

January 24, 2025

The Secretary
BSE Limited
Pheeroze Jeejeebhoy Towers
Dalal Street, Fort
Mumbai - 400 001
Scrip Code: 531595

The Secretary
National Stock Exchange of India Limited
Exchange Plaza, 5th Floor
Plot No- 'C' Block, G Block
Bandra-Kurla Complex, Bandra (East)
Mumbai – 400 051
Scrip Code: CGCL

Sub: Investor Presentation Q3FY25

Dear Sir / Madam,

Pursuant to Regulation 30 of SEBI (Listing Obligations & Disclosure Requirements) Regulations, 2015 and further to our letter dated January 09, 2025, intimating Earning Conference Call scheduled on January 27, 2025, we are attaching herewith the presentation titled “CGCL Q3FY25 Investor 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 LOANS

Farz Nibhaatey Hain

Q3FY25 Earnings Presentation

24th January 2025



Business Performance



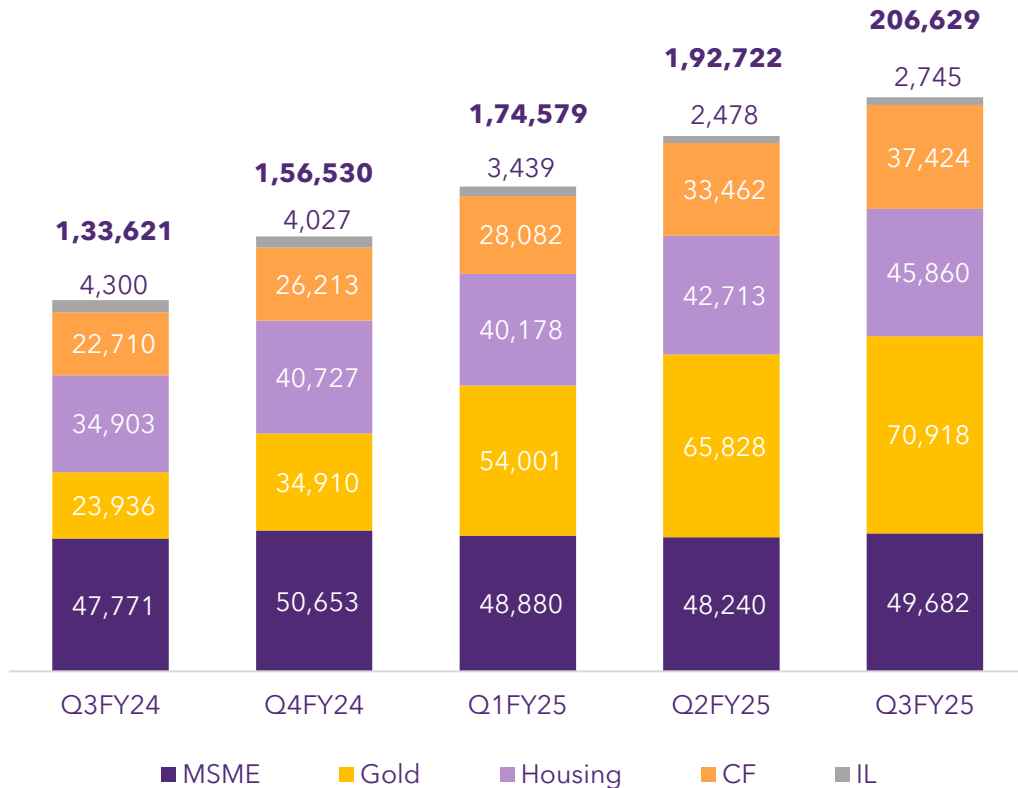
Key Highlights

- Capri Global Capital Ltd. continued the strong growth momentum reaching **Rs206,629mn AUM, increasing 55% YoY**. Consolidated **disbursals touched Rs58,390mn increasing 52% YoY** during Q3FY25. Retail AUM continues to be above 80% of total AUM.
- Housing & Gold loan drive business momentum with **31% YoY and 196% YoY growth** respectively. **Micro LAP**, a newly launched product has already **crossed AUM of Rs1,500mn in just 2 quarters**.
- **Co-Lending AUM reached to Rs36,810mn** in Q3FY25 and now comprise ~18% of total AUM.
- **Car loan distribution of Rs29,720mn** up by ~5% YoY in Q3FY25 with the net fee contribution from the business at Rs292mn.
- Core earnings rise as yields and spreads increase. **NII up 41% YoY** while **Net Income up 30% YoY**.
- **C/I ratio improved strongly** in Q3FY25 to 58.3% vs. peak of 70.5% in Q4FY24 with continued focus on operational efficiency.
- **Credit Cost declined by 55% YoY** and Asset Quality improved as NNPA stood at 1.0% compared to 1.4% in Q3FY24.
- PAT for the Q3FY25 stood at Rs1,281mn, **a strong growth of 88% YoY; highest-ever quarterly PAT**.
- Return metrics continue to improve with **RoAE increased to 12.6%** and **RoAA reaching 2.8% in 3QFY25**.
- **Expanded geographical presence** with consolidated branch count 1,066 (+147 YoY/+69 QoQ); cons. staff count at 11,022 (up 13% YoY).

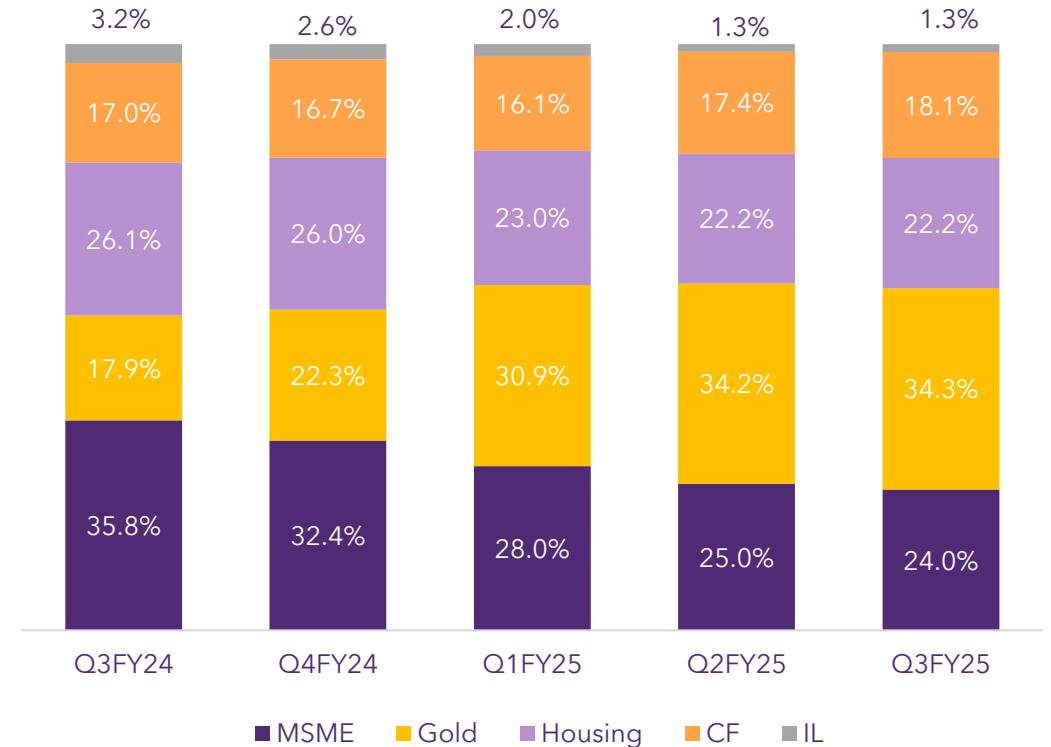
Business Update

Consolidated AUM Up 55% YoY

AUM Break Up (₹ Mn)



Composition of AUM (%)



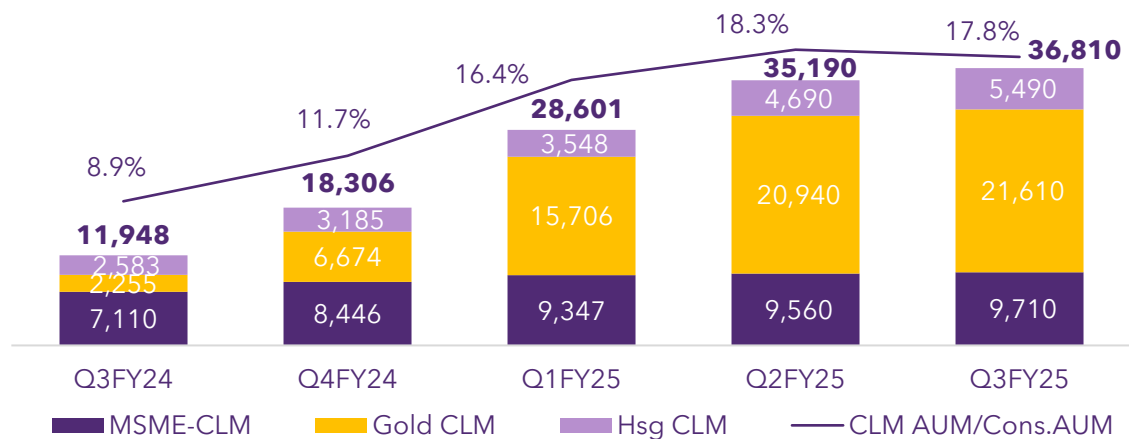
• MSME, Gold, and Housing AUM values are inclusive of co-lending and Directly Assigned AUM. Refer next slide for further details.

Note: MSME AUM includes Small Business Loans & Micro LAP

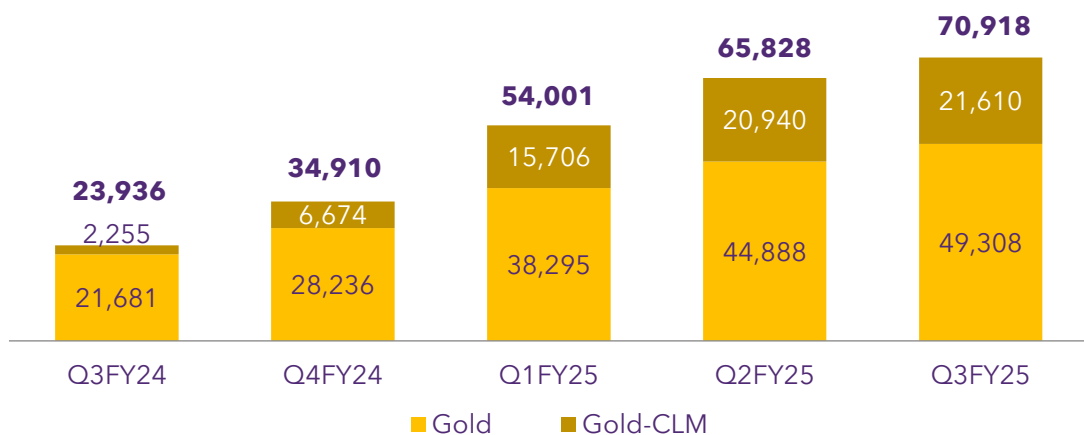
Retail AUM

Co-Lending AUM showing Steady Growth

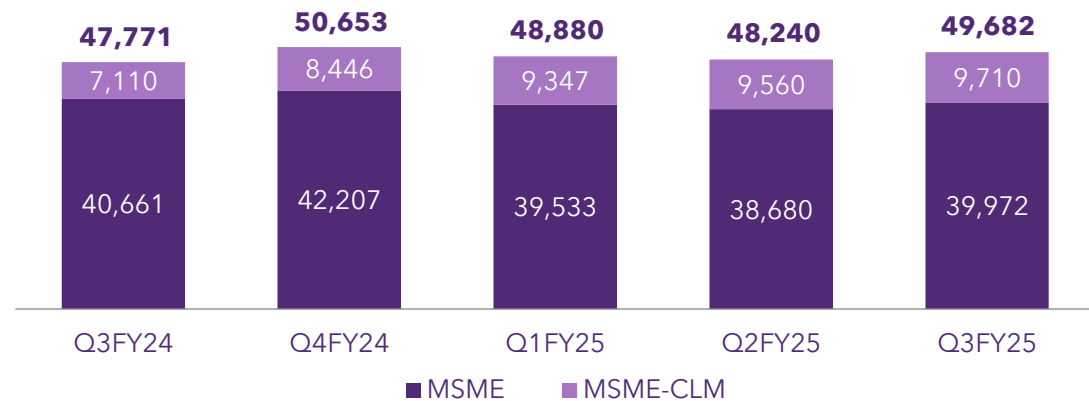
Co-Lending AUM (₹ Mn)



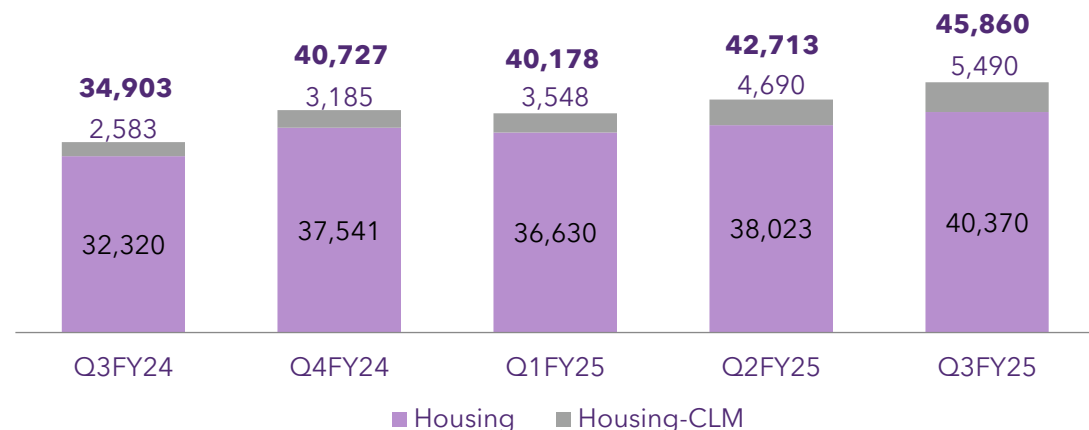
Gold AUM (₹ Mn)



MSME AUM (₹ Mn)



Housing AUM (₹ Mn)

