

November 29, 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, 5th Floor
Plot No- 'C' Block, G Block
Bandra-Kurla Complex, Bandra (East)
Mumbai – 400 051
Scrip Code: CGCL

Sub: Press Release - Capri Global Capital Limited partners with State Bank of India for Co-Lending to MSMEs.

Dear Sir/Madam,

Please find enclosed herewith Press Release titled “Capri Global Capital Limited partners with State Bank of India for Co-Lending to MSMEs.” dated November 29, 2021.

You are requested to kindly take the same on records.

Thanking you,

Yours faithfully,
for **Capri Global Capital Limited**

Bhatt TP

Yashesh Pankaj Bhatt
Vice President & Company Secretary
Membership No.: ACS 20491



Encl.: As above

Capri Global Capital Limited

Registered Office:

CIN: L65921MH1994PLC173469 Regd. Off: 502, Tower A, Peninsula Business Park, Lower Parel, Mumbai – 400013.

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Capri Global Capital Limited partners with State Bank of India for Co-Lending to MSMEs

~Co-lending partnership to disburse MSME loans across 100+ touch points pan-India~

Mumbai, November 29, 2021: Capri Global Capital Limited (CGCL), a leading NBFC focused on lending to MSMEs, and affordable housing finance segment has entered into a Co-Lending agreement with the State Bank of India (SBI), country's largest public-sector bank, to offer MSME loans. Through this collaboration, CGCL and SBI aim to disburse MSME loans initially across 100+ touch points pan-India. The loan disbursement under this arrangement would commence from December 2021.

This agreement is signed under the Co-Lending guidelines issued by RBI in November 2020 for Co-Lending to the Priority Sector. The collaboration will help MSMEs to avail customized lending solutions at a competitive rate of interest with a significant reduction in turn-around time. The Co-Lending agreement aims to enhance last-mile finance and drive financial inclusion to MSMEs by offering secured loans between ₹10 lakhs to ₹100 lakhs. The Co-Lending arrangement will entail joint contribution of credit to the prospective MSME customers in Tier II and Tier III markets.

Speaking on the development, **Mr. Rajesh Sharma, Managing Director, Capri Global Capital Ltd** said, "We are delighted to partner with India's largest bank. Our combined synergies are ideally placed to provide customized financial solutions to the borrowers. SBI's wide reach and trust in the market, coupled with our connection with the underserved borrowers, state-of-the-art IT infrastructure, increasing customer reach and underwriting functions will further enhance our distribution network. This collaboration will create win-win business opportunities for all stakeholders. To the borrowers, it would mean more choice to avail innovative offerings, including attractive loan rates and faster approvals."

Shri Dinesh Khara, Chairman, SBI said, "Banks are the backbone of India's economic growth and as the country pivots to sustainable growth, the banking sector will have to accelerate MSME lending. To improve the credit to the underserved and unserved, we are happy to associate with Capri Global Capital. We believe this collaboration will provide the nimble footedness of NBFC and quality credit to right set of population which will further deepen lending to MSMEs through the last mile connect. We are also confident that, in days to come, co-lending can generate employment opportunities through MSMEs which can translate into the country's GDP growth."

The agreement was exchanged in the presence of Shri Dinesh Khara (Chairman-SBI), Shri C.S. Setty, (MD-Retail and Digital Banking-SBI), Shri S. Salee (DMD-Agri, SME & FI-SBI) and Shri Rajesh Sharma, Managing Director-Capri Global. Under this joint effort, the benefit of low-cost funds from SBI and efficient operations of CGCL would be passed on to the borrowers.



About State Bank of India

State Bank of India is the largest commercial bank in terms of assets, deposits, branches, customers, and employees. It is also the largest mortgage lender in the country which has so far fulfilled the home buying dreams of 30 lakh Indian families. The home loan portfolio of the bank has crossed the milestone of Rs. 5 lakh crore. As on September 30, 2021, the bank has a deposit base of over Rs. 38 lakh crore with CASA ratio of 46.24% and advances of more than Rs. 27 lakh crore. SBI commands a market share of nearly 35% and about 28% in home loans and auto loans segment respectively. SBI has the largest network of 22,230 branches and 64,122 ATMs / CDMs in India with 70,786 BC outlets. The number of customers using internet banking and mobile banking stand at 94.4 million and close to 21 million respectively. The integrated digital and lifestyle platform – YONO SBI, has around 43 million registered users, which witnesses 12 million logins per day. Accelerating the digital agenda, in excess of 27,000 new digital savings bank accounts were opened per day in the quarter ended September 2021. In terms of digital lending, the bank disbursed personal loans worth Rs. 43,000 crore through the YONO mobile app till Q2 of FY22. SBI also has the highest number of followers on Facebook and Twitter amongst all banks worldwide.

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 100+ branches spread across 10 states & Union territories and backed by a strong and committed workforce of 2450+ employees in the country. CGCL addresses the capital needs of MSMEs by offering tailor-made business loans to help them finance their capital and operational expenses. 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 details, please contact at Perfect Relations:

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