

May 06, 2025

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: Press Release - Capri Global Capital Ltd Q4FY25 Results

Dear Sir/Madam,

Please find enclosed herewith the Press Release titled “CGCL Q4FY25 Results” regarding the announcement of Financial Results for the quarter ended March 31, 2025.

You are requested to kindly take the same on records.

Thanking you,

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

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 Limited

Press Release: 4Q FY25 Results

6th May 2025

AUM

INR 22,857 Cr

46% YoY / 11% QoQ

Disbursements

INR 8,389 Cr

41% YoY / 44% QoQ

Gross Stage 3

1.5 %

PCR 41.7% / Restr. Ass. 0.5%

Consolidated PAT

INR 178 Cr

115% YoY / 39% QoQ

Business and PAT Momentum Continues

CONSOLIDATED FINANCIALS	(Rs. Cr.)				
	4QFY25	4QFY24	Y-o-Y	3QFY25	Q-o-Q
AUM	22,857	15,653	46.0%	20,673	10.6%
MSME (incl. co-lending)	5,278	5,017	5.2%	4,926	7.1%
Gold Loans (incl. co-lending)	8,042	3,491	130.4%	7,101	13.2%
Affordable Housing (incl. co-lending)	5,202	4,209	23.6%	4,647	11.9%
Construction Finance	4,133	2,621	57.7%	3,742	10.4%
Other loans	202	314	-35.7%	255	-20.9%
Net Income	562	371	51.4%	453	24.2%
PAT	178	83	115.2%	128	38.8%
Spreads	7.8%	6.4%	137 bps	7.3%	46 bps
Cost-to-income	54.8%	70.5%	-1566 bps	58.2%	-338 bps
RoAA	3.6%	2.3%	128 bps	2.8%	76 bps
RoAE	16.9%	8.7%	816 bps	12.6%	428 bps
EPS (Basic) (FV Rs1) (not annualised)	2.2	1.0	115.0%	1.6	38.7%
Book Value Per Share (Rs)	51.1	45.7	12.0%	49.0	4.4%
Gross Stage 3	1.5%	1.9%	-40 bps	1.7%	-15 bps
PCR (on Stage-3)	41.7%	45.2%	-345 bps	39.4%	235 bps
Capital Adequacy (Standalone)	22.8%	26.6%	-380 bps	22.9%	-10 bps

Consolidated Key Performance Highlights for 4QFY25 & FY25

Mumbai, May 6th 2025: The Board of Directors of Capri Global Capital Ltd. (CGCL), a non-deposit taking and systemically important NBFC (NBFC-ND-SI) on Monday, May 5th, 2025 announced the audited financial results for the quarter and year ended March 31st, 2025. Key takeaways are as follows:

Business and Earnings Performance

Delivers Strong 4Q FY25 Operational Performance; Consolidated AUM Crosses Rs 22,850 crores

CGCL continued the robust growth trajectory in 4QFY25. The consolidated AUM including co-lending AUM increased 46% YoY to touch Rs 22,857 crores. Retail AUM growth was driven by Gold Loans up by 130% YoY and Housing Loans up by 24% YoY. The co-lending AUM reached Rs 4,079 crores, forming 17.8% of total consolidated AUM, up from 11.7% in 4QFY24, reflecting CGCL's deepening partnerships with leading banks. Disbursements grew by 41% YoY to Rs 8,389 crores in. The growth remains granular and diversified, with live customer accounts surpassing 720k.

Record Profit Growth in FY25; PAT Surges 71% YoY

Capri Global Capital Limited closed FY25 on a high note, reporting a robust PAT of Rs 479 crores, up 71% YoY, reflecting margin expansion, strong operating leverage and consistent growth across business segments while maintaining robust asset quality. For 4QFY25, PAT grew to Rs 178 crores, marking a stellar 115% YoY and 39% sequential growth. The company delivered healthy profitability metrics for 4QFY25, with RoAE and RoAA of 16.9% and 3.6% respectively, underscoring CGCL's disciplined approach to capital allocation and risk-adjusted returns. Net Interest Income for the FY25 rose to Rs 1,332 crores, marking a 35% increase YoY, driven by strong expansion in the retail loan book and continued margin improvement. Blended yields and spreads stood at 17.3% and 7.8%, respectively, reflecting strength in pricing and portfolio mix.