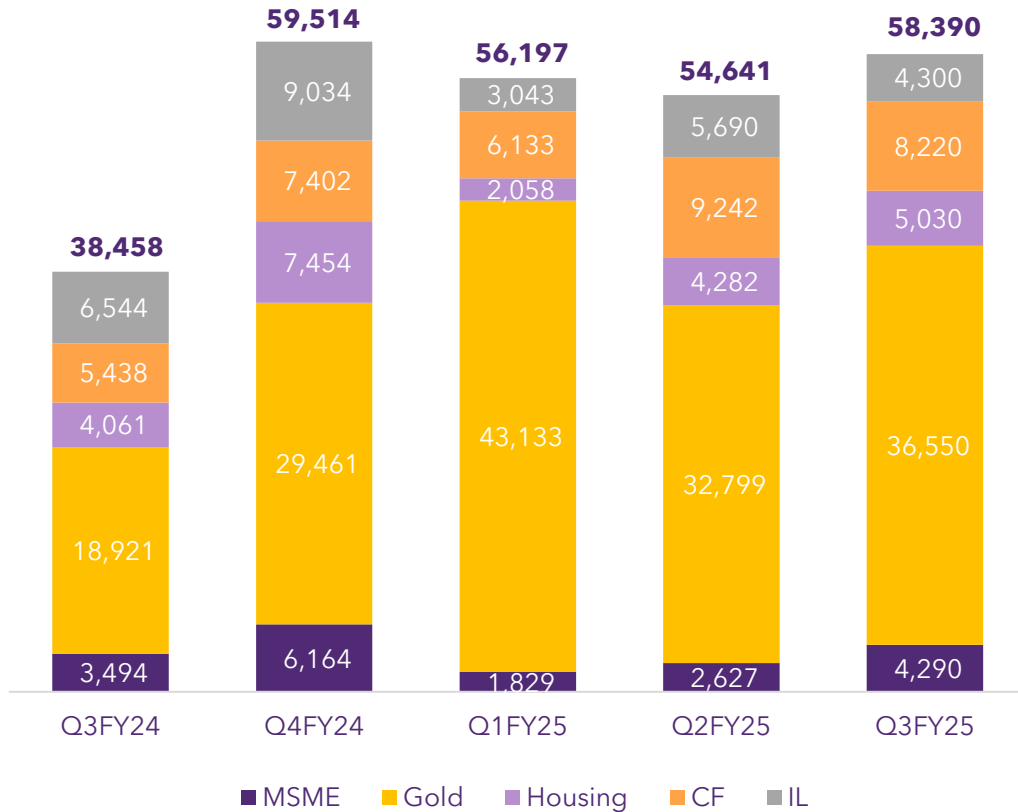


As at the end of indicated period; Co-lending includes Direct Assignment; CLM: Co-Lending

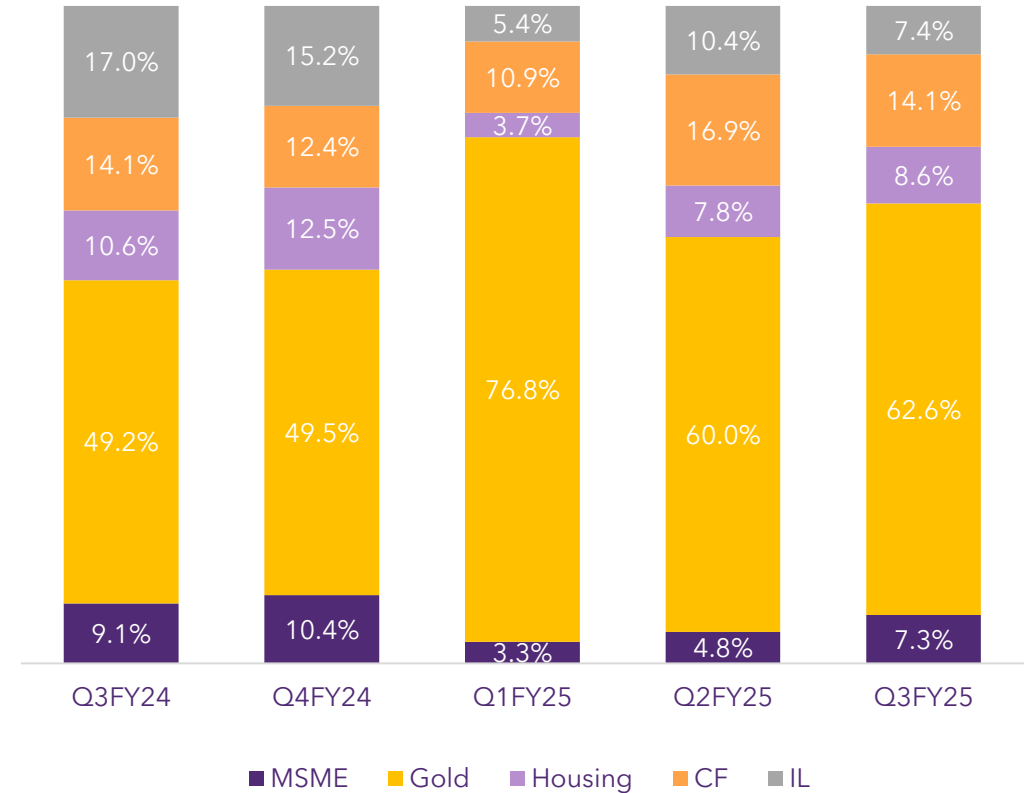
Disbursals

Sustained Momentum In Disbursals, Rise of 52% YoY

Segmental Disbursals (₹ Mn)



Composition of Segmental Disbursals (%)

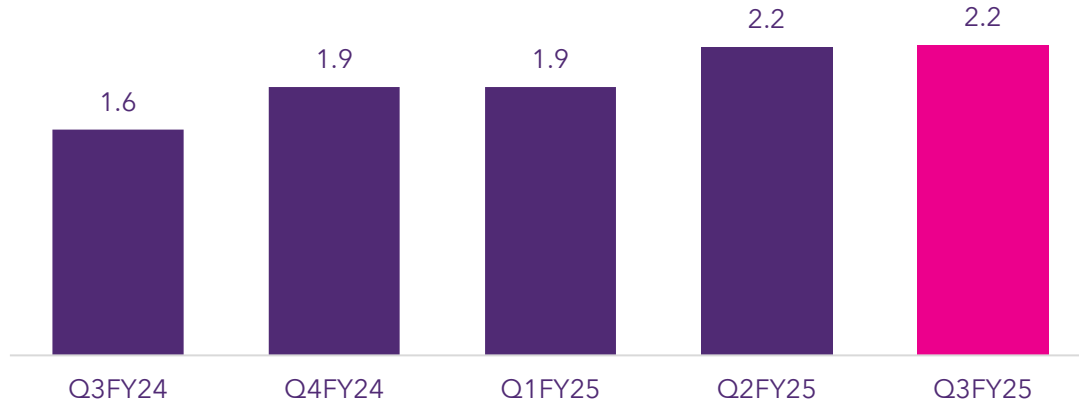


Note: Disbursals under IL includes short term facility against debt securities.

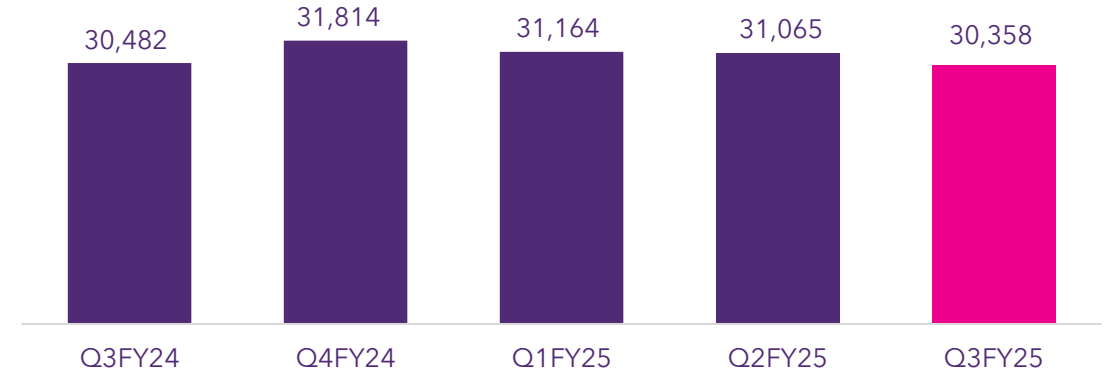
MSME Business Update

Well-Diversified Book by Geography

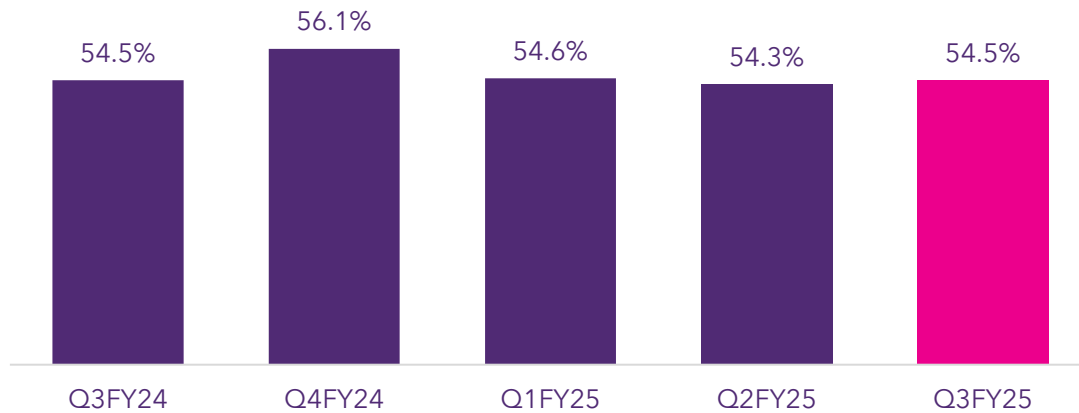
Average Ticket Size (Incr. Disbursals) (₹ Mn)



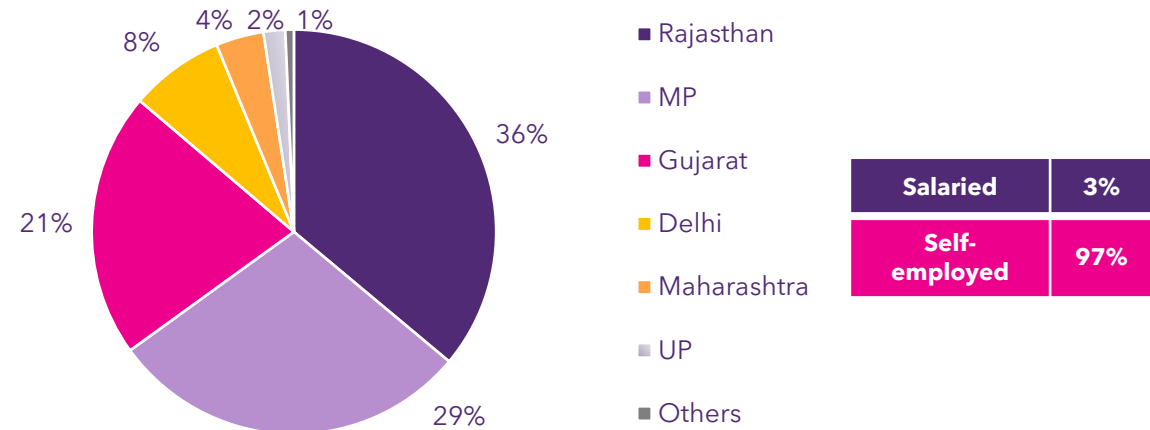
Live Accounts*



Loan to Value (%) (Incremental Disbursals)



Geographical Distribution (Value-Wise)*

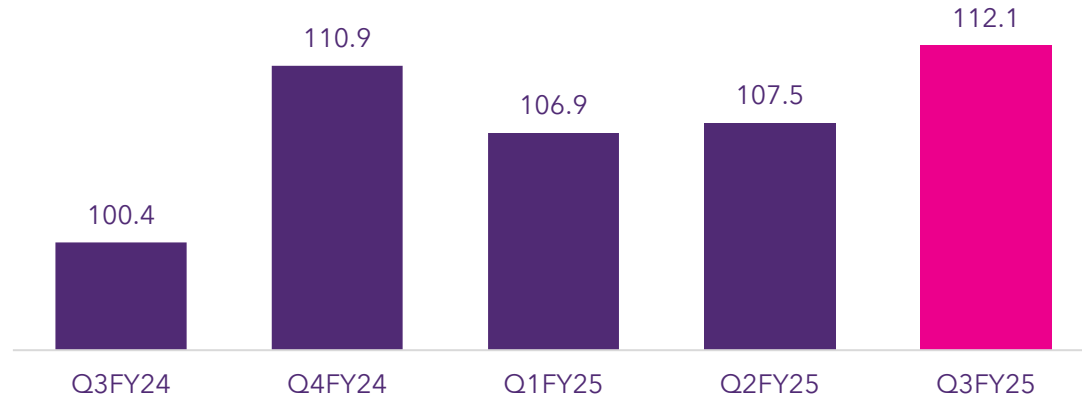


* As at the end of period indicated

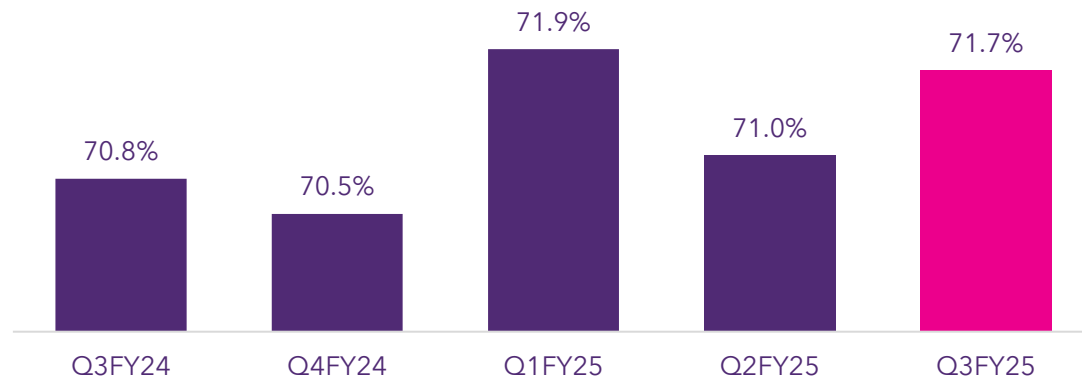
Gold Loan Business Update

Strong Growth Continues with a Rise In Yields

Average Ticket Size (On Portfolio) (₹)*

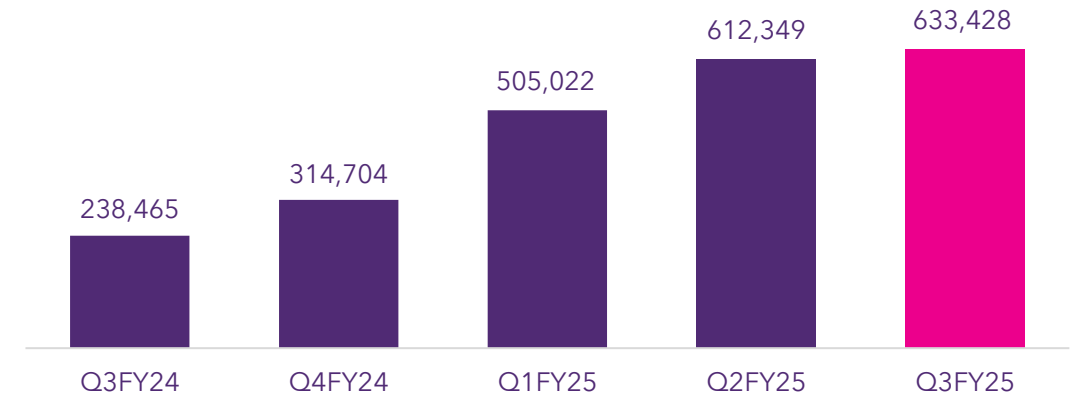


Loan to Value (%) (Incremental Disbursals)

