

May 6, 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: Investor Presentation Q4FY25

Dear Sir / Madam,

Pursuant to Regulation 30 and any other applicable provisions of SEBI (Listing Obligations & Disclosure Requirements) Regulations, 2015 and further to our letter dated April 30, 2025, intimating Earning Conference Call scheduled on May 7, 2025, we are attaching herewith the presentation titled “Q4FY25 Earnings Presentation”.

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

Thanking you,

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

Yashesh Bhatt
Company Secretary & Compliance Officer
Membership No: A20491

Encl.: As Above



Capri Global Capital Limited

(CIN: L65921MH1994PLC173469)

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

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Farz Nibhaatey Hain

Q4FY25 Earnings Presentation

6th May 2025



Business Performance

An abstract geometric design in the top right corner of the slide. It features several overlapping squares in various shades of purple, from light lavender to deep indigo. Thin white lines intersect these squares, creating a dynamic, architectural feel. Some squares contain faint, concentric circular patterns, suggesting a technical or data-related theme.

Performance Highlights

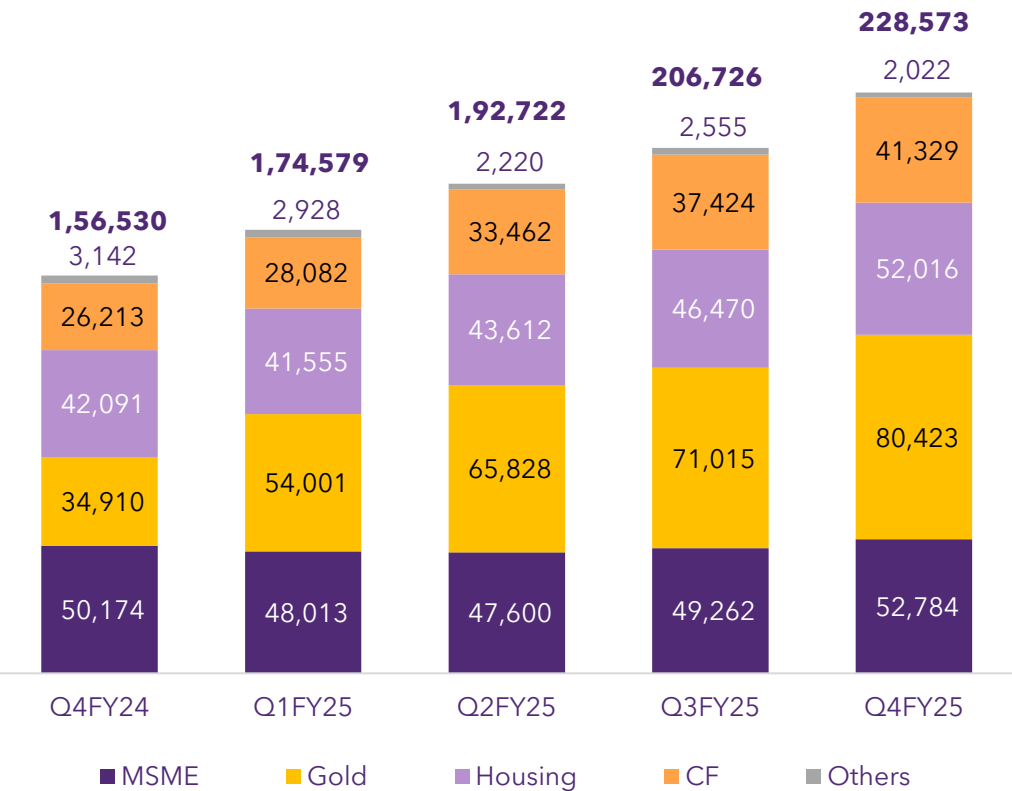
(In ₹ Mn unless stated otherwise)

	Q4FY25	Q4FY24		FY25	FY24	
AUM	228,573	156,530	↑ 46%	228,573	156,530	↑ 46%
Net Interest Income	3,812	2,552	↑ 49%	13,320	9,857	↑ 35%
Net Total Income	5,624	3,714	↑ 51%	18,328	13,677	↑ 34%
PPoP	2,540	1,096	↑ 132%	7,341	4,570	↑ 61%
PAT	1,777	826	↑ 115%	4,785	2,794	↑ 71%
Cost-Income Ratio (%)	54.8%	70.5%	↑ 1566 bps	59.9%	66.6%	↑ 664 bps
NNPA (%)	0.9%	1.1%	↑ 17 bps	0.9%	1.1%	↑ 17 bps
ROAE (%)	16.9%	8.7%	↑ 816 bps	11.8%	7.6%	↑ 428 bps
ROAA (%)	3.6%	2.3%	↑ 128 bps	2.7%	2.1%	↑ 55 bps

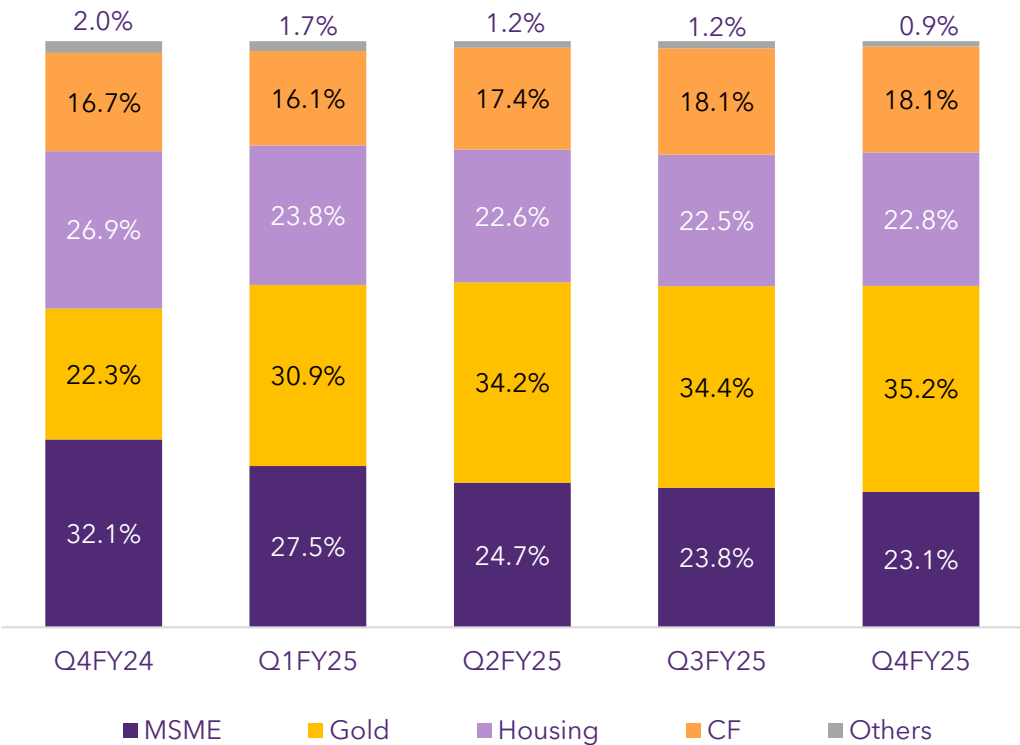
Business Update

Consolidated AUM Up 46% YoY

AUM Break Up (₹ Mn)



Composition of AUM (%)



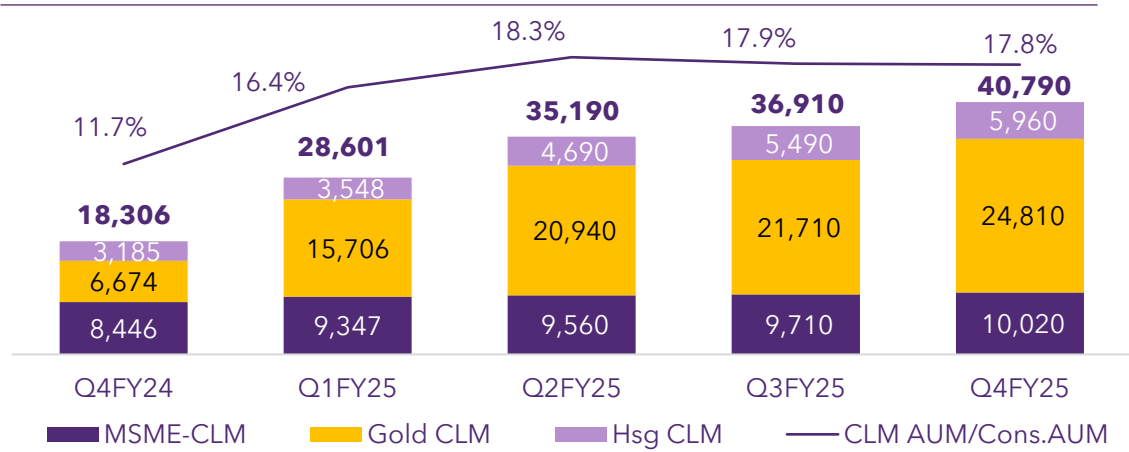
- MSME, Gold, and Housing AUM values are inclusive of co-lending and Directly Assigned AUM. Refer next slide for further details.

Note: MSME AUM includes Solar & Micro LAP; Others include Indirect Lending & Small Business Loans

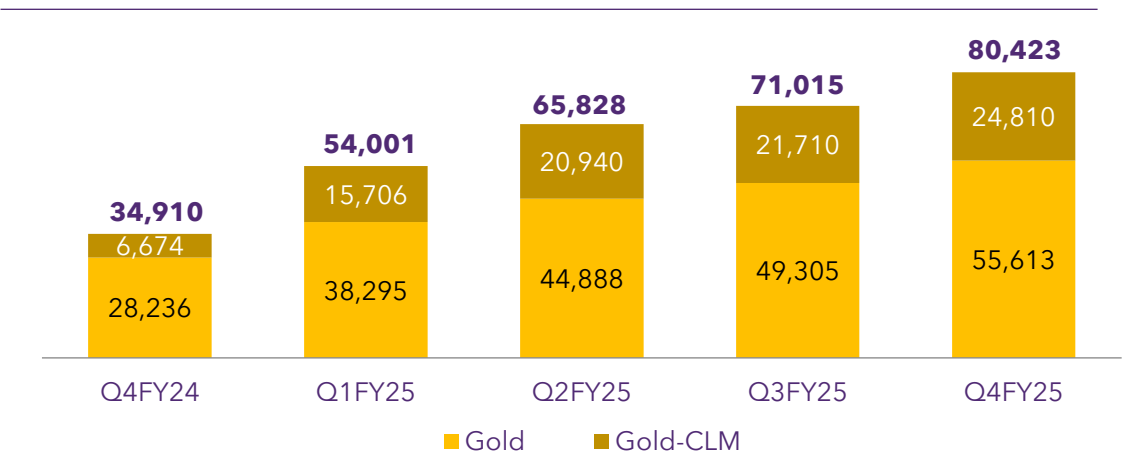
Retail AUM

Co-Lending AUM showing Steady Growth

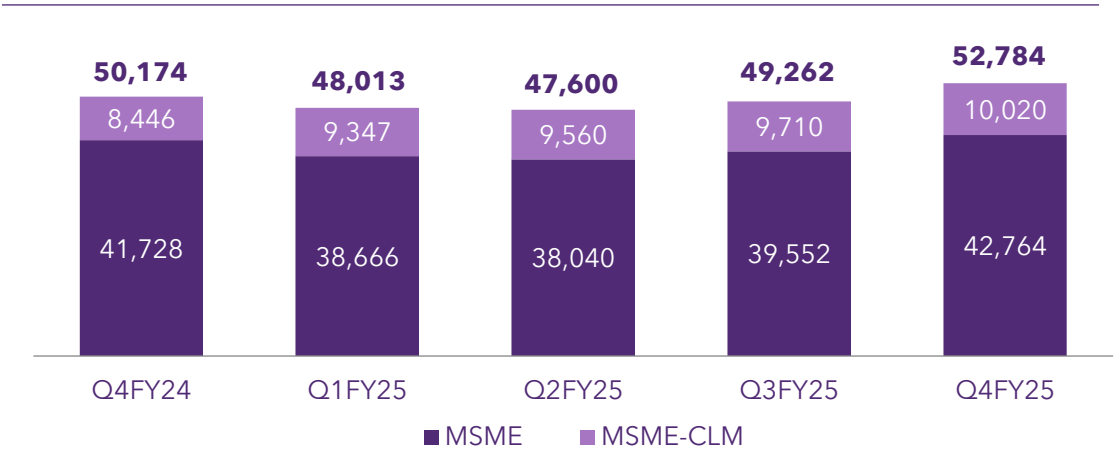
Co-Lending AUM (₹ Mn)



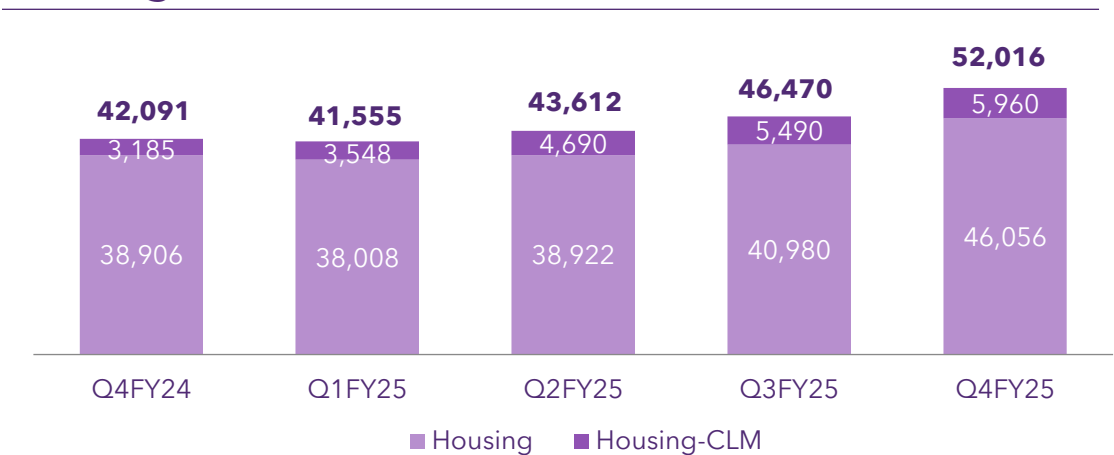
Gold AUM (₹ Mn)



MSME AUM (₹ Mn)



Housing AUM (₹ Mn)

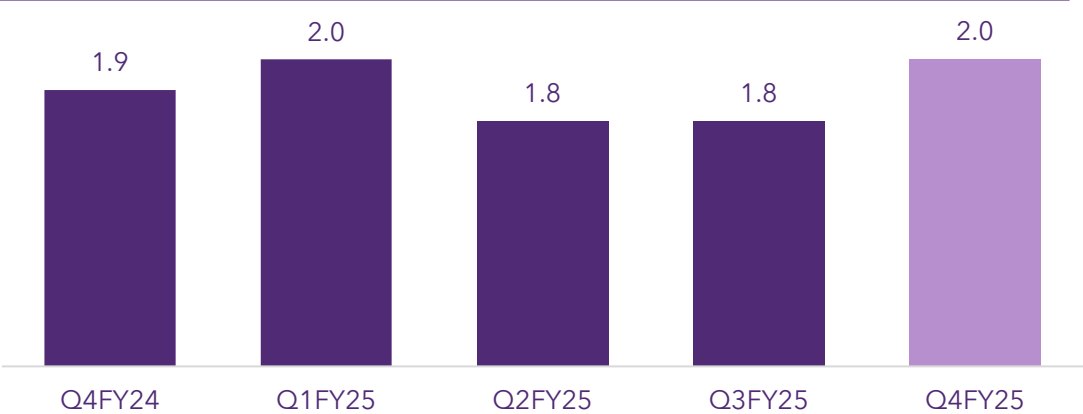


As at the end of indicated period; Co-lending includes Direct Assignment; CLM: Co-Lending

