

August 5, 2024

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 Q1FY25

Dear Sir / Madam,

Pursuant to Regulation 30 of SEBI (Listing Obligations & Disclosure Requirements) Regulations, 2015 and further to our letter dated July 31, 2024, intimating Earning Conference Call scheduled on August 6, 2024, we are attaching herewith presentation titled "Q1FY25 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

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



CAPRI
LOANS

Farz Nibhaatey Hain

Q1FY25 Earnings Presentation

5th August 2024

FOLLOW US ON



Business Performance

Key Business Highlights

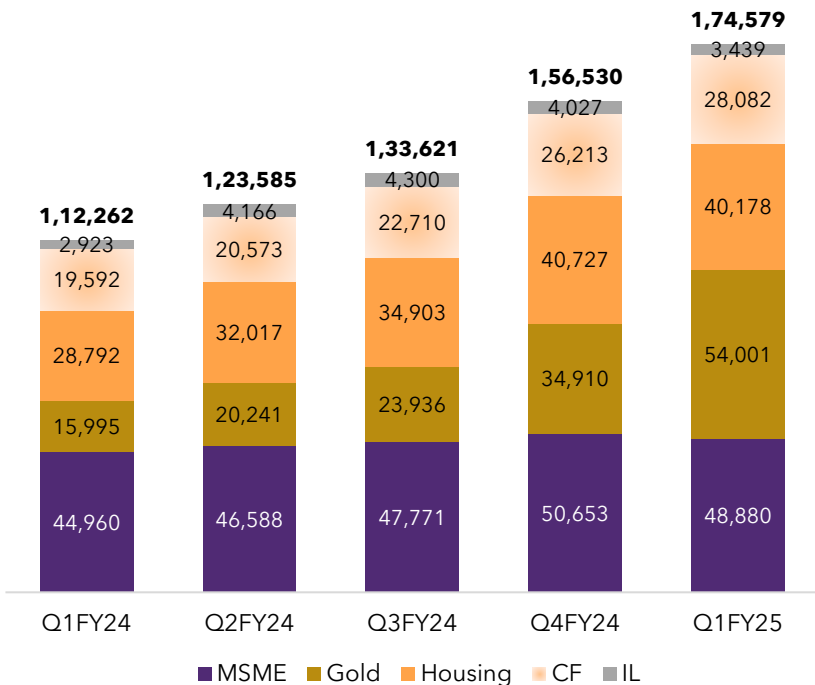
Consolidated

- ❑ Capri Global Capital Limited continued the strong growth momentum **reaching Rs174,579mn AUM**, increasing 56% YoY. Disbursals touched Rs56,197mn increasing 109% YoY during Q1FY25. Retail AUM continues to be above 80% of total AUM.
- ❑ Housing & Gold loan drive business momentum with 40% YoY and 238% YoY growth, respectively. **Launched Micro Lap segment**, focusing on secured and granular loans with ticket sizes below INR 0.5 million.
- ❑ **Co-Lending AUM reached Rs28,601mn** in Q1FY25, up by 56% QoQ, now comprising 16.4% of total AUM.
- ❑ **Car loan distribution reached Rs24,277mn** in Q1FY25, up by 36% YoY, with the net fee contribution from the business at Rs246mn in Q1FY25.
- ❑ Core earnings momentum remains healthy with expansion in yields and spreads. **NII up 27% YoY / 18% QoQ**, while **Net Income was up 29% YoY / 11% QoQ**.
- ❑ **C/I ratio improved** in Q1FY25 to 64.6% vs. 70.5% in Q4FY24 on account of improvement in branch & employee productivity and stabilization of Gold Loan business.
- ❑ PAT for the Q1FY25 stood at Rs757mn a **strong growth of 19% YoY**. In-line with our earlier guidance, Gold loan business has started delivering operating profits.
- ❑ **Increased geographical presence** with branch count 968 (+86 YoY/+33 QoQ); staff count at 10,092 (up 3% YoY).

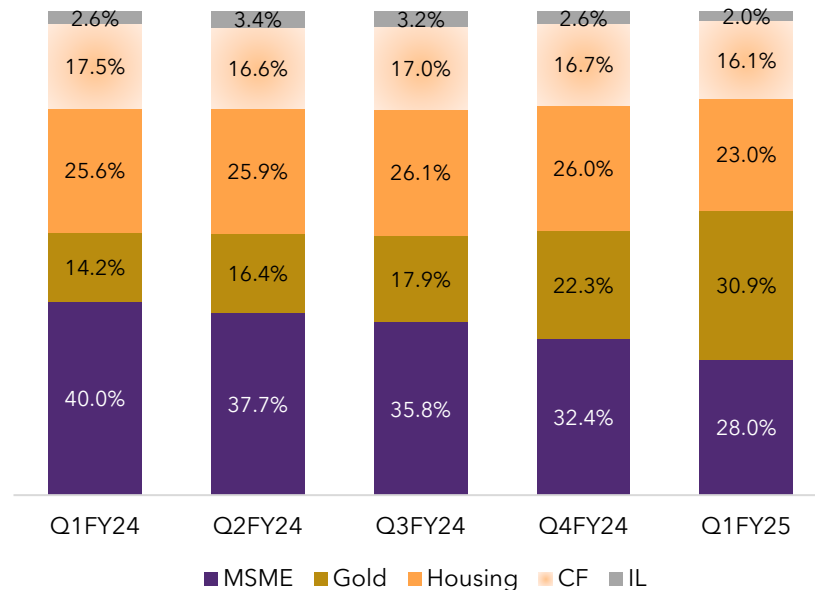
Business Update

Consolidated AUM Up 56% YoY

AUM Break Up (₹ Mn)



Composition of AUM (%)

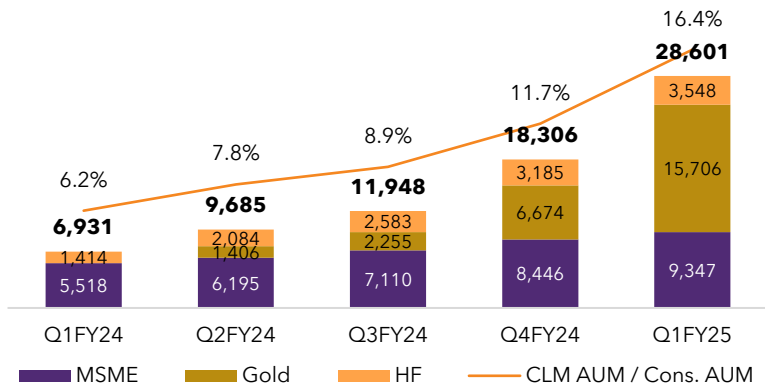


MSME, Gold, and Housing AUM values are inclusive of co-lending and Directly Assigned AUM. Refer next slide for further details.

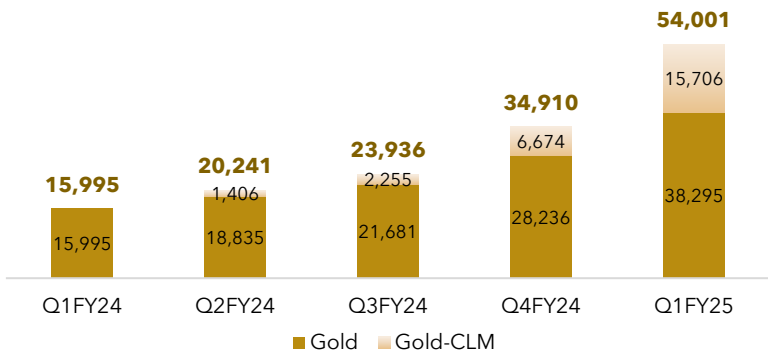
Retail AUM

Rising Share Of Co-Lending AUM

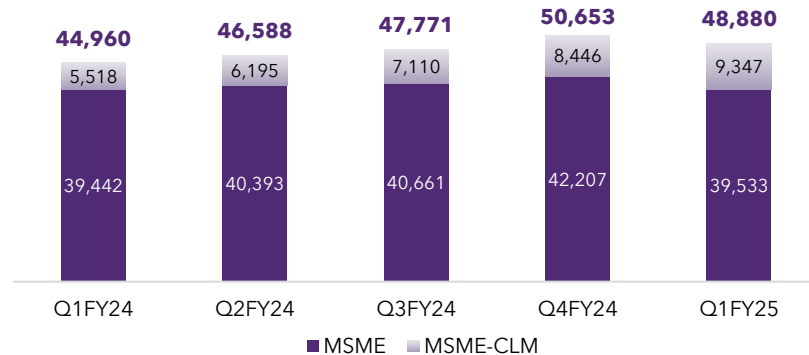
Co-Lending AUM (₹ Mn)



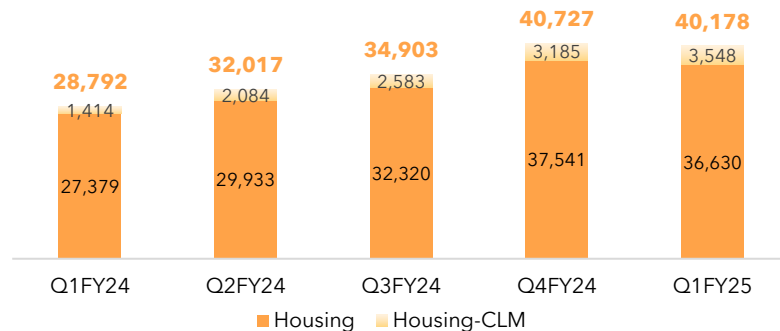
Gold AUM (₹ Mn)



MSME AUM (₹ Mn)



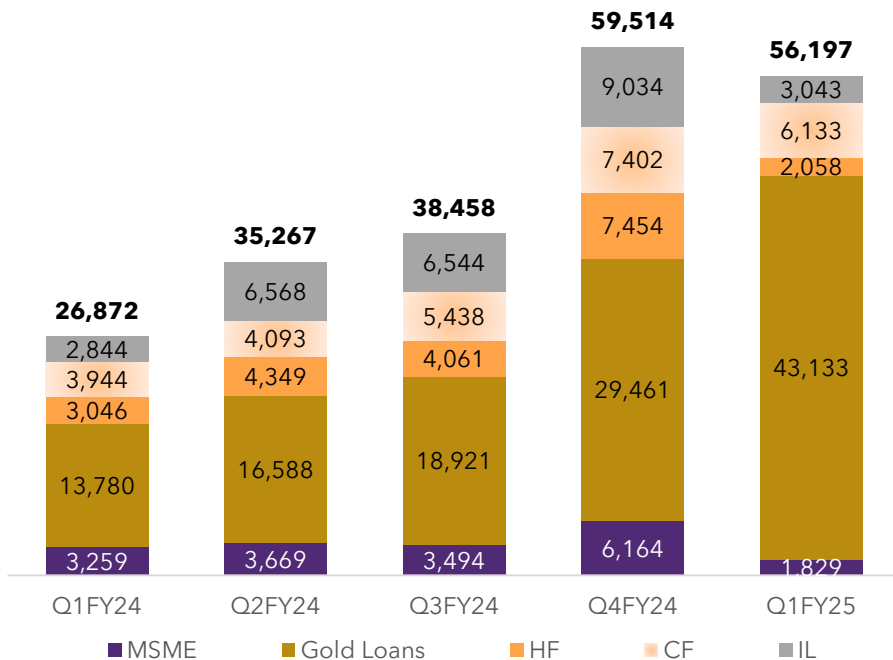
Housing AUM (₹ Mn)



