

January 23, 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: Integrated Filing (Financial) for the quarter and nine months ended December 31, 2024

Dear Sir/ Madam,

Pursuant to SEBI circular No. SEBI/HO/CFD/CFD-PoD-2/CIR/P/2024/185 dated December 31, 2024, read with BSE circular No. 20250102-4 and NSE circular No. NSE/CML/2025/02 dated January 2, 2025, we are submitting herewith the Integrated Filing (Financial) for the quarter and nine months ended December 31, 2024.

You are requested to kindly take the above information on record.

Thanking you,

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

Yashesh Bhatt
Company Secretary
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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Independent Auditor's Review Report on unaudited consolidated financial results of Capri Global Capital Limited for the quarter and nine months ended December 31, 2024 pursuant to the Regulation 33 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended.

**To The Board of Directors of
Capri Global Capital Limited**

1. We have reviewed the accompanying Statement of unaudited consolidated financial results of Capri Global Capital Limited (hereinafter referred to as the 'Holding Company'), its subsidiaries, (the Holding Company and its subsidiaries together referred to as the 'Group') for the quarter and nine months ended December 31, 2024, (the 'Statement'), attached herewith, being submitted by the Holding Company pursuant to the requirements of Regulation 33 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended (the 'Regulations').
2. This Statement, which is the responsibility of the Holding Company's Management and has been approved by the Holding Company's Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standard 34 'Interim Financial Reporting', prescribed under Section 133 of the Companies Act, 2013 (the 'Act'), read with relevant rules issued thereunder ('Ind AS 34') and other recognised accounting principles generally accepted in India and is in compliance with the Regulations. Our responsibility is to express a conclusion on the Statement based on our review.
3. We conducted our review of the Statement in accordance with the Standard on Review Engagements (SRE) 2410, 'Review of Interim Financial Information Performed by the Independent Auditor of the Entity' issued by the Institute of Chartered Accountants of India. This Standard requires that we plan and perform the review to obtain moderate assurance as to whether the Statement are free from material misstatement. A review of interim financial information consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Standards on Auditing specified under section 143(10) of the Act and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

We also performed procedures in accordance with the circular issued by the Securities and Exchange Board of India under Regulation 33 (8) of the Regulations, to the extent applicable.

4. This Statement includes the results of the Holding Company and the following entities:

Sr. No	Name of the Entity	Relationship with the Holding Company
1.	Capri Global Housing Finance Limited	Subsidiary
2.	Capri Loans Car Platform Private Limited	Subsidiary

5. Based on our review conducted and procedures performed as stated in paragraph 3 above and based on the consideration of the review reports of the other auditors referred to in paragraph 6 below, nothing has come to our attention that causes us to believe that the accompanying Statement, prepared in accordance with the recognition and measurement principles laid down in Ind AS 34 and other recognised accounting principles generally accepted in India, has not disclosed the information required to be disclosed in terms of the Regulations, including the manner in which it is to be disclosed, or that it contains any material misstatement.



MSKA & Associates

Chartered Accountants

6. We did not review the interim financial results of the two subsidiaries included in the Statement, whose interim financial results reflect total revenues of Rs. 2,213.94 million and Rs. 6,203.13 million for the quarter and nine months ended December 31, 2024 respectively, total net profit after tax of Rs. 223.62 million and Rs. 437.28 million for the quarter and nine months ended December 31, 2024 and total comprehensive income of Rs. 183.94 million and Rs. 414.87 million for the quarter and nine months ended December 31, 2024, respectively, as considered in the Statement. These interim financial results has been reviewed by other auditors whose reports have been furnished to us by the Management and our conclusion on the Statement, in so far as it relates to the amounts and disclosures included in respect of these subsidiaries, is based solely on the report of the other auditors and the procedures performed by us as stated in paragraph 3 above.

Our conclusion is not modified in respect of the above matter with respect to our reliance on the work done by and report of the other auditors.

