₹1 million
- 62.4% customers with assessed income proof
- 72.0% is SENP and 28.0% is salaried

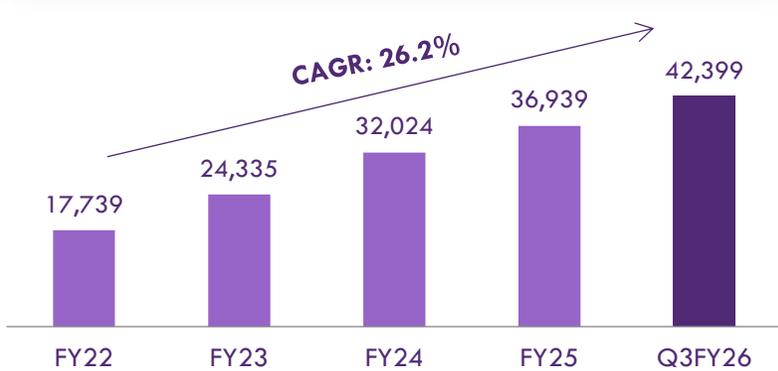
WHAT OUR CUSTOMERS NEED?

- Home/Plot purchase, extension, renovation, Home equity
- Faster TAT and minimum business disruption for loan process
- Customized solutions

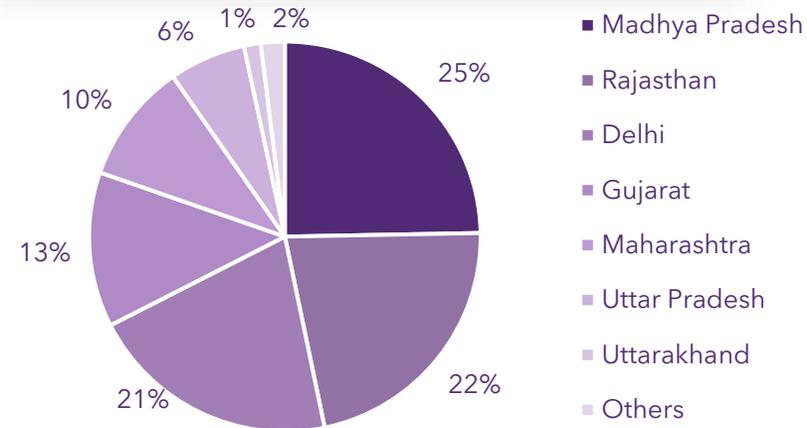
AUM (₹ mn)



No. of customers (#)



Geographical Distribution



KEY STATISTICS

42K+
No. of customers

₹1.46 mn
Portfolio ATS

57.5%
Portfolio LTV

13.2%
Portfolio Yield

9
States/UTs Present

2,174
Employees

*All data points as of 31-Dec-25 or for Q3FY26

High yield segment with low opex

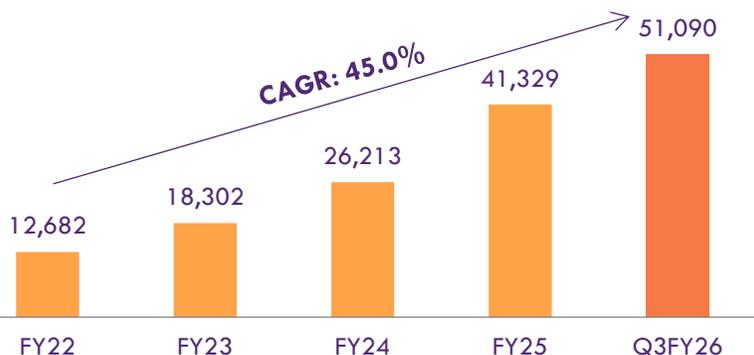
WHO ARE OUR CUSTOMERS?

- Small & mid-sized real estate developers in Metro and Tier 1 cities
- Large developers, looking for tailored solutions and faster turnaround

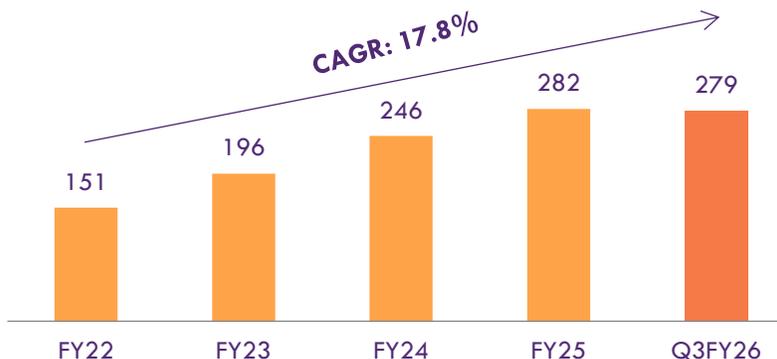
WHAT OUR CUSTOMERS NEED?

- Financing required by builders for construction of affordable homes
- Flexible and construction linked financing options

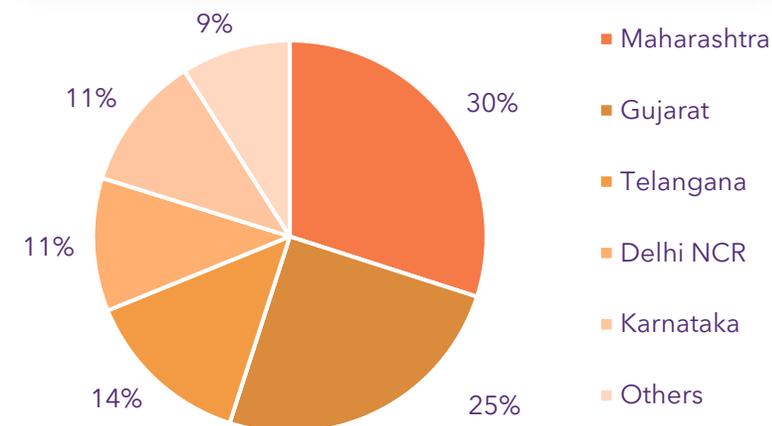
AUM (₹ mn)



No. of live accounts (#)



Geographical Distribution



KEY STATISTICS

279

Live Accounts

₹182 mn

Portfolio ATS

>2.0x

Asset cover

17.6%

Portfolio Yield

11

States

94

Employees

Retail Construction Finance – Key Highlights



01 Niche expertise - deep knowledge of the regional markets with vintage of 10+ years; **Faster TAT**

02 Granular portfolio - focus on projects with smaller ticket size and shorter tenure (~2.6 years)

03 Security cushion - exclusive lender with **construction linked disbursal** and collections through **escrow mechanism**

04 Superior asset quality – robust multi layered credit approval process governed by Board; low GNPA and high recovery

05 Stringent controls with a dedicated monitoring team of 45+ members

06 High quality and stable team with long vintage

6 Insurance Distribution | Complementary Asset Light Income Streams

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

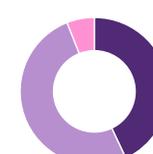
- Retail & Group Health
- Hospi Daily Cash
- CI & PA*
- EMI Protect

*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



₹ 1,641 mn
Total Premium (9MFY26)

*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

6 Car Loan Origination | Complementary Asset Light Income Streams

Amongst the large non-dealer third party distributor

Partner Banks & Financial Institutions



14

Partner Banks & financial institutions

821

Locations in 31 States & UTs

10,000+

DSAs & Connectors

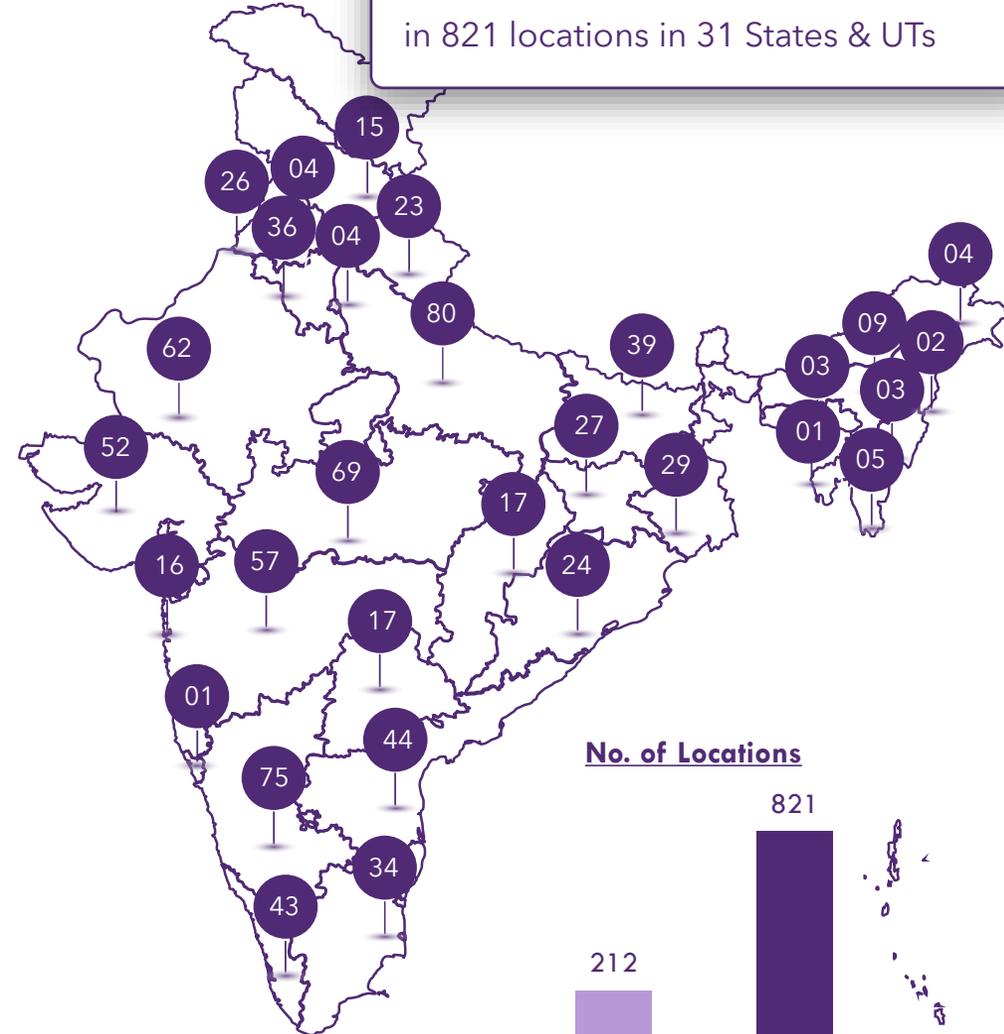
1,464

Employees

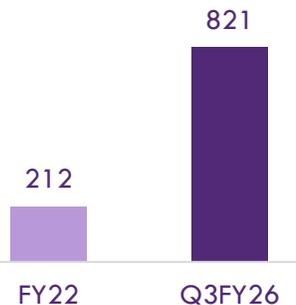
₹963 mn

Net fee income (FY25)

Pan-India coverage through presence in 821 locations in 31 States & UTs



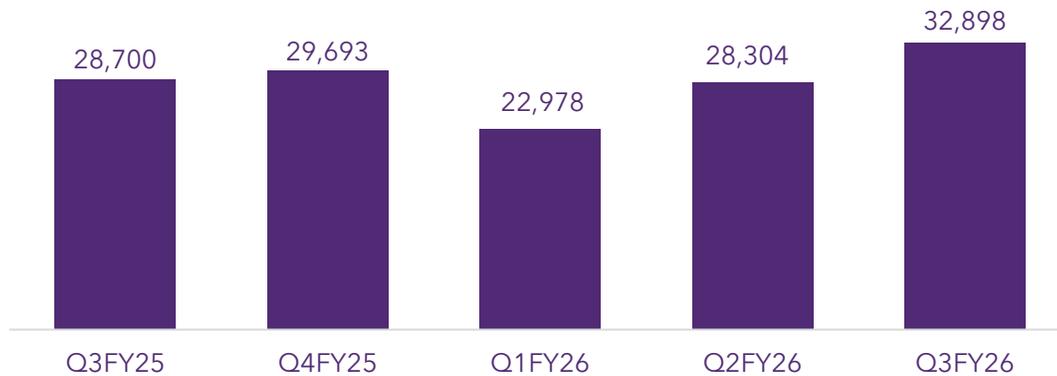
No. of Locations



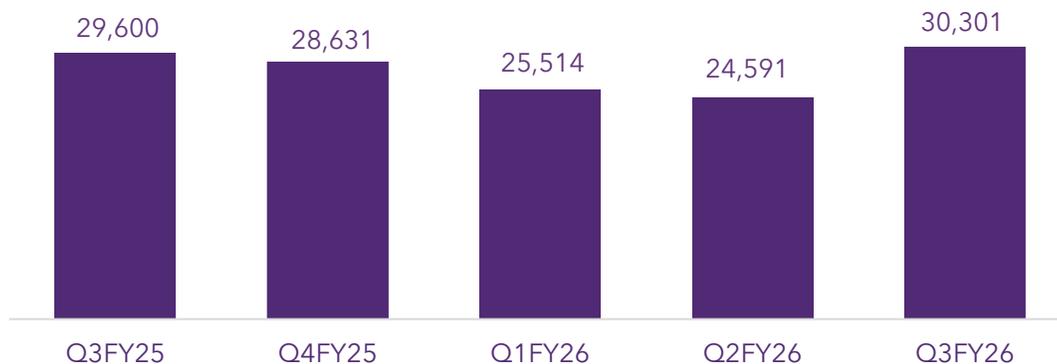
6 Car Loan Origination | Complementary Asset Light Income Streams

15% YoY Increase in the Value of Loan Originations

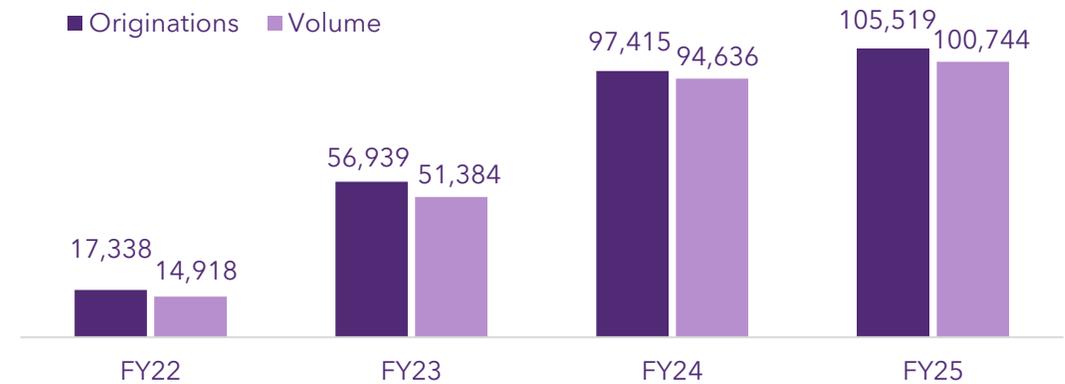
Consistently Rising Loan Originations (₹ mn)^



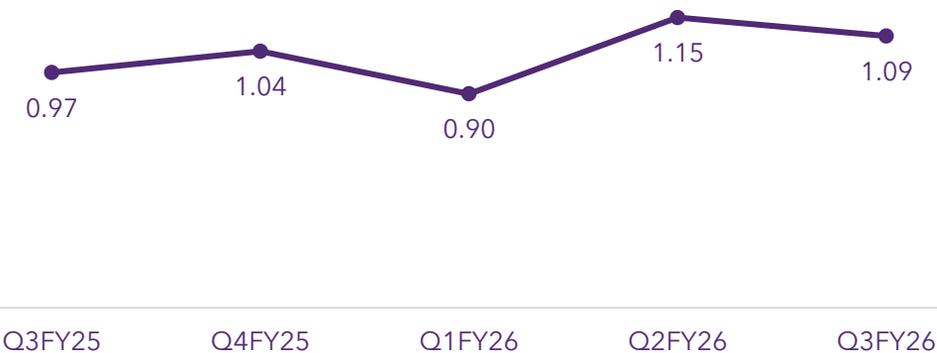
Loan Originations By Volume (Nos.)^



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



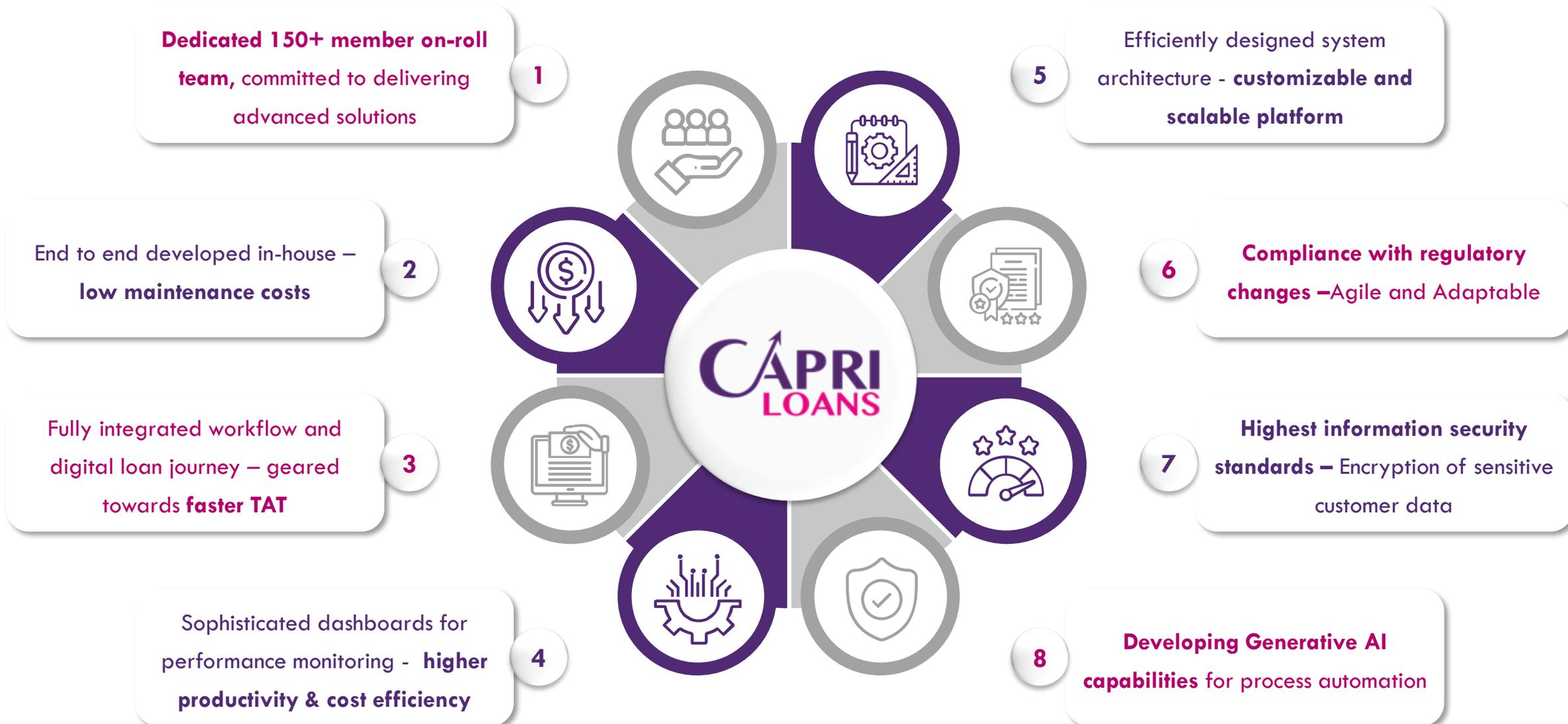
Average Ticket Size (₹ mn) *^



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

Capri Global has In-house Developed Advanced Technology Platform

Significant Investment in Advanced Technology and Data Analytics Capabilities



7 Complete Suite of Applications for End-to-end Digital Journey of Mortgage Loans



1 Customer Onboarding

Lead Generation

- ✓ **Spark Mobility App:** Direct Sales Team
- ✓ **Leado Portal:** Tele Calling Unit
- ✓ **Capri Business Partner App:** DSA & Connectors
- ✓ **Lead Management Portal:** Multi-channel aggregation

2 Credit Underwriting

Loan Processing

- ✓ **In-house Orion LOS -** Single window loan approval workflow
- ✓ **Central Processing Unit -** document validation
- ✓ **Whatsapp Integrated** query module
- ✓ **Athena App** – Income & collateral assessment; geotagging
- ✓ **Technical verification - - Daedalus App** for collateral evaluation
- ✓ **Sentinel 3.0 - Scorecard & Business Rule Engine (BRE)**
- ✓ **Risk-based Pricing**
- ✓ **TAT Monitoring -** comprehensive dashboards

3 Disbursement & Customer Engagement

Digital Disbursement

- ✓ **Esign & E-stamping**
- ✓ Biometric & face authentication
- ✓ e-NACH Registration