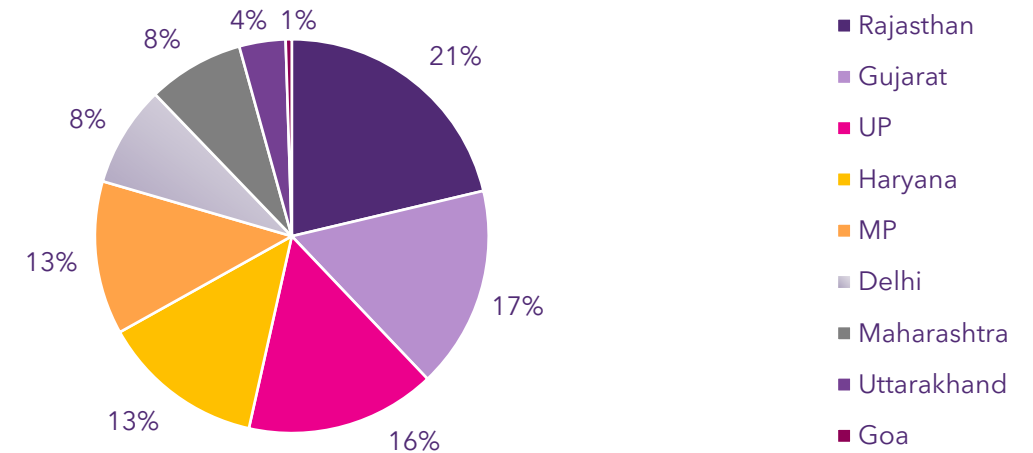


* As at the end of period indicated

Live Accounts*



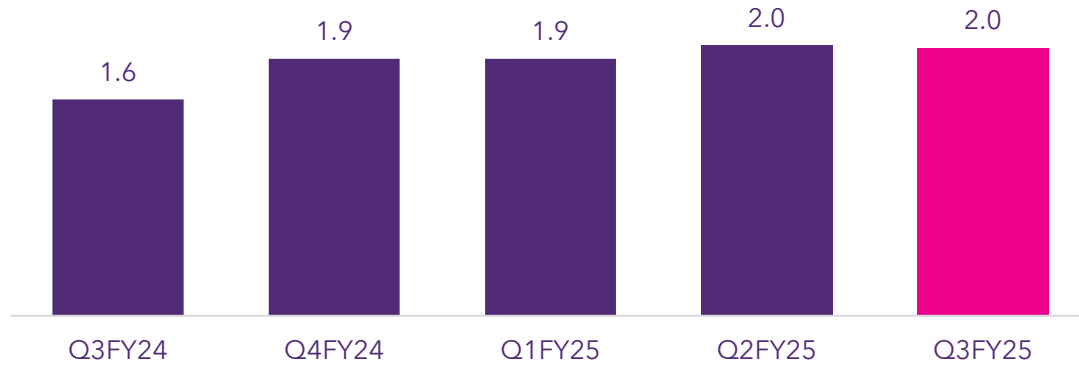
Geographical Distribution (Value-Wise)*



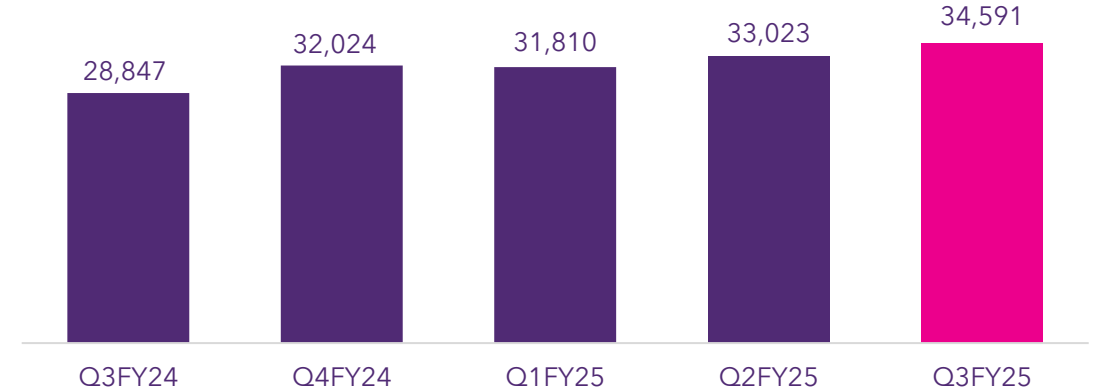
Housing Finance Business Update

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

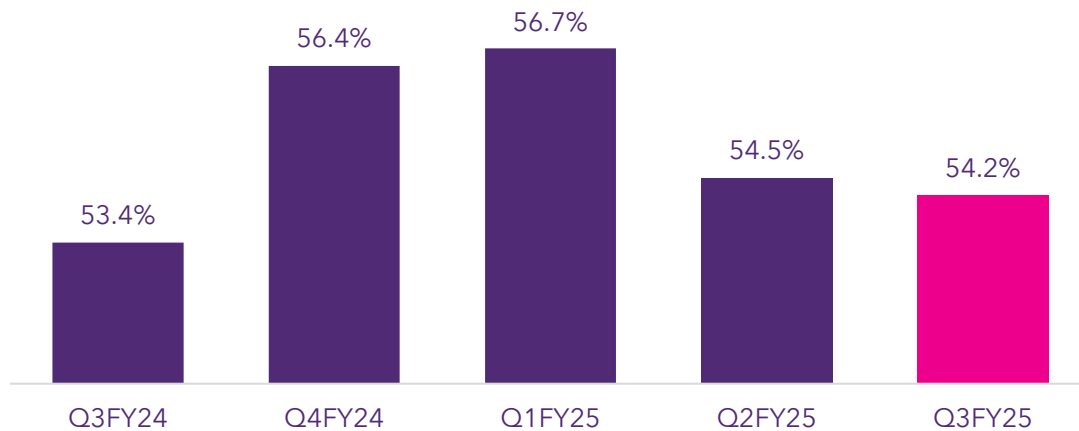
Average Ticket Size (Incr. Disbursals) (₹ Mn)



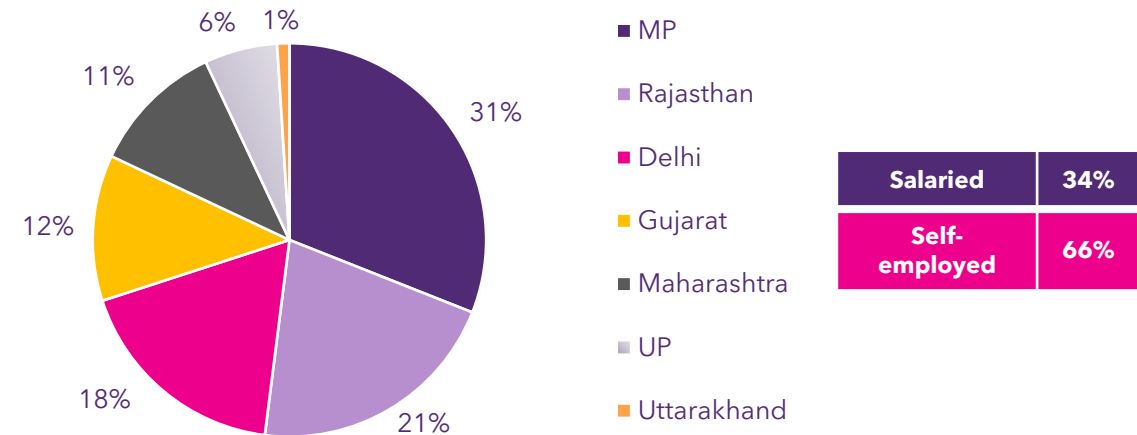
Live Accounts*



Loan to Value (%) (Incremental Disbursals)



Geographical Distribution (Value-Wise)*



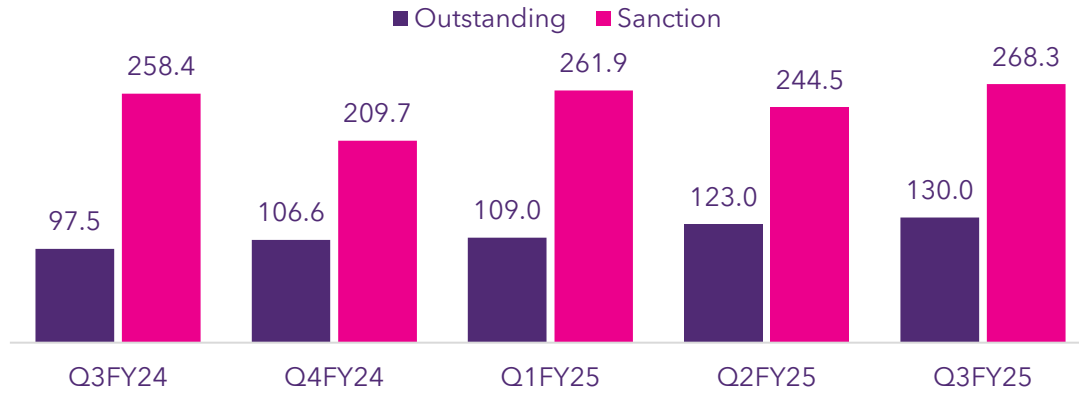
Salaried	34%
Self-employed	66%

* As at the end of period indicated

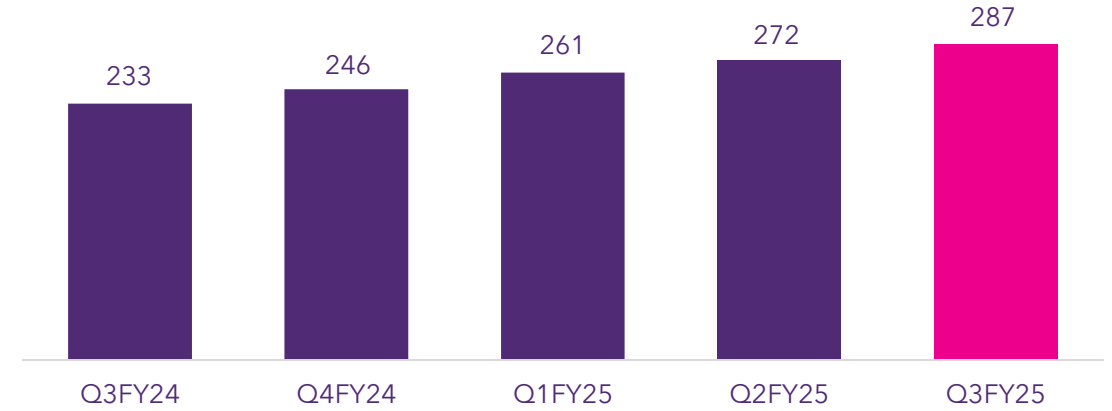
Construction Finance Business Update

Strong Pipeline of New Accounts; AUM Growth of 65% YoY

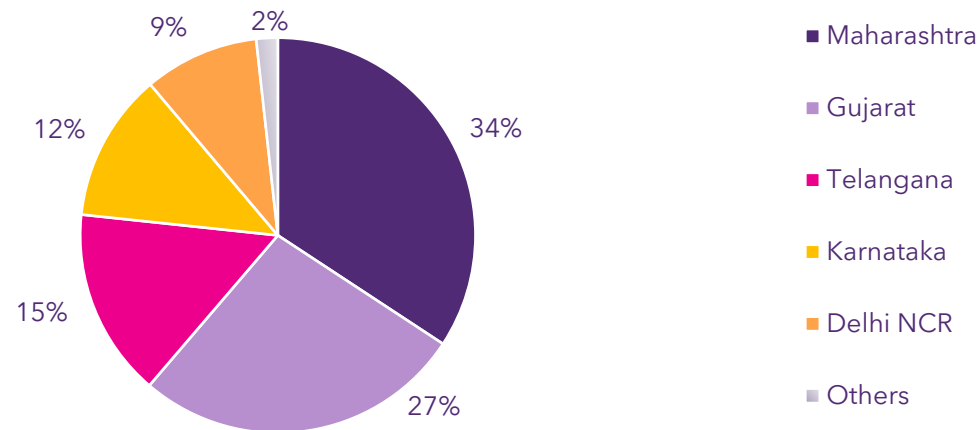
Average Ticket Size (Incr. Disbursals) (₹ Mn)



Live Accounts*



Geographical Distribution (Value-Wise)*



* As at the end of period indicated

Car Loan Origination

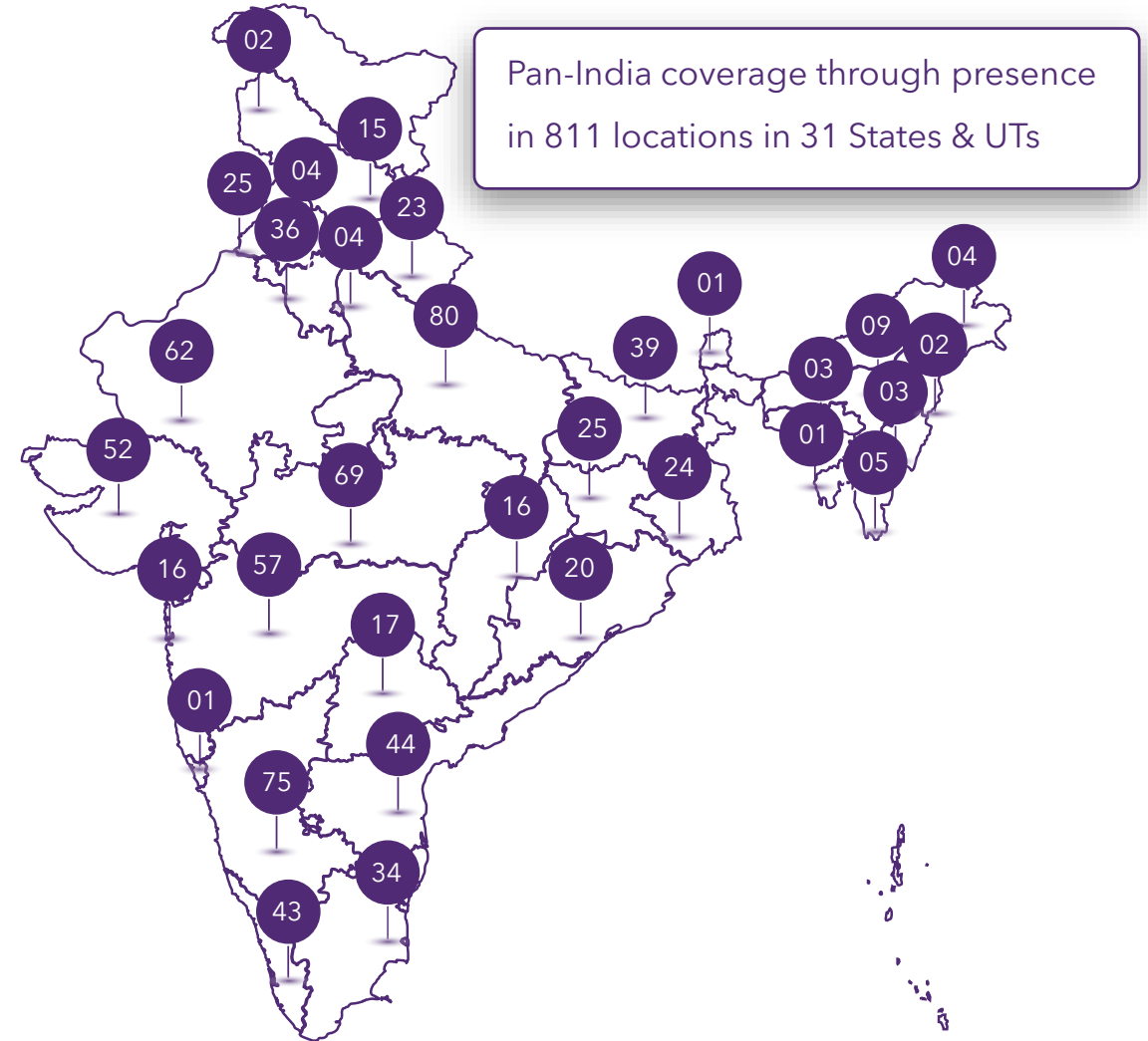
Pan-India Presence

Partner Banks



Total Locations (Branches + Feet-on-Street)