7. The consolidated financial results of the Company for the quarter and nine months ended December 31, 2023, were reviewed by another auditor whose report dated January 27, 2024 expressed an unmodified conclusion on those financial results and consolidated financial statements of the Company for the year ended March 31, 2024 were audited by another auditor whose report dated May 08, 2024 expressed an unmodified opinion on those financial statements.

Our conclusion is not modified in respect of the above matter.

For M S K A & Associates
Chartered Accountants
ICAI Firm Registration Number: 105047W

Prateek Khandelwal

Prateek Khandelwal

Partner

Membership Number: 139144

UDIN: 25139144BMDJSJ4891



Mumbai

January 23, 2025

Capri Global Capital Limited

CIN: U65990MH2006PLC161153

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Statement of unaudited consolidated financial results for the quarter and nine months period ended December 31, 2024

(Currency : Indian Rupees in millions)

Particular	Quarter ended			Nine months ended		Year ended
	31-Dec-24 (Unaudited)	30-Sep-24 (Unaudited)	31-Dec-23 (Unaudited)	31-Dec-24 (Unaudited)	31-Dec-23 (Unaudited)	31-Mar-24 (Audited)
I INCOME						
Revenue from operations						
a) Interest income	6,787.18	6,155.30	4,659.43	18,666.64	13,250.82	18,227.83
b) Dividend income	-	2.53	-	2.53	-	-
c) Fee and commission income	825.23	683.16	659.68	2,255.70	1,615.43	2,306.35
d) Net gain on fair value change	141.27	116.09	182.87	438.46	299.23	412.61
e) Net gain on derecognition of financial instruments	310.56	405.05	292.81	1,117.95	675.84	1,018.10
f) Sale of services	-	-	135.50	-	438.63	630.99
g) Other operating income	143.54	154.25	123.81	419.18	362.31	532.69
Total revenue from operations	8,207.78	7,516.38	6,054.10	22,900.46	16,642.26	23,128.57
Other Income	10.56	11.75	5.09	26.30	7.75	13.40
Total Income	8,218.34	7,528.13	6,059.19	22,926.76	16,650.01	23,141.97
II EXPENSES						
a) Finance costs	3,321.34	3,105.05	2,209.17	9,137.10	5,934.49	8,359.01
b) Fees and commission expense	361.53	340.25	347.80	1,068.97	739.92	1,093.48
c) Impairment on financial assets	183.43	174.46	406.94	821.87	882.42	912.78
d) Employee benefits expenses	1,793.75	1,718.95	1,505.01	5,263.29	4,416.35	6,236.92
e) Depreciation and amortization	255.08	249.92	252.79	731.77	640.03	878.70
f) Others expenses	595.98	656.79	445.21	1,925.76	1,445.56	2,004.68
Total expenses	6,511.11	6,245.42	5,166.92	18,948.76	14,058.77	19,485.57
III Profit before tax before exceptional items (I - II)	1,707.23	1,282.71	892.27	3,978.00	2,591.24	3,656.40
IV Exceptional item income	-	-	-	-	-	-
V Profit before tax after exceptional items (III + IV)	1,707.23	1,282.71	892.27	3,978.00	2,591.24	3,656.40
VI Tax expense						
a) Current tax	458.46	341.16	292.04	1,102.44	780.82	1,099.90
b) Deferred tax	(32.07)	(28.29)	(79.53)	(132.35)	(157.76)	(227.54)
c) Short / (Excess) provision for tax - prior years	-	-	-	-	-	(10.02)
Total Tax	426.39	312.87	212.51	970.09	623.06	862.34
VII Profit for the period (V - VI)	1,280.84	969.84	679.76	3,007.91	1,968.18	2,794.06
VIII Other Comprehensive Income						
(a) Items that will not be reclassified to profit or loss						
Remeasurement of defined benefit plans	(9.93)	(4.67)	-	(18.62)	(9.15)	(28.77)
Income tax on above credit / (charge)	2.50	0.72	-	4.23	2.30	7.24
Total (a)	(7.43)	(3.95)	-	(14.39)	(6.85)	(21.53)
(b) Items that will be reclassified to profit or loss						
Fair Value Gain on time value of forward element of forward contract in hedging relationship	(129.56)	24.19	(13.47)	(59.50)	(9.42)	(39.46)
Fair Value Gain on loans measured at Fair value through OCI	(53.13)	68.29	-	15.84	-	-
Income tax on above credit / (charge)	17.81	(21.56)	3.39	(15.47)	2.37	9.93
Total (b)	(111.75)	70.92	(10.08)	(59.13)	(7.05)	(29.53)
Total other comprehensive (loss) / income (a+b)	(172.31)	66.97	(10.08)	(73.52)	(13.90)	(51.06)
IX Total Comprehensive Income for the period (VII + VIII)	1,108.53	1,036.81	669.68	2,934.39	1,954.28	2,743.00
X Paid up Equity Share Capital (Face value ₹ 1 each)	825.12	824.94	412.47	825.12	412.47	824.94
XI Other Equity						37,540.77
XII Earnings per equity share in Rupees (Face value ₹ 1 each) *						
Basic	1.55	1.18	0.86	3.65	2.37	3.39
Diluted	1.54	1.17	0.85	3.63	2.33	3.36