Customer Engagement

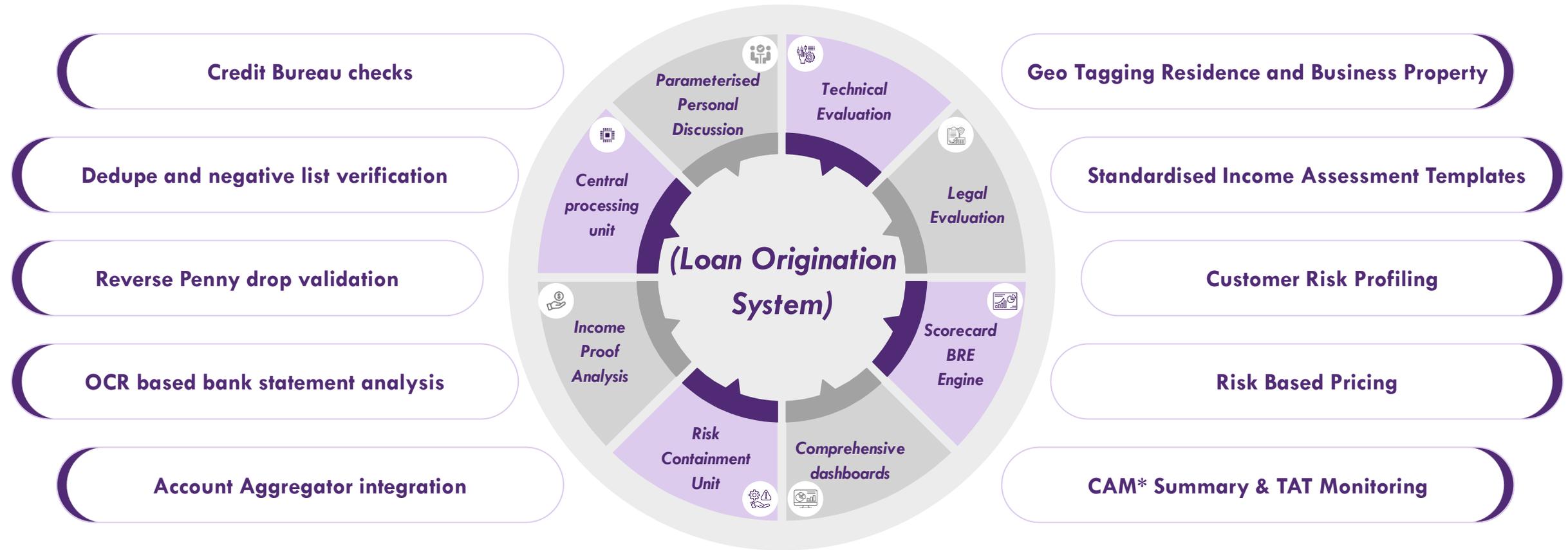
- ✓ **Capri Loans App** – loan documents, service requests, payments, loan top ups
- ✓ **AI chatbot – Capri AI-Dost**

4 Collections & Legal

AI Led Digital Collection

- ✓ **Pegasus Collection Dashboard** – real time collection monitoring by channel, geography and individuals
- ✓ **Pegasus App** – Route optimization, schedule field visits, live agent tracking and collection status
- ✓ **Incentive Gamification**
- ✓ **AI Powered Call Center Analytics**
- ✓ **ML driven models** – EWS, Sloppy Payer & NPA prediction Model

7 Comprehensive Credit Assessment Approach

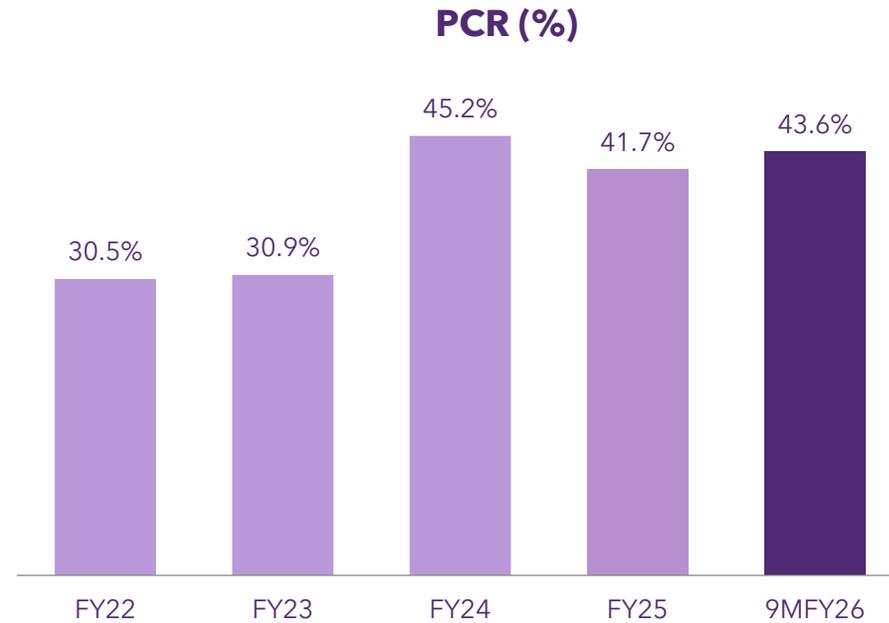
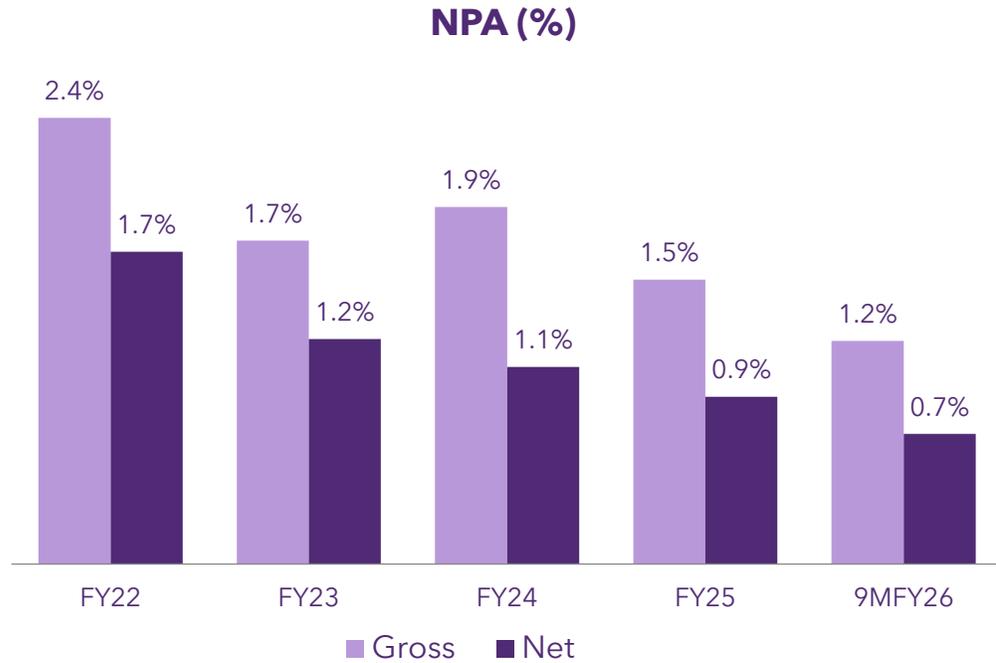


An in-house developed Loan Origination System for end-to-end loan processing encompassing verification, credit decisioning, commercial approvals and loan disbursement for unified underwriting process

* Credit Appraisal Memorandum

8 Prudent Provisioning and Healthy Asset Quality

Healthy Asset Quality and Adequate Provisioning



~31%[^]
Login to Sanction ratio
 (Superior Customer Selection)

99.9%
Secured loans
 (Collateral cushion)

>98.0%
Robust Collections Efficiency
 (In house collections)

Healthy Asset Quality (GNPA/NNPA/PCR)

3.0% / 1.5% / 50.1%

MSME Loan

1.4% / 0.9% / 35.3%

Housing Loan

0.5% / 0.4% / 24.4%

Gold Loan

0.3% / 0.2% / 50.0%

Construction Finance

Note: For 3QFY26

[^]For MSME Loan, Housing Loan

9 Collections | Disciplined And Data Analytics Driven Approach

Customised channel wise collection strategy basis past customer behavior; 100% managed in-house

PRE-BOUNCE STRATEGY

- ✓ **ML based EWS model** for customer risk profiling, bounce rate & NPA prediction
- ✓ **AI based automated bot calling**
- ✓ **Pre-EMI reminders** through Whatsapp / SMS

POST-BOUNCE STRATEGY

- ✓ **Sloppy payer model** – roll back and roll forward prediction
- ✓ **Analytics engine** for prediction on honoring Promise to Pay
- ✓ **DPD Bucketwise collection channel strategy**

POST DELINQUENCY – FIELD & LEGAL PROCESS

- ✓ **NPA recovery model** – propensity to pay
- ✓ **Automated legal escalation** with TAT tracking
- ✓ **'Legal-like-letters'** and tele-calling for high-risk pre-delinquent accounts

DIGITAL AND ANALYTICS TOOLS

- ✓ **Live collections dashboards and mobile app** for real time tracking
- ✓ **Incentive gamification** - performance driven leaderboard
- ✓ **Call Center Analytics** - Gen AI powered speech to text conversion

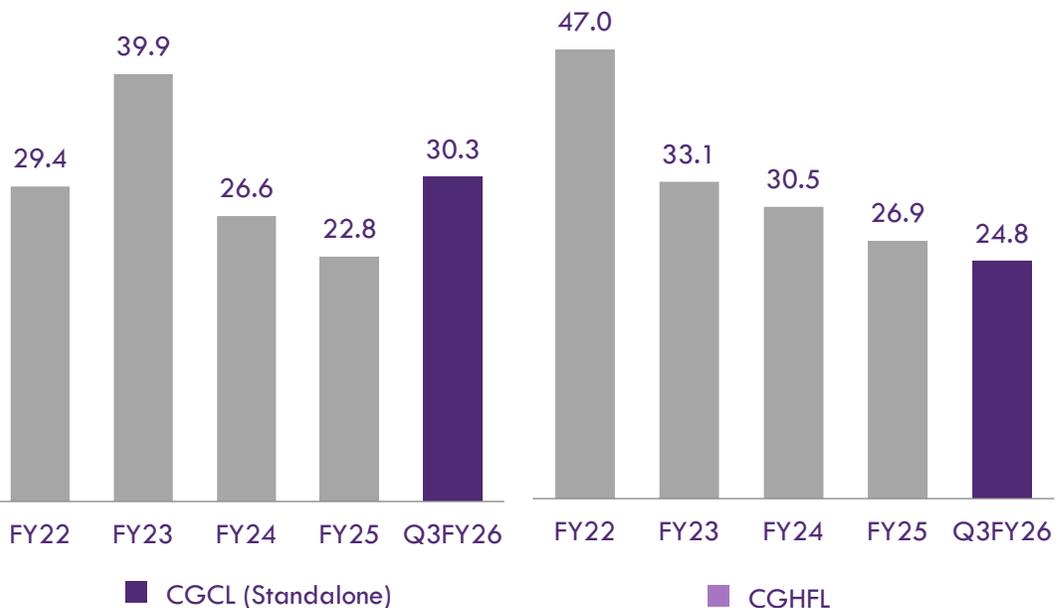
Higher Collection Efficiency

Improved Resolution Rates

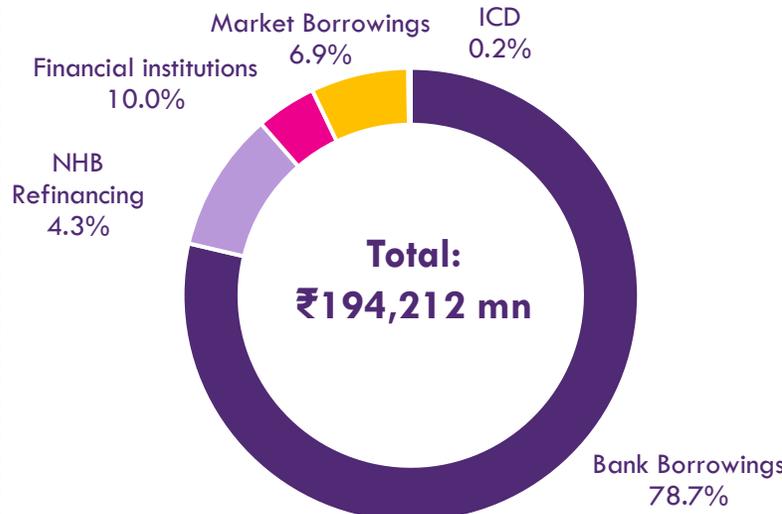
Higher NPA Recovery

Reduced Collection Cost

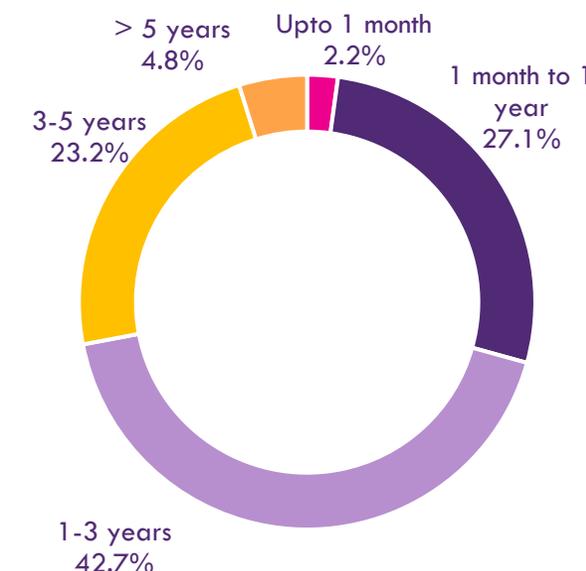
Capital Adequacy - CRAR (%)



Borrowings (Q3FY26)



Maturity Profile



Strengthened Capital Adequacy through infusion of ₹20bn equity capital in Q1FY26 via QIP
 Raised ₹13,850 mn through market borrowings in 9MFY26; market borrowings comprised NCDs and CPs
 New bank sanctions for 9MFY26 stood at ₹68,600 mn on a consolidated basis
 Relationship with 32 Lenders across Public & Private Sector Banks and Financial Institutions; Added 11 new lenders in 9MFY26

Note: Market Borrowings include NCD and CPs

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

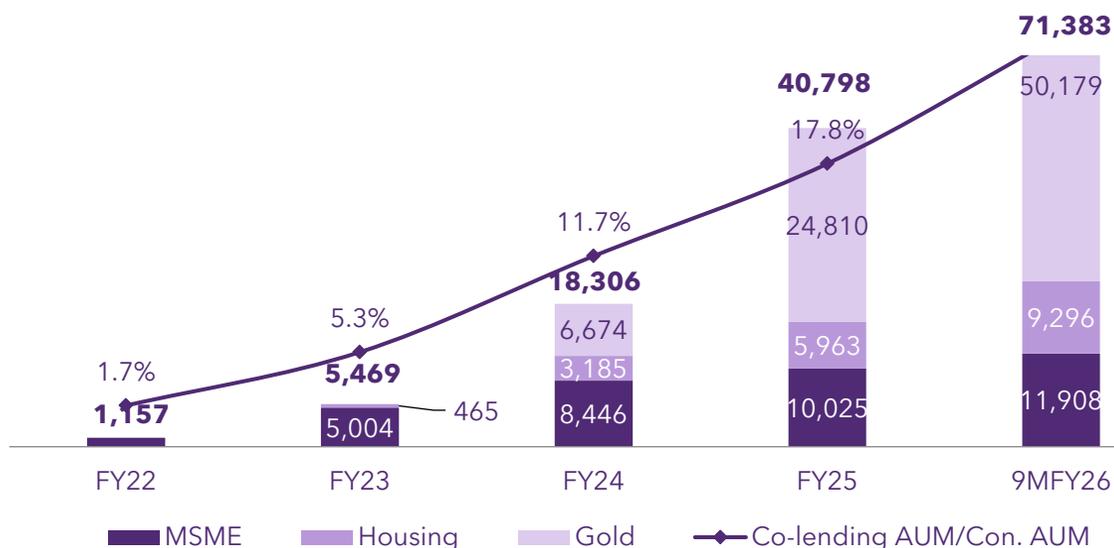
3

Additional source of funds while conserving capital and boost RoE

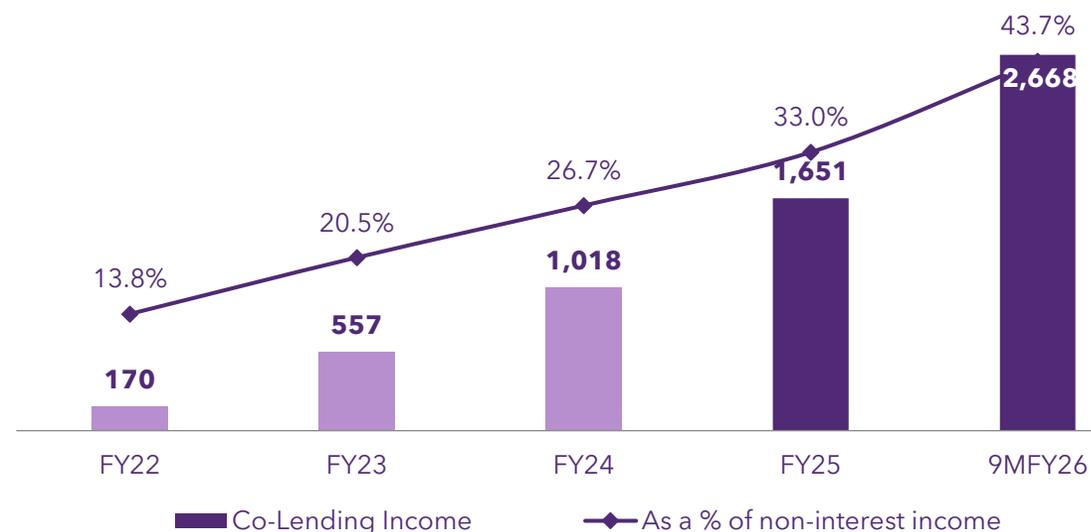
4

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

11 Capri Global has 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

CORPORATE FUNCTIONS

**Divya Sutar**

Executive Director – Strategy

GMP (Harvard Business School),
Master's Degree (USF)**Work Experience: 23+ 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**

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****Zoheb Sheikh**

Head – Internal Audit

Ex-Kotak Mahindra Bank, Reliance
Securities**Work Experience: 20+ yrs**

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

COLLECTIONS



Sameer Juneja

Head - Collections

Ex-Edelweiss ARC, Bajaj Housing, Indiabulls Housing, ICICI Bank, B.Sc

Work Experience: 29+ yrs

FEE BASED BUSINESS



Rohit Chugh

Head - Insurance

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

Capri Global - Summary Highlights



Retail Focused: Retail secured lending has massive under penetration and large credit gap; Retail NBFCs better placed; >80% Retail and 100% Secured loan book; **16.4% Yields, 7.0% Spread and 9.1% NIM** for the quarter



Huge Market Opportunity: Focus Segments MSME loans, Micro LAP, Affordable Housing loans and Gold loans offer strong growth opportunities; Fast-growing NBFC with **51% AUM CAGR from 2022-2025***



Track Record of Execution Excellence: Launched, built and scaled 4 new products in last 5 years – Lending - Gold Loans, Micro Lap, Fee Income - Car Loan Origination, Insurance Distribution



Diversified Business mix: Well-diversified by both product & geography



Extensive Network: Wider geographical reach with 1,331 branches operational, well placed to capitalize on market opportunities and improve profitability through economies of scale



Technology Edge: Dedicated tech center with **150+ engineers and data scientists**, developing advanced tech and data analytics platform; Complete Suite of In-house developed applications for end-to-end digital process



Robust Credit Underwriting with Deep Expertise - Comprehensive assessment approach enabled through in-house tech applications



Disciplined Collections: Leveraging AI & data analytics for real time monitoring and process efficiency; **100% in-house**



Healthy Asset Quality: long vintage with business model resilient through macro events; GNPA amongst industry top quartile. Adequate provisioning. High collection efficiency.



