

August 13, 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: Intimation Regarding submission of Corporate Presentation under the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

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 intimation regarding the schedule of Analyst/Institutional Investor Meetings to be held on August 14, 2025, in Mumbai, we are enclosing herewith the presentation titled “Corporate Presentation” to be shared during the said meetings.

During the aforesaid meet(s)/call (s), no unpublished price sensitive information will be shared. The aforementioned information is also available on the Company’s website at www.caprilloans.in

The said intimations was received by the Company on August 13, 2025 at 02.06 p.m. (IST).

We request you to take the above on record and the same be treated as compliance under the applicable regulation(s) under the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.

You are requested to take the same on record.

Thanking you,

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

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

Yashesh Bhatt
Company Secretary & Compliance Officer
Membership No: A20491

Encl.: As Above





Capri Global Capital Corporate Presentation

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Capri Global Capital Limited – Fast Growing NBFC with 51% AuM CAGR*

Overview

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

Our Offerings



Our Growth

	FY22		Q1FY26
AUM (₹ mn)	66,347	3.7x	247,538
Customers	38,675	14.4x	558,788
Branches	117	9.7x	1,138
Employees	3,202	3.6x	11,546
PAT (₹ mn)	2,050	2.3x	4,785^
Networth (₹ mn)	19,225	3.3x	64,380

Capri Global at a Glance

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

Scale of Operations



₹247,538 mn
AUM
41.8% YoY



₹200,737 mn
Gross Loans
37.5% YoY



₹84,581 mn
Disbursement
50.8% YoY



₹64,380 mn
Network*

Distribution



1,138
Number of Branches



11,546
Number of Employees



19 States & UTs
Geographical Presence



100% In-House
Collection

Granular Book



99.9%
Secured Lending



₹1.48 mn MSME
₹1.44 mn Housing
₹0.14 mn Gold
Portfolio ATS



51.7% MSME
58.0% Housing
65.0% Gold Loans
Portfolio LTV



558,788
No. of customers

Asset Quality



1.67%
Gross NPA



0.99%
Net NPA



1.5%[#]
Provisions / Avg. Total Assets



41.0%
Provision Coverage

Liability Profile



24
Lender Relationships



₹159,790 mn
Borrowings



2.5x | 34.5%[^]
D/E | CRAR[^]

CRISIL: A1+
Infomercials: AA (Positive)
Aucite: AA (Stable)



7.2% / 8.9%
Loan spreads / NIM



26.5%
Non-interest income as % of
total income



₹1,749 mn
PAT
131.0% YoY



3.2% / 13.0%^{##}
RoAA / RoAE

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

[#]annualised

[^]standalone

1 Positioning Highlights

The top right corner of the slide features a series of overlapping purple geometric shapes, including squares and diamonds, in various shades of purple. Thin white lines intersect these shapes, creating a dynamic, abstract pattern.

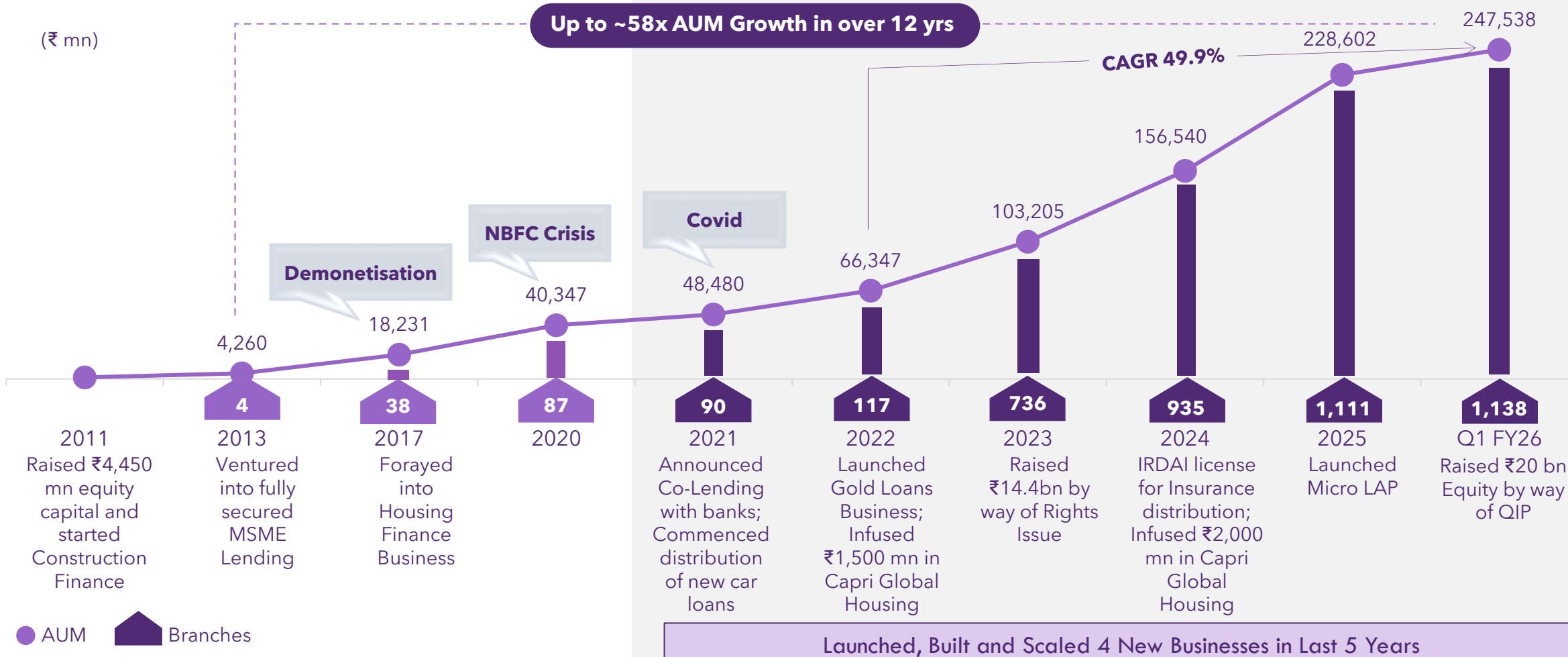
1

Capri Global has Proven Track Record of Execution and Scaling Businesses in a Disciplined Way

Long Vintage Makes Business Model Resilient through Macro Events

CAPRI 1.0: Establishing the Bedrock of a Multifold Growth

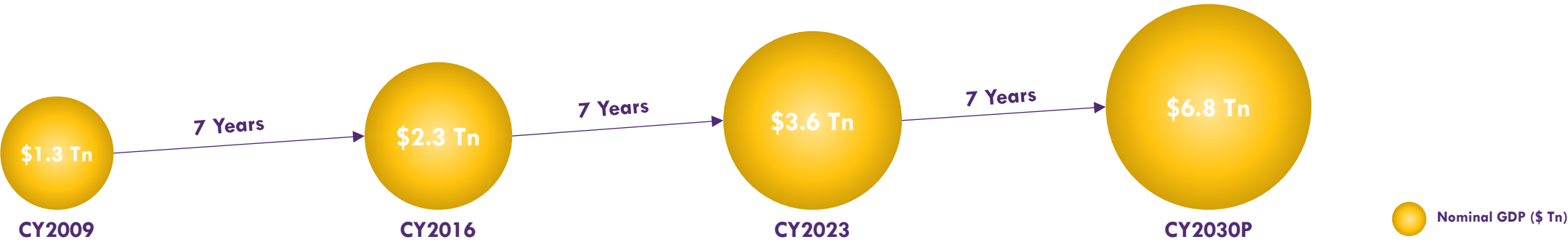
CAPRI 2.0: Cementing Leadership through Tech



India Offers Massive Opportunity for Credit Growth – Favorable Macro and Monetization of Household Savings to Lead the Way

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

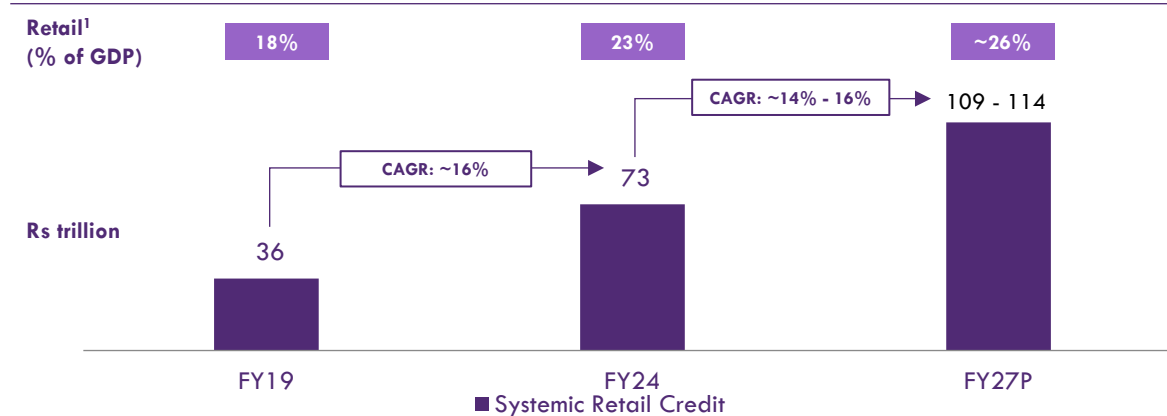
MSME credit penetration (FY24):
12% of GDP
Housing Loan credit penetration (FY24):
11% of GDP

Mortgage penetration (% of GDP):
14.7%
FY24
15.1%
FY26E

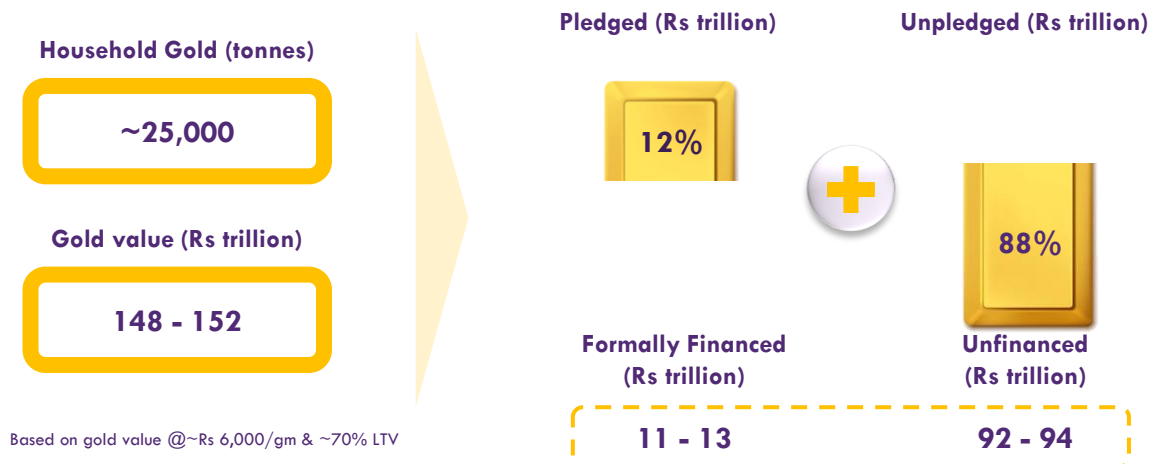
70% of Household savings invested in physical assets

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



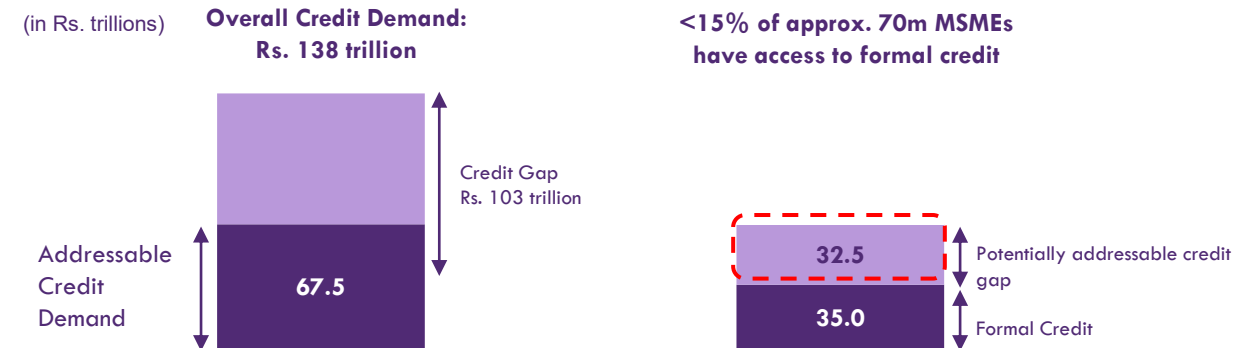
Gold Loan - large unfinanced household stock of gold



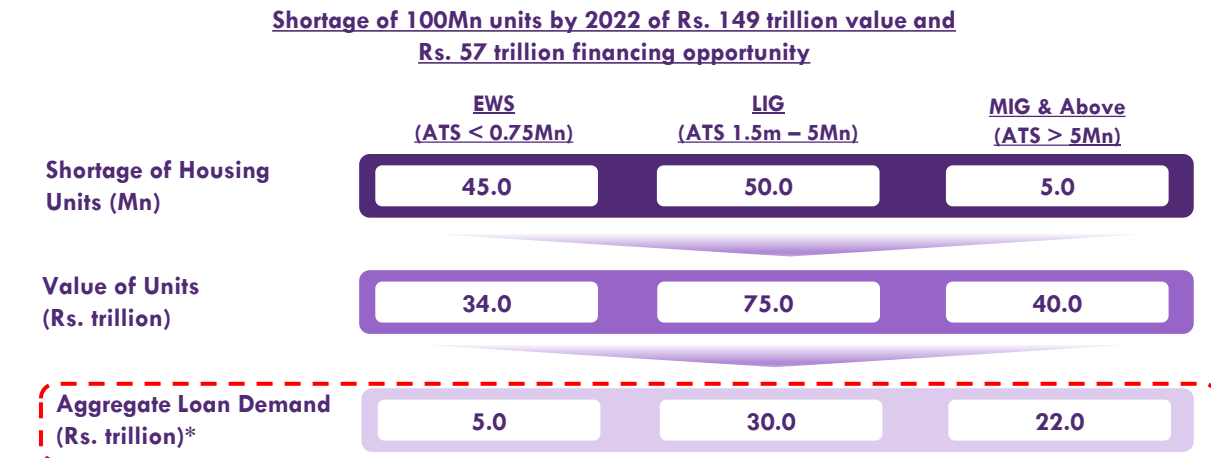
Source: RBI data, CRISIL Reports

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

MSME Loan remains underpenetrated with significant credit gap



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 have Unique Strengths To Address the Credit Gap and 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

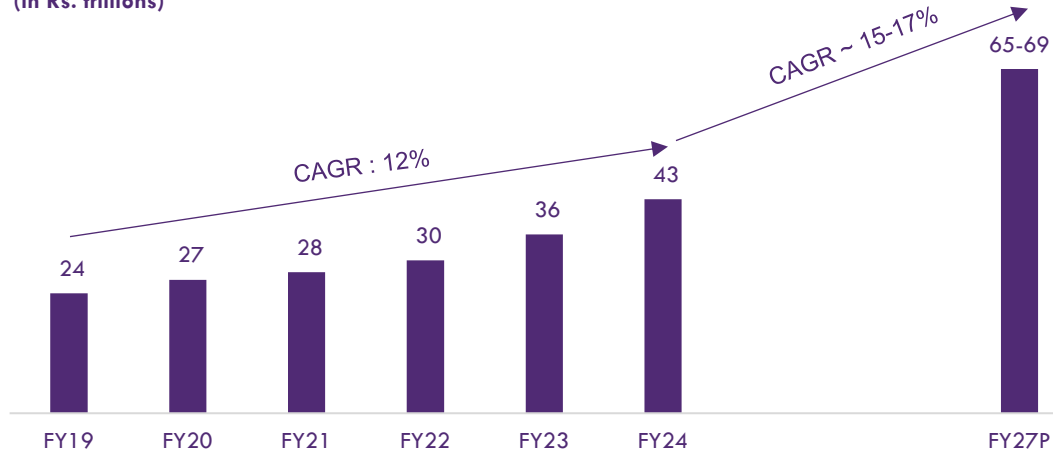


Specialized Underwriting – Assessment of informal income & SORP/SOCP

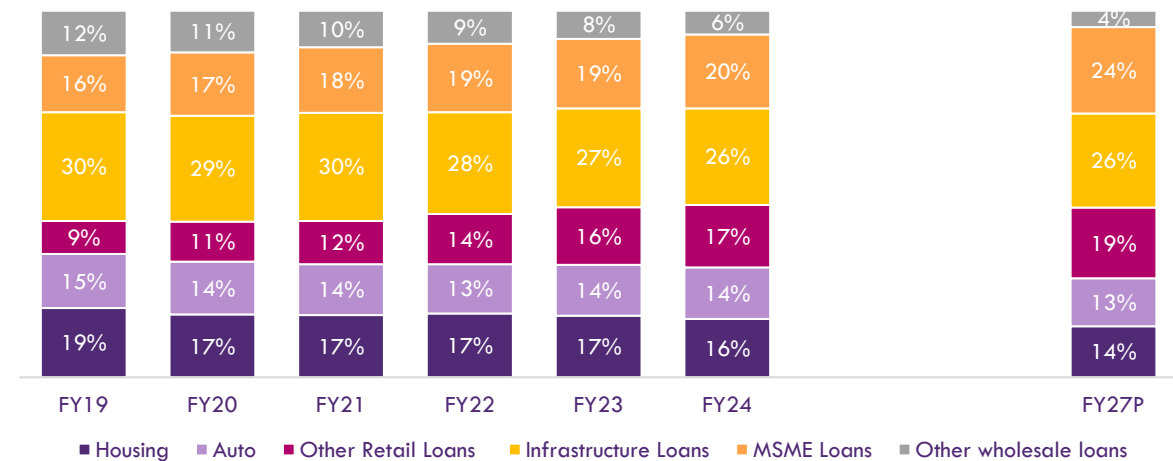
Note: Aspirers include Rs. 0.5-1m per annum income bracket

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

(in Rs. trillions)



Distribution of NBFC Credit across asset classes

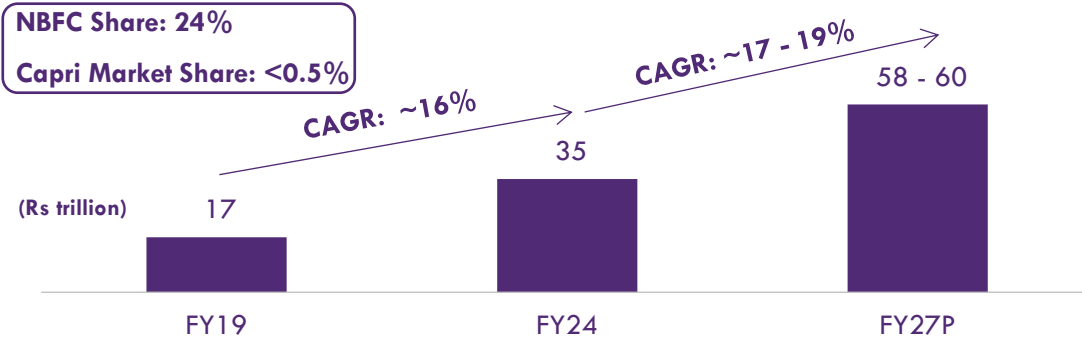


Capri Global's Focus Segments – MSME Loan, Housing Loan, Micro Lap & Gold Loans have Strong Growth Opportunity

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



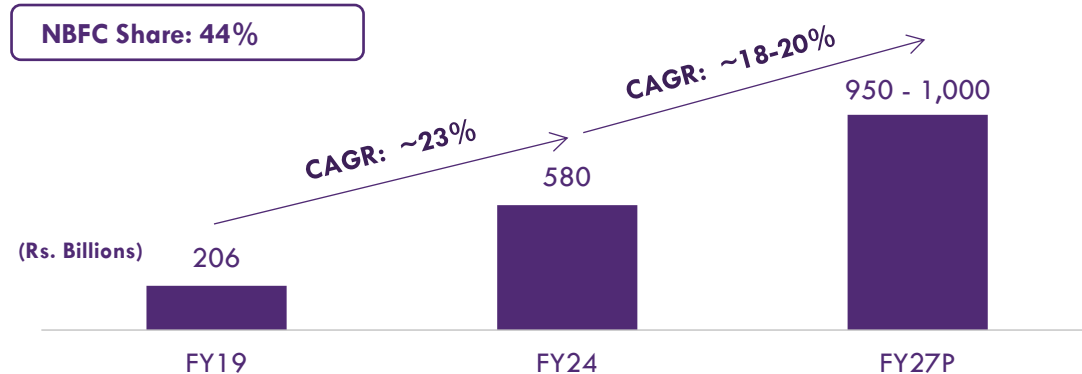
Industry MSME Loan



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



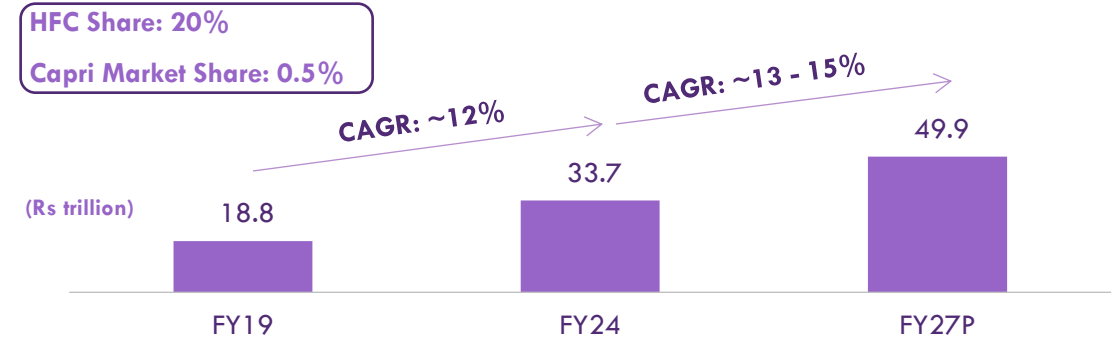
Industry Micro LAP Loan (<Rs 0.5mn)



Potential Market expected to be Rs 22 trillion



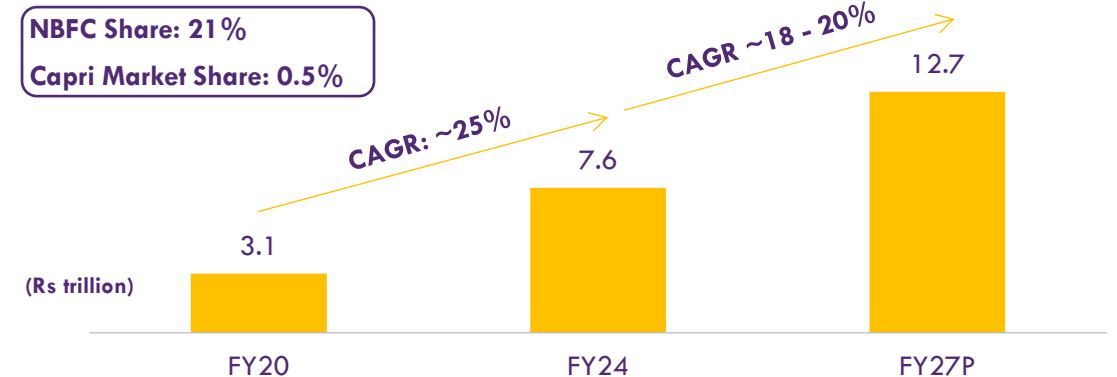
Industry Housing Loan



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



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

MSME & Housing Loans



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



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



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



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



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

Gold Loan



Superior execution capability – fastest amongst peers to reach average **AuM per branch of INR 111 million** within ~3 years of launch



Hassle free digital loan journey for valuation, disbursal, collection and customer service – 100% paperless



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



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

Construction Finance



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



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



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



Superior asset quality - multi layered credit approval process governed by Board



Stringent controls with a dedicated monitoring team of 40 members

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

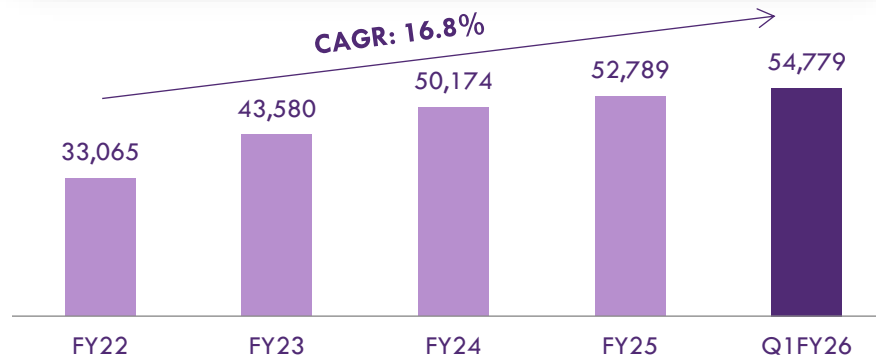
Transforming Business
Loans with advanced
technology



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

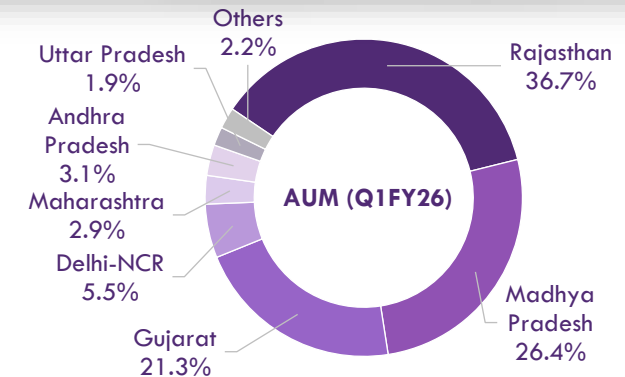
MSME AUM (₹ mn)



WHAT OUR CUSTOMERS NEED?

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

Geographical Distribution



KEY STATISTICS

43K+

No. of customers

₹1.48 mn

Portfolio ATS

51.7%

Portfolio LTV

16.5%

Portfolio Yield

10

States/UTs Present

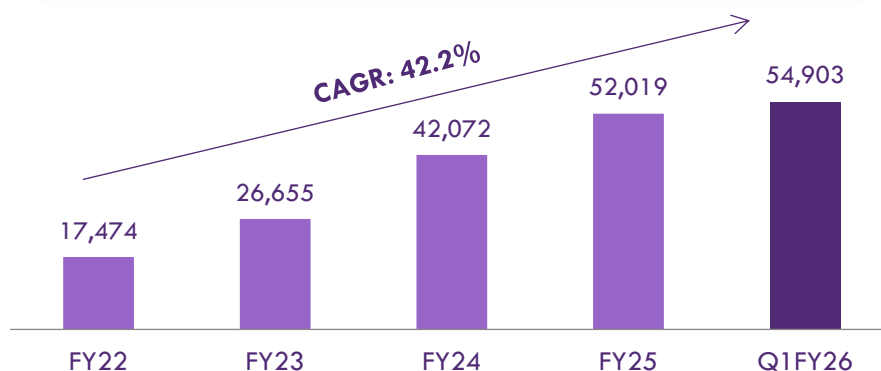
Offering Affordable Housing Loans with advanced technology



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
- 70.0% is SENP and 30.0% is salaried

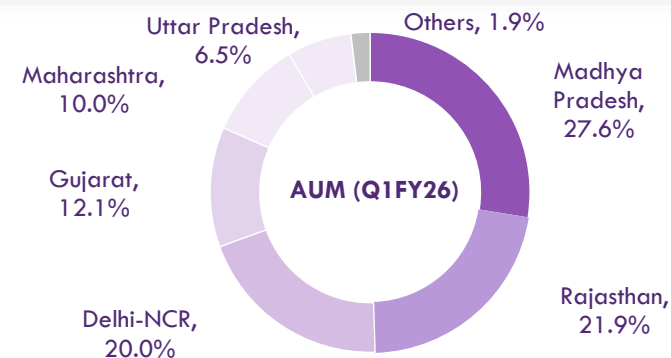
Housing Finance AUM (₹ mn)



WHAT OUR CUSTOMERS NEED?