* Not annualised for period less than one year



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Capri Global Capital Limited

Notes :

- 1 The unaudited consolidated financial results of Capri Global Capital Limited (the 'Holding Company') for the quarter and nine months ended December 31, 2024 have been prepared in accordance with the recognition and measurement principles of Indian Accounting Standard ('Ind AS') 34 'Interim Financial Reporting, prescribed under section 133 of the Companies Act, 2013 (the 'Act') read with relevant rules and other accounting principles generally accepted in India and in accordance with the requirement of Regulation 33 of the Securities and Exchange Board of India ('SEBI') (Listing Obligation and Disclosure Requirements) Regulations 2015, as amended.
- 2 The Statement includes the financial results of the following entities:

Name of Entity	Relationship
Capri Global Capital Limited	Holding Company
Capri Global Housing Finance Limited	Subsidiary
Capri Loan Car Platform Private Limited	Subsidiary
- 3 The above financial results have been reviewed by the Audit Committee and approved by the Board of Directors at their respective meeting held on January 23, 2024. The financial results for the quarter and nine months ended December 31, 2024 have been subject to limited review by M S K A & Associates, Chartered Accountants who have issued an unmodified conclusion in their report thereon. The financial results for the quarter and nine months ended December 31, 2023 and for the year ended March 31, 2024 were reviewed / audited by M M Nissim & Co LLP, Chartered Accountants.
- 4 The Holding Company is engaged primarily in the business of financing activity and accordingly there are no separate reportable segments as per Ind AS 108 dealing with Operating Segment.
- 5 The statement includes the results for the quarter ended December 31, 2024 and December 31, 2023 being the balancing figure of the published year to date figures upto the nine months and six months of the respective financial year, which were subject to limited review by the statutory auditor of the Company.
- 6 The previous year / period figures have been reclassified / regrouped to conform to the figures of the current period.



Mumbai
January 23, 2025

On behalf of the Board of Directors
Capri Global Capital Limited

Rajesh Sharma
Managing Director
DIN: 00020037



Capri Global Capital Limited

(CIN: L65921MH1994PLC173469)

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Independent Auditor's Review Report on unaudited standalone financial results of Capri Global Capital Limited for the quarter and nine months ended December 31, 2024 pursuant to the Regulation 33 and Regulation 52 read with Regulation 63(2) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended.