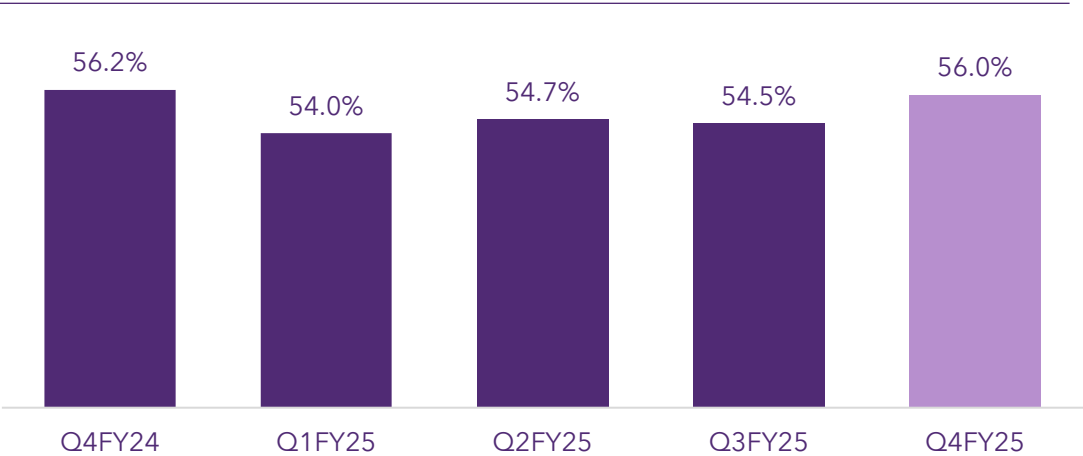
MSME Business Update

Well-Diversified Book by Geography

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



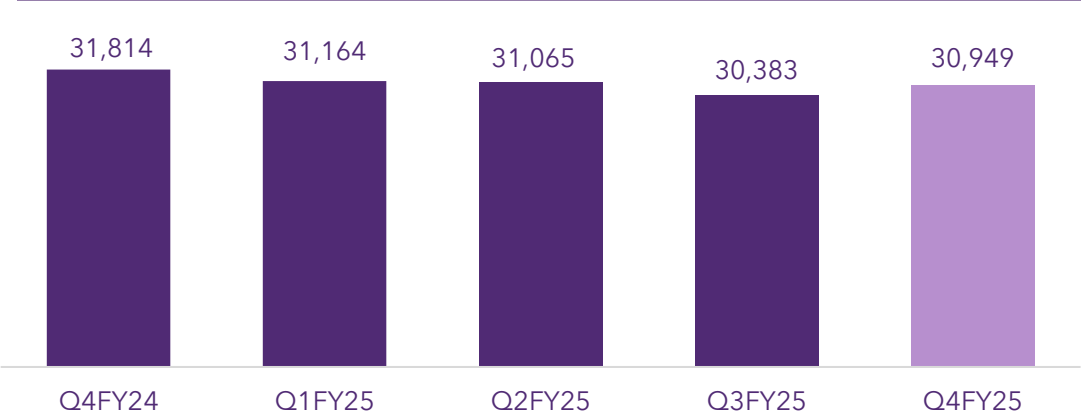
Loan to Value (%) (Incremental Disbursals)



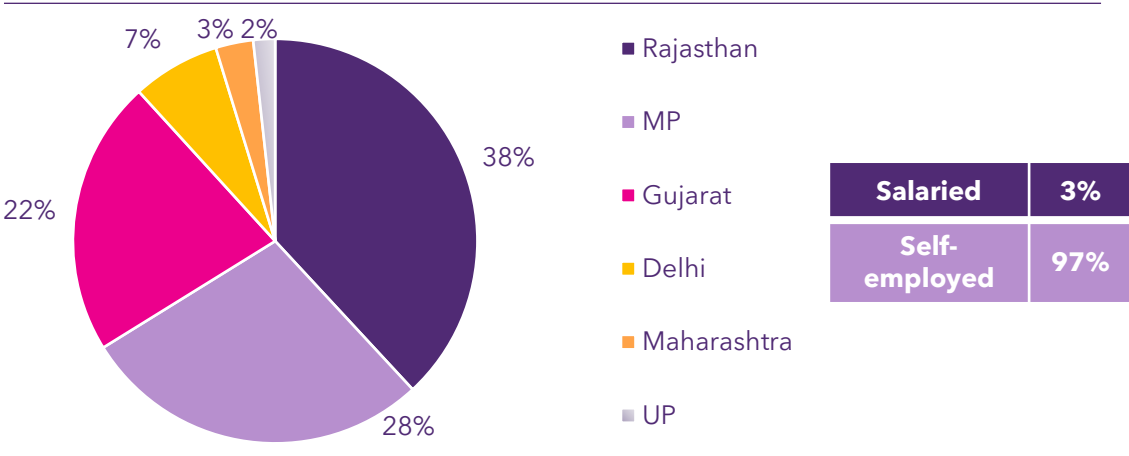
Note: Excluding Micro LAP and Solar Loans

* As at the end of period indicated

Live Accounts*

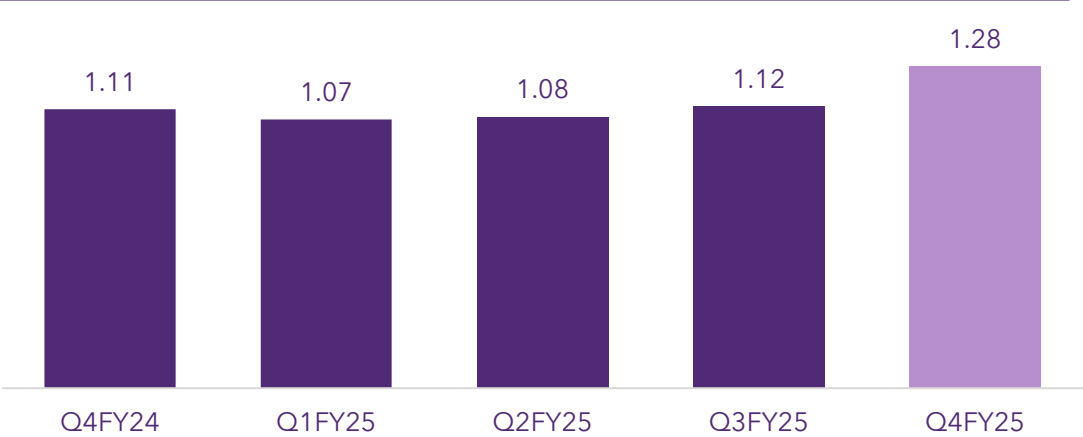


Geographical Distribution (Value-Wise)*

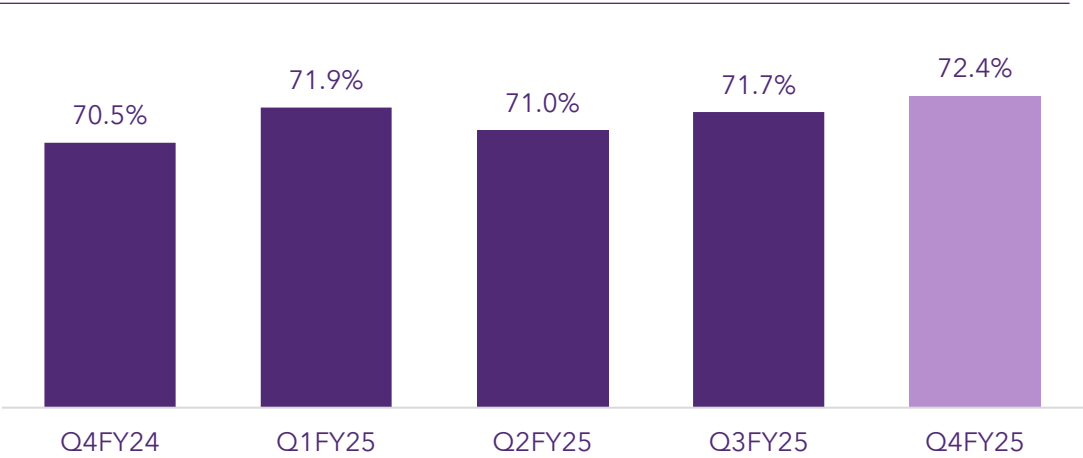


Strong Growth Continues with a Rise In Yields

Average Ticket Size (On Portfolio) (₹ lakh)*

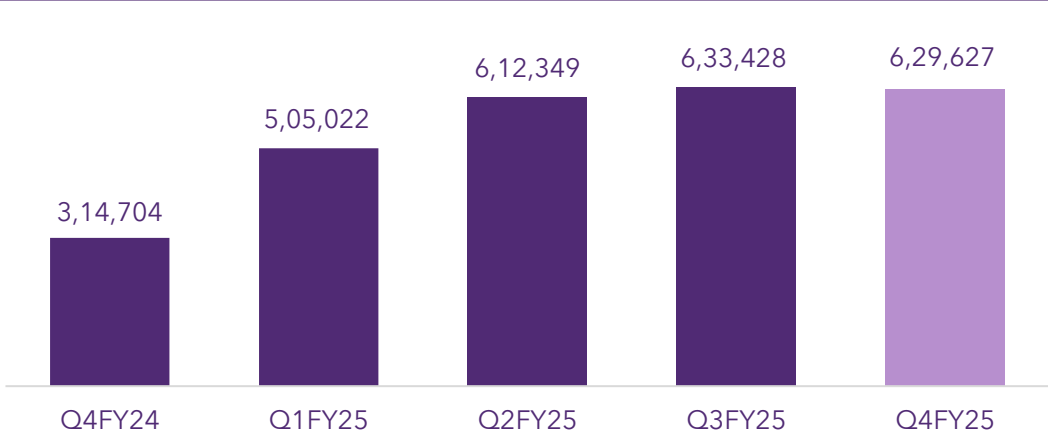


Loan to Value (%) (Incremental Disbursals)

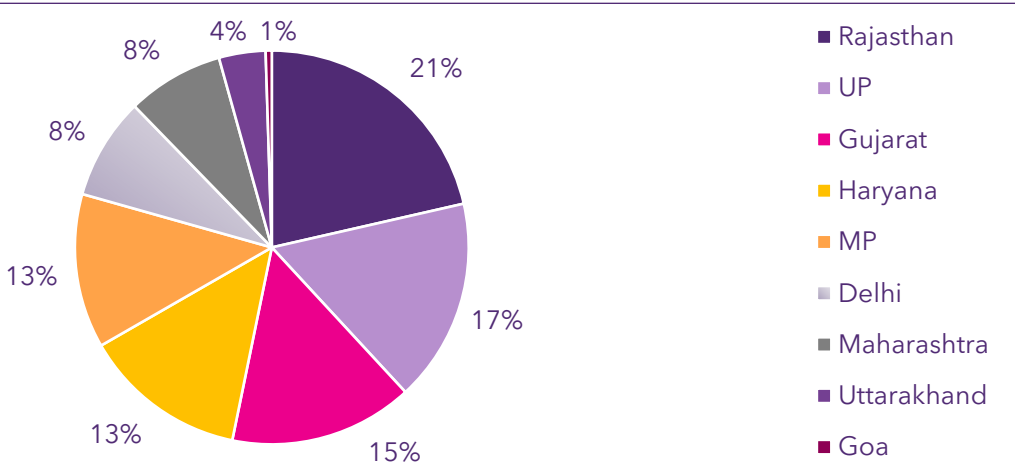


* As at the end of period indicated

Live Accounts*



Geographical Distribution (Value-Wise)*

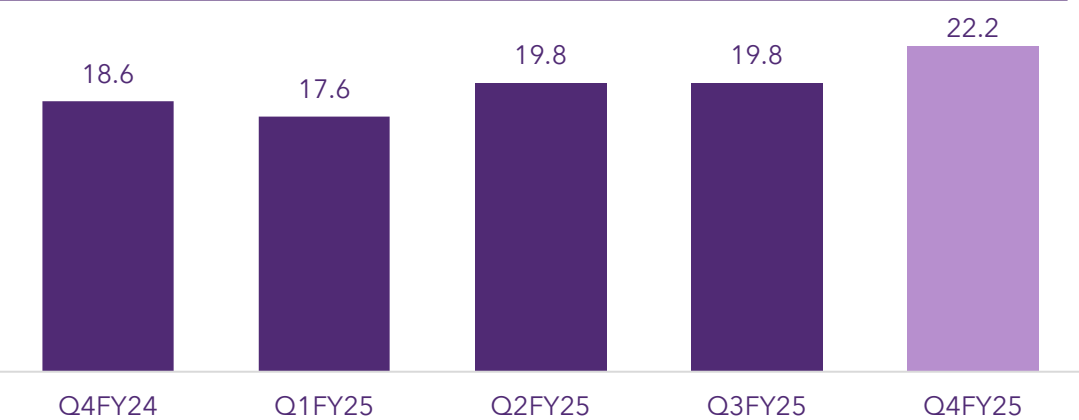


Note: On book Split

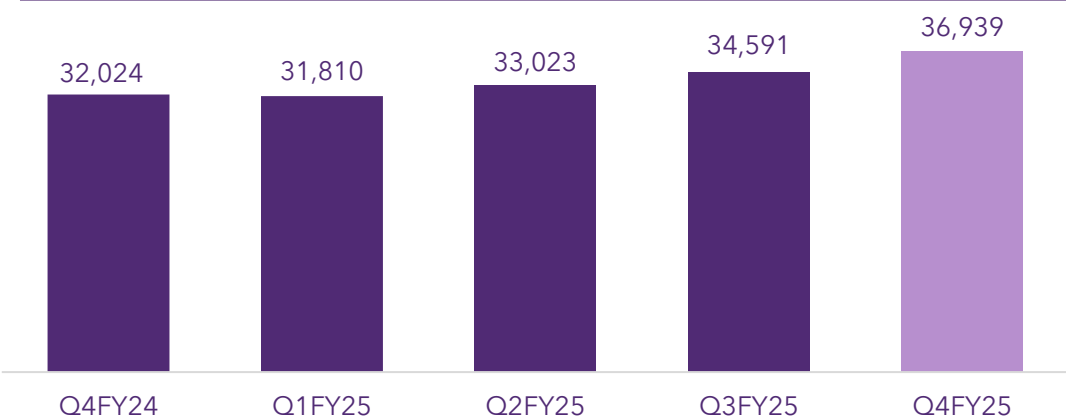
Housing Finance Business Update

Well-Diversified Book by Geography with Focus on Self-Employed

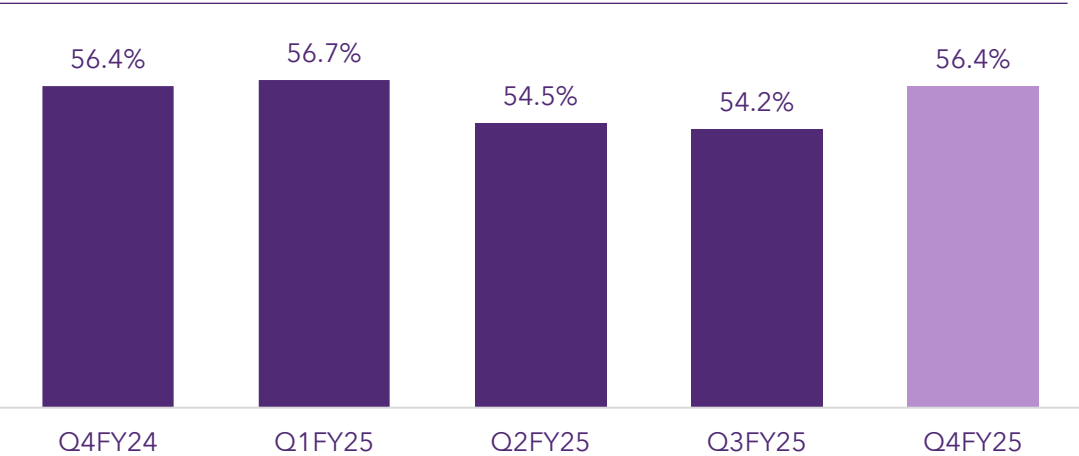
Average Ticket Size (Incr. Disbursals) (₹ lakh)