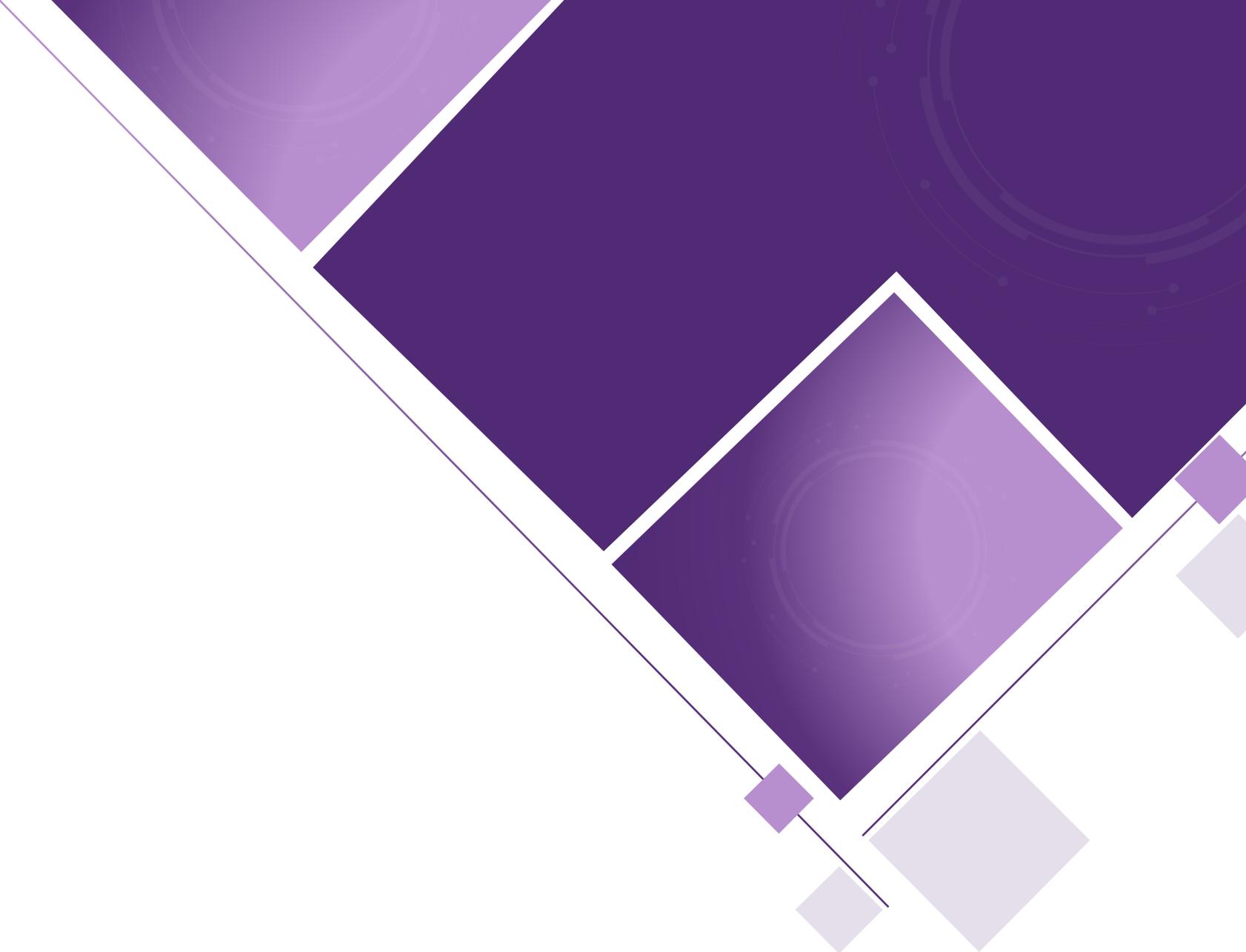
Efficient Liability Franchise: 30+ lenders and 11 co-lending partners (23% AUM), no ALM mismatch, adequate liquidity



Strong Corporate Governance & Experience Management – Distinguished and Independent Board; Stable Management Team



Growth Targets & Sustainable Returns: Diversified mix with **₹550 bn AUM, 16.0-18.0% RoAE and 4.0% - 4.5% RoAA** by FY28



2 Key Strategies

Way Ahead: Strategic Initiatives to Drive Scale...

Key initiatives



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 3 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



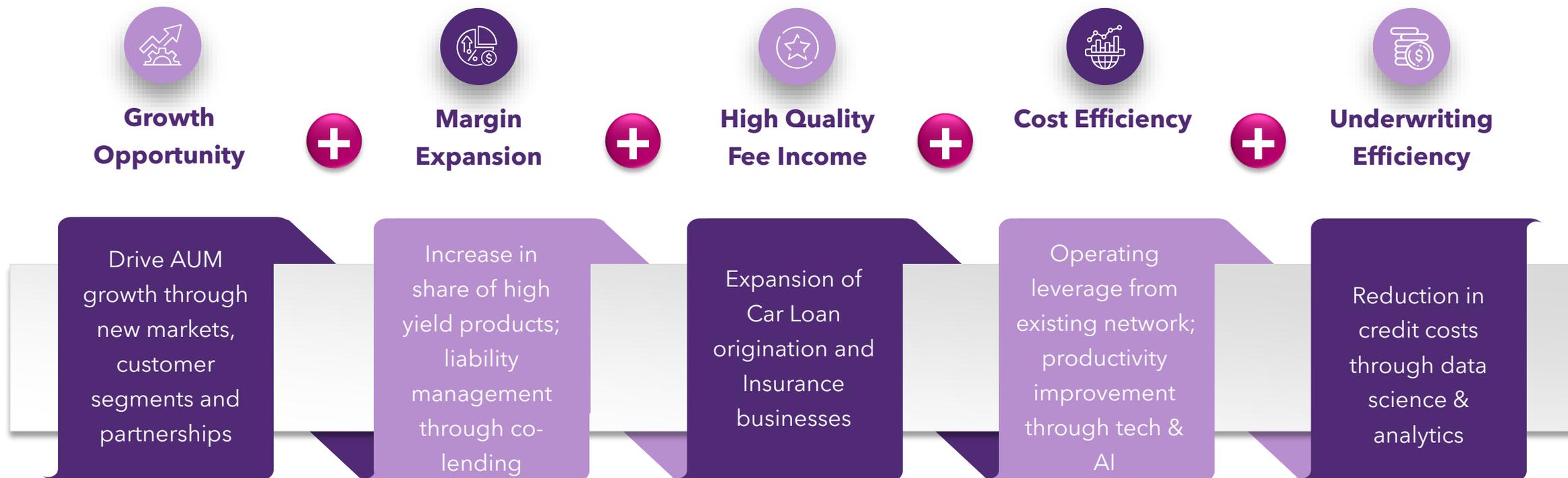
Diversify borrowings for effective liability management

- 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



3 Quarterly Financial Performance

Performance Highlights – Q3FY26

(In ₹ mn unless stated otherwise)

	Q3FY26	Q3FY25	YoY	Q2FY26	QoQ
AUM	304,065	206,726	↑ 47%	270,401	↑ 12%
Net Interest Income	5,103	3,453	↑ 48%	4,795	↑ 6%
Non Interest Income	2,404	1,074	↑ 124%	2,034	↑ 18%
Operating Expenses	3,873	2,636	↑ 47%	3,377	↑ 15%
Operating Profit	3,634	1,892	↑ 92%	3,453	↑ 5%
PAT	2,554	1,281	↑ 99%	2,360	↑ 8%
Cost-Income Ratio (%)	51.6%	58.2%	↓ 662 bps	49.4%	↑ 215 bps
NNPA (%)	0.7%	1.0%	↓ 35 bps	0.7%	↓ 7 bps
ROAE (%)	15.0%	12.6%	↑ 244 bps	14.4%	↑ 63 bps
ROAA (%)	4.0%	2.8%	↑ 113 bps	4.0%	↓ 1 bps

Performance Highlights – 9MFY26

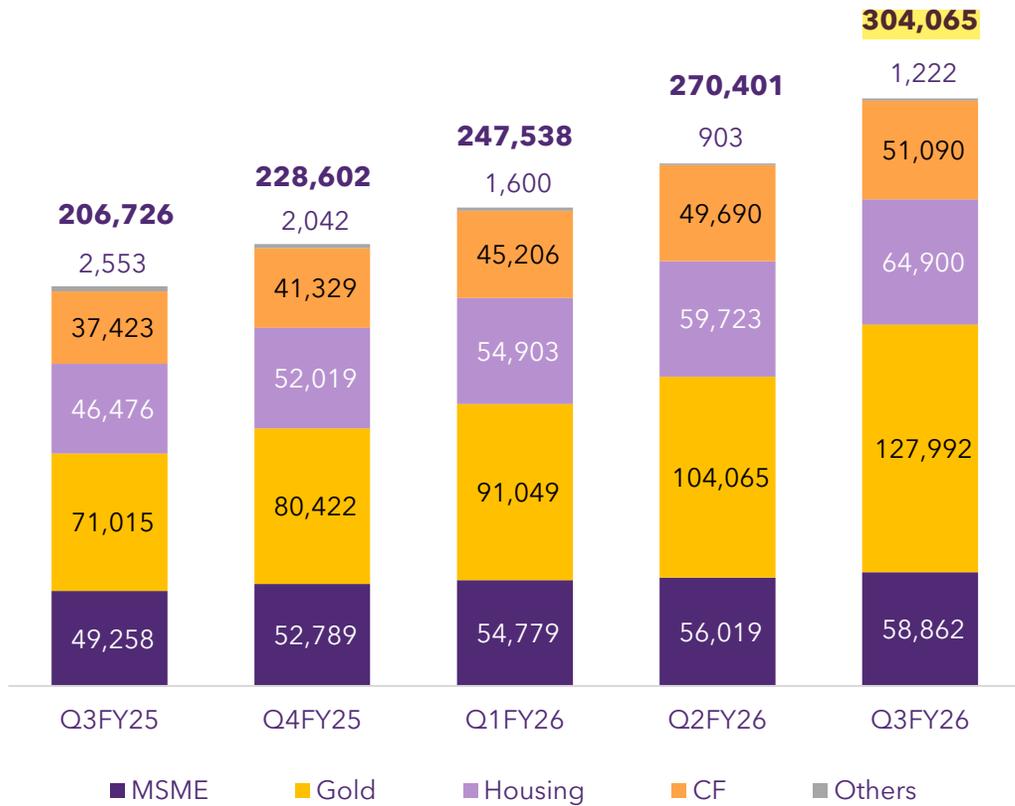
(In ₹ mn unless stated otherwise)

	9MFY26	9MFY25	YoY
AUM	304,065	206,726	47%
Net Interest Income	14,054	9,508	48%
Non Interest Income	6,099	3,196	91%
Operating Expenses	9,952	7,903	26%
Operating Profit	10,201	4,801	112%
PAT	6,663	3,008	122%
Cost-Income Ratio (%)	49.4%	62.2%	1,282 bps
NNPA (%)	0.7%	1.0%	35 bps
ROAE (%)	15.8%	10.1%	575 bps
ROAA (%)	3.7%	2.4%	134 bps

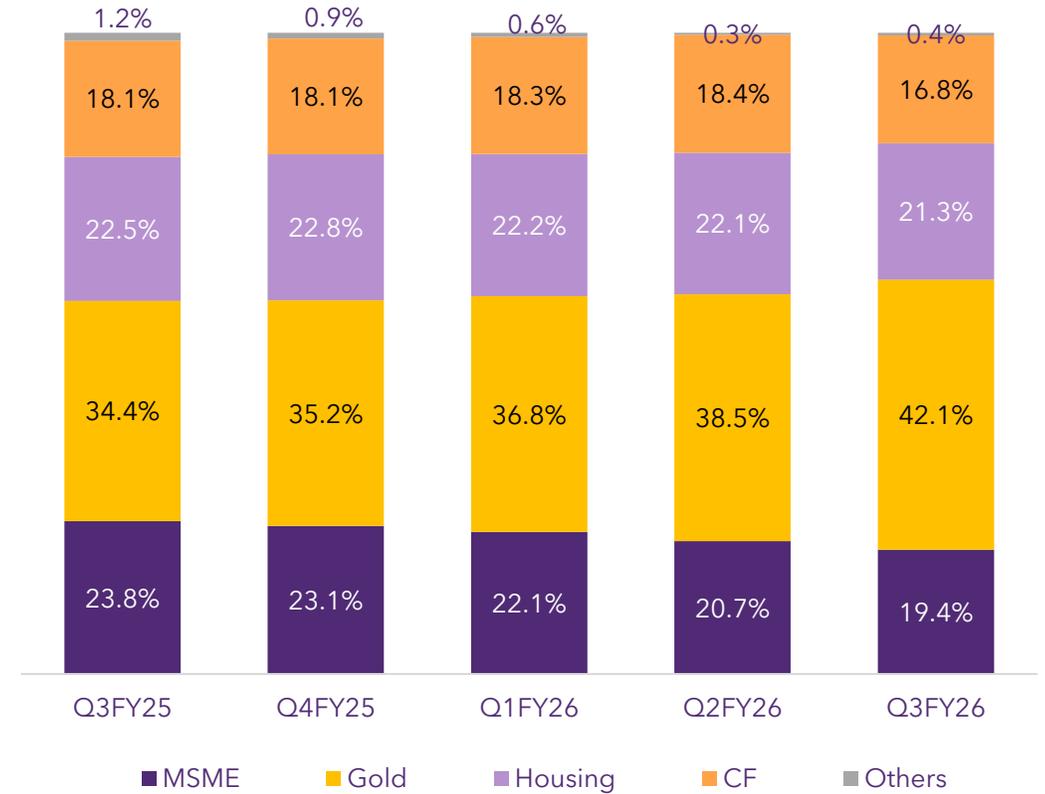
Business Update

Consolidated AUM Up 47% YoY

AUM Break Up (₹ mn)



Composition of AUM (%)



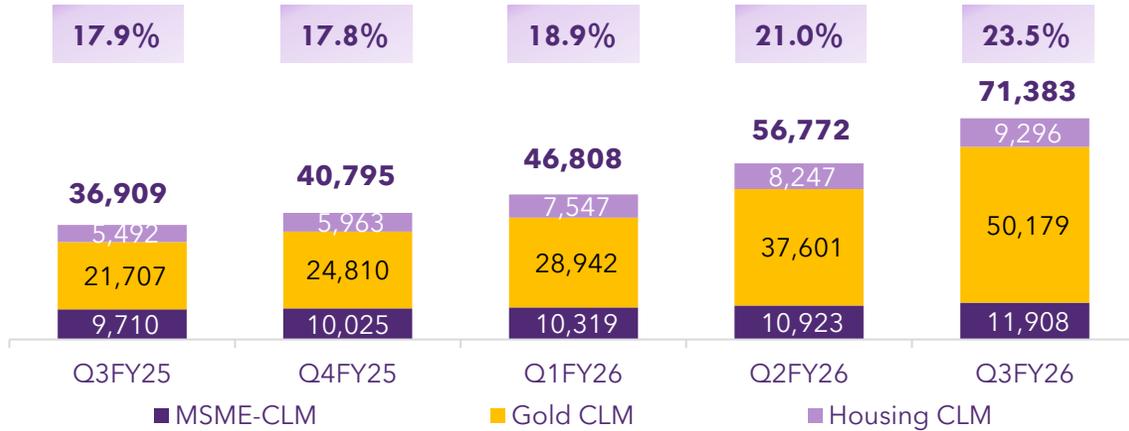
• MSME, Gold, and Housing AUM values are inclusive of co-lending and Directly Assigned AUM. Refer next slide for further details.

Retail AUM

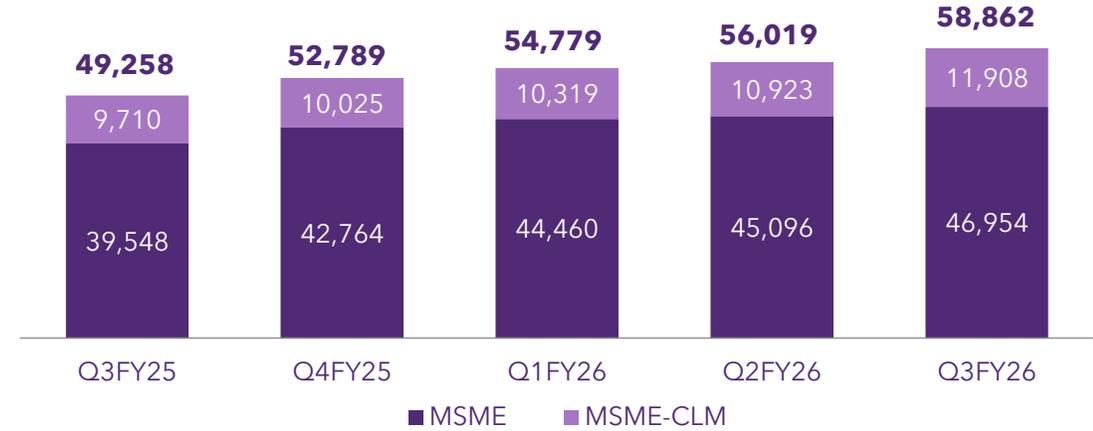
Co-Lending AUM showing Steady Growth

Co-Lending AUM (₹ mn)

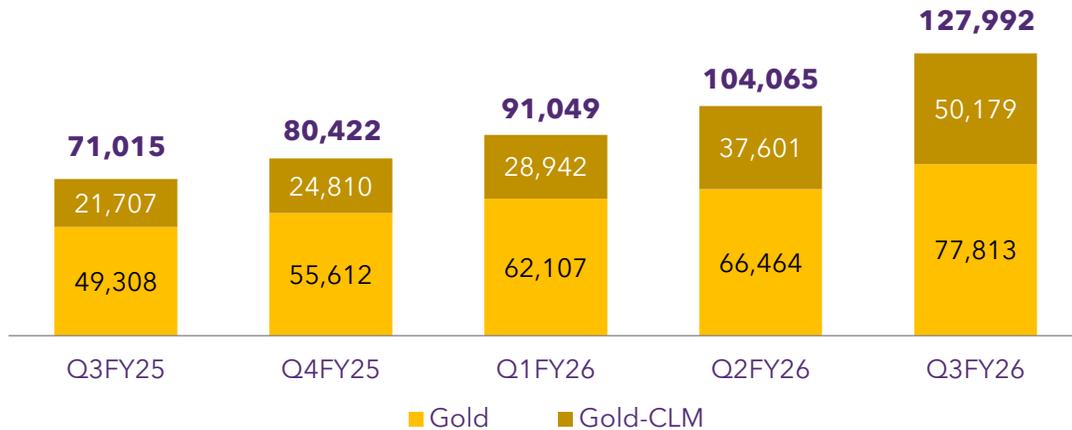
CLM AUM/Cons.AUM



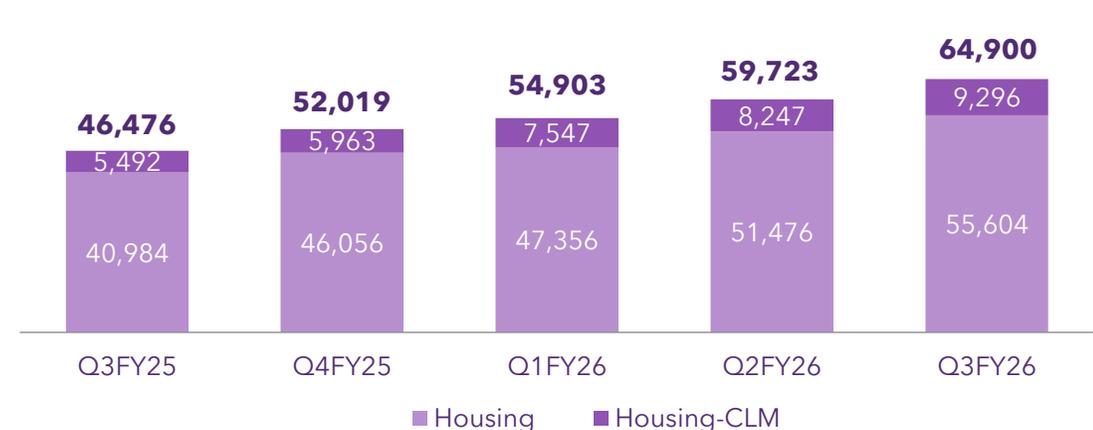
MSME AUM (₹ mn)



Gold AUM (₹ mn)



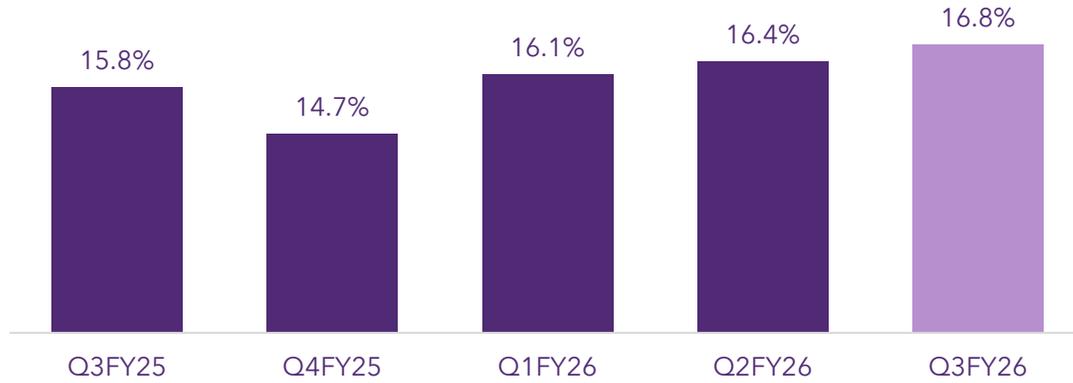
Housing AUM (₹ mn)