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

Geographical Distribution



KEY STATISTICS

38K+

No. of customers

₹1.44 mn

Portfolio ATS

58.0%

Portfolio LTV

13.1%

Portfolio Yield

9

States/UTs Present

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

Led by end-to-end digital journey

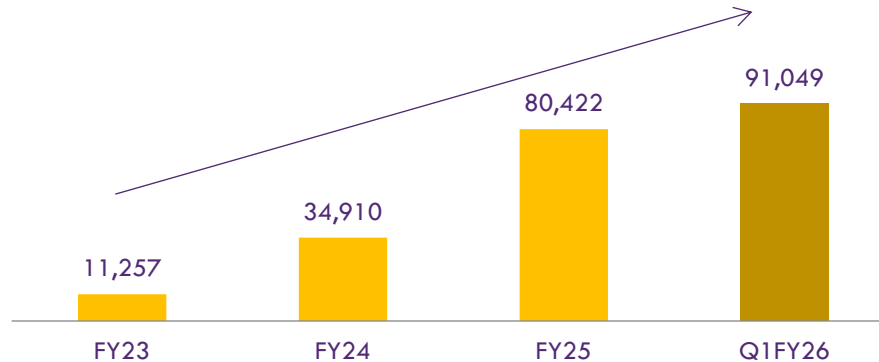


Launched in Aug-22
Fastest to reach AuM per branch of INR 111 million within ~3 years of launch

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

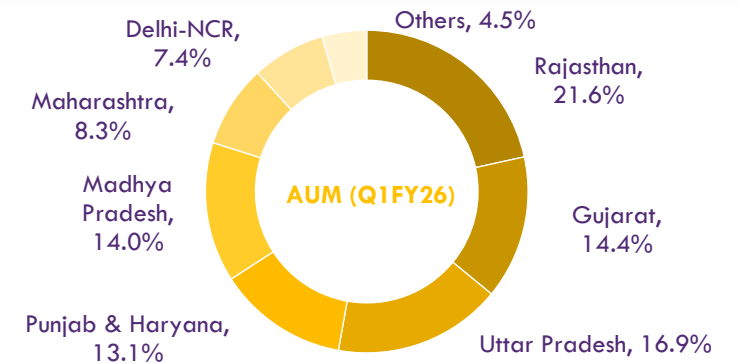
Gold Loan AUM (₹ mn)



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

Geographical Distribution



KEY STATISTICS

465K+

No. of customers

₹0.14 mn

Portfolio ATS

65.0%

Portfolio LTV

20.7%

Portfolio Yield

10

States/UTs Present

Led by deep underwriting knowledge of segment and low opex

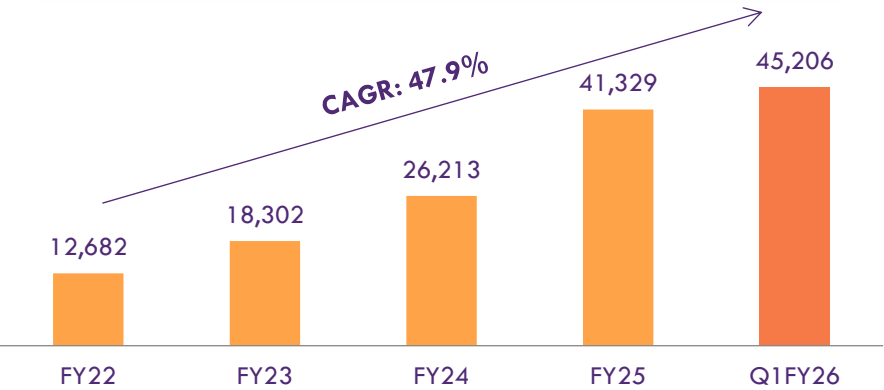
WHO ARE OUR CUSTOMERS?

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

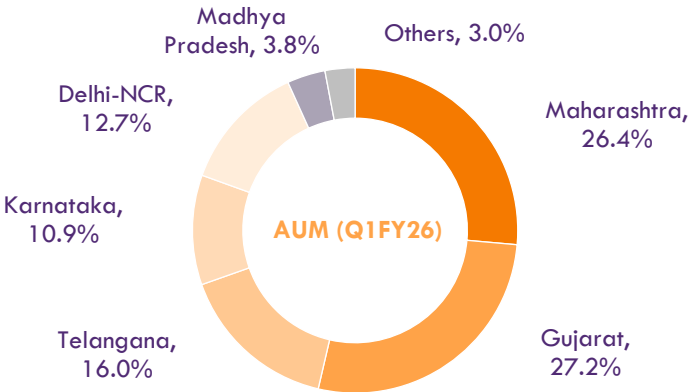
WHAT OUR CUSTOMERS NEED?

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

Construction Finance AUM (₹ mn)



Geographical Distribution



KEY STATISTICS

280 Live Accounts	₹161 mn Portfolio ATS	>1.50x Asset cover	17.3% Portfolio Yield	10 States
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*All data points as of 30-June-25 or for Q1FY26

4 Insurance Distribution | Complementary Asset Light Income Streams

Strategic Partnerships with 18 Insurance Companies

9

Life Insurance Companies

- Life Insurance
- Credit Life Cover
- Term Plan

5

General Insurance Companies

- Property Cover
- Private Car & 2 Wheeler

4

Health Insurance Companies

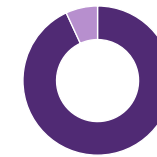
- Retail & Group Health
- Hospi Daily Cash
- CI & PA*
- EMI Protect

*CI: Critical Illness; PA: Personal Accident

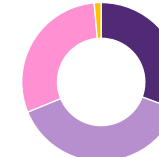
Digital Innovation & Service Excellence

- ✓ 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

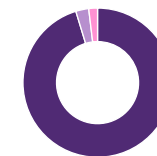
Policies | Key Statistics



Cross Sell	93.1%
Direct	6.9%



Gold	30.6%
Housing	38.2%
MSME	29.8%
Car Loan	1.4%



Health	38.7%
Life	54.4%
General	6.9%

₹ 472 mn

Total Premium
(Q1FY26)

*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

4 Car Loan Origination | Complementary Asset Light Income Streams

Amongst the large non-dealer third party distributor

Partner Banks & Financial Institutions



12

Partner Banks & financial institutions

821

Locations in 31 States & UTs

20,000+

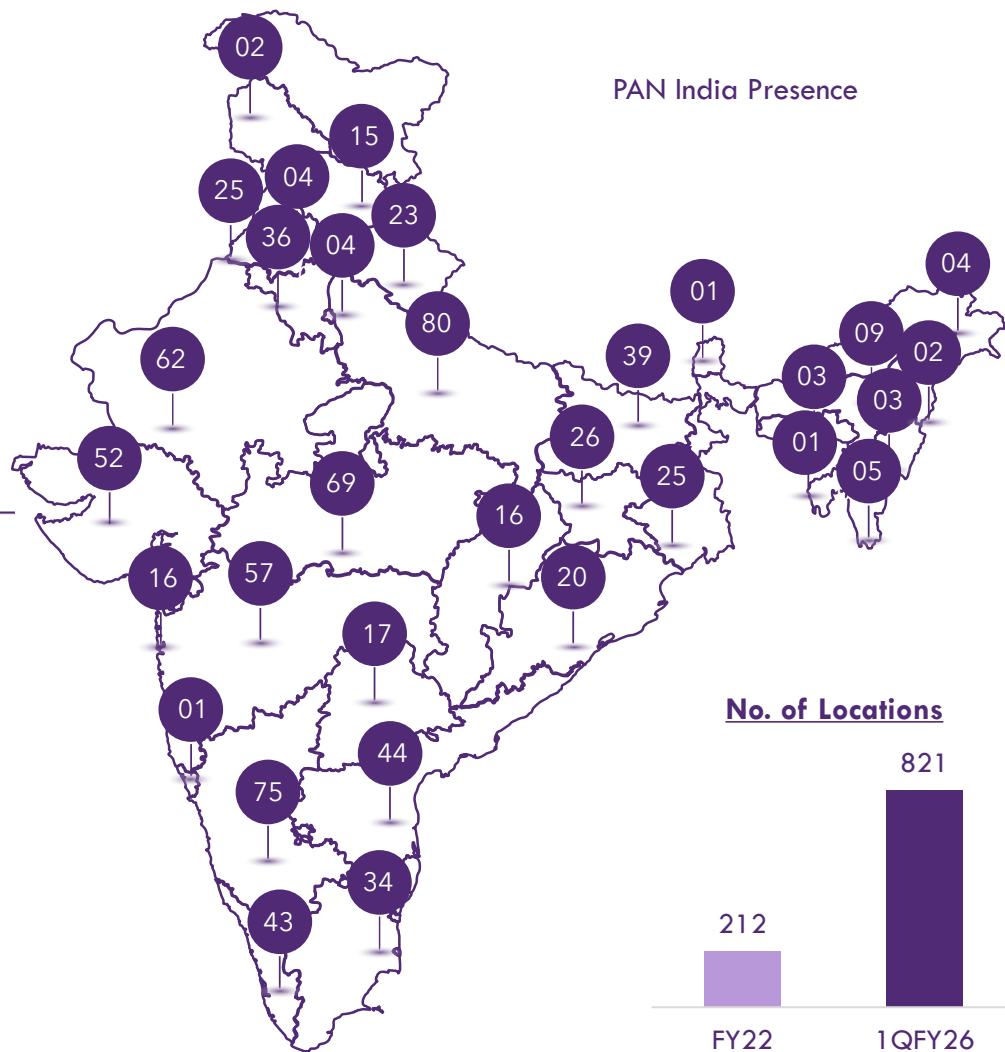
DSAs & Connectors

1500+

Employees

₹963 mn

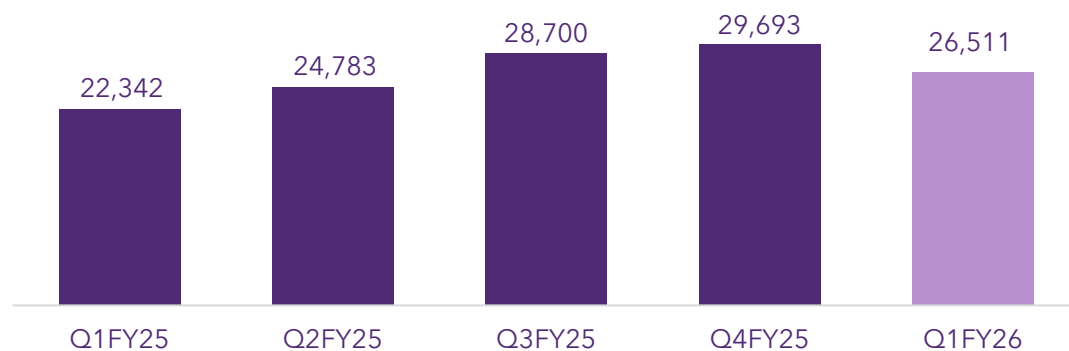
Net fee income (FY25)



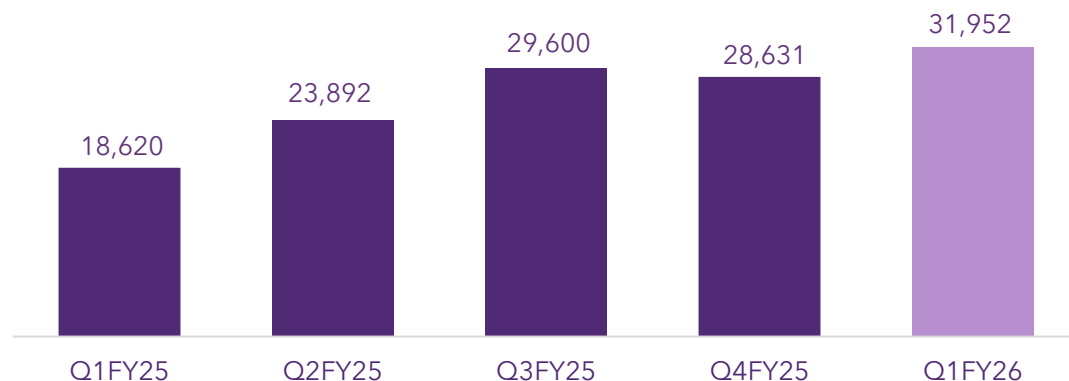
4 Car Loan Origination | Complementary Asset Light Income Streams

19% YoY Increase in the Value of Loan Originations

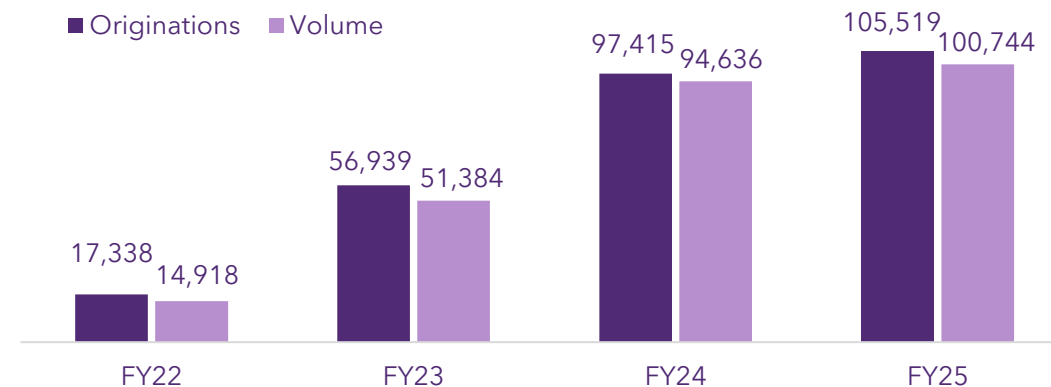
Consistently Rising Loan Originations (₹ mn)^



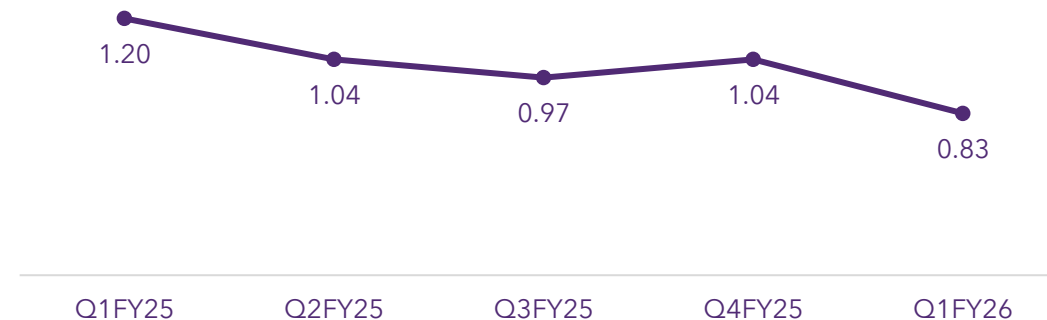
Loan Originations By Volume (Nos.)^



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



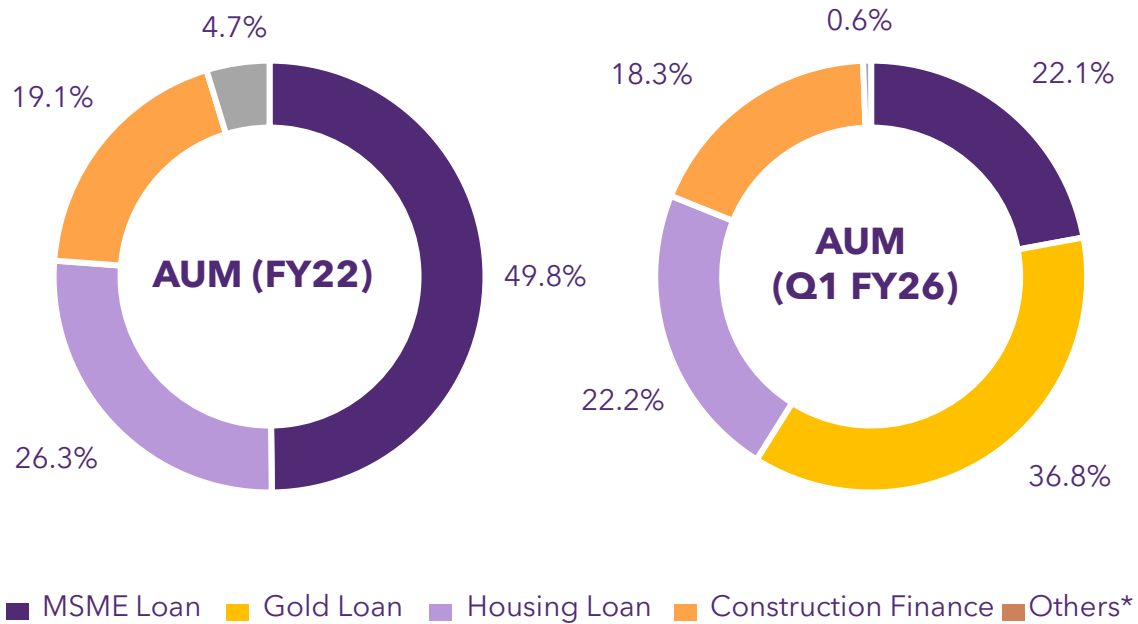
Average Ticket Size (₹ mn) *^



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

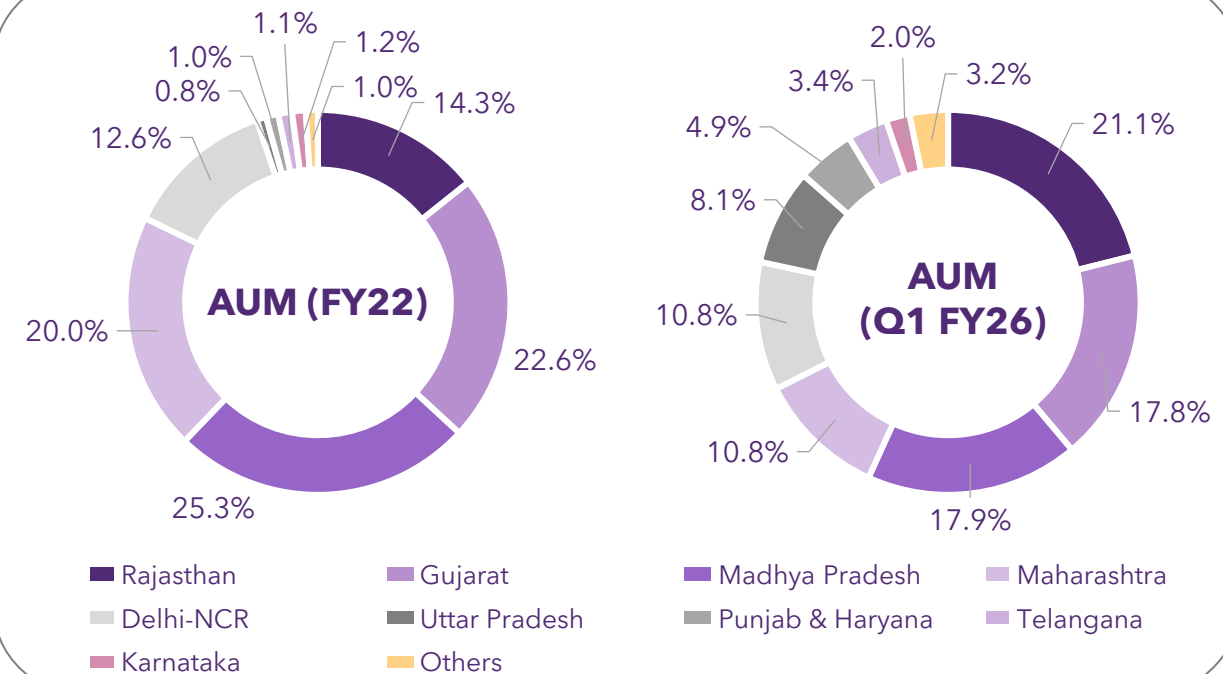
5 Capri Global has Diversified Business by Product and Geography...

Product Diversification - Entering into New Segments



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

Geographical Diversification - Entering into New Markets[#]

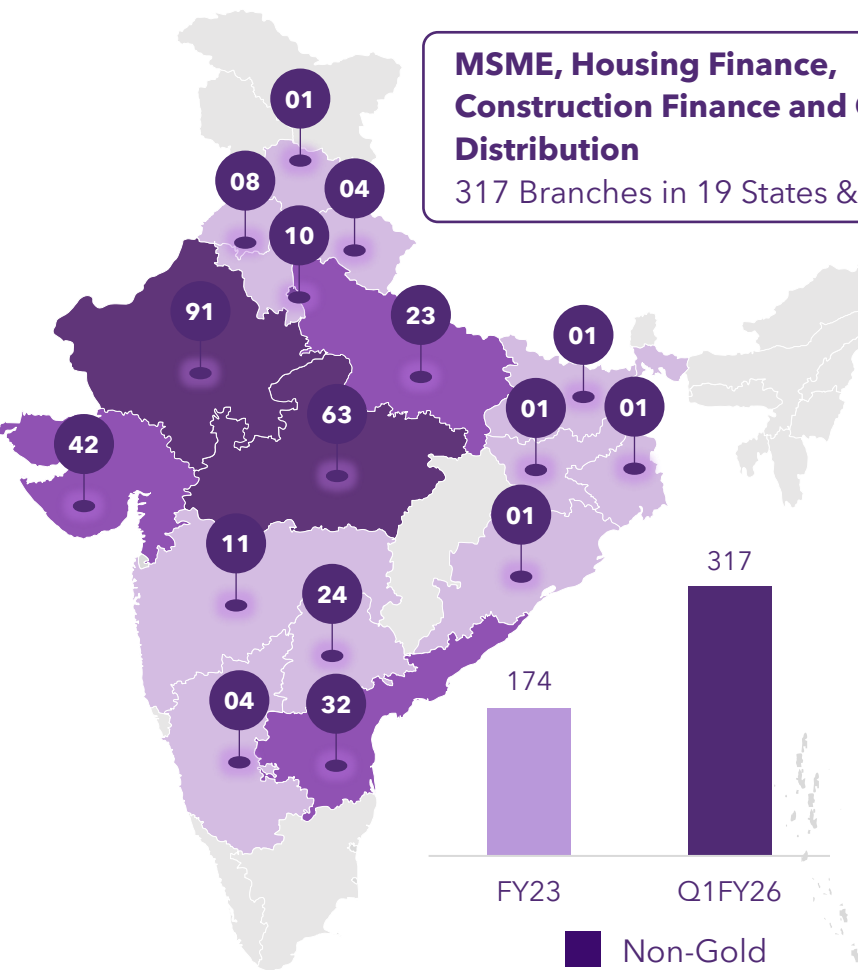


Note: [#]Includes MSME Loans, Solar, Micro LAP, Housing Loans, Gold Loans and Construction Finance

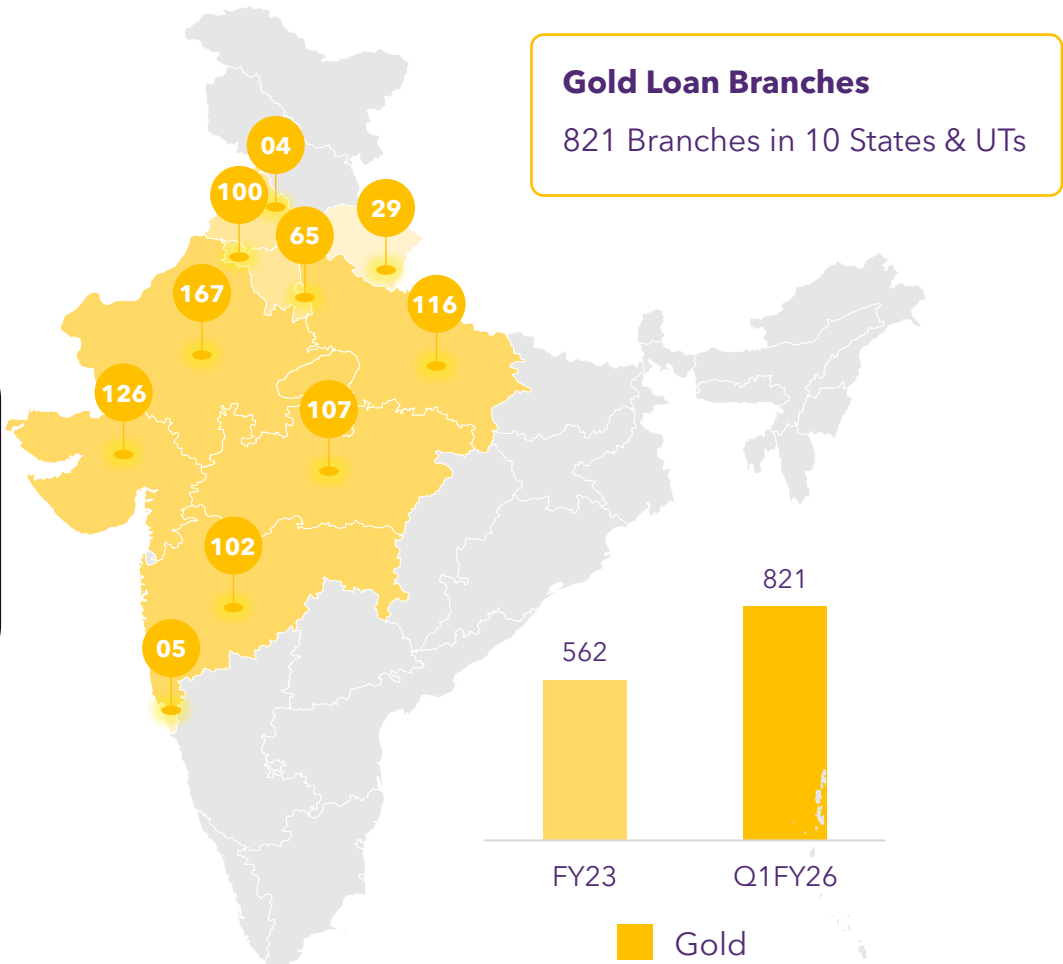
Capri Global's product and geographical diversification provides hedge against macroeconomic cycles leading to sustainable business model

...Delivered through Extensive Branch Network

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

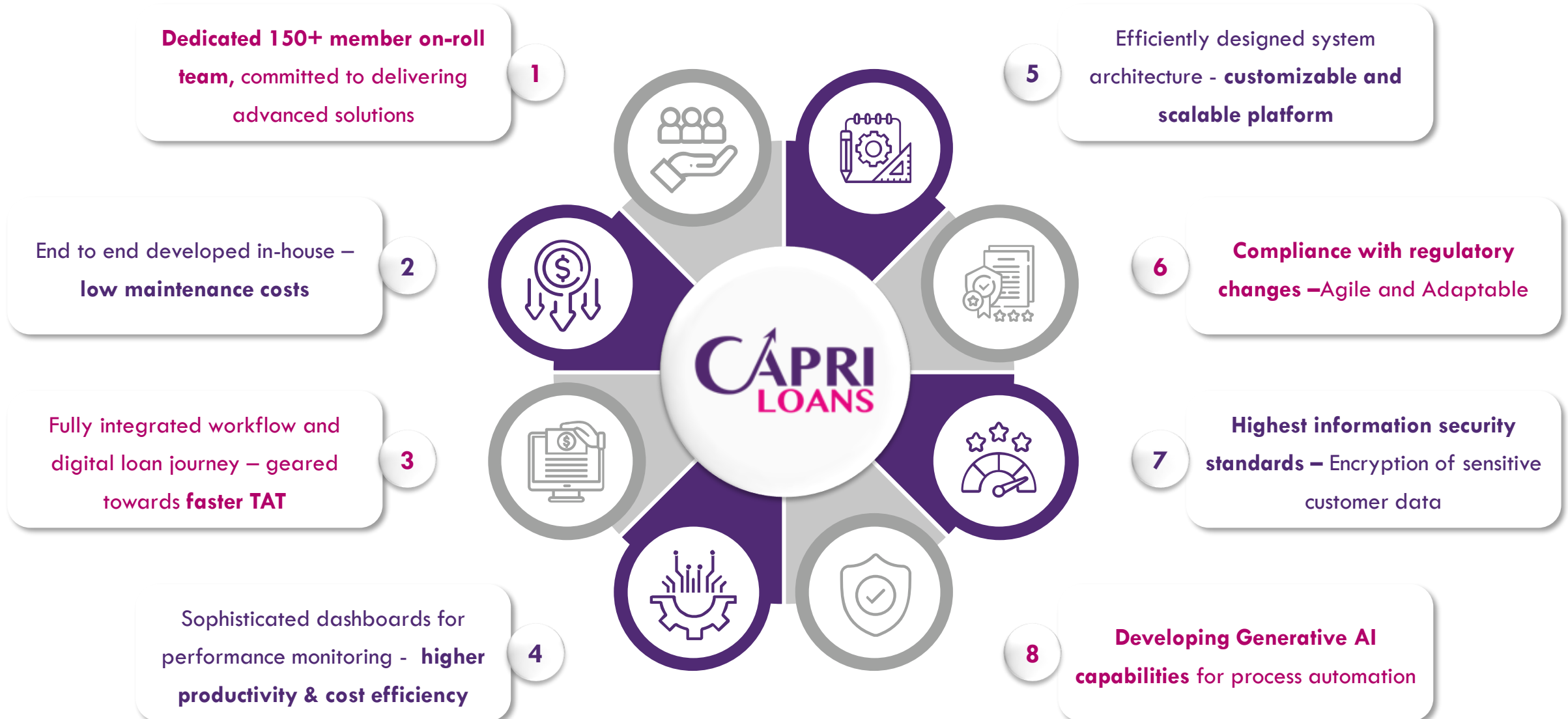


- Total branch network of 1,138 branches
- Dedicated tech center in Gurgaon, Noida and Bangalore