To The Board of Directors of Capri Global Capital Limited

1. We have reviewed the accompanying Statement of unaudited standalone financial results of Capri Global Capital Limited (hereinafter referred to as the 'Company') for the quarter and nine months ended December 31, 2024, (the 'Statement') attached herewith, being submitted by the Company pursuant to the requirements of Regulation 33 and Regulation 52 read with Regulation 63(2) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 as amended (the 'Regulations').
2. This Statement, which is the responsibility of Company's Management and has been approved by the Company's Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standard 34 'Interim Financial Reporting', prescribed under Section 133 of the Companies Act, 2013 (the 'Act'), read with relevant rules issued thereunder ('Ind AS 34'), and other recognised accounting principles generally accepted in India, and is in compliance with the Regulations. Our responsibility is to express a conclusion on the Statement based on our review.
3. We conducted our review of the Statement in accordance with the Standard on Review Engagement (SRE) 2410, "Review of Interim Financial Information Performed by the Independent Auditor of the Entity" issued by the Institute of Chartered Accountants of India. This Standard requires that we plan and perform the review to obtain moderate assurance as to whether the Statement are free from material misstatement. A review of interim financial information consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Standards on Auditing specified under section 143(10) of the Act and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.
4. Based on our review conducted as stated in paragraph 3 above, nothing has come to our attention that causes us to believe that the accompanying Statement prepared in accordance with the recognition and measurement principles laid down in Ind AS 34 and other recognised accounting principles generally accepted in India, has not disclosed the information required to be disclosed in terms of the Regulations including the manner in which it is to be disclosed, or that it contains any material misstatement.
5. The standalone financial results of the Company for the quarter and nine months ended December 31, 2023 were reviewed by another auditor whose report dated January 27, 2024 expressed an unmodified conclusion on those standalone financial results and the standalone financial statements of the Company for the year ended March 31, 2024 were audited by another auditor whose report dated May 08, 2024 expressed an unmodified opinion on those standalone financial statements.

Our conclusion is not modified in respect of the above matter.

For M S K A & Associates
Chartered Accountants
ICAI Firm Registration Number: 105047W

Prateek Khandelwal
Prateek Khandelwal
Partner
Membership Number: 139144
UDIN: 251391448M0JSI5095



Mumbai
January 23, 2025

Capri Global Capital Limited

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Statement of unaudited standalone financial results for the quarter and nine months period ended December 31, 2024

(Currency : Indian Rupees in millions)