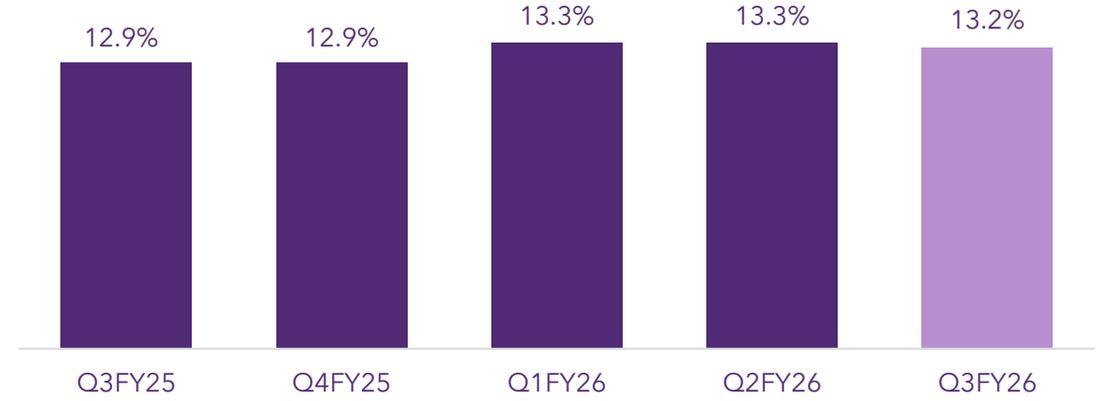
Segmental Yields

Robust Yields Sustained Alongside AUM Growth

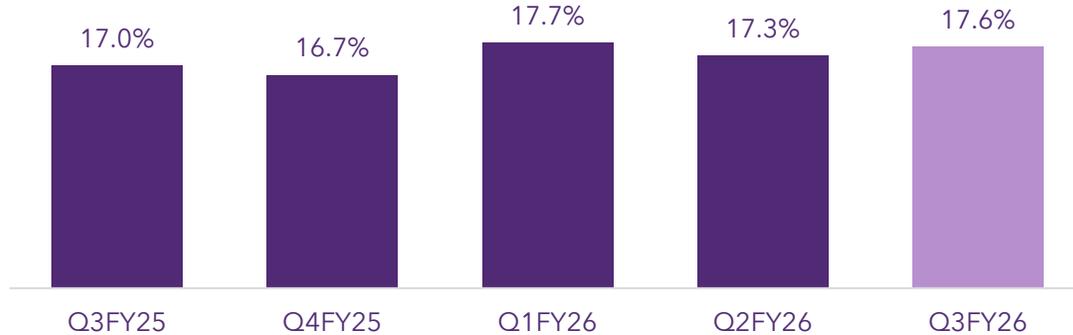
MSME (%)*



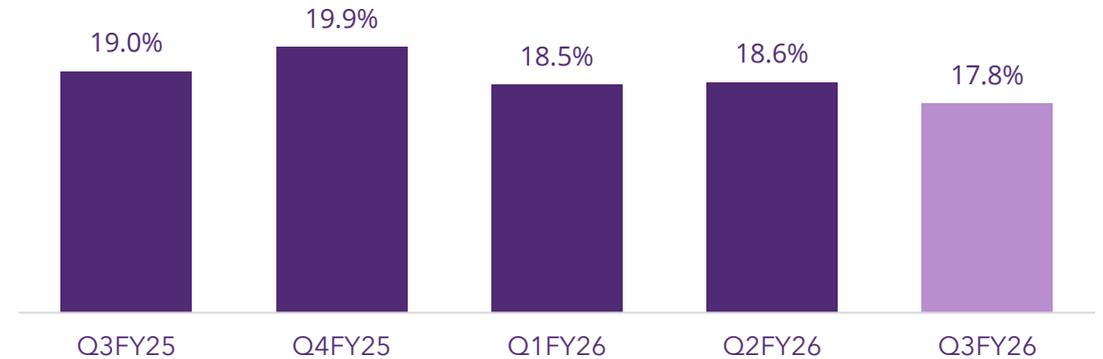
Housing Finance (%)*



Construction Finance (%)*



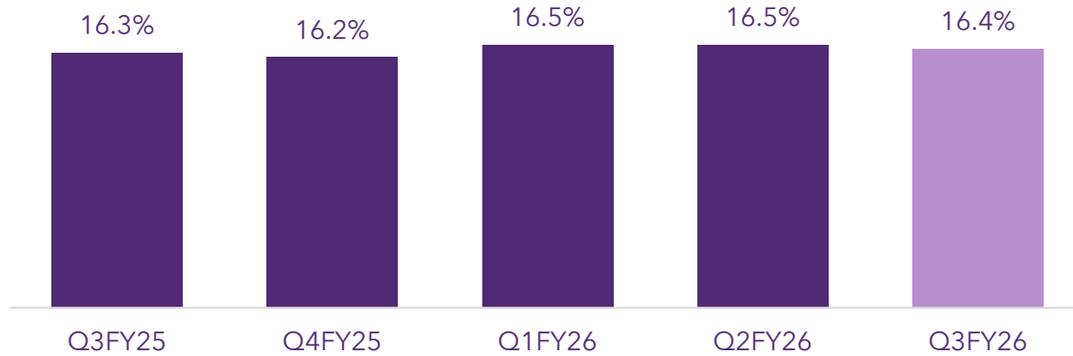
Gold Loans (%)*



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

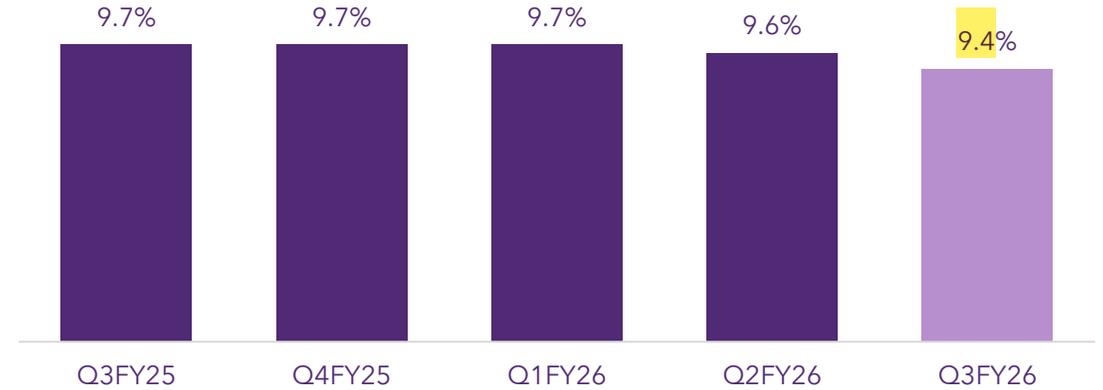
Loan Yields and Margins

Yield on Net Advances (%)



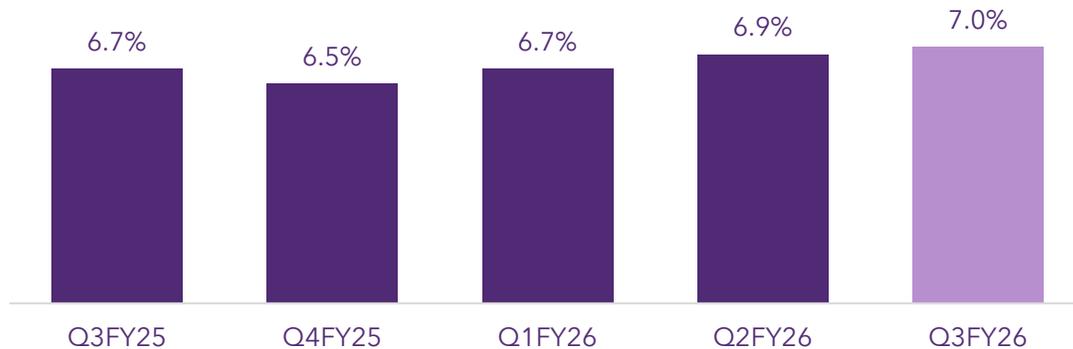
Note: Yield calculated as interest income including INDAS adjustments for processing fee, commission and other charges divided by four-month average of outstanding loans

Cost of Borrowings (%)¹

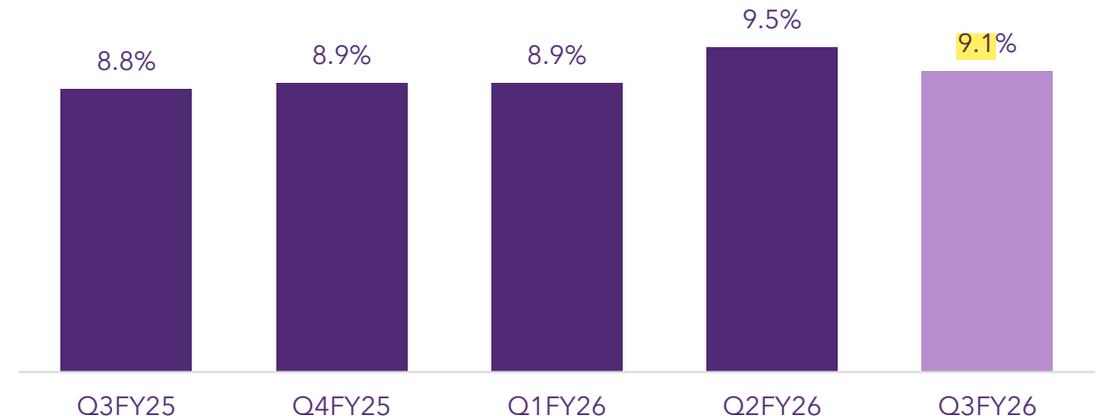


Note: Calculated as (Interest Expense including processing fee divided by monthly average of borrowings)

Spreads (YoA - CoB) (%)



Net Interest Margin (%)²

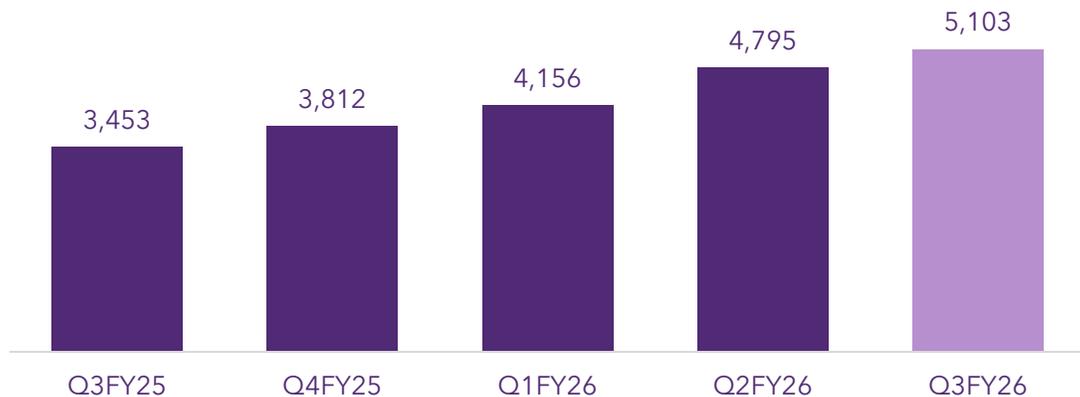


Note: Calculated using Net Interest Income / Avg. Interest Earning Assets

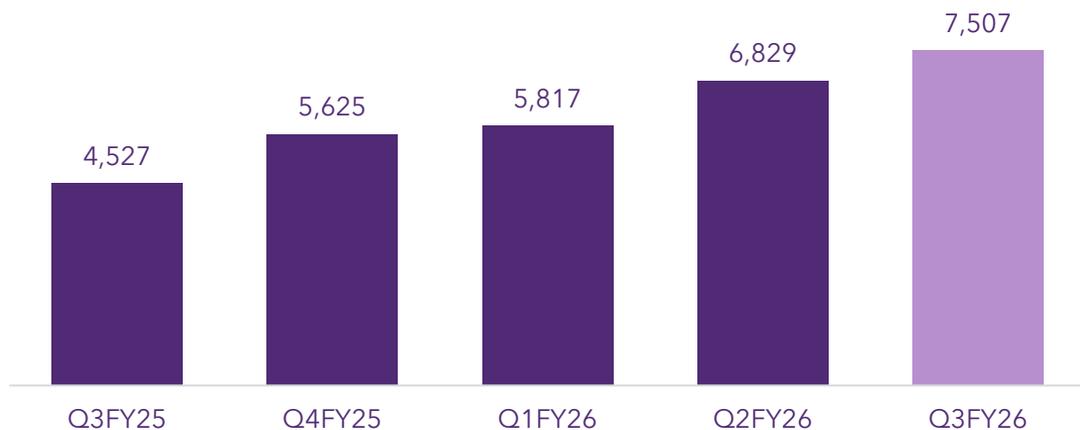
Financial Highlights

Total Income grew 66% YoY; Momentum Picks in Fee Income

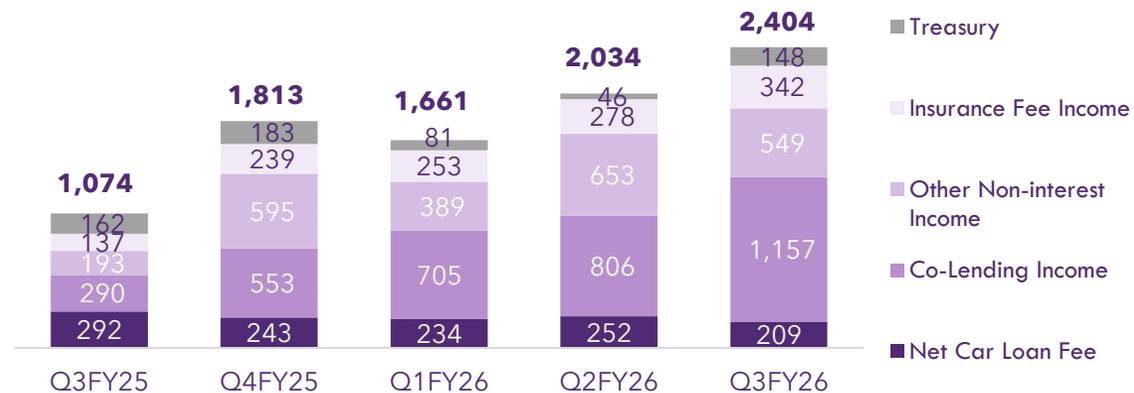
Net Interest Income (₹ mn)



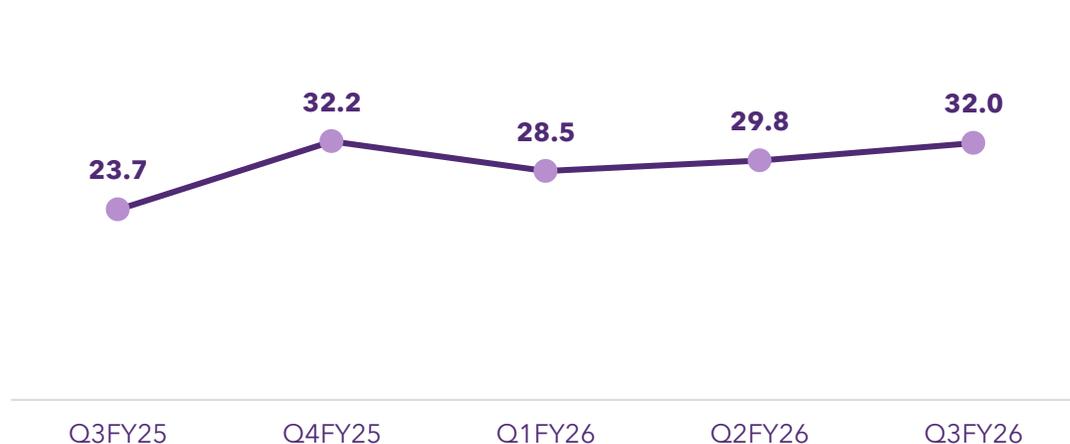
Net Total Income (₹ mn)



Non-Interest Income (₹ mn)



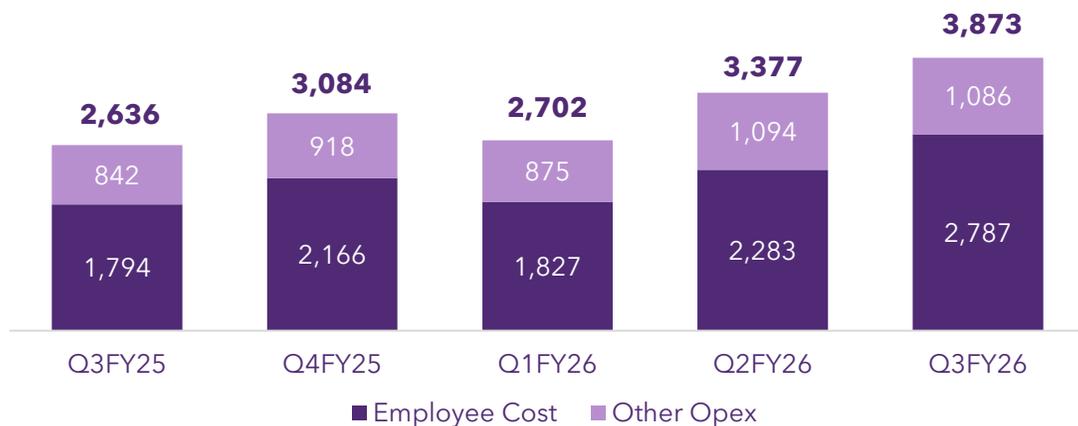
Non-Interest Income / Net Income (%)



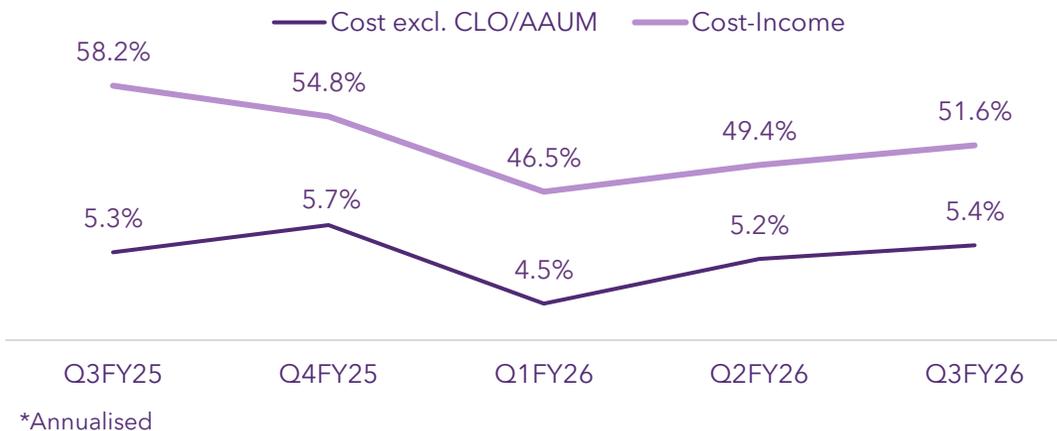
Financial Highlights

Profitable Growth Backed by Improved Cost Ratios and Credit Discipline

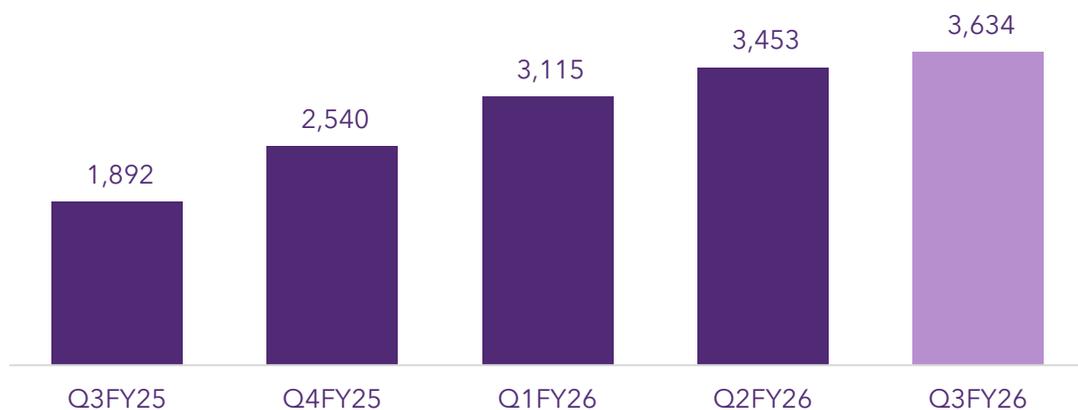
Operating Expenses (₹ mn)



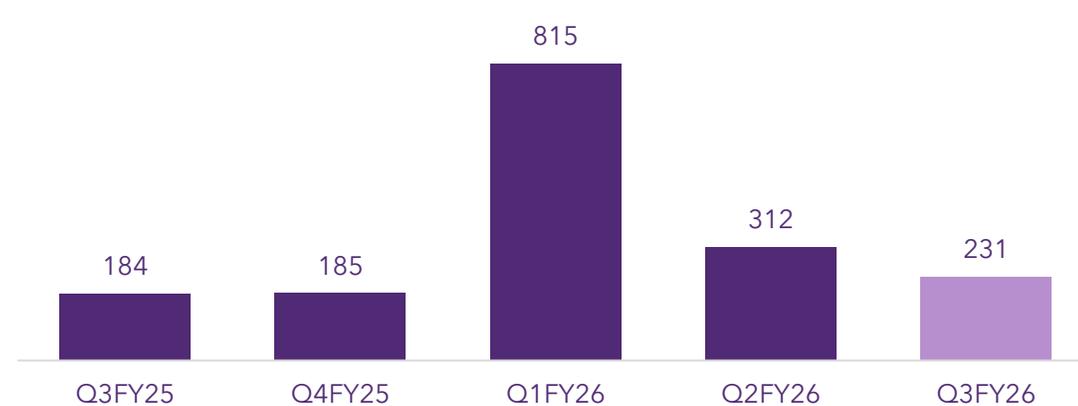
Cost-Income (%) & Cost / AAUM excl. CLO (%)*



Operating Profit (₹ mn)



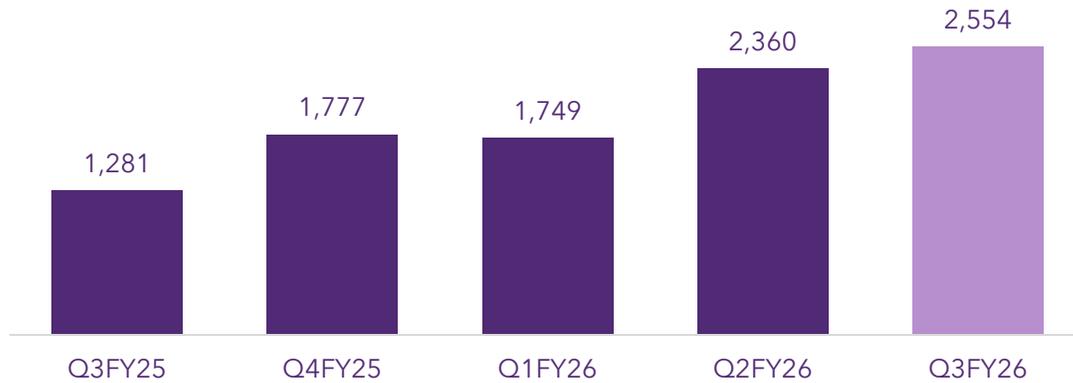
Credit Costs (₹ mn)



