

February 11, 2020

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, 5<sup>th</sup> Floor  
Plot No- 'C' Block, G Block  
Bandra-Kurla Complex, Bandra (East)  
Mumbai – 400 051  
Scrip Code: CGCL

Sub: Press Release for the Q3 FY20 Financial Results

Dear Sir and Madam,

Please find enclosed herewith the press release of Capri Global Capital Limited for the announcement of Financial results for the quarter ended December 31, 2019 and it records 7.1% growth in assets, consolidated total Income up by 14.7 % and PAT up by 41% y-o-y.

You are requested to kindly take note of the said change and take on your records with immediate effect.

Thanking you,

Yours faithfully,  
for Capri Global Capital Limited



Abhishek Kanoi  
Vice President & Group Company Secretary



**Capri Global Capital Limited**

(CIN: L65921MH1994PLC173469)

Regd Off: 502, Tower A, Peninsula Business Park, Senapati Bapat Marg, Lower Parel, Mumbai – 400 013.  
Tel: +91 22 4088 8100/4354 8200; E-mail: [contact@capriglobal.in](mailto:contact@capriglobal.in); Website: [www.capriglobal.in](http://www.capriglobal.in)

## Capri Global Capital Limited Q3 FY20 PAT up 41% y-o-y

### Business Highlights

- Total Assets Under Management of Rs 3945 crore
- Strong focus on MSME and Housing Finance Business Continues
  - Q3 FY20 MSME AUM at Rs 1994 crore
  - MSME average ticket size at Rs 15 lakh
  - Q3 FY20 Housing Finance AUM of Rs 868 crore
  - HFC average ticket size at Rs 10 lakh
- Strong network of 85 offices across 8 states
- Serving over 21500+ customers across businesses

### Operational Highlights: Building Business Strength

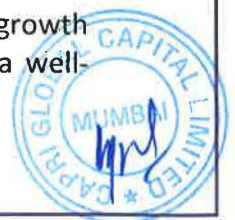
- Adequate liquidity for strong growth in Q4FY20- Addition of new bank lines of Rs 810 crore in 9MFY20.
- Focused on optimizing operational efficiency; leading to PAT growth of ~25% y-o-y in FY20.
- CGCL has maintained a credit rating of A+ from CARE Ratings.

**Mumbai, February 11, 2020:** Capri Global Capital Ltd (CGCL), a diversified NBFC in the MSME and Affordable Housing sector, today announced its financial results for the third quarter ended December 31<sup>st</sup>, 2019. The company reported an AUM of Rs 3945 crores; clocking a growth of 7.1 % y-o-y. MSME portfolio expanded by 9.4% y-o-y to Rs 1994 crores. Home Loan businesses showed a stellar growth of 41% y-o-y with an AUM of Rs 868 crores.

The consolidated total income for the quarter is up by 14.7% y-o-y with Rs 182.9 crores. CGCL's consolidated net profit for the Q3 FY20 rose by 41% y-o-y to Rs 49.6 crore. The standalone capital adequacy ratio is at 38.4%. The consolidated net worth of the company stood at Rs. 1,503 crores.

Commenting on the outcome, **Mr. Rajesh Sharma, Managing Director, Capri Global Capital Ltd.** explained, "We continue to make a significant progress on every parameter in line with our objective to create a strong, profitable and sustainable NBFC. The quarter started on a very positive note on the back of festive season, witnessing sharp demand in home loan. Our constant focus on optimizing operational efficiency has resulted in improved bottom-line. Understanding markets and providing the right product mix has helped us to maintain a good asset quality. Strengthening the credit lending in Tier II and Tier III cities basis their credit worthiness has resulted in consistent growth.

Given our strategic aim on retail lending in MSME and housing finance offering a high growth opportunity and is confident to maintain the same growth rate in future. We are a well-



capitalised NBFC with a capital adequacy ratio of about 38.4% (on standalone basis). We are quite confident that our prudent lending strategy and a strong source of liquidity would result to achieve our set targets and goals.

### **About Capri Global Capital Limited**

Capri Global Capital Limited (CGCL) is a Non-Banking Financial Company (NBFC) listed on Bombay Stock Exchange (BSE) and National Stock Exchange (NSE). The Company operates in two major verticals – MSME Loans and Housing Finance – through its strong network of over 85 offices spread across 8 states and backed by a strong and committed workforce of over 1500+ employees in the country.

CGCL addresses the capital needs of MSMEs through its SME & Retail Lending vertical by offering multiple products: MSME business Loans, Working Capital Term Loans, Term Loans Against Property Rentals and Term Loans for Purchase of Property. Our tech-enabled processes and smart analytics ensure that we offer products tailored to meet the requirements of our customers.

Capri Global Housing Finance Limited, a subsidiary of CGCL, operates in the affordable housing finance space is providing home loan to Lower and Middle-Income families and is a key contributor to the PMs vision of “Housing for All” by 2022.

For Further information, please visit:

[www.capriglobal.in](http://www.capriglobal.in)

[www.caprihomeloans.com](http://www.caprihomeloans.com)

### **For Further information, please contact**

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