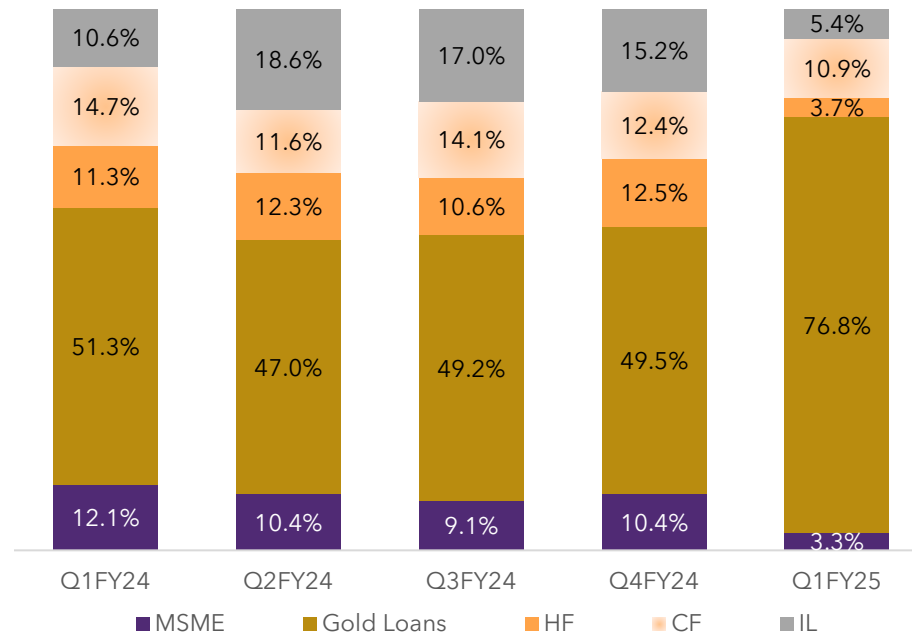
Disbursals

Strong Momentum In Disbursals, Rise of ~109% YoY

Segmental Disbursals (₹ Mn)

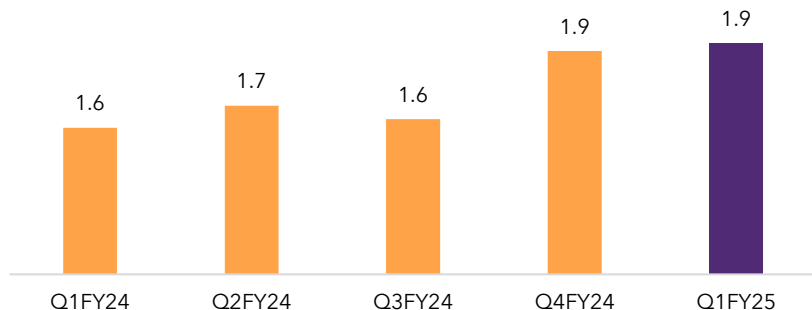


Composition of Segmental Disbursals (%)

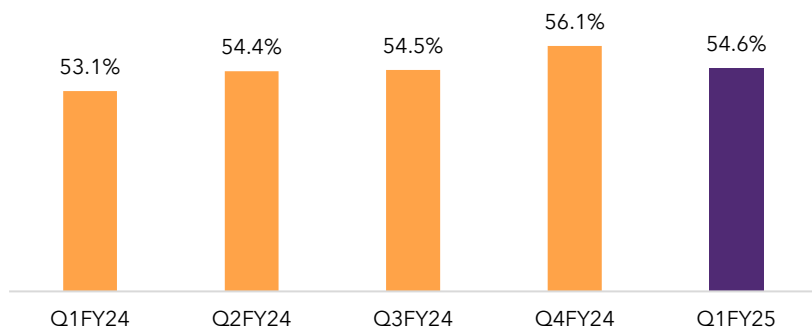


Note: Disbursals under IL includes short term facility against debt securities.

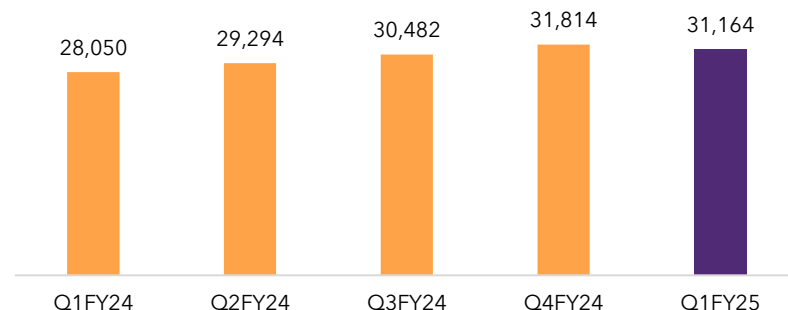
Average Ticket Size (Incr. Disbursals) (₹ Mn)



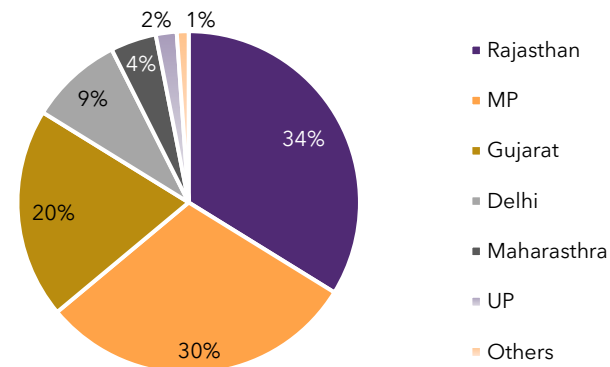
Loan to Value (%) (Incremental Disbursals)



Live Accounts*

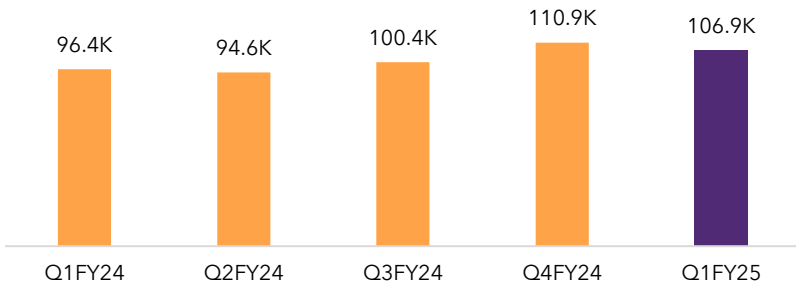


Geographical Distribution (Value-Wise)*

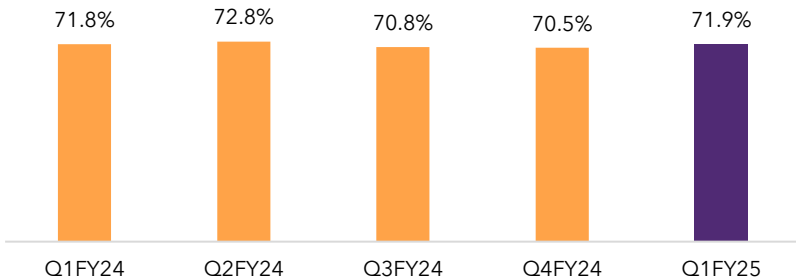


* As at the end of period indicated; MSME details above excludes Small Business Loans

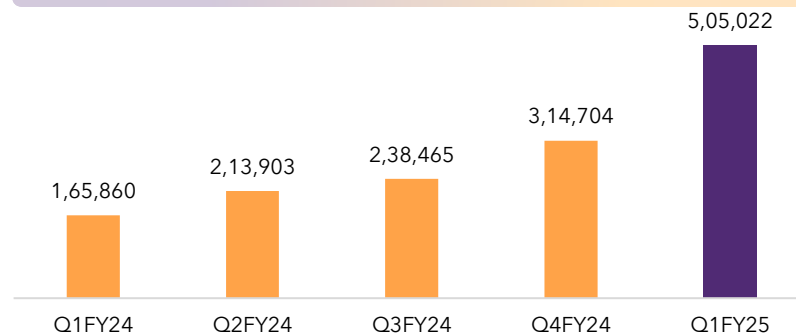
Average Ticket Size (On Portfolio) (₹)*



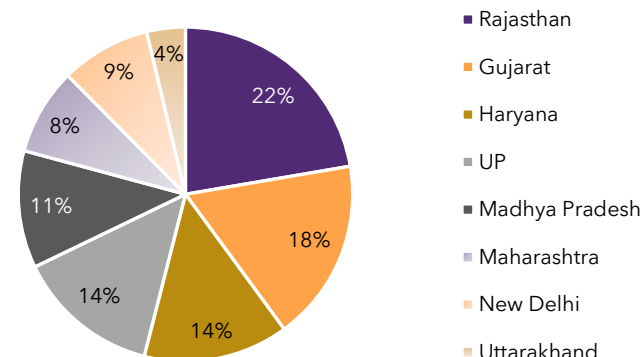
Loan to Value (%) (Incremental Disbursals)



Live Accounts[^]

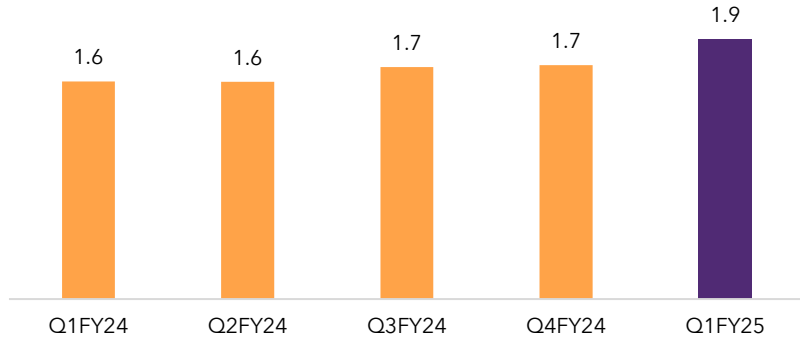


Geographical Distribution (Value-Wise)[^]

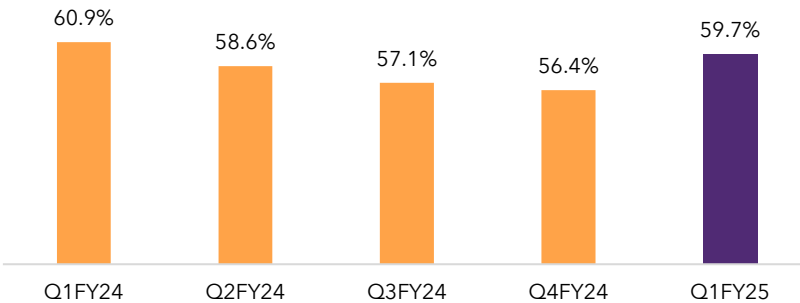


* Data till Q2FY24 PPT was on incremental disbursements, ^ As at the end of period indicated

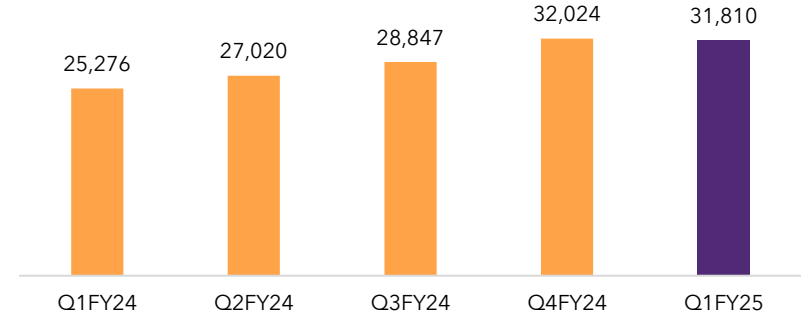
Average Ticket Size (₹ Mn) (Incr. Disbursals)