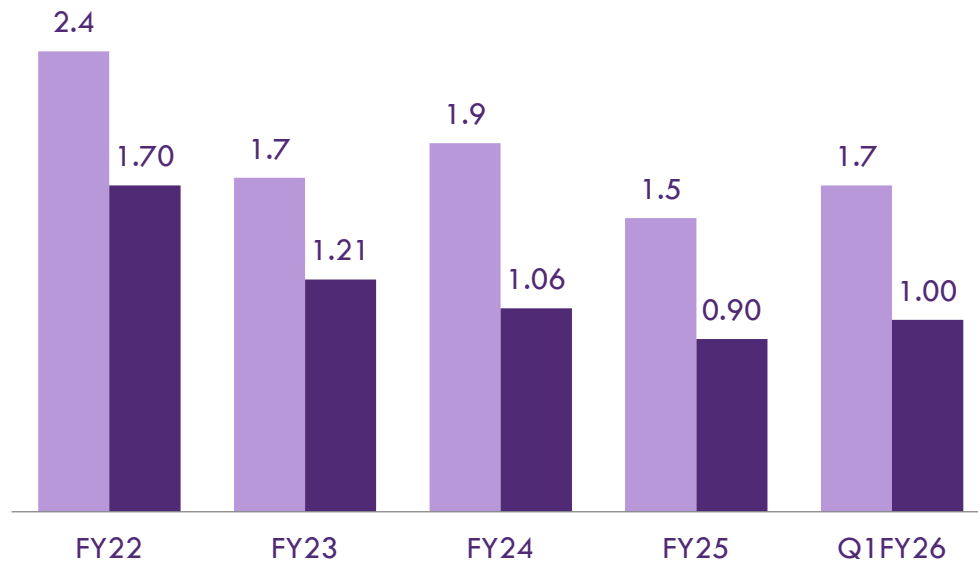
Significant upside through economies of scale and productivity improvement from existing network capacity

Significant Investment in Advanced Technology and Data Analytics Capabilities

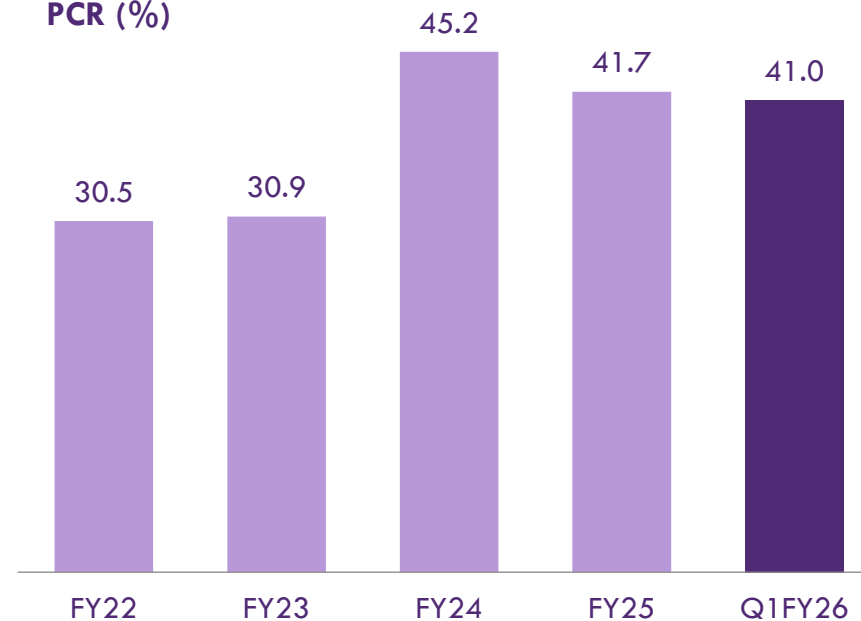


NPA (%)

■ Gross ■ Net



PCR (%)

**99.88%****Secured loans**
(Collateral cushion)**~31%*****Login to Sanction ratio**
(Superior Customer Selection)

*For MSME Loan, Housing Loan

99.86%**Robust Collections Efficiency**
(In house collections)

Healthy Asset Quality (GNPA/NNPA/PCR)

4.3% / 2.4% / 44.9%

MSME Loan

1.5% / 0.9% / 38.4%

Housing Loan

0.7% / 0.6% / 20.7%

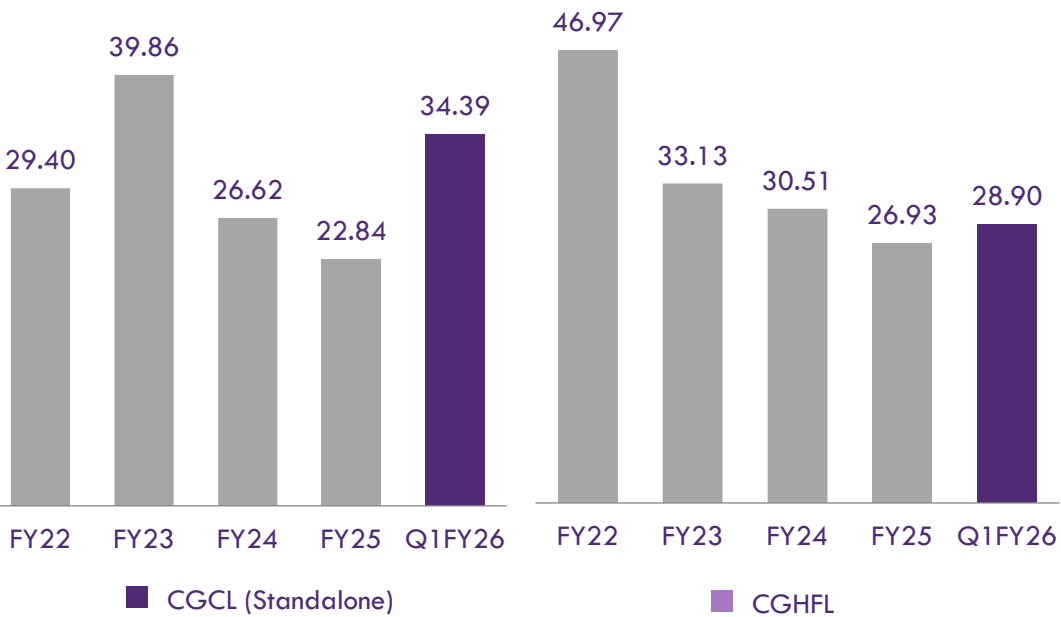
Gold Loan

0.5% / 0.3% / 50.0%

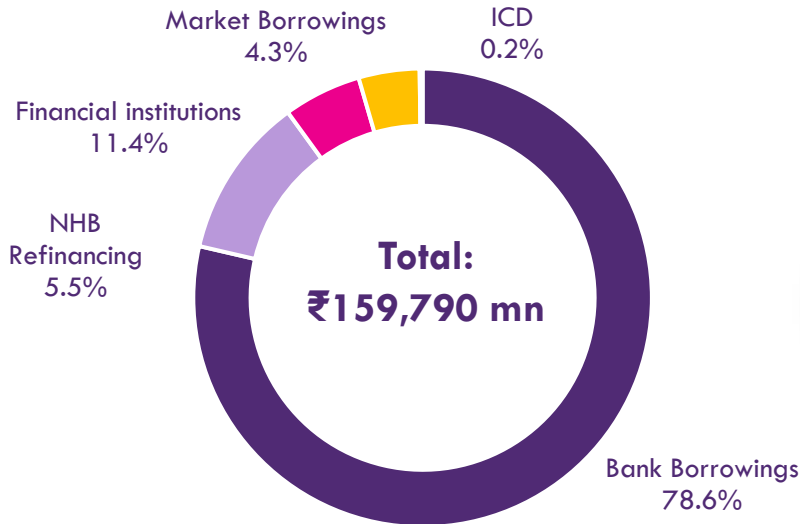
Construction Finance

Note: For Q1FY26

Capital Adequacy - CRAR (%)



Borrowings (1QFY26)



ALM

No
Maturity risk
(Cumulative net inflow for all buckets)



Strengthened Capital Adequacy through infusion of ₹20bn equity capital in Q1FY26 via QIP
Board resolution for raising ₹10bn via NCDs. Raised ₹1,500 mn market borrowings in Q1FY26
Relationship with 24 Lenders across Public & Private Sector Banks and Financial Institutions

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

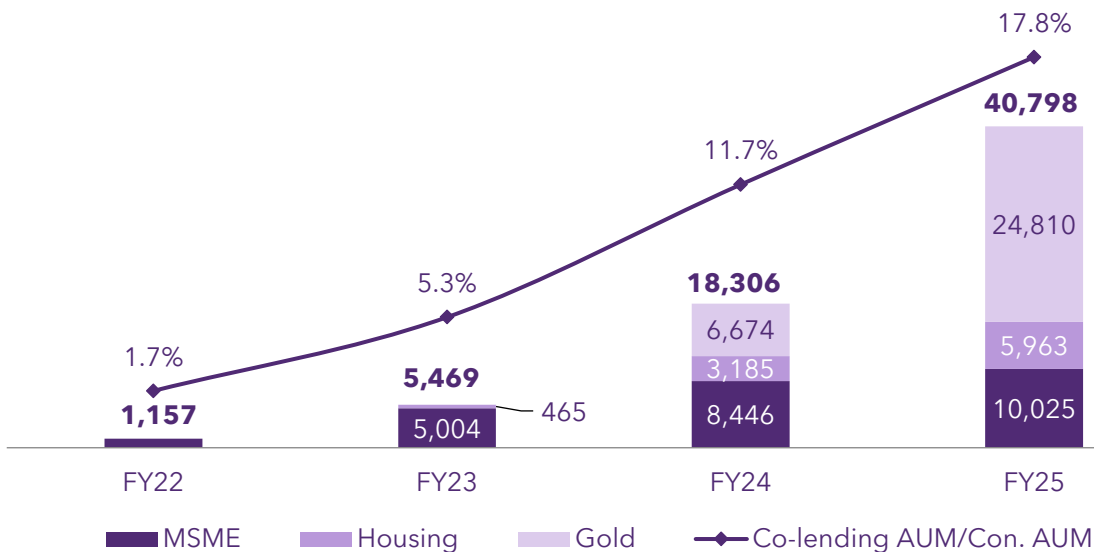
3

Additional source of funds while conserving capital and boost RoE

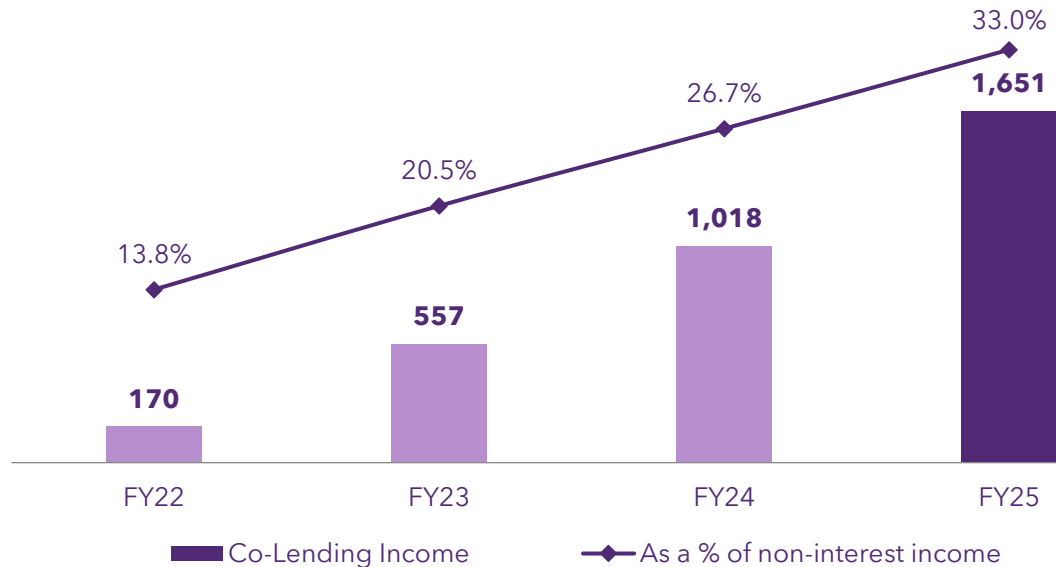
4

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

10 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

Desh Raj Dogra



Independent Director

Ex - CEO and MD of CARE Ratings

Experience in financial sector & credit administration, MBA, CAIIB

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

6 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

Proven Track Record of Scaling Businesses

RETAIL BUSINESS



Ravish Gupta

Business Head – Gold Loans

Ex-IIFL, GE Money, HDFC Bank, BCA

Capri vintage: 3Y 7M



Abhishek Sinha

Chief Business Officer – MSME & ML

Ex Bajaj Housing Finance Ltd., Bajaj Finance Ltd., Tata Capital Ltd.

Capri vintage: 3M



Munish Jain

Business Head – Home Loans

Ex-Shriram Housing, GE Money, DHFL, MBA

Capri vintage: 6Y 5M

CONSTRUCTION FINANCE & INDIRECT LENDING

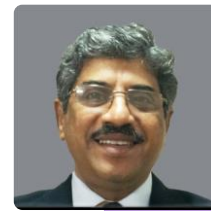


Vijay Kumar Gattani

Director - Credit - CF

Ex-Goldman Sachs, ICICI Bank, CA

Capri vintage: 9Y 10M



Bhaskarla Keshav Kumar

Director - Monitoring - CF

Ex-AGM, SBI

Capri vintage: 10Y 5M

COLLECTIONS



Sameer Juneja

Head - Collections

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

Capri vintage: 3M

FEE BASED BUSINESS



Sanjay Manglani

Head - Insurance

Ex-SBI GI, SMC Insurance, Religare, MBA

Capri vintage: 3Y 3M



Amit Setia

Head - Business Alliances - Car Loans

Ex-Reliance Capital, Dhanlaxmi Bank, MBA

Capri vintage: 4Y 5M



Ajay Manglunia

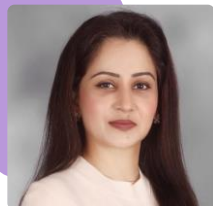
ED - Fixed Income Markets

Ex- JM Financial, Edelweiss, InCred; CA

Capri vintage: 2M

Proven Track Record of Scaling Businesses

CORPORATE FUNCTIONS

**Divya Sutar**

Director – Business Strategy

GMP (Harvard Business School),
Master's Degree (USF)**Capri vintage: 12Y 8M****Kishore Lodha**

Chief Financial Officer

Ex-UGRO Finance, Hinduja Finance,
SREI Infra Finance; CA**Capri vintage: 1M****Vinay Surana**

Head – Treasury

Ex-Axis Bank, CA

Capri vintage: 7Y 5M**Tarun Aggarwal**

Group Chief Technology Officer

Ex-Paytm, Adobe System, Quad
Analytix, Expedia, PGDBM (IMT)**Capri vintage: 1Y****Yashesh Bhatt**

Company Secretary & Compliance

Ex-L&T Fin., TATA Housing, M&M, CS,
LLB, MFM-JBIMS**Capri vintage: 3Y 8M****Sanjeev Srivastava**

Chief Risk Officer

Ex-IIFL Finance, CA

Capri vintage: 1Y 11M**Chirag Shah**

Head – Internal Audit

Ex-Fedbank Fin. Services, Deloitte;
CA**Capri vintage: 2M****Hardik Doshi**

Head - Corp. Fin. & Investor Relations

Ex- Kotak IB, Deutsche Bank, MBA -
Finance**Capri vintage: 1Y****Abhishek Yadav**

Chief Compliance Officer

Ex- ANZ Bank, L&T Fin, Yes Bank, Axis
Bank, Kotak Bank, B.Com, CS**Capri vintage: 6M**



Retail Focused: Retail secured lending has massive under penetration and large credit gap; Retail NBFCs better placed; >80% Retail and 100% Secured loan book; **16.9% Yields, 7.2% Spread and 8.9% 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 1,138 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: 24 lenders and 11 co-lending partners (19% 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 **₹500 bn AUM, 16.0-18.0% RoAE and 4.0% - 4.5% RoAA** by FY28

2 Key Strategies

The top right corner of the slide features a series of overlapping purple geometric shapes, including squares and diamonds, in various shades of purple. Thin white lines intersect these shapes, creating a dynamic, abstract pattern.

Way Ahead: Strategic Initiatives to Drive Scale...

Key initiatives



Diversify our Product Offerings

- **Offer customized products** to address customers' needs in underserved markets with high growth potential
- **Focus on revenue diversification** and margin expansion



Geographic Expansion and Deepening our Presence

- **Open new branches** in existing and newer states to expand retail lending segments
- **Deepen presence** through increasing customer base and branch productivity



Leverage Technology and Analytics for Operational Excellence

- **Use Generative AI** to drive cost efficiency, employee productivity and customer experience
- **Leverage data science and analytics** capabilities for actionable customer insights



Leverage customer base to drive fee income and cross-selling

- **Cross-sell loan products** to large and rapidly growing customer base
- **Increase insurance penetration**



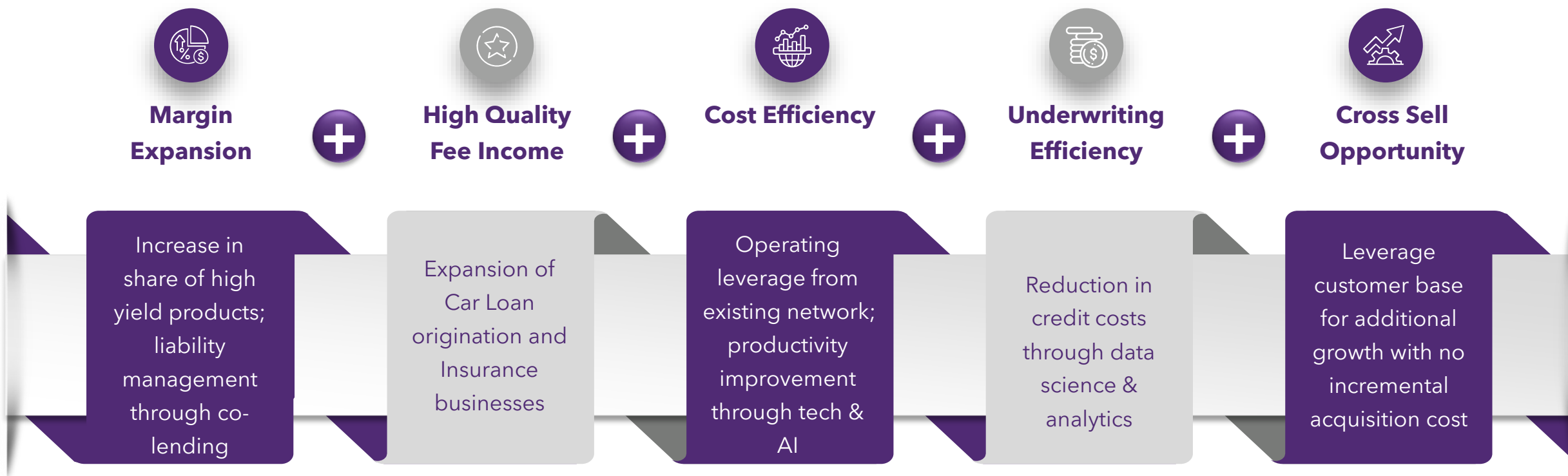
Diversify borrowings for effective liability management

- **Diversify funding mix** through other sources of borrowings e.g NCD, ECB to reduce CoF
- Strengthen and **grow co-lending partnerships**

Capri Global's target is INR 500bn AUM by FY28 and INR 1,000bn+ by FY33 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 Technology and Data Science

Complete Suite of In-house Developed Applications for End-to-end Digital Journey of MSME and Housing Loans

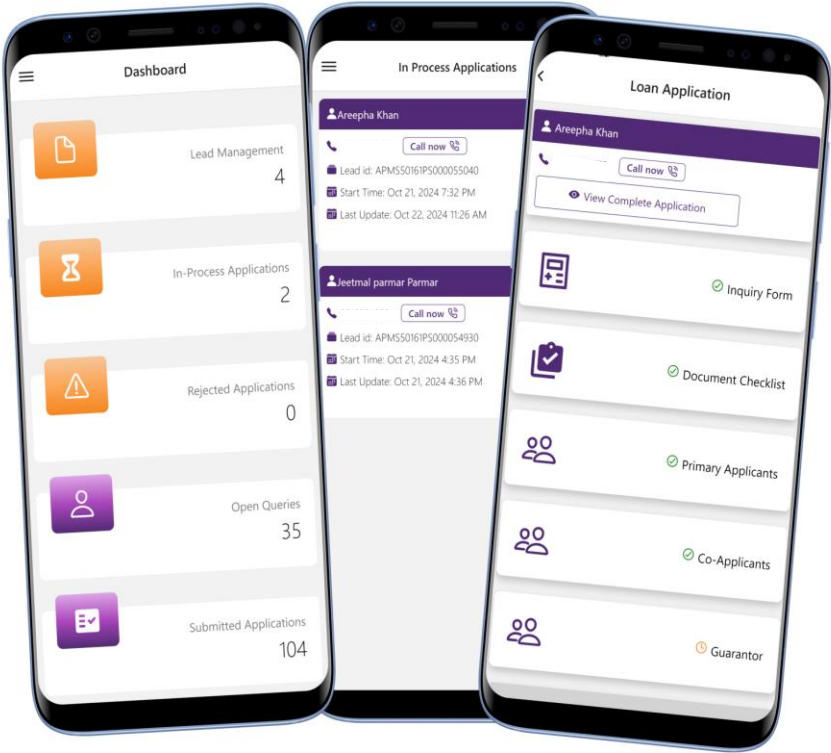


1. Customer Onboarding

Pragati Mobile App

A digital customer on-boarding app empowering direct sales executives to collect customer documents electronically and smooth application login process

- Digital document collection** - high-accuracy OCR for upload of KYC, income, property and business documents
- Efficient application fees collection** - QR Code-based system driving higher realization rates
- BRE-driven CIBIL gating** with advanced screening features
- Improvement in First Time Right (FTR)**, resulting in faster TAT and enhanced sales productivity



95K+
Logins
(from Apr-24 to Mar-25)

~6%
Upfront Filtering Rate

1. Customer Onboarding

Capri Business Partner App

A digital platform enabling seamless end-to-end engagement with Capri Business Partners

- **Real-time updates** on lead qualification and loan progress
- **Live status tracking** of loan progress and easy document upload
- **Automated invoicing** - one-day incentive payment cycle post-disbursement
- **Enhanced activation rates** with pivot towards direct engagement model

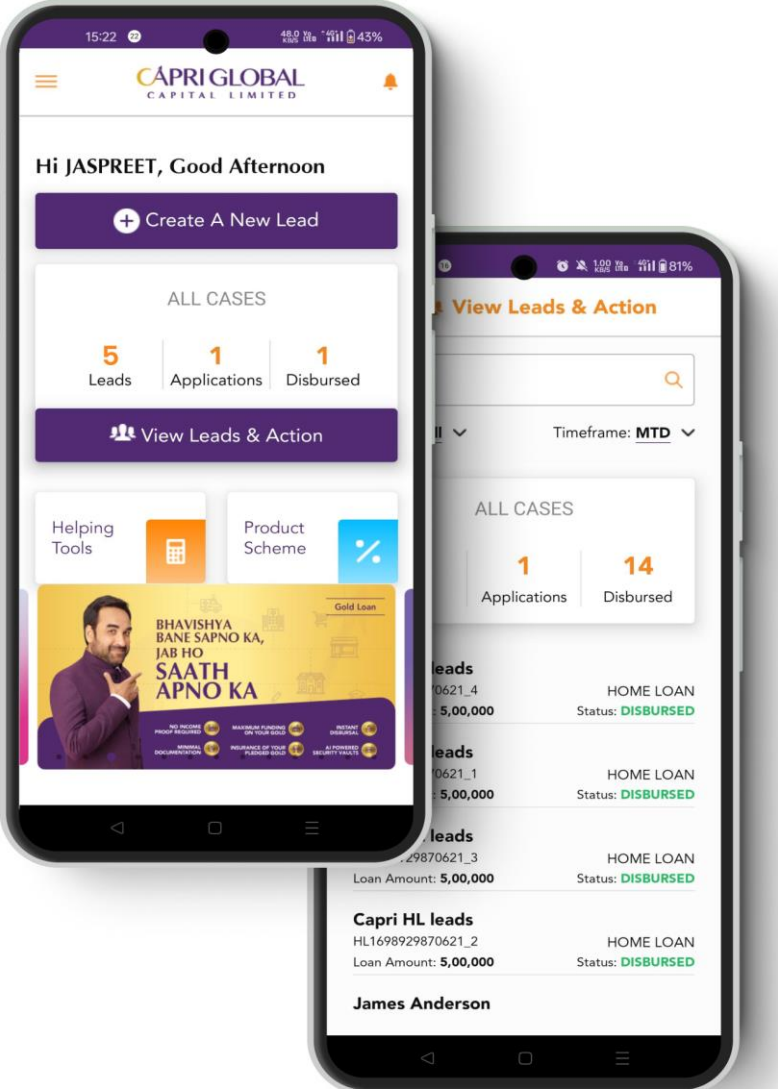
78K+
Registrations[#]

17K+
Leads Disbursed[#]

₹7k+ mn
Disbursed Amount[#]

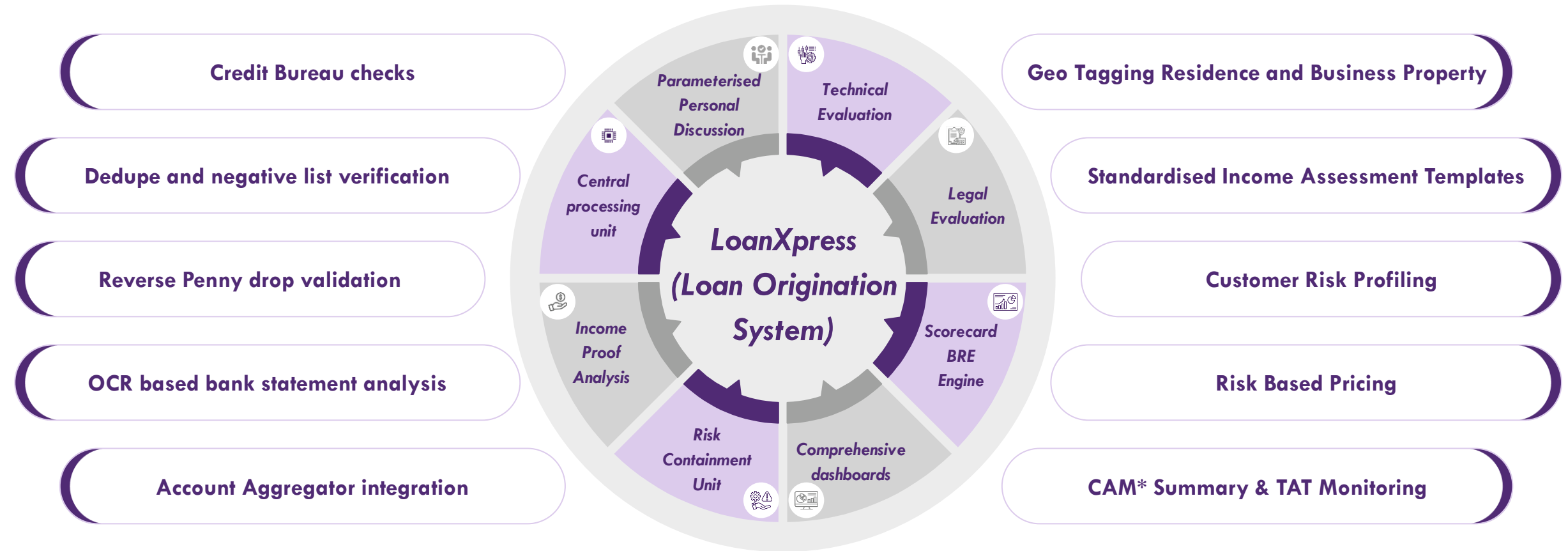
~16%
Activation Rate[#]

