

June 23, 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 – One to one Analyst/Investor Meet

Dear Sir / Madam,

Pursuant to Regulation 30 of SEBI (Listing Obligations & Disclosure Requirements) Regulations, 2015 and further to our letter dated June 20, 2024, intimating one to one physical meet with Analysts/ Investors Meet scheduled on June 24, 2024, we are attaching herewith presentation titled “Corporate 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)

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CAPRI
LOANS

Farz Nibhaatey Hain

Corporate Presentation

June 2024

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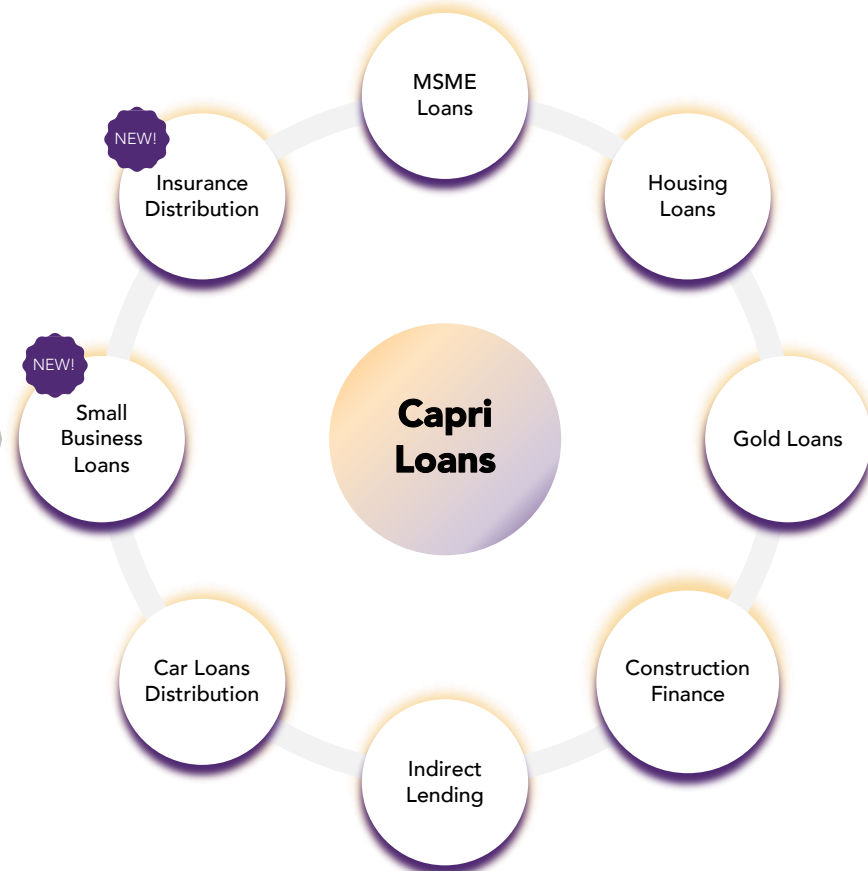
New to Credit, First Time and Women Borrowers

Self Employed Underbanked

Cash Flow Based Assessment

Retail/Granular Ticket Size

Secured Lending



23

Lender Relationships

~378,000

Live Accounts

13 States & UT

Geographical Presence

935

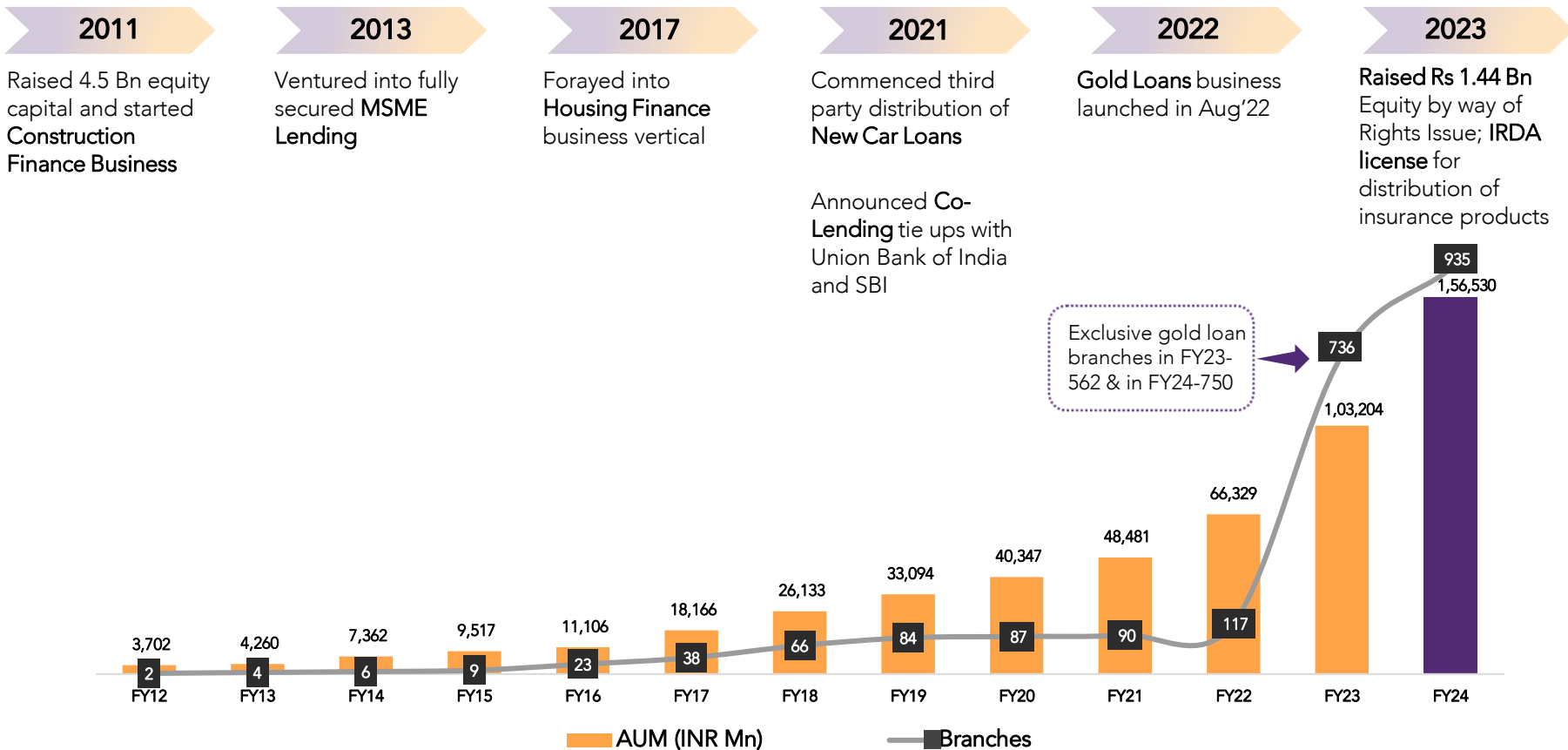
Number of Branches

10,060

Number of Employees

Bridging Financial Gaps: Transforming Lives

~42x AUM Growth in Past 12 Years



2011

Raised 4.5 Bn equity capital and started **Construction Finance Business**

2013

Ventured into fully secured **MSME Lending**

2017

Forayed into **Housing Finance** business vertical

2021

Commenced third party distribution of **New Car Loans**

Announced **Co-Lending** tie ups with Union Bank of India and SBI

2022

Gold Loans business launched in Aug'22

2023

Raised Rs 1.44 Bn Equity by way of Rights Issue; **IRDA license** for distribution of insurance products

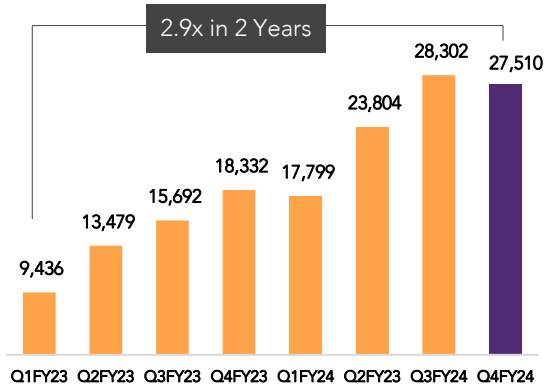
Exclusive gold loan branches in FY23-562 & in FY24-750

Superior Execution Prowess

Rapid Scaling and Operational Proficiency

Launched Car Loan Distribution in Jan 2021

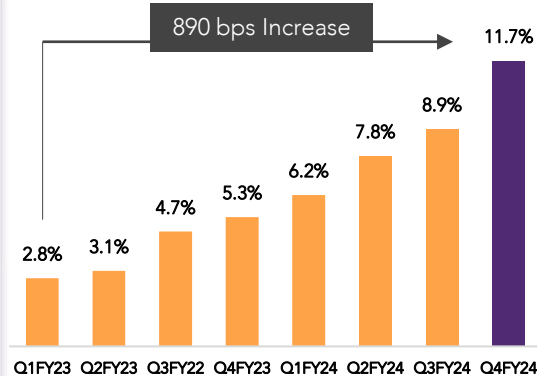
Car Loan Originations (INR Mn)



In 2.5 Years, we have become one of the largest player in this segment

Started Co-Lending Loan Distribution in Nov 2021

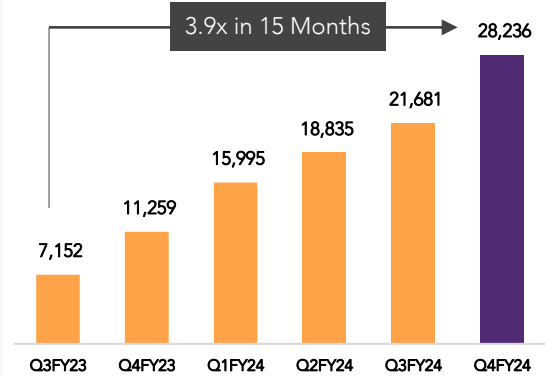
Co-Lending AUM (% of Overall AUM)



Began partnerships with 2 banks v/s 8 banks ending Q4FY24

Launched Gold Loan Business in Aug 2022

Gold Loan Book (INR Mn)