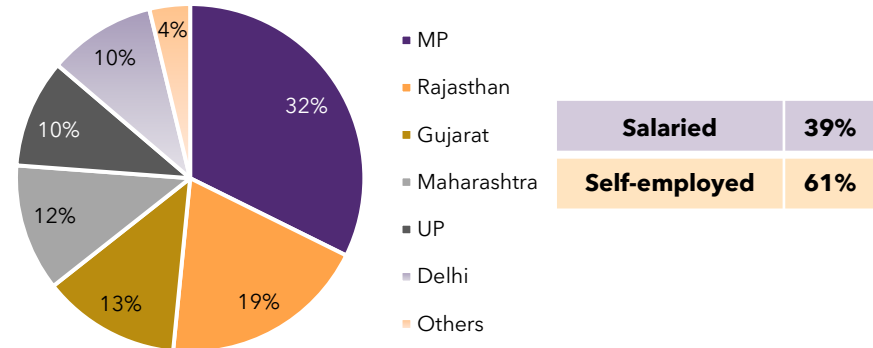
Loan to Value (%) (Incremental Disbursals)



Live Accounts*

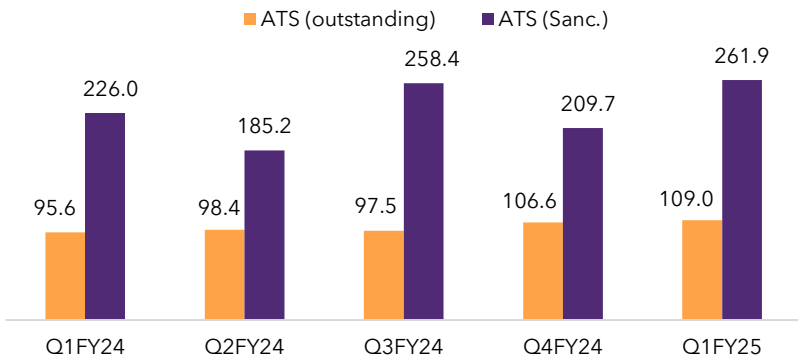


Geographical Distribution (Value-Wise)*

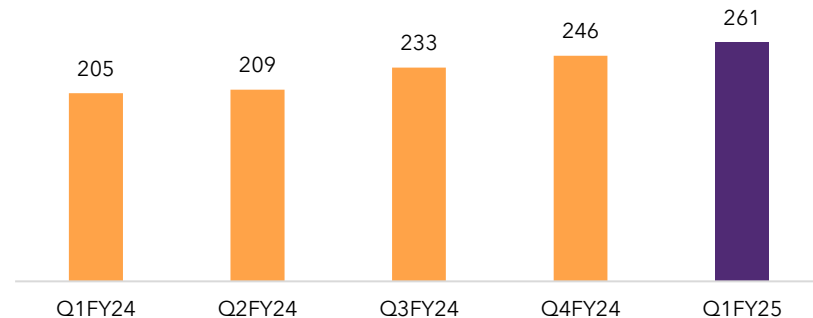


Salaried	39%
Self-employed	61%

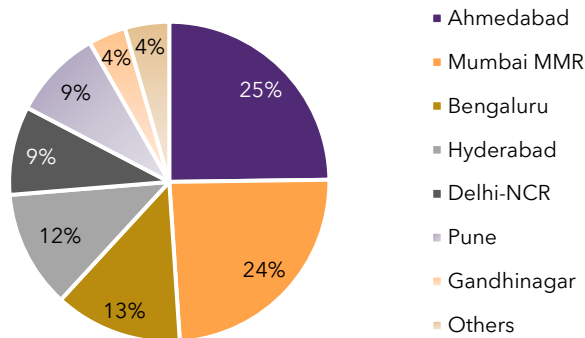
Average Ticket Size (₹ Mn)



Live Accounts*



Geographical Distribution (Value-Wise)*



Car Loan Distribution

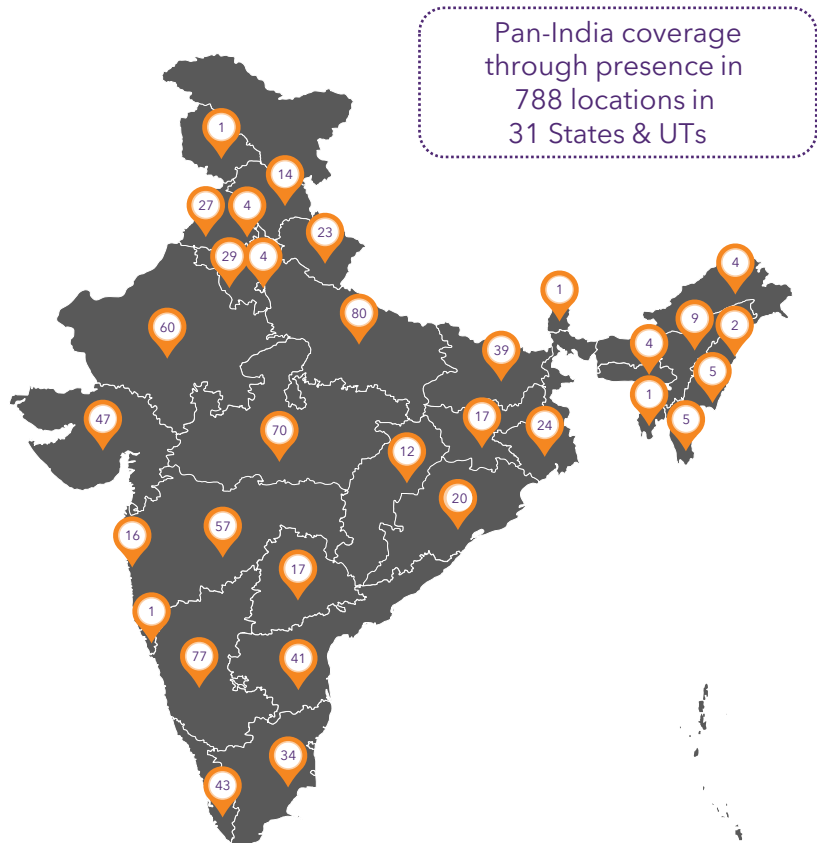
Pan-India Presence

Partner Banks



Total Locations (Branches + Feet-on-Street)

Q1FY24	Q2FY24	Q3FY24	Q4FY24	Q1FY25
714	714	714	788	788

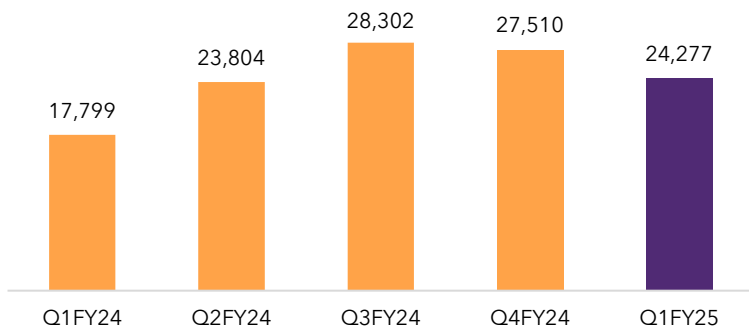


Note: Political map of India not to scale

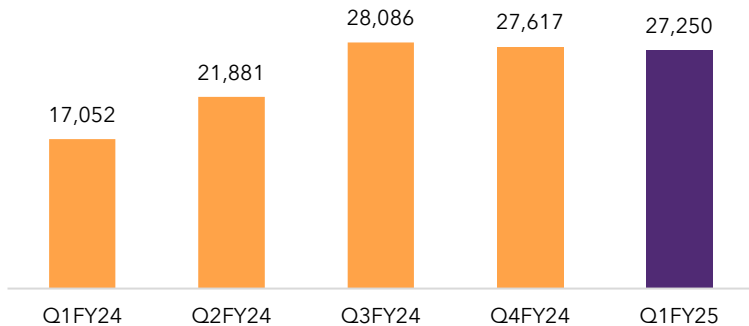
Car Loan Origination

~36% YoY Increase In Loan Originations In Q1FY25

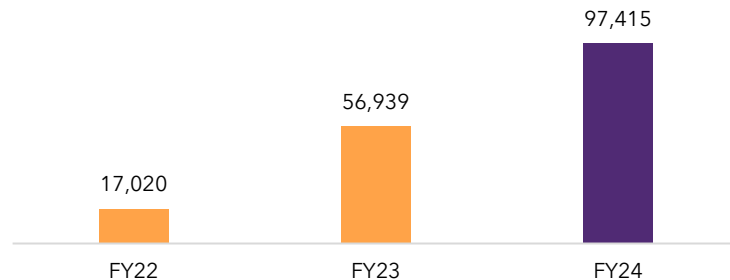
Consistently Rising Loan Originations (₹ Mn)^



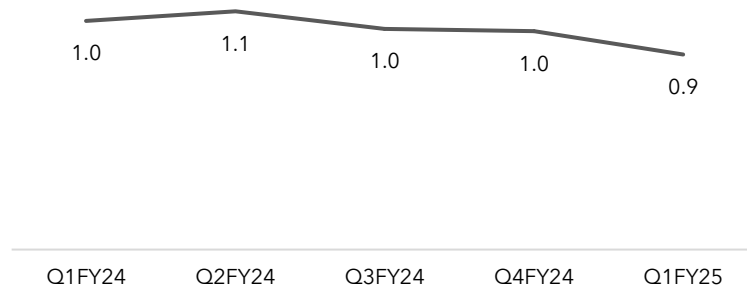
Loan Originations By Volume (Nos.)^



Loan Originations Full Year Basis (₹ Mn)^



Average Ticket Size (₹ Mn) *^

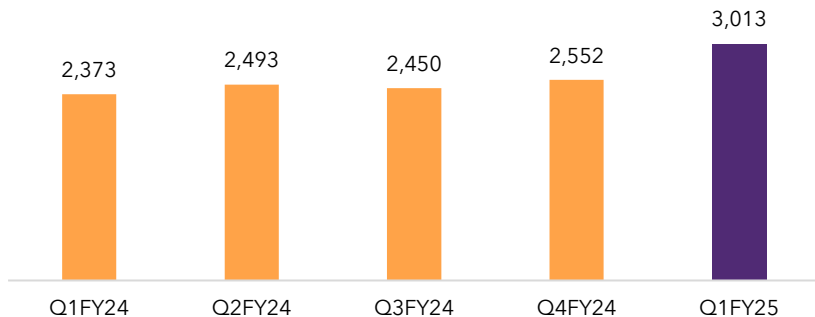


Earnings Performance

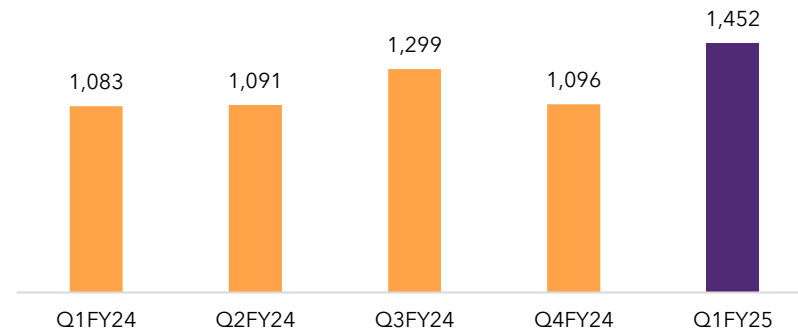
Performance Matrix

Improvement in NII & Operating Profit

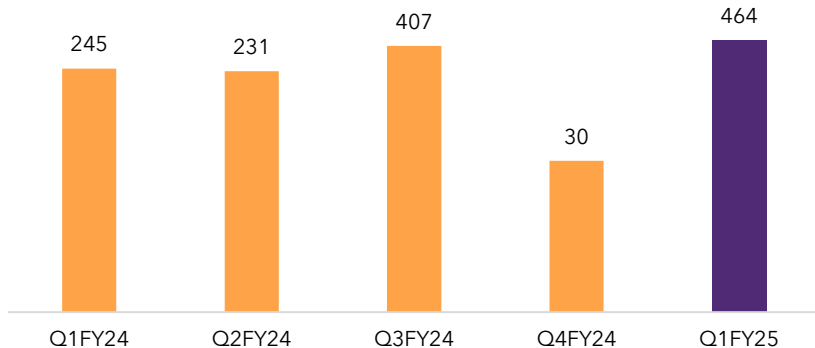
Net Interest Income (₹ Mn)