*Activation rate is defined as No. of CBP with lead generated / total CBP registered; # from 30-Aug-2022 to 31-Mar-2025



2. Credit Underwriting

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

2. Credit Underwriting

Central Processing Unit

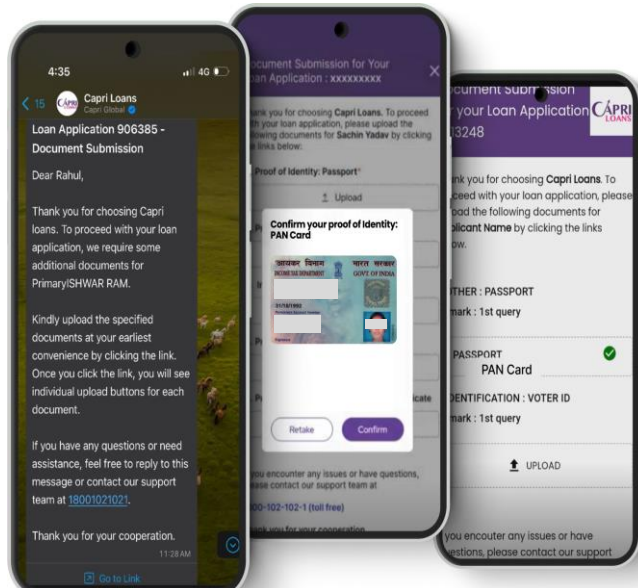
A centralized unit for quality and non-discrepancy checks



Integrated query module for customers to upload additional documents securely via WhatsApp links



Click-to-Call facility for direct customer contact without Relationship Managers (RMs) dependency



KYC Details	
Name	: XXXXXXXX
Father's Name	: XXXXXXXX
Address Line 1	: XXXXXXXX
Landmark	: XXXXXXXX
Area	: XXXXXXXX
District	: XXXXXXXX
Pin Code	: XXXXXXXX
Aadhaar number	: XXXXXXXX
PAN Number	: XXXXXXXX
DOB	: XXXXXXXX
Address Line 2	: XXXXXXXX
Taluka	: XXXXXXXX
City	: XXXXXXXX
District	: XXXXXXXX
State	: XXXXXXXX

Personal Details	
Phone Number	: 95XXXXXX73

Click to Call

~9 (Peak at 35)

Files processed per person per day[#]

[#] from Apr-24 to Mar-25

Personal Discussion Mobility App

An app designed for personal discussions (PD) and property verification



Route mapping for on-site verification



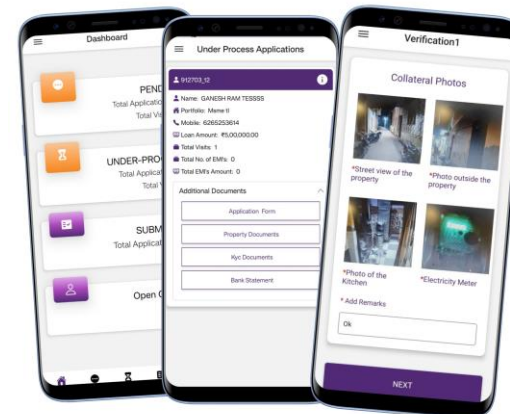
Live photo capture with geo-tagging - Residence & Business Collateral Verification



Standardized credit questionnaire for harmonized underwriting practices



PD case summary & status tracking



81K+
Applications
processed[#]

310
Applications
processed per day[#]

2. Credit Underwriting

Technical Evaluation - Digital App for Collateral Evaluation

An in-house developed technical app ensuring uniformity and accuracy in collateral evaluation

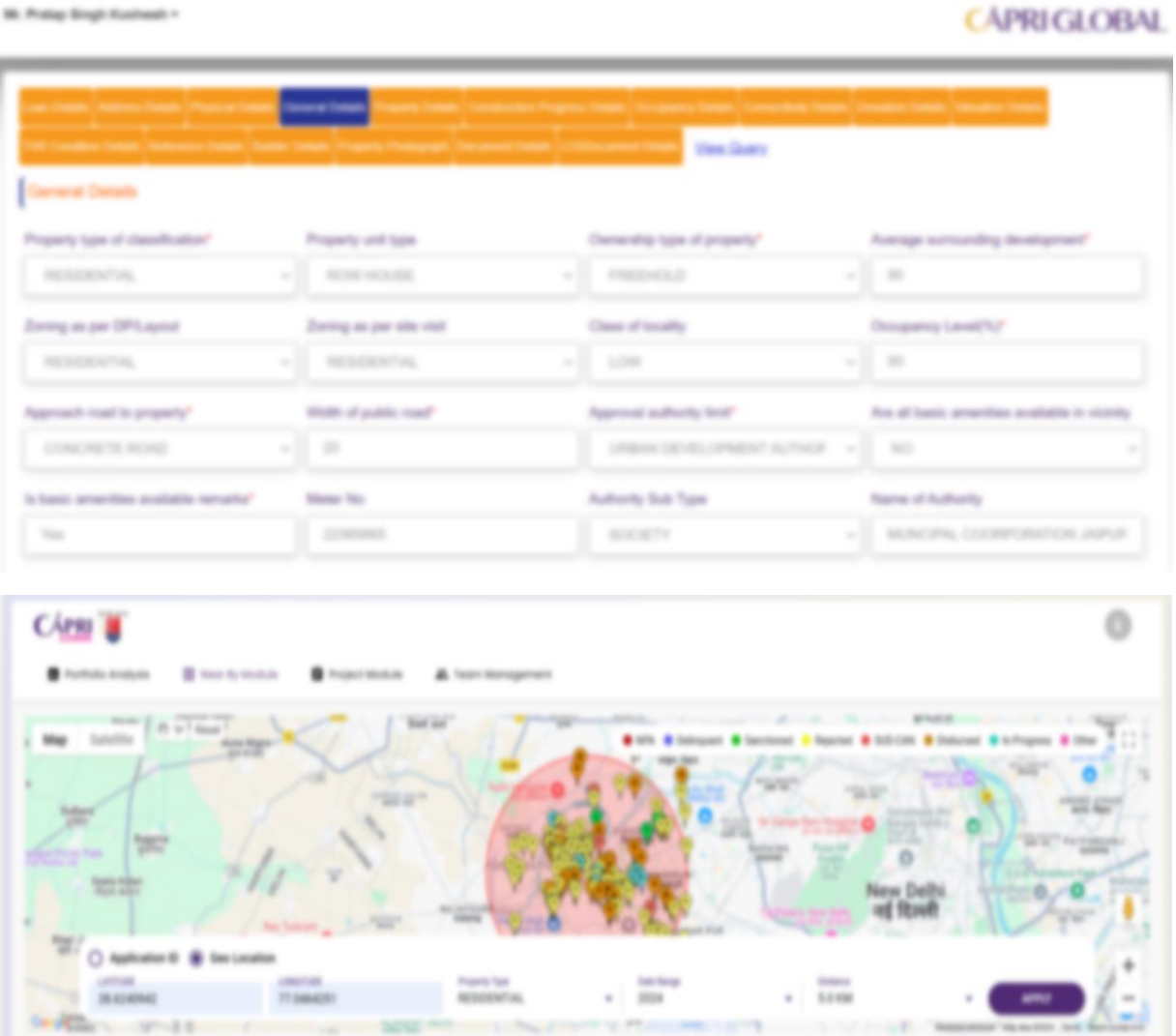
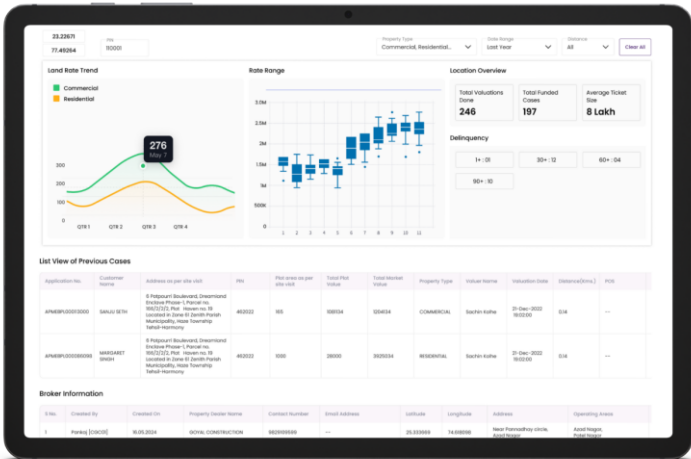
- **Historical transaction data** for trends in property values
- **Insights from property registration data**
- **Delinquency trend mapping** for funded and non-funded properties
- **Local insights** through broker network tailored to regional contexts

1.5

TAT (Mar-25)

387

No of technical per day
(Apr-24 to Mar-25)



2. Credit Underwriting

Risk-Based Pricing

A BRE and scorecard-driven approach ensuring commercial approvals aligned with customer risk profile

- **CapriScore** based on customer demographic, bureau score and application parameters, collateral quality
- **Customer categorization** by risk profile
- **System recommended commercial parameters** (yield, fees) based on customer risk profile
- **Branch-specific targets** for informed commercial decisions
- **Defined authority matrix** for deviations and waiver approvals



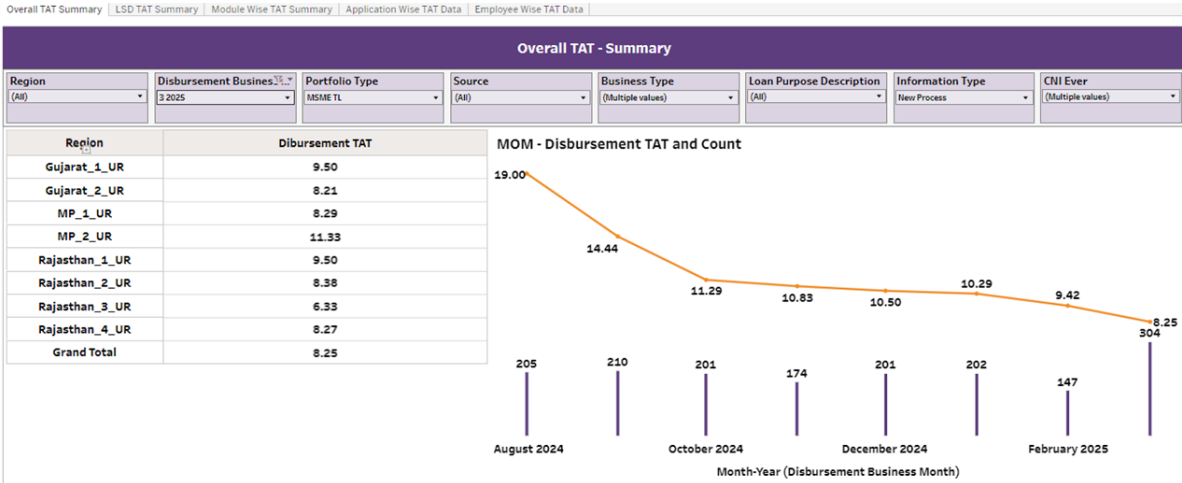
2. Credit Underwriting

Comprehensive Dashboards – CAM Summary

- **Consolidated summary** of Credit Appraisal Memorandum(CAM)
- **Effective credit decisioning** through single view of customer profile and loan parameters
- **No email communication** – all queries, legal reports, technical reports, property photographs available on single screen
- **Automated system deviations** and defined approval matrix

Focus on TAT Improvement

- Focused approach to **monitor region-wise, branchwise and process stage wise TAT** from login to disbursement
- **Automated notifications** to individuals and supervisors for delayed TATs ensuring timely resolutions
- **50-60% improvement** in TAT in last 8 months



3. Disbursement and Customer Engagement

E-sign

A fully digital process offering a seamless customer experience for loan sanction and disbursement

- **E-Stamp and E-Sign digital sanction documents**
- **Biometric & face authentication** using Aadhar
- **Vernacular Key Fact Sheet (KFS)** for critical information
- **Digital disbursement and loan repayments** e-NACH

>95%

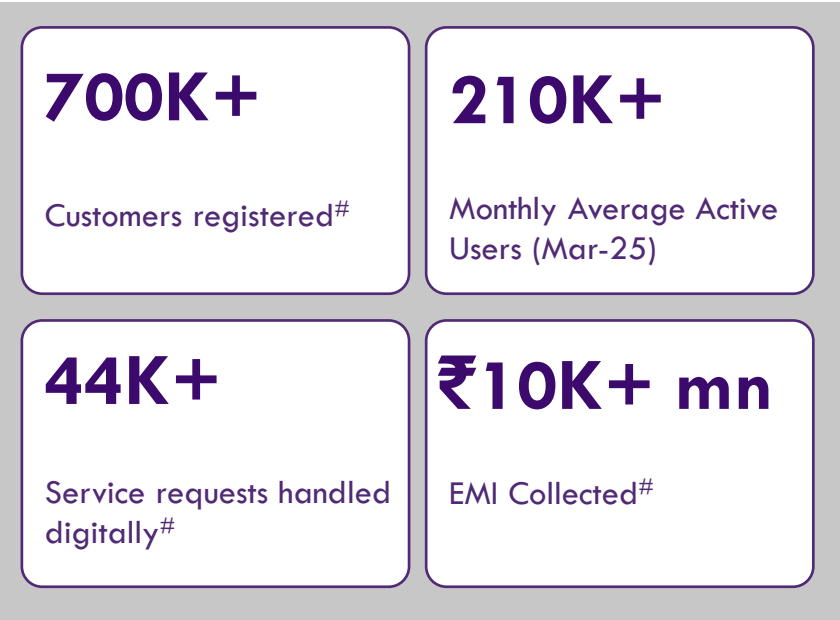
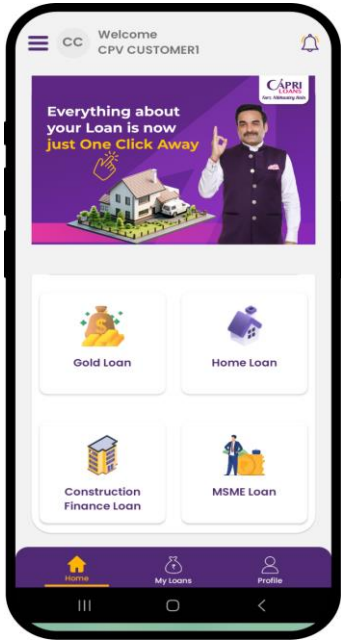
Disbursements done through e-sign to eligible customers in Mar-25



Capri Loans App

A digital and secure platform designed for customer engagement and payments

- Easy access to loan details and documents
- **Multiple Payment Modes**
- Raise service requests digitally
- **Apply top-up loans**



[#] from Nov-23 to 31-Mar-2025

4. Collections | Disciplined And Data Analytics Driven Approach

Customised channel wise collection strategy basis past customer behavior

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

4. Collections | Disciplined And Data Analytics Driven Approach

Collection Dashboard

A state-of-the-art dashboard offering real-time analysis and visibility into field collection progress

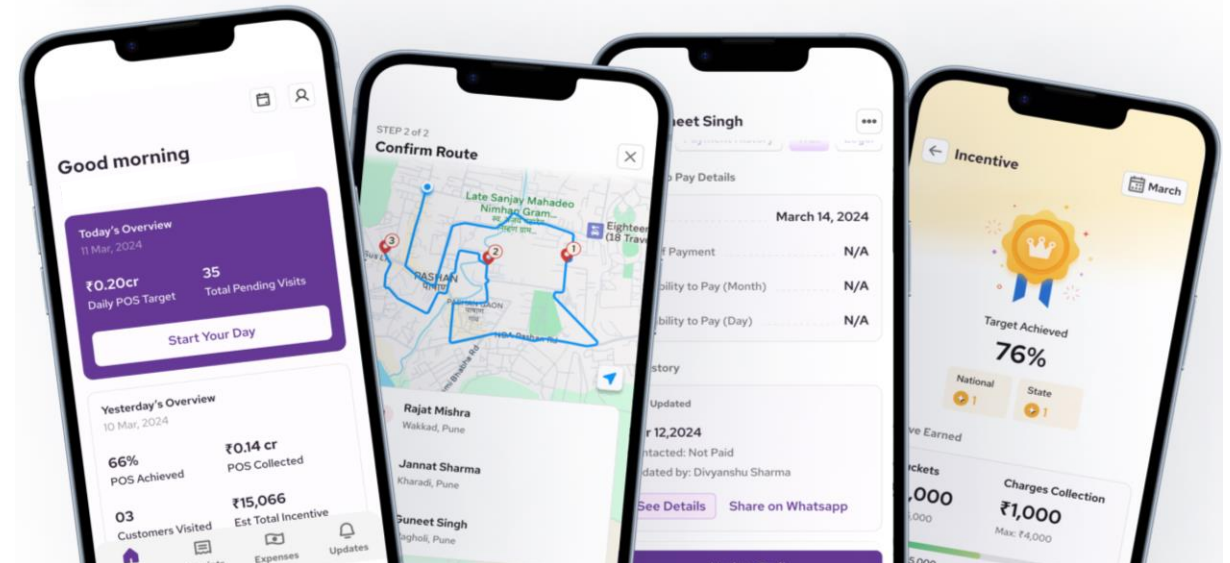
- **Performance monitoring:** DPD wise, channel-wise, geography-wise and individual-wise performance tracking for proactive action
- **Target tracking:** comparison of collections targets versus fulfilment
- **Incentive gamification** to boost agent performance



CollectXpress App

A digital app designed to enhance productivity of field collection agents

- **Route map optimization** to maximize collection staff customer visits
- **Real-time tracking** of field agent location and collection status for effective supervision
- **Payment insights** on historical customer payment trends, including Promise-to-Pay (PTP) status



5. Underwriting Gold Loans Through Technology

State-of-the-Art Branches Equipped with AI Powered Security Systems

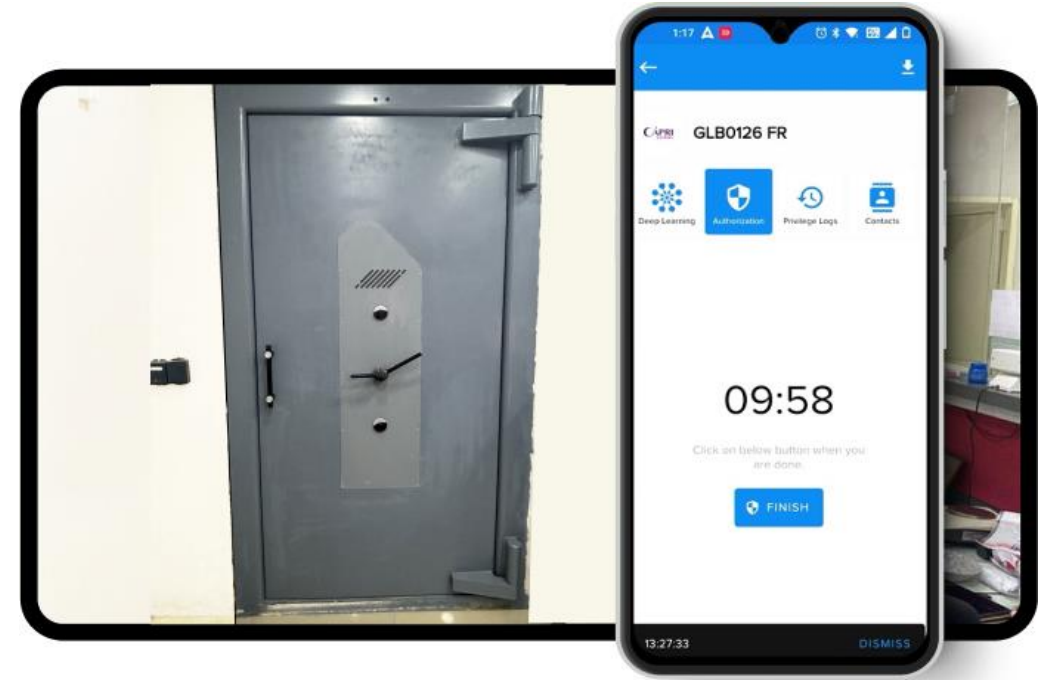
Branch Security: 3 Layers

- Access to main channel gate lock post verification by security guard
- Round the clock e-surveillance; 6 CCTVs for live visuals; 4 panic switches



Digital Security: Strong Room Managed by High Tech AI System

- Access linked with 3 Door Interlock System
- AI Facial recognition system
- Concretized strong room for additional security



5. Underwriting Gold Loans Through Technology

End-to-end Digital Process

A proprietary LOS (Swarnim) that digitizes and streamlines loan processing, customer experience and risk management



100% digital journey enabling faster loan approvals



OTP-Based E-Sign to simplify documentation and reduce onboarding time



No cash disbursement (for amounts >₹20k)



Disbursal TAT ~30 minutes for improved customer satisfaction



Maker checker approach to loan approval

5. Underwriting Gold Loans Through Technology

End-to-end Digital Process

Digital Disbursement and Collection



Dedicated relationship manager for smooth and faster customer onboarding process



Transparent process through live CCTV recording of gold evaluation by certified gold valuers



Customer live photo capture, geotagging and scheme selection



Bank account disbursement through reverse penny drop validation



UPI-based disbursement up to ₹1 Lakh instantly into accounts



Click-to-Call feature to connect with customers for intimation about slab change, DPD, tenure expiry via single click



Collection dashboard to track payment status, tenure expiries and overdue accounts



Capri Loans App / WhatsApp chatbot – vernacular KFS & MITC, Interest due reminders and apply top up loans

The image displays three screenshots of the Capri Loans digital interface. The top screenshot shows a multi-step onboarding process with steps A through H: KYC Documents, Personal Information, Employment Information, Occupation Address, Nominee Details, Relationship Manager, Bank Details, and Send OTP. Below this is a verification section with a 'Verify with' button and a 'Add details manually' option. The middle screenshot shows a payment status screen with a 'Pay ₹1.00' button, a QR code for UPI payment, and a 'Payment Status' header. The bottom screenshot shows a 'Collection Dashboard' with a progress bar from 1 to 10: Applied Loan Amount, Collateral Details, Consolidated Collateral Details, Gold Information, Scheme Selection, Fee Information, Fund Transfer, Net Disbursement To Customer, Additional Gold Information, and Customer & Loan Details. Below the progress bar, there are input fields for 'Net Disbursement To Customer (in ₹)', 'Disbursement Mode' (set to UPI), 'Online Disbursement (in ₹)', and 'UPI ID', along with 'Verify', 'BACK', and 'Next' buttons.

LAN	Customer Name	Tenure Expiry Date
L30100002442884	YOGENDRA SINGH	2024-12-15
L30100001556442	MAINA DEVI	2024-10-31
L301000010117627	YOGENDRA SINGH	2024-12-15



4 Quarterly Financial Performance

Performance Highlights

(In ₹ mn unless stated otherwise)

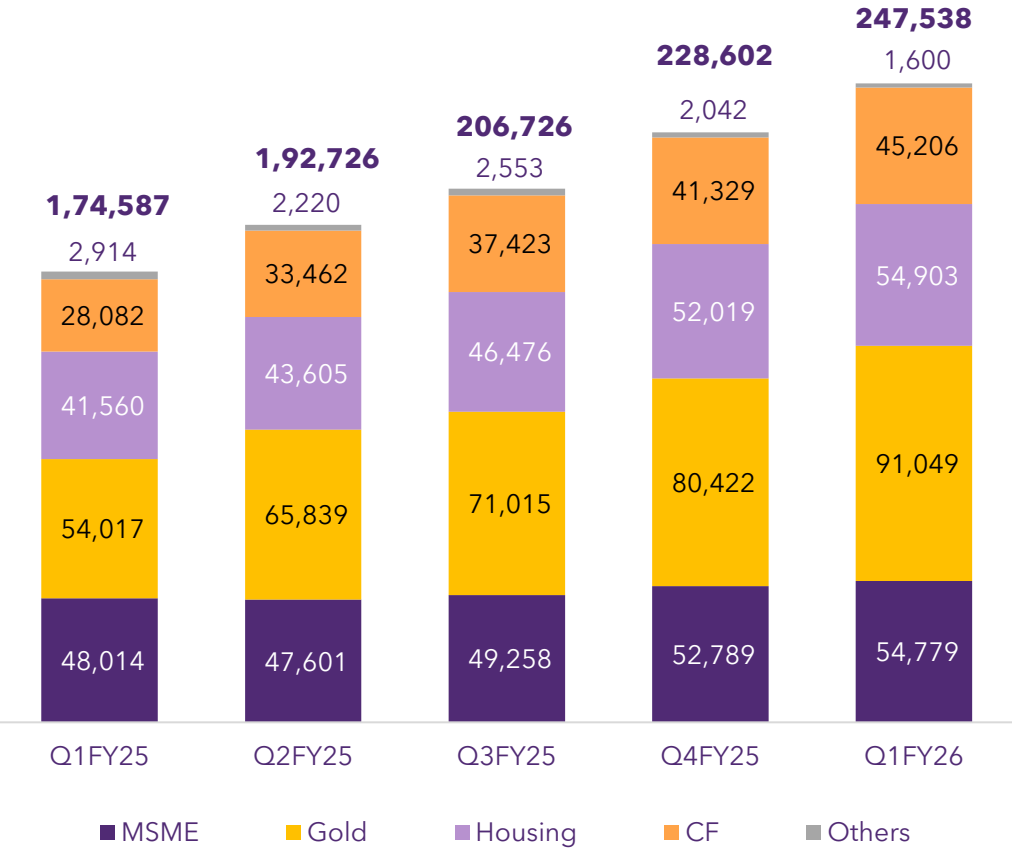
	Q1FY26	Q1FY25	YoY	Q4FY25	QoQ
AUM	247,538	174,587	↑ 42%	228,602	↑ 8%
Net Interest Income	4,156	3,013	↑ 38%	3,812	↑ 9%
Non Interest Income	1,661	1,089	↑ 53%	1,813	↓ 8%
Operating Expenses	2,702	2,650	↑ 2%	3,084	↓ 12%
Operating Profit	3,115	1,452	↑ 115%	2,540	↑ 23%
PAT	1,749	757	↑ 131%	1,777	↓ 2%
Cost-Income Ratio (%)	46.5%	64.6%	↓ 1,815 bps	54.8%	↓ 839 bps
NNPA (%)	1.0%	1.2%	↓ 19 bps	0.9%	↑ 10 bps
ROAE (%)	13.0%*	7.8%	↑ 522 bps	16.9%	↓ 384 bps
ROAA (%)	3.2%*	1.9%	↑ 125 bps	3.6%	↓ 40 bps

* Post capital infusion of ₹20 bn

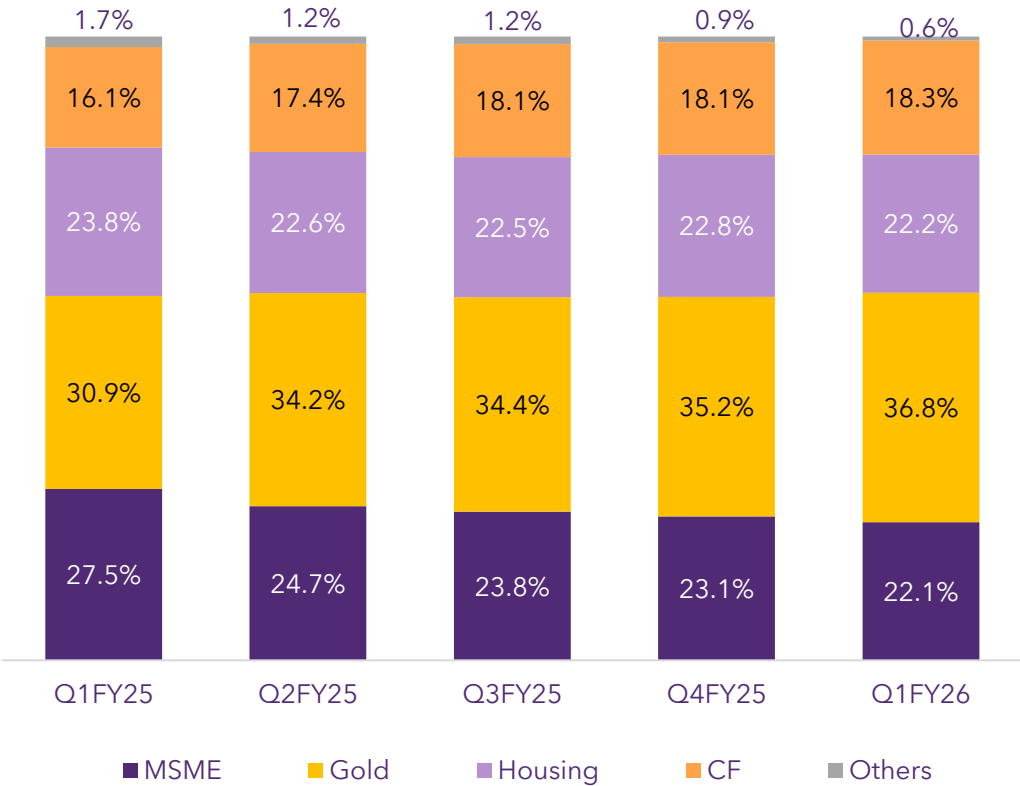
Business Update

Consolidated AUM Up 42% YoY

AUM Break Up (₹ mn)



Composition of AUM (%)

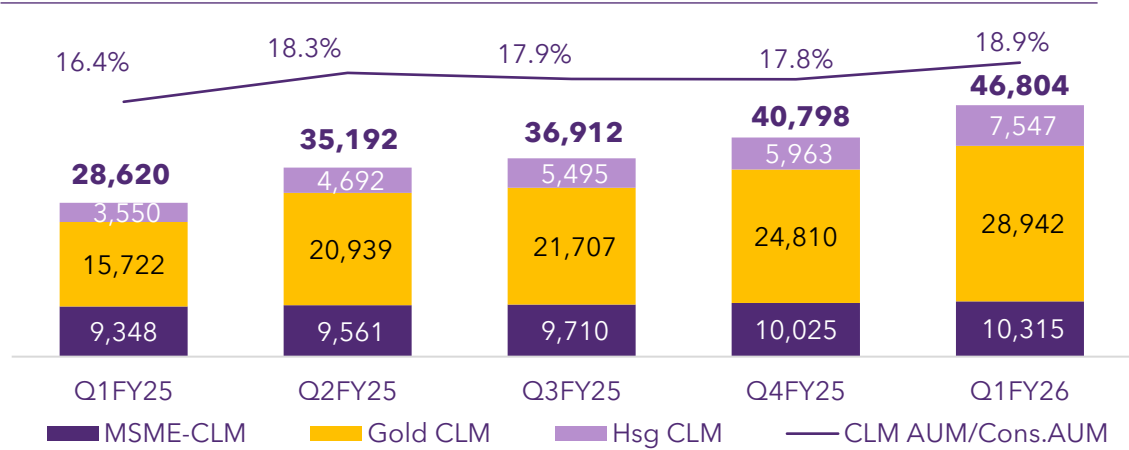


• MSME, Gold, and Housing AUM values are inclusive of co-lending and Directly Assigned AUM. Refer next slide for further details.