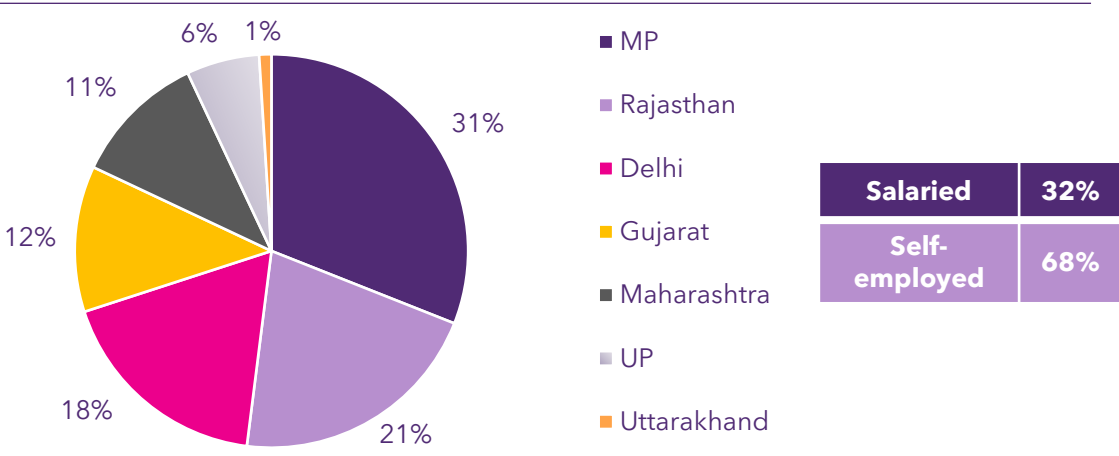
Live Accounts*



Loan to Value (%) (Incremental Disbursals)



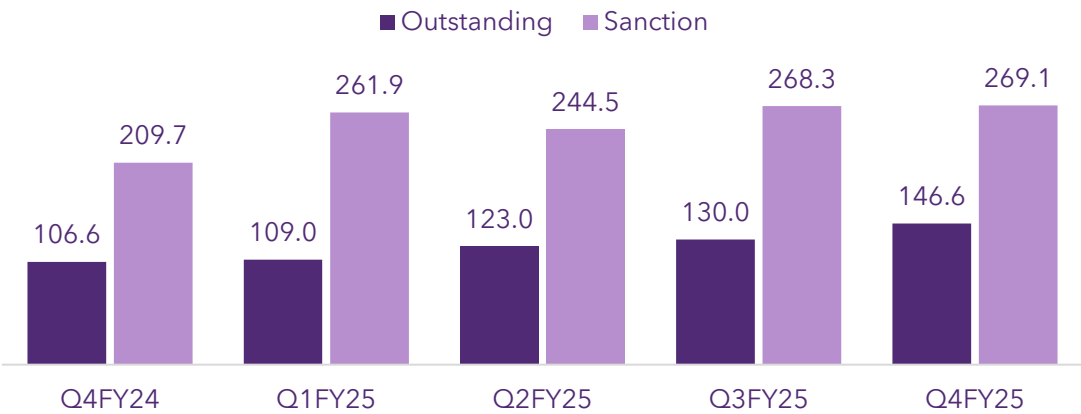
Geographical Distribution (Value-Wise)*



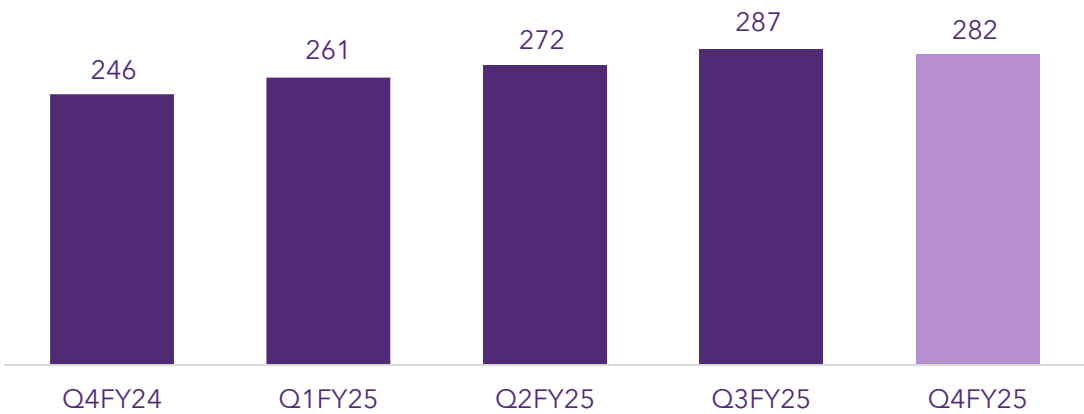
* As at the end of period indicated

Strong Pipeline of New Accounts; AUM Growth of 58% YoY

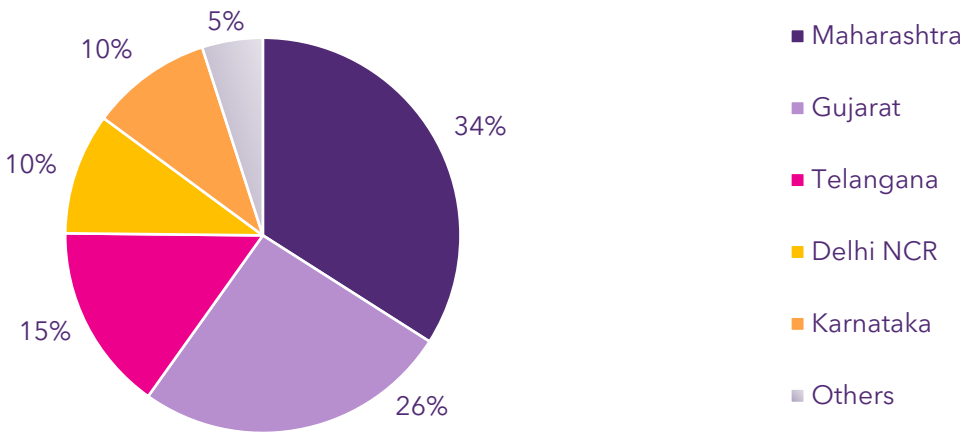
Average Ticket Size (Incr. Disbursals) (₹ Mn)



Live Accounts*



Geographical Distribution (Value-Wise)*



* As at the end of period indicated

Car Loan Origination

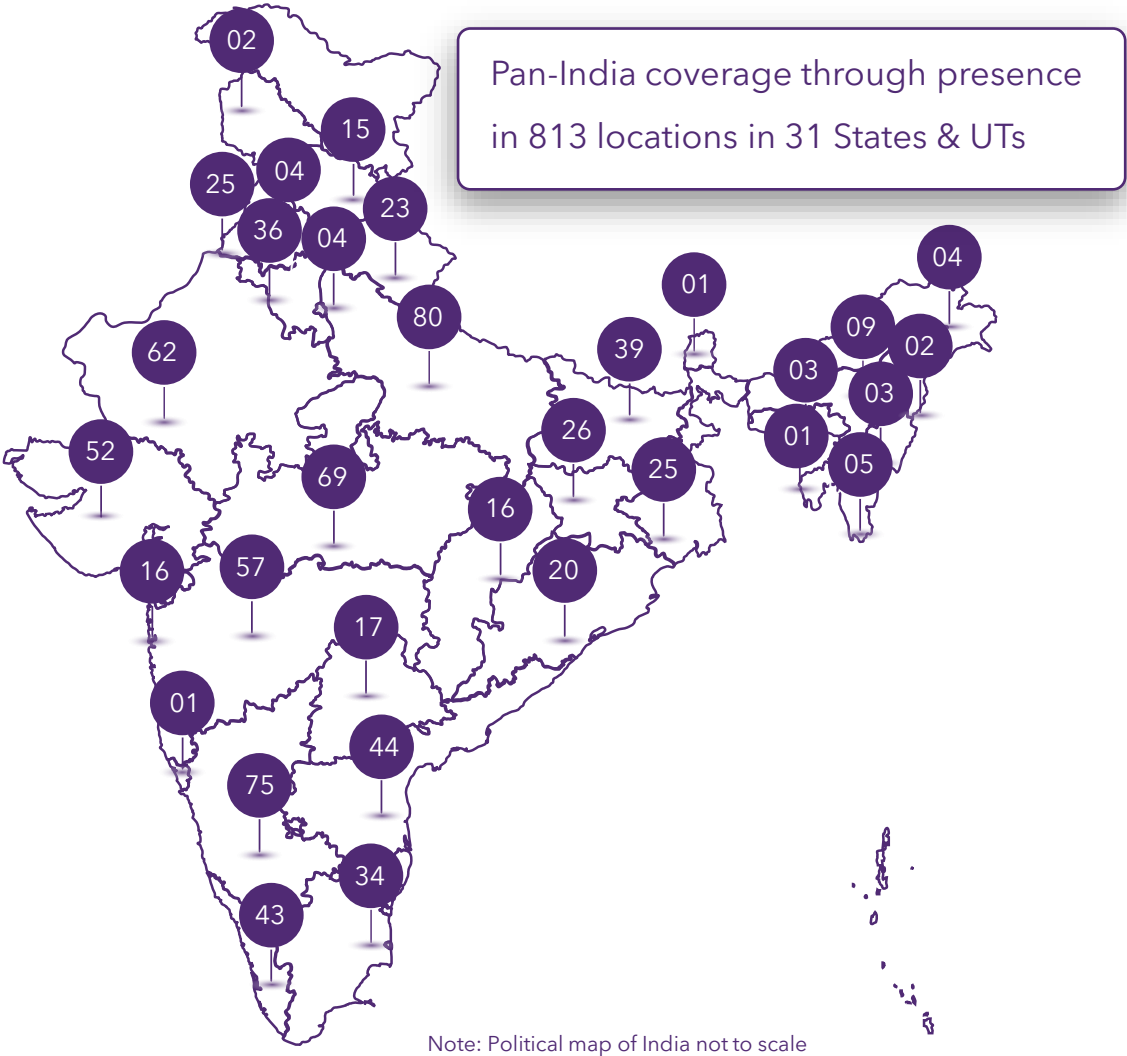
Pan-India Presence

Partner Banks



Total Locations (Branches + Feet-on-Street)

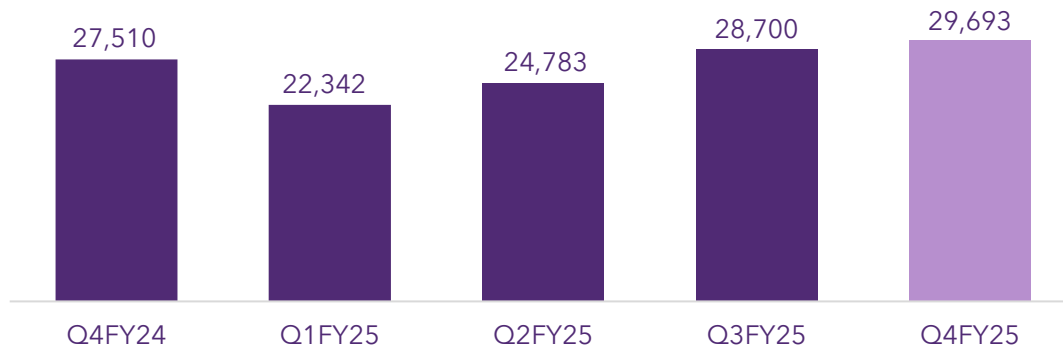
Q4FY24	Q1FY25	Q2FY25	Q3FY25	Q4FY25
788	788	788	811	813



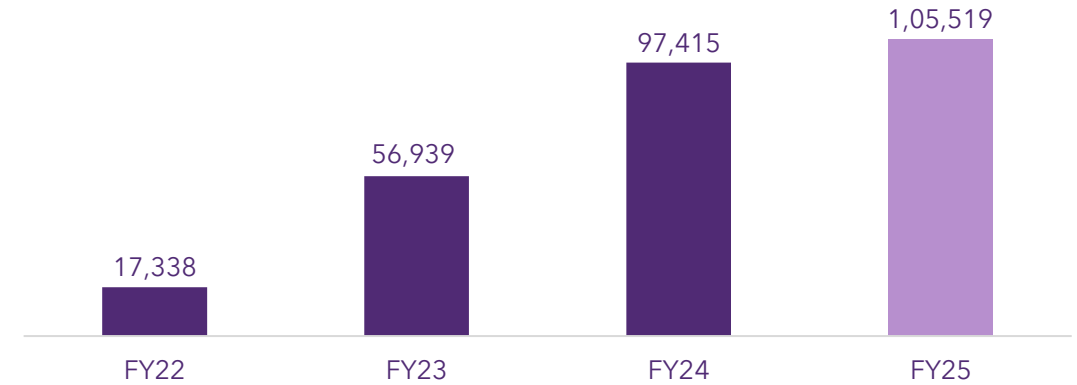
Car Loan Origination

Resilient Loan Originations: 8% YoY Increase Despite Auto Industry Headwinds

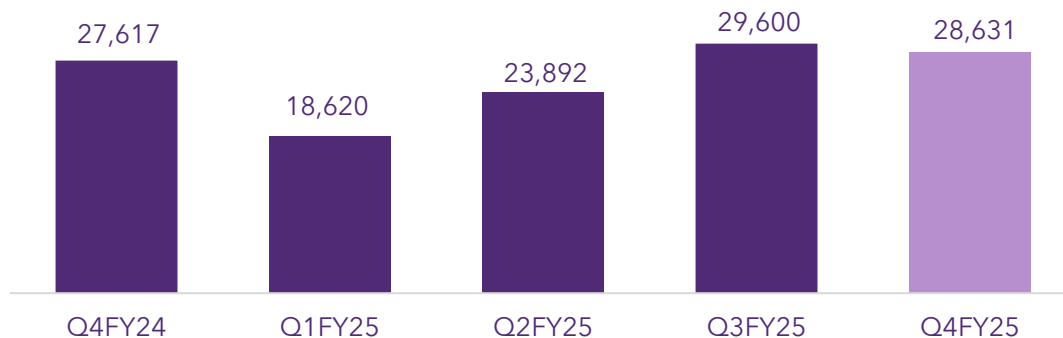
Consistently Rising Loan Originations (₹ Mn)^



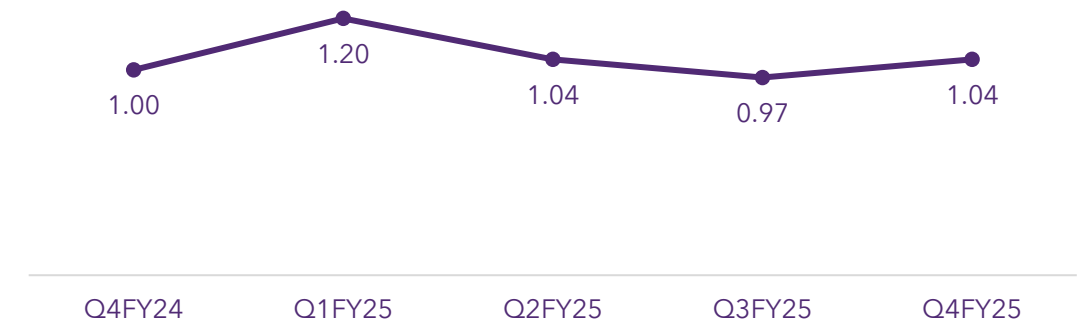
Loan Originations Full Year Basis (₹ Mn)^