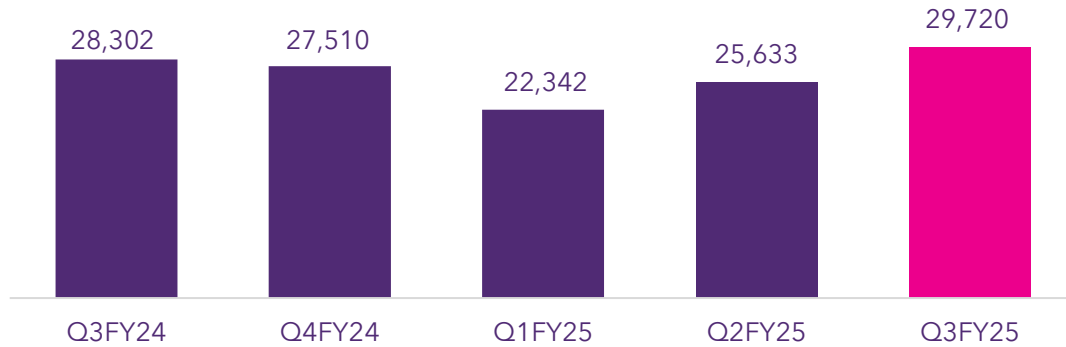
Q3FY24	Q4FY24	Q1FY25	Q2FY25	Q3FY25
714	788	788	788	811



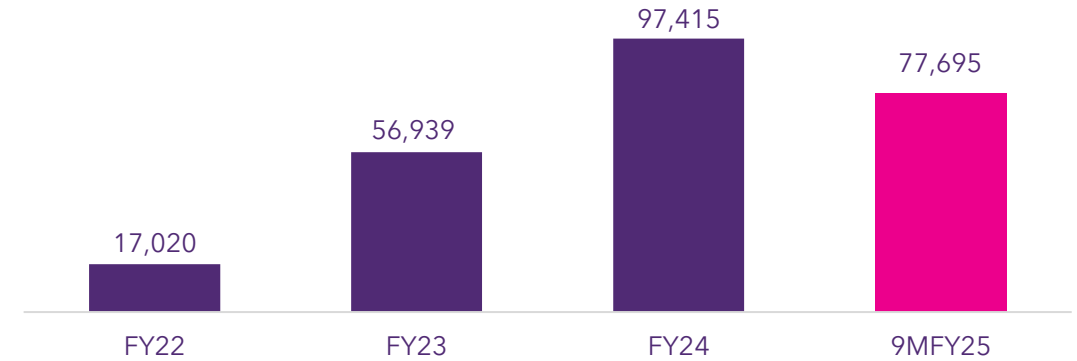
Car Loan Origination

Resilient Loan Originations: 5% YoY Increase Despite Auto Industry Headwinds

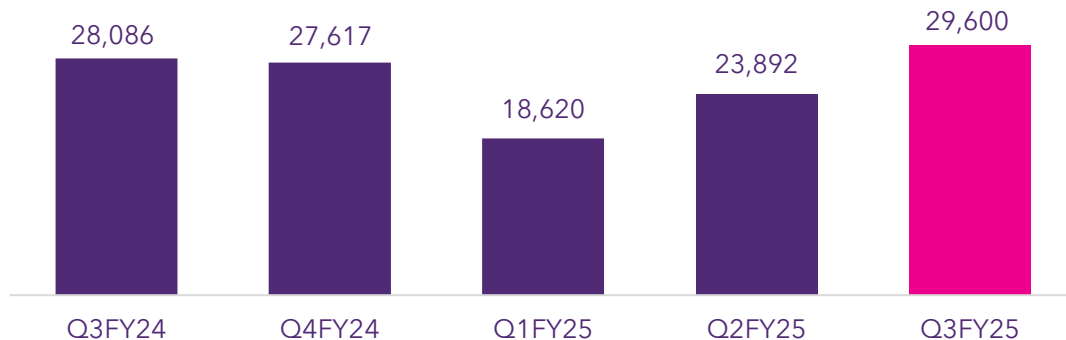
Consistently Rising Loan Originations (₹ Mn)^



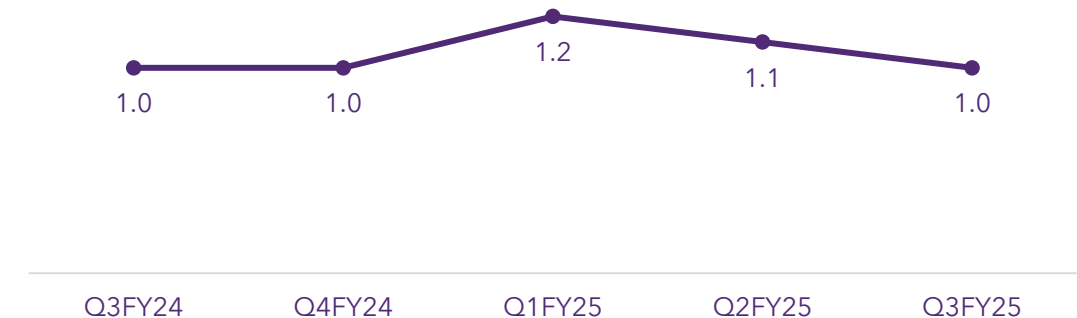
Loan Originations Full Year Basis (₹ Mn)^



Loan Originations By Volume (Nos.)^



Average Ticket Size (₹ Mn) *^



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

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

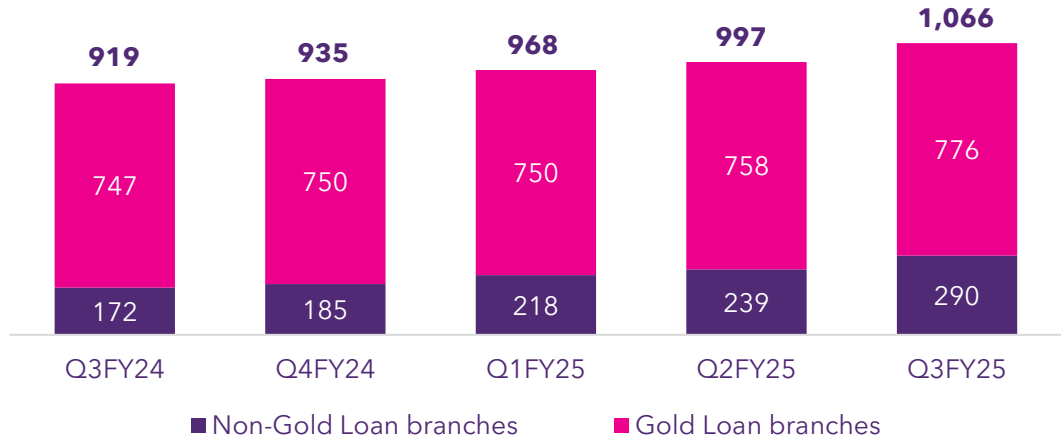
Network Strength



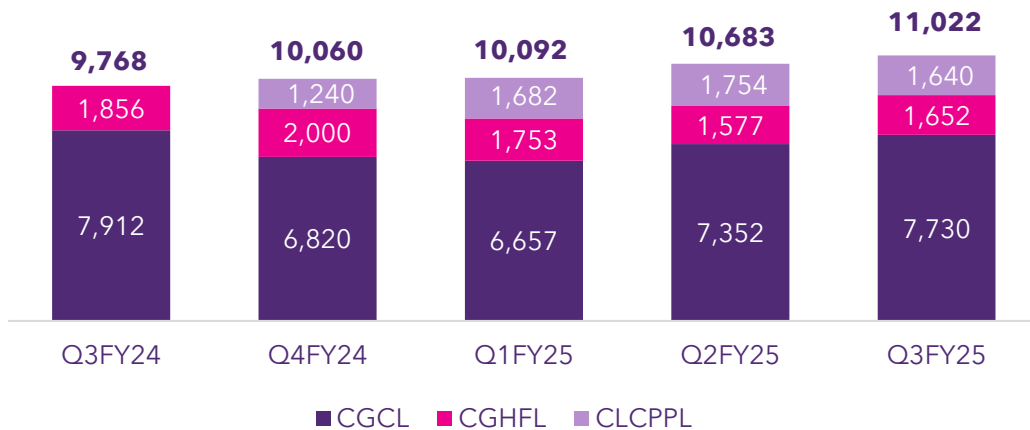
Network Strength

Operational Expansion to Support Growth of New Businesses

Branch Addition



Headcount Addition



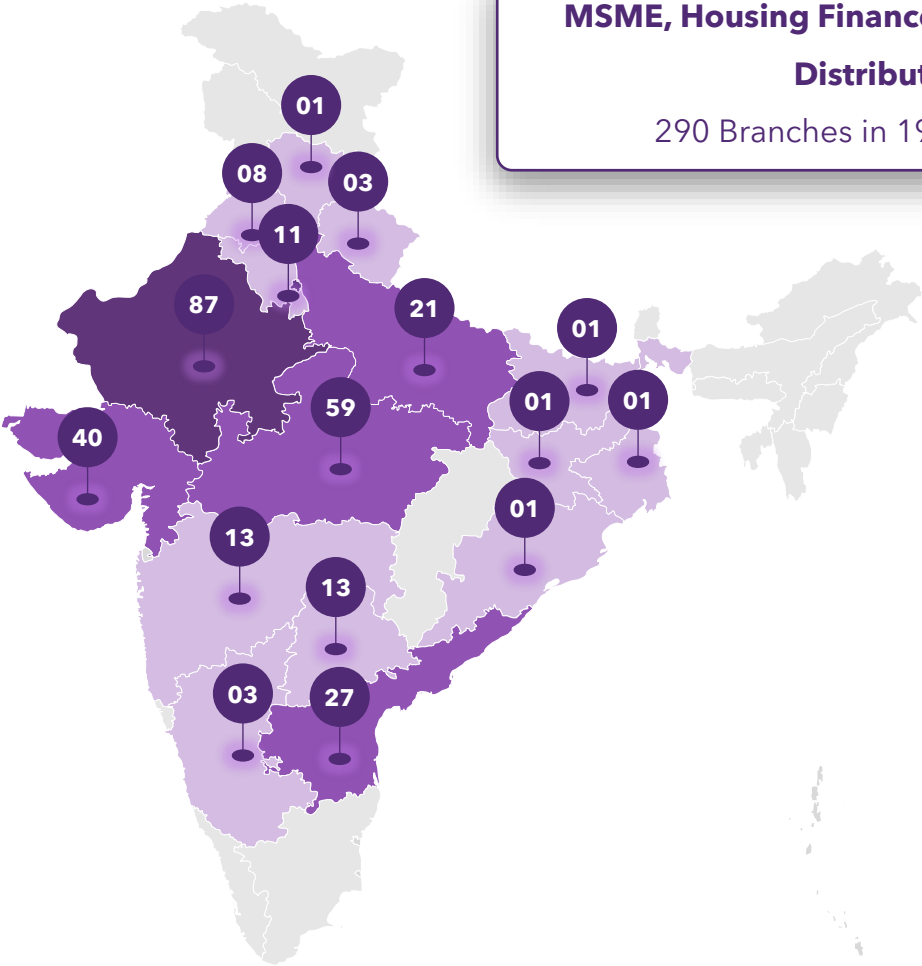
^Branch data excluding HO & Support Offices

- Increased branch network with a net addition of 69 branches during Q3FY25. Total branch network stood at 1,066 branches vs. 997 branches in Q2FY25.
- MSME, Micro LAP and Housing operated through 269 branches in 12 States and UTs.
- Gold Loan network increased to 776 branches across 31 states and UTs by end of Q3FY25.
- Construction Finance continued to have 3 dedicated branches - Bengaluru, Hyderabad, and Ahmedabad.
- Car Loan distribution locations stood at 811 in Q3FY25. The branch presence was consolidated into 18 branches.
- In addition, the Company has a dedicated tech centres in Gurugram, Bengaluru & Noida (not counted as a branches).

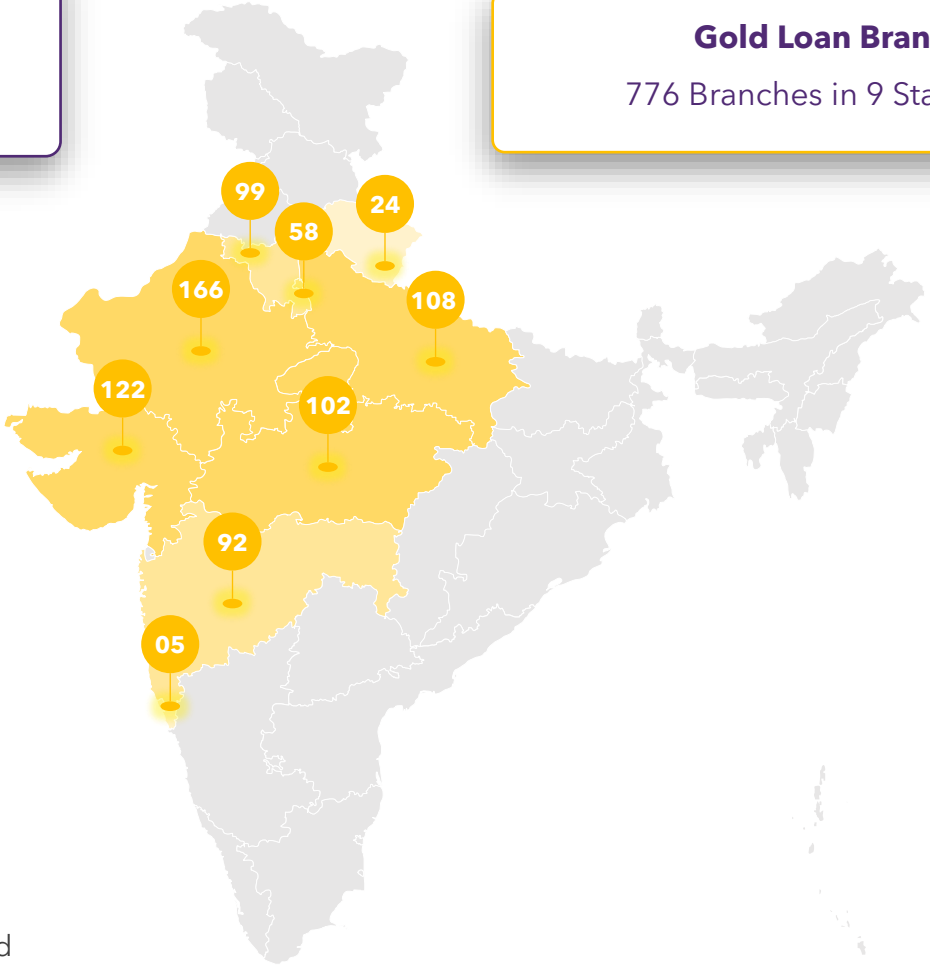
Geographical Footprint

Continuous Expansion; Presence in Major Centres

MSME, Housing Finance, CF, and Car Loan Distribution
 290 Branches in 19 States & UTs