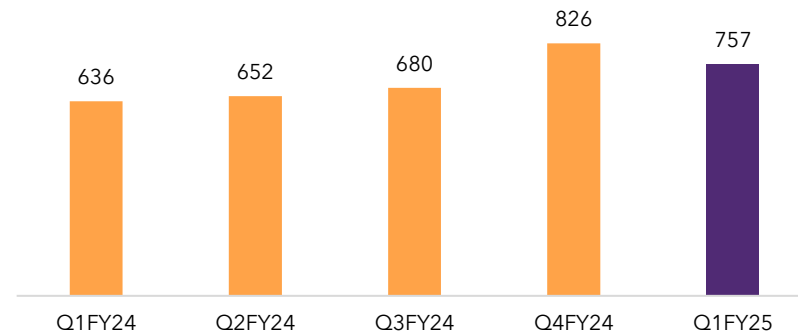
Operating Profit (₹ Mn)



Credit Costs (₹ Mn)



PAT (₹ Mn)

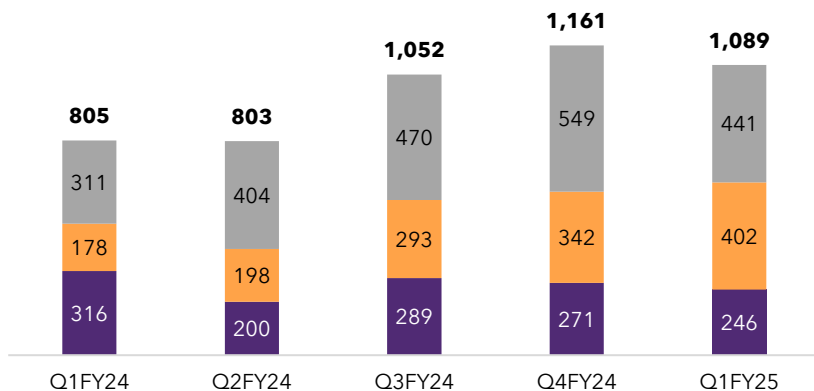


Non-Interest Income

Sustained Momentum in Car & Co-Lending Fees

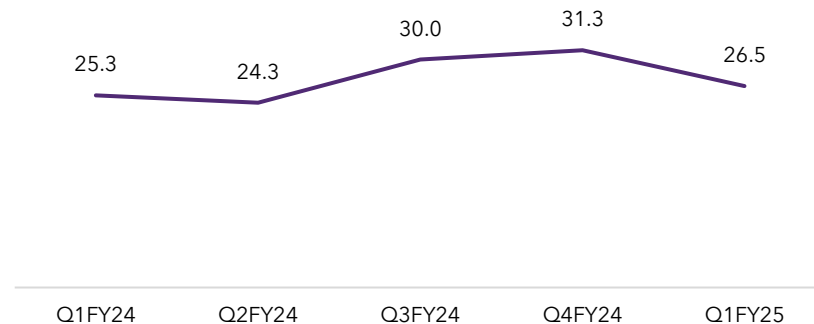
Net Non-Interest Income (₹ Mn)*

■ Net Car Loan Fees ■ Co-Lending Income ■ Other Non-interest Income



*Net Non-Interest Income = Total Income less Interest Income less Fee and Commission Expense less Net loss on fair value changes (if any)

Non-Interest Income / Net Income (%)

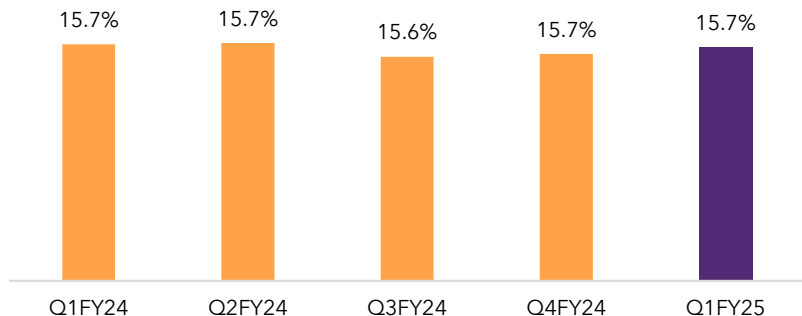


- ❑ CGCL's incorporated wholly-owned subsidiary 'Capri Loans Car Platforms Pvt. Ltd.' became operational during Q3FY24 and has begun accruing income. The car loan origination business shall in due course move fully to this subsidiary.
- ❑ During Q3FY24, CGCL received a composite insurance distribution license from insurance regulator IRDAI. Insurance distribution shall emerge as an important fee contributor in FY25E.

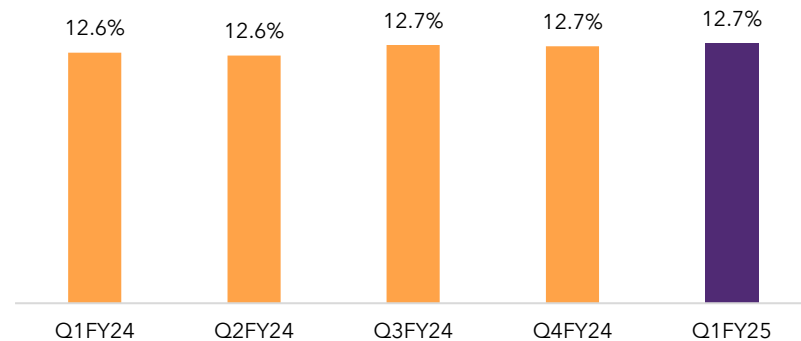
Loan Yields

Improvement in Yields

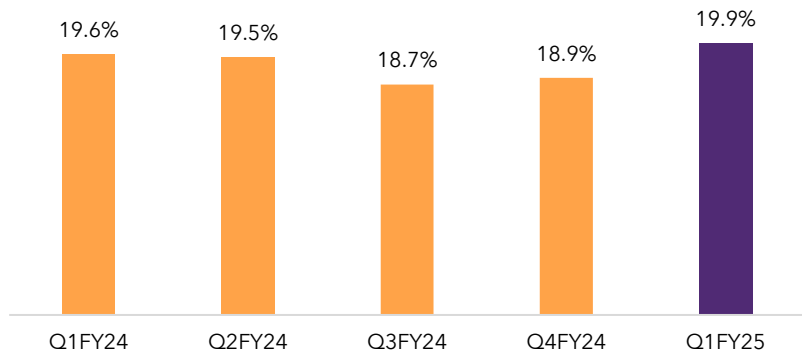
MSME (%)



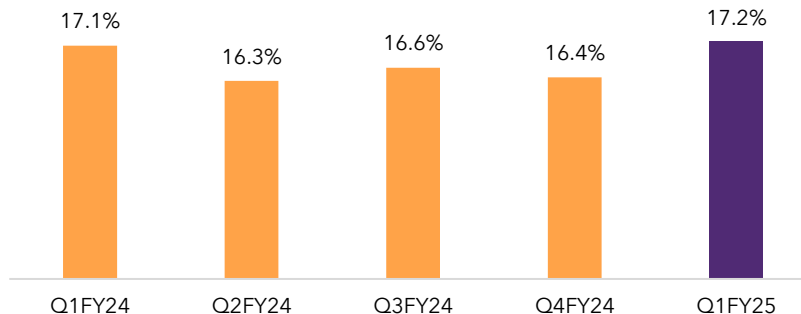
Housing Finance (%)



Gold Loans (%)



Construction Finance (%)

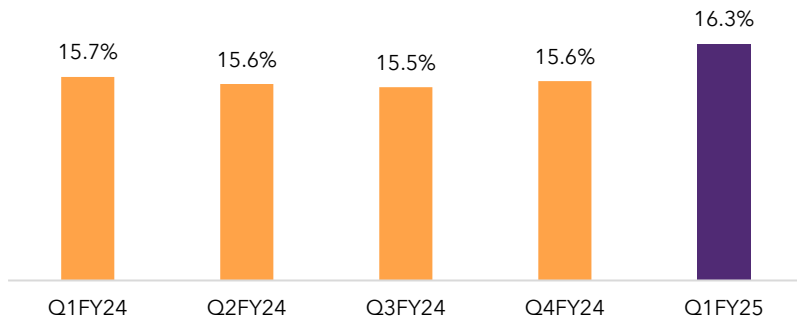


NOTE: Weighted average yield on outstanding loans as at the end of period indicated

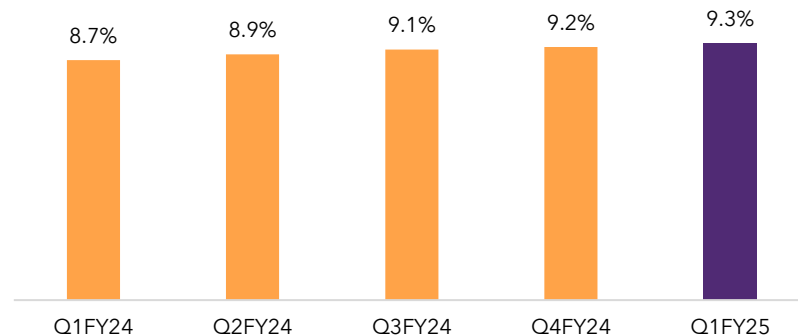
Key Ratios

Improvement in Yield set off by marginal Increase in CoF

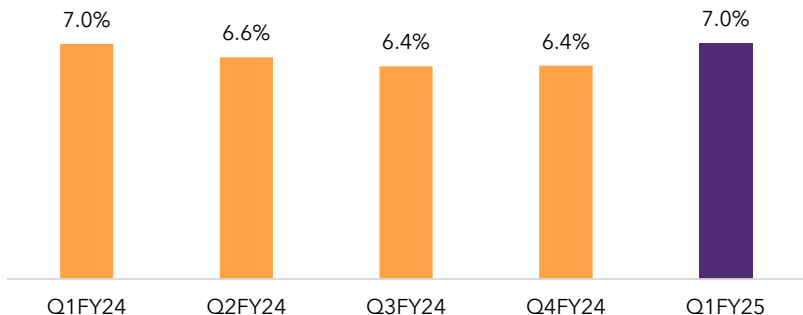
Yield on Advances (Wtd. Avg.) (%)



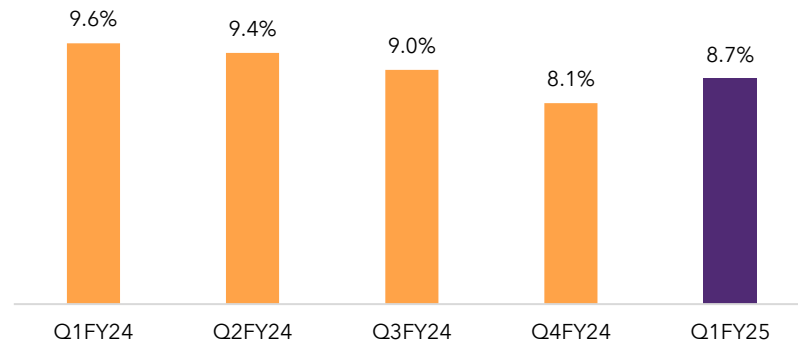
Cost of Funds (Wtd. Avg.) (%)