Strong Growth in Fee-Based Income; Non-Interest Revenue Remains a Key Strategic Lever

We continue to strengthen non-interest income streams in FY25, reinforcing our strategy of building a diversified and resilient earnings profile. Non-interest income grew by 31% YoY in FY25 to Rs 501 crores, which contributed 27.3% of net total income for the year, supported by robust growth in co-lending fee income and insurance distribution.

The company's car loan distribution business maintained its upward momentum, with origination of Rs 2,969 crores in 4QFY25, reflecting an 8% YoY increase. With a rapidly expanding footprint and strong relationships across 12 partner banks and financial institutions, CGCL has established a scalable platform in this segment.

On the insurance distribution front, CGCL generated net fee income of Rs 73 crores in FY25, and expects this to remain a meaningful contributor going forward, aided by partnerships with 18 insurance companies and growing penetration across retail customer base.

Operational Efficiency Strengthens with Expanding Scale and Technology Integration

Our branch network expanded to 1,111 locations in 4QFY25, with a net addition of 45 new branches, while the employee base grew 13% YoY to 11,410. Investments made over the past three years are yielding results, with the cost-to-income ratio improving to 54.8%, down from 70.5% in 4QFY24 and 58.2% in 3QFY25.

Supported by better productivity and digital enablement, pre-provision operating profit rose 61% YoY to Rs 734 crores in FY25, reflecting strong operating leverage and execution efficiency.

Improved Asset Quality Backed by Analytics-Led Underwriting

CGCL is investing in advanced analytics and data science capabilities to enhance customer risk profiling, which will further improve underwriting and allow better risk based pricing. Our credit cost for FY25 stood at Rs 101 crores, an improvement from 0.79% in FY24 to 0.63% in FY25. Gross Stage 3 ratio improved to 1.5% in 4QFY25, down by 40 bps YoY. Net Stage 3 ratio improved to 0.9%, down by 17 bps YoY. PCR on Stage-3 loans stood at 41.7% in 4QFY25.

Strong Capital Adequacy

CGCL maintains a robust financial position with a strong standalone CAR of 22.8% in 4QFY25, supported by a Net worth of Rs 3,965 crores. Similarly, CGHFL boasts a CAR of 26.9% and a Net worth of Rs 852 crores ending 4QFY25.

Founder & Managing Director Mr. Rajesh Sharma Commented:

"We continue to see significant opportunities in underpenetrated segments, and our diversified, secured lending model is well-positioned to deliver sustainable, profitable growth. Our tech-led infrastructure, strong co-lending partnerships, and focus on customer experience are enabling us to scale efficiently and responsibly. Momentum remains strong across all segments, including newly launched products. Margin expansion through high-yield offerings, steady growth in fee-based income, and tech-driven cost efficiencies are supporting robust profitability. Operating leverage and data-backed underwriting are enhancing productivity and keeping credit costs in check, while cross-sell opportunities drive growth without additional acquisition costs. Backed by strong asset quality and capital adequacy, we are confident of achieving Rs.50,000 Cr in AUM and RoAE of 16-18% by FY28."

Disclaimer:

This press release is for information purposes only and does not constitute an offer, solicitation or advertisement with respect to the purchase or sale of any security of Capri Global Capital Limited (the "Company") and no part of it shall form the basis of or be relied upon in connection with any contract or commitment whatsoever. This press release is not a complete description of the Company. Certain statements in this release contain words or phrases that are forward looking statements. All forward-looking statements are subject to risks, uncertainties and assumptions that could cause actual results to differ materially from those contemplated by the relevant forward-looking statement. Any opinion, estimate or projection herein constitutes a judgment as of the date of this press release, and there can be no assurance that future results or events will be consistent with any such opinion, estimate or projection. All information contained in this press release has been prepared solely by the Company. No information contained herein has been independently verified by anyone else. No representation or warranty (express or implied) of any nature is made nor is any responsibility or liability of any kind accepted with respect to the truthfulness, completeness or accuracy of any information, projection, representation or warranty (expressed or implied) or omissions in this press release. Neither the Company nor anyone else accepts any liability whatsoever for any loss, howsoever, arising from any use or reliance on this presentation or its contents or otherwise arising in connection therewith. The distribution of this document in certain jurisdictions may be restricted by law and persons into whose possession this press release comes should inform themselves about, and observe, any such restrictions.

For further information, please get in touch with:

Hardik Doshi

investor.relation@capriglobal.in

M:+91 81083 45011

Sheetal Khanduja

sheetal@GoIndiaAdvisors.com

M:+91 97693 64166

Rajat Gupta

rajat@GoIndiaAdvisors.com

M:+91 9971897739