

August 5, 2023

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: Outcome of Board meeting of the board of directors of Capri Global Capital Limited (the "Company") held on August 5, 2023

Dear Sir/ Madam,

We wish to inform you that, the Board of Directors of the Company, at its meeting held today, August 5, 2023, has inter-alia considered and approved the following:

1. Un-audited Financial Results (Standalone and Consolidated) for the quarter ended June 30, 2023;
2. Appointment of Mr.Sanjeev Srivastava as Chief Risk Officer being a part of Senior Management of the Company. (Other Disclosures and brief profile attached as Annexure - I);
3. To make investment of up to ₹ 400 crore in Capri Global Housing Finance Limited, a wholly owned subsidiary of the company

Accordingly, pursuant to Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("SEBI Listing Regulation"), we enclose herewith the Un-audited Financial Results (Standalone & Consolidated) along with the Limited Review Report of the auditors for the quarter ended on June 30, 2023.

The aforesaid Financial Results will be made available on the Company's website at www.capri loans.in.

The meeting of the Board of Directors commenced at 4:45 P.M. and concluded at 8.00 P.M.

You are requested to kindly take the above information on record.

Thanking you,

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

Yashesh Bhatt
Company Secretary
Membership No.: A20491

Encl: As above



Capri Global Capital Limited

(CIN: L65921MH1994PLC173469)

502, Tower - A, Peninsula Business Park, Senapati Bapat Marg, Lower Parel, Mumbai, Maharashtra - 400013

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Annexure - I

Sr. No	Particulars	Disclosures
1.	Name of Director/ KMP / Senior Management and Designation	Mr. Sanjeev Srivastava - Chef Risk Officer
2.	Reason for change viz. appointment, resignation, removal, death or otherwise.	Appointment
3.	Date of Appointment and term of appointment	Appointment with effect from August 5, 2023 Term of appointment 3 years
4.	Brief Profile	Mr. Sanjeev Srivastava is an experienced Risk management professional with over 24 years' experience in the financial services industry. In his tenure he has implemented multiple strategic plans to mitigate company risks, built enterprise risk management across organizations. Prior to joining Capri, Mr. Srivastava held several leadership positions across Banking & Financial Services. In his last assignment, Mr. Srivastava was designated as Chief Risk Officer in IIFL Finance Limited. In the IIFL group Mr. Srivastava had also worked as National Credit Manager in their Housing Finance entity. Prior to IIFL, he held various leadership positions in the credit and risk management domain in organizations like Karvy Financial Services Ltd, GE Money, ICICI Bank and Reliance Group.
5.	Disclosure of Relationship between Directors. (in case of appointment of Director)	NA



Limited Review Report on unaudited standalone financial results of Capri Global Capital Limited for the quarter ended 30th June, 2023 under Regulation 33 and Regulation 52 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015

To the Board of Directors of

Capri Global Capital Limited

- 1 We have reviewed the accompanying Statement of unaudited standalone financial results of Capri Global Capital Limited ('the NBFC'), for the quarter ended 30th June, 2023 ('the Statement') attached herewith, being submitted by the NBFC pursuant to the requirements of Regulation 33 and Regulation 52 of the Securities and Exchange Board of India ('SEBI') (Listing Obligations and Disclosure Requirements) Regulations, 2015 as amended (the 'Listing Regulations').
- 2 This Statement, which is the responsibility of the NBFC's management and approved by the Board of Directors of the NBFC, has been prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standard 34 "Interim Financial Reporting" ('Ind AS 34'), prescribed under Section 133 of the Companies Act, 2013 ('the Act'), as amended read with relevant rules issued thereunder, the circulars, guidelines and directions issued by the Reserve Bank of India ('the RBI') from time to time, applicable to the NBFC ('the RBI guidelines') and other accounting principles generally accepted in India, and is in compliance with Regulation 33 and Regulation 52 of the Listing Regulations. Our responsibility is to express a conclusion on the Statement based on our review.
- 3 We conducted our review of the Statement in accordance with the Standard on Review Engagements (SRE) 2410, "Review of Interim Financial Information Performed by the Independent Auditor of the Entity", issued by the Institute of Chartered Accountants of India. This standard requires that we plan and perform the review to obtain moderate assurance as to whether the Statement is free of material misstatement. A review of interim financial information consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Standards on Auditing specified under section 143(10) of the Act, and consequently, does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.



- 4 Based on our review conducted as above, nothing has come to our attention that causes us to believe that the accompanying Statement, prepared in accordance with the recognition and measurement principles laid down in Ind AS 34, prescribed under Section 133 of the Act, as amended read with relevant rules issued thereunder, the RBI guidelines, and other accounting principles generally accepted in India, has not disclosed the information required to be disclosed in terms of the Listing Regulations, including the manner in which it is to be disclosed, or that it contains any material misstatement, or that it has not been prepared in accordance with the relevant prudential norms issued by the RBI in respect of income recognition, asset classification, provisioning, to the extent applicable to the NBFC, and other related matters.