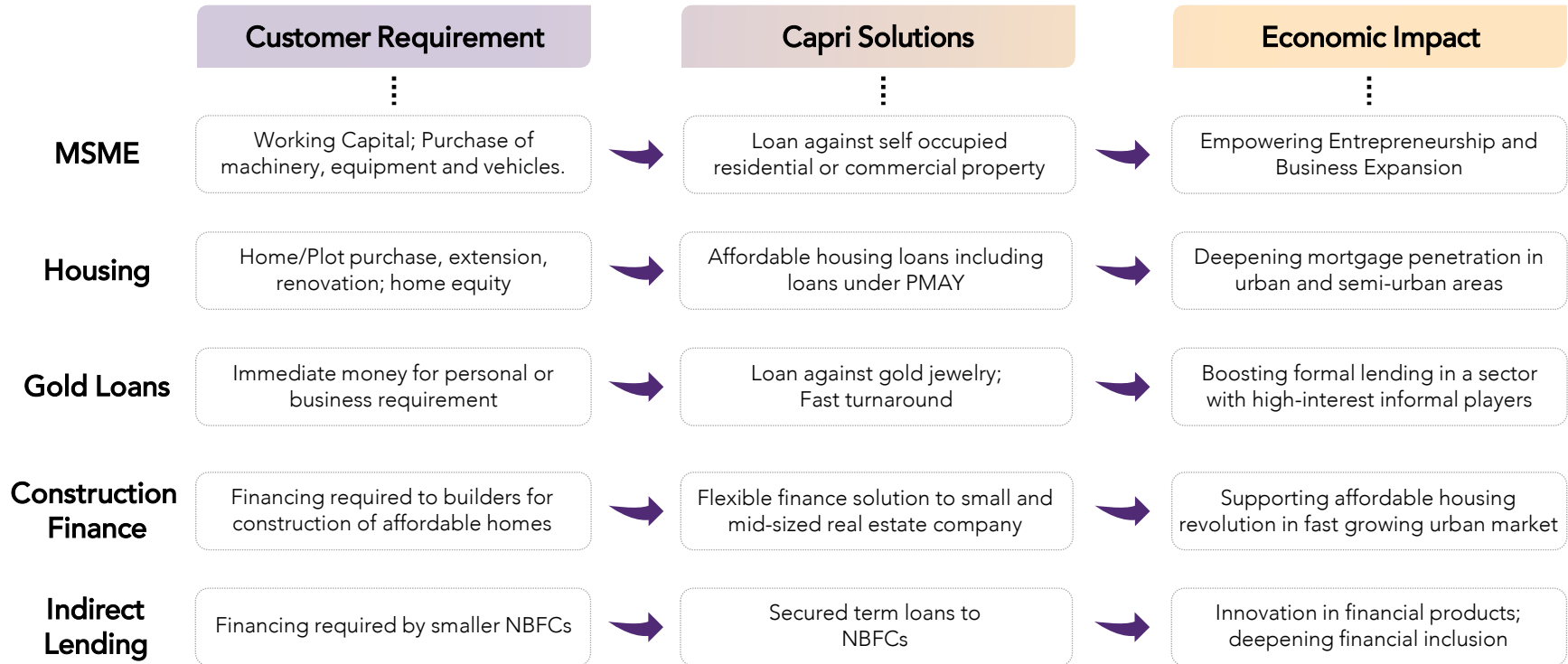


Expanded from 108 exclusive gold loan branches to 750 branches ending Q4FY24

Business Verticals

Empowering Financial Inclusion and The Underserved

Supporting Throughout The Lifecycle



MSME Lending

Small Loans, Big Opportunity

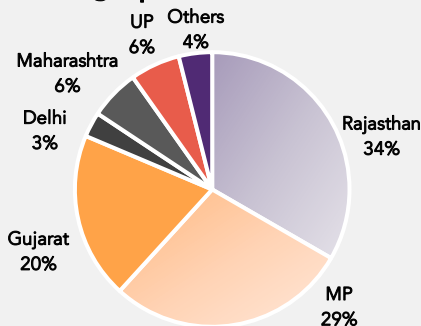
Large & Growing Ecosystem

~29% Share of MSME GVA % of overall GDP (FY22)

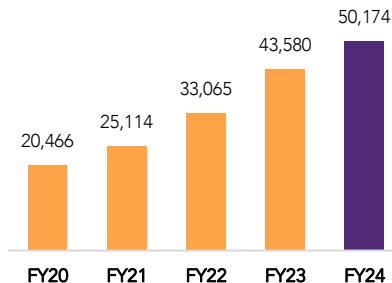
~35% MSMEs share of total Credit exposure in India

₹19.4 Tn Addressable Credit Gap

Geographical Distribution



MSME AUM (INR Mn)



Source: IFC, pib.gov.in

Note: Addressable Credit Gap of INR 19.4 Tn refers to tappable portion out of INR 52 Tn of Informal Channel lending to MSME

Key Statistics

31,814

Live Accounts

INR 1.7 Mn

Average Ticket Size (On Disbursal)

52 %

Portfolio LTV

15.7 %

Portfolio Yield

3.9% / 2.1%

GNPA / NNPA

9

States/UTs Present

NOTE: All numbers mentioned above for FY24

Affordable Housing

Capitalizing on the Huge Demand Outlook

Large & Growing Ecosystem

~20%

Expected CAGR of affordable housing sector from 2022-2028

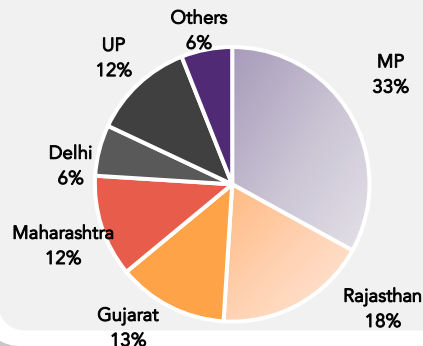
~90%

Housing shortage to LIG and EWS

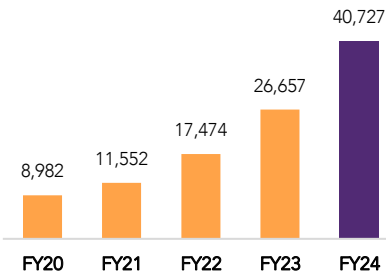
34.1 Mn

Urban Housing shortage in 2022

Geographical Distribution



Housing Finance AUM (INR Mn)



Source: National Housing Bank

Key Statistics

32,024

Live Accounts

INR 1.6 Mn

Average Ticket Size (On Disbursal)

52 %

Portfolio LTV

12.7 %

Portfolio Yield

1.3% / 0.8%

GNPA / NNPA

9

States/UTs Present

NOTE: All numbers mentioned above for FY24

Gold Loans

Scaling Fast Led By End-to-End Digital Journey

Large & Growing Ecosystem

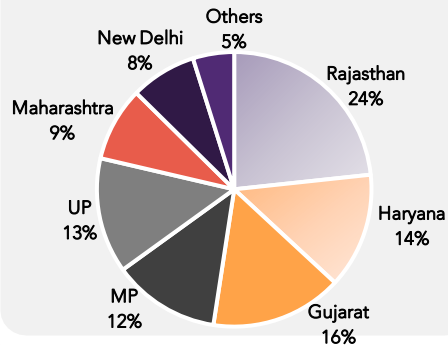
₹6.6 Tn Expected Gold Loan market in FY25

~35% Share of organized sector in Indian Gold Loan market

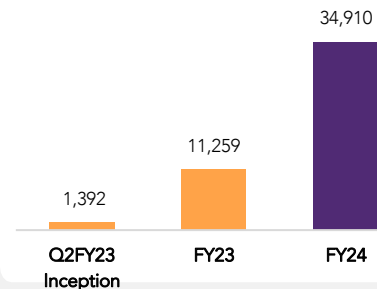
4-5% Estimated India's household gold monetized through Gold Loans

Source: Various Company and Industry Research Reports

Geographical Distribution



Gold Loan AUM (INR Mn)



Key Statistics

314,704

Live Accounts

INR 89.7k

Average Ticket Size (On Disbursal)

71%

Portfolio LTV

18.9%

Portfolio Yield

0.9% / 0.8%

GNPA / NNPA

9

States/UTs Present

NOTE: All numbers mentioned above for FY24

Construction Finance

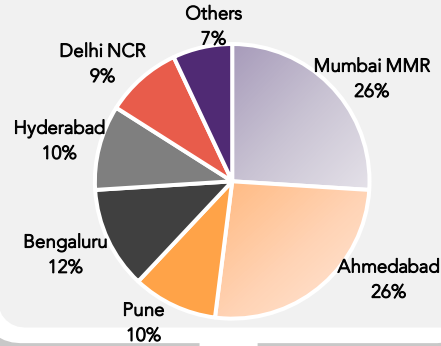
Construction-linked Loans to Small & Mid Sized Real Estate Developers

Large & Growing Ecosystem

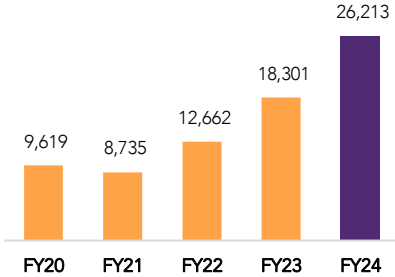
~\$738 Bn India's construction industry in 2022

~6.2% Estimated annual growth rate from 2023- 2026

Geographical Distribution



CF AUM (INR Mn)



Key Statistics

246

Live Accounts

INR 106.6 Mn

Average Ticket Size (On Loan Book)