Gold Loan Branches
 776 Branches in 9 States & UTs



■ MSME ■ Gold

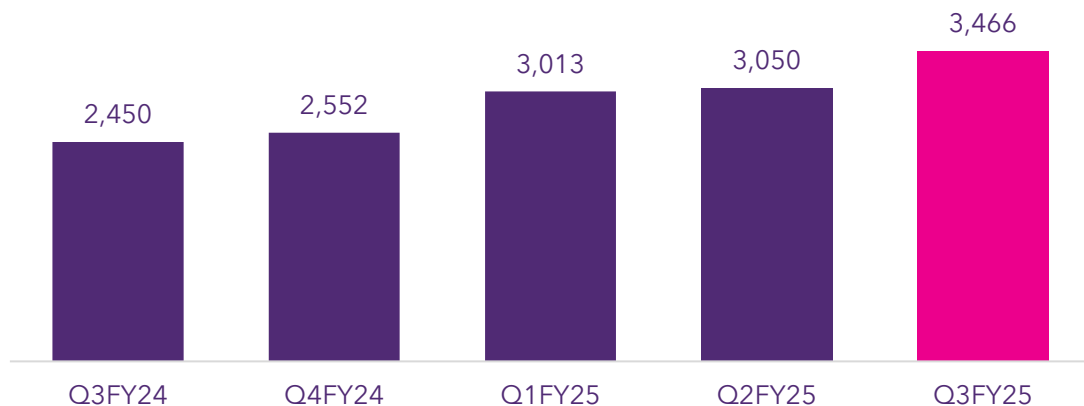
Quarterly Earnings Performance



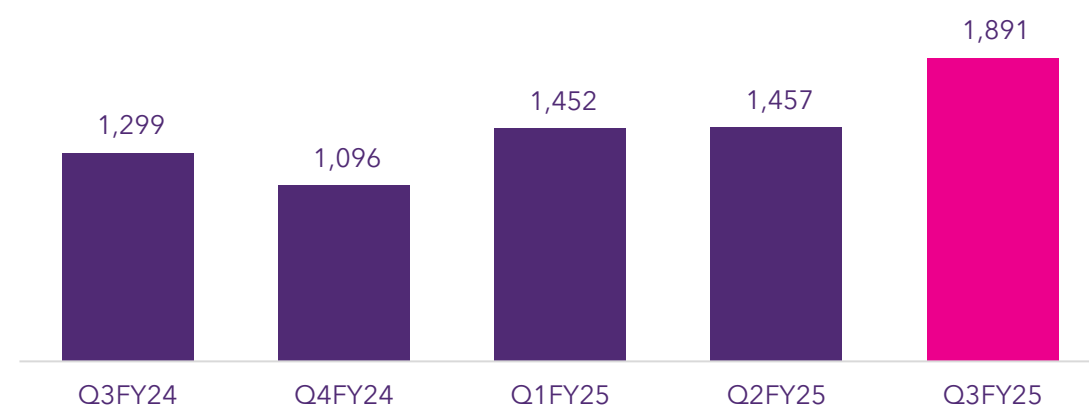
Performance Highlights

Operational Efficiency Results in 88% YoY Increase in PAT

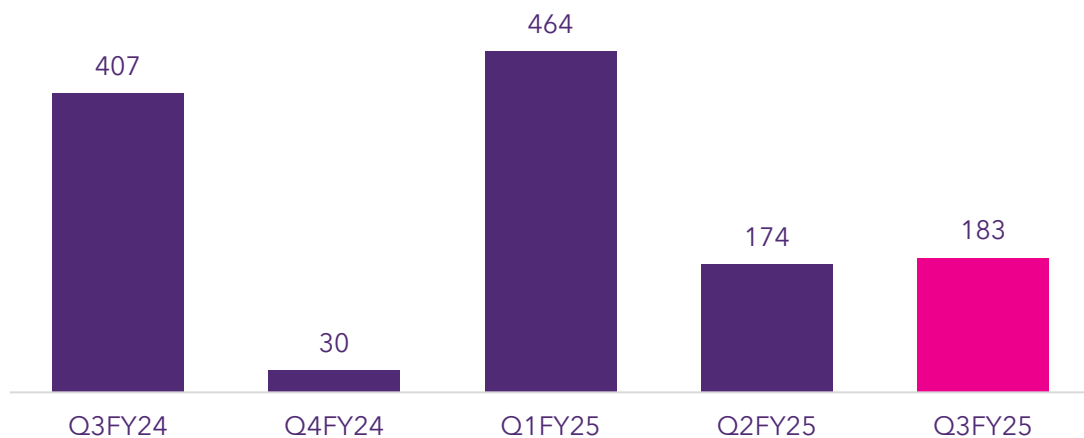
Net Interest Income (₹ Mn)



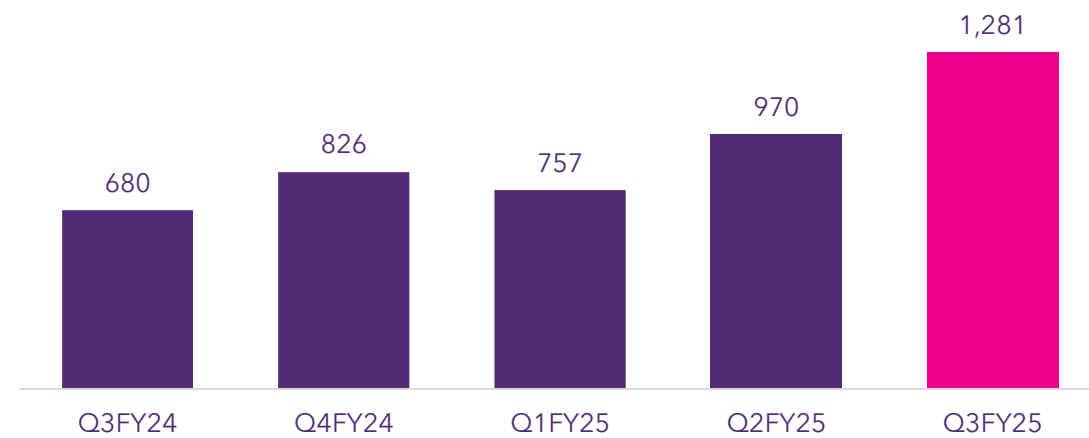
Operating Profit (₹ Mn)



Credit Costs (₹ Mn)



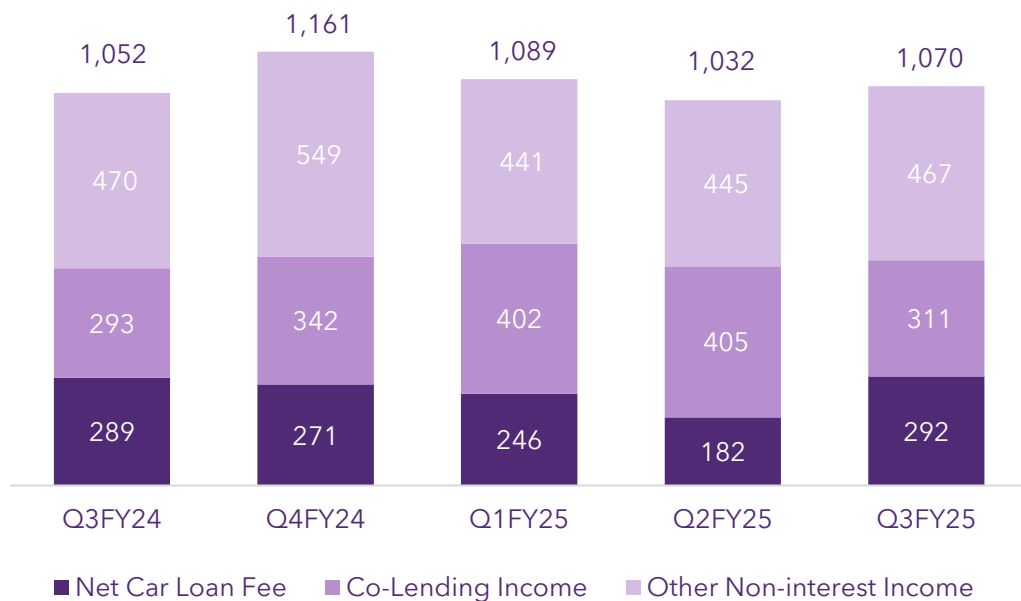
PAT (₹ Mn)



Non-Interest Income

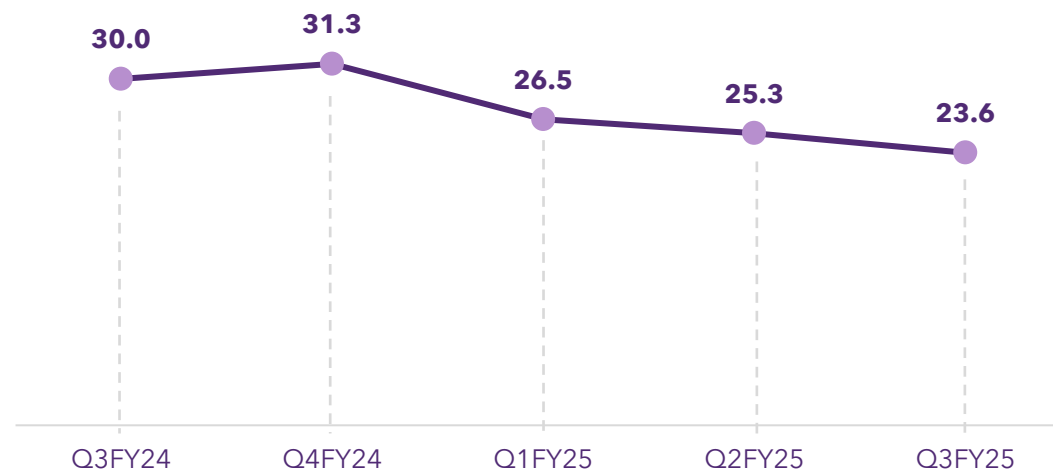
Sustained Momentum in Fee Income Driven by Co-lending and Insurance Distribution

Net Non-Interest Income (₹ Mn)*



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

Non-Interest Income / Net Income (%)

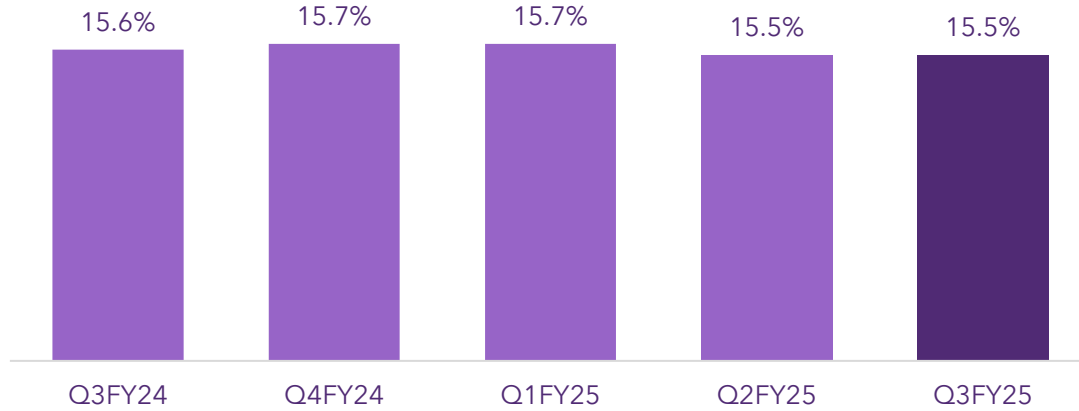


- Generated Rs 389Mn net fee income from insurance distribution in 9MFY25
- Distribution partnership with 18 insurance companies (Life Insurance - 9, General Insurance - 5, Health Insurance - 4).

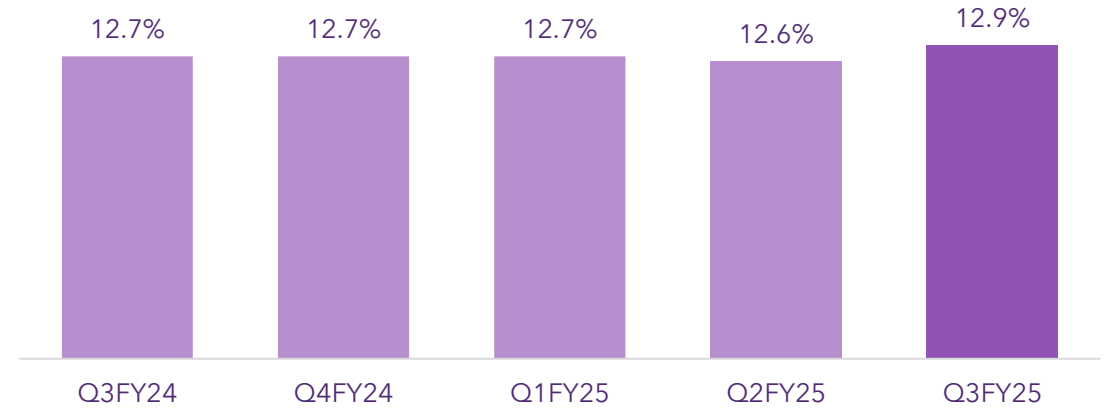
Loan Yields & Margins

Uptick in Housing Finance and Gold Loans Yields

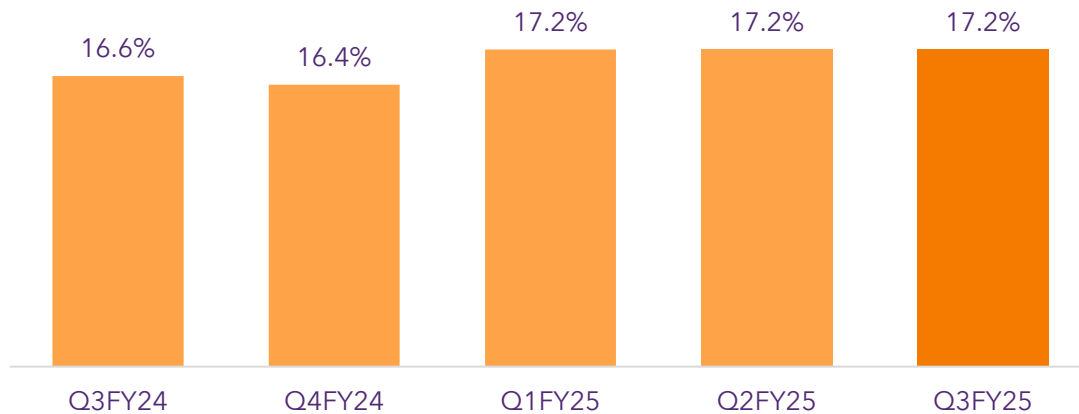
MSME (%)



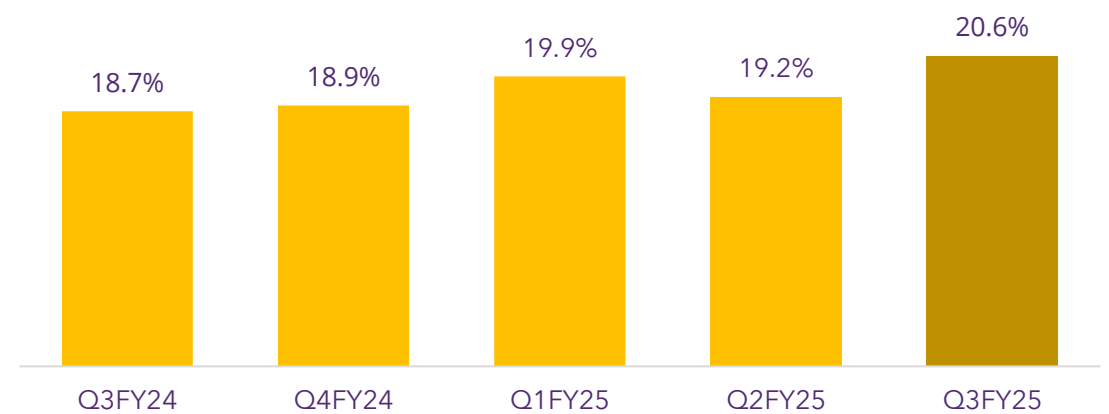
Housing Finance (%)



