

May 27, 2021

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 - "Capri Global Capital Ltd PAT rises 10% Y-O-Y to Rs 1.77 Bn."**

Dear Sir and Madam,

Please find enclosed herewith Press Release of Capri Global Capital Limited titled "Capri Global Capital Ltd PAT rises 10% Y-O-Y to Rs 1.77 Bn." regarding the announcement of Financial Results for the quarter and financial year ended March 31, 2021.

You are requested to kindly take the same on records.

Thanking you,

Yours faithfully,  
for Capri Global Capital Limited



(Harish Agrawal)  
Senior Vice President & Company Secretary



Encl.: As above

**Capri Global Capital Limited**

(CIN: L65921MH1994PLC173469)

**Regd. Off:** 502, Tower A, Peninsula Business Park, Lower Parel, Mumbai – 400013.

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**Capri Global Capital Ltd PAT rises 10% Y-O-Y to Rs 1.77 Bn**

*~ AUM up by 20% to Rs 48.48 bn driven by its focus on MSME and affordable housing finance segments ~*

**Performance Highlights for the quarter ended March 31, 2021**

- Total Assets Under Management stood at Rs. 48.48 bn in Q4 FY21 as against Rs. 40.35 bn in Q4 FY20
- 75%+ book constitutes of MSME and Affordable Housing Finance
  - MSME book grew by 23% Y-O-Y to Rs. 25.11 bn
  - Affordable Housing Finance AUM grew by 29% Y-O-Y to Rs. 11.55 bn
- Total Disbursements stood at Rs. 14.4 bn
- Capital Adequacy Ratio remains strong at 37.7% level
- The Asset Quality remained healthy with NNPA at 0.9% in Q4 FY21
- Serving over 29,400+ customers across businesses through 85 branches in 8 states

**Performance Highlight of the FY'21:**

- Net Interest Income and NIM for FY21 stood at Rs. 3.85 bn and 8.7%, respectively
- Ratio of operating expenses to net total income for FY21 improved to 35.3% v/s 40.9% in previous fiscal
- PAT increased by 10% Y-O-Y in FY21 to Rs. 1.77 bn v/s Rs. 1.61 bn in previous fiscal
- The company has adequate liquidity buffer of Rs. 10.32 bn at the end of FY21
- Maintained credit ratings of A+ (CARE Ratings) and AA- (BWR Ratings)

**Mumbai, May 27, 2021:** Focused on MSME and Housing Finance, a Non-banking finance company (NBFC) Capri Global Capital Ltd (CGCL) has registered 20% growth in the total asset under management to Rs 48.48 bn driven by its focus on MSME and affordable housing finance segments. The initiatives taken by the company to modernize its tech stack has led to improvement in overall employees' productivity and in-turn reduction in operating expenses to income ratio to 35.3% in FY21 as against 40.9% in the previous financial year. This supported growth in profit by 10% Y-O-Y to Rs. 1.77 bn from Rs. 1.61 bn in the year-ago period.

The consolidated net worth of the company stood at Rs. 17.17 bn in FY21. MSME portfolio continues to dominate with 23% Y-O-Y growth with an AUM of Rs. 25.11 bn. Affordable Home Loan businesses showed a promising growth of 29% Y-O-Y with an AUM of Rs. 11.55 bn.

Commenting on the outcome, **Mr. Rajesh Sharma, Managing Director, Capri Global Capital Ltd.**, said, "Our profitability and strong loan book growth for the quarter demonstrated significant improvement in performance across key indicators despite severe headwinds of Covid-19. Our knowledge of micro-market and emphasis on the secured small ticket size loan in Tier II, III & IV cities led to a significant growth in the business. Compared to the scenario in the first two quarters of the year, the second half of the year saw us flex towards our visionary growth. Our financial prudence coupled with other measures including regulatory policies has helped us widen our credit reach for the financial inclusion while maintain a healthy asset quality."



On the outlook of the company in upcoming time, Mr. Sharma believes that “We have built a robust ecosystem with the pillars of agility, strong leadership and innovation. We are confident to deliver double digit growth with sustained EBIDTA.

Amid the current economic scenario, Capri Global Capital Ltd, will continue to maintain a cautious stance on disbursement, enhance risk mechanism and ensure seamless delivery.”

**About Capri Global Capital Limited**

Capri Global Capital Limited (CGCL) is a Non-Banking Financial Company (NBFC) listed on the Bombay Stock Exchange (BSE) and National Stock Exchange (NSE). The Company operates in two major verticals – MSME Loans and Affordable Housing Finance – through its strong network of 85 branches spread across 8 states and backed by a strong and committed workforce of 1,945 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 loans to Lower and Middle-Income families and is a key contributor to the PM’s 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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