Loan Originations By Volume (Nos.)^



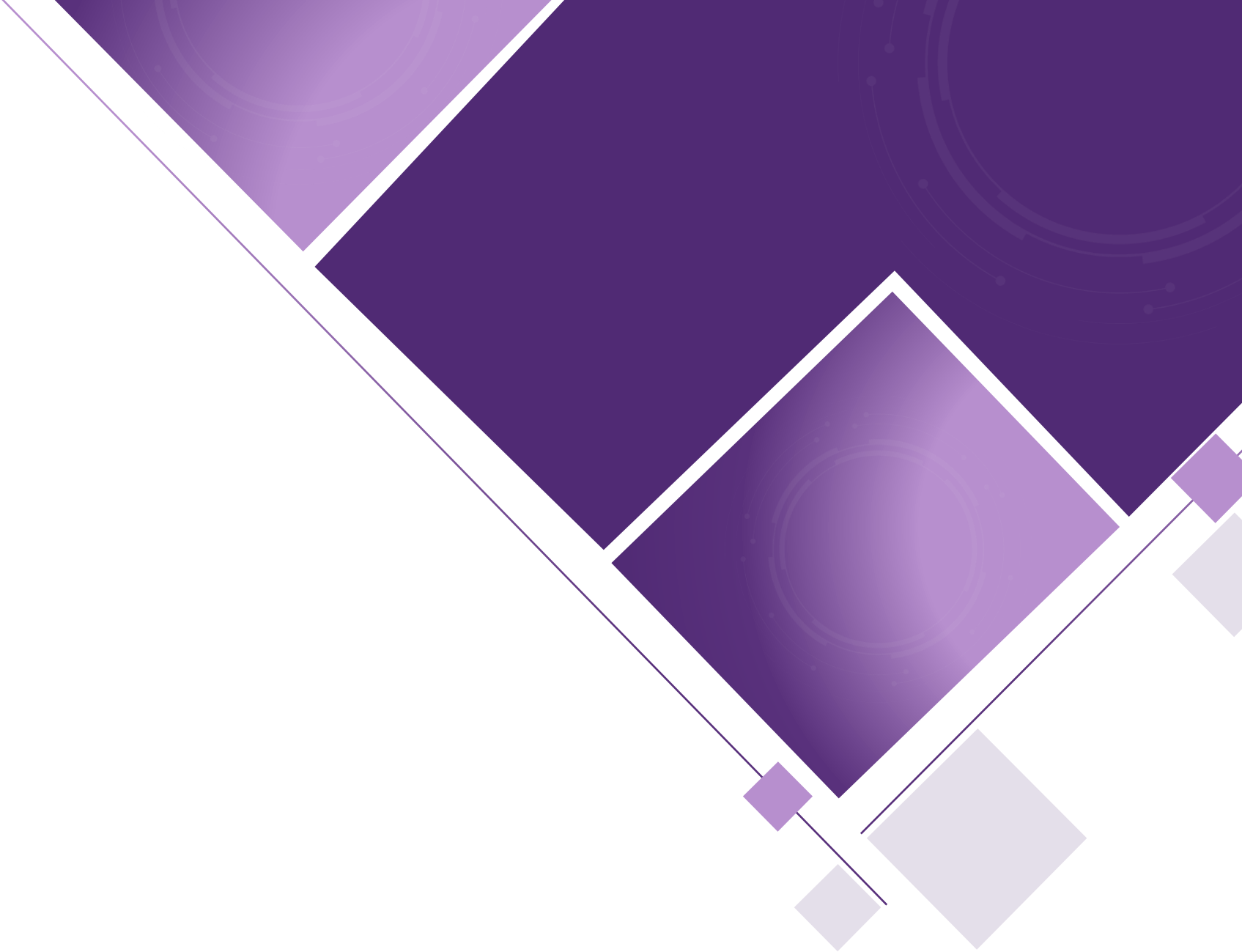
Average Ticket Size (₹ Mn) *^



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

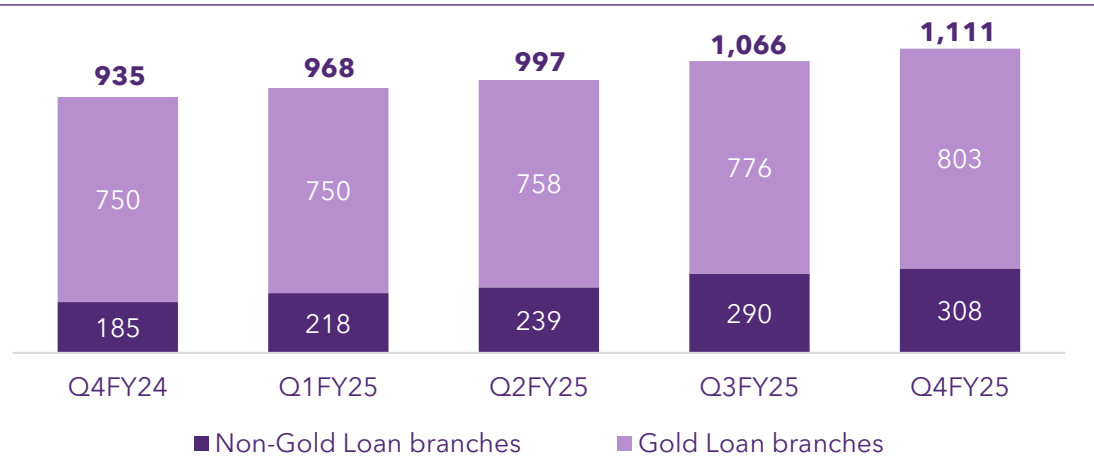
* ATS = Originations by Value / Originations by Volume During Quarter

Network

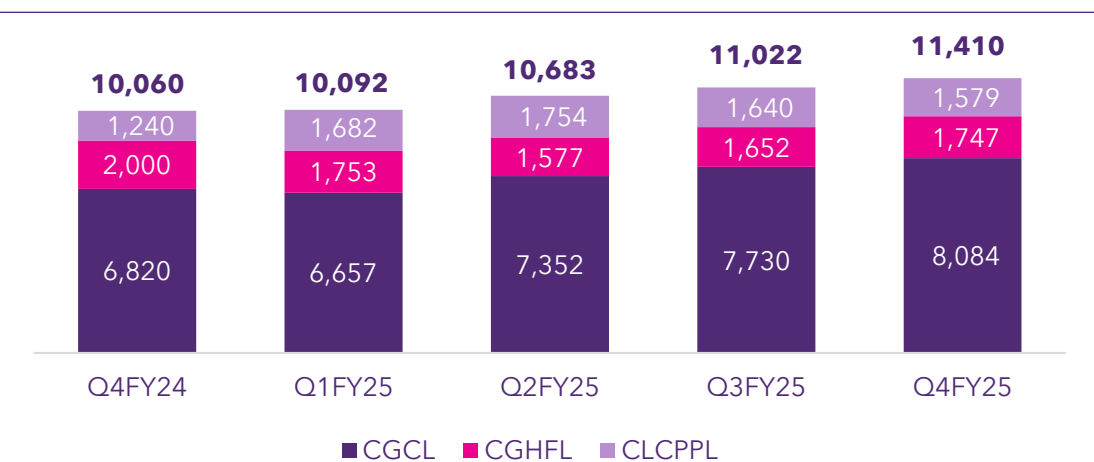


Operational Expansion to Support Growth of New Businesses

Branch Addition Normalizing



Rationalization In Headcount

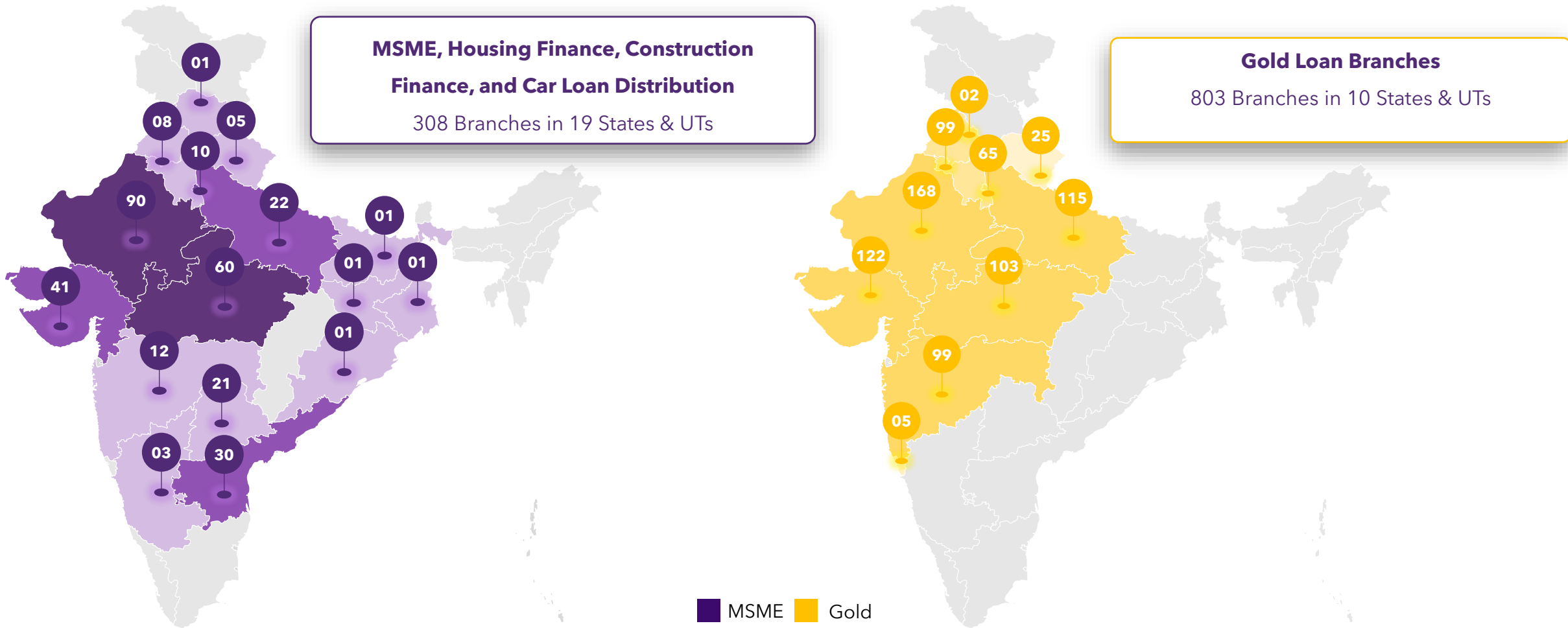


^Branch data excluding HO & Head Offices

- Increased branch network with a net addition of 45 branches during Q4FY25. Total branch network stood at 1,111 branches vs. 1,066 branches in Q3FY25.
- Mortgage Finance business (MSME, Micro LAP and Housing) operated through 286 branches in 11 States and UTs.
- Gold Loan network increased to 803 branches across 10 states and UTs by end of Q4FY25.
- Construction Finance continued to have 3 dedicated branches – Bengaluru, Hyderabad, and Ahmedabad.
- Car Loan distribution locations stood at 813 as of Mar’25. The branch presence was consolidated into 19 branches.
- In addition, the Company has a dedicated tech centres in Gurugram, Bengaluru & Noida (not counted as a branches).

Network

Continuous Expansion; Presence in Major Centres



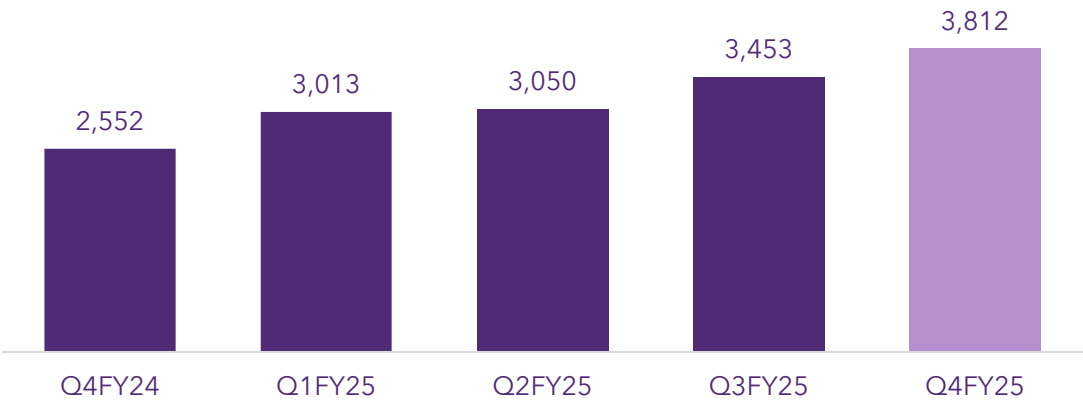
Quarterly Earnings Performance



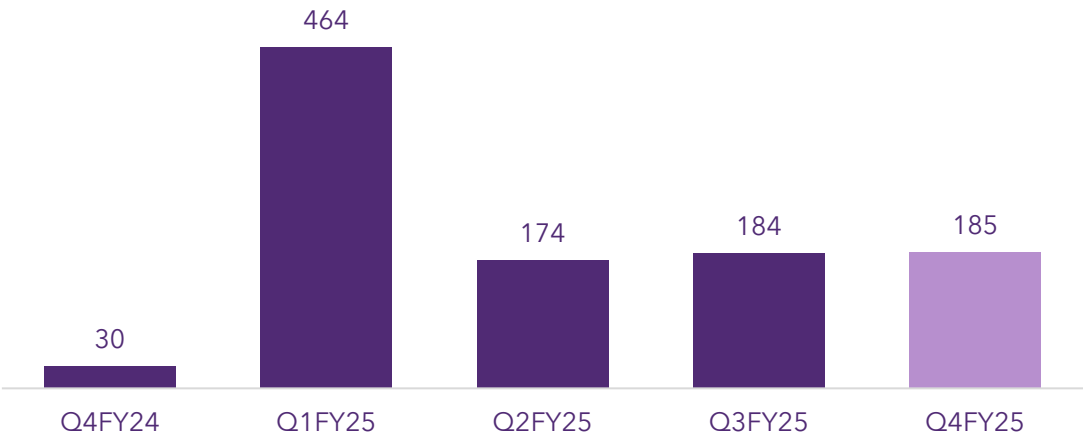
Performance Matrix

Operational Efficiency Results in 115% YoY Increase in PAT

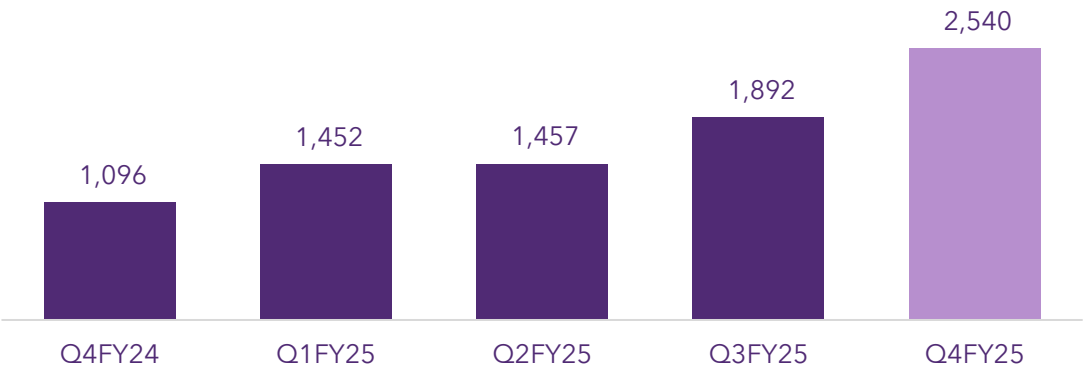
Net Interest Income (₹ Mn)