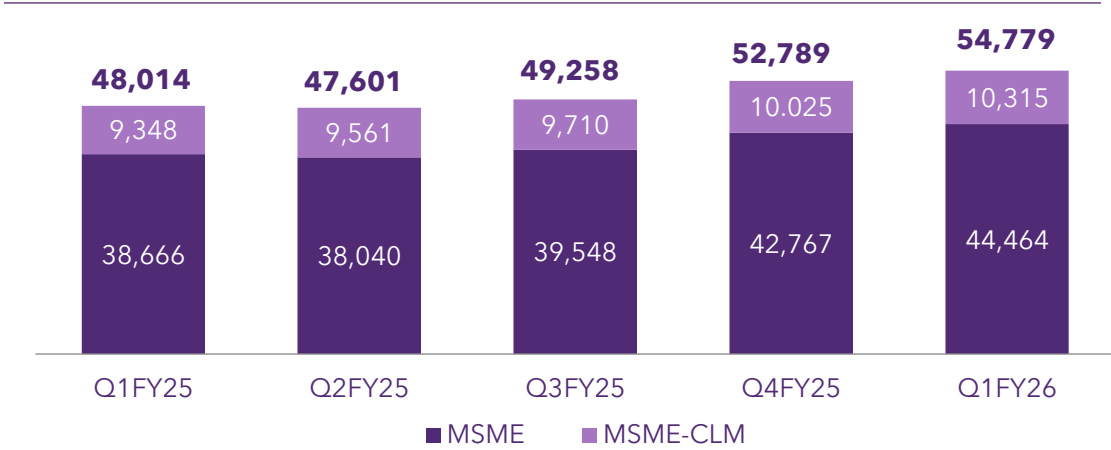
Retail AUM

Co-Lending AUM showing Steady Growth

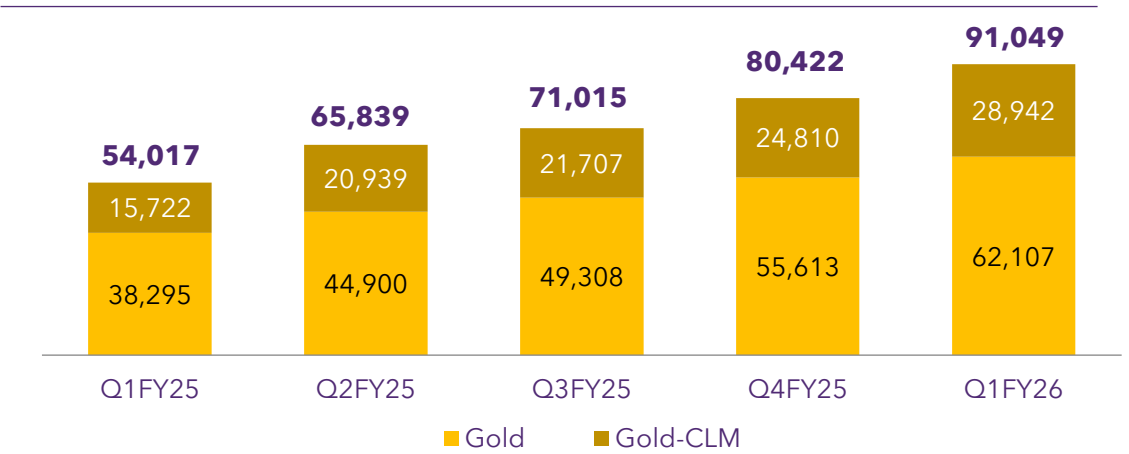
Co-Lending AUM (₹ mn)



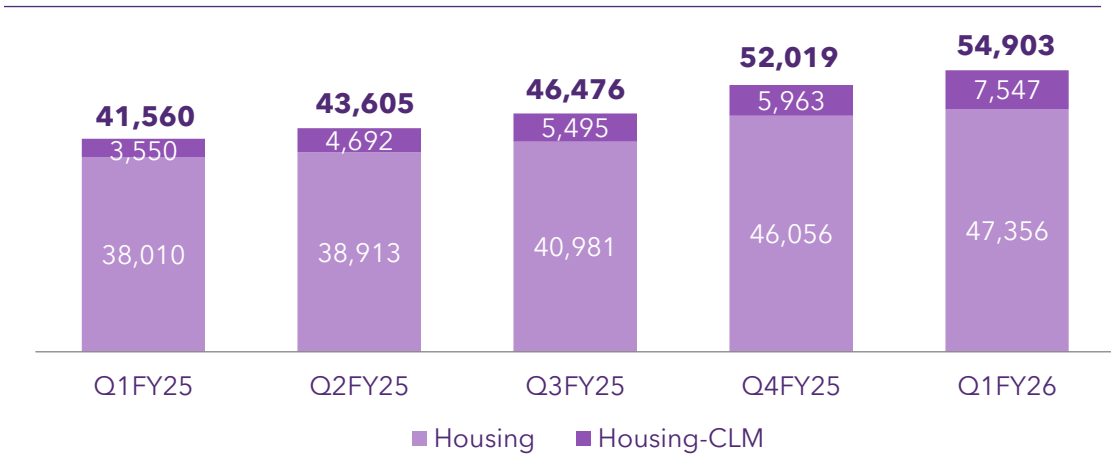
MSME AUM (₹ mn)



Gold AUM (₹ mn)

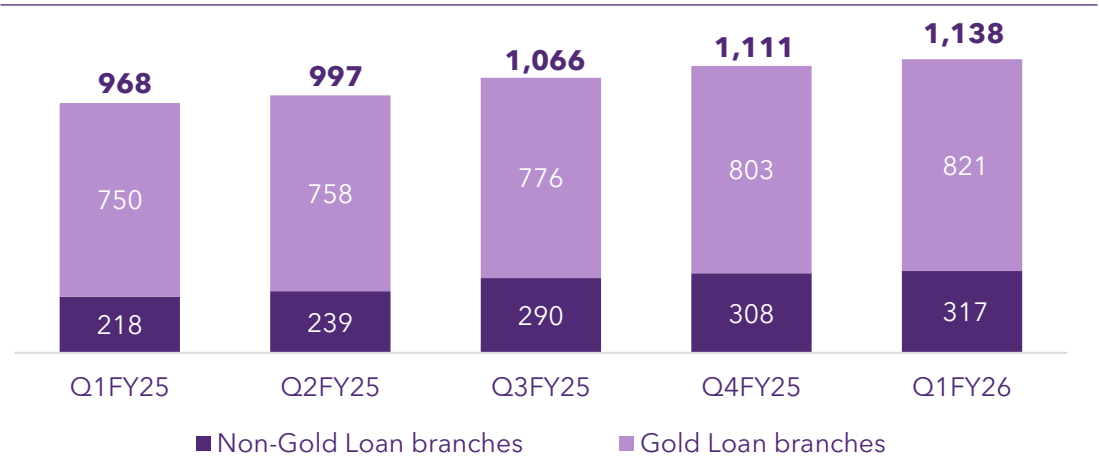


Housing AUM (₹ mn)

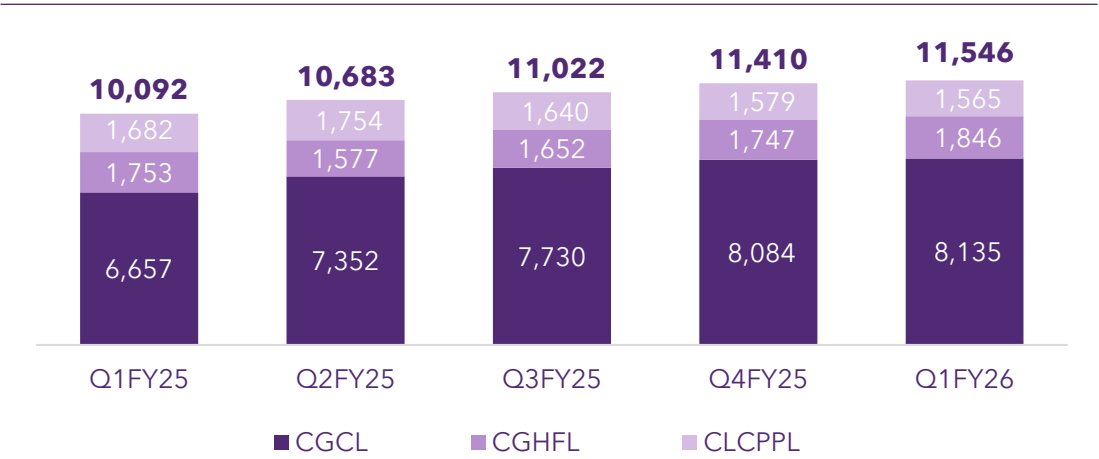


Operational Expansion to Support Growth of New Businesses

Branch Addition Normalizing



Rationalization In Headcount



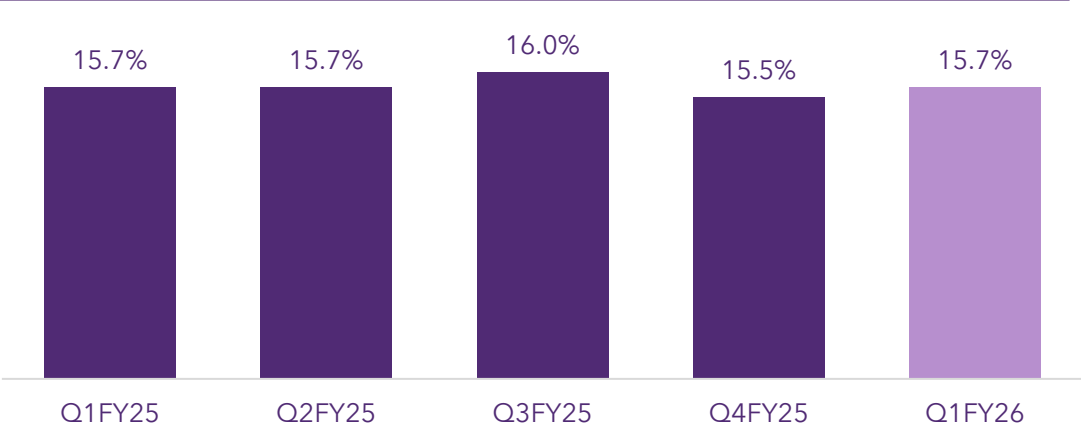
- Increased branch network with a net addition of 27 branches during Q1FY26. Total branch network stood at 1,138 branches vs. 968 branches in Q1FY25.
- Mortgage Finance business (MSME, Micro LAP and Housing) operated through 296 branches in 11 States and UTs.
- Gold Loan network increased to 821 branches across 10 states and UTs by end of Q1FY25.
- Construction Finance continued to have 3 dedicated branches – Bengaluru, Hyderabad, and Ahmedabad.
- Car Loan distribution locations stood at 821 as of June’25. The branch presence was consolidated into 19 branches.
- In addition, the Company has dedicated tech centers in Gurugram, Bengaluru & Noida (not counted as branches).

^Branch data excluding HO & Support Offices

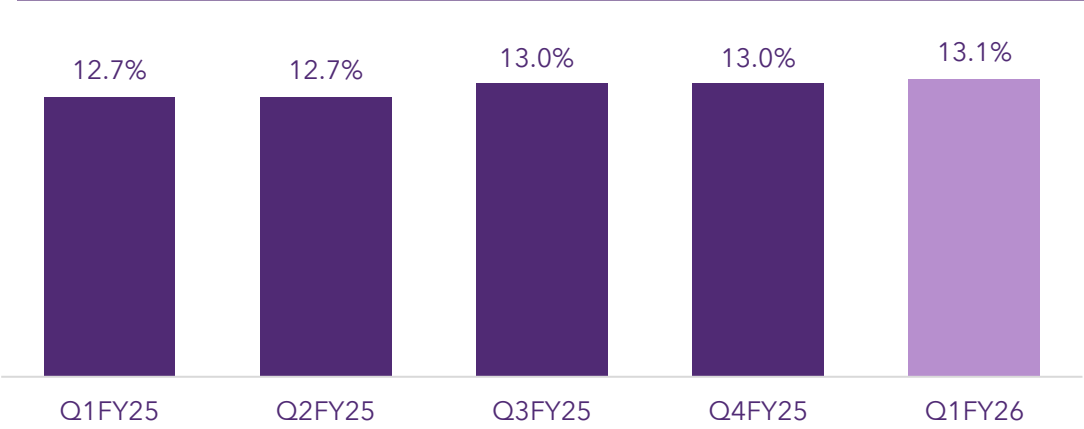
Segmental Yields

Stable Yields

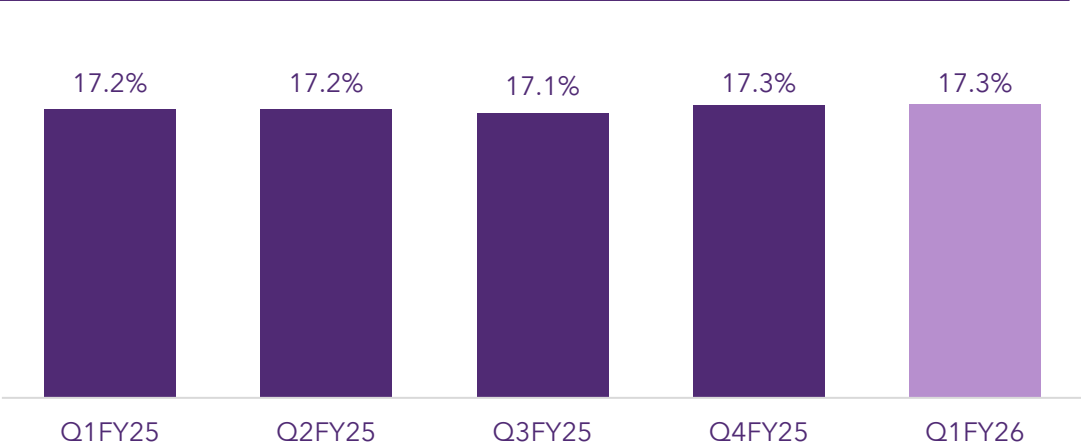
MSME (%)



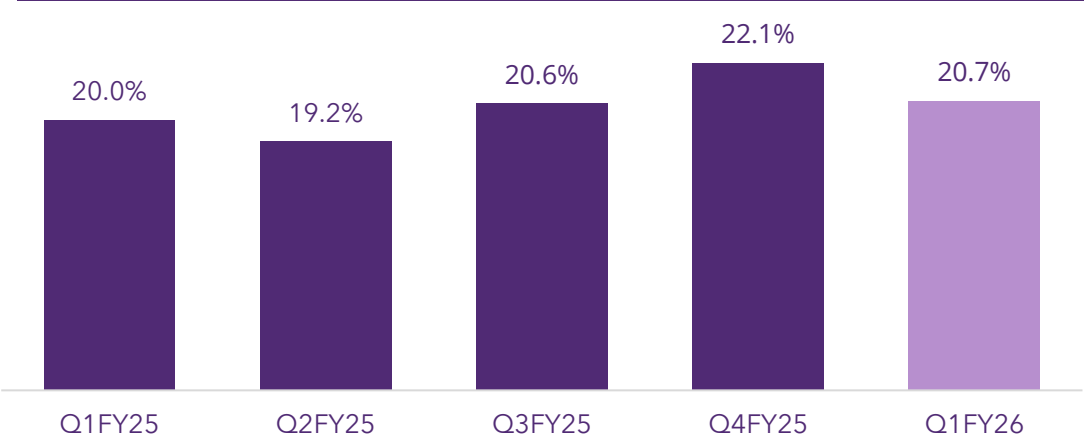
Housing Finance (%)



Construction Finance (%)



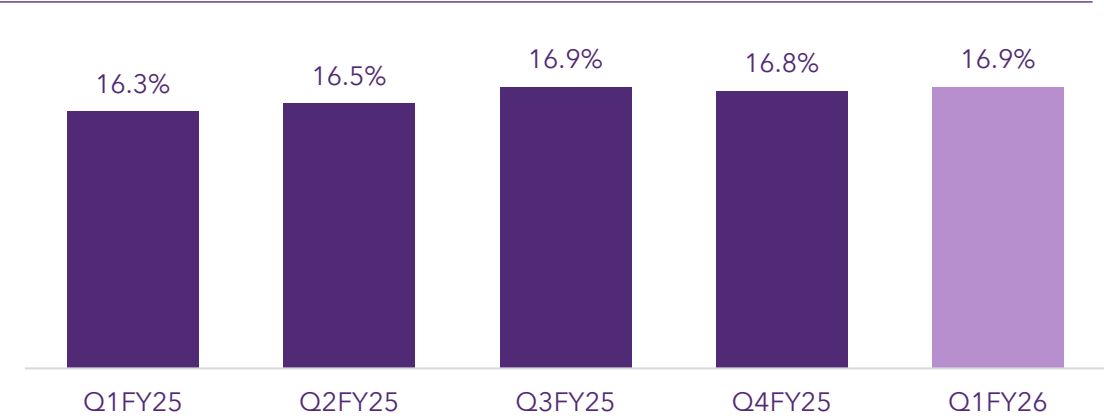
Gold Loans (%)



Note: Weighted average yield on outstanding loans as at the end of period indicated

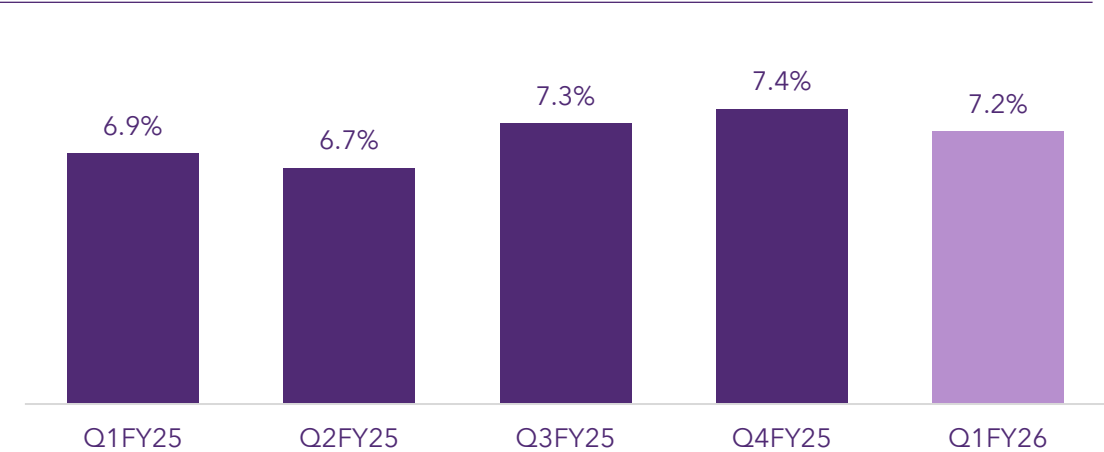
Yields and Margins

Yield on Net Advances (%)

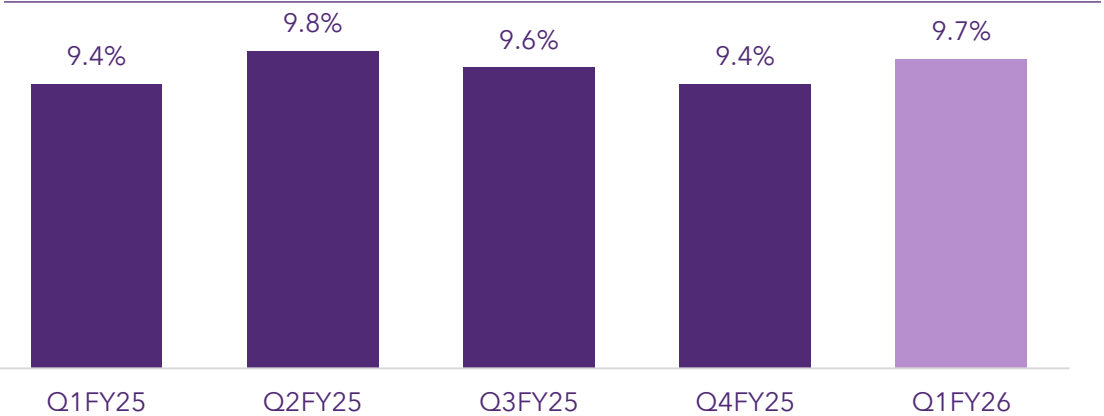


Note: Calculated as (Interest on Advances) / (Avg. Net Advances)

Spreads (YoA - CoB) (%)

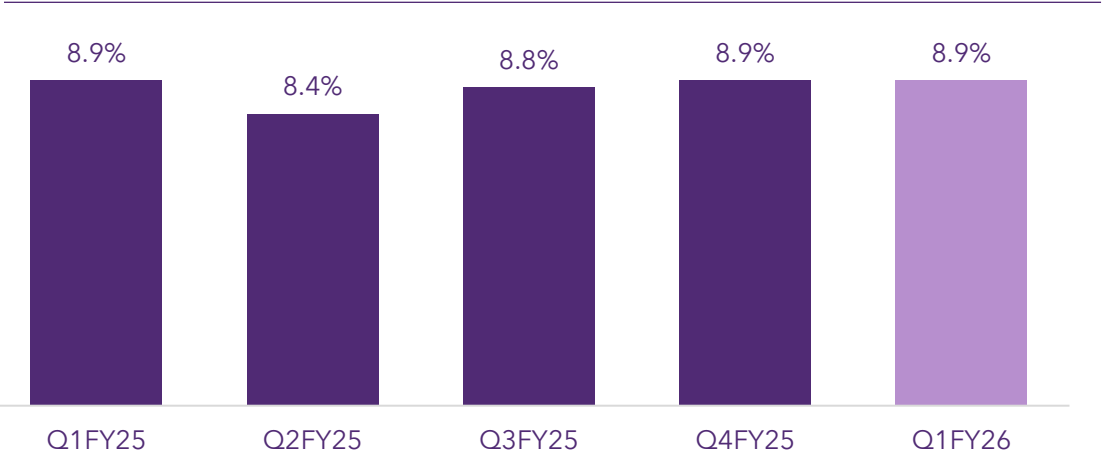


Cost of Borrowings (%)¹



Note: Calculated as (Interest Expense on Borrowings) / (Avg. Borrowings)

Net Interest Margin (%)²

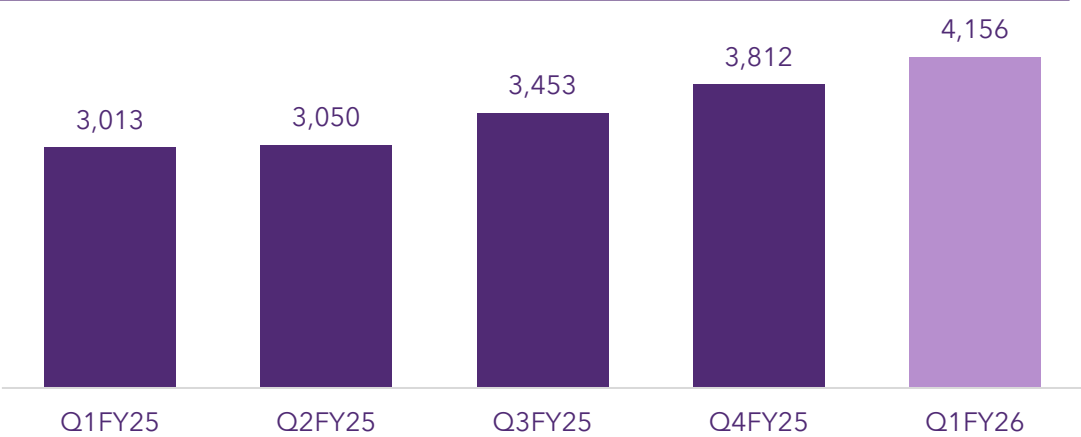


Note: Calculated using Net Interest Income / Avg. Interest Earning Assets

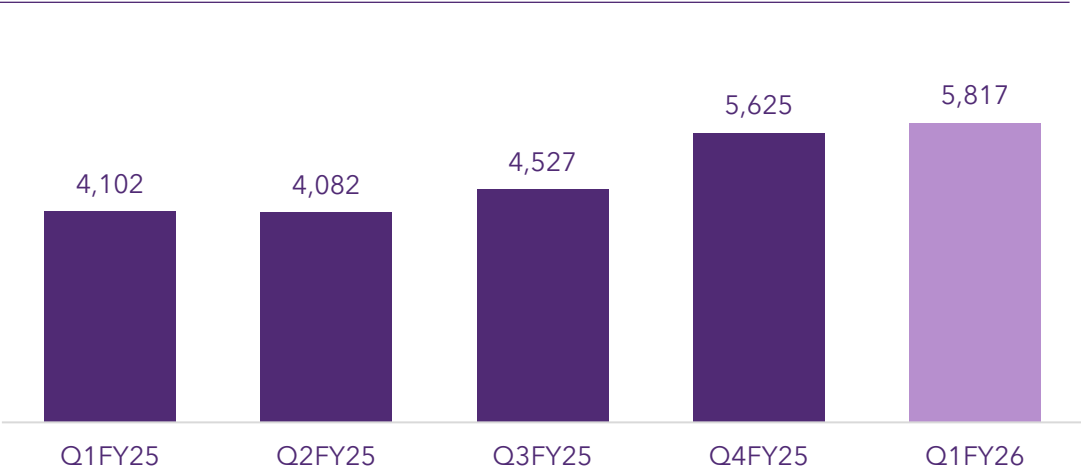
Note: 1. Borrowings include Debt Securities; 2. Net Interest Income excludes Int. Expense on Lease Liabilities, Interest Earning Assets include Bank Balances excluding Cash, Net Advances and Investments