1.5x

Asset Cover

16.4 %

Portfolio Yield

1.0% / 0.2%

GNPA / NNPA

13

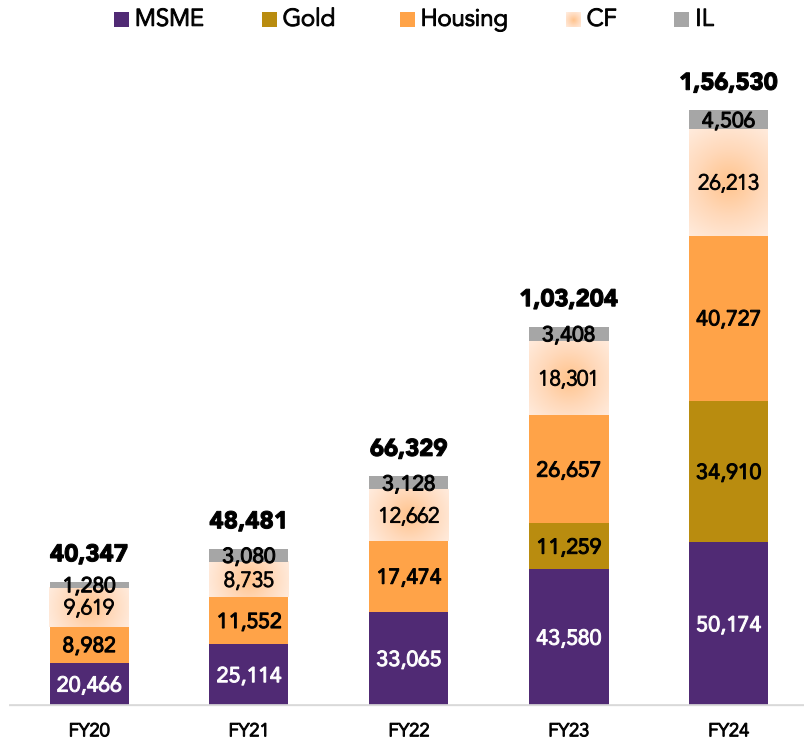
Cities Present

NOTE: All numbers mentioned above for FY24

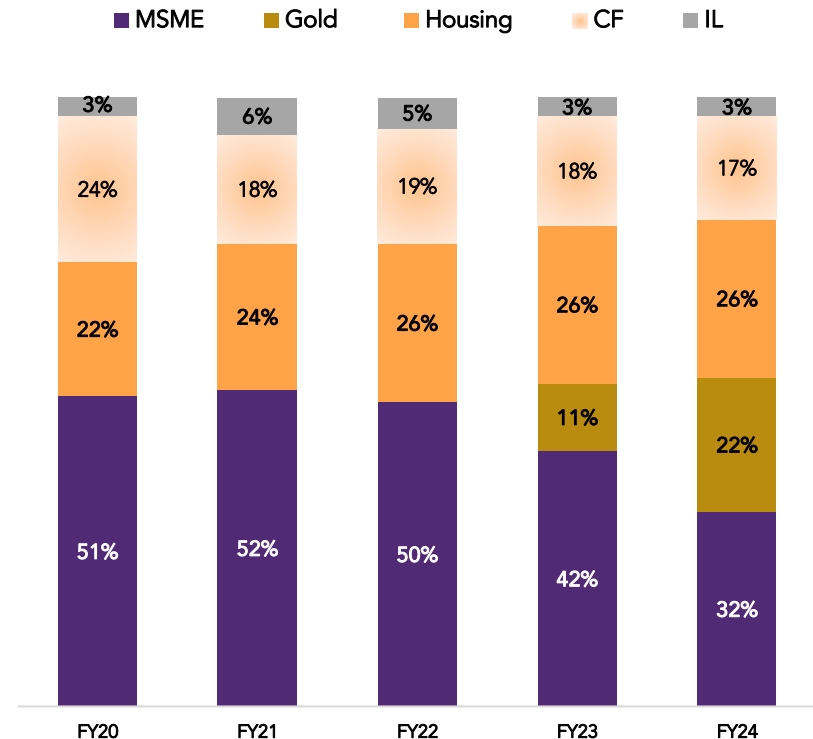
Diversified Business Verticals

Strong and Sustained Momentum Supported by Tech

AUM Segmental Break Up (INR Mn)



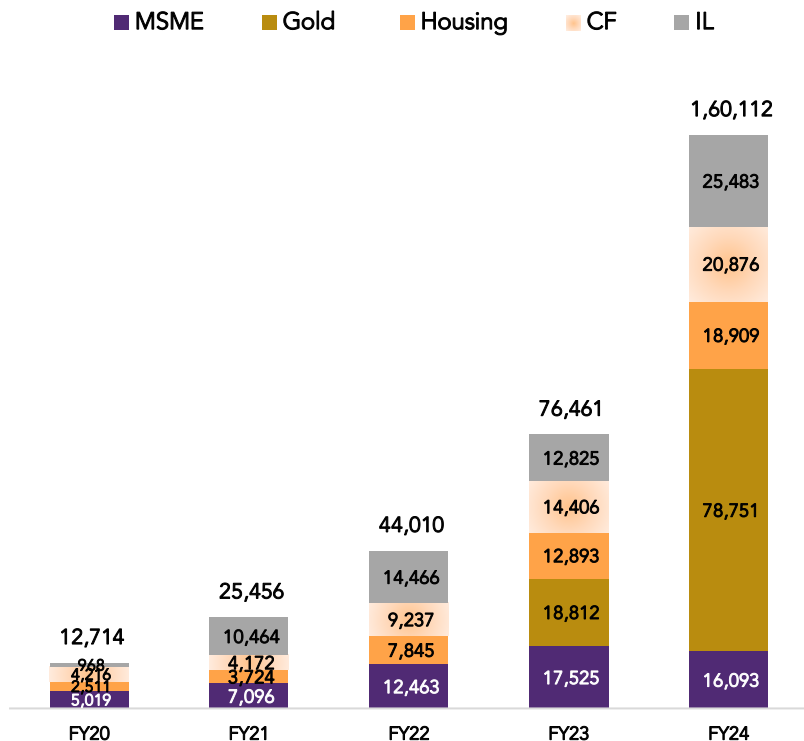
AUM Segmental Break Up (%)



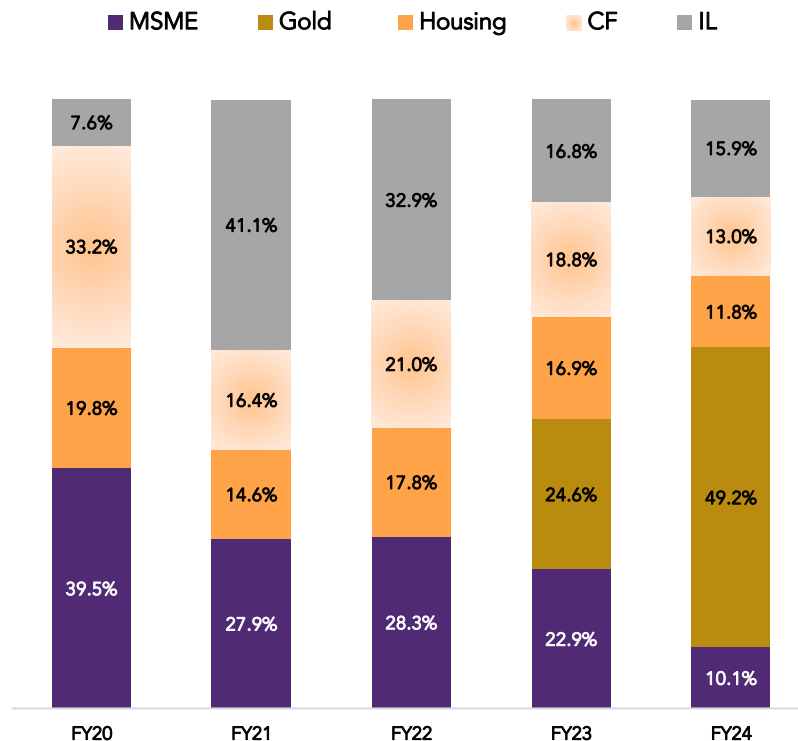
Superior Pace of Disbursement

New Growth Drivers Adding Momentum...

Disbursements Segmental Break Up (INR Mn)



Disbursements Segmental Break Up (%)



Complementary Asset Light Income Streams

Co-Lending, Distribution and Cross-Selling

Diversifying
Income Streams
through **Asset
Light Businesses**



Car Loan Distribution

- Lead Generation for **8 banks/financial institution**
- Pan-India coverage through presence in **788 locations** in 32 states & UTs
- Gross Fee Income of **INR 2.2 Bn** generated in FY24



Co-Lending Mechanism

- Streamlined co-lending through integration with **8 partner banks**
- Generates ROE in the range of **25-30%**
- Spread Income of **INR 1.0 Bn** generated in FY24



Cross Selling

- Launched Insurance recently – targeting **INR 1 Bn gross fee income** over next 3 years
- **Cross selling** distribution to existing MSME/Housing/Gold Loan customers

Car Loan Distribution

Growing At Superior Pace

Key Statistics

INR 2.2 Bn

Gross Fee Income In FY24

INR 1.0 Mn

Average Ticket Size (FY24)

788

Total Locations

32

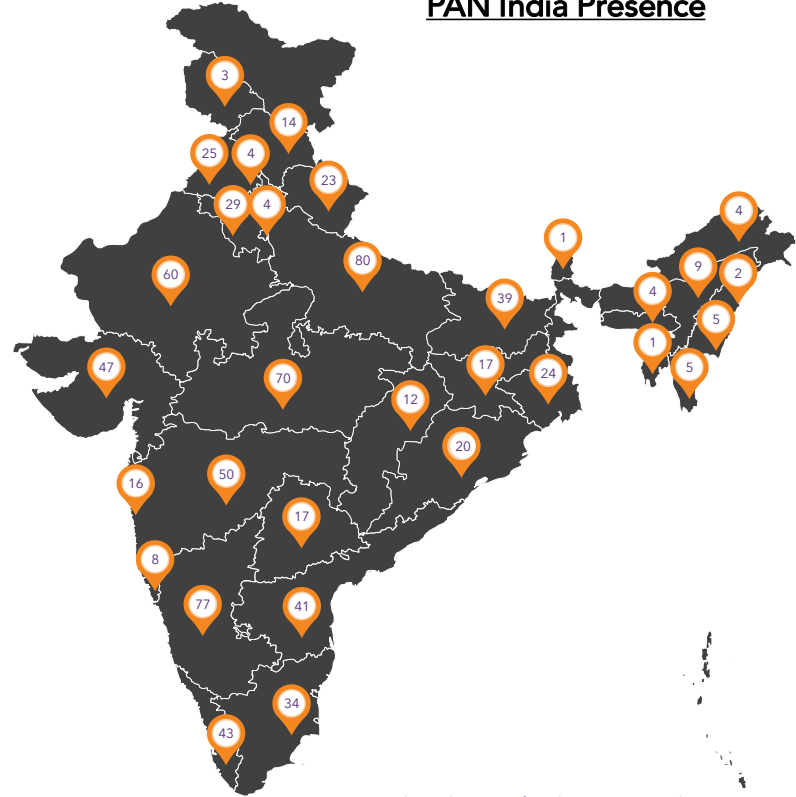
States/UTs Presence

Partner Banks



Note: Car Loan Distribution will be housed under Capri Loans Car Platform Private Limited