	Quarter ended			Nine months ended		Year ended
	31-Dec-24 (Unaudited)	30-Sep-24 (Unaudited)	31-Dec-23 (Unaudited)	31-Dec-24 (Unaudited)	31-Dec-23 (Unaudited)	31-Mar-24 (Audited)
I INCOME						
Revenue from operations						
a) Interest income	5,464.11	4,878.48	3,651.22	14,833.78	10,402.60	14,207.68
b) Dividend income	-	1.33	-	1.33	-	-
c) Fee and commission income	157.12	142.11	570.75	450.43	1,503.96	1,705.56
d) Net gain on fair value change	32.87	88.90	118.89	250.08	209.56	273.73
e) Net gain on derecognition of financial instruments	253.72	327.77	236.24	949.55	451.16	756.48
f) Sale of services	-	-	95.26	-	286.07	442.71
g) Other operating income	99.78	103.24	91.84	290.22	280.90	396.23
Total revenue from operations	6,007.60	5,541.83	4,764.20	16,775.39	13,134.25	17,782.39
Other Income	35.37	37.03	12.83	101.90	34.61	49.50
Total Income	6,042.97	5,578.86	4,777.03	16,877.29	13,168.86	17,831.89
II EXPENSES						
a) Finance costs	2,501.25	2,344.83	1,650.68	6,818.87	4,420.62	6,198.03
b) Fees and commission expense	-	-	303.92	6.88	696.04	781.49
c) Impairment on financial assets	128.08	123.82	315.16	636.49	650.57	691.31
d) Employee benefits expenses	1,301.99	1,227.38	1,221.27	3,797.87	3,669.48	5,020.45
e) Depreciation and amortization	216.26	210.70	232.18	619.75	582.71	800.18
f) Others expenses	454.27	523.23	373.03	1,582.07	1,258.51	1,720.84
Total expenses	4,601.85	4,429.96	4,096.24	13,461.93	11,277.93	15,212.30
III Profit before tax before exceptional items (I - II)	1,441.12	1,148.90	680.79	3,415.36	1,890.93	2,619.59
IV Exceptional item income	-	-	-	-	-	-
V Profit before tax after exceptional items (III + IV)	1,441.12	1,148.90	680.79	3,415.36	1,890.93	2,619.59
VI Tax expense						
a) Current tax	401.36	308.65	238.21	950.09	621.62	845.94
b) Deferred tax	(41.45)	(22.42)	(70.50)	(100.78)	(150.41)	(199.35)
c) Short / (Excess) provision for tax - prior years	-	-	-	-	-	(7.59)
Total Tax	359.91	286.23	167.71	849.31	471.21	639.00
VII Profit for the period (V - VI)	1,081.21	862.67	513.08	2,566.05	1,419.72	1,980.59
VIII Other Comprehensive Income						
(a) Items that will not be reclassified to profit or loss						
Remeasurement of defined benefit plans	(6.44)	0.22	-	(8.65)	(7.77)	(24.83)
Income tax on above credit / (charge)	1.62	(0.05)	-	2.18	1.96	6.25
Total (a)	(4.82)	0.17	-	(6.47)	(5.81)	(18.58)
(b) Items that will be reclassified to profit or loss						
i) Fair Value Gain on time value of forward element of forward contract in hedging relationship	(97.54)	18.97	(10.29)	(41.96)	(10.06)	(33.90)
ii) Fair Value Gain on loans measured at Fair value through OCI	(40.47)	51.92	-	15.13	-	-
Income tax on above credit / (charge)	10.18	(17.84)	2.59	(17.80)	2.53	8.53
Total (b)	(127.83)	53.05	(7.70)	(44.63)	(7.53)	(25.37)
Total other comprehensive (loss) / income (a+b)	(132.65)	53.22	(7.70)	(51.10)	(13.34)	(43.95)
IX Total Comprehensive Income for the period (VII + VIII)	948.56	915.89	505.38	2,514.95	1,406.38	1,936.64
X Paid up Equity Share Capital (Face value ₹ 1 each)	825.12	824.94	412.47	825.12	412.47	824.94
XI Other Equity						34,782.03
XII Earnings per equity share in Rupees (Face value ₹ 1 each) *						
Basic	1.31	1.05	0.65	3.11	1.70	2.40
Diluted	1.30	1.04	0.64	3.09	1.68	2.38
* Not annualised for period less than one year						




Capri Global Capital Limited

Notes :

- The unaudited standalone financial results of Capri Global Capital Limited (the 'Company') for the quarter and nine months ended December 31, 2024 have been prepared in accordance with the recognition and measurement principles of Indian Accounting Standard ('Ind AS') 34 'Interim Financial Reporting, prescribed under section 133 of the Companies Act, 2013 (the 'Act') read with relevant rules and other accounting principles generally accepted in India and in accordance with the requirement of Regulation 33 and Regulation 52 read with Regulation 63(2) of the Securities and Exchange Board of India (Listing Obligation and Disclosure Requirements) Regulations 2015, as amended.
- The above financial results have been reviewed by the Audit Committee and approved by the Board of Directors at their respective meeting held on January 23, 2025. The financial results for the quarter and nine months ended December 31, 2024 have been subject to limited review by M S K A & Associates, Chartered Accountants who have issued an unmodified conclusion in their report thereon. The financial results for the quarter and nine months ended December 31, 2023 and for the year ended March 31, 2024 were reviewed / audited by M M Nissim & Co LLP, Chartered Accountants.
- Disclosures pursuant to RBI Notification - RBI/DOR/2021-22/86 DOR.STR.REC.51/21.04.048/2021-22 on "Transfer of Loan Exposure" dated September 24, 2021 as amended from time to time

a) The below details of loans (not in default) transferred through direct assignment executed.