Total Income grew 42% YoY; Continued Momentum in Fee Income

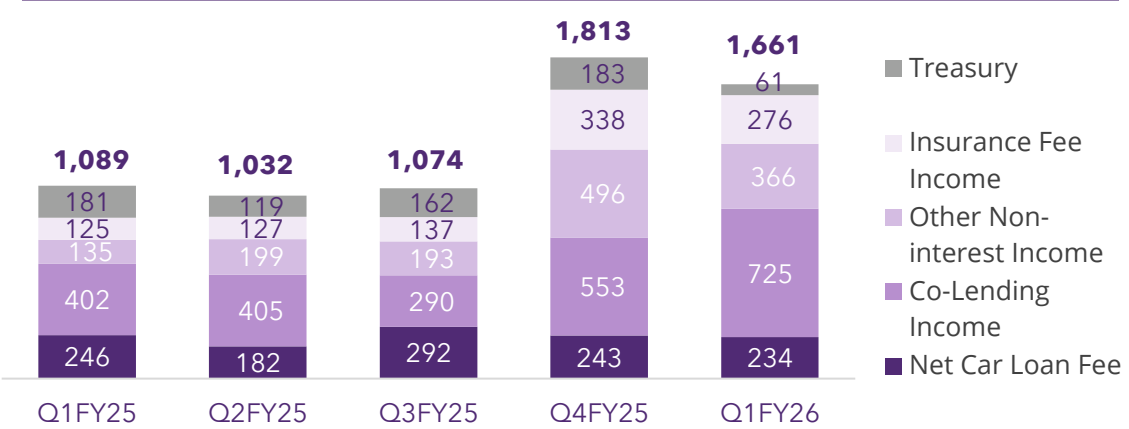
Net Interest Income (₹ mn)



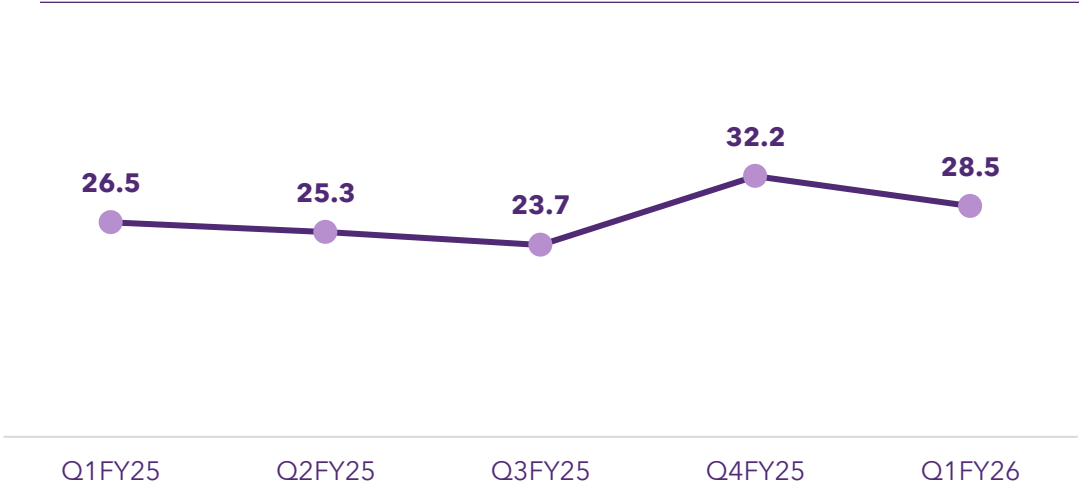
Net Total Income (₹ mn)



Non-Interest Income (₹ mn)



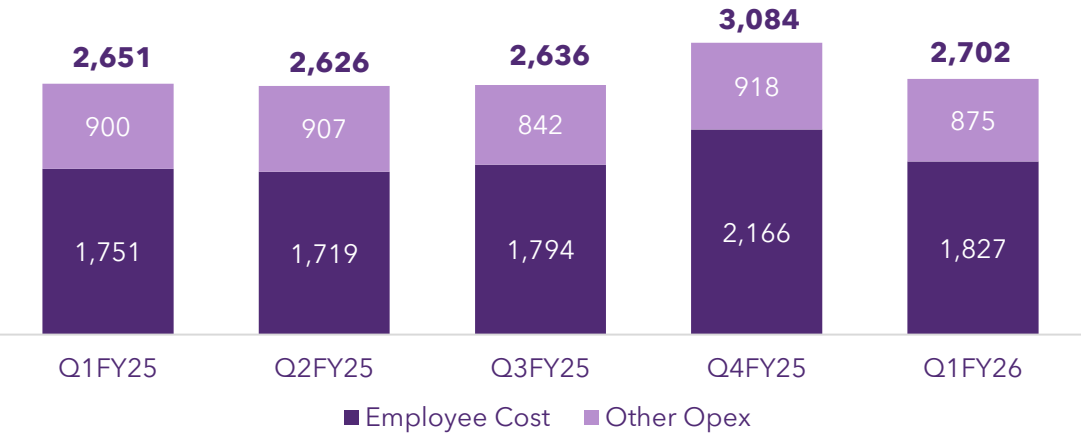
Non-Interest Income / Net Income (%)



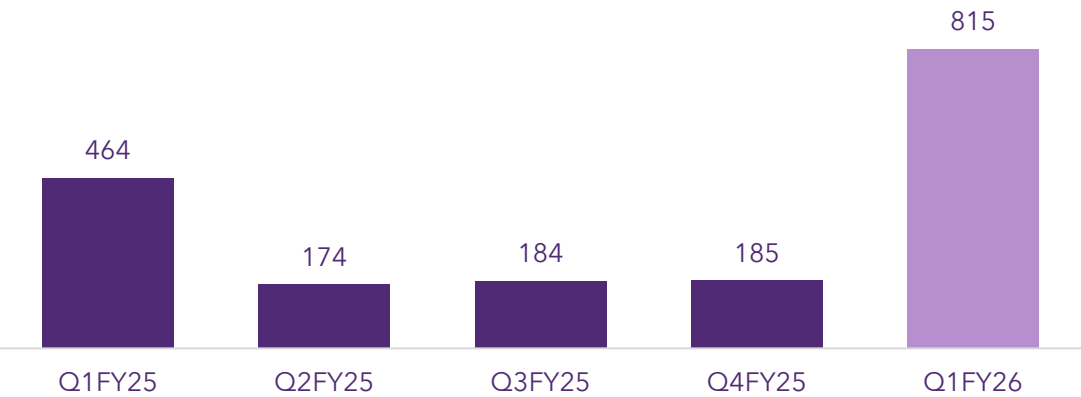
Financial Highlights

Sharp Improvement in Cost/Income YoY Basis; Operating Profit up 115% YoY

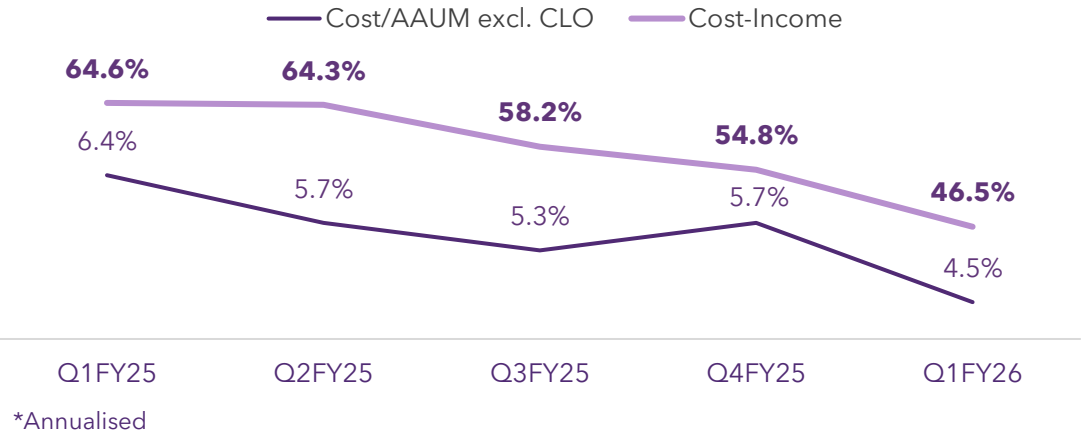
Operating Expenses (₹ mn)



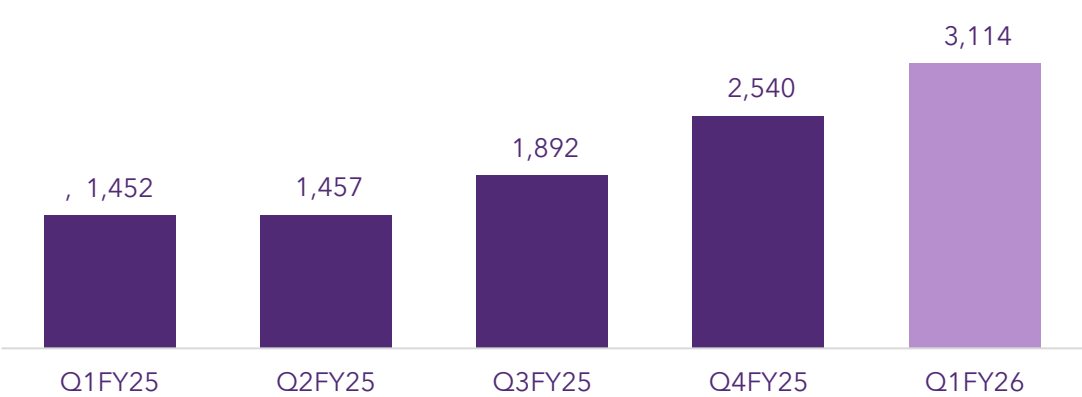
Credit Costs (₹ mn)



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



Operating Profit (₹ mn)

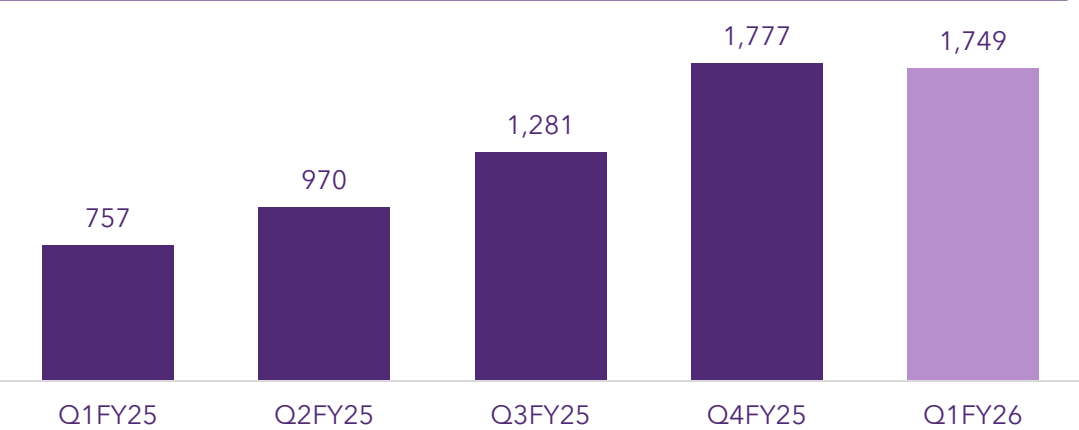


Note: Credit Cost include Write off + ECL Provisions

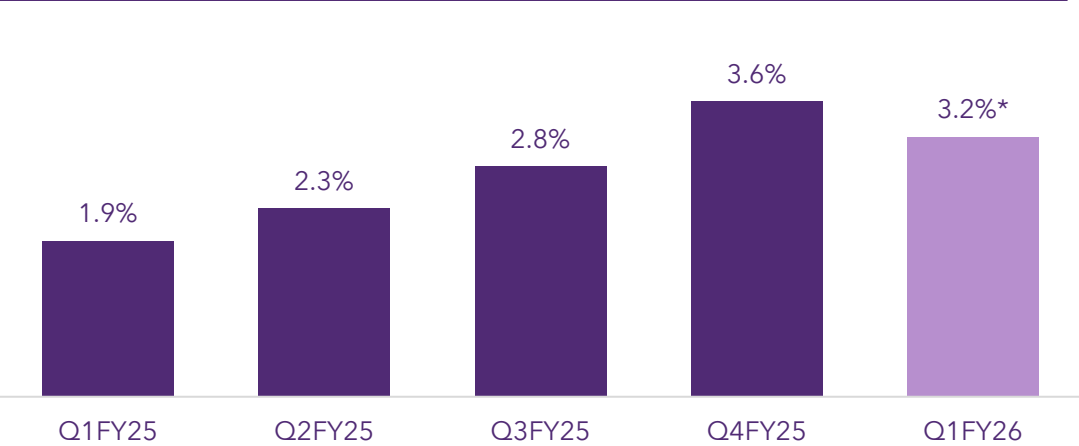
Profitability and Key Ratios

PAT rises 131% YoY

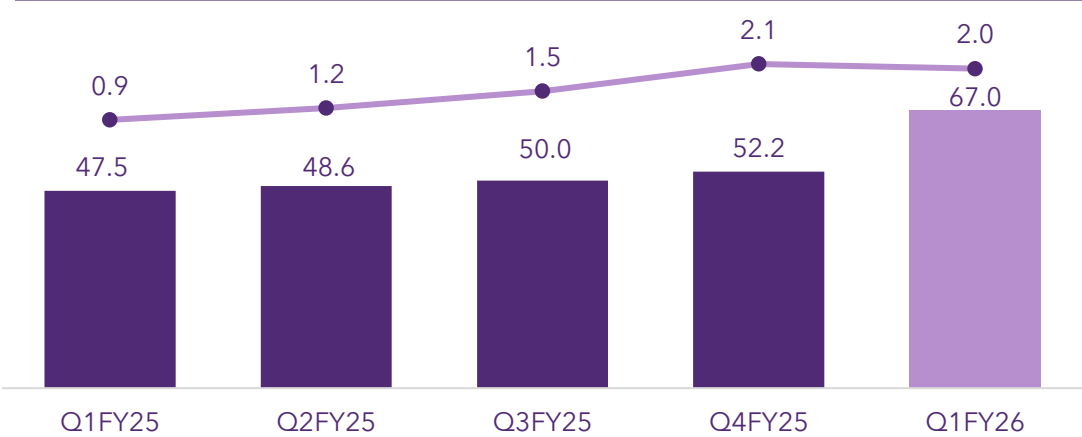
PAT (₹ mn)



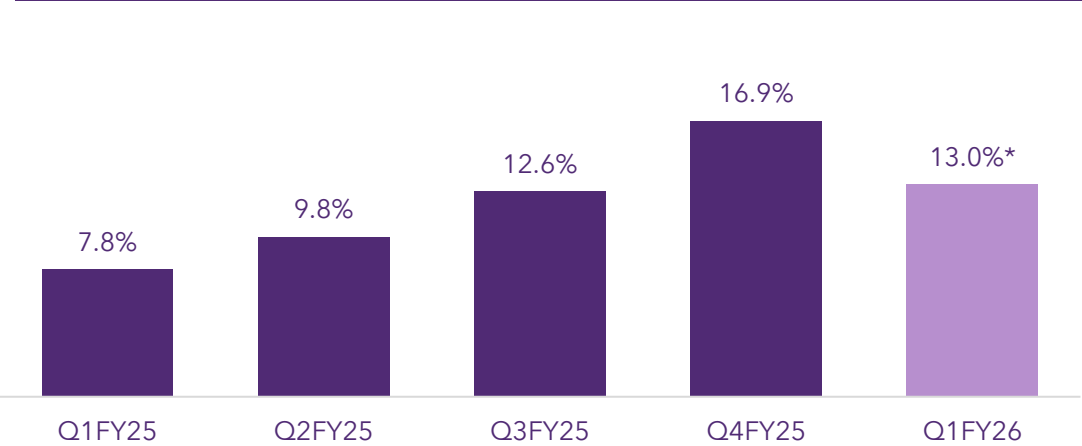
Return on Avg. Assets (% annualized)



Earnings per Share and Book Value per Share (₹)

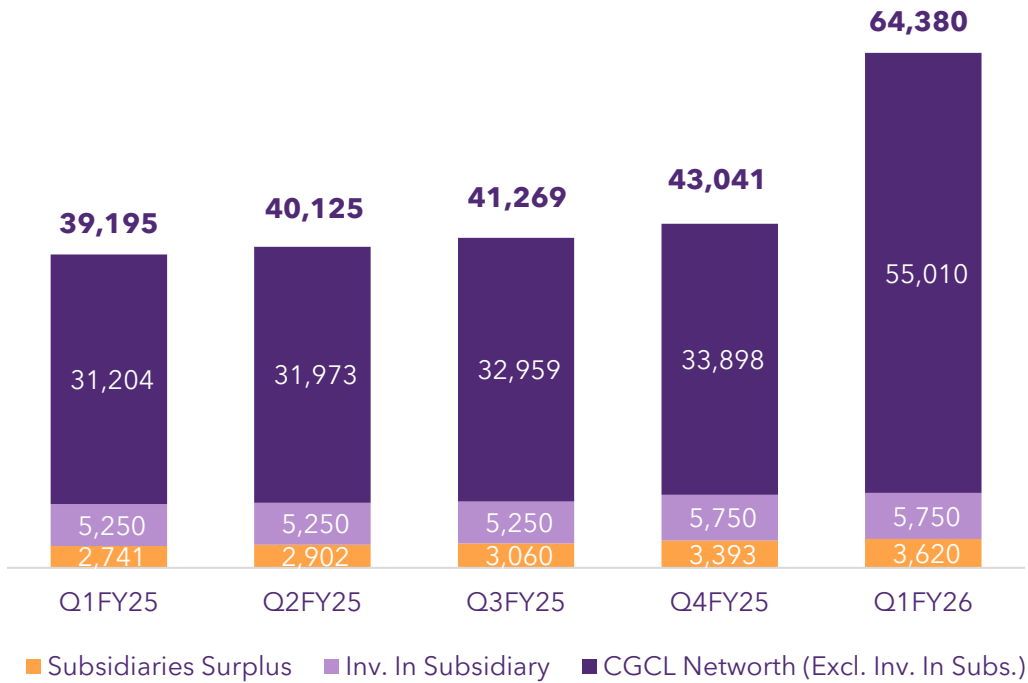


Return on Avg. Equity (% annualized)

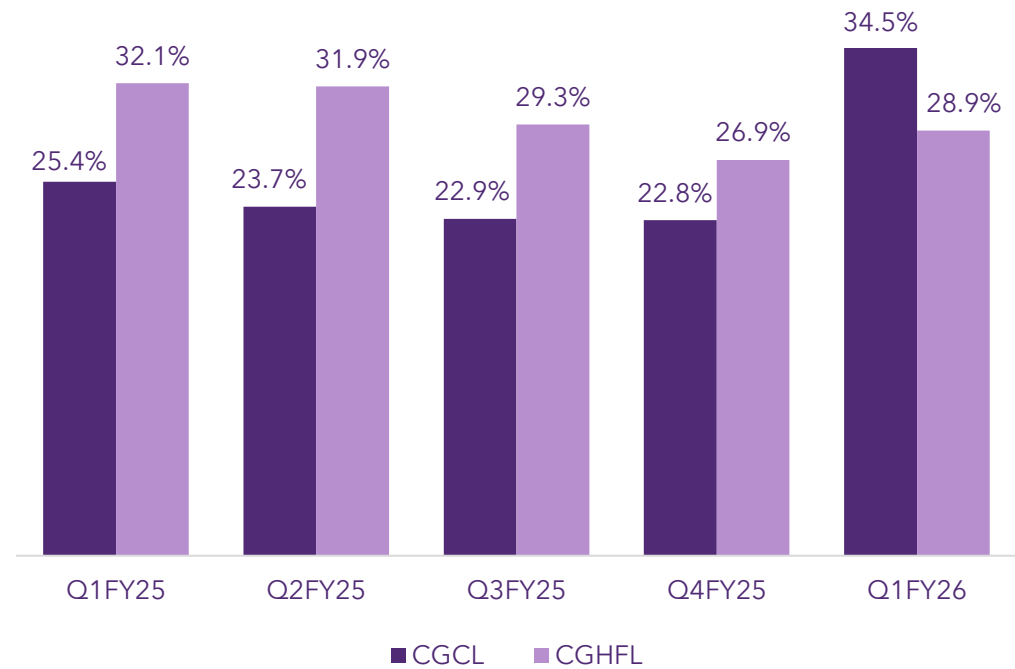


*Post equity capital infusion of Rs20 bn in Q1FY26

Consolidated Network (₹ mn)



Capital Adequacy (%)

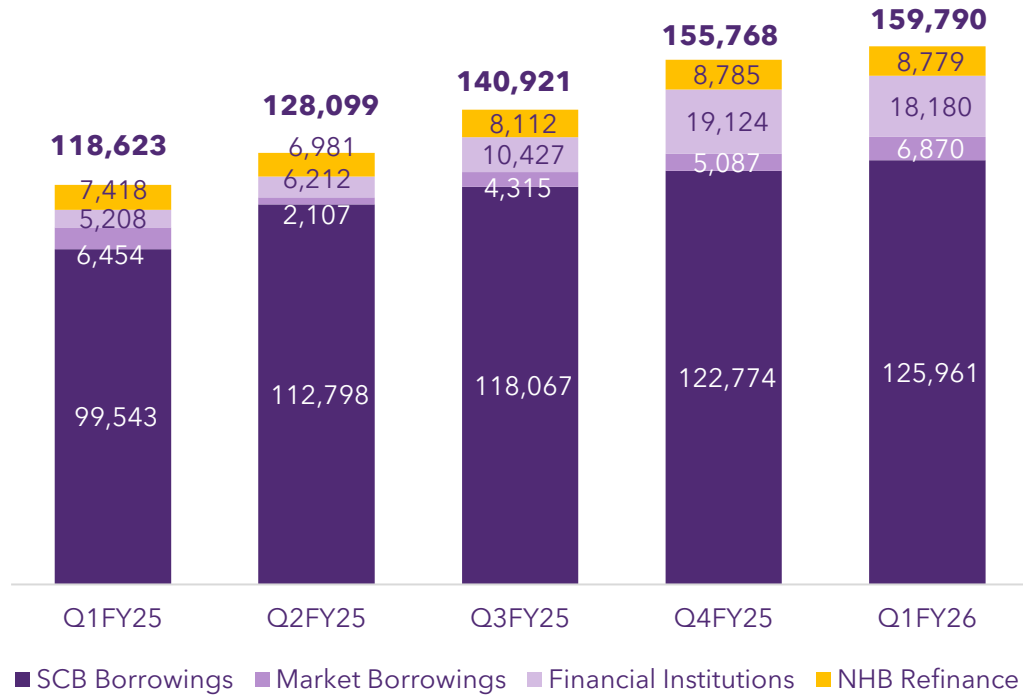


- CGCL raised Rs20 bn of equity capital by way of QIP in Q1FY26
- Both CGCL and CGHFL are well capitalised to support growth in the medium term

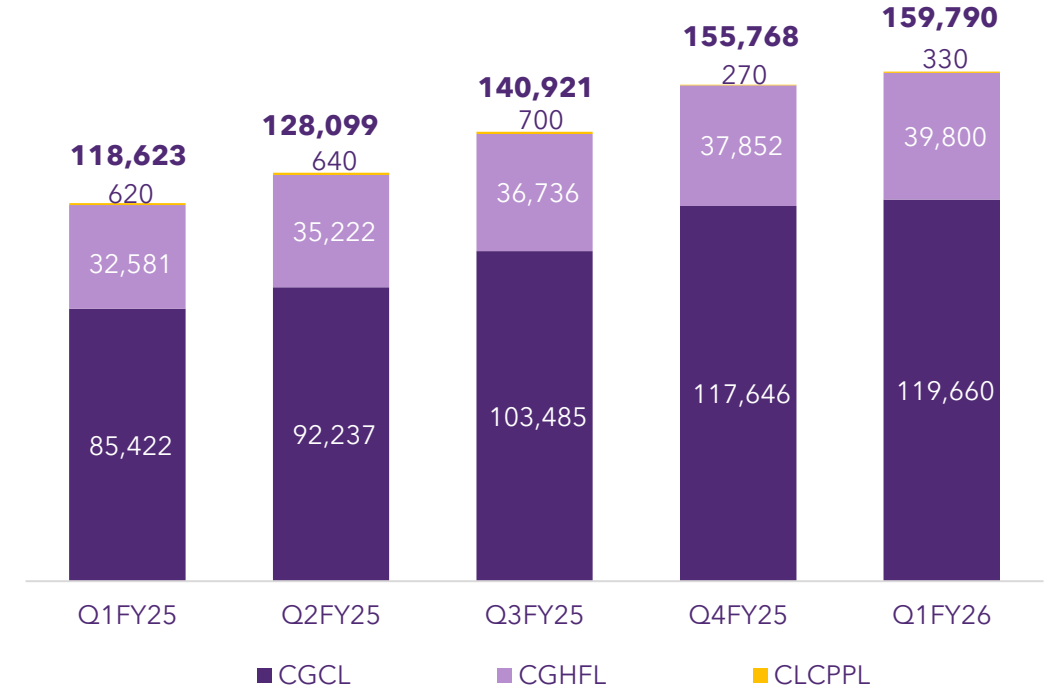
Liability Mix

Increase led by Bank Borrowings

Diversified Funding Profile (₹ mn)



Consolidated Borrowings Break-up (₹ mn)



- CGCL's Board has approved raising of funds up to Rs10 bn by way of NCDs.
- Raised NCD and CPs in Q1FY26 of Rs1,500 mn
- Market Borrowings include NCD and CPs

Liquidity Position

Comfortable Liquidity Position

Particulars (₹ mn)	CGCL (Standalone)	CGHFL	Consolidated
Limits Sanctioned	203,040	68,309	271,349
Limits Availed	198,050	64,138	262,188
Un-Drawn	4,990	4,172	9,162
Repaid	90,385	24,293	114,679
Outstanding	107,665	39,844	147,509
Total no. of relationship maintained	23	15	24
Limits Sanctioned in Q1FY26	10,400	8,400	18,800

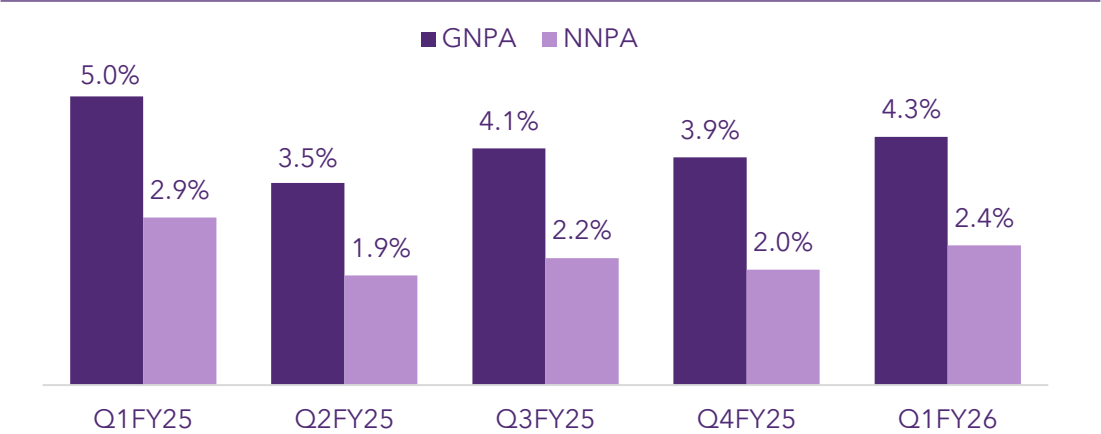
- CGCL has active borrowing relationship with 24 Financial Institutions across PSU, Private Sector Banks, Life Insurance companies and Public Sector Financial Institutions.
- Company continues to have access to strong credit lines to support growth.

*Note: The consolidated outstanding borrowings above will be different from the borrowings appearing in Balance Sheet (Rs159,790 mn, see Slide 28), due to accounting treatment for processing fees and other IND AS adjustments.