Spreads (YoA - CoF) (%)



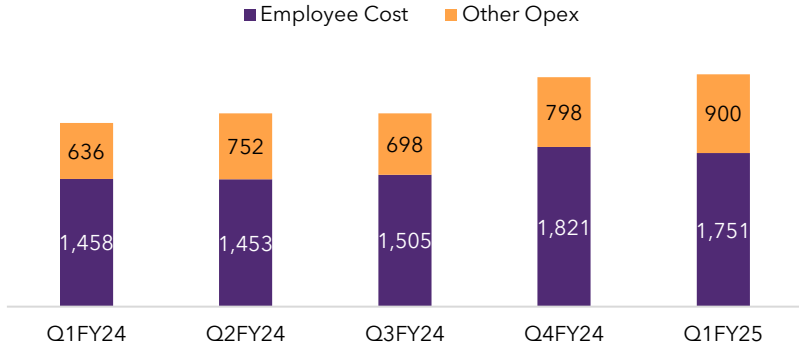
Net Interest Margin (%)



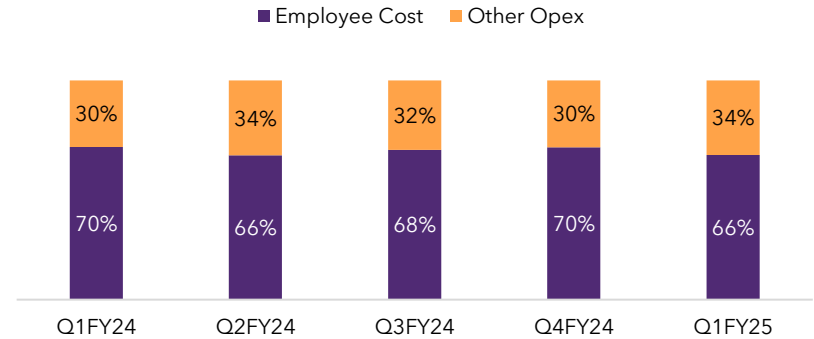
Operating Expenses

Improvement in Cost/AUM YoY Basis

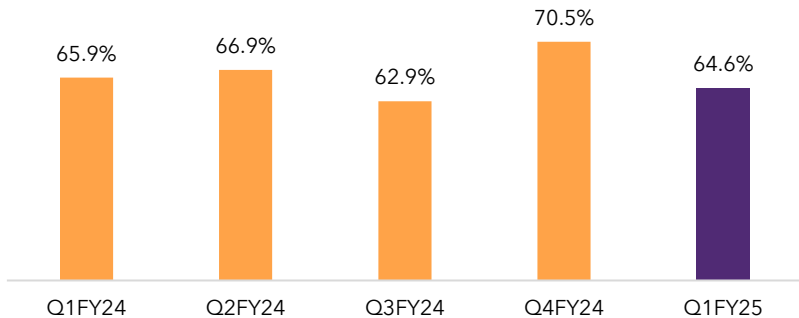
Operating Expenses (₹ Mn)



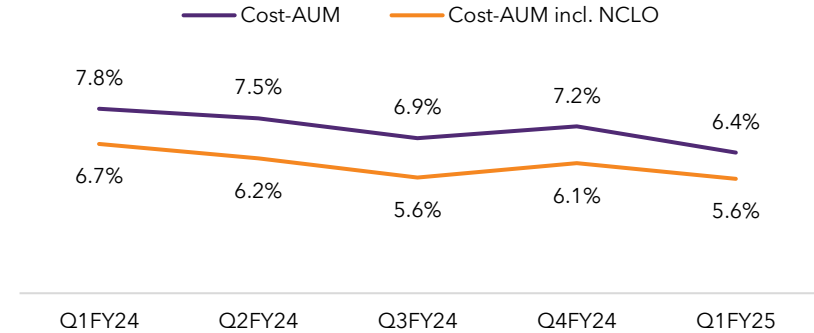
Operating Expenses Composition (%)



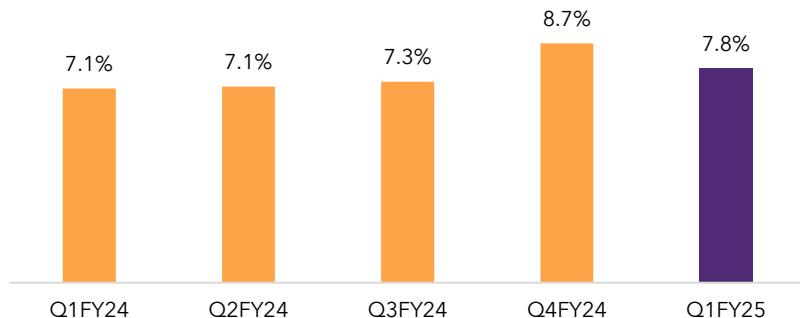
Cost-Income (%): Changes Course



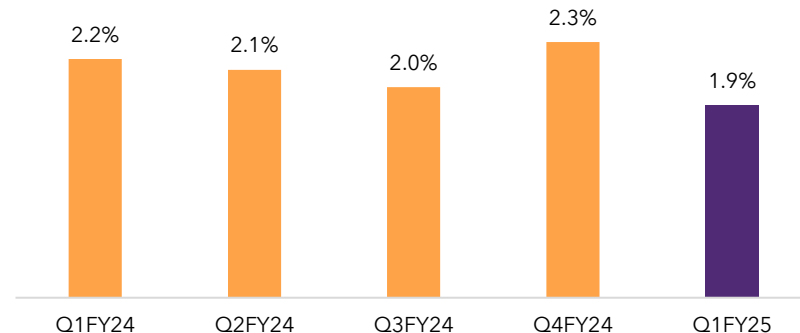
Cost / AAUM (%) (annualized)



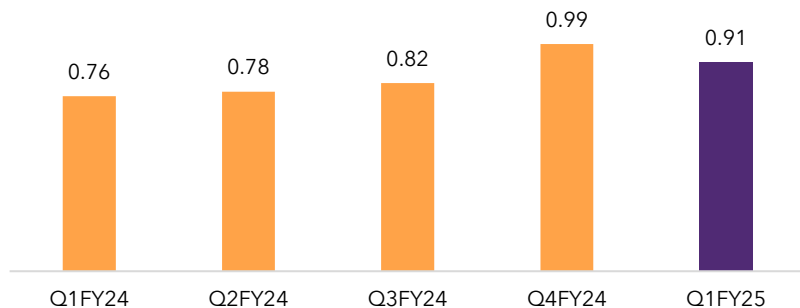
Annualized Return on Equity (%)



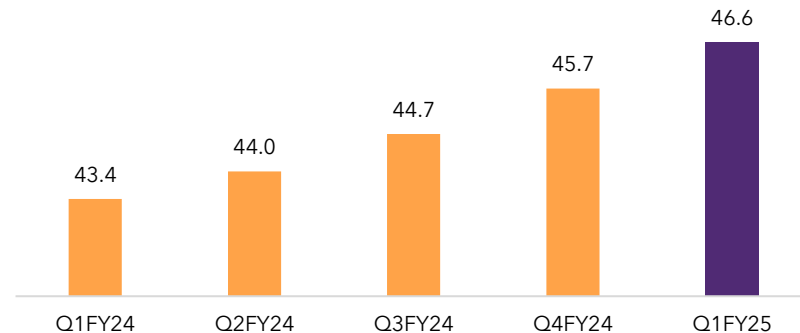
Annualized Return on Assets (%)



EPS (Diluted) (₹) (Not Annualized)



Book Value Per Share (₹)*



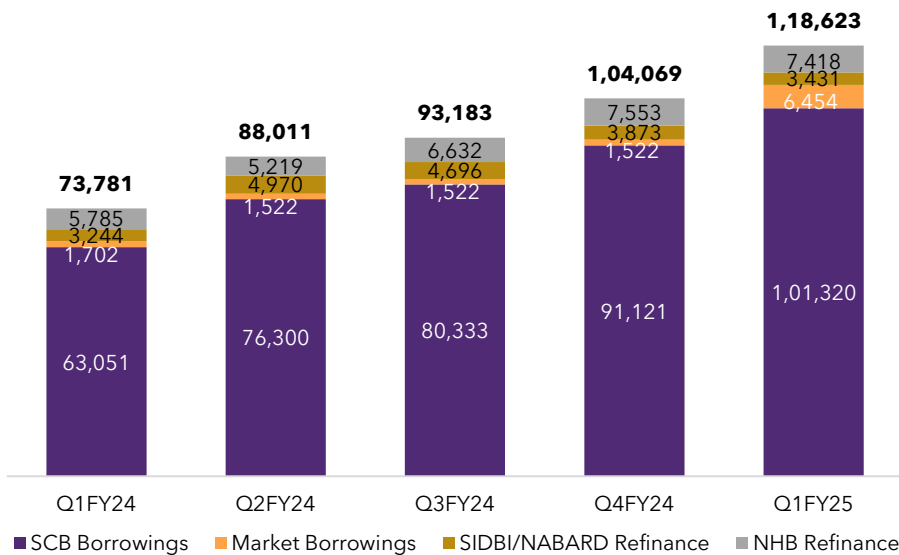
*Deferred tax assets deducted from Networth before computing BVPS

Liabilities & Liquidity Position Update

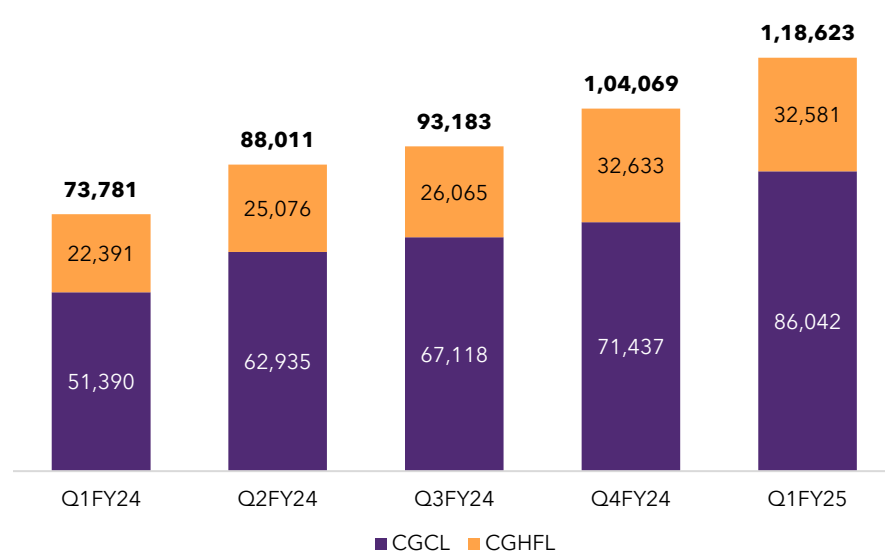
Liability Mix

Increase Led by Bank & Market Borrowings

Diversified Funding Profile (₹ Mn)



Consolidated Borrowings Break-up (₹ Mn)



- ❑ CGCL's Board had approved raising of funds up to Rs20,000mn by way of equity/NCDs/other instruments.
- ❑ Company continues to have access to strong credit lines to support its rapid Loan Book growth.
- ❑ Additionally, Company has undrawn Co-Lending limits.
- ❑ Market Borrowings include NCD and CPs.