Particulars	Quarter ended December 31, 2024	Nine months ended December 31, 2024
Amount of Loan accounts assigned (₹ in millions)	-	270.54
Retention of Beneficial Economic Interest (in %)	-	10%
Weighted Average Maturity (in Years)	-	11.68
Weighted Average Holding Period (in Years)	-	2.28
Coverage of tangible security Coverage (in %)	-	200%

b) Details of loans transferred under Co-Lending arrangements (akin to Direct assignment) in respect of loans not in default.

Particulars	Quarter ended December 31, 2024	Nine months ended December 31, 2024
Amount of Loan accounts assigned (₹ in millions)	9,968.78	34,208.32
Retention of Beneficial Economic Interest (in %)	20%	20% / 30%
Weighted Average Maturity (in Years)	1.99	1.98
Weighted Average Holding Period (in Years)	0.17	0.15
Coverage of Tangible Security Coverage (in %)	152%	150%

c) The Company has not acquired any loan (not in default) during the quarter and nine months ended December 31, 2024.

d) The Company has transferred stressed loan to ARCs during the nine months ended December 31, 2024*

Particulars	Nine months ended December 31, 2024		
	To ARCs	To permitted transferees	To other transferees
Number of accounts (Nos)	927.00	-	-
Aggregate principal outstanding of loans transferred (₹ in millions)	708.99	-	-
Weighted average residual tenor of the loans transferred (in months)	134.27	-	-
Net book value of loans transferred (at the time of transfer) (₹ in millions)	407.34	-	-
Aggregate consideration (₹ in millions)	638.10	-	-
Additional consideration realised in respect of accounts transferred in earlier years	-	-	-
Provision reversed to the statement of profit and loss (₹ in millions)	-	-	-

* The above table does not include loans transferred by the Company through Co-Lending arrangements.

e) As per RBI circular number RBI/2015-16/94 DNBR.(PD).CC.No.03/SCRC/26.03.001/2015-16 Dated July 01, 2015 provides for the frequency of credit rating of Security Receipt (SR) and Net Asset Value (NAV) declaration. Circular provides as "Every Securitisation Companies (SC)/ Reconstruction Companies (RC) shall obtain initial rating/grading of SRs from an approved Credit Rating Agency (CRA) within a period of six months from the date of acquisition of assets and declare forthwith, the NAV of the SRs issued by it". The Company has acquired the SR on September 24, 2024 accordingly Company will get its SR rated by approved CRA within prescribed time limit.

- The Company is engaged primarily in the business of financing activity and accordingly there are no separate reportable segments as per Ind AS 108 dealing with Operating Segment.
- The compliance related to disclosure of certain ratios and other financial information as required under Regulation 52(4) and Regulation 54(2) of the listing regulation is made in Annexure 1.
- The statement includes the results for the quarter ended December 31, 2024 and December 31, 2023 being the balancing figure of the published year to date figures upto the nine months and six months of the respective financial year, which were subject to limited review by the statutory auditor of the Company.
- The previous year / period figures have been reclassified / regrouped to conform to the figures of the current period.

Mumbai
January 23, 2025



On behalf of the Board of Directors
Capri Global Capital Limited



Rajesh Sharma
Managing Director
DIN: 00020037



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Capri Global Capital Limited

Annexure 1

Disclosures pursuant to 52(4) and 54(2) of the Securities and Exchange Board of India (Listing Obligations & Disclosure Requirements) Regulations, 2015 as on September 30, 2024 for the Non-Convertible Debentures (NCDs) issued on Private Placement Basis.