PAN India Presence



Note: Political map of India not to scale

Co-Lending Focus

Additional Funding Source & ROE Accretive



Co-originating loans in the MSME, Affordable Housing and Gold Loan segment with partner banks based on RBI's co-lending mechanism

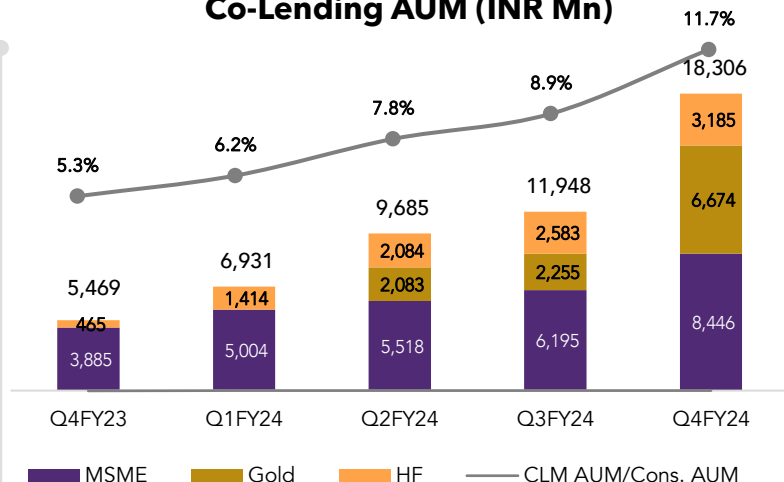
Spread and loan service fee from CLPs on the co-originated loans

Credit costs to be shared proportionately with CLPs

An additional opportunity at achieving scale while conserving capital

Generates RoE of 25-30% as scale is achieved

Co-Lending AUM (INR Mn)



- ✓ CGCL retains a minimum 20-30% of co-originated loans on its balance sheet while the co-lending partners (CLPs) retain the balance.
- ✓ Exploring further tie-ups for co-lending in gold loan segment.
- ✓ Co-origination income constituted 7% of net income in FY24.



License Approval

IRDAI Composite License Secured for Life, Non-Life, and Health Insurance Distribution since Dec '23

Strategic Partnerships

Tied with 11 Insurance companies (5 Life Insurance, 4 Health Insurance and 2 General Insurance)



Customized Solutions

Offering Tailored Insurance Solutions for Small Businesses and Individuals with High Financial Vulnerability to Diverse Risks

Capitalizing on Opportunities

Significant cross-selling potential as Capri's customer base is expected to more than treble and cross 1Mn by FY27E



Unleashing Growth Potential

Targeting INR 1Bn Gross Fee Income from insurance distribution between FY25-FY27

Enhancing Return Ratios

Potential to improve marginal ROE



Underwriting Excellence

Navigating Risk With Precision and Expertise

Login to Sanction ~37%

Prudent Lending Practices and Risk Management



115 bps – Long Term Credit Cost

Proactive Approach to Manage Credit Risks

Strong Safety of Margin

MSME	Housing	Gold	CF
53%	52%	71%	1.5x



Healthy Asset Quality (Net NPA)

MSME	Housing	Gold	CF
2.1%	0.8%	0.8%	0.2%

Secured Lending

In-house Sourcing and Collection



No Maturity Risks

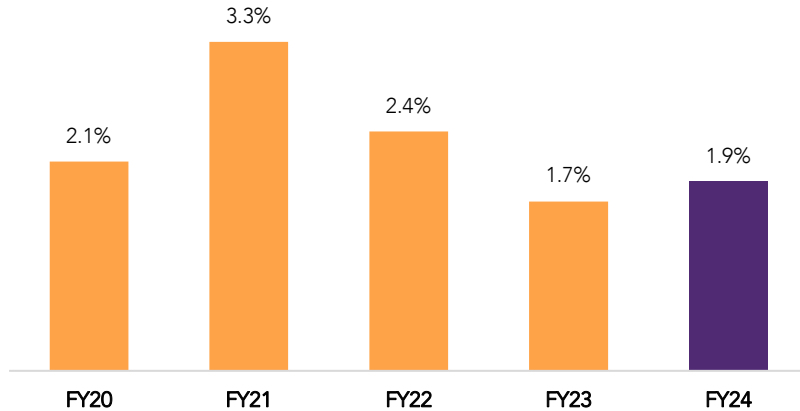
ALM Matched Across All Buckets

NOTE: All numbers mentioned above for FY24

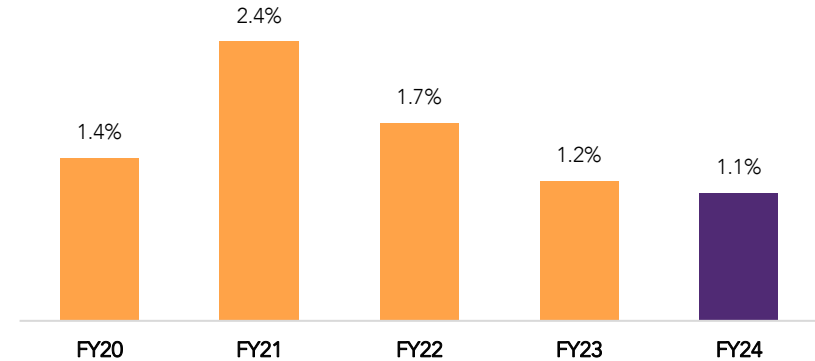
Commitment to Prudent Risk Practices

Improvement in Asset Quality

Gross NPA (%)



Net NPA (%)



- ✓ Approval rate guided by conservative policy parameters to have predictable portfolio quality
- ✓ Regularly tracking early warning signals
- ✓ Well Managed Asset Quality



- ✓ ~99% Average Collection Efficiency post COVID
- ✓ Credit Cost at 0.8% in FY24
- ✓ Stage 3 stabilised, back to Pre-COVID levels

Technology & Data Science

Loan Journey 2.0

Technology Led, Digital First Approach

Acquisition



Process



Collection

E-KYC, E-Signing › Pragati - Sales App

25% ↑

Sales Productivity

Through Capri Business Partners

9000+

Leads

INR 7_{Bn}⁺

Disbursed Amount

Whatsapp Chatbot, Capri Loans App

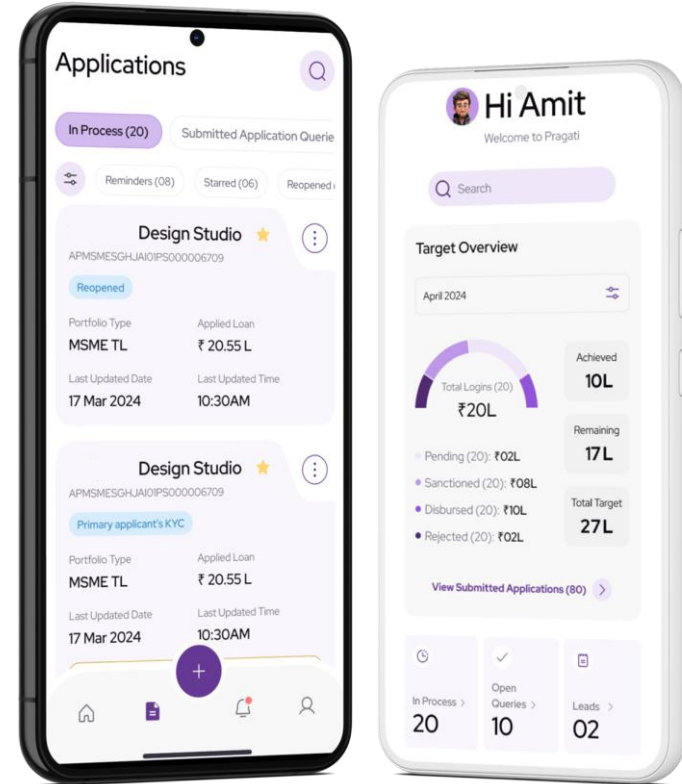
100%

Self Onboarding

Seamless Customer Onboarding

The Pragati Sales App - For MSME / Housing Loan

- ✓ Strong API ecosystem
- ✓ In-house OCR model
- ✓ EKYC, E-Signing
- ✓ Increase sales productivity by reducing per file login cost by 50% from INR 8K to INR 4K leading to a saving of approximately INR 300 Mn in FY25E

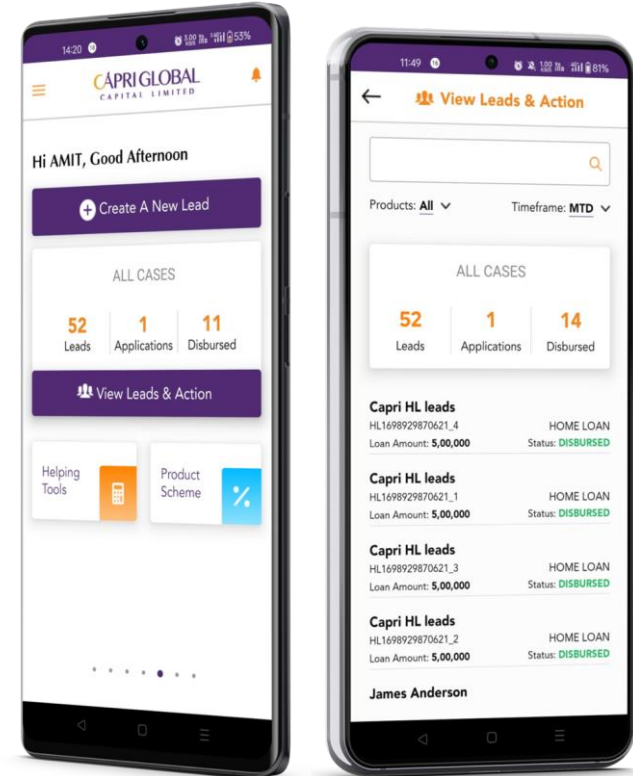


Developing Additional Business Sourcing Model

Capri Business Partner App

Building variable cost business model through Capri Business partners application.