Liquidity Position

₹ Mn except stated

Particulars	CGCL (Standalone)	CGHFL	Consolidated
Limits Sanctioned	143,600	50,992	194,592
Limits Availed	139,650	48,638	188,287
Un-Drawn	3,950	2,354	6,304
Repaid	58,914	16,041	74,955
Outstanding	80,736	32,597	113,333
Total no. of relationship maintained	21	17	23
Limits Sanctioned in Q1FY25	11,500	-	11,500

- CGCL has active borrowing relationship with 23 Financial Institutions across PSU, Private Sector Banks, Life Insurance companies and Public Sector Financial Institutions.
- Additionally, Company has issued Commercial Papers of Rs5,000mn.

As at the end of Q1FY25

NOTE: The consolidated outstanding borrowings above will be different from the borrowings appearing in Balance Sheet (Rs118,623mn, see Slide 21), due to accounting treatment for processing fees and other IND AS adjustments.

Asset Quality

Asset Quality

Maintained Adequate PCR

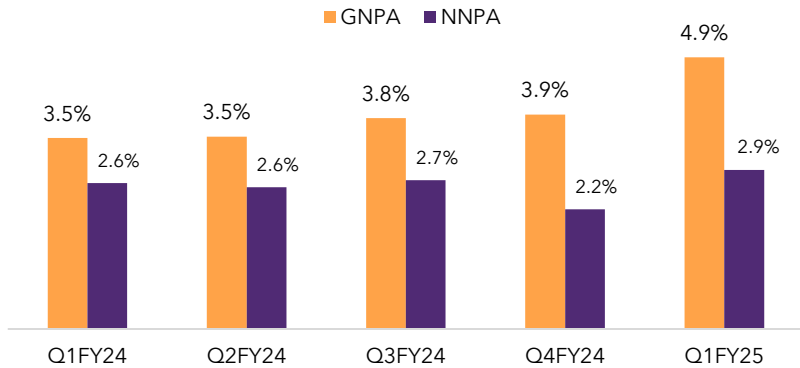
₹ Mn except stated

ECL Analysis As Per IndAS	Q1FY25	Q4FY24	Q3FY24	Q2FY24	Q1FY24
Stage 1 & 2 - Gross	143,070	135,567	119,112	111,708	103,339
Stage 1 & 2 - ECL Provisions	1,437	1,364	1,688	1,472	1,379
Stage 1 & 2 - Net	141,633	134,202	117,424	110,236	101,959
Stage 1 & 2 - ECL Provisions %	1.00%	1.01%	1.42%	1.32%	1.33%
Stage 3 - Gross	2,875	2,652	2,553	2,193	1,992
Stage 3 - ECL Provisions	1,235	1,202	885	707	553
Stage 3 - Net NPA	1,639	1,450	1,668	1,486	1,439
Stage 3 - ECL Provisions %	43.0%	45.3%	34.7%	32.2%	27.8%
Total ECL Provisions	2,672	2,567	2,442	2,074	1,845
Stage 3 % - Gross NPA	2.0%	1.9%	2.1%	1.9%	1.9%
Stage 3 % - Net NPA	1.1%	1.1%	1.4%	1.3%	1.4%
PCR % (incl. aggregate ECL Prov.)	92.9%	96.8%	95.6%	94.6%	92.6%
Restructured Assets	1,262	1,386	1,526	1,596	1,590
Restructured Assets (%)	0.9%	1.0%	1.3%	1.4%	1.5%
Prov. on Restr. Assets	379	394	446	379	342
Prov. on Restr. Assets (%)	30.0%	28.4%	29.2%	23.7%	21.5%

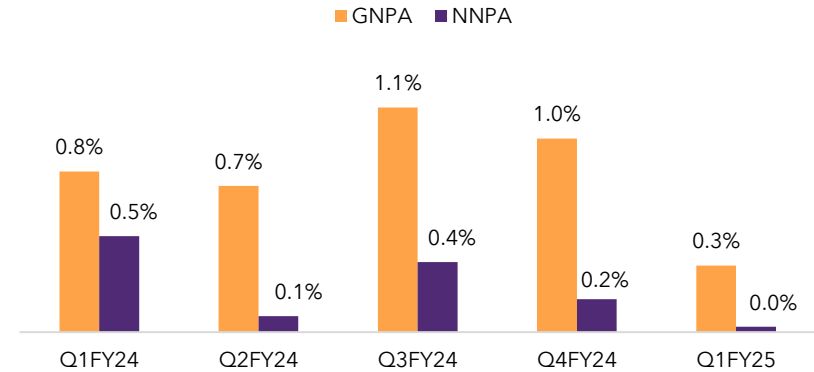
- Std. restructured assets: MSME Rs698mn (2% of MSME AUM), Housing Rs68mn (0.2% of Housing AUM), CF & IL - NIL.
- Standard restructured assets were Rs766mn (0.44% of on book consolidated AUM) in Q1FY25 (MSME + Housing).

Segmental NPAs

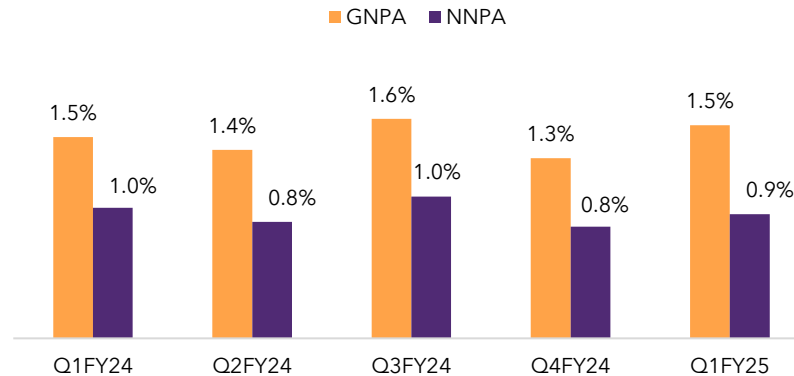
MSME*



Construction Finance & IL*



Housing Finance*

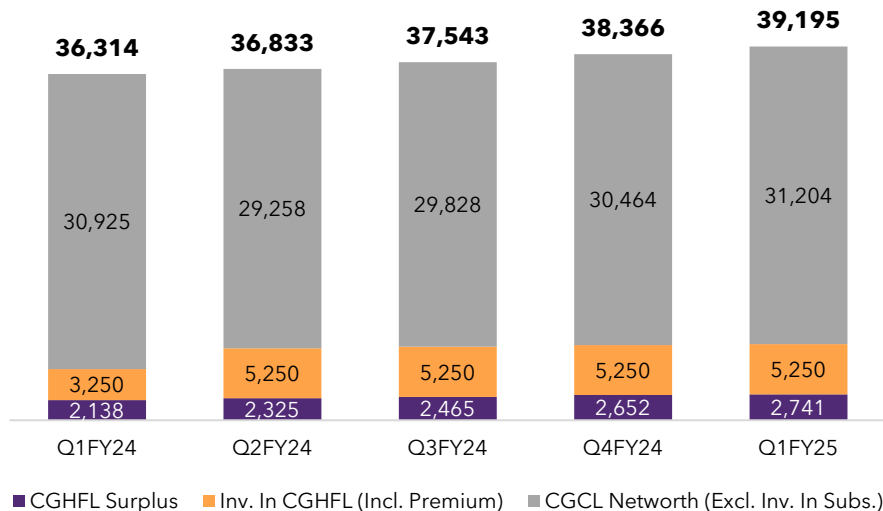


* As at the end of the period indicated

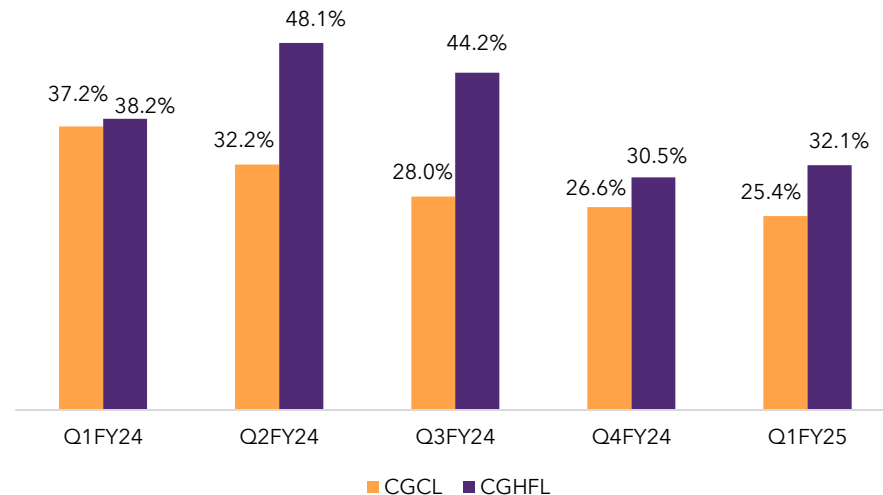
Capital Adequacy

Well Capitalized For Medium Term Growth

Consolidated Network (₹ Mn)



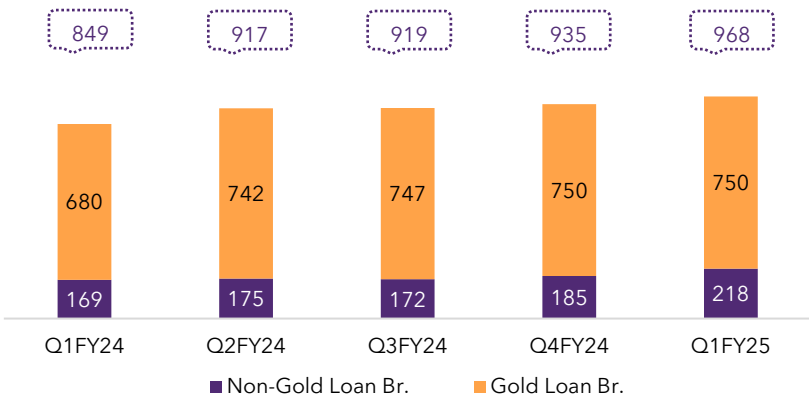
Capital Adequacy (%)



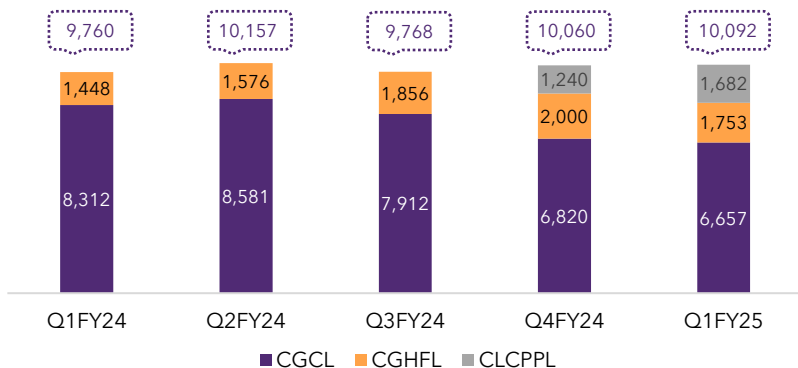
- During Q2FY24, CGCL infused Rs2bn in its wholly-owned subsidiary CGHFL.
- The strong capital adequacy of CGCL and CGHFL positions both the companies well to access fresh lines of credit to fund growth.