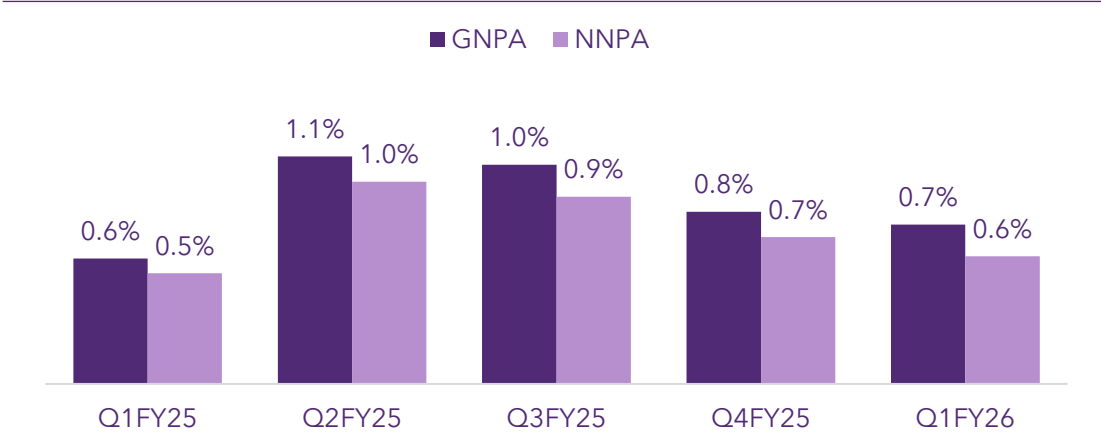
Segmental NPAs

Healthy Asset Quality

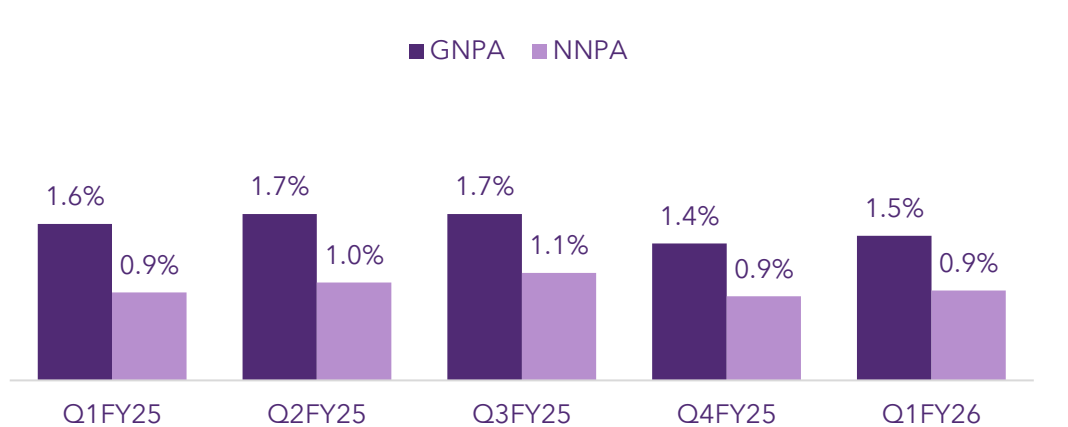
MSME



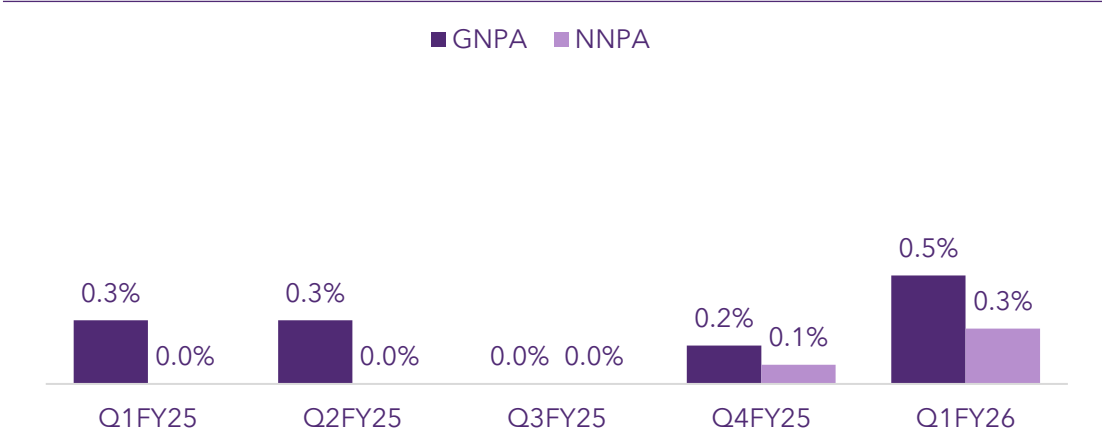
Gold Loan



Housing Finance



Construction Finance



Adequate Provisioning Coverage

₹ mn except stated

ECL Analysis As Per IndAS	Q1FY26	Q4FY25	Q3FY25	Q2FY25	Q1FY25
Stage 1 & 2 - Gross	197,346	184,917	166,981	154,945	143,558
Stage 1 & 2 - ECL Provisions	1,848	1,481	1,542	1,486	1,441
Stage 1 & 2 - Net	195,499	183,436	165,439	153,459	142,117
Stage 1 & 2 - ECL Provisions %	0.94%	0.80%	0.92%	0.96%	1.00%
Stage 3 - Gross	3,355	2,867	2,840	2,588	3,152
Stage 3 - ECL Provisions	1,375	1,197	1,119	1,039	1,432
Stage 3 - Net NPA	1,981	1,670	1,721	1,549	1,720
Stage 3 - ECL Provisions %	41.0%	41.7%	39.4%	40.1%	45.4%
Total ECL Provisions	3,222	2,678	2,661	2,525	2,872
Stage 3 % - Gross NPA	1.7%	1.5%	1.7%	1.6%	2.1%
Stage 3 % - Net NPA	1.0%	0.9%	1.0%	1.0%	1.2%
PCR % (incl. aggregate ECL Prov.)	96.0%	93.4%	93.7%	97.6%	91.1%
Restructured Assets	860	935	1,041	1,128	1,262
Restructured Assets (%)	0.4%	0.5%	0.6%	0.7%	0.9%
Prov. on Restr. Assets	246	275	309	305	379
Prov. on Restr. Assets (%)	28.7%	29.4%	29.7%	27.0%	30.0%

Consolidated Income Statement

Quarterly Comparison

₹ mn except stated

Particulars	Q1FY26	Q1FY25	Y-o-Y (%)	Q4FY25	Q-o-Q (%)
Interest earned	8,096	5,724	41%	7,393	10%
Interest expended	3,940	2,711	45%	3,581	10%
Net interest income	4,156	3,013	38%	3,812	9%
Non-interest income	1,661	1,089	53%	1,813	(8%)
Net car loan fees	234	246		243	
Co-lending income	725	402		553	
Other operating income	702	441		1,017	
Total income	5,817	4,102	42%	5,624	3%
Operating expenses	2,702	2,650	2%	3,084	(12%)
Employee cost	1,827	1,751		2,166	
Other operating expenses	875	900		918	
Operating profit	3,115	1,452	115%	2,540	23%
Total provisions	815	464	76%	185	341%
ECL provisions	714	136		232	
Write-offs	101	328		(47)	
Profit before tax	2,300	988	133%	2,355	(2%)
Tax	551	231		578	
Implied tax rate	24.0%	23.4%		24.5%	
Profit after tax	1,749	757	131%	1,777	(2%)
EPS (basic) (Rs.) (not annualised)	2.05	0.92		2.15	

Consolidated Balance Sheet

Quarterly Comparison

₹ mn except stated

Particulars	Q1FY26	Q1FY25	YoY (%)	Q4FY25	QoQ (%)
Paid-up equity	962	825	17%	825	17%
Reserves and surplus	63,418	38,370	65%	42,216	50%
Total Equity	64,380	39,195	64%	43,041	50%
Bank borrowings	152,920	112,168	36%	150,682	1%
Debt securities	6,870	6,454	6%	5,087	35%
Other liabilities and provisions	8,848	5,907	50%	9,504	(7%)
Total Equity & Liabilities	233,017	163,724	42%	208,313	12%
Cash and bank balances	26,057	12,446	109%	15,312	70%
Investments	2,680	775	246%	1,604	67%
Assets under financing activities	195,421	141,827	38%	182,515	7%
Other assets	8,859	8,676	2%	8,882	-
Total Assets	233,017	163,724	42%	208,313	12%

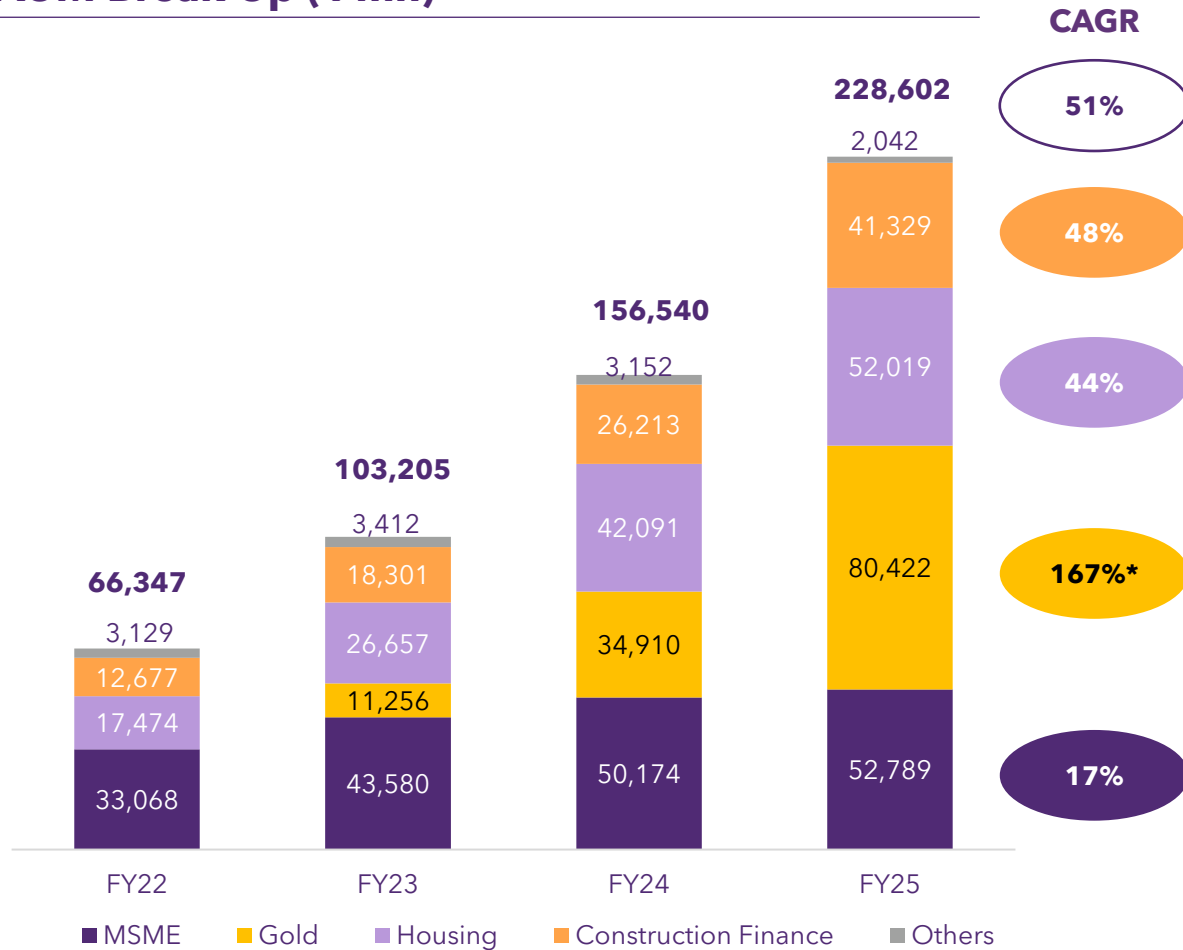


5 Yearly Financial Performance

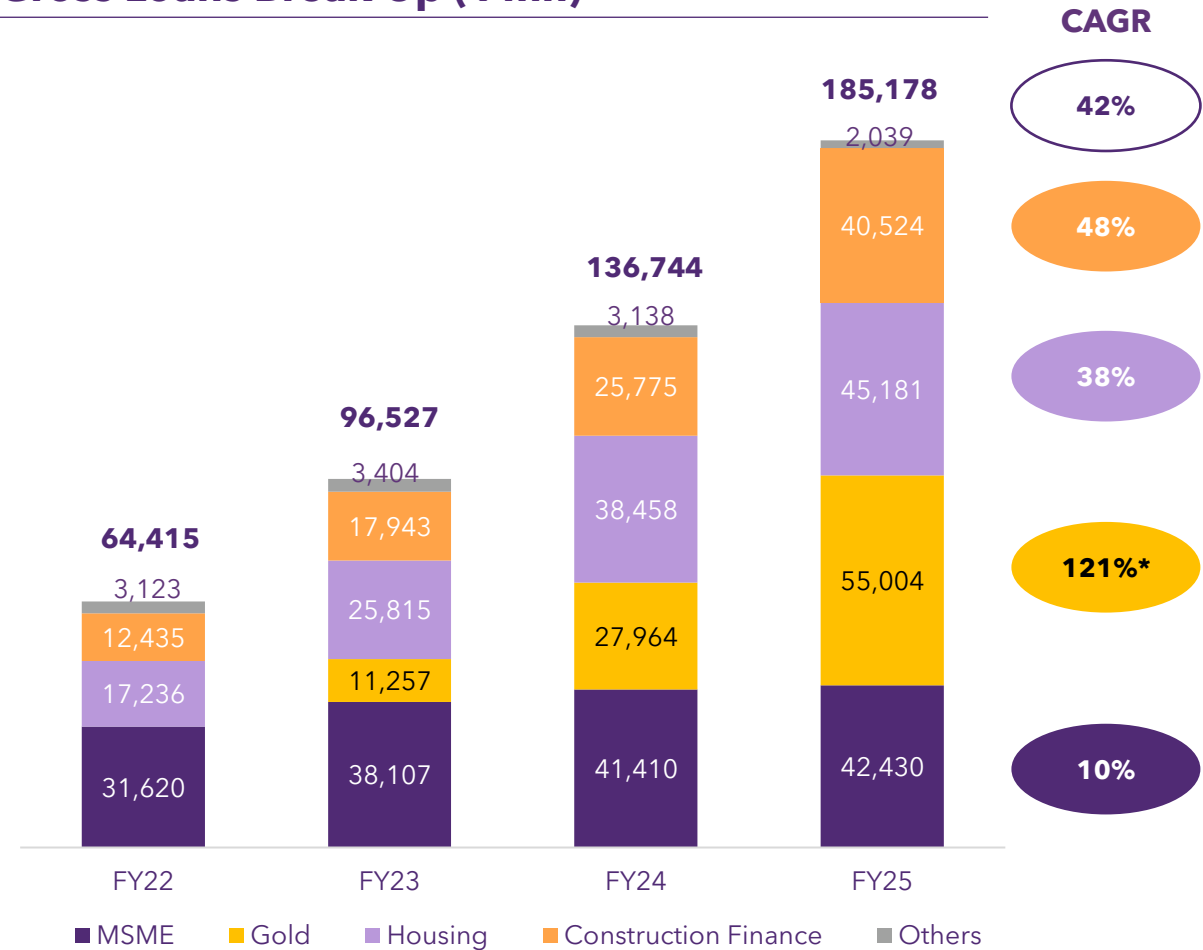
AUM and Loan Growth

Consolidated AUM Up 51% CAGR FY22-25

AUM Break Up (₹ mn)



Gross Loans Break Up (₹ mn)



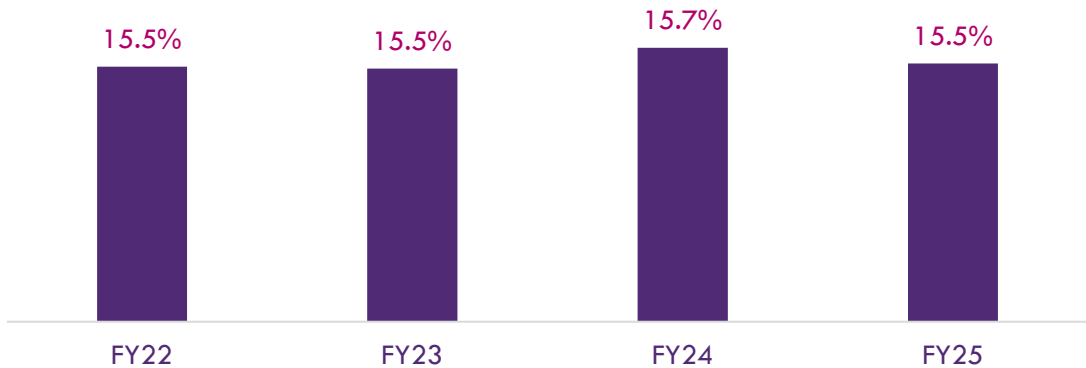
Note: *CAGR FY23-25

MSME AUM includes 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

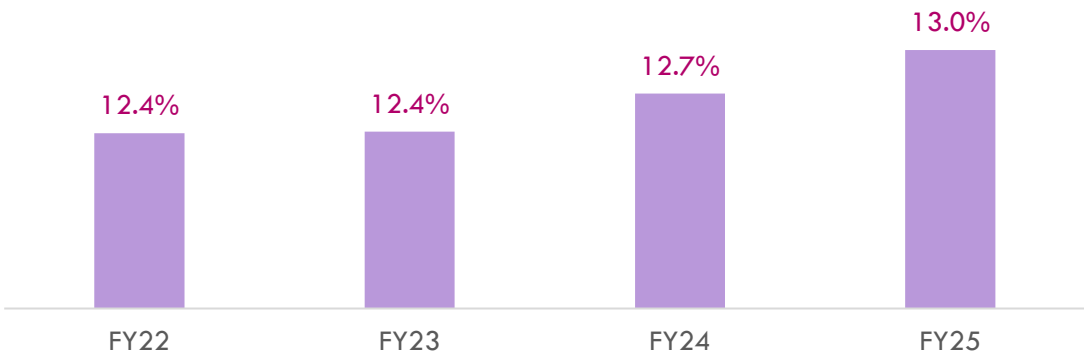
Segment Wise Loan Yields

Improving Yields

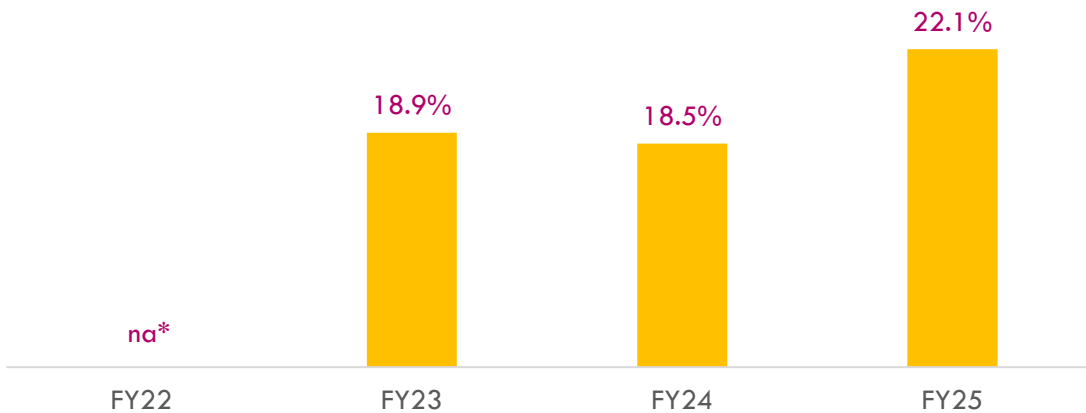
MSME (%)



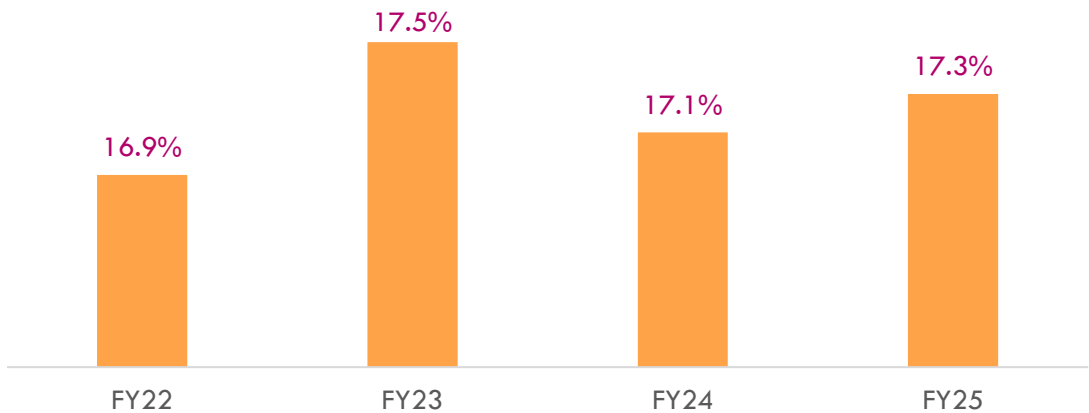
Housing Finance (%)



Gold Loans (%)



Construction Finance (%)

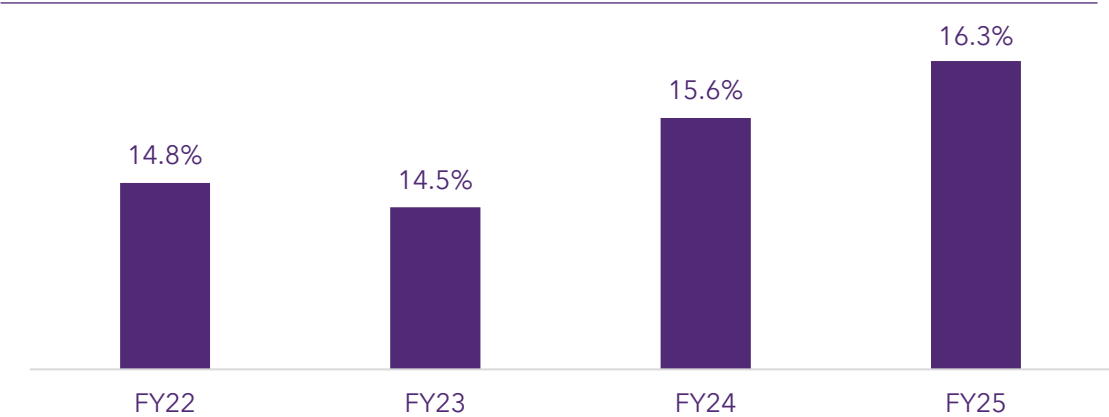


*Gold Loan business started in Aug-22

Yields & Margins

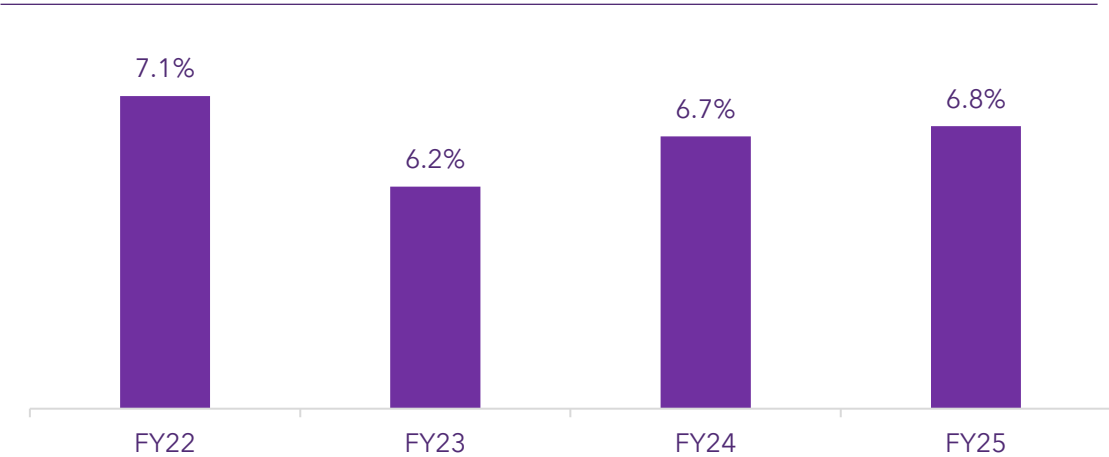
Improving spreads and margins

Yield on Net Advances (%)

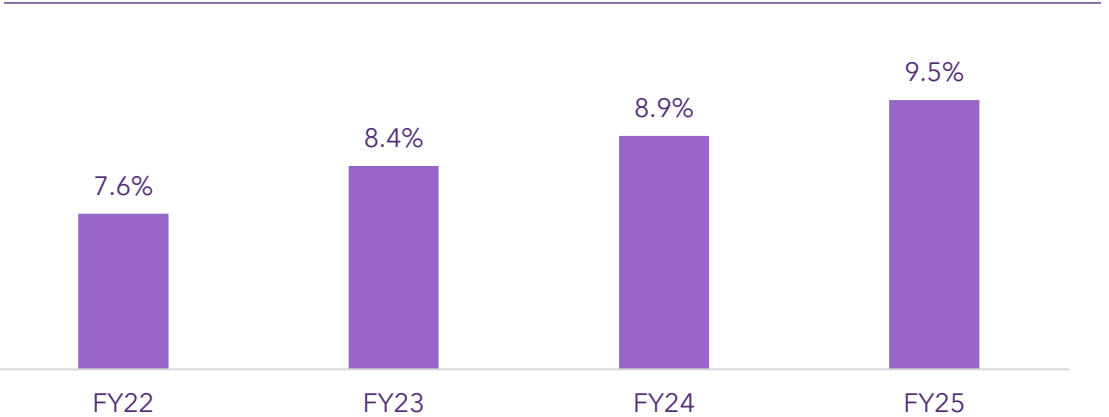


Note: Calculated as (Interest on Advances) / (Avg. Net Advances)

Spreads (YoA - CoB) (%)

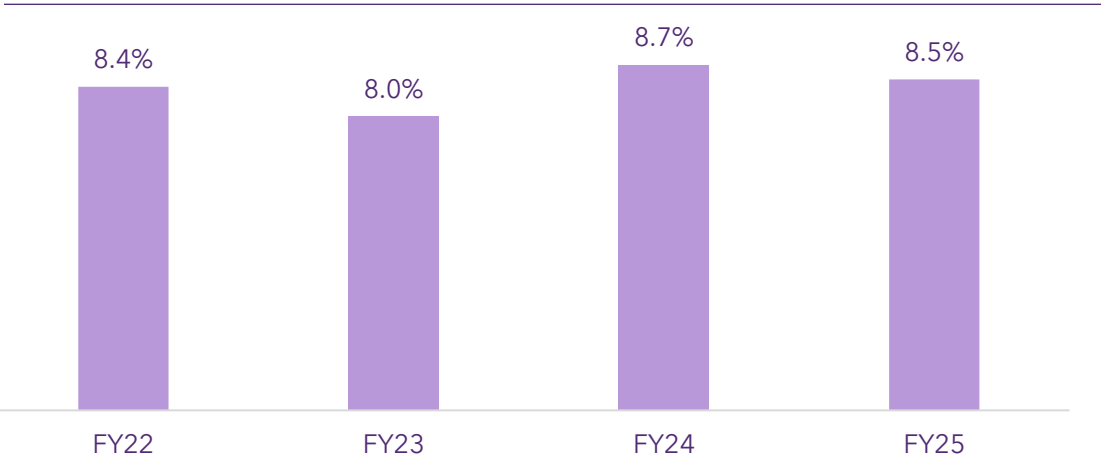


Cost of Borrowings (%)¹



Note: Calculated as (Interest Expense on Borrowings) / (Avg. Borrowings)