- ✓ 14k+ registrations
- ✓ 9000+ Leads Disbursed till date
- ✓ INR 7 Bn+ Disbursed Amount
- ✓ Next year projection of ~INR 10 Bn disbursals through CBP



Omnichannel Customer Engagement (1/2)

Capri Loans App

1,90,000

Downloads via Google Play

4.7/5

Rating on Play store

24,000

Average Active Users

40,000

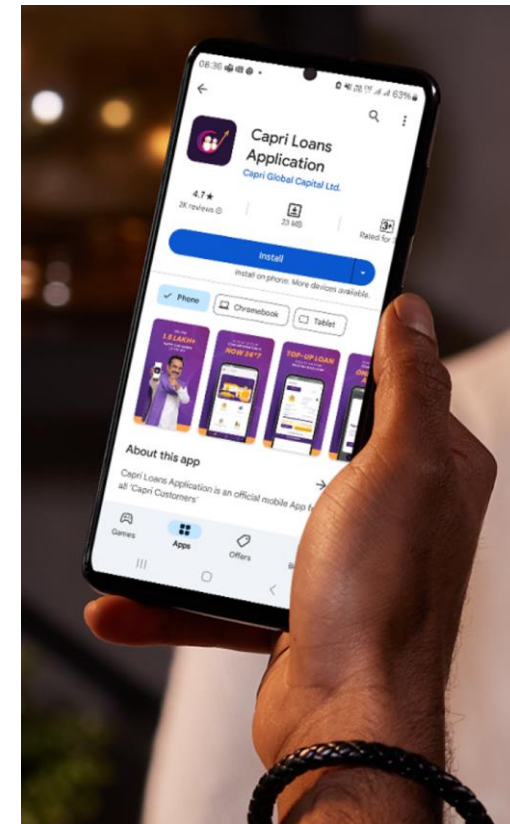
Highest number of user logins in a day

3,30,312

Counts of EMI repayment

~ INR 3.4 Bn

Total Amount of EMI Paid

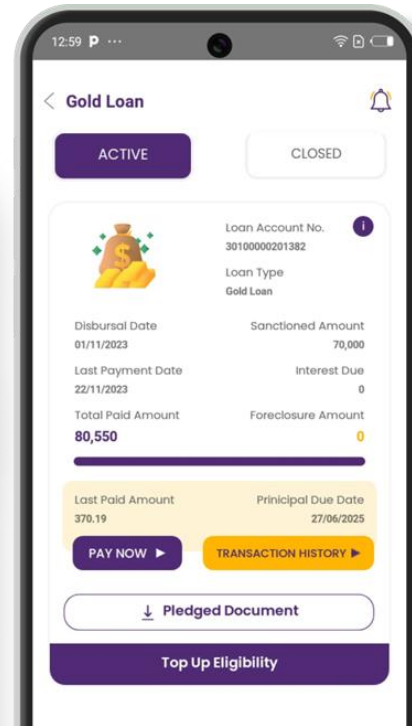


Capri Loans App

- ✓ Self-service mode for customer repayment
- ✓ Ability to Top-up loans in 60 Seconds
- ✓ Click to call service available
- ✓ Raise Query feature available that's linked with CRM
- ✓ All customer documents on Consumer App like MITC, SOA, Loan agreement, etc

Whatsapp Chat Bot

- ✓ Self Assisted On-boarding
- ✓ KYC/ Banking and Document upload through WhatsApp
- ✓ Leveraging Gen AI for query resolution



Loan Journey 2.0

Inhouse Systems & Process Efficiency leading to cost saving

 Acquisition

 Process

 Collection

For LoanXpress

20% ↑ **50%** ↑
FTR Credit Efficiency

Cost Optimisation for File Logins

30% ↓ **INR 4K** ↓
Credit Processing Cost Per File Login Cost

Co-Lending Model Conversion

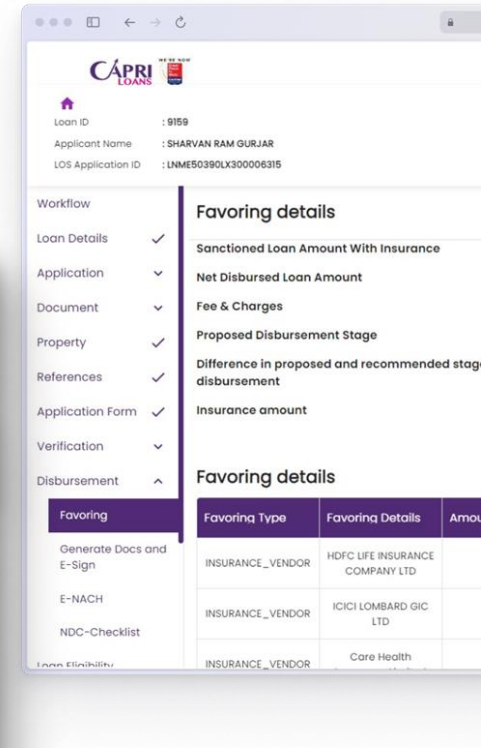
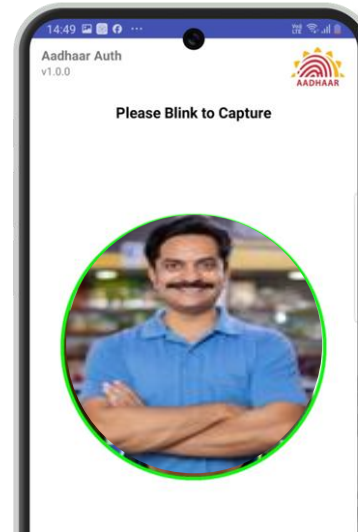
~**7%** → ~**85%** | ~**99%**
Conversion Q3FY22 for MSME | for Gold

Digitising Loan Origination System (1/3)

Proprietary LOS - For MSME / Housing Loan

LoanXpress (LOS)

- ✓ Single Portal for all functions and vendors
- ✓ No Email Communication culture of transparency and informed decision making
- ✓ Paperless journey with E-sign approximately 80 physical signatures per loan agreement has been eliminated reducing TAT and human errors



Digitising Loan Origination System (2/3)

Proprietary LOS - For Gold Loan

Swarnim (LOS)

- ✓ Single POS for all on ground staff
- ✓ Industry-first paperless journey with OTP based E- sign
- ✓ Aadhaar based biometric e-KYC
- ✓ Customer 360 degree view for all active and closed loans

Customer Summary

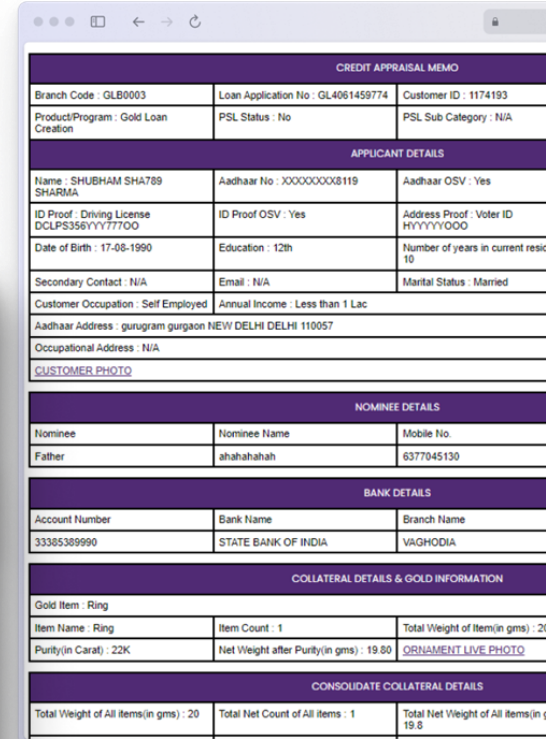
Customer Summary			
Customer id	1174193	Customer Name	SHUBHAM
DOB	17/08/1990	Customer Mobile Number	7010754296
Loan Summary			
Total Loans	2	Active	2
Closed	0	Total POS	₹ 65,000
Total Interest OverDue	₹ 1,060.28	Max DPD	0
NPA Status	NORMAL	Count of accounts in default	0
Count of accounts in NPA	0	Count of accounts Auctioned	0
Count of Spurious accounts	0	Lien Status	No
Legal Status	No	MTM Account Count	NA

Digitising Loan Origination System (3/3)

Proprietary LOS - For Gold Loan

Swarnim (LOS)

- ✓ Digital Credit appraisal memo
- ✓ Bank Account addition via reverse Penny Drop
- ✓ Ease of repayment via BBPS
- ✓ Advanced Gold Audit management system



Standardization of Underwriting (1/2)

Through Data Analytics & Tech

Underwriting Application

- ✓ Better customer selection through CIBIL gating at time of onboarding - ~10% upfront rejection rate
- ✓ Improved customer profiling and selection through the implementation of underwriting BRE categorising customers in a) Green; b) Amber; c) Red
- ✓ Implementation of Risk-based pricing on LOS platform

CIBIL Score	703
BRE Result	GREEN ●
CIBIL PDF	Cibil-Pdf-Link
Name	
Relation with Applicant	SELF
Borrower Type	APPLICANT

CIBIL Score	720
BRE Result	AMBER ●
CIBIL PDF	Cibil-Pdf-Link
Name	
Relation with Applicant	SPOUSE
Borrower Type	FINANCIAL CO

LNHE30126LX300004856

Details :	ROI
As Per Grid :	14.5
Recommended :	<input type="text" value="13"/>
Waiver Percentage :	0
Approval Authority :	
Remarks :	LI Remarks : ok_Read More <input type="text" value="Enter Remarks (Maximum: 1000)"/>
Valuation Reports 1 :	4855_valuation_report.pdf
Valuation Reports 2 :	4855_valuation_report.pdf
Final Decision :	NA

Standardization of Underwriting (2/2)

Through Data Analytics & Tech

Underwriting Application

- ✓ Improved productivity through the implementation of PD application- Bank Statement Analyzer
- ✓ Standardized income template on LOS platform
- ✓ Amortization of loan agreements and implementation of e-signature on LOS platform

The screenshot displays the CAPRI LOANS LOS application interface. A 'Fill Details' modal is open, showing an 'ESign Communication Detail' table with two rows of applicant information. The background shows the 'Income Program' section of the application, including fields for 'Application No.' (15055) and 'primary' status, and a table for 'Description' with categories like 'Sales/Receipt', 'Total Income', 'Purchases', 'Electricity Expenses', 'Salary', 'Rent', and 'Telephone / Internet Exp.'.