Network

Branch Addition Normalizing



Some Rationalization In Headcount

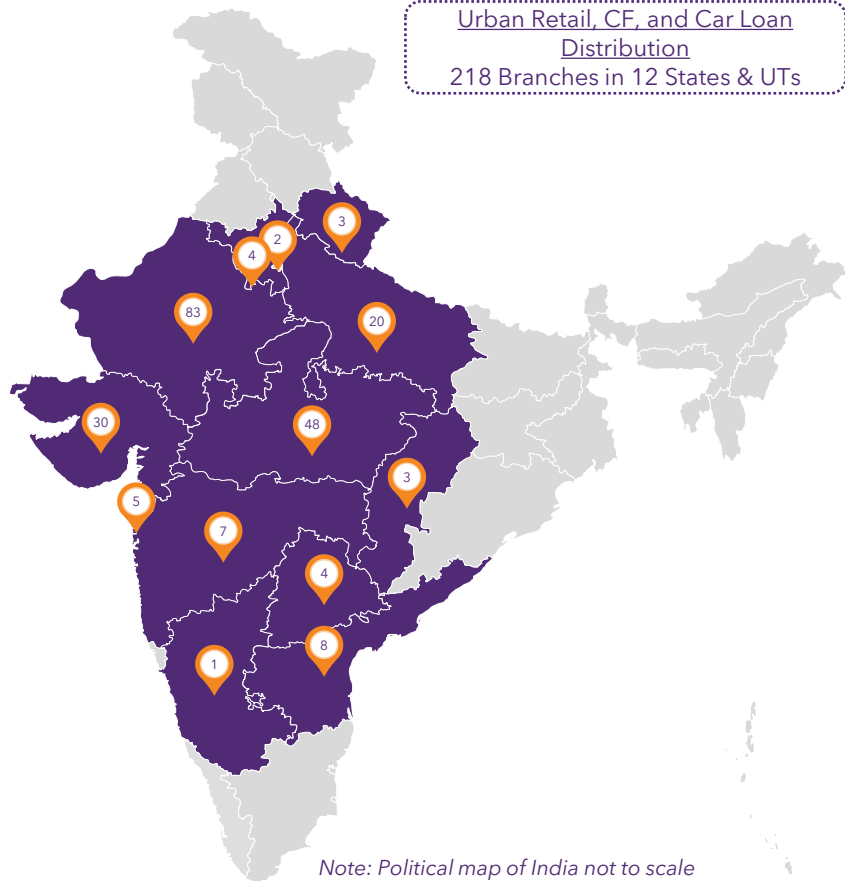


- Increased branch network with a net addition of 33 branches during Q1FY25. Total branch network stood at 968 branches vs. 935 branches in Q4FY24.
- Urban Retail business (MSME and Housing) operated through 214 branches in 12 States and UTs.
- Gold Loan network stood at 750 branches across 9 states and UTs by end of Q1FY25.
- Construction Finance continued to have 3 dedicated branches - Bengaluru, Hyderabad, and Ahmedabad.
- Car Loan distribution locations stood at 788 in Q1FY25. The branch presence was consolidated into a single branch at Pune.
- In addition, the Company has a dedicated tech centre in Gurugram (*not counted as a branch*).

Network

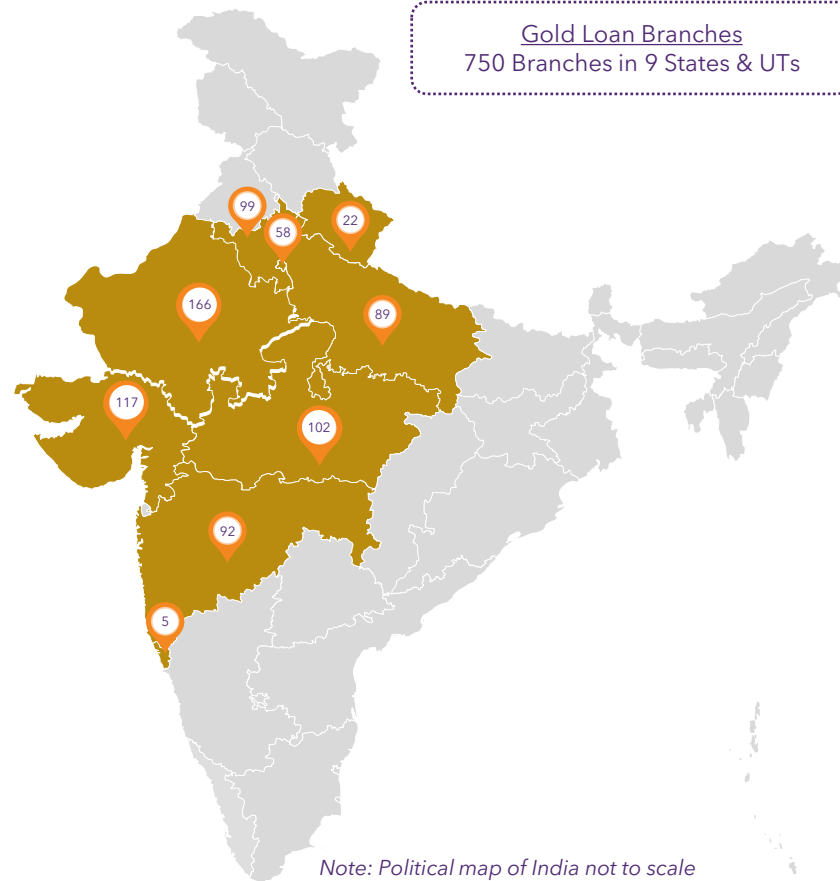
Presence In Major Growth Centres

Urban Retail, CF, and Car Loan
Distribution
218 Branches in 12 States & UTs



Note: Political map of India not to scale

Gold Loan Branches
750 Branches in 9 States & UTs



Note: Political map of India not to scale

Financials

CGCL Consolidated Income Statement

Quarterly Comparison

Particulars	Q1FY25	Q1FY24	Y-o-Y (%)	Q4FY24	Q-o-Q (%)
Interest earned	5,724	4,137	38%	4,977	15%
Interest expended	2,711	1,767	53%	2,425	12%
Net interest income	3,013	2,370	27%	2,552	18%
Non-interest income	1,089	805	35%	1,161	(6%)
Net car loan fees	246	316		271	
Co-lending income	402	178		342	
Other core income	441	311		549	
Total income	4,102	3,175	29%	3,714	10%
Operating expenses	2,650	2,094	27%	2,618	1%
Employee cost	1,751	1,458		1,821	
Other operating expenses	900	636		798	
Operating profit	1,452	1,081	34%	1,096	33%
Total provisions	464	242	90%	30	1428%
ECL provisions	136	123		(64)	
Write-offs	328	118		94	
Profit before tax	988	839	18%	1,065	(7%)
Tax	231	203		239	
Implied tax rate	23.4%	24.2%		22.5%	
Profit after tax	757	636	19%	826	(8%)
EPS (diluted) (Rs.) (not annualised)	0.91	0.76		0.99	

₹ Mn except stated

CGCL Consolidated Balance Sheet

Quarterly Comparison*

Particulars (INR Mn)	Q1FY25	Q1FY24	YoY (%)	Q4FY24	QoQ (%)
Paid-up equity	825	412	100%	825	-
Reserves and surplus	38,370	35,901	7%	37,541	2%
Networth	39,195	36,314	7.9%	38,366	2%
Bank borrowings and refinance	112,168	72,079	56%	102,547	9%
Market borrowings	6,454	1,702	279%	1,522	324%
Other liabilities and provisions	5,907	4,241	39%	9,062	(35%)
Total shareholders' equity & liabilities	163,724	114,336	43%	151,497	8.1%
Cash and bank balances	12,446	4,798	159%	6,746	84%
Investments	775	701	11%	2,162	(64%)
Assets under financing activities	141,827	102,164	39%	134,212	6%
Other assets	8,676	6,673	30%	8,377	4%
Total assets	163,724	114,336	43.2%	151,497	8.1%

₹ Mn except stated

* As at the end of periods indicated.

CGCL Consolidated Income Statement

Annual Comparison

Profit and Loss A/c	FY20	FY21	FY22	FY23	FY24
Interest income	6,700	6,735	8,396	11,678	18,228
Interest expenses	2,828	2,887	3,308	5,317	8,359
Net interest income	3,872	3,848	5,087	6,361	9,869
Other income	433	636	1,231	2,719	3,821
Fees	399	626	1,103	1,179	1,076
Other income	34	11	128	1,540	2,745
Net income	4,305	4,484	6,319	9,080	13,689
Operating expenses	1,732	1,520	2,536	5,750	9,120
Employee expenses	1,188	994	1,746	4,061	6,237
Other expenses	544	526	790	1,690	2,883
Operating profit	2,573	2,964	3,783	3,330	4,569
Provisions	353	607	1,057	647	913
ECL provisions	299	545	618	77	713
Write-offs	54	62	439	570	199
Profit before tax	2,220	2,357	2,726	2,683	3,656
Taxes	607	588	676	636	862
Tax rate (%)	27.4%	24.9%	24.8%	23.7%	23.6%
Profit after tax	1,612	1,770	2,050	2,047	2,794
EPS (Diluted)(Rs.)	9.2	10.0	11.1	2.5	3.4

₹ Mn except stated

New businesses contributing to robust non-interest income

Net Income CAGR of 34% FY20-FY24

EPS from FY23 taken post Stock-Split

CGCL Consolidated Balance Sheet

Annual Comparison*

Balance Sheet	FY20	FY21	FY22	FY23	FY24	₹ Mn except stated
Liabilities						
Paid-up equity	350	351	351	412	825	
Reserves	15,042	16,822	18,873	35,242	37,541	
Networth	15,392	17,173	19,225	35,655	38,366	Ample leverage room to continue delivering robust growth.
Borrowings	28,366	37,689	48,084	75,113	104,069	
Other liabilities	697	3,269	4,219	7,246	9,062	
Total liabilities	44,455	58,131	71,528	118,013	151,497	~3.4x growth in balance sheet in 4 years.
Assets						
Cash and equivalents	742	2,242	3,531	15,100	6,746	
Investments	3,607	8,075	3,775	2,155	2,162	
Loans	39,333	46,863	62,708	94,816	134,212	~3.4x growth in loan book in 4 years.
Other assets	773	951	1,514	5,942	8,377	
Total assets	44,455	58,131	71,528	118,013	151,497	

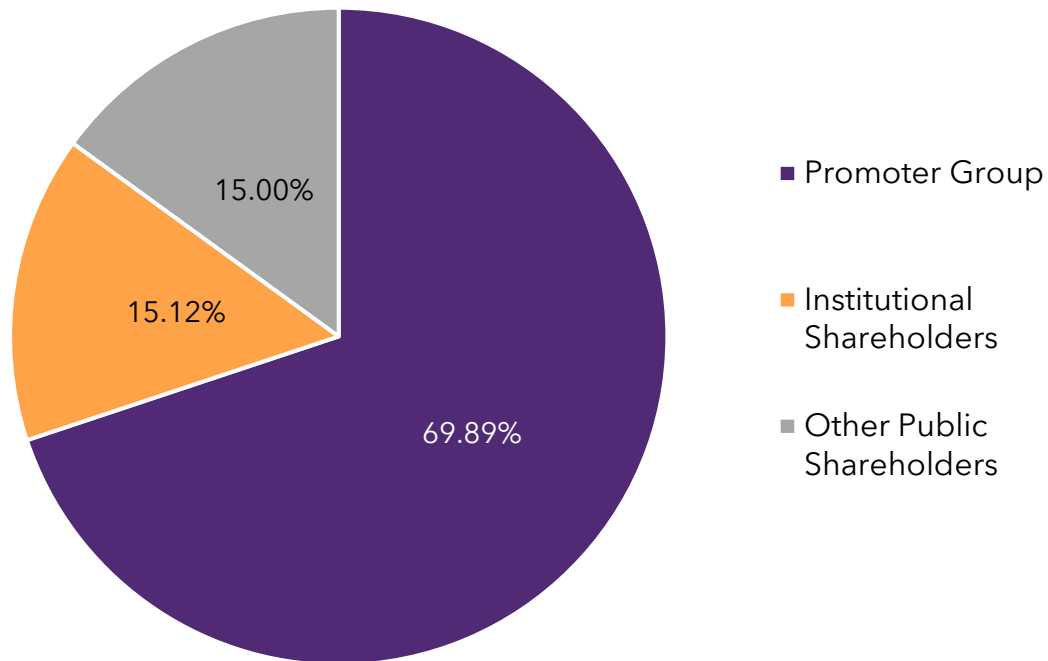
* As at the end of periods indicated.