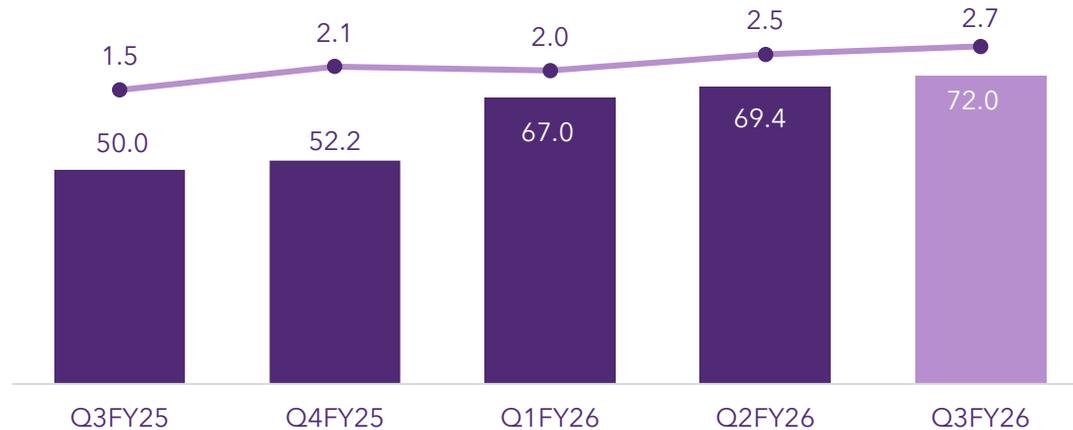
Profitability and Key Ratios

PAT rises 99% YoY

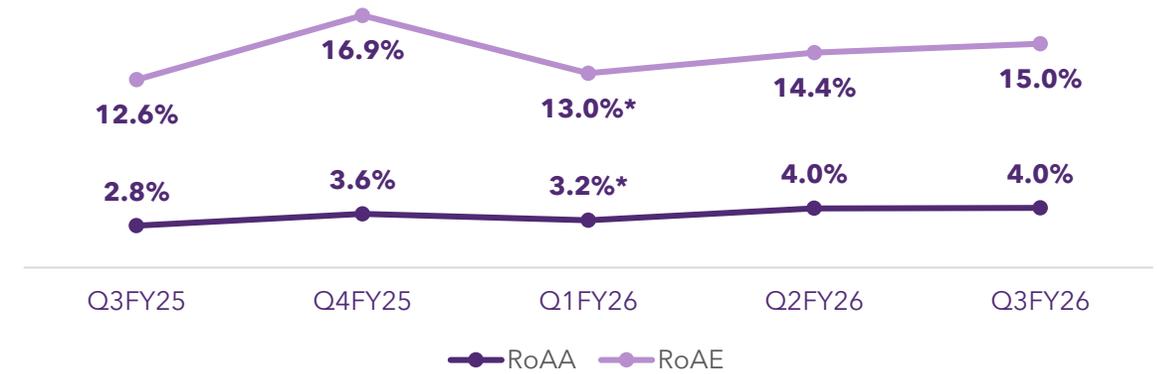
PAT (₹ mn)



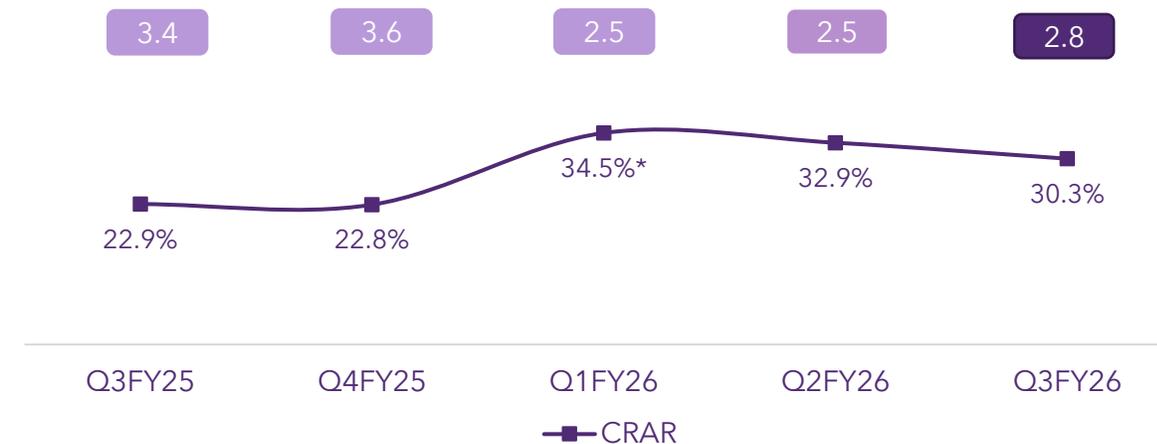
Earnings per Share and Book Value per Share (₹)



RoAA / RoAE (% annualized)



D/E (x) | CRAR

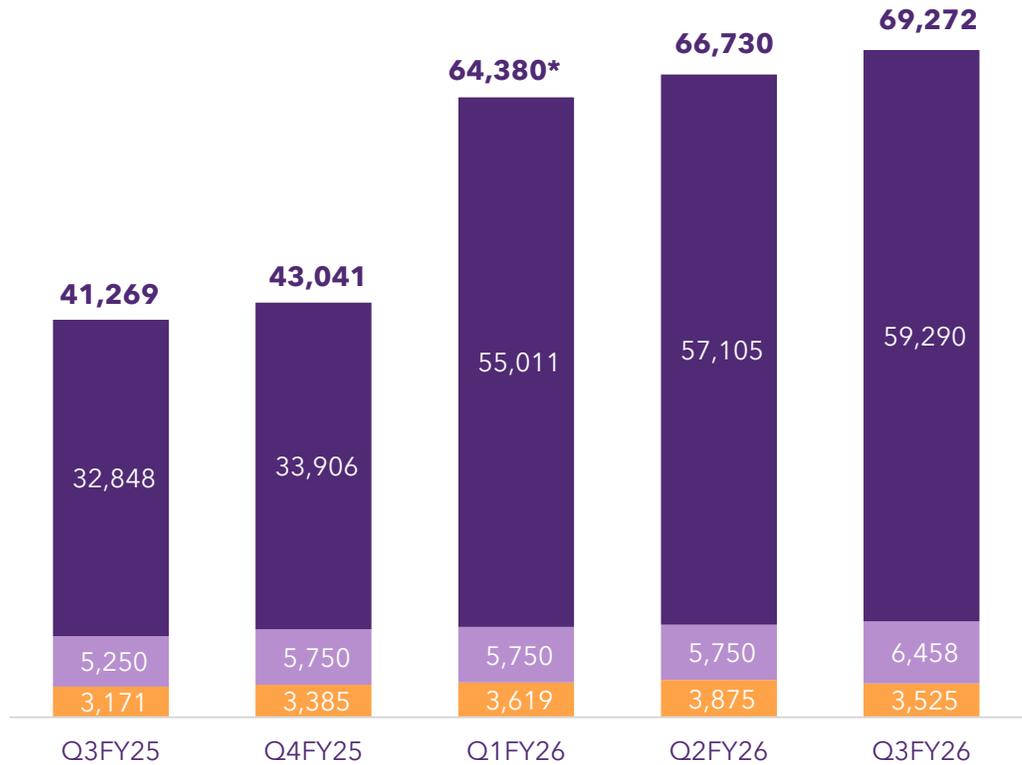


*Post equity capital infusion of Rs20 bn in Q1FY26

Robust Capital Position

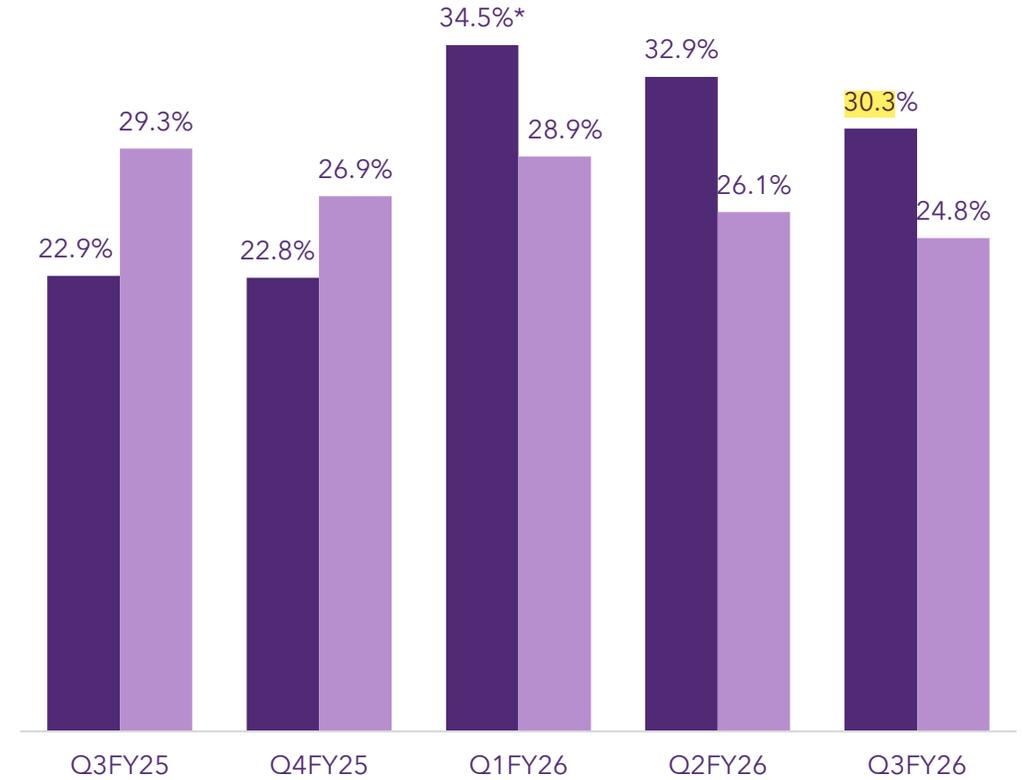
Well Capitalized for Medium Term Growth

Consolidated Network (₹ mn)



■ Subsidiaries Surplus ■ Inv. In Subsidiary ■ CGCL Network (Excl. Inv. In Subs.)

Capital Adequacy (%)

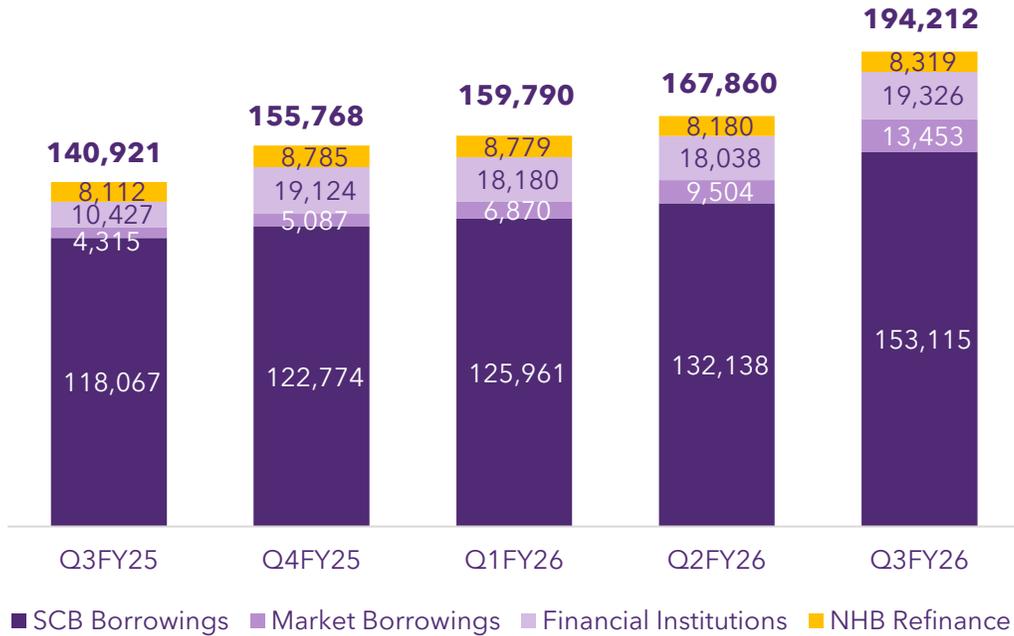


■ CGCL ■ CGHFL

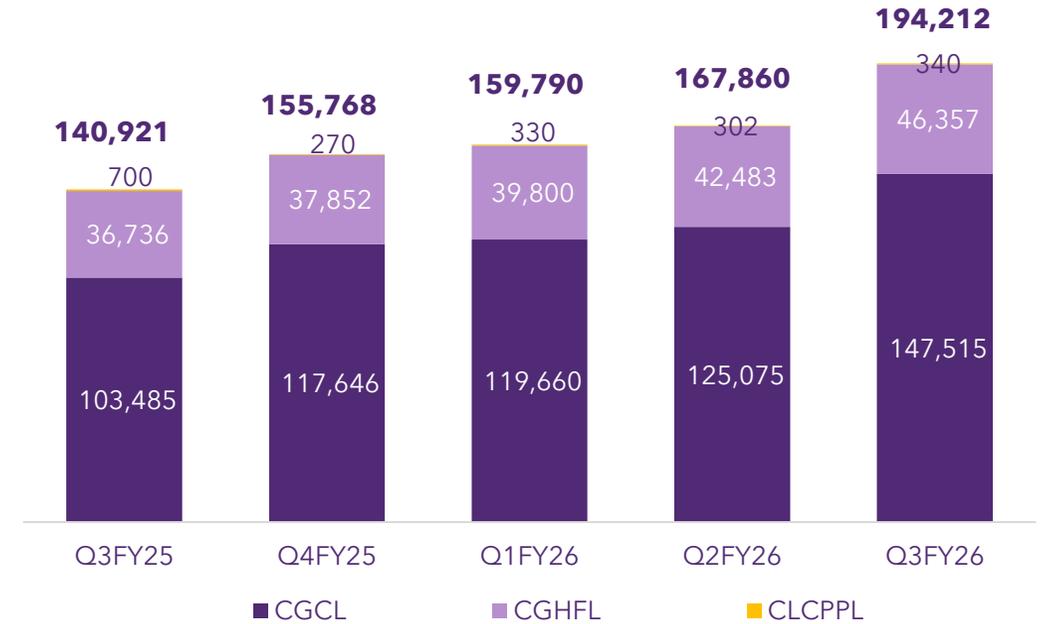
Liability Mix

Increase led by Bank Borrowings

Diversified Funding Profile (₹ mn)



Consolidated Borrowings Break-up (₹ mn)

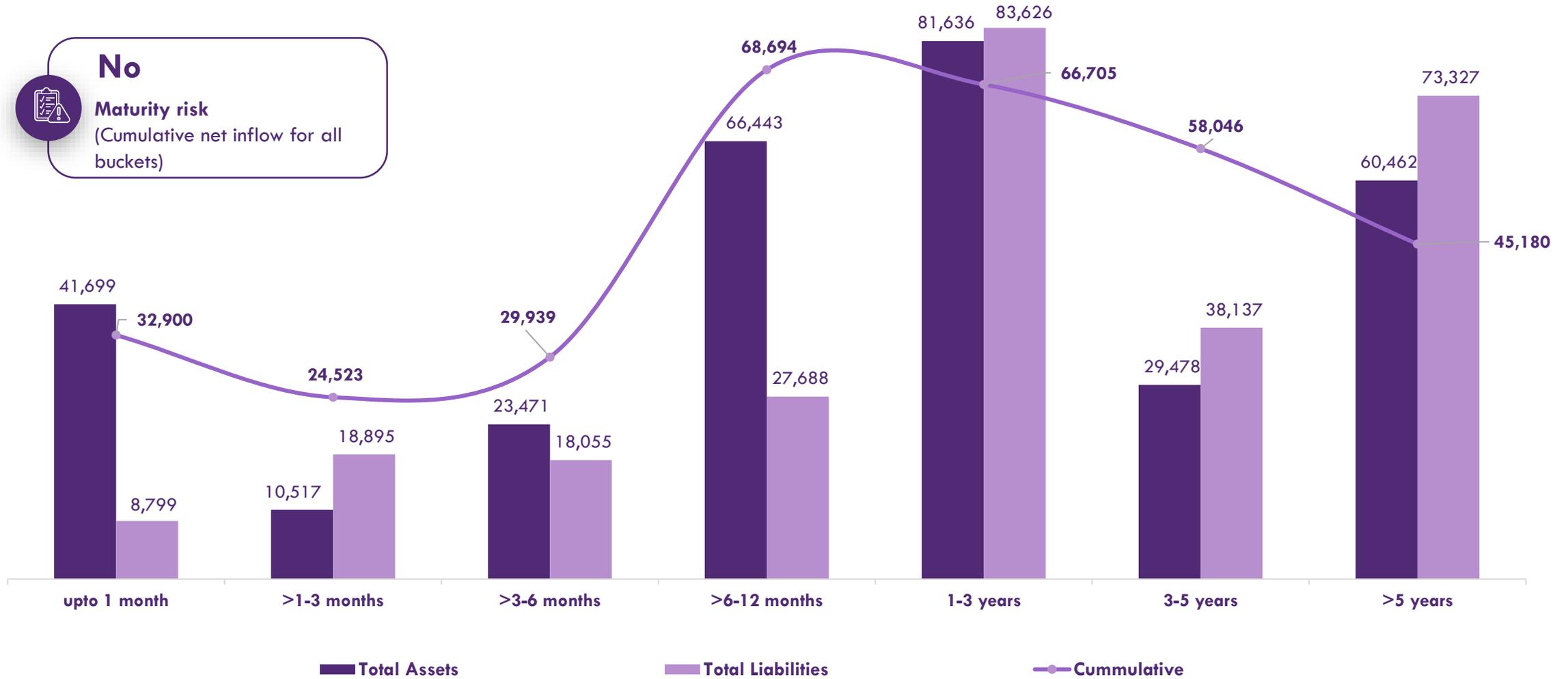


- Raised ₹6,350 mn through NCDs and CPs in Q3FY26; market borrowings comprised NCDs and CPs.
- Added 6 new bank lenders in Q3FY26 and 11 new lenders in 9MFY26.
- New sanctions for FYTD stood at ₹68,600 mn on a consolidated basis.

Asset-Liability Position

All amount in ₹ million

No
Maturity risk
 (Cumulative net inflow for all buckets)



Liquid and Overnight funds

Comfortable Liquidity Position

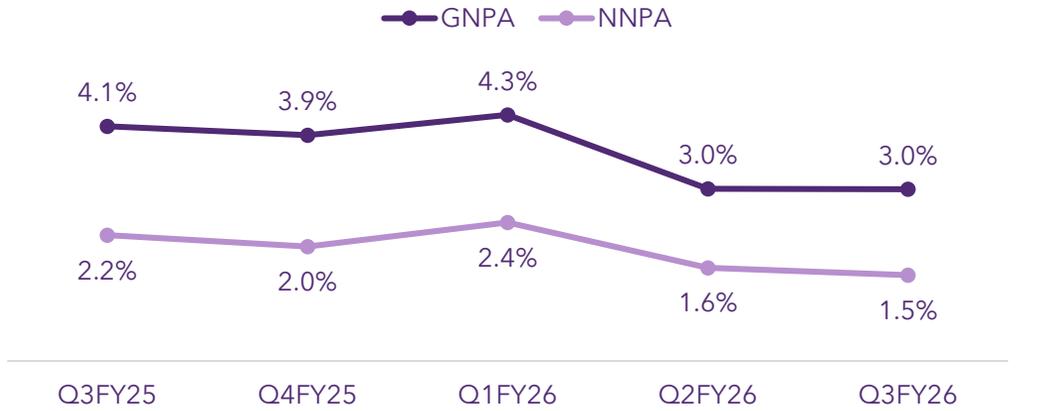
Particulars (₹ mn) (31 st Dec 2025)	CGCL (Standalone)	CGHFL	Consolidated
Cash and Bank Balances	20,764	1,425	22,188
Investment in fixed deposits	600	-	600
Investment in Mutual Funds or corporate bonds	11,493	-	11,493
Undrawn Bank Lines	2,963	5,500	8,463
Net Available cash or cash equivalents	35,819	6,925	42,744

- Total current liquidity of Rs 42,744 mn in cash and bank balances, investments and undrawn credit lines across CGCL and CGHFL.