Applicant Ty..	Name	Email Id	Mobile
Primary	OMPRAKASH ..	Email Id *	Mobile Number** 222222222 <small>Please Enter Valid Mobile</small>
Co-Applicant	SUMAN TAILOR	Email Id * aaaa@gmail.com	Mobile Number** 11111112222 <small>Please Enter Valid Mobile</small>

Collateral Evaluation Automation (1/2)

App for Digital Evaluation

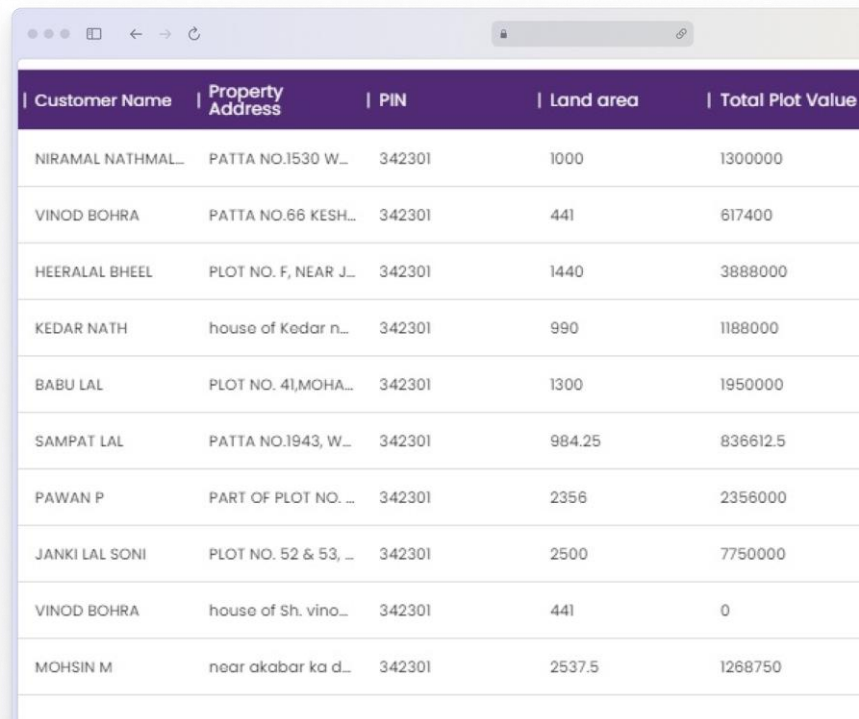
- ✓ Real Time data on locality for past exposure
- ✓ Reference valuation conducted in same locality/colonies
- ✓ Informed credit decisioning basis delinquency analysis in the vicinity of proposed collateral
- ✓ Check street view to analyze occupancy/development in the vicinity



Collateral Evaluation Automation (2/2)

App for Digital Evaluation

- ✓ Land rate trends in the vicinity for cross audit cases where rates considered vary significantly from the median rates
- ✓ Broker information to cross verify rates considered in the vicinity
- ✓ Effort vs conversion in any locality through analysis of login and disbursed cases



Customer Name	Property Address	PIN	Land area	Total Plot Value
NIRAMAL NATHMAL	PATTA NO.1530 W...	342301	1000	1300000
VINOD BOHRA	PATTA NO.66 KESH...	342301	441	617400
HEERALAL BHEEL	PLOT NO. F, NEAR J...	342301	1440	3888000
KEDAR NATH	house of Kedar n...	342301	990	1188000
BABU LAL	PLOT NO. 41,MOHA...	342301	1300	1950000
SAMPAT LAL	PATTA NO.1943, W...	342301	984.25	836612.5
PAWAN P	PART OF PLOT NO. ...	342301	2356	2356000
JANKI LAL SONI	PLOT NO. 52 & 53, ...	342301	2500	7750000
VINOD BOHRA	house of Sh. vino...	342301	441	0
MOHSIN M	near akabar ka d...	342301	2537.5	1268750

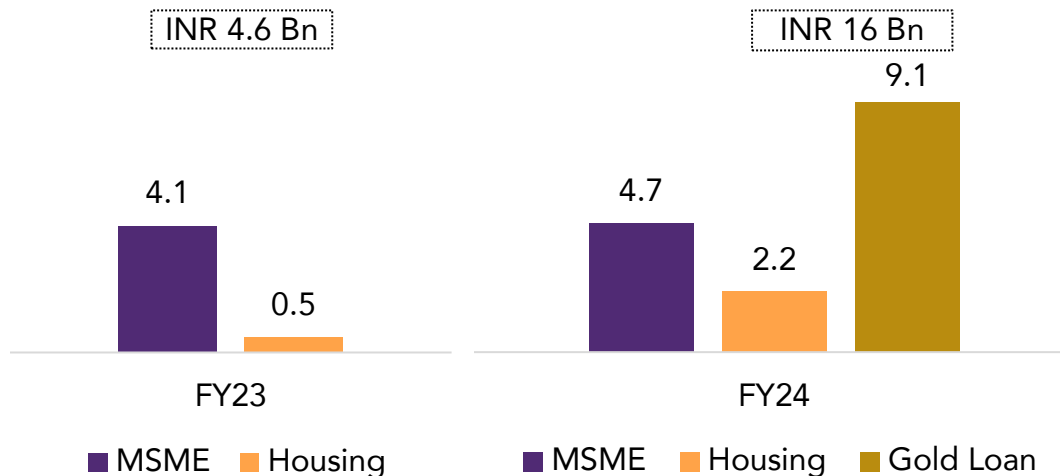
Scaleup disbursement under Colending Model

For MSME / Housing Loan / Gold Loan

Colending Systems

- ✓ Multiple BREs for Co-lending conversion with Partner Bank
- ✓ System generated Reconciliation and Settlement reports
- ✓ Generates ROE at the range of 25% - 30%

Colending Disbursement



Loan Journey 2.0

Collection Modules Leading to Better Assets Monitoring

 Acquisition

 Process

 Collection

State of the Art Tele-Calling Centre

~**35%** → ~**65%**
FY 22-23 → FY 23-24

Collection Resolution Improvement

Feet-on-Street Optimisation

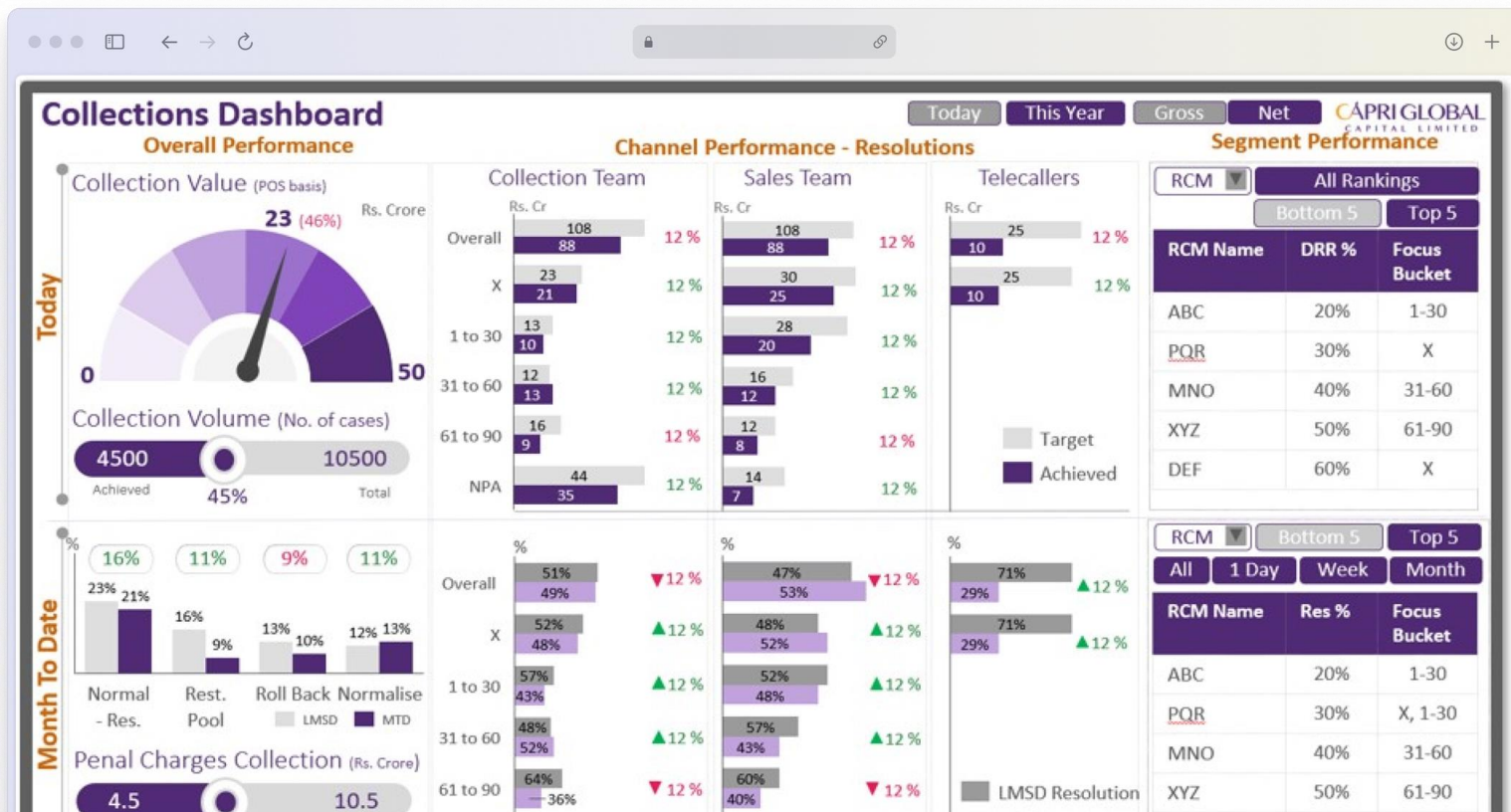
12%
Annual Savings on Collections Human Resources cost