Construction Finance (%)



Gold Loans (%)

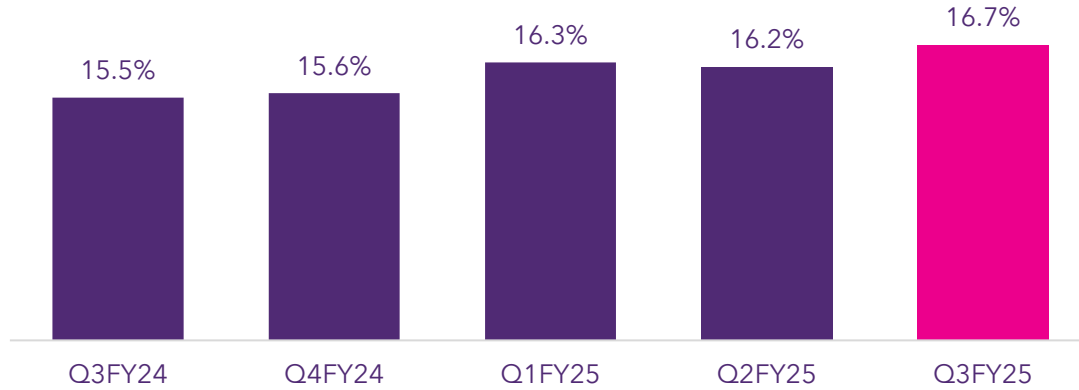


Note: Weighted average yield on outstanding loans as at the end of period indicated

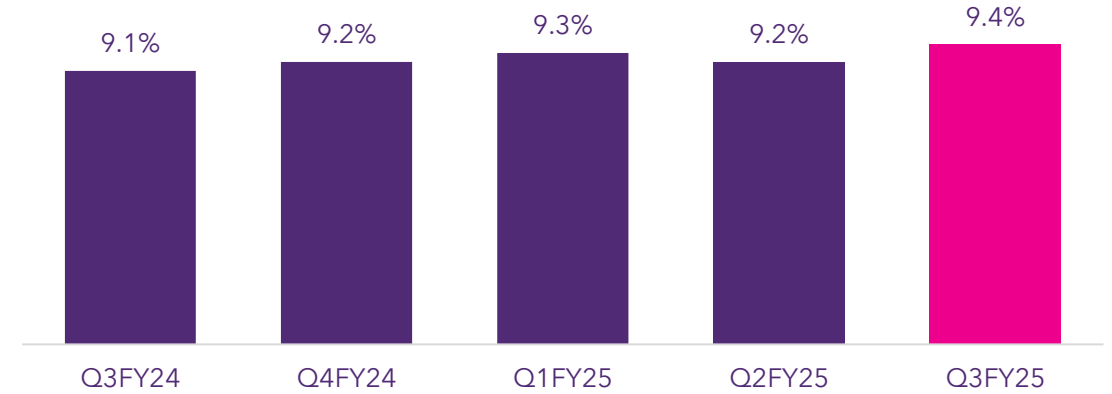
Loan Yields & Funding Cost

Expansion in Margins and Spreads

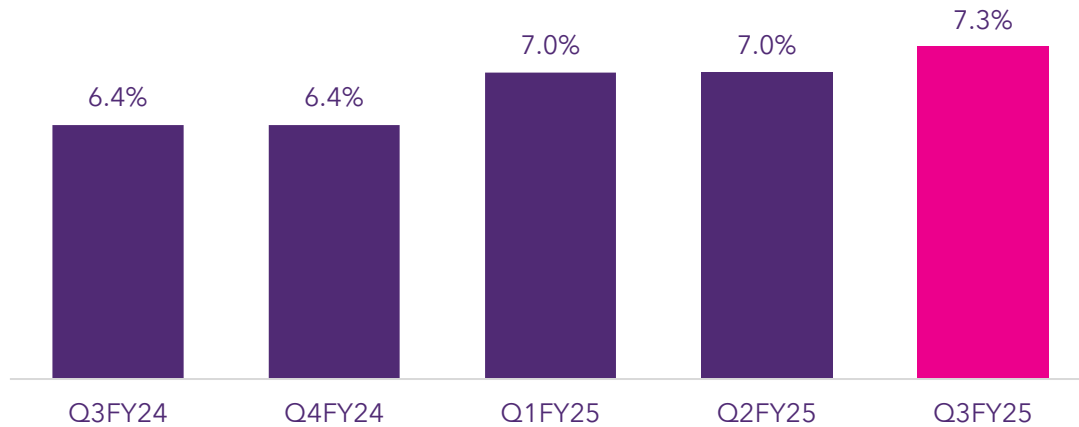
Yield on Advances (Wtd. Avg.) (%)



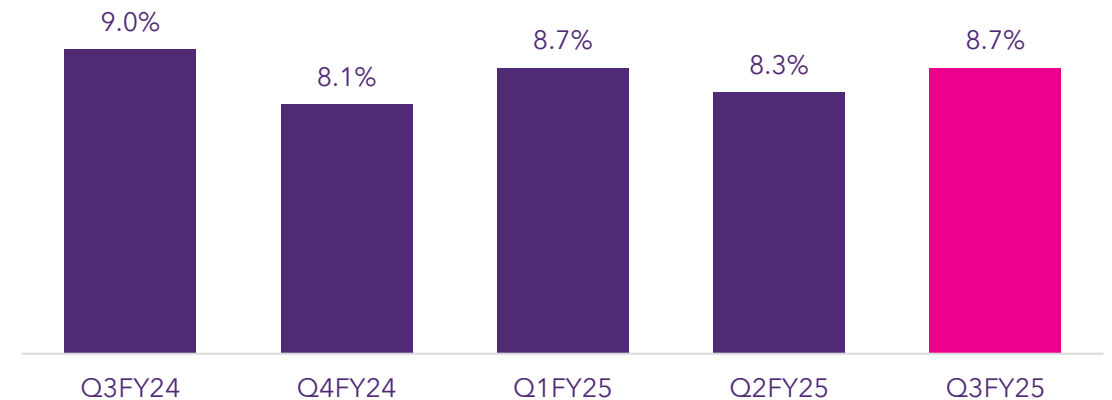
Cost of Funds (Wtd. Avg.) (%)



Spreads (YoA - CoF) (%)



Net Interest Margin (%)^

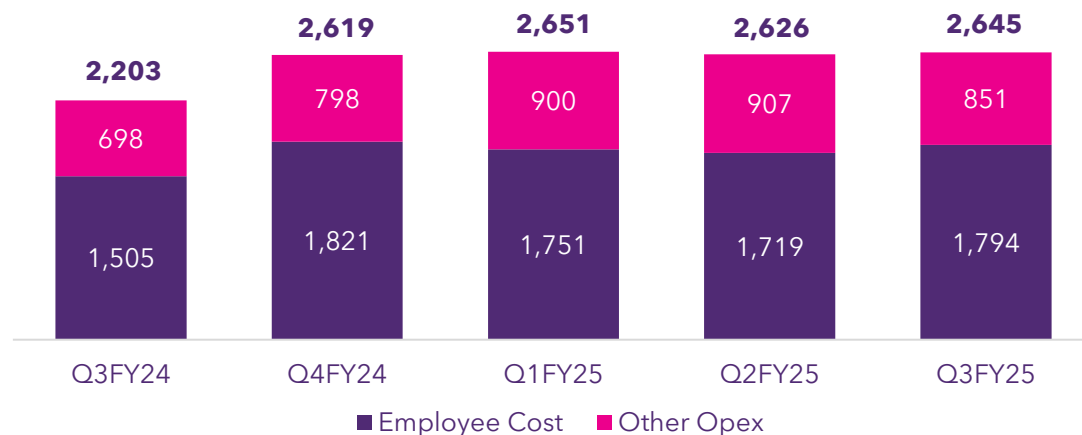


^NIM is calculated using Net Interest income / Avg. Net Advances

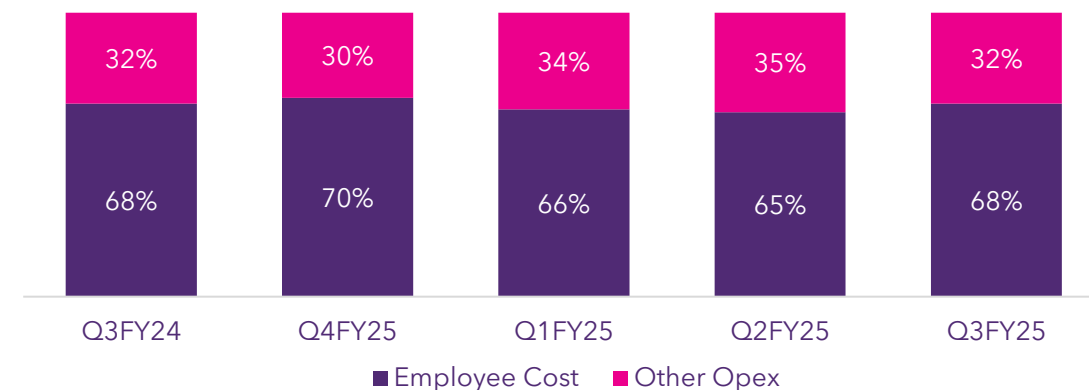
Operating Expenses

~600bps Improvement in Cost/Income QoQ Basis

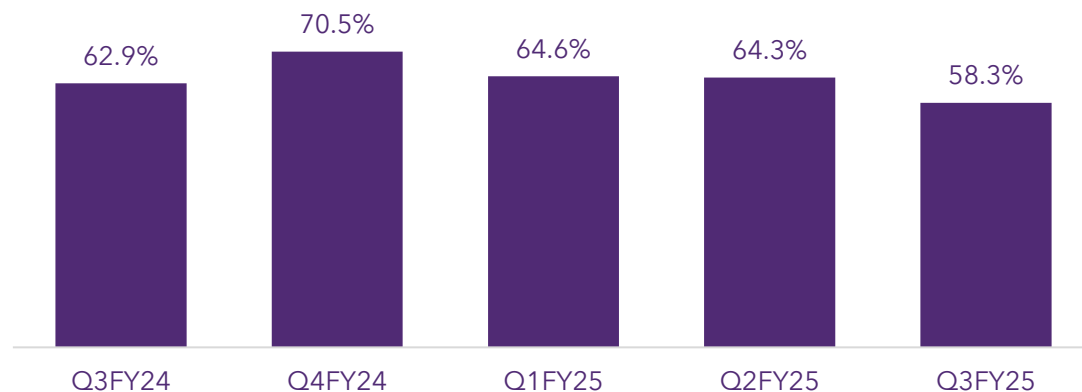
Operating Expenses (₹ Mn)



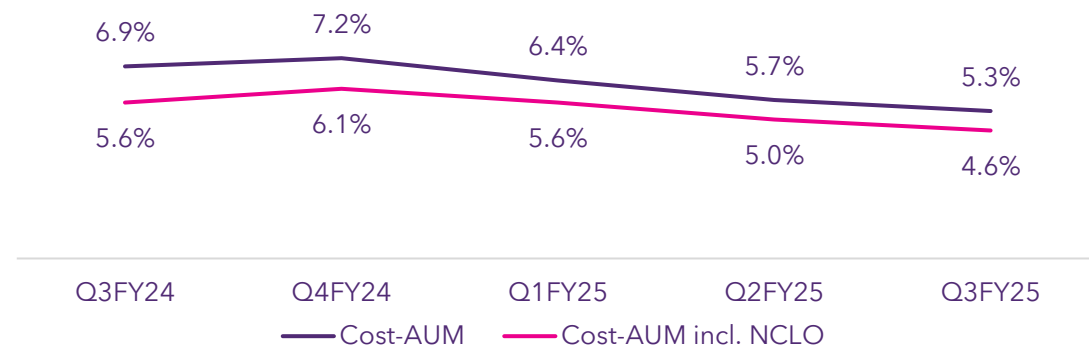
Operating Expenses Composition (%)



Cost-Income (%): Gradually Improving



Cost / AAUM (%) (annualized)

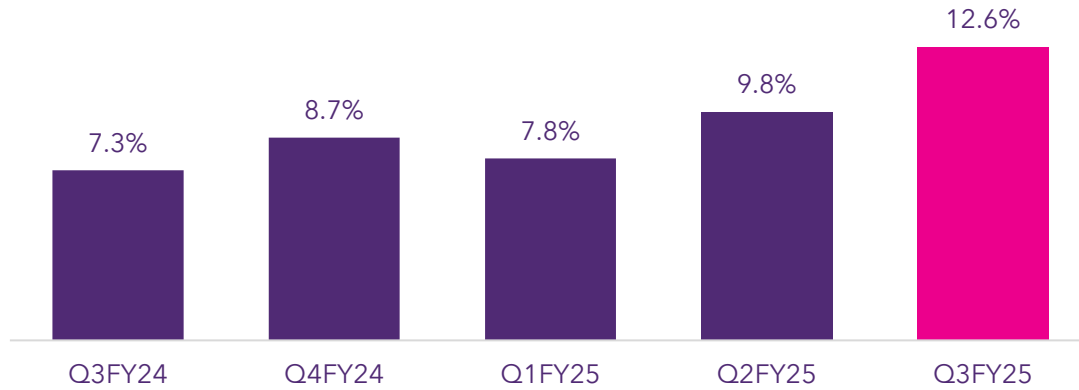


NCLO: New Car Loan Originations

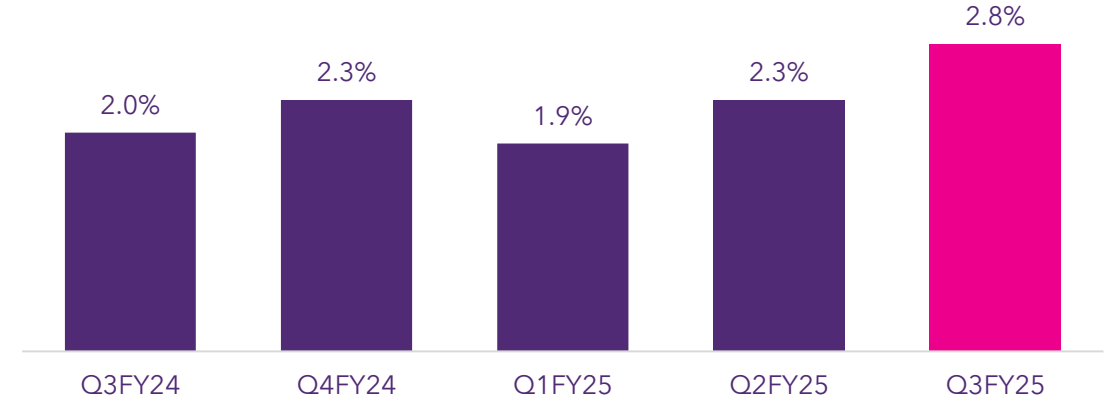
Key Ratios

Sharp Uptick in Return Ratios

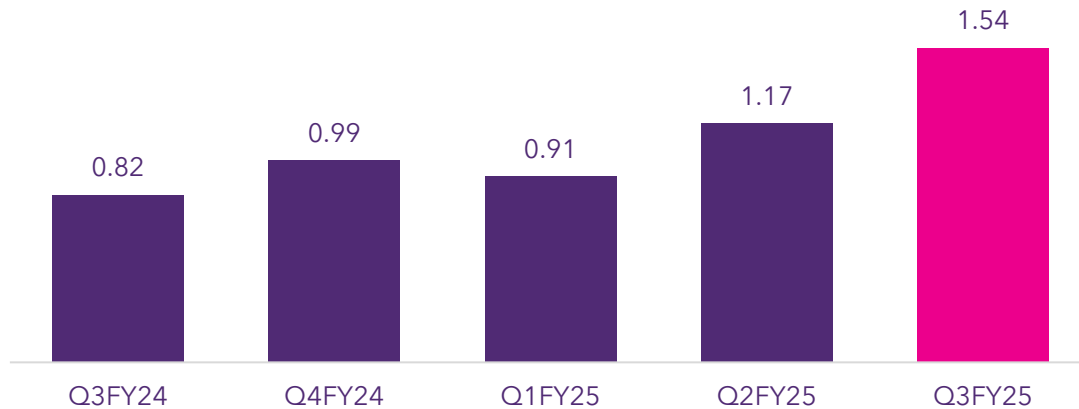
Annualized Return on Equity (%)