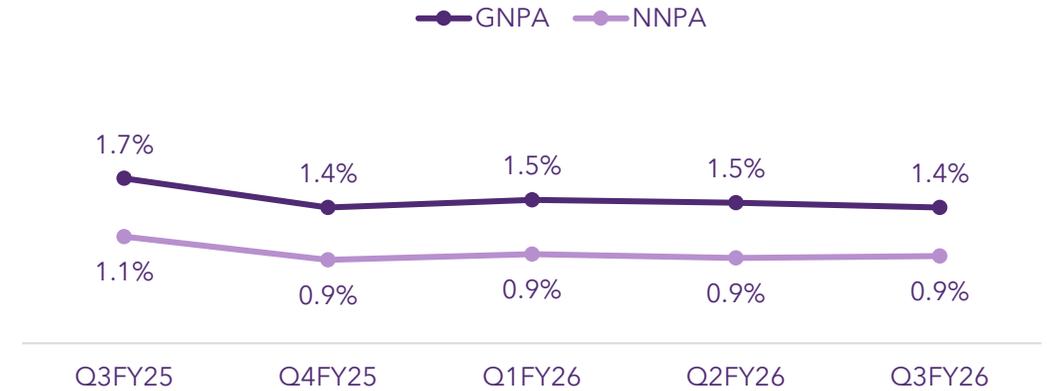
Segmental NPAs

Disciplined Underwriting Driving Sustained Improvement in Asset Quality

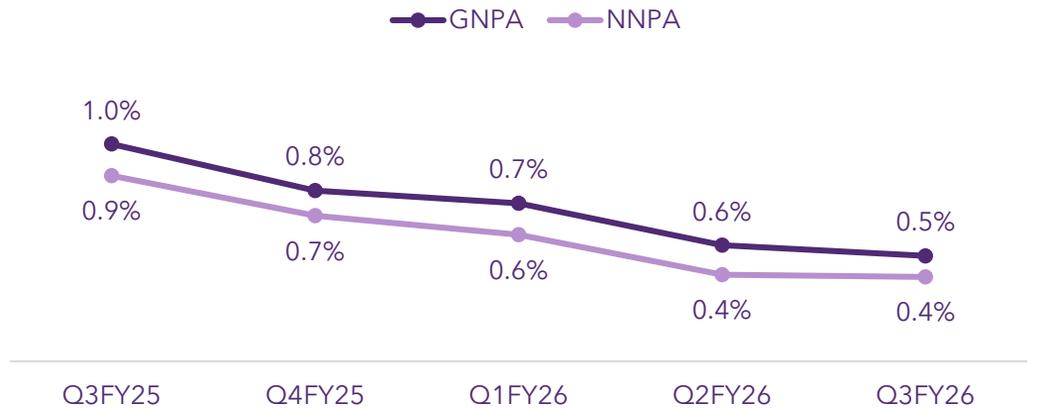
MSME Loan



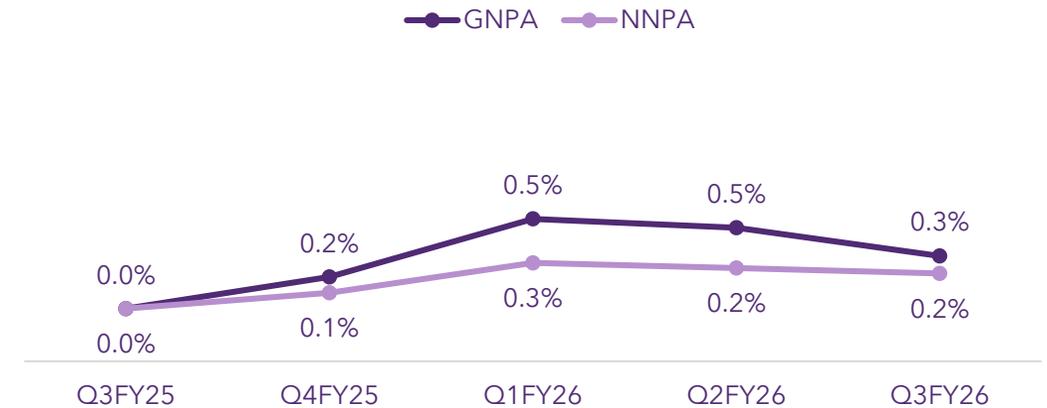
Housing Finance



Gold Loan



Construction Finance



Adequate Provisioning Coverage

₹ mn except stated

ECL Analysis As Per IndAS	Q3FY26	Q2FY26	Q1FY26	Q4FY25	Q3FY25
Stage 1 - Gross	220,712	202,607	189,118	175,797	156,044
Stage 1 - ECL Provisions	1,054	1,067	1,013	779	674
Stage 1 - Net	219,657	201,540	188,106	175,019	155,370
Stage 1 - ECL Provisions %	0.5%	0.5%	0.5%	0.4%	0.4%
Stage 2 - Gross	9,213	8,258	8,228	9,120	10,937
Stage 2 - ECL Provisions	905	919	835	703	868
Stage 2 - Net	8,308	7,338	7,393	8,417	10,069
Stage 2 - ECL Provisions %	9.8%	11.1%	10.1%	7.7%	7.9%
Stage 3 - Gross	2,753	2,741	3,355	2,867	2,840
Stage 3 - ECL Provisions	1,199	1,174	1,375	1,197	1,119
Stage 3 - Net NPA	1,554	1,567	1,981	1,670	1,721
Stage 3 - ECL Provisions %	43.6%	42.8%	41.0%	41.7%	39.4%
Total - Gross	232,678	213,606	200,702	187,784	169,822
Total ECL Provisions	3,158	3,161	3,222	2,678	2,661
Stage 3 % - Gross NPA	1.2%	1.3%	1.7%	1.5%	1.7%
Stage 3 % - Net NPA	0.7%	0.7%	1.0%	0.9%	1.0%

Consolidated Balance Sheet

Quarterly Comparison

₹ mn except stated

Particulars	Q3FY26	Q3FY25	YoY (%)	Q2FY26	QoQ (%)
Paid-up Equity	962	825	17%	962	0%
Reserves and Surplus	68,310	40,444	69%	65,769	4%
Total Equity	69,272	41,269	68%	66,730	4%
Bank Borrowings	180,760	136,433	32%	158,356	14%
Debt Securities	13,453	4,315	212%	9,504	42%
Other Liabilities and Provisions	10,253	7,738	32%	9,545	7%
Total Equity & Liabilities	273,737	189,756	44%	244,135	12%
Cash and Bank Balances	23,855	13,451	77%	18,436	29%
Investments	12,138	1,847	557%	7,460	63%
Assets under Financing Activities	227,291	165,205	38%	208,216	9%
Other Assets	10,452	9,253	13%	10,024	4%
Total Assets	273,737	189,756	44%	244,135	12%

Consolidated Income Statement

Quarterly and Nine Month Comparison

Particulars	Q3FY26	Q3FY25	Y-o-Y (%)	Q2FY26	Q-o-Q (%)	9MFY26	9MFY25	YoY (%)
Interest earned	9,416	6,783	39%	8,854	6%	26,366	18,663	41%
Interest expense	4,314	3,330	30%	4,059	6%	12,312	9,155	34%
Net interest income	5,103	3,453	48%	4,795	6%	14,054	9,508	48%
Net car loan fees	209	292	(28%)	252	(17%)	695	720	(4%)
Co-lending income	1,157	309	274%	806	43%	2,668	1,079	147%
Insurance distribution	342	137	150%	278	23%	872	389	124%
Other operating income	697	336	107%	698	(0.2%)	1,865	1,007	85%
Non-interest income	2,404	1,074	124%	2,034	18%	6,099	3,196	91%
Total income	7,507	4,528	66%	6,829	10%	20,154	12,704	59%
Employee cost	2,787	1,794	55%	2,283	22%	6,897	5,263	31%
Other expenses	1,086	842	29%	1,094	(1%)	3,056	2,639	16%
Operating expenses	3,873	2,636	47%	3,377	15%	9,952	7,903	26%
Operating profit	3,634	1,892	92%	3,453	5%	10,201	4,801	112%
ECL provisions	145	108	35%	289	(50%)	1,148	403	185%
Write-offs	86	77	12%	23	282%	210	420	(50%)
Total provisions	231	184	25%	312	(26%)	1,357	823	65%
Profit before tax	3,403	1,707	99%	3,141	8%	8,844	3,978	122%
Tax	848	426	99%	781	9%	2,180	970	125%
Implied tax rate	24.9%	25.0%	(0.1%)	24.9%	-	24.7%	24.4%	0.3%
Profit after tax	2,554	1,281	99%	2,360	8%	6,663	3,008	122%

RoAA Tree

Calculated as % of Average Assets (%)	Q3FY25	Q4FY25	Q1FY26	Q2FY26	Q3FY26	9MFY25	9MFY26
Interest income	14.9%	14.9%	14.7%	14.8%	14.5%	14.6%	14.6%
Interest expenses	7.3%	7.2%	7.1%	6.8%	6.7%	7.2%	6.8%
Net interest income	7.6%	7.7%	7.5%	8.0%	7.9%	7.4%	7.8%
Net Car Loan Fee	0.6%	0.5%	0.4%	0.4%	0.3%	0.6%	0.4%
Co-lending Income	0.7%	1.1%	1.3%	1.4%	1.8%	0.8%	1.5%
Insurance distribution	0.3%	0.5%	0.5%	0.5%	0.5%	0.3%	0.5%
Other income	0.7%	1.6%	0.9%	1.2%	1.1%	0.8%	1.0%
Non-interest income	2.4%	3.6%	3.0%	3.4%	3.7%	2.5%	3.4%
Net total income	9.9%	11.3%	10.5%	11.5%	11.6%	9.9%	11.1%
Employee expenses	3.9%	4.4%	3.3%	3.8%	4.3%	4.1%	3.8%
Other expenses	1.3%	1.3%	1.1%	1.4%	1.2%	1.5%	1.3%
D&A	0.6%	0.6%	0.4%	0.4%	0.4%	0.6%	0.4%
Operating expenses	5.8%	6.2%	4.9%	5.7%	6.0%	6.2%	5.5%
Operating profit	4.2%	5.1%	5.6%	5.8%	5.6%	3.8%	5.6%
ECL provisions	0.2%	0.5%	1.3%	0.5%	0.2%	0.3%	0.6%
Write-offs	0.2%	-0.1%	0.2%	0.0%	0.1%	0.3%	0.1%
Total Provisions	0.4%	0.4%	1.5%	0.5%	0.4%	0.6%	0.8%
Profit before tax	3.7%	4.7%	4.2%	5.3%	5.3%	3.1%	4.9%
Profit after tax (RoAA)	2.8%	3.6%	3.2%	4.0%	4.0%	2.4%	3.7%

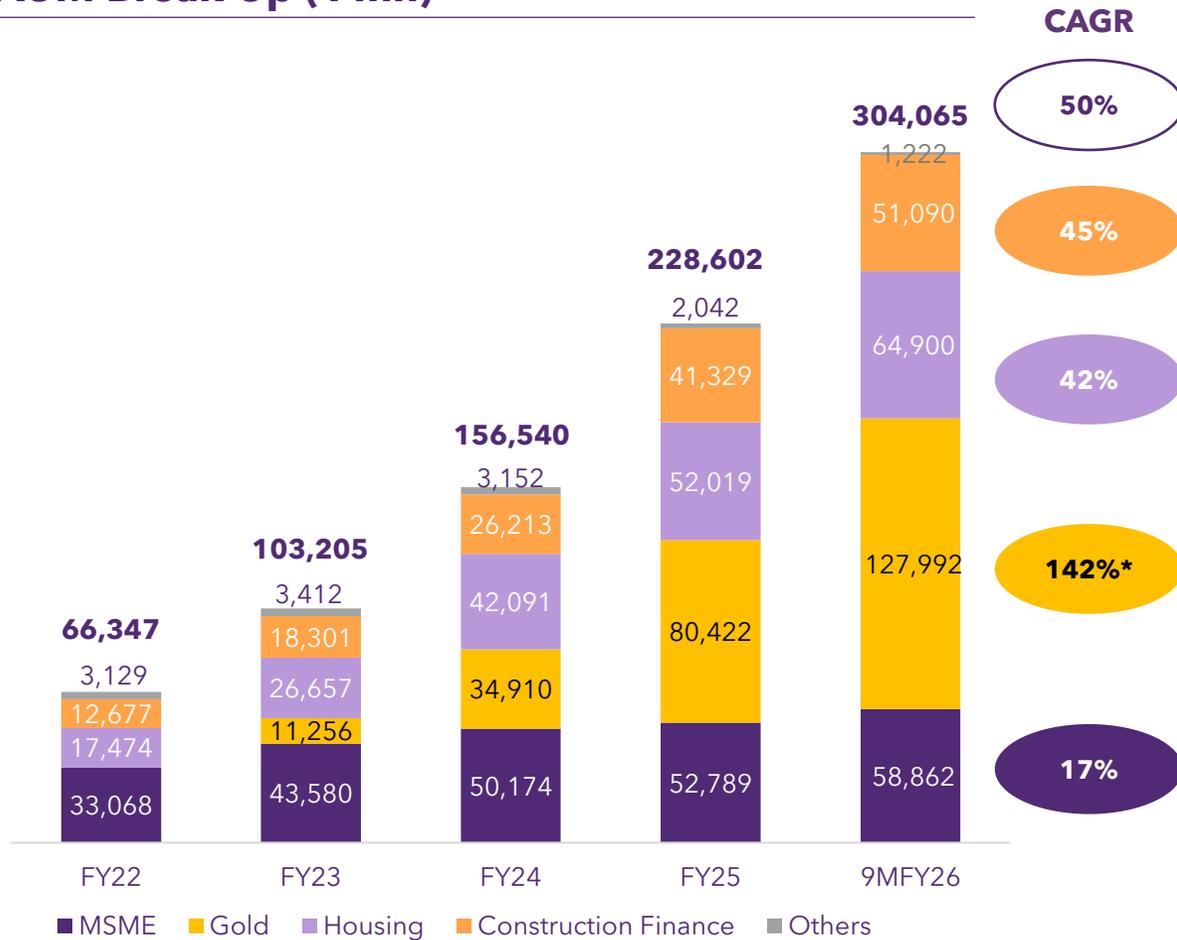


4 Yearly Financial Performance

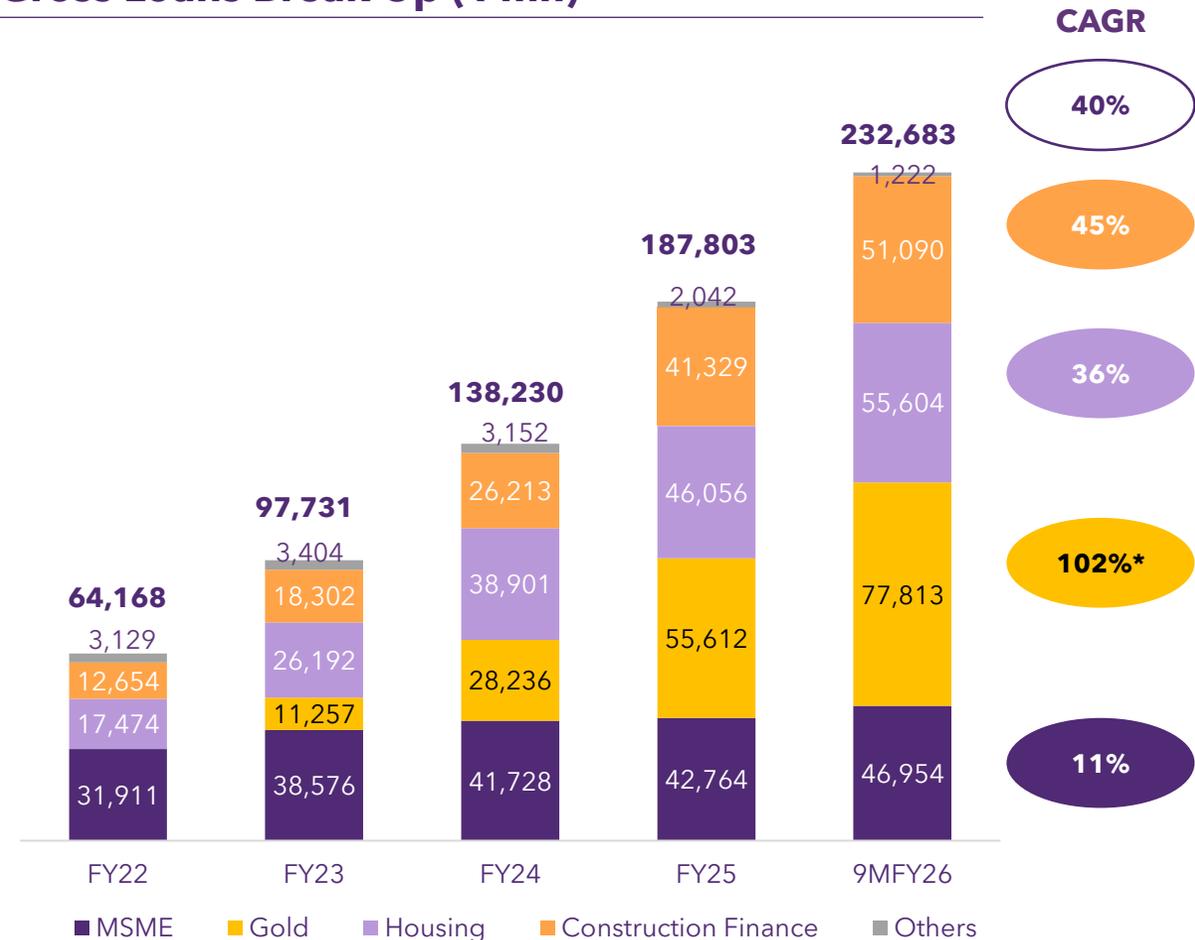
AUM and Loan Growth

Consolidated AUM Up 50% CAGR FY22-9MFY26

AUM Break Up (₹ mn)



Gross Loans Break Up (₹ mn)



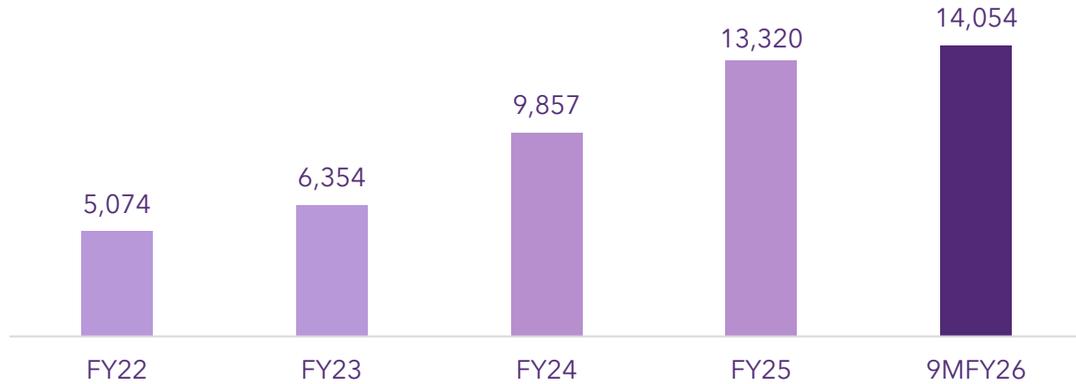
Note: *CAGR FY23-9MFY26

MSME AUM includes MSME, Micro LAP and Solar Loans; MSME, Gold, and Housing AUM values are inclusive of co-lending and directly assigned AUM; Others include Indirect Lending, Small Business Loans and Employee Loans

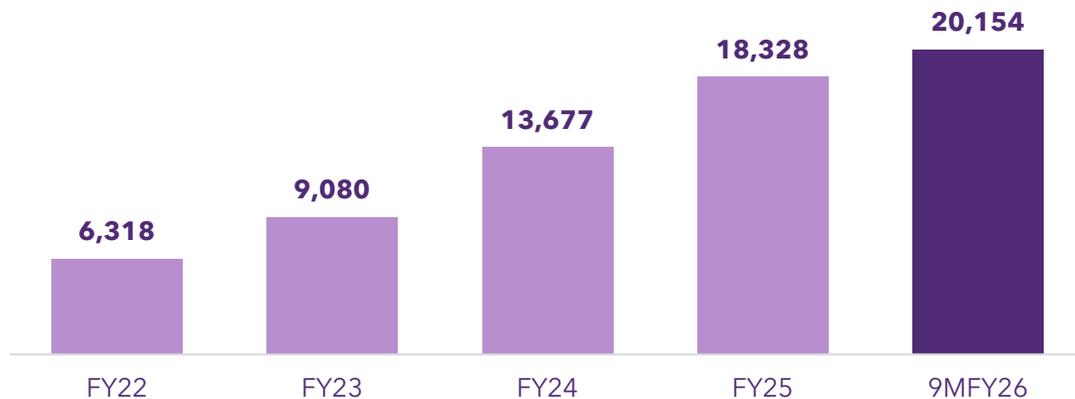
Financial Highlights

High share of non-interest income

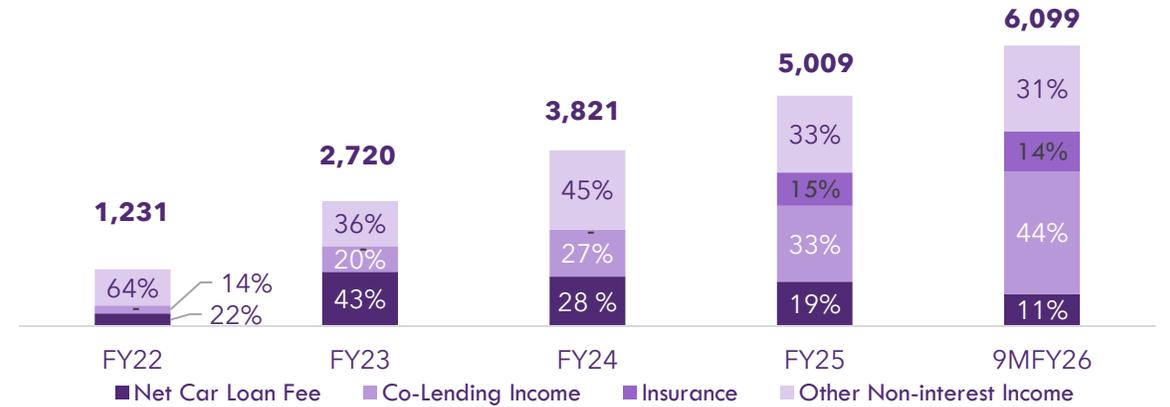
Net Interest Income (₹ mn)