Net Interest Margin (%)²



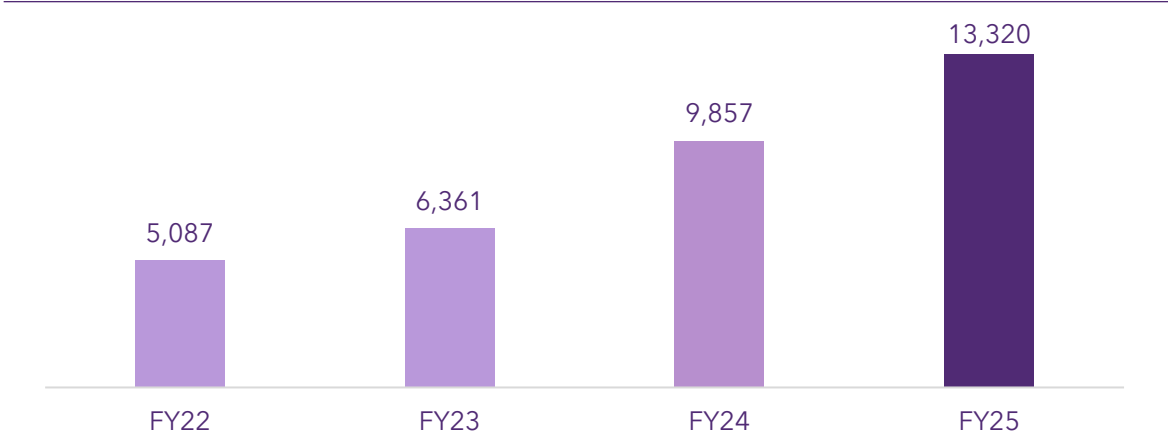
Note: Calculated using Net Interest Income / Avg. Interest Earning Assets

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

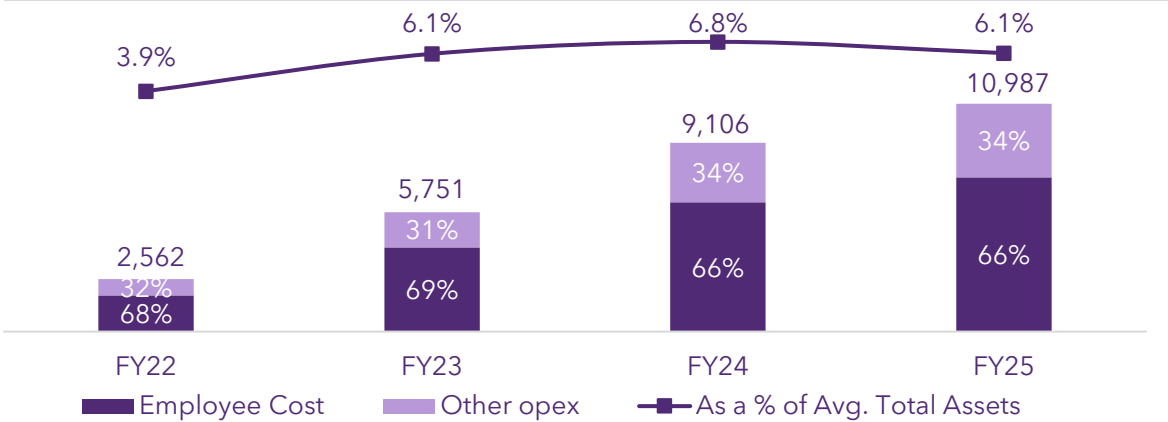
Financial Highlights

High share of non-interest income

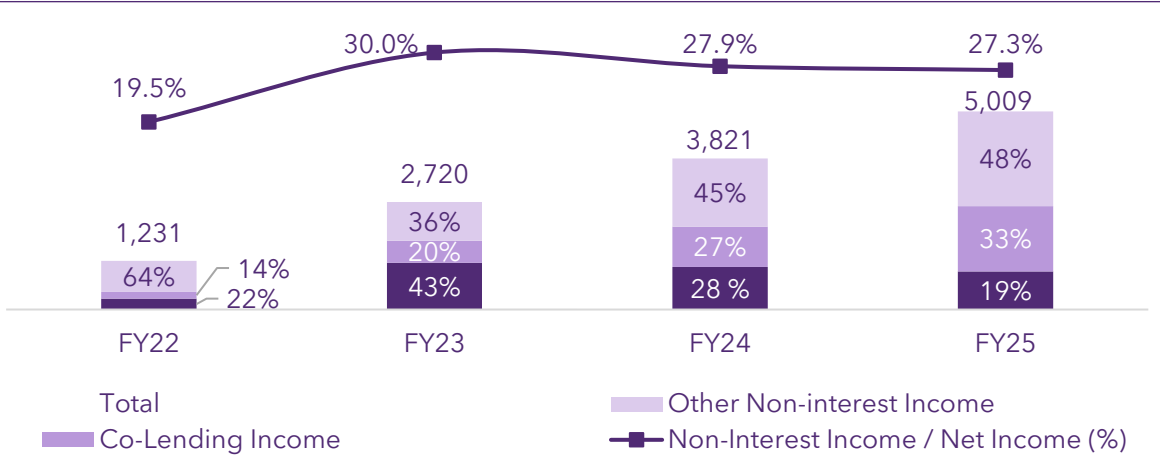
Net Interest Income (₹ mn)



Operating Expense (₹ mn)*

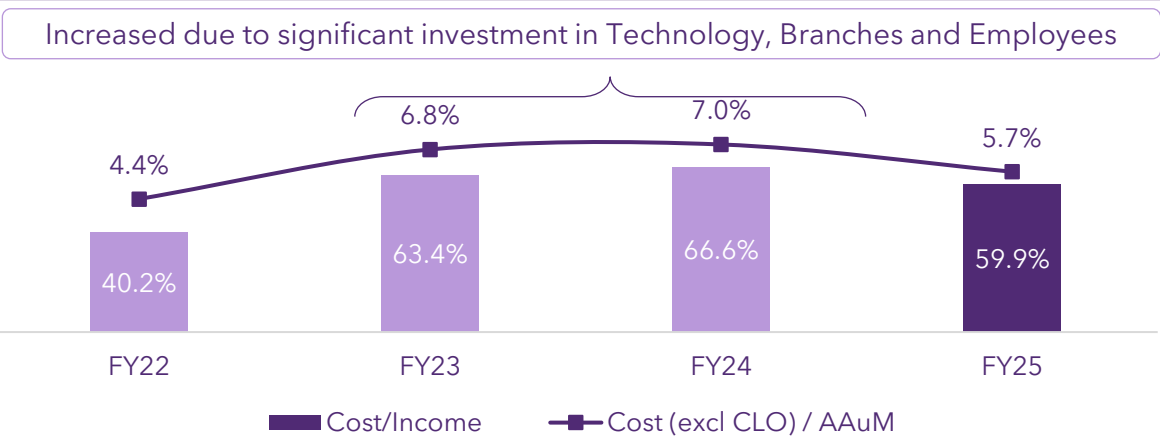


Non-Interest Income^ (₹ mn)



^Adjusted for Car Loan Origination (CLO) Commission Expense

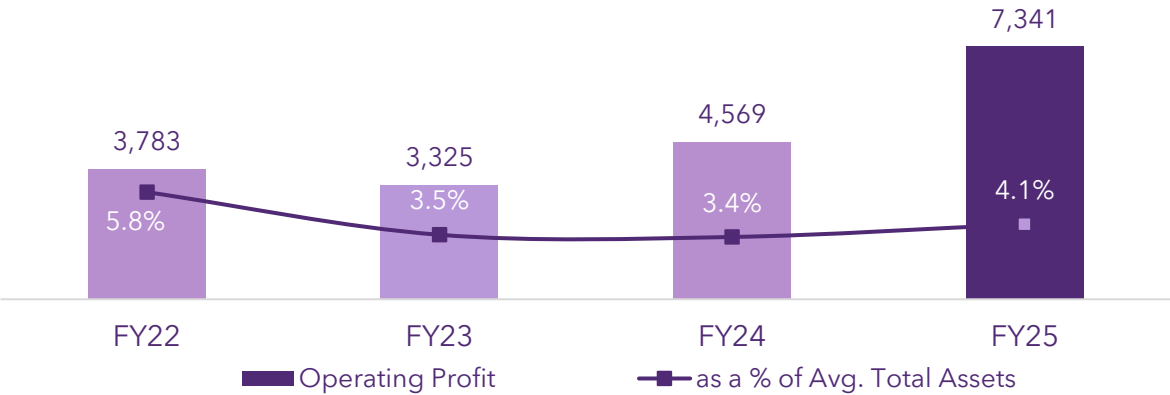
Cost-Income (%)*



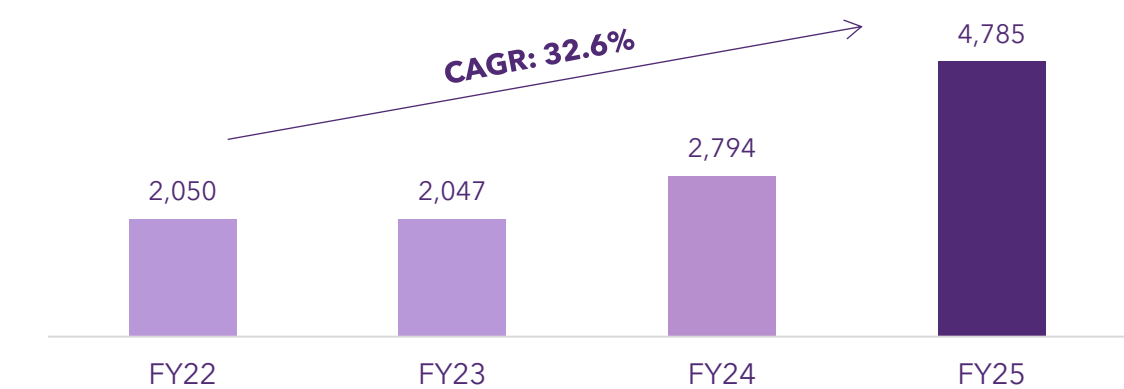
*Excluding Car Loan Origination (CLO) Commission Expense

Improving Return Metrics

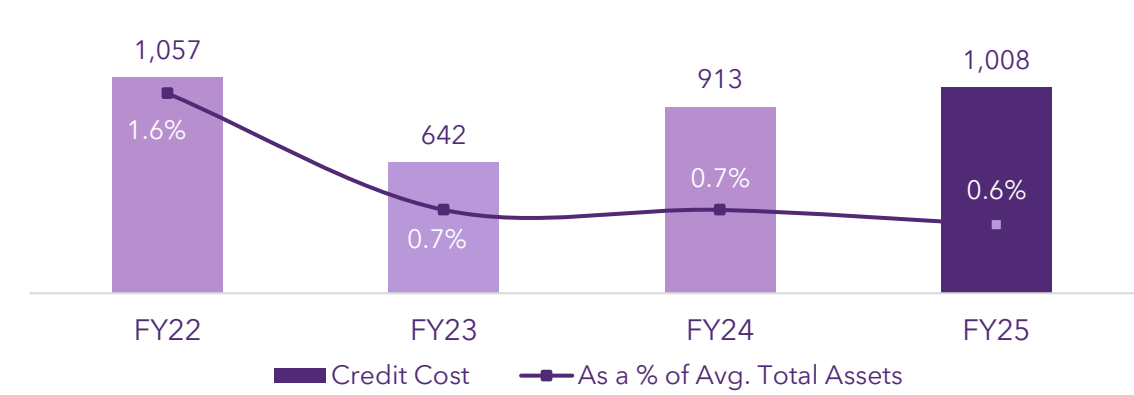
Operating Profit (₹ mn)



Profit After Tax (₹ mn)

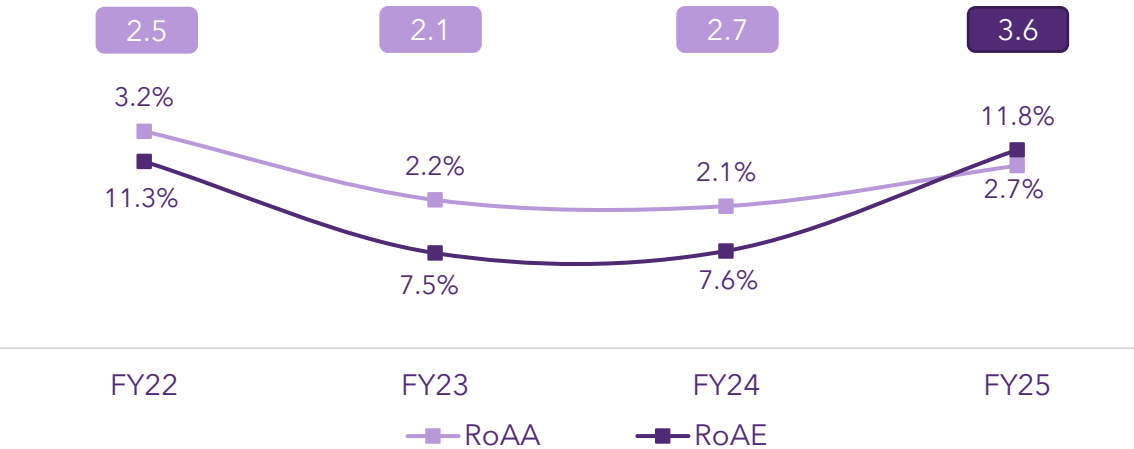


Credit Costs* (₹ mn)



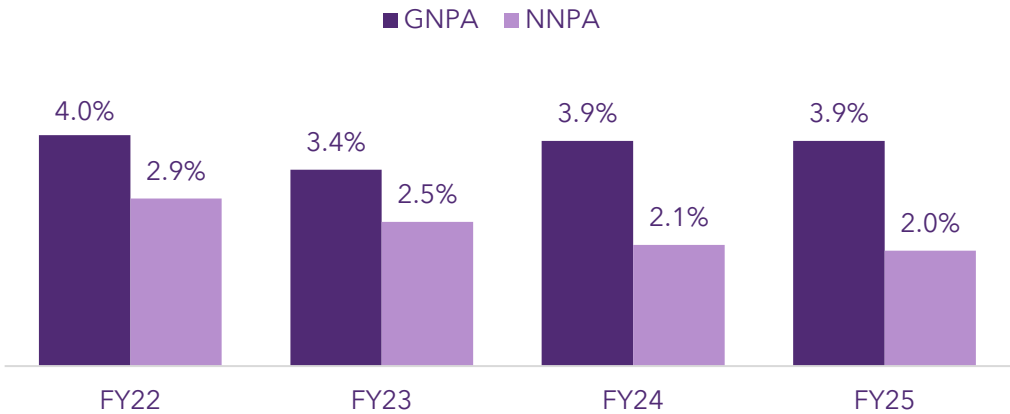
*Impairment of financial instruments (expected credit loss)

D/E (x) | RoAA (%) | RoAE (%)

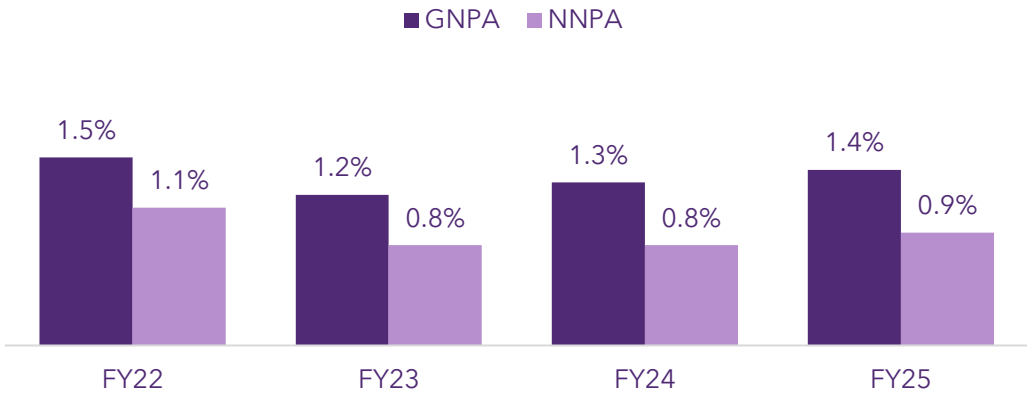


Segmental NPAs

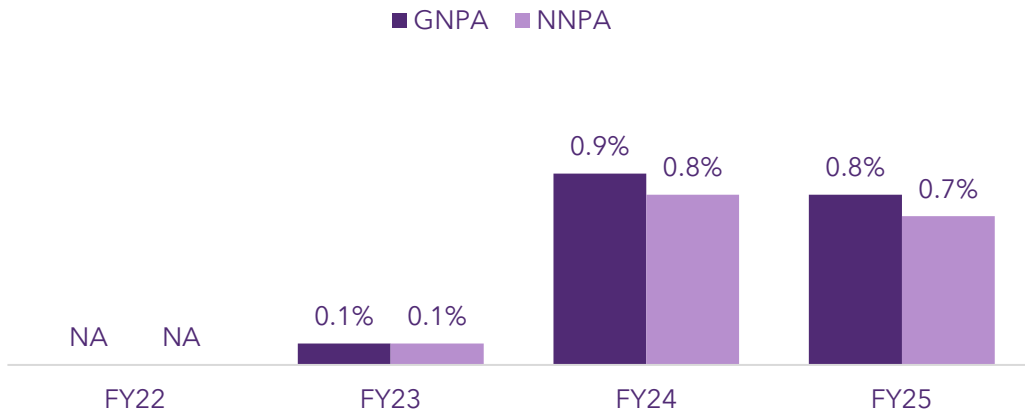
MSME Loan



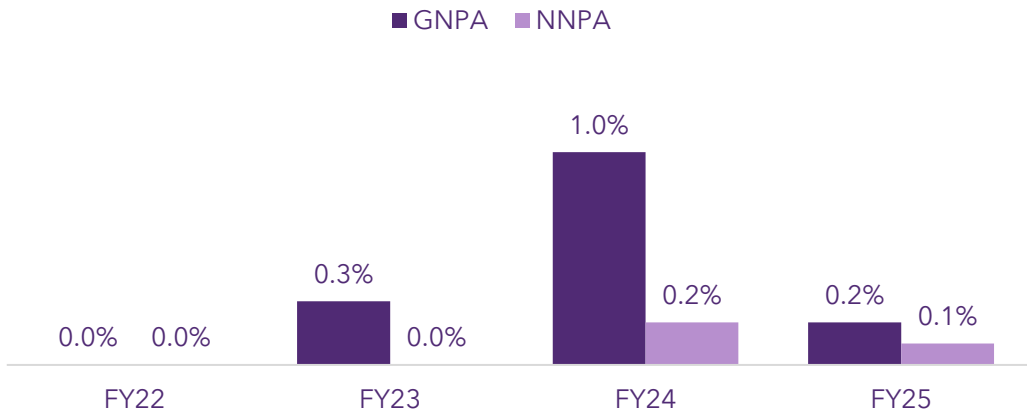
Housing Finance



Gold Loan



Construction Finance



Maintained Adequate PCR

₹ mn except stated

ECL Analysis As Per IndAS	FY22	FY23	FY24	FY25
Stage 1 & 2 - Gross	63,627	96,028	135,567	184,917
Stage 1 & 2 - ECL Provisions	1,231	1,268	1,364	1,481
Stage 1 & 2 - Net	62,396	94,760	134,202	183,436
Stage 1 & 2 - ECL Provisions %	1.93%	1.32%	1.01%	0.80%
Stage 3 - Gross	1,562	1,704	2,661	2,867
Stage 3 - ECL Provisions	476	526	1,202	1,197
Stage 3 - Net NPA	1,086	1,178	1,458	1,670
Stage 3 - ECL Provisions %	30.5%	30.9%	45.2%	41.7%
Total ECL Provisions	1,707	1,794	2,567	2,678
Stage 3 % - Gross NPA	2.4%	1.7%	1.9%	1.5%
Stage 3 % - Net NPA	1.7%	1.2%	1.1%	0.9%
Restructured Assets	2,161	1,598	1,515	935
Restructured Assets (%)	3.3%	1.6%	1.1%	0.5%
Provision on Restructured Assets	475	331	517	275
Provision on Restructured Assets (%)	22.0%	20.7%	34.1%	29.4%

Note: On consolidated basis

Consolidated Income Statement

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%
Other income	636	1,231	2,719	3,821	5,009	67.5%
Net Car Loan Fee	-	276	1,179	1,076	963	
Co-lending Income	-	170	557	1,018	1,651	
Other income	636	785	983	1,727	2,395	
Net income	4,484	6,318	9,080	13,677	18,328	42.2%
Operating expenses	1,520	2,536	5,750	9,107	10,987	64.0%
Employee expenses	994	1,746	4,061	6,237	7,430	
Other expenses	526	790	1,690	2,870	3,557	
Operating profit	2,964	3,783	3,330	4,570	7,341	25.4%
Provisions	607	1,057	647	913	1,008	13.5%
ECL provisions	545	618	77	713	635	
Write-offs	62	439	570	199	373	
Profit before tax	2,357	2,726	2,683	3,656	6,333	28.0%
Taxes	588	676	636	862	1,548	
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%

Consolidated Balance Sheet

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	
Networth	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%

Du Pont Analysis

RoAA Tree (%)	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
Other Income	1.2	1.9	2.9	2.8	2.8
Net Car Loan Fee	-	0.4	1.2	0.8	0.5
Co-lending Income	-	0.3	0.6	0.8	0.9
Other income	1.2	1.2	1.0	1.3	1.3
Net income	8.7	9.7	9.6	10.2	10.2
Operating expenses	3.0	3.9	6.1	6.8	6.1
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 profit	5.8	5.8	3.5	3.4	4.1
Provisions	1.2	1.6	0.7	0.7	0.6
ECL provisions	1.1	1.0	0.6	0.5	0.4
Write-offs	0.1	0.7	0.1	0.1	0.2
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	3.2	2.2	2.1	2.7



6 ESG

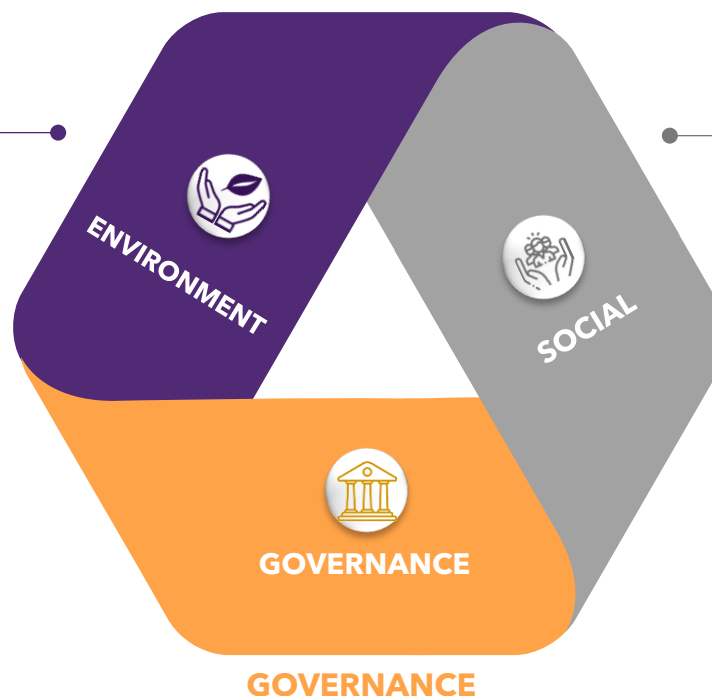
ENVIRONMENT, SOCIAL, GOVERNANCE (ESG)

ESG rating of 69 given by NSE

ENVIRONMENT

- **E-waste** is responsibly disposed through authorized recyclers
- Continued investment in **digital transformation** to improve accessibility
- Reduction of operational carbon footprint
- Commitment to align business practices with **UN Sustainable Development Goals (SDGs)**

NSE Score: 63



SOCIAL

- **Training on ESG principles** for Employees
- **Workplace Inclusion, Health, and Safety:** Committed to fostering an equitable and inclusive environment thereby prioritising employee well-being through robust **health, safety, and wellness initiatives**
- **Skill Development:** Regional-level training programmes and digital literacy initiatives

NSE Score: 65

- **Steering Committee:** Dedicated to advancing the company's ESG agenda by ensuring compliance, enhancing transparency, and integrating ESG strategies into business operations
- **Transparency and Reporting:** Adherence to GRI standards and SEBI's BRSR requirements, ensuring accountability
- **Suppliers Code of Conduct:** Suppliers to comply with ESG standards, including adherence to relevant laws, protection of human rights, and business integrity
- **Anti Corruption and Anti Bribery:** a zero-tolerance stance towards bribery and corruption
- **6 out of 7** board members are **Independent Directors** including one woman director

NSE Score: 79

S&P Global Corporate Sustainability Assessment (CSA)

CGCL achieved an impressive score of 49 in its maiden application, 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: 75

(99th Percentile)

Financial Inclusion

Score: 58

(Industry average: 32)

Labour Practices

Score: 76

(Industry average: 40)

Business Ethics

Score: 79

(94th Percentile)

Tax Strategy

79% disclosure rate

for CSA-required information reflecting very high data availability

Board of Directors



CRO
Operational Risk Committee



HIA
Internal Audit



CCO
Compliance



BUSINESS HEAD
Credit Policy Committee



6 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.

₹ 166bn

US\$ 1.9bn²
Market capitalisation¹

₹ 64.4bn

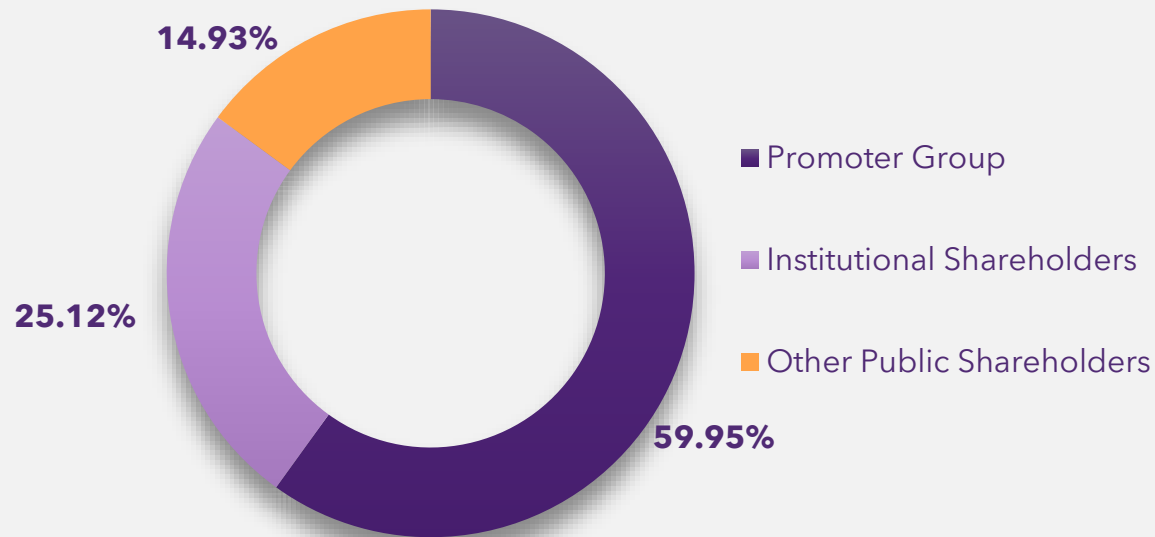
Cons. Net worth³ (Q1FY26)

₹ 961.6mn

Paid-up Equity

₹ 1

Face Value



Shareholding as at the end of Q1FY26

NOTES

1. Market capitalization NSE on 30th June'25.
2. 1 US\$ = ₹ 85.70.
3. Not adjusted for DTAs; ₹ 63.4bn after adjusting for DTAs.
4. AMFI classifies CGCL as a small cap company based on six monthly average market capitalization (June'25 rank 419).
5. CGCL is part of NIFTY Smallcap 250 index.

7 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

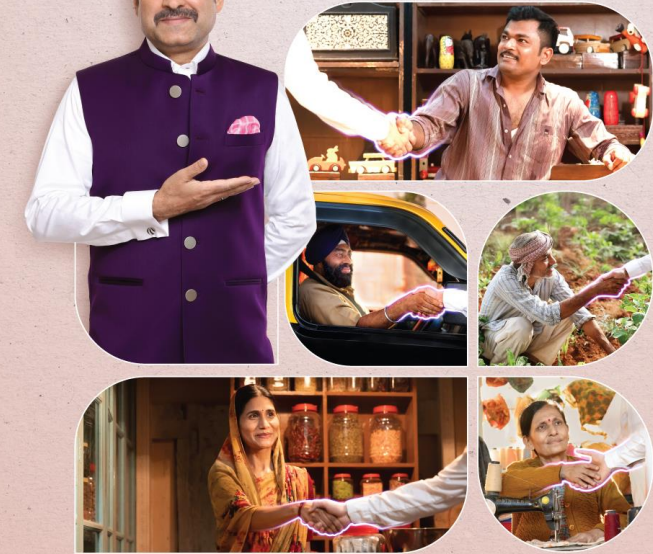
#TarrakiKeHaath

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 chaltey 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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