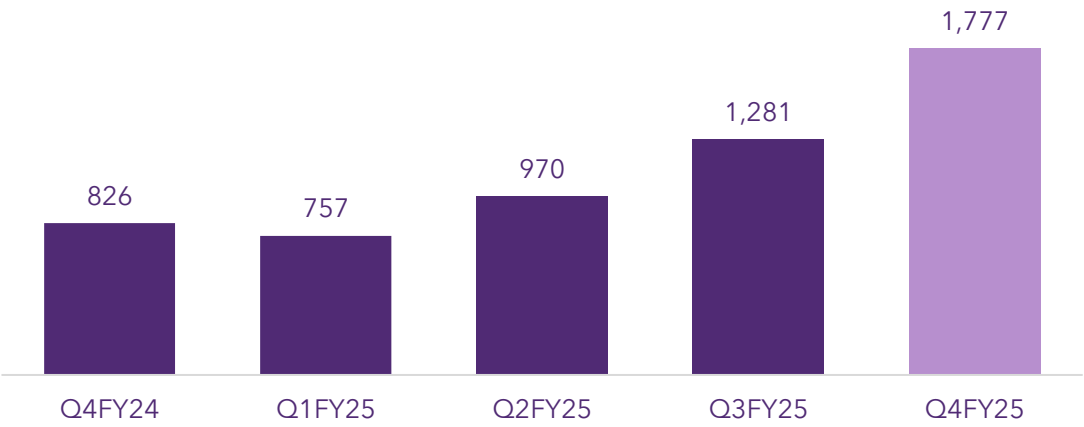
Credit Costs (₹ Mn)



Operating Profit (₹ Mn)



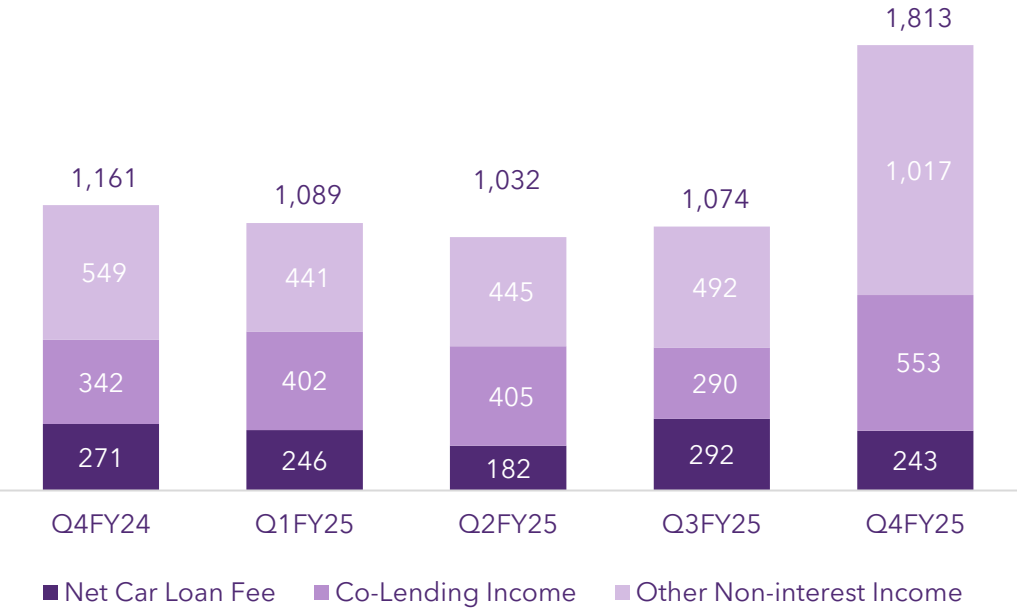
PAT (₹ Mn)



Non-Interest Income

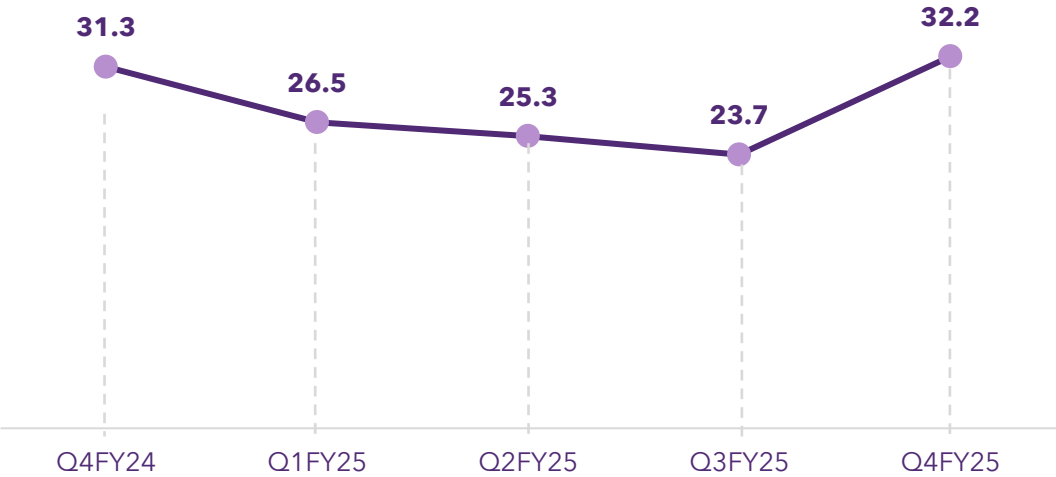
Sustained Momentum in Fee Income Driven by Co-lending and Insurance Distribution

Net Non-Interest Income (₹ Mn)*



*Net Non-Interest Income = Total Income less Interest Income less Fee and Commission Expense

Non-Interest Income / Net Income (%)

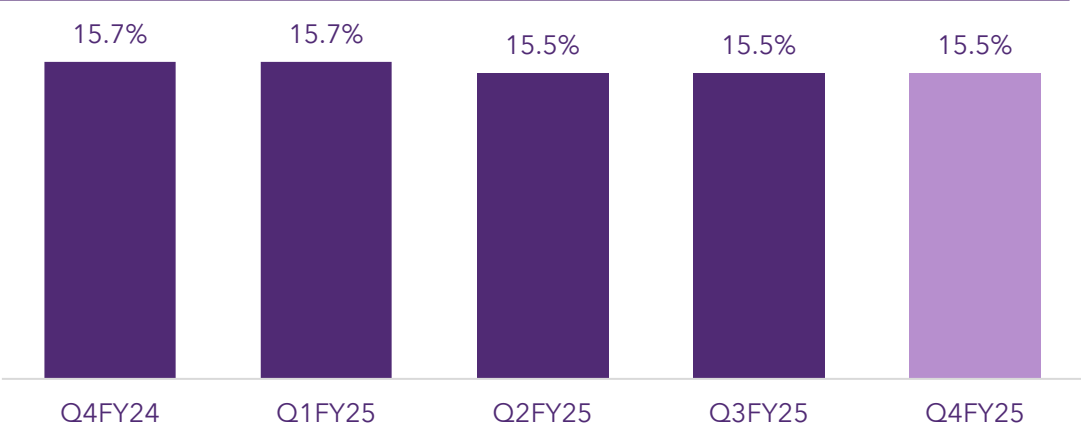


- Generated ₹727Mn net fee income from insurance distribution in FY25
- Distribution partnership with 18 insurance companies (Life Insurance - 9, General Insurance - 5, Health Insurance - 4)

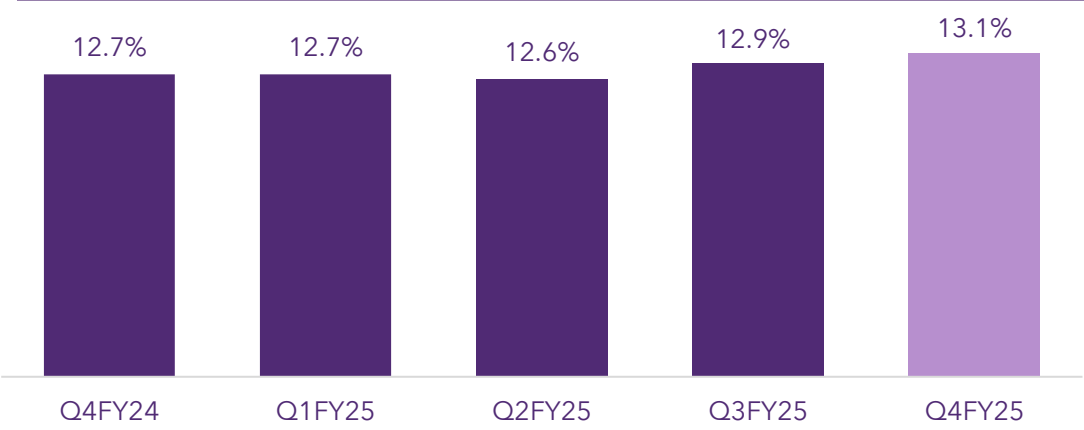
Loan Yields & Margins

Housing Finance and Gold Loans Display an Uptick in Yields

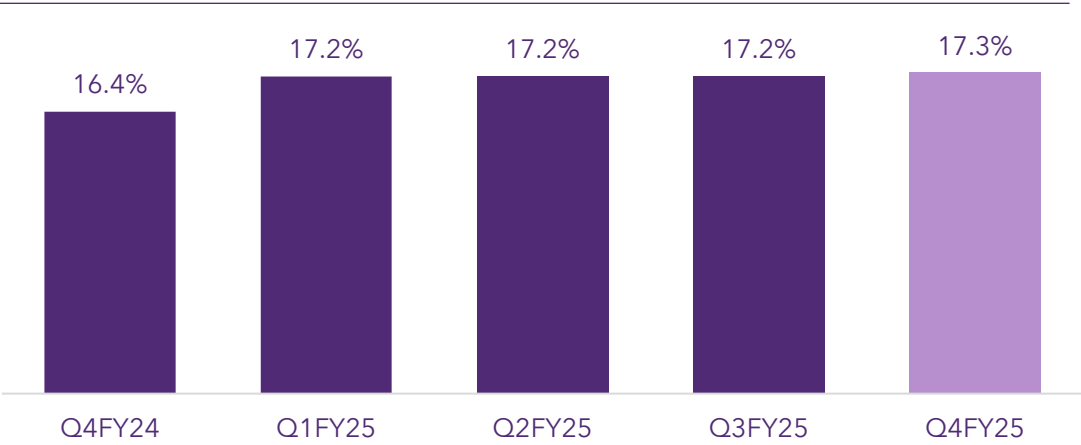
MSME (%)



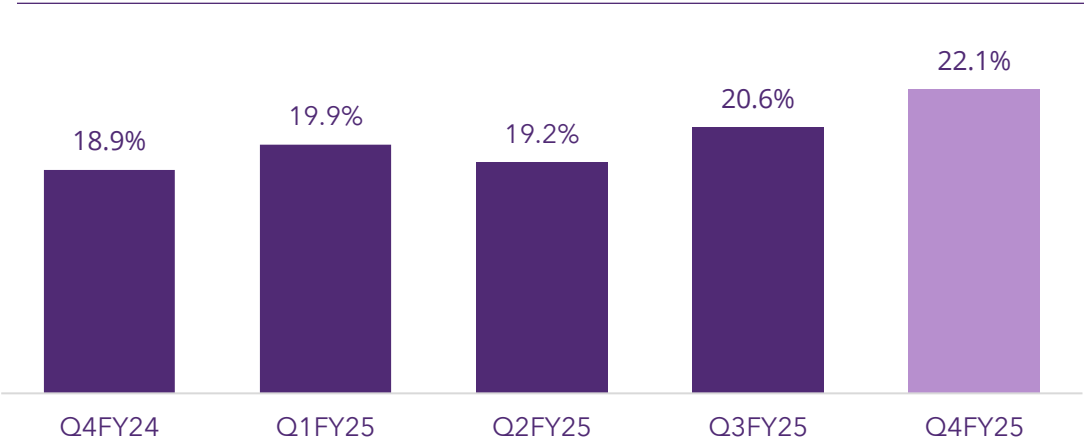
Housing Finance (%)



Construction Finance (%)



Gold Loans (%)

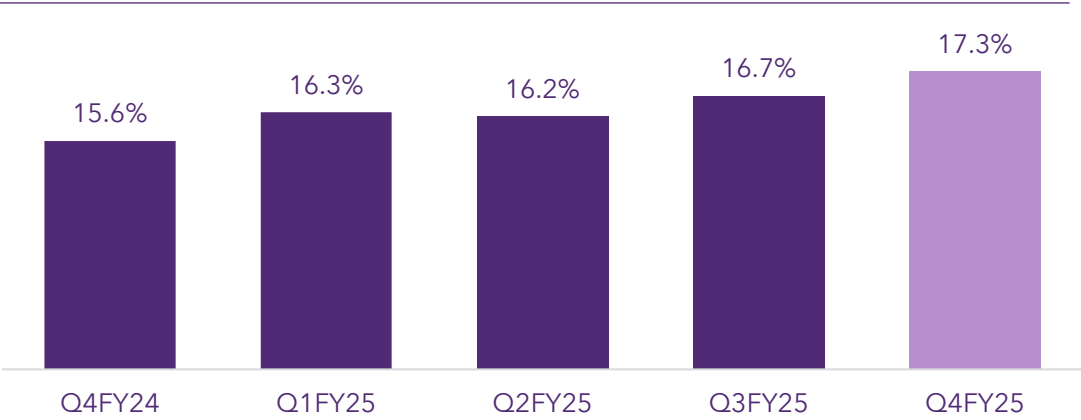


Note: Weighted average yield on outstanding loans as at the end of period indicated

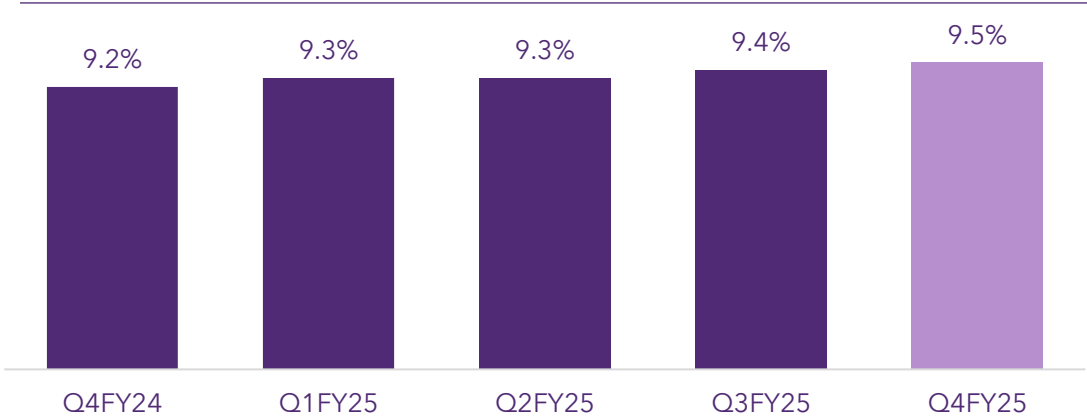
Loan Yields & Margins

Spreads Increase as Rise in Yield Outpaces Cost of Borrowing

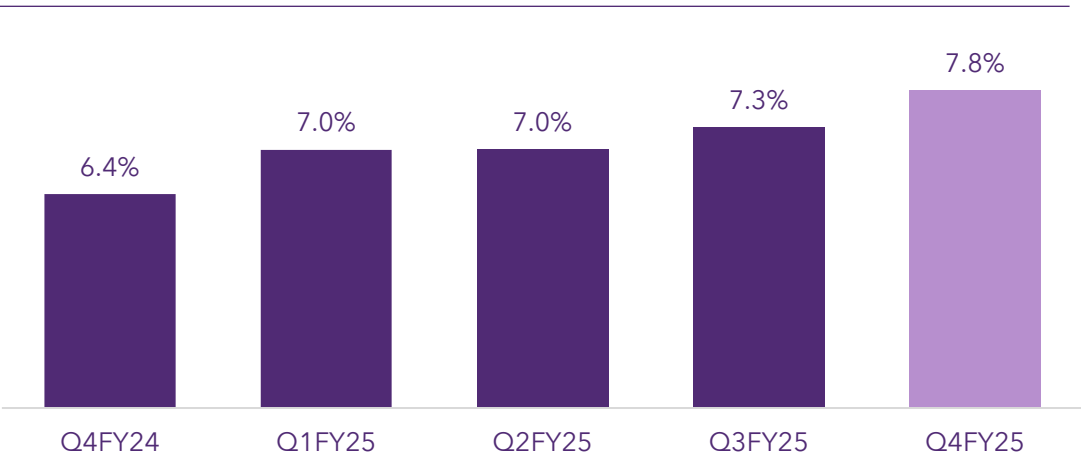
Yield on Advances (Wtd. Avg.) (%)