Net Total Income (₹ mn)

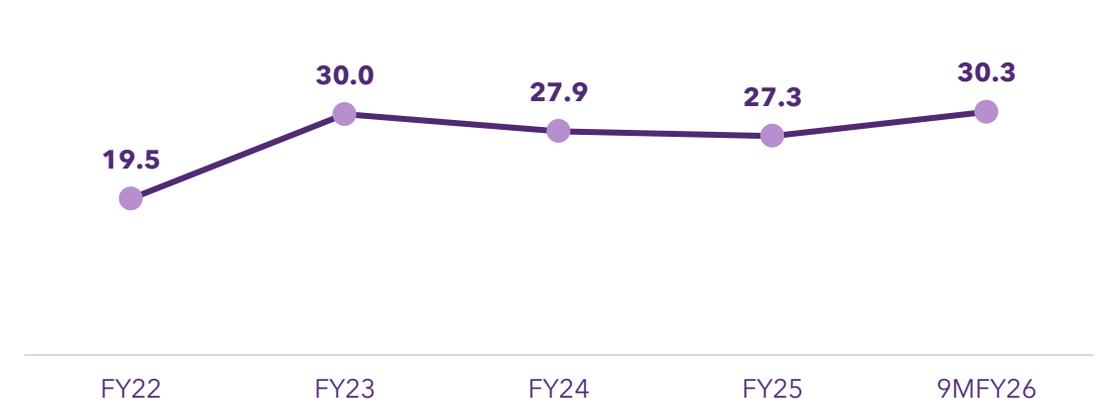


Non-Interest Income^ (₹ mn)



^Adjusted for Car Loan Origination (CLO) Commission Expense

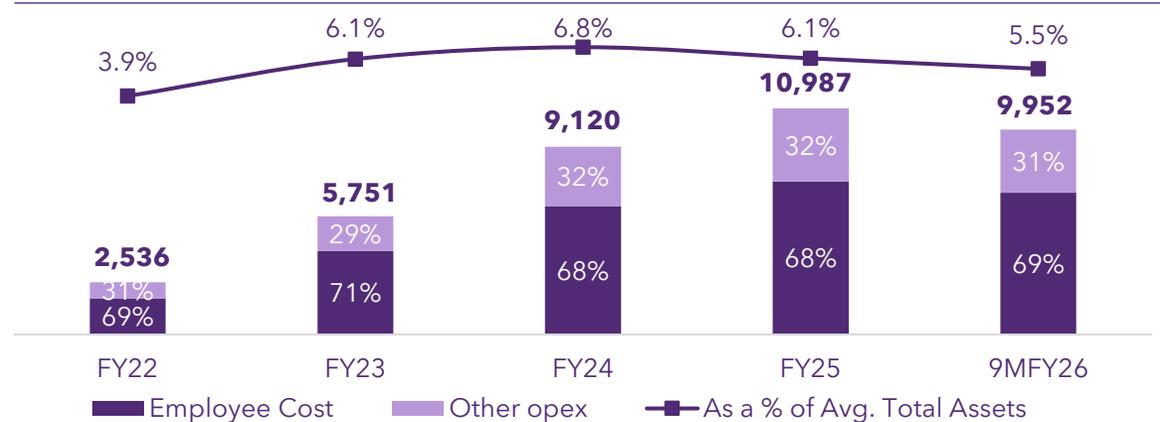
Non-Interest Income / Net Income (%)



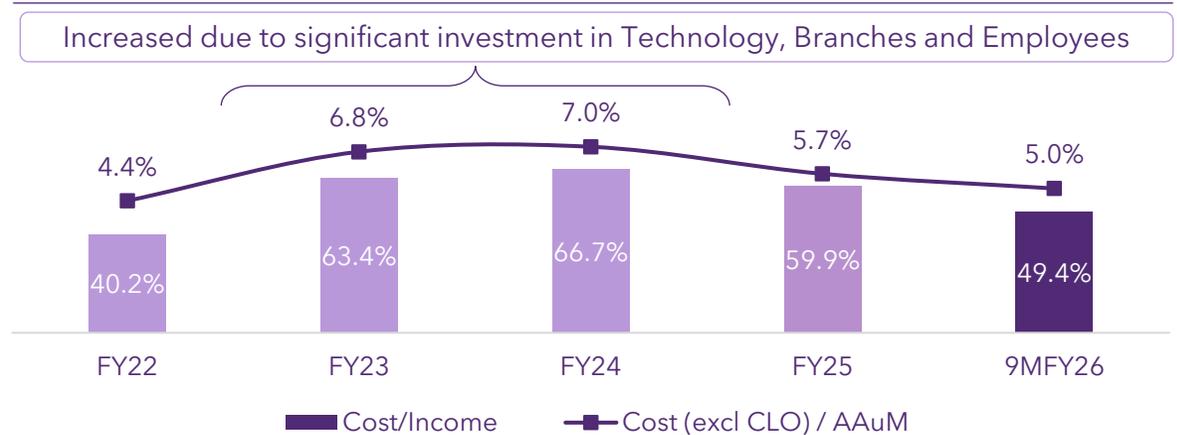
Financial Highlights

Improving Operating Efficiency

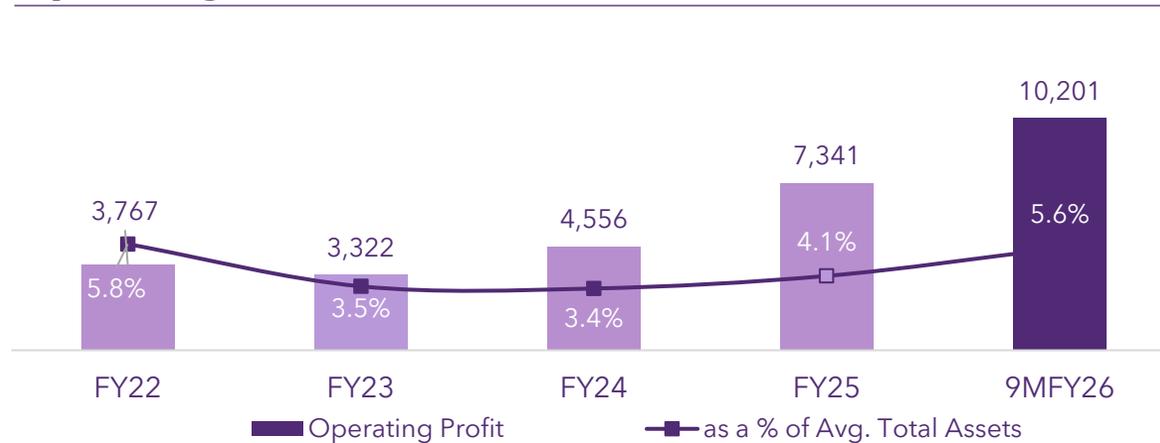
Operating Expense (₹ mn)*



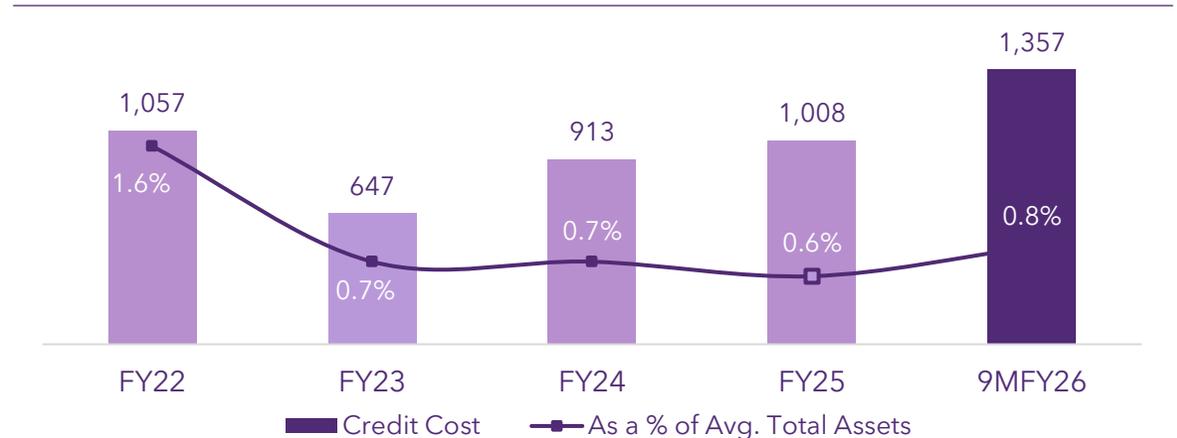
Cost-Income (%)*



Operating Profit (₹ mn)



Credit Costs* (₹ mn)

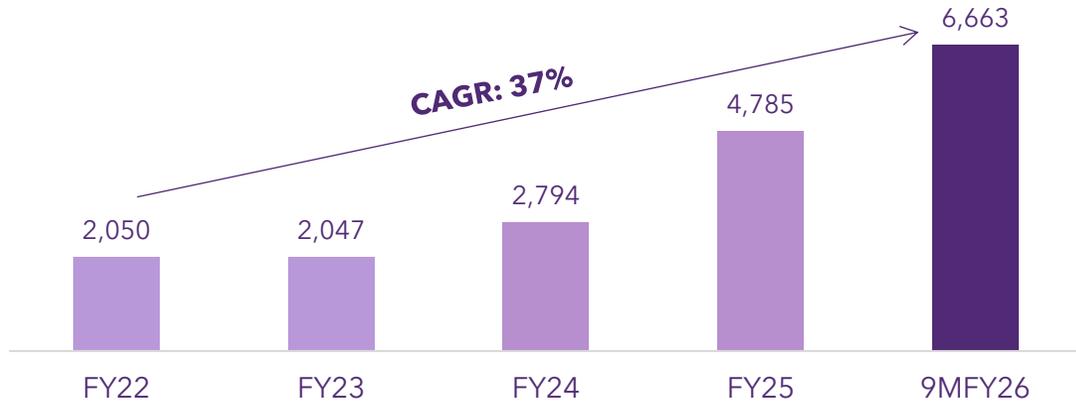


*Impairment of financial instruments (expected credit loss)

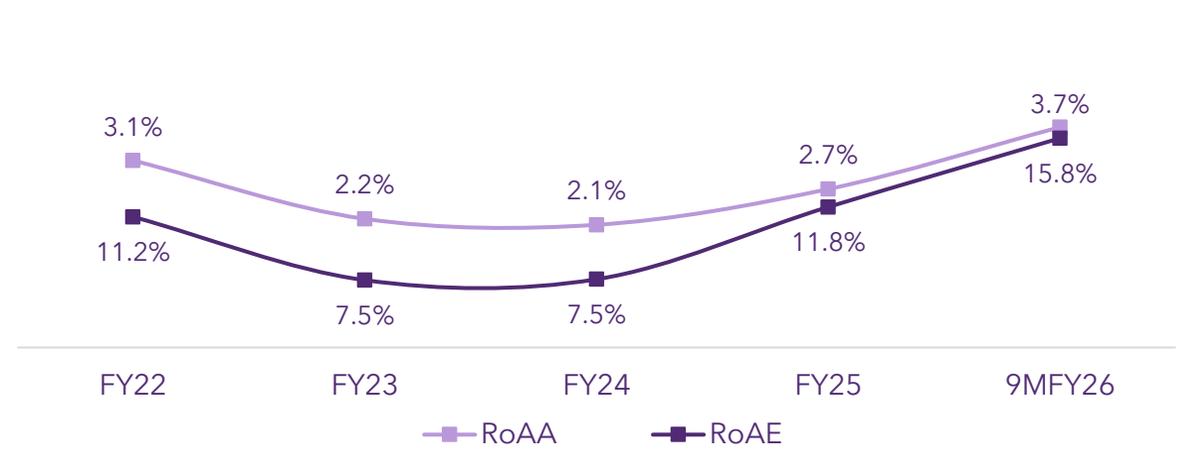
Financial Highlights

Improving Return Metrics

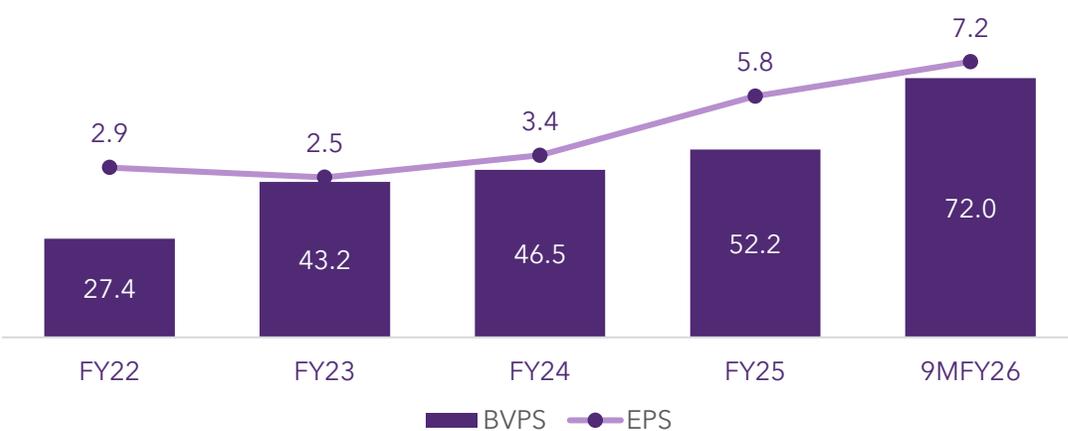
Profit After Tax (₹ mn)



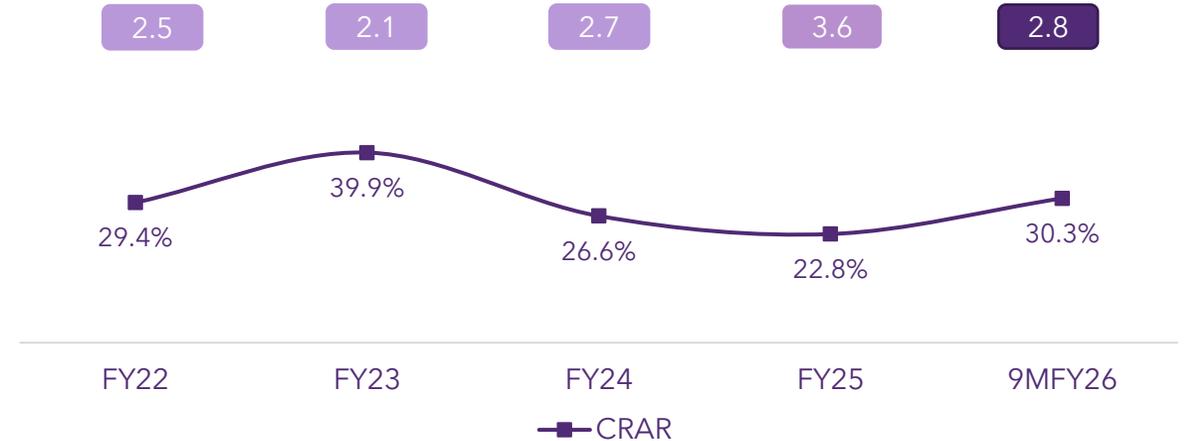
RoAA (%) | RoAE (%)



Earnings per Share and Book Value per Share (₹)

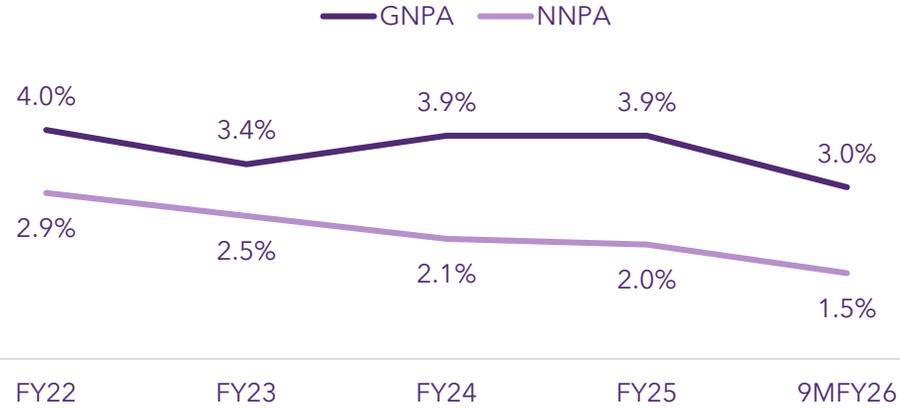


D/E (x) | CRAR

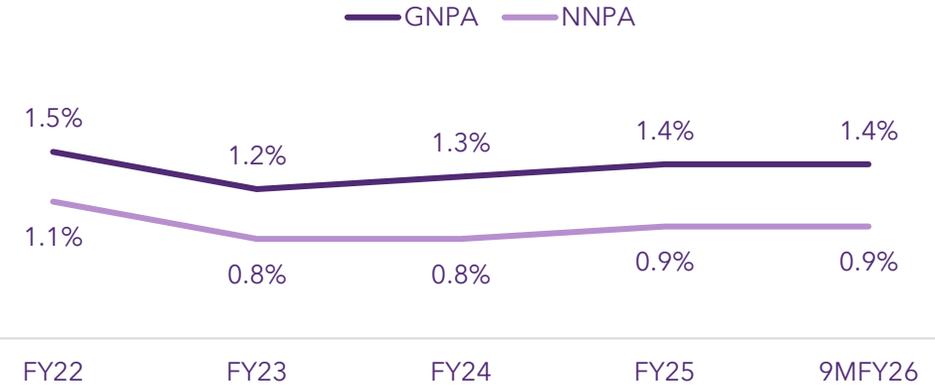


Segmental NPAs

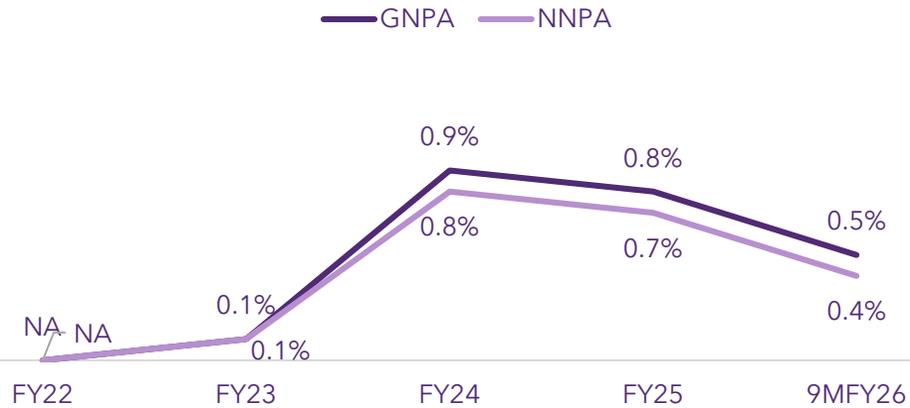
MSME Loan



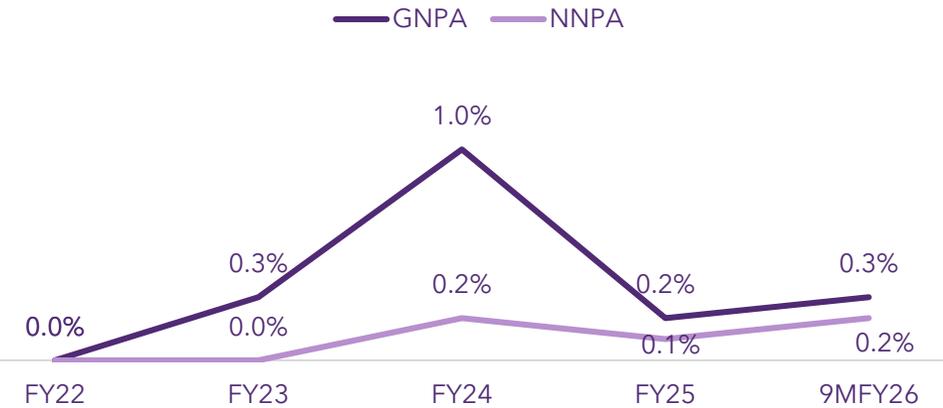
Housing Finance



Gold Loan



Retail Construction Finance



Asset Quality

Adequate Provisioning Coverage

₹ mn except stated

ECL Analysis As Per IndAS	FY22	FY23	FY24	FY25	9MFY26
Stage 1 - Gross	57,255	90,920	129,580	1,75,797	220,712
Stage 1 - ECL Provisions	377	461	619	779	1,054
Stage 1 - Net	56,877	90,459	128,961	1,75,019	219,657
Stage 1 - ECL Provisions %	0.7%	0.5%	0.5%	0.4%	0.5%
Stage 2 - Gross	6,373	5,108	5,987	9,120	9,213
Stage 2 - ECL Provisions	854	807	746	703	905
Stage 2 - Net	5,519	4,301	5,241	8,417	8,308
Stage 2 - ECL Provisions %	13.4%	15.8%	12.5%	7.7%	9.8%
Stage 3 - Gross	1,562	1,704	2,661	2,867	2,753
Stage 3 - ECL Provisions	476	526	1,202	1,197	1,199
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%	43.6%
Total - Gross	65,189	97,732	138,227	187,784	232,678
Total ECL Provisions	1,707	1,794	2,567	2,678	3,158
Stage 3 % - Gross NPA	2.4%	1.7%	1.9%	1.5%	1.2%
Stage 3 % - Net NPA	1.7%	1.2%	1.1%	0.9%	0.7%