Total Cases Resolved by Tele-Calling Centre

1600 → **3200**
FY 22-23 → FY 23-24

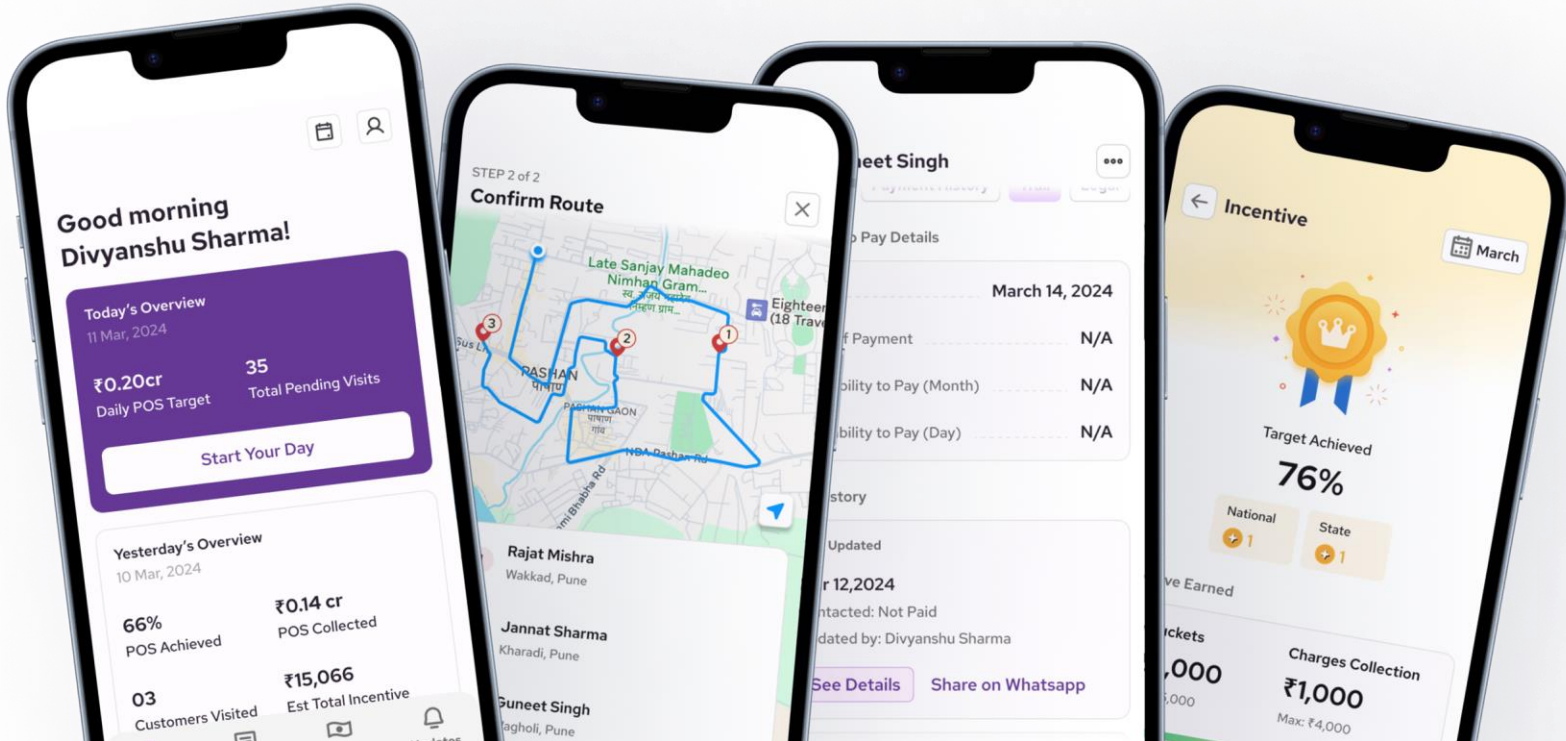
State-of-the-Art Analytics Dashboard

Granular and Live monitoring of assets quality



Application for Collection Team

Collect Xpress

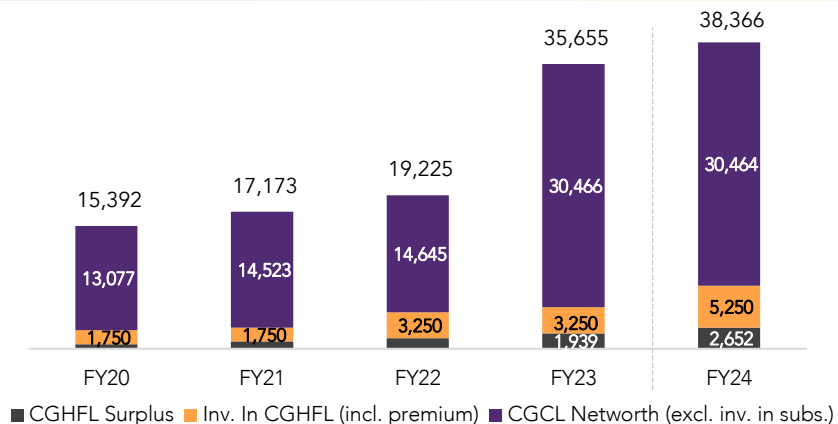


Financial Performance

Strong and Well Funded Balance Sheet

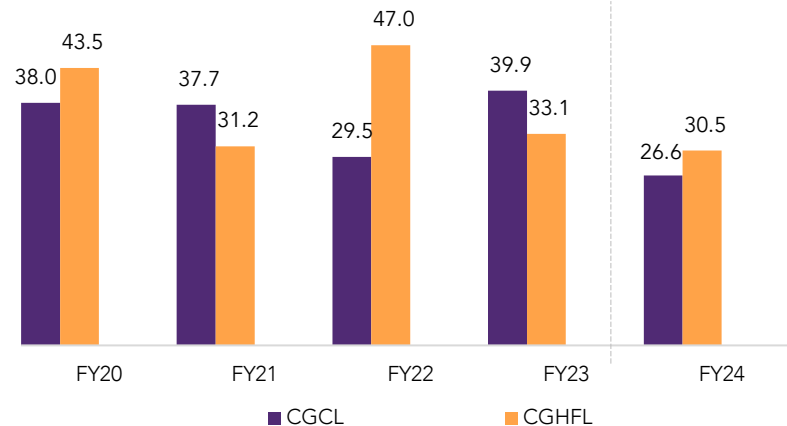
Foundation Laid for A Fast-Growing Business

Consolidated Network (INR Mn)



NOTE: Consol. Network of FY24 includes network of Capri Loans Car Platform Pvt. Ltd. of Rs 99.8 Mn

Capital Adequacy (%)



Strong Capital Adequacy

Adequate Liquidity

Access To New Credit Lines

Rating Upgrades

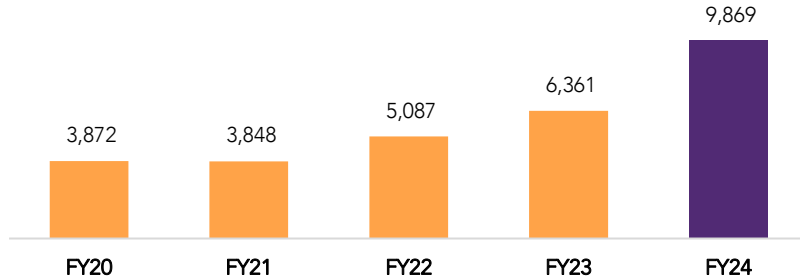
Accelerated Growth

Diversified Funding Sources

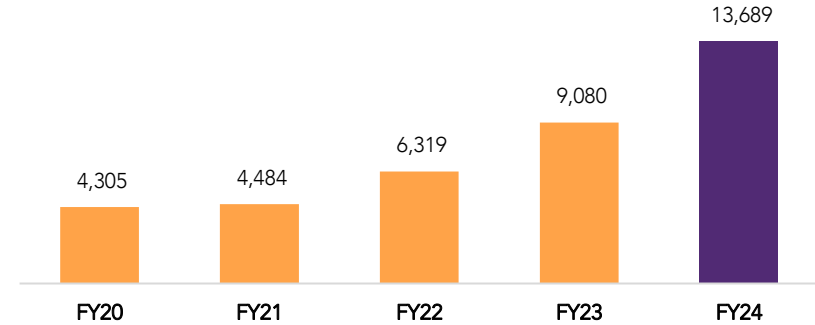
Financial Performance

Galloping Growth Over The Years

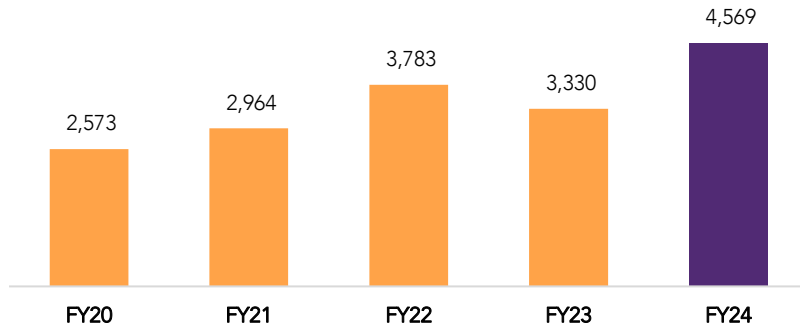
Net Interest Income (INR Mn)



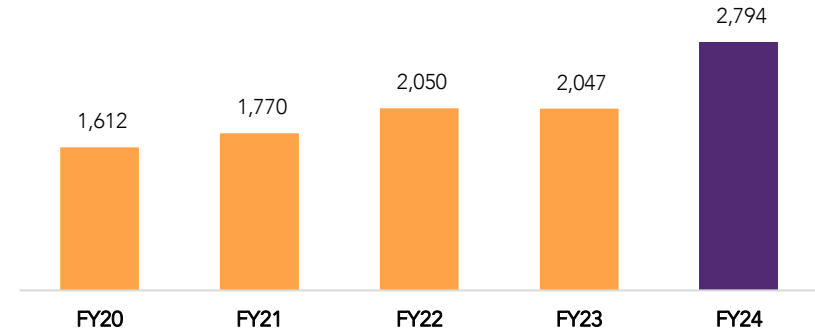
Net Income (INR Mn)



Operating Profit (INR Mn)



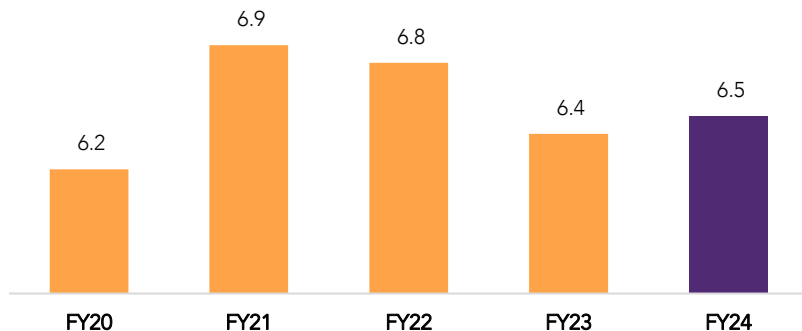
Profit After Tax (INR Mn)