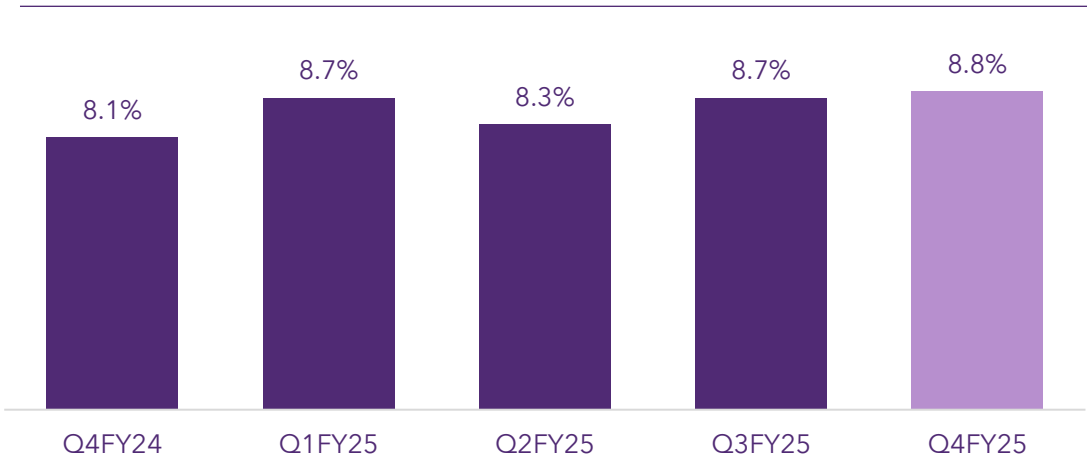
Cost of Funds (Wtd. Avg.) (%)



Spreads (YoA - CoF) (%)



Net Interest Margin (%)^

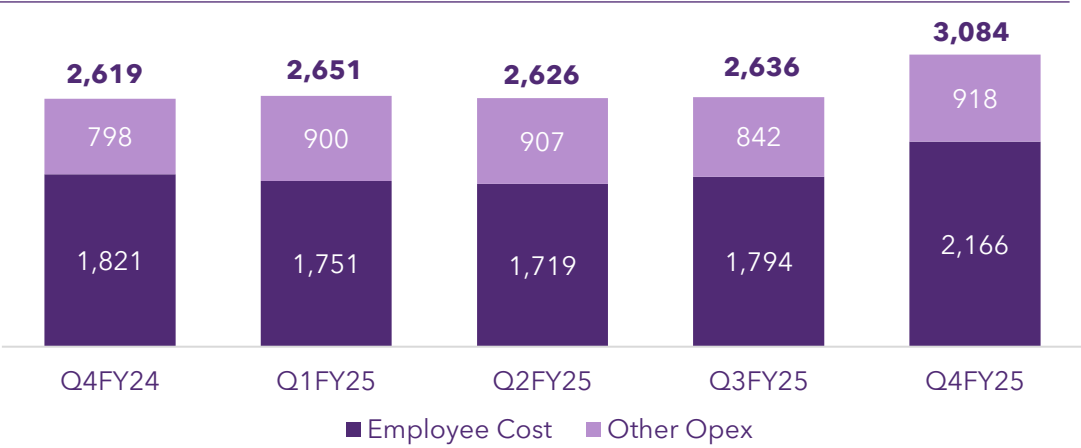


^NIM is calculated using Net Interest income / Avg. Net Advances

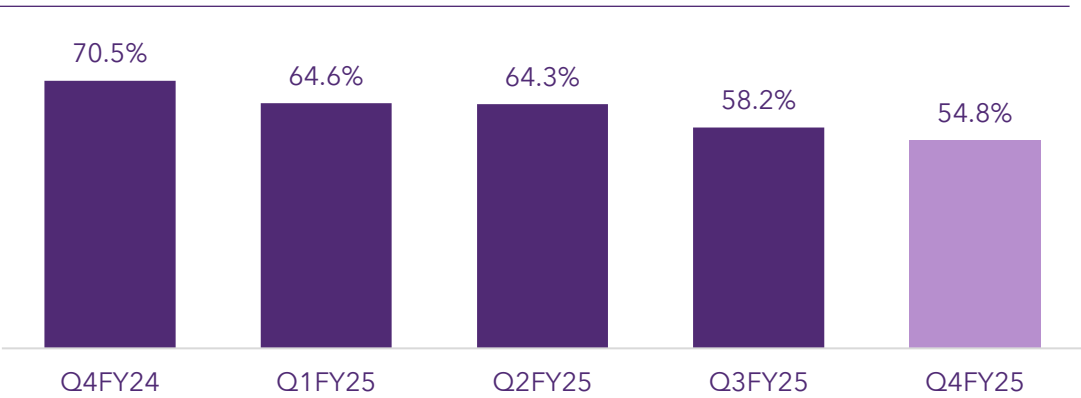
Operating Expenses

~1,566 bps Improvement in Cost/Income YoY Basis

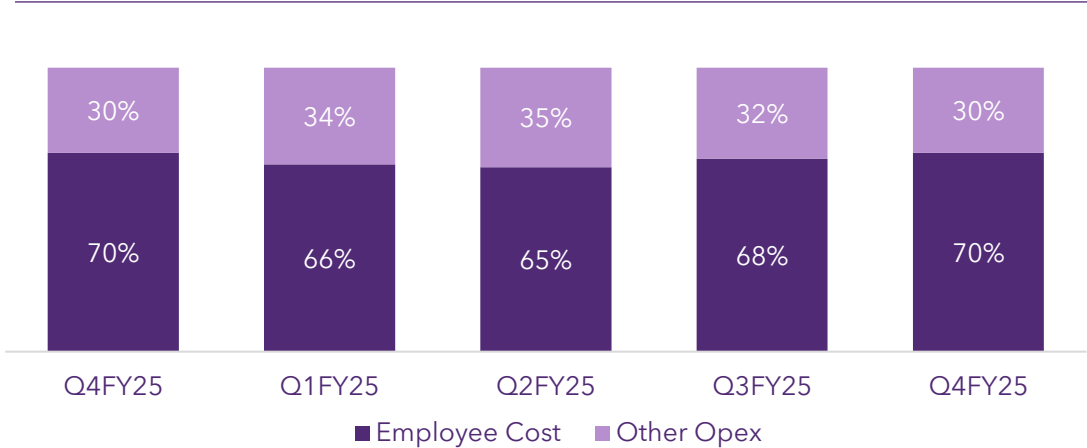
Operating Expenses (₹ Mn)



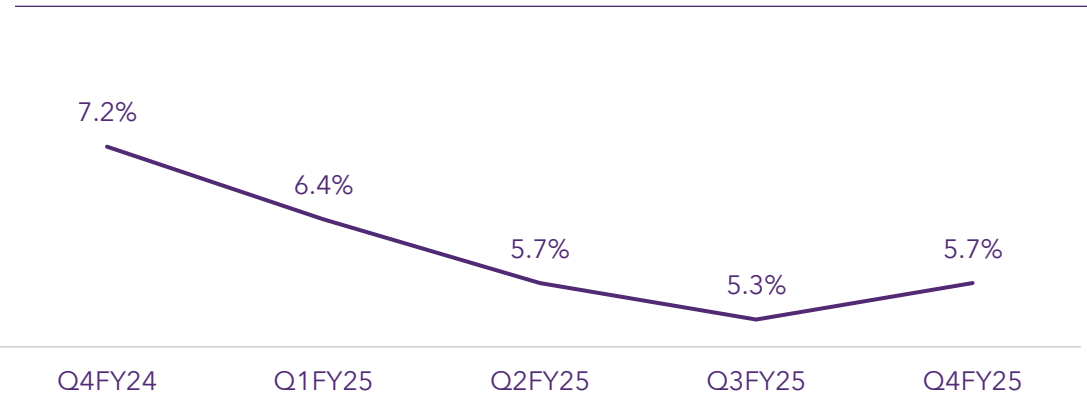
Cost-Income (%): Gradually Improving



Operating Expenses Composition (%)



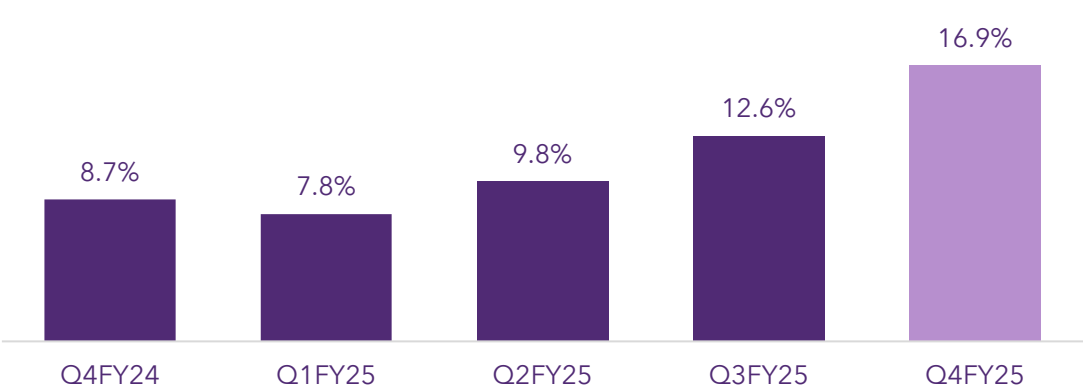
Cost / AAUM (%) (annualized)



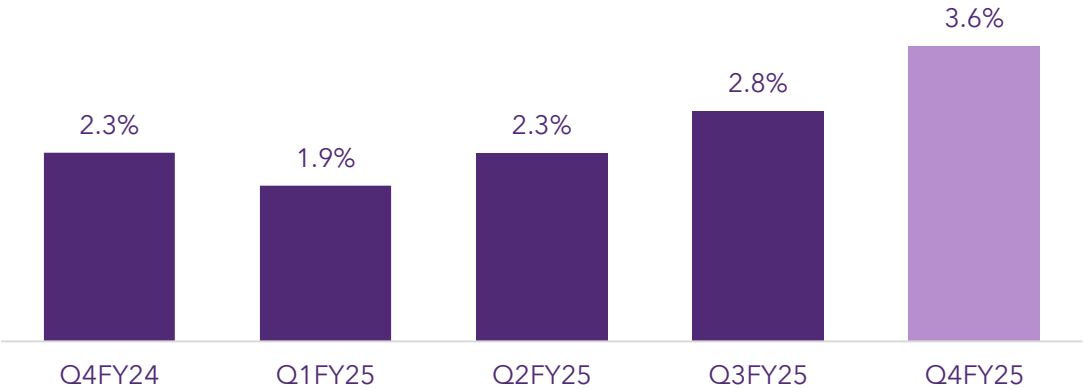
Key Ratios

Sharp Uptick in Return Ratios

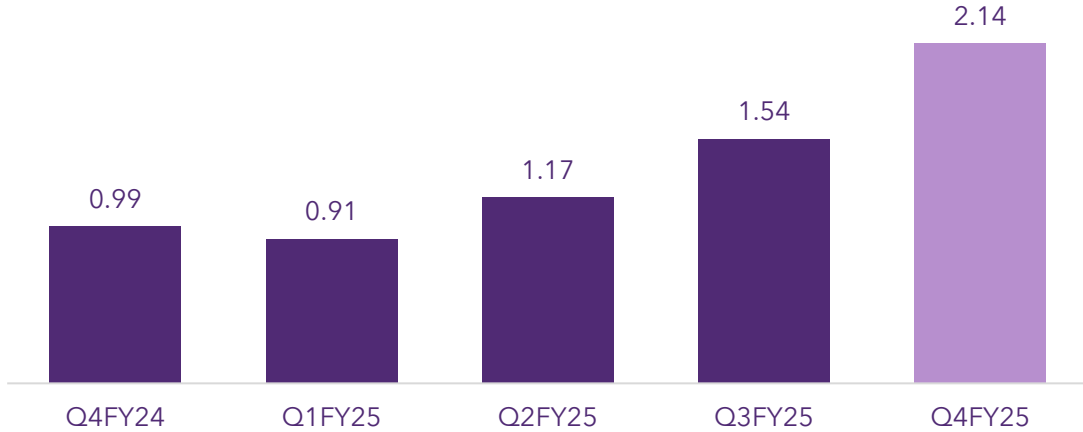
Annualized Return on Equity (%)



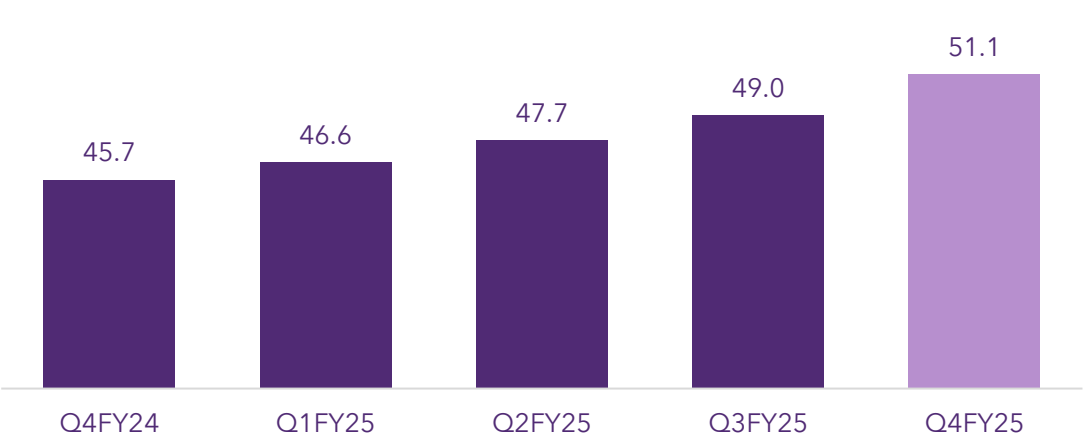
Annualized Return on Assets (%)



EPS (Diluted) (₹) (Not Annualized)