Consolidated Balance Sheet

Yearly Comparison

All figures in ₹ mn except stated otherwise

Balance Sheet	FY21	FY22	FY23	FY24	FY25	FY21-25 CAGR
Liabilities						
Paid-up equity	351	351	412	825	825	
Reserves	16,822	18,873	35,242	37,541	42,216	
Total Equity	17,173	19,225	35,655	38,366	43,041	25.8%
Borrowings	37,689	48,084	75,113	104,069	155,768	42.6%
Other liabilities	3,269	4,219	7,246	9,062	9,504	
Total liabilities	58,131	71,528	118,013	151,497	208,313	37.6%
Assets						
Cash and equivalents	2,242	3,531	15,100	6,746	15,312	
Investments	8,075	3,775	2,155	2,162	1,604	
Loans	46,863	62,708	94,816	134,212	182,515	40.5%
Other assets	951	1,514	5,942	8,377	8,882	
Total assets	58,131	71,528	118,013	151,497	208,313	37.6%

Consolidated Income Statement

Yearly Comparison

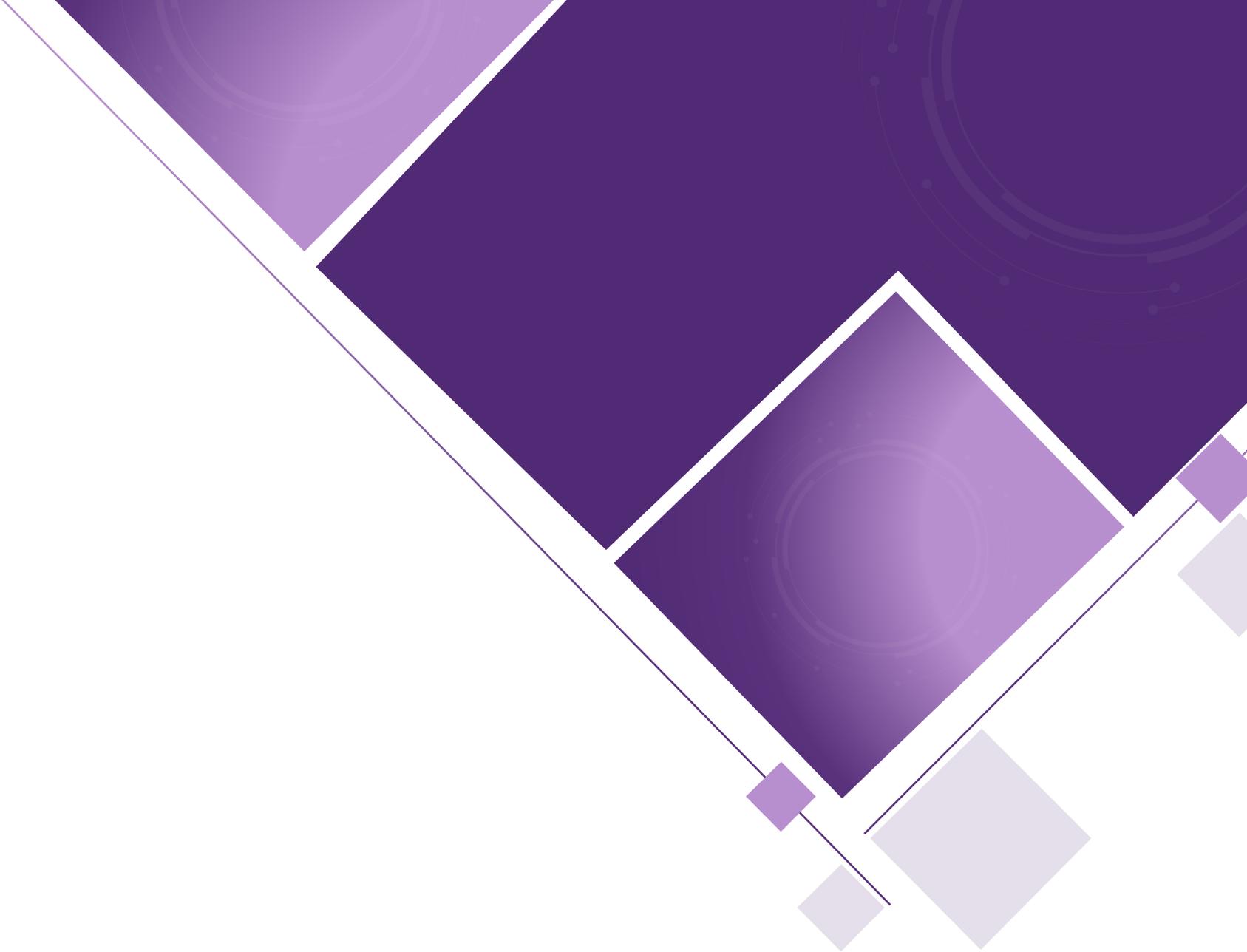
All figures in ₹ mn except stated otherwise

Profit and Loss A/c	FY21	FY22	FY23	FY24	FY25	FY21-25 CAGR
Interest income	6,735	8,396	11,678	18,229	26,055	
Interest expenses	2,887	3,308	5,317	8,372	12,736	
Net interest income	3,848	5,087	6,361	9,857	13,320	36.4%
Net Car Loan Fee	-	276	1,179	1,076	963	
Co-lending Income	-	170	557	1,018	1,633	
Insurance distribution	-	-	-	-	628	
Other operating income	636	785	983	1,727	1,785	
Non interest income	636	1,231	2,719	3,821	5,009	67.5%
Net income	4,484	6,318	9,080	13,677	18,328	42.2%
Employee expenses	994	1,746	4,061	6,237	7,430	
Other expenses	526	790	1,690	2,870	3,557	
Operating expenses	1,520	2,536	5,750	9,107	10,987	64.0%
Operating profit	2,964	3,783	3,330	4,570	7,341	25.4%
ECL provisions	545	618	77	713	635	
Write-offs	62	439	570	199	373	
Total Provisions	607	1,057	647	913	1,008	13.5%
Profit before tax	2,357	2,726	2,683	3,656	6,333	28.0%
Tax	588	676	636	862	1,548	
Implied Tax rate (%)	24.9%	24.8%	23.7%	23.6%	24.4%	
Profit after tax	1,770	2,050	2,047	2,794	4,785	28.2%

RoAA Tree

Calculated as % of Average Assets (%)	FY21	FY22	FY23	FY24	FY25
Interest income	13.1%	13.0%	12.3%	13.5%	14.5%
Interest expenses	5.6%	5.1%	5.6%	6.2%	7.1%
Net interest income	7.5%	7.8%	6.7%	7.3%	7.4%
Net Car Loan Fee	-	0.4%	1.2%	0.8%	0.5%
Co-lending Income	-	0.3%	0.6%	0.7%	0.9%
Insurance distribution	-	-	-	-	0.3%
Other operating income	1.2%	1.2%	1.0%	1.3%	1.0%
Non-interest income	1.2%	1.9%	2.9%	2.8%	2.8%
Net income	8.7%	9.7%	9.6%	10.1%	10.2%
Employee expenses	1.9%	2.7%	4.3%	4.6%	4.1%
Other expenses	1.0%	1.2%	1.8%	2.1%	2.0%
Operating expenses	3.0%	3.9%	6.1%	6.8%	6.1%
Operating profit	5.8%	5.8%	3.5%	3.4%	4.1%
ECL provisions	1.1%	1.0%	0.1%	0.5%	0.3%
Write-offs	0.1%	0.7%	0.6%	0.1%	0.2%
Provisions	1.2%	1.6%	0.7%	0.7%	0.6%
Profit before tax	4.6%	4.2%	2.8%	2.7%	3.5%
Tax	1.1%	1.0%	0.6%	0.6%	0.9%
Profit after tax (RoAA)	3.4%	3.1%	2.2%	2.1%	2.7%

5 ESG





- 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

Our Focus Sustainable Development Goals Compass



ESG Snapshot & Ratings for FY25

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** fatalities 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

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 (Only NBFC to qualify for S&P CSA Yearbook)	71 (Industry Average 30)

S&P Global Corporate Sustainability Assessment (CSA)

CGCL achieved an impressive score of 71 highest in the NBFC sector, exceeding the industry average of 30



Why This Matters

- ❖ The **S&P Global CSA** - respected benchmark for ESG practices, assessing risks and opportunities
- ❖ Capri Global's performance reflects leadership in ethics, inclusion, and transparency in disclosures



What this Represents

- ❖ **Drives environmental, societal and governance as priorities**
- ❖ Strengthening ESG framework showcases **sustainability as a core principle**
- ❖ Highlights efforts in **creating sustainable value** for all stakeholders

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

93% disclosure rate

for CSA-required information reflecting very high data availability

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*

Zero Customer Complaints Pending
 We had 17 complaints pending as of 31st March 2025 which were subsequently resolved by 30th April 2025

Training & Awareness Programs
 On ESG Principles conducted for Board of Directors and KMPs

Note: As on 31-Mar-25



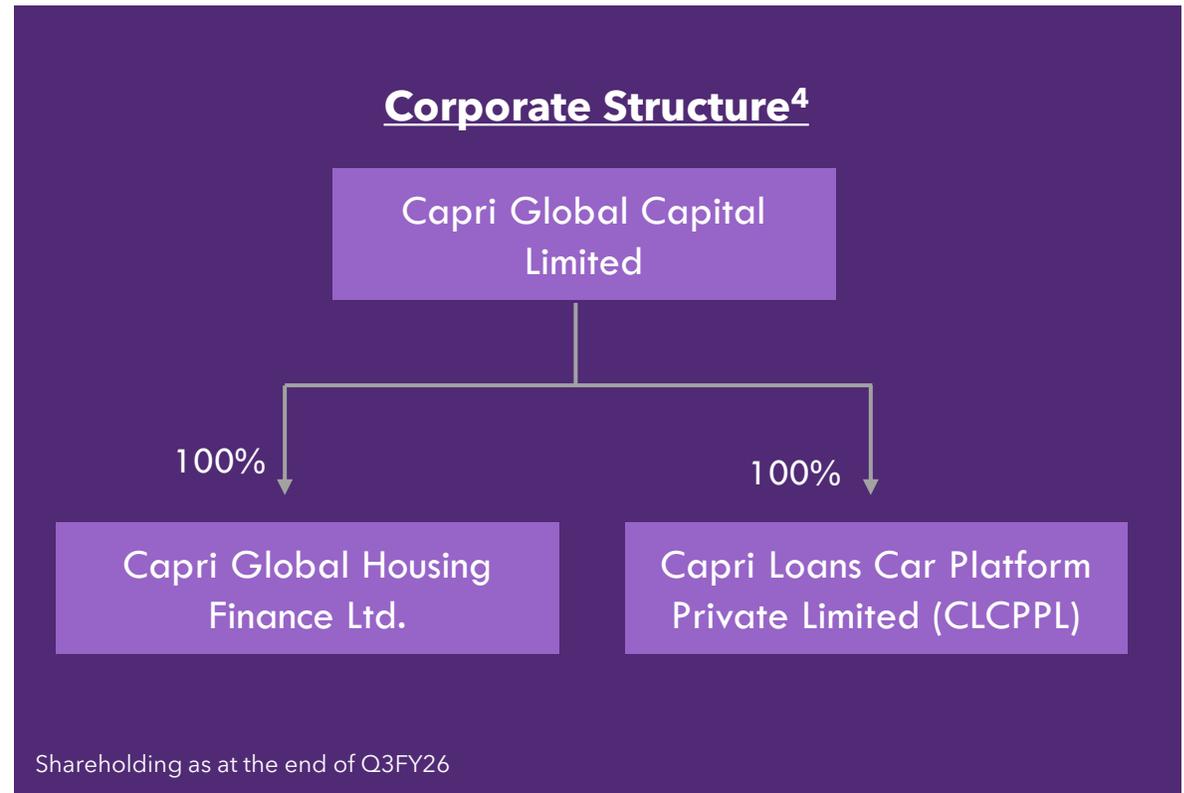
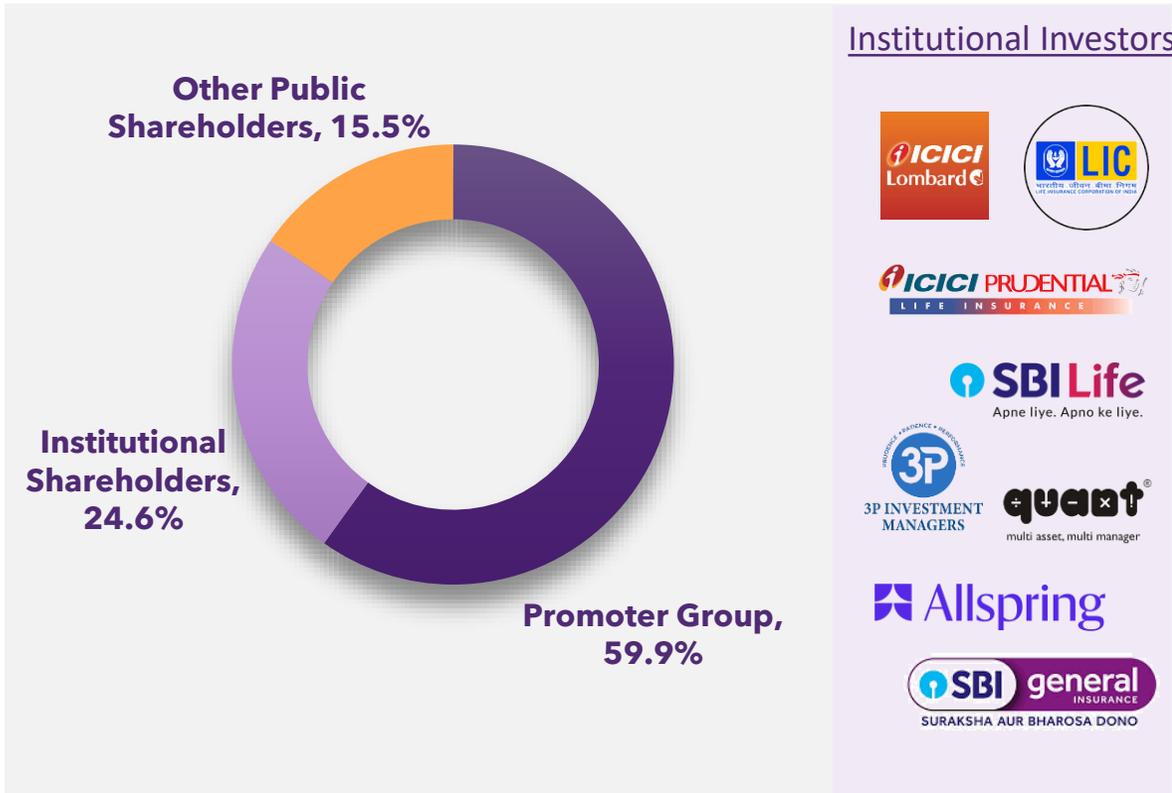
- **Strategic Vision:** Deploying capital to uplift underserved communities through impactful, scalable interventions.
- **Proven Model:** Need-based, multi-stakeholder approach with strong M&E governance, enabling replication and sustainability.
- **High Impact: Over 1 million** lives impacted across livelihoods, education, health, and rural infrastructure development.
- **Key Outcomes:** Women empowerment, sustainable Livelihood, improved education, maternal health, and green practices.

Lives Positively Impacted :
1,024,287

Capri's CSR strategy stands at the intersection of purpose and performance, delivering social value through impactful, well-governed investments. Our approach is structured yet agile. It is built on identifying real needs, aligning stakeholders, and designing scalable interventions under robust monitoring and evaluation frameworks. This ensures that each initiative creates measurable and replicable change.

Shareholding

Ownership Structure & Capital Position



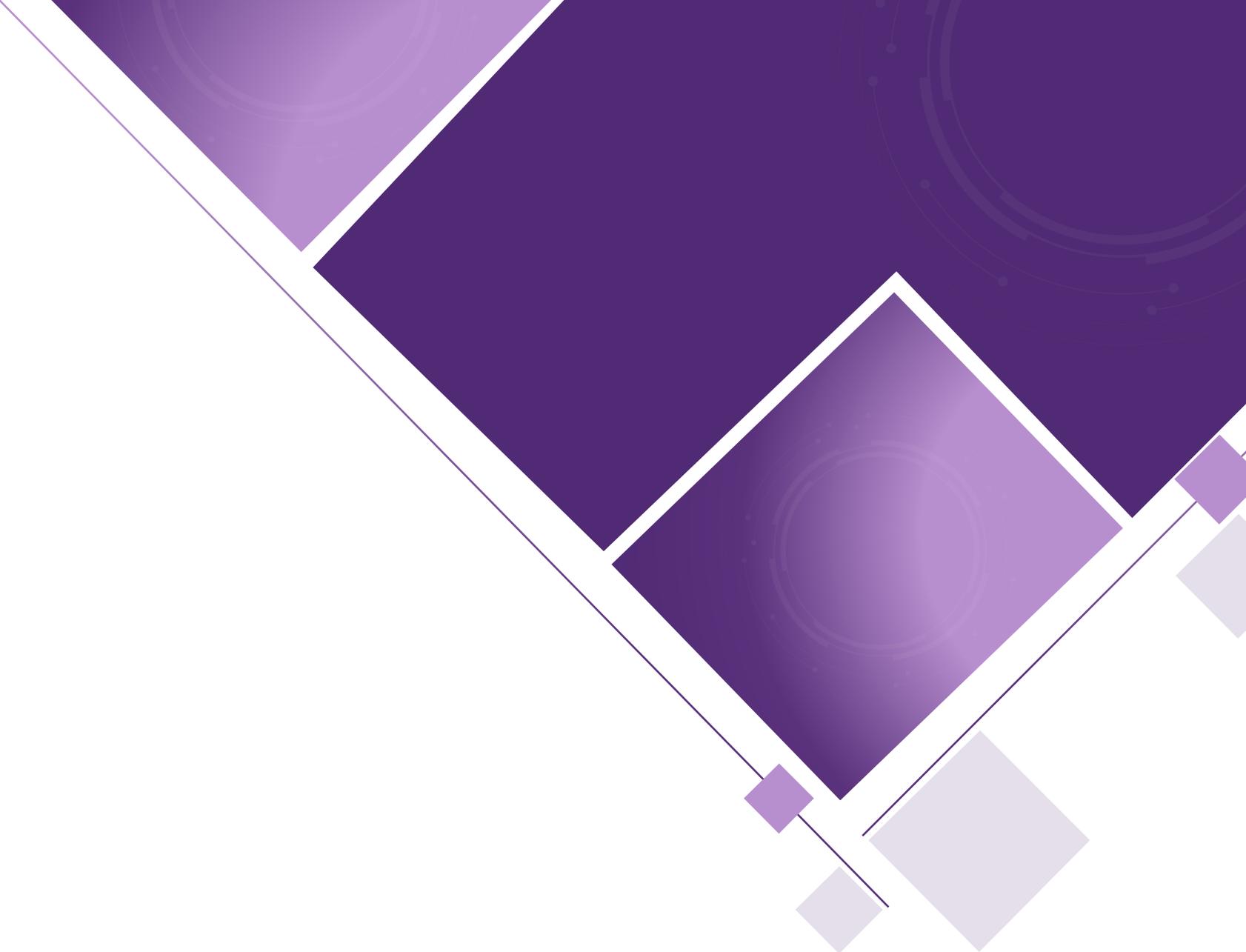
₹ 176bn
US\$ 2.0bn²
Market capitalisation¹

₹ 69.3bn
Cons. Net worth³ (Q3FY26)

₹ 961.6mn
Paid-up Equity

₹ 1
Face Value

6 Annexure



Awards and Recognition



"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

Building the Brand Capri Loans

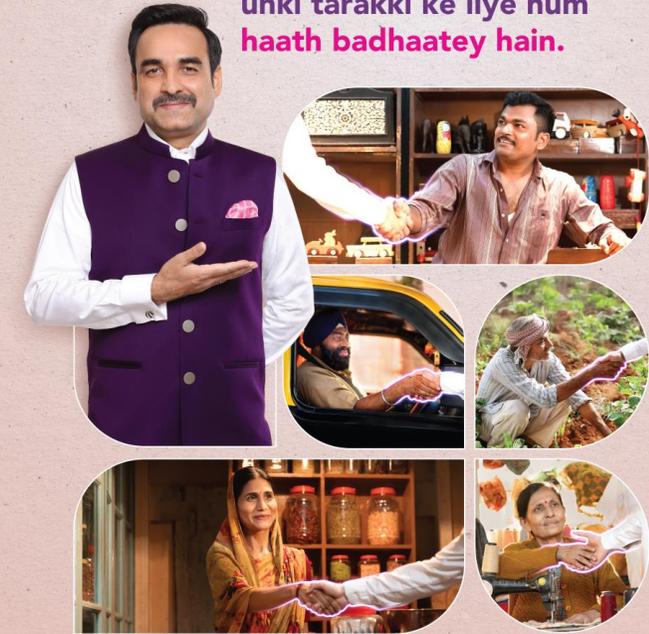
#TarrakiKeHaath

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 chalayey hain,
unki tarakki ke liye hum
haath badhaatey hain.



#TarrakiKeHaath

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



Tarakki Ke
Haath

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Thank You!



Our Vision

To create an inclusive & transformative credit ecosystem, with equal & fair access to capital for people & businesses and help them fulfil their potential.

Our Mission

Our mission is to empower more people and businesses with our versatile loan offerings. We believe in building pathways of prosperity for all towards a brighter & inclusive financial future. We aim to foster progress by bridging the gap between aspirations and opportunities with a new-age platform that helps deliver diverse financial goals.

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