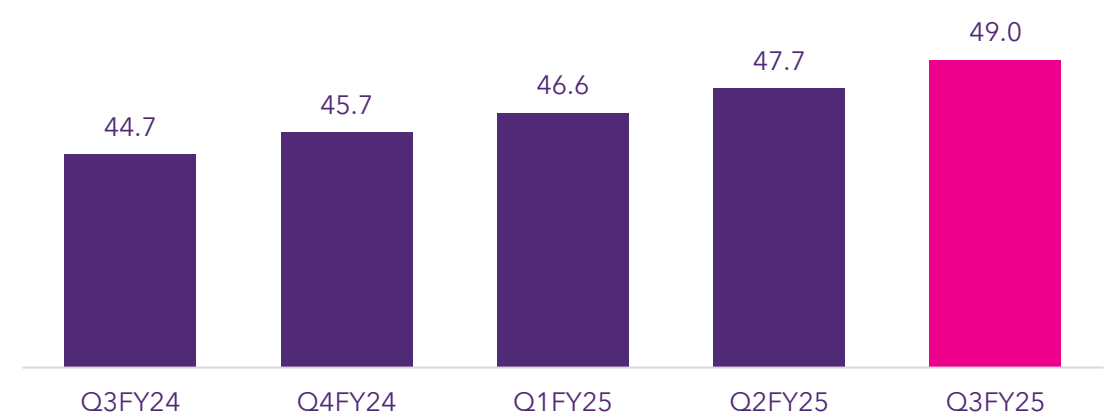
Annualized Return on Assets (%)



EPS (Diluted) (₹) (Not Annualized)



Book Value Per Share (₹)*



*Deferred tax assets deducted from Networth before computing BVPS

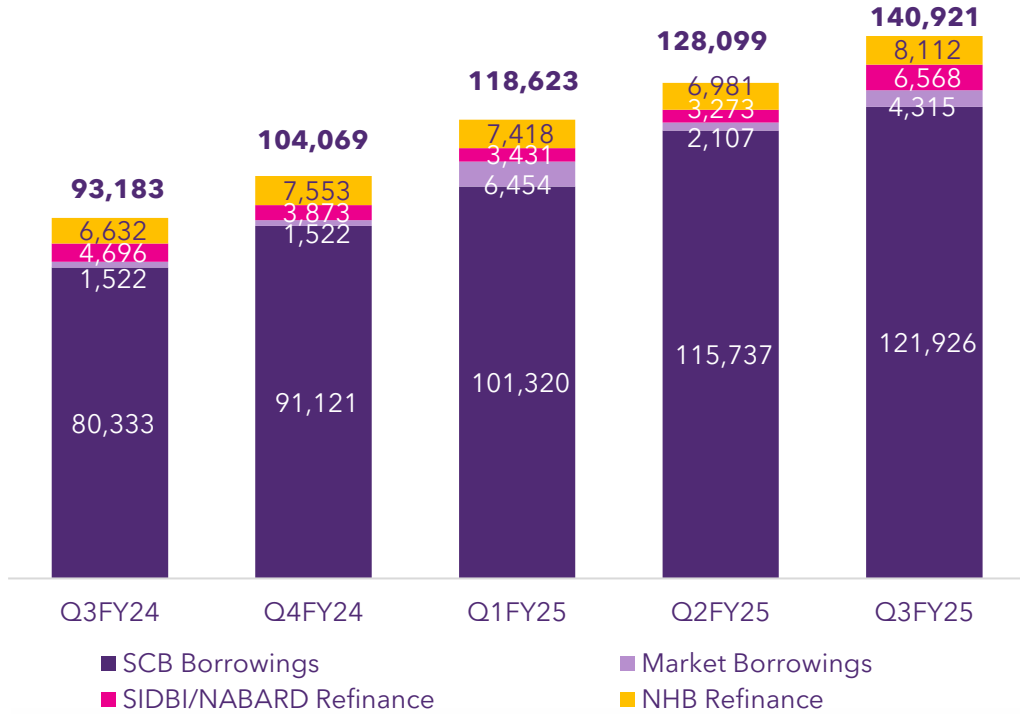
Liabilities & Liquidity Position Update



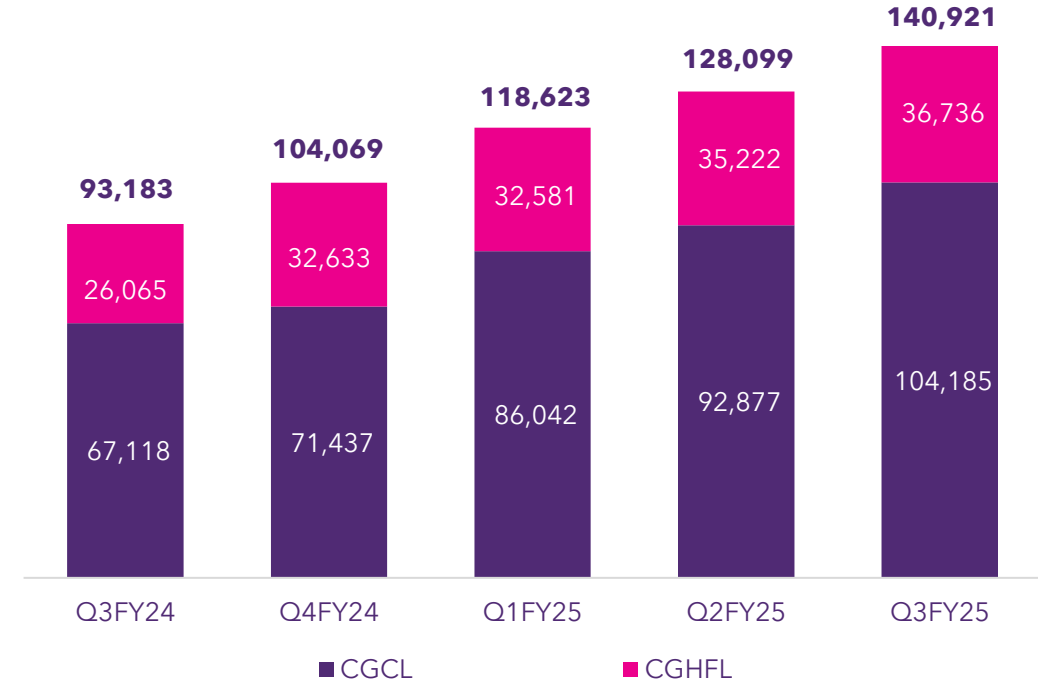
Liability Mix

Increase led by Bank Borrowings

Diversified Funding Profile (₹ Mn)



Consolidated Borrowings Break-up (₹ Mn)



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

* As at the end of period indicated

Liquidity Position

Comfortable Liquidity Position

Particulars	CGCL (Standalone)	CGHFL	Consolidated
Limits Sanctioned	175,090	59,309	234,399
Limits Availed	170,512	56,688	227,200
Un-Drawn	4,578	2,622	7,199
Repaid	69,675	20,007	89,681
Outstanding	100,837	36,681	137,518
Total no. of relationship maintained	23	16	23
Limits Sanctioned in Q3FY25	7,250	3,000	10,250

- CGCL has active borrowing relationship with 23 Financial Institutions across PSU, Private Sector Banks, Life Insurance companies and Public Sector Financial Institutions.
- Company continues to have access to strong credit lines to support its rapid Loan Book growth.

*Note: The consolidated outstanding borrowings above will be different from the borrowings appearing in Balance Sheet (Rs140,921mn, see Slide 24), due to accounting treatment for processing fees and other IND AS adjustments.

Asset Quality



Asset Quality

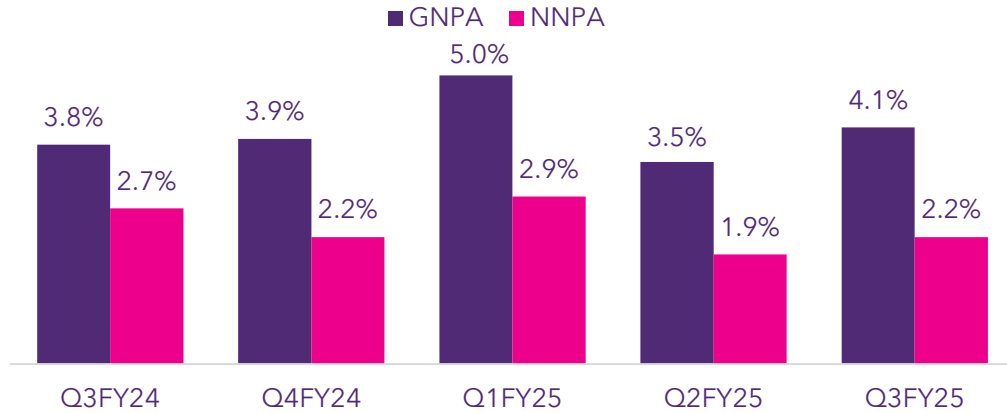
Stable Stage 3 Ratios with Adequate Provisioning Coverage

ECL Analysis As Per IndAS	Q3FY25	Q2FY25	Q1FY25	Q4FY24	Q3FY24
Stage 1 & 2 - Gross	166,981	154,945	143,070	135,567	119,112
Stage 1 & 2 - ECL Provisions	1,542	1,488	1,437	1,364	1,688
Stage 1 & 2 - Net	165,439	153,457	141,633	134,202	117,424
Stage 1 & 2 - ECL Provisions %	0.92%	0.96%	1.00%	1.01%	1.42%
Stage 3 - Gross	2,840	2,588	2,875	2,652	2,554
Stage 3 - ECL Provisions	1,119	1,039	1,235	1,202	909
Stage 3 - Net NPA	1,721	1,549	1,639	1,450	1,645
Stage 3 - ECL Provisions %	39.4%	40.1%	43.0%	45.3%	35.6%
Total ECL Provisions	2,661	2,527	2,672	2,567	2,597
Stage 3 % - Gross NPA	1.7%	1.6%	2.0%	1.9%	2.1%
Stage 3 % - Net NPA	1.0%	1.0%	1.1%	1.1%	1.4%
PCR % (incl. aggregate ECL Prov.)	93.7%	97.6%	92.9%	96.8%	101.7%
Restructured Assets	1,041	1,128	1,262	1,386	1,526
Restructured Assets (%)	0.6%	0.7%	0.9%	1.0%	1.3%
Prov. on Restr. Assets	309	305	379	394	446
Prov. on Restr. Assets (%)	29.7%	27.0%	30.0%	28.4%	29.2%