Book Value Per Share (₹)*



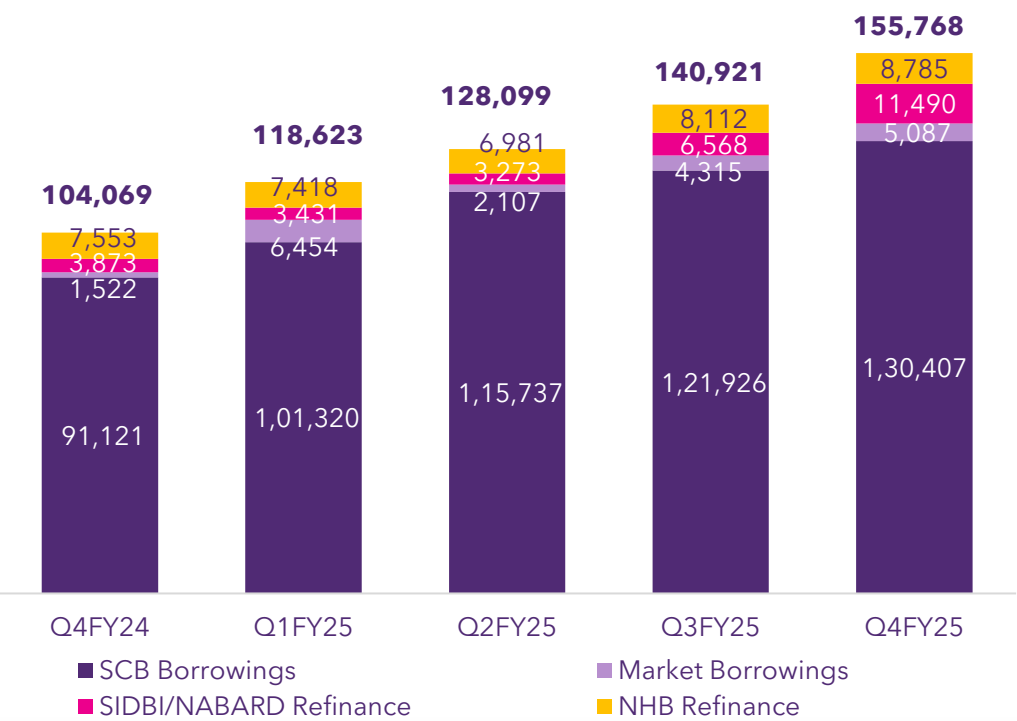


Liabilities & Liquidity Position Update

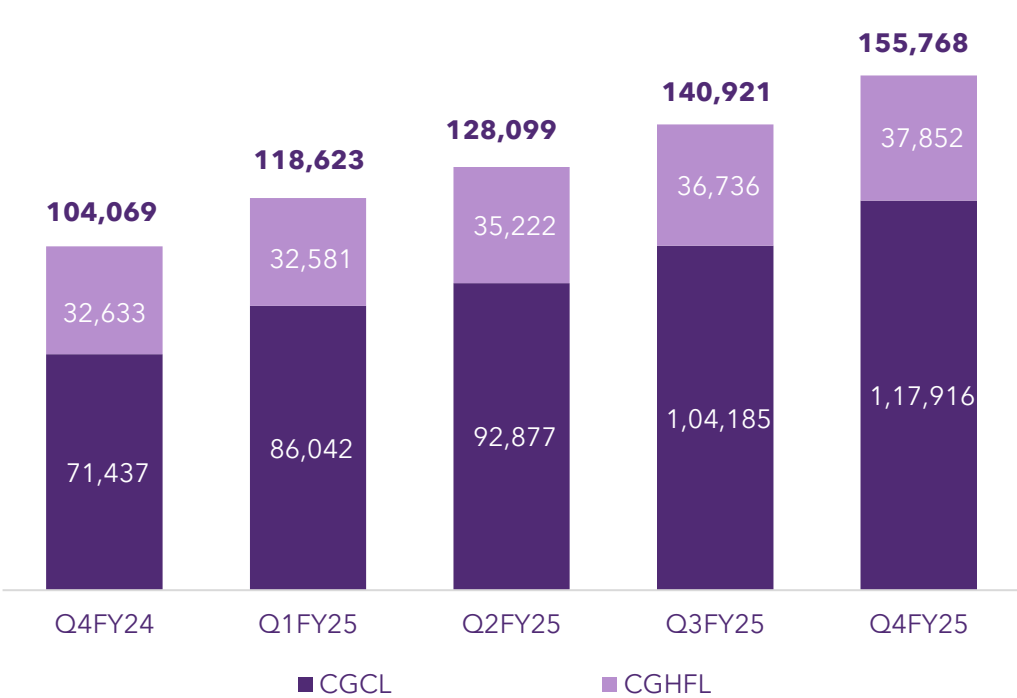
Liability Mix

Increase led by Bank Borrowings

Diversified Funding Profile (₹ Mn)



Consolidated Borrowings Break-up (₹ Mn)



- CGCL’s Board has approved raising of funds up to Rs10,000mn by way of NCDs.
- Additionally, Company has undrawn Co-Lending limits.
- Market Borrowings include NCD and CPs.

* As at the end of period indicated

Liquidity Position

Comfortable Liquidity Position

Particulars	CGCL (Standalone)	CGHFL	Consolidated
Limits Sanctioned	195,340	60,809	256,149
Limits Availed	192,800	60,638	253,438
Un-Drawn	2,540	172	2,712
Repaid	77,515	22,540	100,055
Outstanding	115,285	38,097	153,382
Total no. of relationship maintained	21	15	22
Limits Sanctioned in FY25	64,250	12,000	76,250

- CGCL has active borrowing relationship with 22 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 its rapid Loan Book growth.

*Note: The consolidated outstanding borrowings above will be different from the borrowings appearing in Balance Sheet (Rs155,768mn, see Slide 23), due to accounting treatment for processing fees and other IND AS adjustments.

Asset Quality



Asset Quality

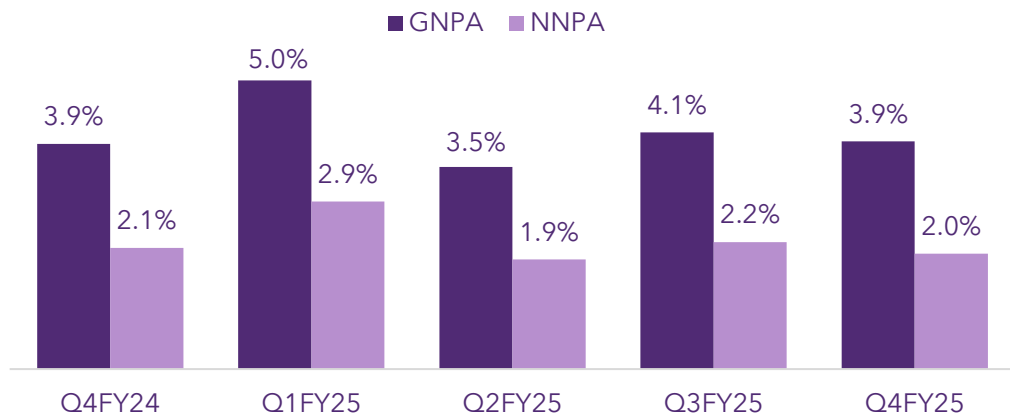
Stable Stage 3 Ratios with Adequate Provisioning Coverage

ECL Analysis As Per IndAS	Q4FY25	Q3FY25	Q2FY25	Q1FY25	Q4FY24
Stage 1 & 2 - Gross	184,917	166,981	154,945	143,558	135,567
Stage 1 & 2 - ECL Provisions	1,481	1,542	1,486	1,441	1,364
Stage 1 & 2 - Net	183,436	165,439	153,459	142,117	134,202
Stage 1 & 2 - ECL Provisions %	0.80%	0.92%	0.96%	1.00%	1.01%
Stage 3 - Gross	2,867	2,840	2,588	3,152	2,661
Stage 3 - ECL Provisions	1,197	1,119	1,039	1,432	1,202
Stage 3 - Net NPA	1,670	1,721	1,549	1,720	1,458
Stage 3 - ECL Provisions %	41.7%	39.4%	40.1%	45.4%	45.2%
Total ECL Provisions	2,678	2,661	2,525	2,872	2,567
Stage 3 % - Gross NPA	1.5%	1.7%	1.6%	2.1%	1.9%
Stage 3 % - Net NPA	0.9%	1.0%	1.0%	1.2%	1.1%
PCR % (incl. aggregate ECL Prov.)	93.4%	93.7%	97.6%	91.1%	96.5%
Restructured Assets	935	1,041	1,128	1,262	1,515
Restructured Assets (%)	0.5%	0.6%	0.7%	0.9%	1.1%
Prov. on Restr. Assets	275	309	305	379	517
Prov. on Restr. Assets (%)	29.4%	29.7%	27.0%	30.0%	34.1%

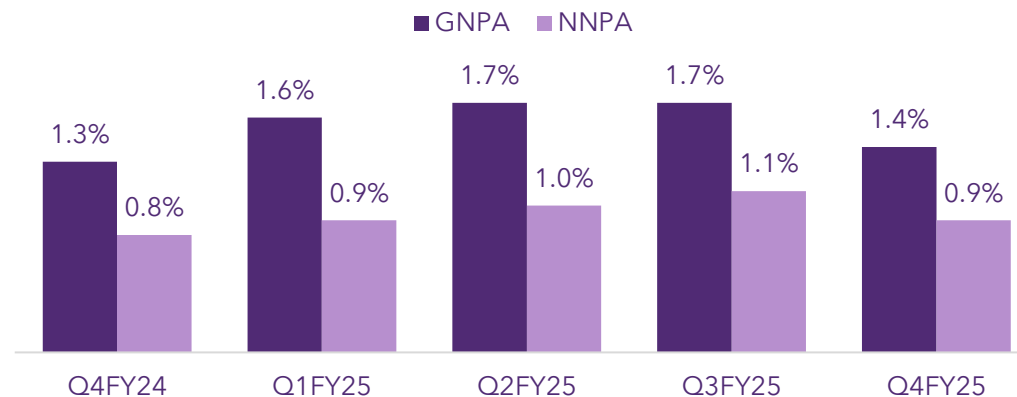
Segmental NPAs

Asset Quality Under Control

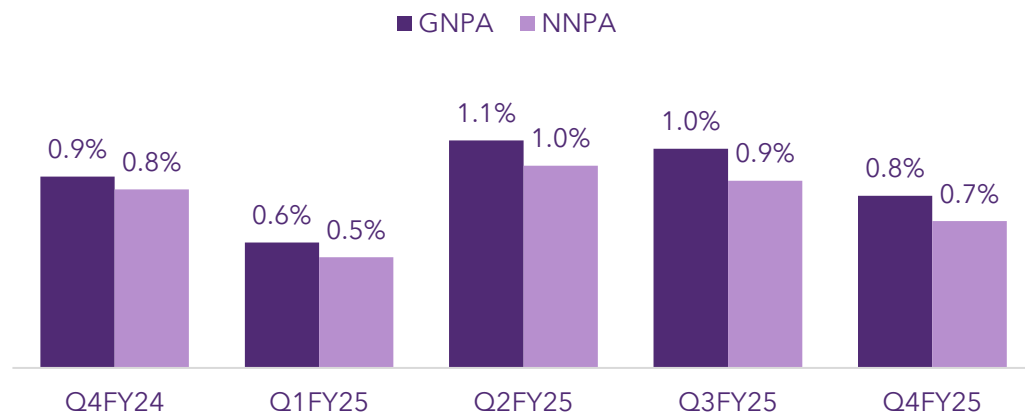
MSME



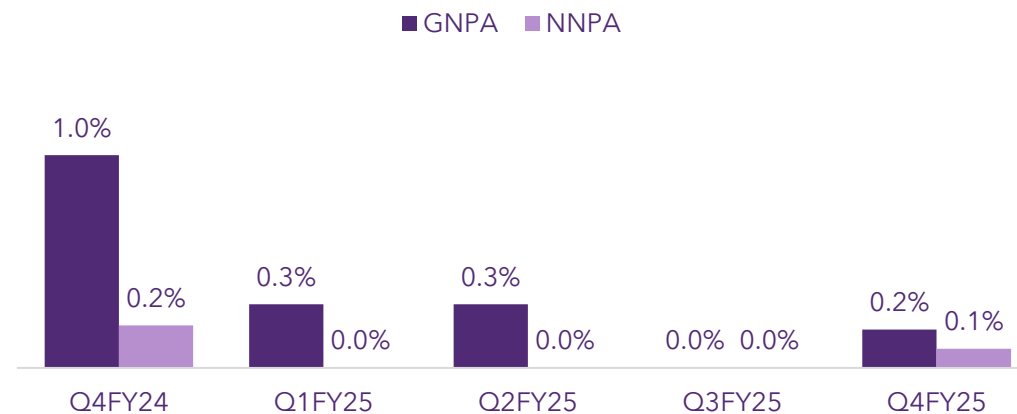
Housing Finance



Gold Loan



Construction Finance

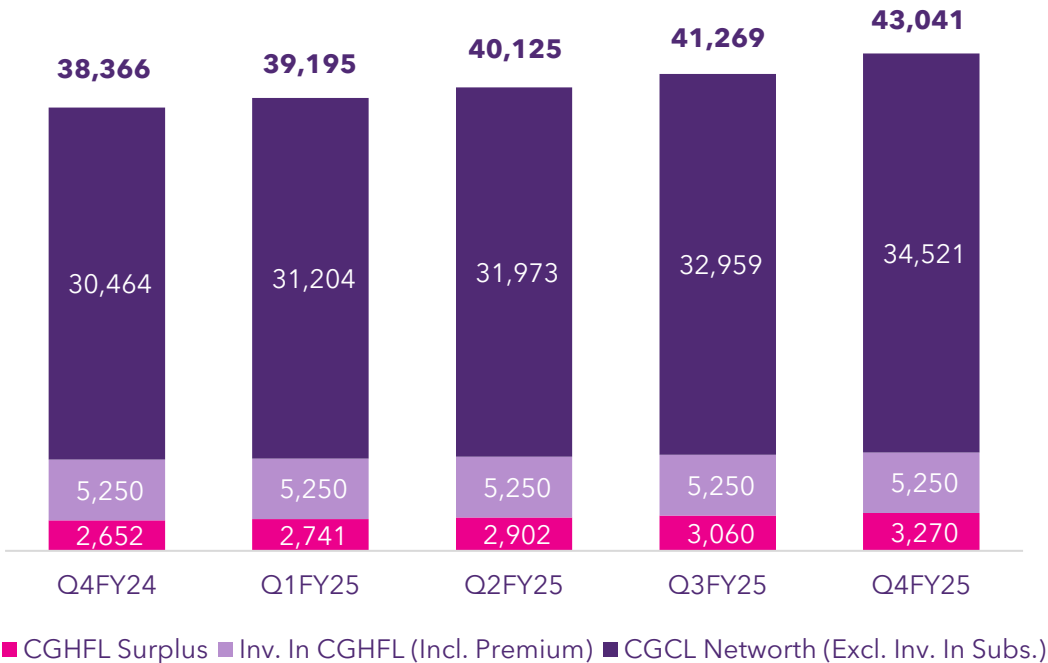


Capital Adequacy

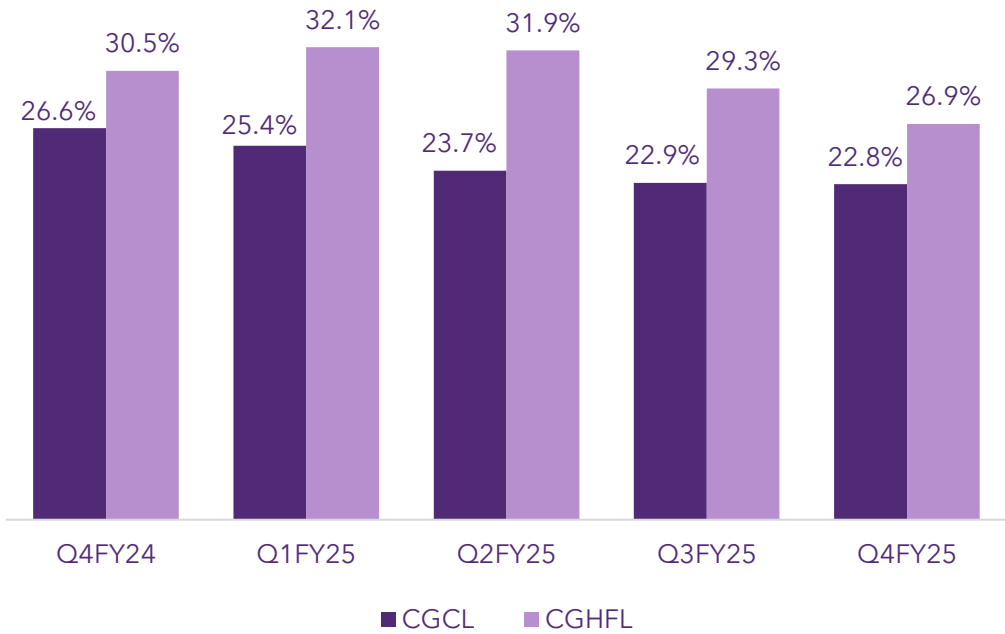


Well Capitalized For Medium Term Growth

Consolidated Network (₹ Mn)



Capital Adequacy (%)



- Both CGCL and CGHFL are well capitalised to support growth in the medium term.
- CGCL’s Board had approved raising of funds up to Rs20,000mn by way of equity/other instruments.