CGCL Consolidated Earnings

Du Pont Analysis

RoA Tree (%)	FY20	FY21	FY22	FY23	FY24
Interest income	15.4	13.1	13.0	13.6	13.5
Interest expenses	6.5	5.6	5.1	6.2	6.2
Net interest income	8.9	7.5	7.8	7.4	7.3
Other income	1.0	1.2	1.9	3.2	2.8
Fees	0.9	1.2	1.7	1.4	0.8
Other income	0.1	0.0	0.2	1.8	2.0
Net income	9.9	8.7	9.7	10.6	10.2
Operating expenses	4.0	3.0	3.9	6.7	6.8
Employee expenses	2.7	1.9	2.7	4.7	4.6
Other expenses	1.2	1.0	1.2	2.0	2.1
Operating profit	5.9	5.8	5.8	3.9	3.4
Provisions	0.8	1.2	1.6	0.7	0.7
ECL provisions	0.7	1.1	1.0	0.6	0.5
Write-offs	0.1	0.1	0.7	0.1	0.1
Profit before tax	5.1	4.6	4.2	3.1	2.7
Taxes	1.4	1.1	1.0	0.7	0.6
Profit after tax (RoA)	3.7	3.4	3.2	2.4	2.1

Shareholding



Shareholding as at the end of Q1FY25

- ❑ **Market capitalization¹ :**
₹ 177bn | US\$ 2.1bn²
- ❑ **Cons. Networth³ (Q1FY25) :**
₹ 39.2bn
- ❑ **Paid-up Equity : ₹ 824.9mn**
- ❑ **FV⁴ : ₹ 1**

Note:

1. Market capitalization NSE on 28th June'24.
2. 1 US\$ = ₹ 83.37
3. Not adjusted for DTAs; ₹ 38.4bn after adjusting for DTAs;
4. On March 5 '24 share split from Rs2/- face value to Re1/- face value.
5. On March 5 '24, Company gave a 1:1 bonus issue.
6. AMFI classifies CGCL as a small cap company based on six monthly average market capitalization (Dec'23 rank 306).
7. CGCL is part of NIFTY Smallcap 250 index.

Leadership

Board of Directors

Independent Board Guides Executive Management



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

Founder & Promoter with over 2.5 decades of experience; Chartered Accountant



Ajit Mohan Sharan, Independent Director

IAS - Batch 1979 with over 3 decades of experience in varied aspects of public administration



Desh Raj Dogra, Independent Director

Ex- CEO and MD of CARE ratings with over 4 decades of experience in financial sector & credit administration



Nupur Mukherjee, Independent Director

Ex Global MD at SCB and Barclays; responsible for critical technological practices; associated with top Indian tech companies in the past, expertise in data-driven, cloud, AI and ESG.



Shishir Priyadarshi, Independent Director

Ex-IAS officer from UP cadre; distinguished service with Union and State govt. in economic, finance & infrastructure; MA (Economics, UK) and M. Sc (Nuclear Physics, DU)



Subramanian Ranganathan, Independent Director

Ex- Citicorp, Bank of America Merrill Lynch, Edelweiss Group; over 4 decades experience in finance and management; CA, CS, CWA, LL.B

Leadership Team (1/2)

Experienced Senior Management

Retail Business



Ravish Gupta
(Business Head - Gold Loans)
Ex-IIFL Finance, GE Money, HDFC Bank with 20Y of experience; BCA, MDP (IIM-K, IIM-B)
Vintage with CGCL: 2Y 7M



Magesh Iyer
(Chief operating Officer)
Ex-Incred Finance, Reliance Capital, ICICI Bank with over 20Y of exp.; B.Com, PGDBA
Vintage with CGCL: 1Y 7M



Amar Rajpurohit
(Business Head - MSME)
Ex-AU Financiers, Gruh Finance, DHFL with over 17 years of work experience; B.A., LLB
Vintage with CGCL: 6Y 3M



Prasanna Kumar Singh
(Group Collections Head)
Ex-Bajaj Finance & PNB HF with over 20Y experience; LLB, MBA
Vintage with CGCL: 3Y 2M



Munish Jain
(Business Head - Home Loans)
Ex-Shriram Housing, GE Money Housing Finance, DHFL with over 20Y of work exp., MBA
Vintage with CGCL: 5Y 5M



Bhupinder Singh
(Head - Legal Litigation)
More than a decade experience with various NBFCs in providing legal advice.
Vintage with CGCL: 5Y

Risk Management



Sanjeev Srivastava
(Chief Risk Officer)
Ex-IIFL Finance, GE Money, ICICI Bank; with over 24Y exp.; CA
Appointed in Aug'23

Construction Finance & Indirect Lending



Bhaskarla Keshav Kumar
(Associate Director - Monitoring)
Ex-AGM & Unit Head of Corporate Relationships with SBI
Vintage with CGCL: 9Y 5M



Vijay Kumar Gattani
(Associate Director - Credit)
Ex-Goldman Sachs, ICICI Bank, ICICI Home Finance with over 15 years of experience; CA
Vintage with CGCL: 8Y 10M

Leadership Team (2/2)

Experienced Senior Management

Corporate Functions



Divya
(Director - Business Strategy)
Ex-Viteos Capital Market and XL Dynamics with over 24Y of exp.; GMP (Harvard Business School), Master's Degree (USF)
Vintage with CGCL: 12Y 6M



Partha Chakraborti
(Chief Financial Officer)
Ex-R R Kabel, Hafele India, IFB Industries with over 27Y exp.; CA, CWA
Appointed in Oct'23



Satish Shimpi
(Chief Compliance Officer)
Ex-Bajaj Finance, Bandhan Bank, IndusInd Bank, Bank of India; PGD in Banking & Ins., CAIB, Certified Compliance Officer, PLAM (IIM-C)
Appointed in Dec'23



Vivek Jain
(Chief Human Resources Officer)
Ex- Kotak Mahindra Bank, Genpact and Lupin with over 25Y of exp.; MBA (IMI, New Delhi)
Appointed in Feb'24



Vinay Surana
(Head - Treasury)
Ex-Founding Member, Axis Bank debt syndication team with over 15Y of experience, CA
Vintage with CGCL: 15Y 11M



Suresh Gattani
(Associate Director - Treasury Operations)
Ex-Aditya Birla, over 2 decades of exp in accounts, finance, taxation and corporate planning
Vintage with CGCL: 18Y 3M



Yashesh Bhatt
(Company Secretary)
Ex-L&T Fin., TATA hsg, M&M, RIL with over 17Y exp.; CS, LLB, MFM-JBIMS
Vintage with CGCL: 2Y 8M

Technology & Data Analytics



Tarun Aggarwal
(Group Chief Technology Officer)
Ex-Paytm, spearheaded many OpenAI initiatives, over 20Y exp.; PGD-BM (IMT Ghaziabad), B.Tech-CS
Appointed in Jul'24



Varun Malhotra
(Chief Technology Officer)
Ex-BYJU's, Policy Bazaar, Lava International, over 17Y exp.; M.Tech (BITS, Pilani)
Vintage with CGCL: 2Y 7M



Piyush Dangaich
(Chief Data Science and Analytics Officer)
Ex-BRIDGEl2i, Fractal Analytics and Saarthi.ai with over 10Y exp.; B. Tech (IIT, Roorkee)
Vintage with CGCL: 1Y 8M

Disclaimer

This presentation and the accompanying slides (the “**Presentation**”), which have been prepared by Capri Global Capital Limited (the “**Company**”), have been prepared solely for information purposes only and does not constitute any offer or invitation, directly or indirectly, in any manner, or inducement to sell or issue, or any solicitation of any offer to purchase or subscribe for any securities of the Company in any jurisdiction and no part of it shall form the basis of or be relied upon in connection with any contract or commitment whatsoever. No offering of securities of the Company will be made except by means of a statutory offering document containing detailed information about the Company.

This Presentation is not a prospectus, disclosure document, a statement in lieu of a prospectus, an offering circular, an advertisement or an offer document under the Companies Act, 2013, and the rules made thereunder, as amended, the Securities and Exchange Board of India (Issue of Capital and Disclosure Requirements) Regulations, 2018, as amended, or any other applicable law in India.

This Presentation should not be considered as a recommendation that any investor should subscribe for or purchase any securities of the Company or its subsidiary (collectively, the “Group”) and should not be used as a basis for any investment decision.

The information contained in this Presentation is only current as of its date and has not been independently verified. The Group will not update you in the event the information in the Presentation becomes stale. Moreover, both express or implied representation or warranty is made as to, and no reliance should be placed on, the truth, accuracy, fairness, reasonableness or completeness of the information presented or contained in this Presentation and nothing in this Presentation shall be relied upon as a promise or representation in this respect, whether as to the past or the future.

None of the Group or any of its affiliates, advisers or representatives accept any liability whatsoever for any loss howsoever arising from any information presented or contained in this Presentation. Furthermore, no person is authorized to give any information or make any representation which is not contained in, or is inconsistent with, this Presentation. Any such extraneous or inconsistent information or representation, if given or made, should not be relied upon as having been authorized by or on behalf of the Group.

This Presentation is being given solely for your information and for your use, and may not be copied, reproduced or redistributed to any other person in any manner. The distribution of this Presentation in certain jurisdictions may be restricted by law. Accordingly, any persons in possession of this Presentation should inform themselves about and observe any such restrictions.

This Presentation is not a complete description of the Company. Certain statements in the Presentation may contain statements regarding the Company’s market opportunity and business prospects that are individually and collectively forward-looking statements. All forward-looking statements are based on judgments derived from the information available to the Company at this time. Such forward-looking statements are subject to risks, uncertainties and assumptions that could cause actual results to differ materially from those contemplated by the relevant forward-looking statement. Any opinion, estimate or projection herein constitutes a judgment as of the date of this Presentation, and there can be no assurance that future results or events will be consistent with any such opinion, estimate or projection. The Company assumes no obligation to update any forward-looking information contained in this Presentation. Any forward-looking statements and projections made by third parties included in this Presentation are not adopted by the Company and the Company is not responsible for such third-party statements and projections. Given these uncertainties and other factors, viewers of this Presentation are cautioned not to place undue reliance on these forward-looking statements. All information contained in this Presentation has been prepared solely by the Company based on information and data which the Company considers reliable. This Presentation may not be all inclusive and may not contain all of the information that you may consider material.

The distribution of this document in certain jurisdictions may be restricted by law and persons into whose possession this Presentation comes should inform themselves about, and observe, any such restrictions.





CAPRI
LOANS

Farz Nibhaatey Hain

Thank You

Hardik Doshi

investor.relation@capriglobal.in

O: +91 22 4088 8100

Sheetal Khanduja

sheetal@GoIndiaAdvisors.com

M: +91 97693 64166

Rajat Gupta

rajat@GoIndiaAdvisors.com

M: +91 99718 97739