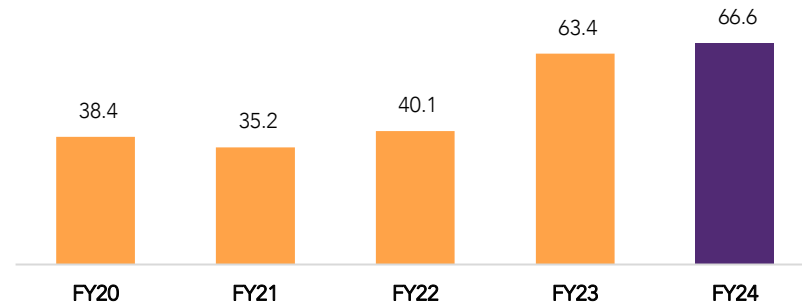
Key Ratios

Consistent Improvement

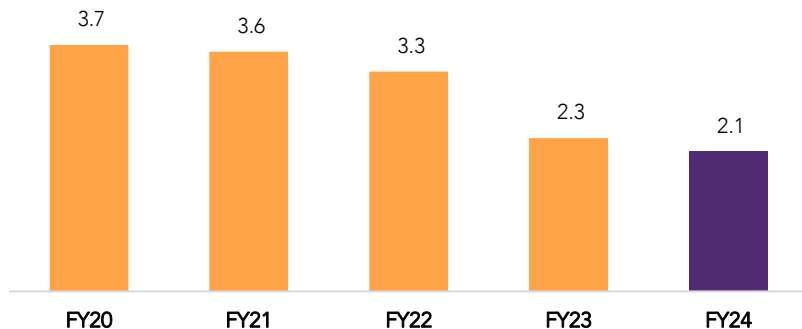
Spreads (%)¹: Cycle Turning



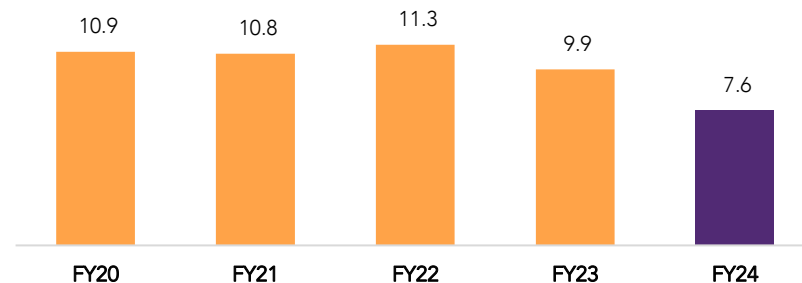
C/I (%) : Impacted By Gold Loan Opex



Return on Average Assets (%) : Short Term Impact



Return on Average Equity (%) : Short Term Impact



1. Annual spreads are calculated as difference of Average of Quarterly Wtd. YoA over Avg. of Quarterly Wtd. CoF

CGCL Consolidated Income Statement

Annual Comparison

Profit and Loss A/c	FY20	FY21	FY22	FY23	FY24	INR Mn except stated
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	New businesses contributing to robust non-interest income
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	Net Income CAGR of 34% from FY20-FY24
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	
<i>Earnings per share (Diluted) (INR)</i>	<i>9.2</i>	<i>10.0</i>	<i>11.1</i>	<i>2.5</i>	<i>3.4</i>	FY23 & FY24 EPS is considering the effect post Stock-Split

CGCL Consolidated Balance Sheet

Annual Comparison

Balance Sheet	FY20	FY21	FY22	FY23	FY24	INR 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	1,04,069	
Other liabilities	697	3,269	4,219	7,246	9,062	
Total liabilities	44,455	58,131	71,528	1,18,013	1,51,497	← ~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	1,34,212	← ~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	1,18,013	1,51,497	

CGCL Consolidated Earnings

Du Pont Analysis

ROA Tree (%)	FY20	FY21	FY22	FY23	FY24
Interest income	15.4	13.1	13.0	12.3	13.5
Interest expenses	6.5	5.6	5.1	5.6	6.2
Net interest income	8.9	7.5	7.8	6.7	7.3
Other income	1.0	1.2	1.9	2.9	2.8
Fees	0.9	1.2	1.7	1.2	0.8
Other income	0.1	0.0	0.2	1.6	2.0
Net income	9.9	8.7	9.7	9.6	10.2
Operating expenses	4.0	3.0	3.9	6.1	6.8
Employee expenses	2.7	1.9	2.7	4.3	4.6
Other expenses	1.2	1.0	1.2	1.8	2.1
Operating profit	5.9	5.8	5.8	3.5	3.4
Provisions	0.8	1.2	1.6	0.7	0.7
ECL provisions	0.7	1.1	1.0	0.1	0.5
Write-offs	0.1	0.1	0.7	0.6	0.1
Profit before tax	5.1	4.6	4.2	2.8	2.7
Taxes	1.4	1.1	1.0	0.7	0.6
Profit after tax (RoA)	3.7	3.4	3.2	2.2	2.1

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

Retail Business



Ravish Gupta
(Business Head - Gold Loans)
Ex-IFL Finance, GE Money, HDFC Bank with 20Y of experience; BCA., MDP (IIM-K, IIM-B)
Vintage with CGCL: 2Y 6M



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 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



Magesh Iyer
(Chief operating Officer)
Ex-Incred Finance, Reliance Capital, ICICI Bank with over 20Y of exp.; B.Com, PGDBA
Vintage with CGCL: 1Y 6M



Prasanna Kumar Singh
(Group Collections Head)
Ex-Bajaj Finance & PNB HF with over 20Y experience; LLB, MBA
Vintage with CGCL: 3Y 1M



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-IFL 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 9M

Technology & Data Analytics



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-BRIDGEi2i, Fractal Analytics and Saarthi.ai with over 10Y exp.; B. Tech (IIT, Roorkee)
Vintage with CGCL: 1Y 8M

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: 11Y 7M



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 2M



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

ESG & CSR

Environmental Stewardship

Integration of UPI payments from top providers into CGCL system.

OCR Based Documentation, Video KYC and Digital Signatures

50 %

Loan Process Digitized from Origination to Disbursal using Sales Mobility App

Social Responsibility

Significant Women Borrowers serving as Primary Applicants

16.5 %

New to Credit MSME Disbursals

13.5%

New to Credit Housing Disbursals

Corporate Governance

Executive Management overseen by an independent Board of Directors

Board Committees monitor performance of key governance function:

- Audit
- Nomination & Remuneration
- Stakeholder Relationship
- Risk Management
- CSR

And Various CSR Initiatives

Continue To Serve The Underprivileged



1,14,256

Health Initiatives

33,647

Women Empowerment & Livelihood

19,523

Education Initiatives

23,527

Sustainable Environment

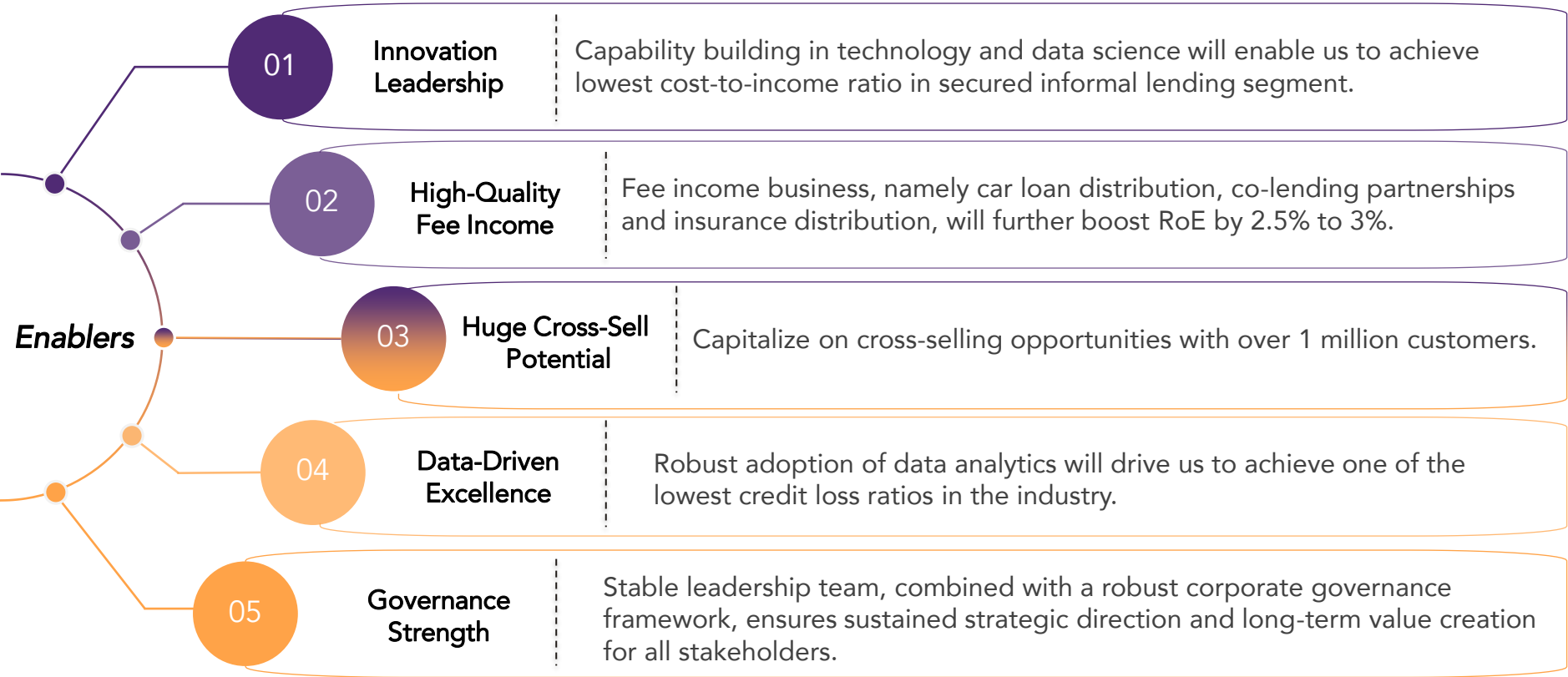
315

Animal Welfare

Note: All figures relate to the number of beneficiaries / projects / initiatives under CGCL's CSR initiatives during FY24; Housing and MSME financing since inception

Outlook for Future..

Targeting INR 500Bn AUM and High-teen RoE by FY29





CAPRI
LOANS

Farz Nibhaatey Hain

Thank You

For Further information, please contact :

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