Financial Statements



CGCL Consolidated Income Statement

Quarterly Comparison

₹ Mn except stated

Particulars	Q4FY25	Q4FY24	Y-o-Y (%)	Q3FY25	Q-o-Q (%)
Interest earned	7,393	4,977	49%	6,783	9%
Interest expended	3,581	2,425	48%	3,330	8%
Net interest income	3,812	2,552	49%	3,453	10%
Non-interest income	1,813	1,161	56%	1,074	69%
Net car loan fees	243	271		292	
Co-lending income	553	342		290	
Other core income	1,017	549		492	
Total income	5,624	3,714	51%	4,528	24%
Operating expenses	3,084	2,618	18%	2,636	17%
Employee cost	2,166	1,821		1,794	
Other operating expenses	918	798		842	
Operating profit	2,540	1,096	132%	1,892	34%
Total provisions	185	30	508%	184	-
ECL provisions	232	(64)		14	
Write-offs	(47)	94		170	
Profit before tax	2,355	1,065	121%	1,707	38%
Tax	578	239		426	
Implied tax rate	24.5%	22.5%		25.0%	
Profit after tax	1,777	826	115%	1,281	39%
EPS (diluted) (Rs.) (not annualised)	2.14	0.99		1.54	

CGCL Consolidated Balance Sheet

Quarterly Comparison*

₹ Mn except stated

Particulars (INR Mn)	Q4FY25	Q4FY24	YoY (%)	Q3FY25	QoQ (%)
Paid-up equity	825	825		825	
Reserves and surplus	42,216	37,541	12%	40,444	4%
Networth	43,041	38,366	12%	41,269	4%
Bank borrowings and refinance	150,682	102,547	47%	136,606	10%
Market borrowings	5,087	1,522	234%	4,315	18%
Other liabilities and provisions	9,504	9,062	5%	7,570	26%
Total Shareholders' Equity & Liabilities	208,313	151,497	38%	189,760	10%
Cash and bank balances	15,312	6,746	127%	13,534	13%
Investments	1,604	2,162	(26%)	1,847	(13%)
Assets under financing activities	182,515	134,212	36%	165,161	11%
Other assets	8,882	8,377	6%	9,219	(4%)
Total Assets	208,313	151,497	38%	189,760	10%

* As at the end of periods indicated.

CGCL Consolidated Income Statement

Annual Comparison

All figures in ₹ Mn except stated otherwise

Profit and Loss A/cFY	FY21	FY22	FY23	FY24	FY25
Interest income	6,735	8,396	11,678	18,229	26,055
Interest expenses	2,887	3,308	5,317	8,372	12,726
Net interest income	3,848	5,087	6,361	9,857	13,320
Other income	636	1,231	2,719	3,821	5,009
Fees	626	1,103	1,179	1,076	963
Other income	11	128	1,540	2,745	4,046
Net income	4,484	6,319	9,080	13,677	18,328
Operating expenses	1,520	2,536	5,750	9,107	10,987
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	4,569	7,341
Provisions	607	1,057	647	913	1,008
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
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

New businesses contributing to robust non-interest income

Net Income CAGR of 42% from FY21-FY25

CGCL Consolidated Balance Sheet

Annual Comparison

All figures in ₹ Mn except stated otherwise

Balance Sheet	FY21	FY22	FY23	FY24	FY25
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
Borrowings	37,689	48,084	75,113	104,069	155,768
Other liabilities	3,269	4,219	7,246	9,062	9,504
Total liabilities	58,131	71,528	118,013	151,497	208,313
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
Other assets	951	1,514	5,942	8,377	8,882
Total assets	58,131	71,528	118,013	151,497	208,313

Ample leverage room to continue delivering robust growth

~3.6x growth in balance sheet in 4 years

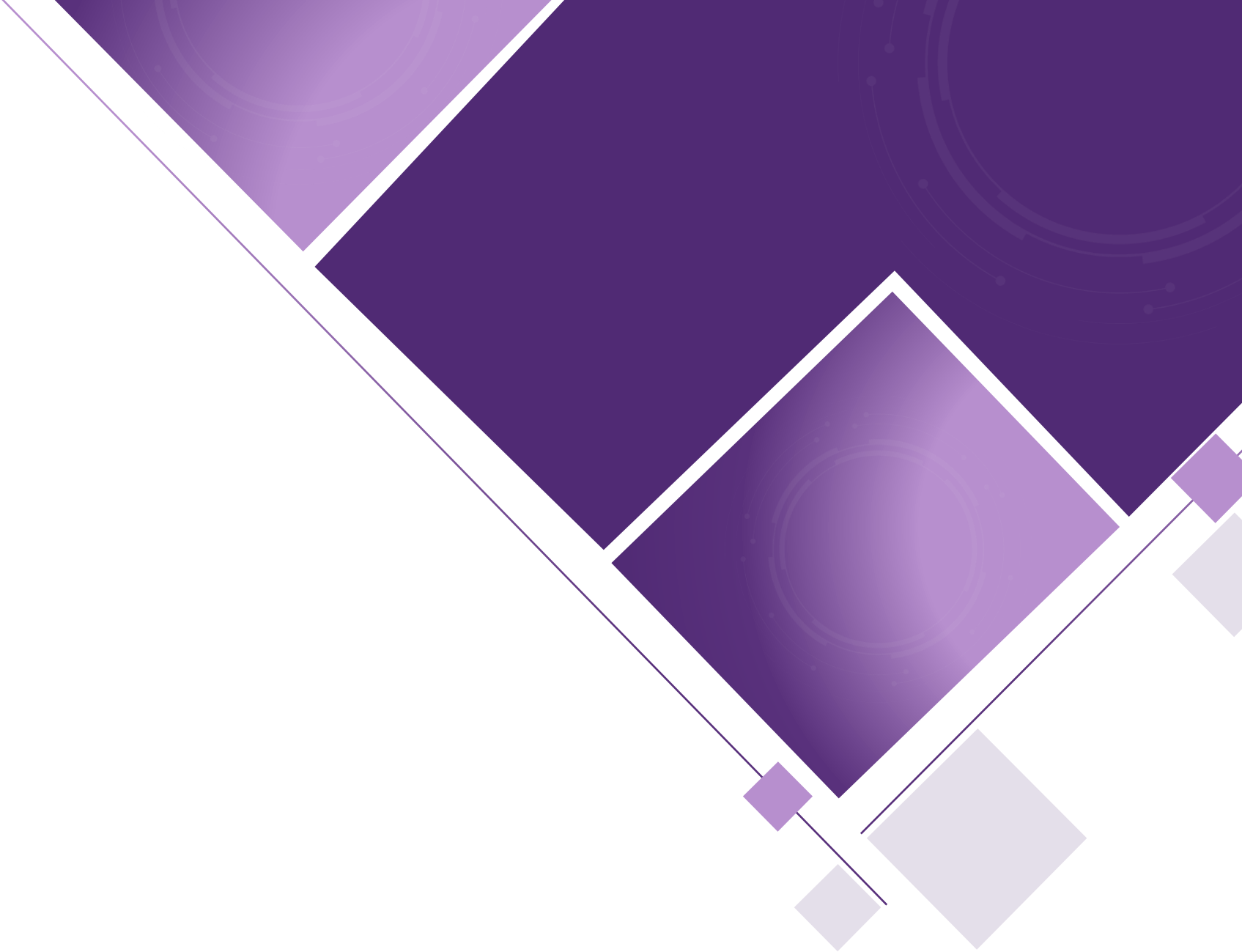
~3.9x growth in loan book in 4 years

CGCL Consolidated Earnings

Du Pont Analysis

RoA Tree (%)	FY21	FY22	FY23	FY24	FY25
Interest income	13.1	13.0	13.6	13.5	14.5
Interest expenses	5.6	5.1	6.2	6.2	7.1
Net interest income	7.5	7.8	7.4	7.3	7.4
Other Income	1.2	1.9	3.2	2.8	2.8
Fees	1.2	1.7	1.4	0.8	0.5
Other income	0.0	0.2	1.8	2.0	2.2
Net income	8.7	9.7	10.6	10.2	10.2
Operating expenses	3.0	3.9	6.7	6.8	6.1
Employee expenses	1.9	2.7	4.7	4.6	4.1
Other expenses	1.0	1.2	2.0	2.1	2.0
Operating profit	5.8	5.8	3.9	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	3.1	2.7	3.5
Tax	1.1	1.0	0.7	0.6	0.9
Profit after tax (RoA)	3.4	3.2	2.4	2.1	2.7

Leadership



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 Board of Directors with expertise in Banking, Finance, Risk Management, IT and Public Policy

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

Experienced and Stable Leadership Team (1/2)

Proven Track Record of Scaling Businesses

RETAIL BUSINESS



Ravish Gupta

Business Head – Gold Loans

Ex-IIFL, GE Money, HDFC Bank, BCA

Capri vintage: 3Y 0M



Abhishek Sinha

Chief Business Officer – MSME & ML

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

Capri vintage: 1M



Munish Jain

Business Head – Home Loans

Ex-Shriram Housing, GE Money, DHFL, MBA

Capri vintage: 5Y 11M

CONSTRUCTION FINANCE & INDIRECT LENDING



Vijay Kumar Gattani

Director - Credit - CF

Ex-Goldman Sachs, ICICI Bank, CA

Capri vintage: 9Y 3M



Bhaskarla Keshav Kumar

Director - Monitoring - CF

Ex-AGM, SBI

Capri vintage: 9Y 11M

FEE BASED BUSINESS



Sanjay Manglani

Head - Insurance

Ex-SBI GI, SMC Insurance, Religare, MBA

Capri vintage: 1Y 10 Months



Amit Setia

Head - Business Alliances - Car Loans

Ex-Reliance Capital, Dhanlaxmi Bank, MBA

Capri vintage: 3Y 11M

TECHNOLOGY & DATA ANALYTICS



Tarun Aggarwal

Group Chief Technology Officer

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

Capri vintage: 6M



Piyush Dangaich

Chief Data Science & Analytics Officer

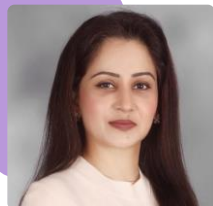
Ex-Accenture, Fractal Analytics & Saarthi.ai, B. Tech (IIT, Roorkee)

Capri vintage: 2Y 2M

Experienced and Stable Leadership Team (2/2)

Proven Track Record of Scaling Businesses

CORPORATE FUNCTIONS



Divya Sutar

Director – Business Strategy

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

Capri vintage: 12Y 2M



Partha Chakraborti

Chief Financial Officer

Ex-R R Kabel, Hafele India, CA, CWA

Capri vintage: 1Y 3M



Vinay Surana

Head – Treasury

Ex-Axis Bank, CA

Capri vintage: 6Y 11M



Magesh Iyer

Chief Operating Officer

Ex-InCred Finance, Reliance
Commercial Finance, ICICI Bank,
B.Com, PGDBA

Capri vintage: 2Y 0M



Yashesh Bhatt

Company Secretary & Compliance

Ex-L&T Fin., TATA Housing, M&M, CS,
LLB, MFM-JBIMS

Capri vintage: 3Y 2M



Sanjeev Srivastava

Chief Risk Officer

Ex-IIFL Finance, CA

Capri vintage: 1Y 5M



Bhupinder Singh

Head – Legal Litigation

Ex-DHFL, Deutsche PostBank, BA,
LLB

Capri vintage: 5Y 6M



Hardik Doshi

Head – Corp. Fin. & Investor Relations

Ex- Kotak IB, Deutsche Bank, MBA -
Finance

Capri vintage: 5M



Abhishek Yadav

Chief Compliance Officer

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

Capri vintage: 1M

Shareholding

₹ 141bn

US\$ 1.6bn²
Market capitalisation¹

₹ 43.0bn

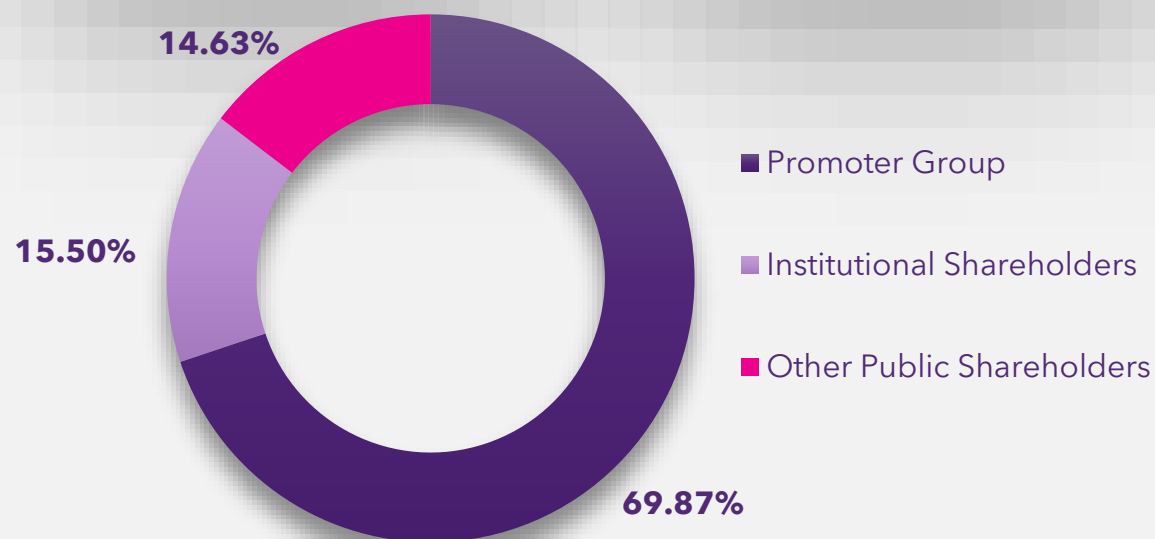
Cons. Net worth³ (Q4FY25)

₹ 825.1mn

Paid-up Equity

₹ 1

Face Value



Shareholding as at the end of Q4FY25

NOTES

1. Market capitalization NSE on 31st March'25.
2. 1 US\$ = ₹ 85.45.
3. Not adjusted for DTAs; ₹ 42.2bn after adjusting for DTAs.
4. AMFI classifies CGCL as a small cap company based on six monthly average market capitalization (Dec'24 rank 400).
5. CGCL is part of NIFTY Smallcap 250 index.

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