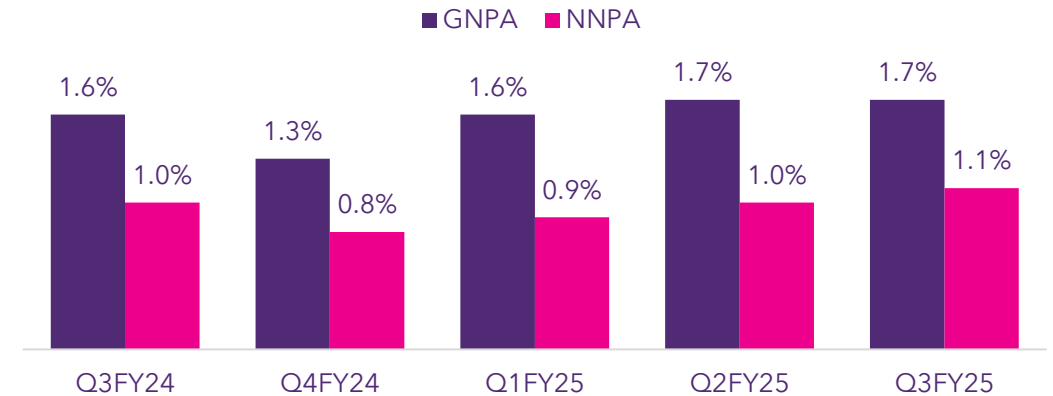
Segmental NPAs

Asset Quality Under Control

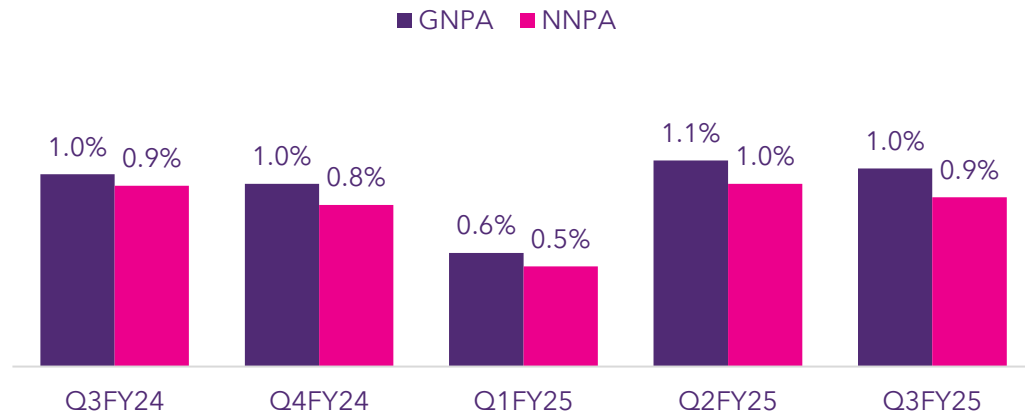
MSME



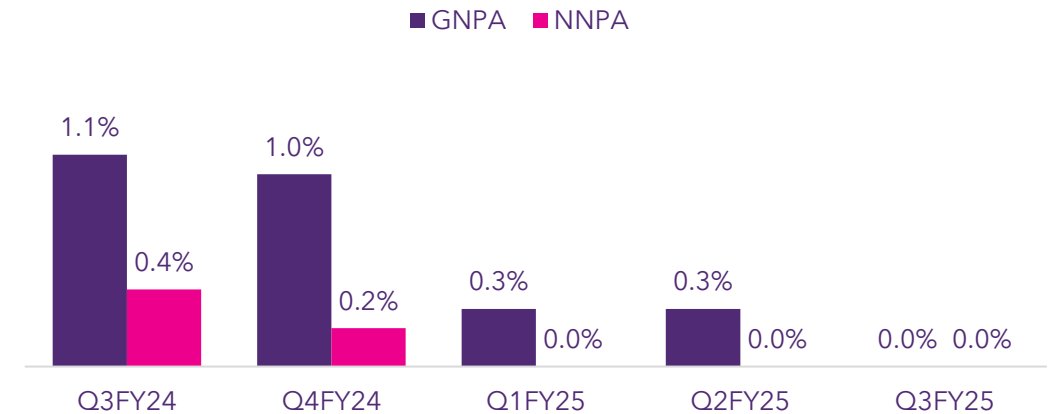
Housing Finance



Gold Loan



Construction Finance & IL

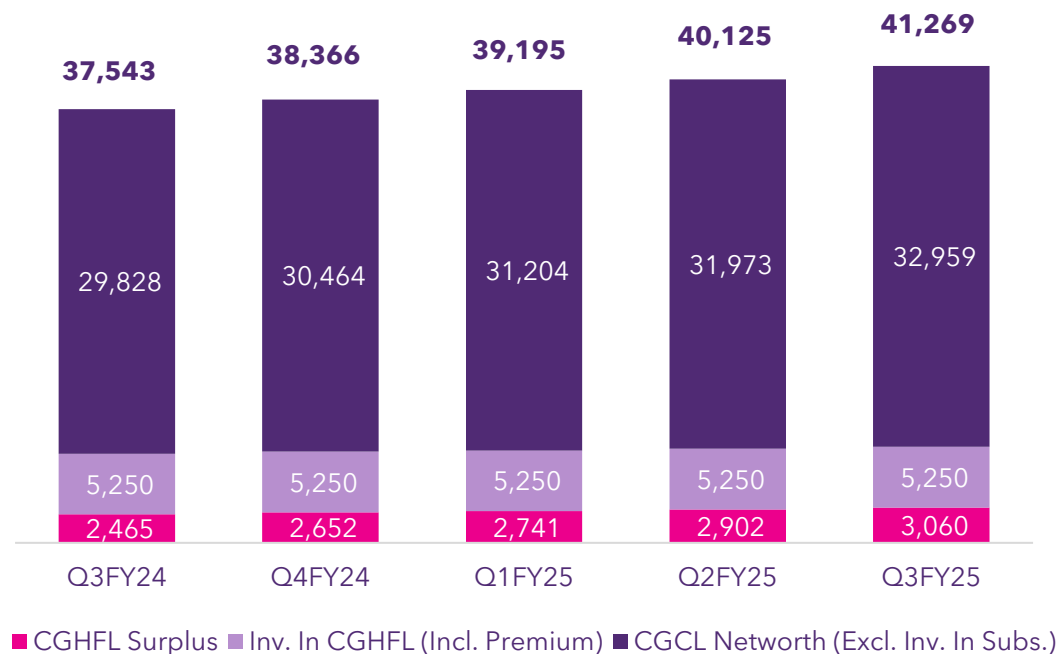


Capital Adequacy

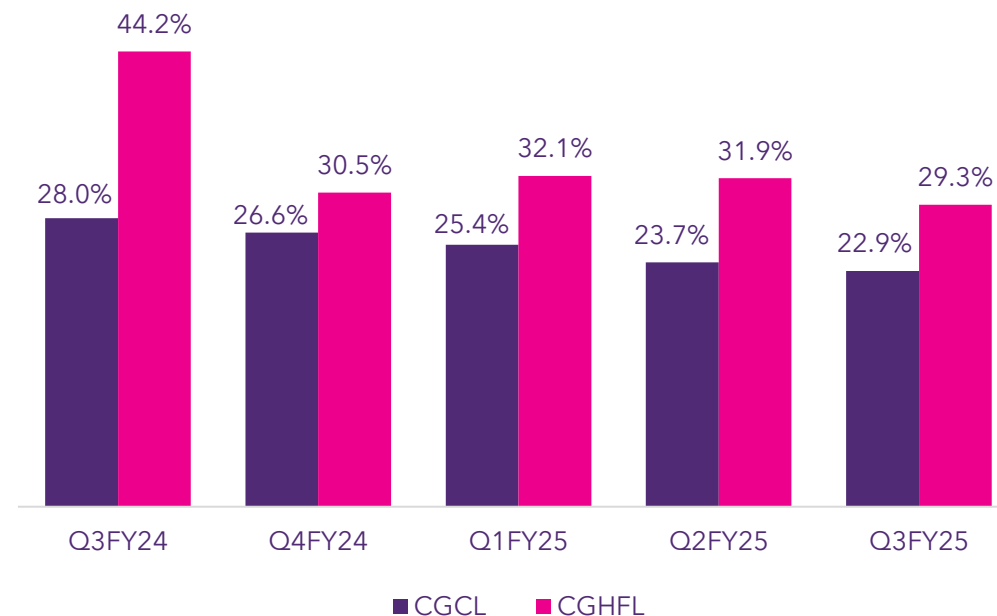


Well Capitalized For Medium Term Growth

Consolidated Networkworth (₹ Mn)



Capital Adequacy (%)



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

Financial Statements



CGCL Consolidated Income Statement

Quarterly Comparison

₹ Mn except stated

Particulars	Q3FY25	Q3FY24	Y-o-Y (%)	Q2FY25	Q-o-Q (%)
Interest earned	6,787	4,659	46%	6,155	10%
Interest expended	3,321	2,209	50%	3,105	7%
Net interest income	3,466	2,450	41%	3,050	14%
Non-interest income	1,070	1,052	2%	1,033	4%
Net car loan fees	292	289		182	
Co-lending income	311	293		405	
Other core income	467	470		445	
Total income	4,535	3,502	30%	4,083	11%
Operating expenses	2,645	2,203	20%	2,626	1%
Employee cost	1,794	1,505		1,719	
Other operating expenses	851	698		907	
Operating profit	1,891	1,299	46%	1,457	30%
Total provisions	183	407	(55%)	174	5%
ECL provisions	13	390		125	
Write-offs	170	17		49	
Profit before tax	1,707	892	91%	1,283	33%
Tax	426	213		313	
Implied tax rate	25.0%	23.8%		24.4%	
Profit after tax	1,281	680	88%	970	32%
EPS (diluted) (Rs.) (not annualised)	1.54	0.82		1.17	

CGCL Consolidated Balance Sheet

Quarterly Comparison*

₹ Mn except stated

Particulars (INR Mn)	Q3FY25	Q3FY24	YoY (%)	Q2FY25	QoQ (%)
Paid-up equity	825	412		825	
Reserves and surplus	40,444	37,131	8.9%	39,300	2.9%
Networth	41,269	37,543	9.9%	40,125	2.9%
Bank borrowings and refinance	136,606	91,661	49.0%	125,992	8.4%
Market borrowings	4,315	1,522	183.4%	2,107	104.8%
Other liabilities and provisions	7,570	6,617	14.4%	6,369	18.9%
Total Shareholders' Equity & Liabilities	189,760	137,344	38.2%	174,592	8.7%
Cash and bank balances	13,534	9,204	47.0%	10,863	24.6%
Investments	1,847	2,283	(19.1%)	1,732	6.6%
Assets under financing activities	165,161	117,336	40.8%	153,310	7.7%
Other assets	9,219	8,520	8.2%	8,687	6.1%
Total Assets	189,760	137,344	38.2%	174,592	8.7%

* As at the end of periods indicated.

CGCL Consolidated Income Statement

Annual Comparison

All figures in ₹ Mn except stated otherwise

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

New businesses contributing to robust non-interest income

Net Income CAGR of 34% from FY20-FY24

FY23 & FY24 EPS is considering the effect post Stock-Split

CGCL Consolidated Balance Sheet

Annual Comparison

All figures in ₹ Mn except stated otherwise

Balance Sheet	FY20	FY21	FY22	FY23	FY24
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
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
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
Other assets	773	951	1,514	5,942	8,377
Total assets	44,455	58,131	71,528	118,013	151,497

Ample leverage room to continue delivering robust growth

~3.4x growth in balance sheet in 4 years

~3.4x growth in loan book in 4 years

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
Tax	1.4	1.1	1.0	0.7	0.6
Profit after tax (RoA)	3.7	3.4	3.2	2.4	2.1

Leadership Team



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 3 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

Experienced and Stable Leadership Team (1/2)

Experienced Team with Vintage

RETAIL BUSINESS



Ravish Gupta

Business Head – Gold Loans

Ex-IIFL Finance, GE Money, HDFC Bank with 20y work exp.; BCA., MDP (IIM-K, IIM-B)

Vintage CGCL: 3Y 1M



Amar Rajpurohit

Business Head – MSME

Ex-AU Financiers, Gruh Finance, DHFL with over 17y work exp.; B.A., LLB

Vintage CGCL: 6Y 9M



Munish Jain

Business Head – Home Loans

Ex-Shriram Housing, GE Money Housing Finance, DHFL with over 20Y of work exp., MBA

Vintage CGCL: 5Y 11M



Magesh Iyer

Chief Operating Officer

Ex-Incred Finance, Reliance Capital, ICICI Bank with over 20Y of exp.; B.Com, PGDBA

Vintage CGCL: 2Y

CONSTRUCTION FINANCE & INDIRECT LENDING



Vijay Kumar Gattani

Director - Credit - CF

Ex-Goldman Sachs, ICICI Bank, ICICI Home Finance with over 15 years of experience; CA

Vintage CGCL: 9Y 4M



Bhaskarla Keshav Kumar

Director - Monitoring - CF

Ex-AGM & Unit Head of Corporate Relationships with SBI

Vintage CGCL: 9Y 11M

RISK MANAGEMENT & COMPLIANCE



Sanjeev Srivastava

Chief Risk Officer

Ex-IIFL Finance, GE Money, ICICI Bank; with over 24Y exp. ; CA

Vintage CGCL: 1Y 5M



Abhishek Yadav

Chief Compliance Officer

Ex- ANZ Bank, L&T Fin, Yes Bank, Axis Bank, Kotak Bank; 18Y exp, B.Com, CS

Appointed: Dec'24



Bhupinder Singh

Head – Legal Litigation

More than a decade experience with various NBFCs in providing legal advice.

Vintage CGCL: 5Y 6M

Experienced and Stable Leadership Team (2/2)

Experienced Team with Vintage

CORPORATE FUNCTIONS



Divya Sutar

Director – Business Strategy

Ex-Viteos Capital Market & XL Dynamics with 24Y+ of exp; GMP (Harvard Business School), Master's Degree (USF)

Vintage CGCL: 13Y

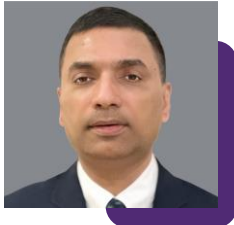


Vivek Jain

Chief Human Resources Officer

Ex- Kotak Mahindra Bank, Genpact and Lupin with over 25Y of exp.; MBA (IMI, New Delhi)

Appointed: Feb'24



Partha Chakraborti

Chief Financial Officer

Ex-R R Kabel, Hafele India, IFB Industries with over 27Y exp.; CA, CWA

Vintage CGCL: 1Y 3M



Vinay Surana

Head – Treasury

Ex-Founding Member, Axis Bank debt syndication team with over 15Y of experience, CA

Vintage CGCL: 16Y 5M



Yashesh Bhatt

Company Secretary

Ex-L&T Fin., TATA hsg, M&M, RIL with over 17Y exp.; CS, LLB, MFM-JBIMS

Vintage CGCL: 3Y 2M



Hardik Doshi

Head - Corp. Fin. & Investor Relations

Ex- Kotak IB, Deutsche Bank, Wipro Tech with over 13+ yrs exp.; MBA - Finance

Appointed: Aug'24

TECHNOLOGY & DATA ANALYTICS



Tarun Aggarwal

Group Chief Technology Officer

Ex-Paytm, Adobe System, Quad Analytix, Expedia with ~ 20Y exp; PGDBM (IMT Chazibad)

Appointed: July'24



Varun Malhotra

Chief Technology Officer

Ex-BYJU's, Policy Bazaar, Lava International, over 17Y exp.; M.Tech (BITS, Pilani)

Vintage CGCL: 3Y 1M



Piyush Dangaich

Chief Data Science & Analytics Officer

Ex-BRIDGEi2i, Fractal Analytics & Saarthi.ai with 10Y+ exp.; B. Tech (IIT, Roorkee)

Vintage CGCL: 2Y 2M

Shareholding

₹ 154bn

US\$ 1.8bn²
Market capitalisation¹

₹ 41.3bn

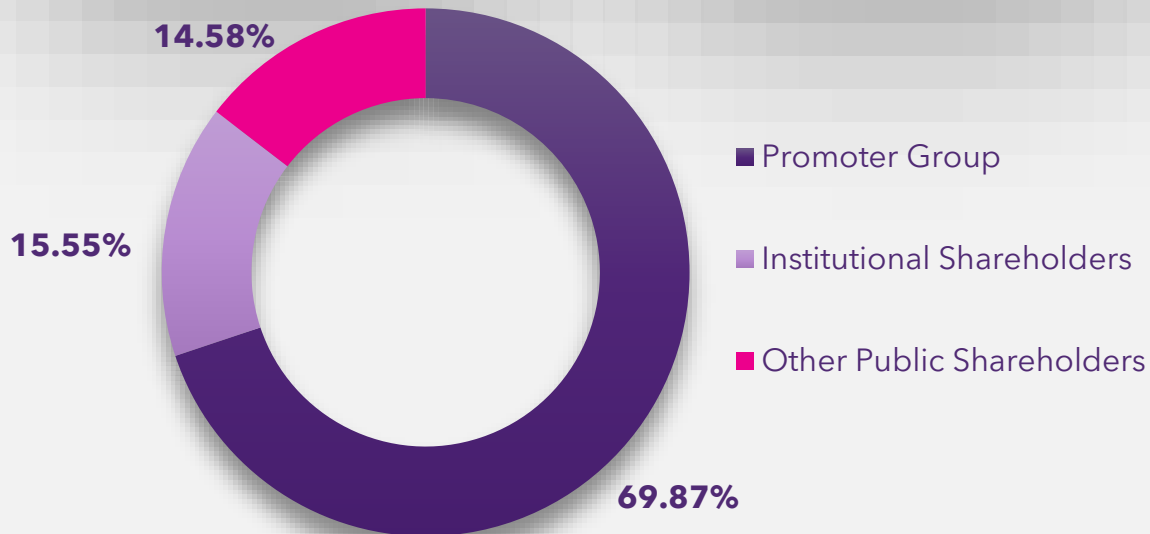
Cons. Net worth³ (Q3FY25)

₹ 825.1mn

Paid-up Equity

₹ 1

Face Value⁴



Shareholding as at the end of Q3FY25

NOTES

1. Market capitalization NSE on 31st December'24.
2. 1 US\$ = ₹ 85.58.
3. Not adjusted for DTAs; ₹ 40.4bn 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'24 rank 400).
7. CGCL is part of NIFTY Smallcap 250 index.

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For Further information, please contact :

Hardik Doshi
investor.relation@capriglobal.in
M: +91 81083 45011

Sheetal Khanduja
sheetal@GoIndiaAdvisors.com
M:+91 97693 64166

Rajat Gupta
rajat@GoIndiaAdvisors.com
M: +91 99718 97739