Particulars	Ratio
(a) Debt-Equity Ratio ¹	2.72
(b) Outstanding redeemable preference shares ²	
Quantity	Not Applicable
Value	Not Applicable
(c) Debenture Redemption Reserve ²	
Pursuant to Rule 18(7) (b) (iii) of The Companies (Share Capital and Debenture) Rules 2014 no debenture redemption reserve is required to be created in cases of privately placed debentures issued by NBFC registered with the RBI under Section 45-1A of the RBI (Amendment) Act, 1997.	
(d) Net Worth (₹ in million) ³	37,425.64
(e) Net Profit after Tax (₹ in million)	2,566.05
(f) Earnings per Share (₹):	
Basic	3.11
Diluted	3.09
(g) Current Ratio ²	Not Applicable
(h) Long term debt to working capital ²	Not Applicable
(i) Bad debts to Account receivable ratio ²	Not Applicable
(j) Current liability ratio ²	Not Applicable
(k) Total debts to total assets ⁴	0.70
(l) Debtors turnover ²	Not Applicable
(m) Inventory turnover ²	Not Applicable
(n) Operating margin (%) ²	Not Applicable
(o) Net profit margin (%) ⁶	15.20%
(p) Sector specific equivalent ratios, as applicable	
CRAR	22.87%
GNPA ⁶	1.67%
NNPA ⁷	1.02%
(q) Extent and nature of security created and maintained with respect to Secured Listed Non-Convertible Debentures:	
The NCDs issued by the Company are secured by first pari-passu charge on book debts and immovable property (Located in Chennai). The security cover is 1.25 times of the aggregate face value of Debentures issued.	

Note:

- 1 Debt-Equity Ratio = (Debt Securities + Borrowings (other than debt securities) + Derivative financial instruments)/Net Worth
- 2 The company is registered under the Reserve Bank of India Act, 1934 as Non-Banking Financial Company, hence these ratios are generally not applicable
- 3 Networth is calculated as defined in section 2 (57) of Companies Act 2013
- 4 Total Debts to Total Assets = (Debt securities + Borrowings (other than debt securities) + Derivative financial instruments)/Total Assets
- 5 Net Profit Margin = Net Profit after tax/Total Income
- 6 GNPA - Gross NPA to Gross Advances (%)
- 7 NNPA - Net NPAs to Net Advances (%) (Net of Provision on NPA)



B. STATEMENT ON DEVIATION OR VARIATION FOR PROCEEDS OF PUBLIC ISSUE, RIGHTS ISSUE, PREFERENTIAL ISSUE, QUALIFIED INSTITUTIONS PLACEMENT ETC: Not Applicable

C. DISCLOSING OUTSTANDING DEFAULT ON LOANS AND DEBT SECURITIES: Not Applicable as there were no defaults made

Sr. No.	Particulars	Amount (in Crores)
1.	Loans / revolving facilities like cash credit from banks / financial institutions	
A.	Total amount outstanding as on date	0
B.	Of the total amount outstanding, amount of default as on date	0
2.	Unlisted debt securities i.e. NCDs and NCRPS	
A.	Total amount outstanding as on date	0
B.	Of the total amount outstanding, amount of default as on date	0
3.	Total financial indebtedness of the listed entity including short-term and long-term debt	0

D. DISCLOSURE OF RELATED PARTY TRANSACTIONS (applicable only for half-yearly filings i.e., 2nd and 4th quarter) – Not applicable for current quarter ended December 31, 2024.

E. STATEMENT ON IMPACT OF AUDIT QUALIFICATIONS (FOR AUDIT REPORT WITH MODIFIED OPINION) SUBMITTED ALONG-WITH ANNUAL AUDITED FINANCIAL RESULTS (Standalone and Consolidated separately) (applicable only for Annual Filing i.e., 4th quarter): Not applicable for current quarter ended December 31, 2024.



Capri Global Capital Limited

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