For M M Nissim & Co LLP

Chartered Accountants

Firm Registration No: 107122W/W100672

Gayatri Sonavane

Partner

Membership No. 114049

UDIN: 23114049BGXMNH9356

Mumbai

5th August, 2023



Statement of unaudited standalone financial results for the quarter June 30, 2023

Sr. No	Particulars	Quarter ended			Year ended
		30.06.2023 (Unaudited)	31.03.2023 (Unaudited)	30.06.2022 (Unaudited)	31.03.2023 (Audited)
1	Income				
	Revenue from Operations				
i)	Interest income on financial instrument recognised at amortised cost	3,243.21	2,713.66	1,777.96	8,892.41
ii)	Dividend income	-	-	-	-
iii)	Fees and commission income	400.43	487.96	215.37	1,494.87
iv)	Net gain on derecognition of financial instrument	87.67	141.89	125.45	512.48
v)	Net gain on fair value changes	31.22	31.18	-	103.98
(vi)	Sale of service	97.62	89.19	2.42	145.11
(vii)	Other operating income	64.66	101.44	50.53	290.87
I)	Total revenue from operations	3,924.81	3,565.32	2,171.73	11,439.72
II)	Other income	10.76	12.57	8.07	50.22
III)	Total income (I+II)	3,935.57	3,577.89	2,179.80	11,489.94
2	Expenses				
i)	Finance cost	1,306.42	1,215.12	721.21	3,831.38
ii)	Fees and commission expense	72.41	91.05	26.40	257.76
iii)	Net loss on fair value changes	-	-	0.55	-
iv)	Impairment on financial instruments	174.88	70.64	189.50	477.33
v)	Employee benefit expense	1,243.25	1,093.46	595.18	3,550.25
vi)	Depreciation, amortisation and impairment	138.37	175.21	25.66	389.67
vii)	Other expenses	426.21	349.54	154.82	1,084.70
IV)	Total expenses (IV)	3,361.54	2,995.02	1,713.32	9,591.09
V)	Profit/(loss) before tax for the period/year (III-IV)	574.03	582.87	466.48	1,898.85
VI)	Tax expenses				
(a)	Current tax	162.86	118.89	129.99	475.87
(b)	Deferred tax (credit)/charge	(18.31)	28.04	(9.35)	4.40
(c)	Tax Pertaining to earlier years	-	(47.19)	(0.09)	3.21
VII)	Profit/(loss) for the period/year (V-VI)	429.48	483.13	345.93	1,415.37
VIII)	Other comprehensive Income				
(A)	Items that will not be reclassified to profit or loss				
	Remeasurement of defined benefit liability (asset)	-	(2.97)	-	(6.49)
	Income Tax relating to items that will not be reclassified to profit or loss	-	0.74	-	1.63
	Net other comprehensive income not to be reclassified subsequently to profit or loss	-	(2.23)	-	(4.86)
(B)	Items that will be reclassified to profit or loss				
	Fair Value Gain / (Loss) on time value of forward element of forward contract in hedging relationship	(15.63)	(13.07)	(25.79)	(19.80)
	Income Tax relating to items that will be reclassified to profit or loss	3.94	3.29	6.49	4.98
	Net other comprehensive income to be reclassified subsequently to profit or loss	(11.69)	(9.78)	(19.30)	(14.82)
	Other Comprehensive Income	(11.69)	(12.01)	(19.30)	(19.68)
IX)	Total comprehensive income for the period/year (VII+VIII)	417.79	471.12	326.63	1,395.69
X)	Paid up Equity Share Capital (Face value ₹ 2/- each)	412.31	412.31	351.49	412.31
XI)	Other Equity				33,292.81
XII)	Earnings per equity share (not annualised for quarters)				
	Basic (₹)	2.08	2.61	1.97	7.65
	Diluted (₹)	2.06	2.58	1.95	7.56



CAPRI GLOBAL CAPITAL LIMITED
CIN - L65921MH1994PLC173469

Regd. Office : 502, Tower-A, Peninsula Business Park, Senapati Bapat Marg, Lower Parel, Mumbai - 400013
e-mail: investor.relation@capriglobal.in, Website : www.capriglobal.in, Tel No. - +91 22 40888100 Fax No. - +91 22 40888170

Notes to statement of unaudited standalone financial results for the quarter ended June 30, 2023

- 1) The standalone financial results (the 'Statement' or 'Results') together with the results for the comparative reporting periods have been prepared in accordance with recognition and measurement principles laid down in Indian Accounting Standards ('Ind AS') 34- Interim Financial Reporting and as prescribed under Section 133 of the Companies Act, 2013 ('the Act') read with the Companies (Indian Accounting Standards) Rules, 2015 as amended from time to time and other accounting principles generally accepted in India and in compliance with Regulation 33 and 52 of the Securities and Exchange Board of India ('SEBI') (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended (the "Listing Regulations")
- 2) The Company has applied its significant accounting policies in the preparation of this Statement consistent with those followed in the annual financial statements for the year ended March 31, 2023. Any application of circulars/ directions issued by the RBI or other regulators are implemented prospectively when they become applicable.
- 3) The Statement has been reviewed by the Audit Committee and approved by the Board of Directors at their respective meetings held on August 05, 2023. The results for the quarter ended June 30, 2023, have been reviewed by the statutory auditors, viz. M M Nissim & Co LLP, Chartered Accountants.
- 4) The Company is engaged primarily in the business of financing activity and accordingly there are no separate reportable segment as per Ind AS 108 dealing with Operating Segment.
- 5) Disclosures pursuant to RBI Notification - RBI/DOR/2021-22/86 DOR.STR.REC.51/21.04.048/2021-22 dated September 24, 2021
 - a) Details of transfer through assignment in respect of loans not in default during the quarter ended June 30, 2023

Particulars	Quarter ended June 30, 2023
Amount of Loan accounts assigned (₹ in Millions)	713.82
Retention of Beneficial Economic Interest (in %)	20.0%
Weighted Average Maturity (in Year)	12.45
Weighted Average Holding Period (in Years)	0.27
Coverage of tangible security Coverage (in %)	194.2%

The above transaction is pursuant to Co-Lending option II (Direct Assignment) pursuant to RBI notification RBI/2020-21/63/FIDD.CO.Plan.BC.No.8/04.09.01/2020-21 dated September 04, 2020

- b) The Company has not acquired any loan not in default during the quarter ended June 30, 2023
 - c) The Company has not transferred stressed loan to subsidiary company during the quarter ended June 30, 2023
 - d) The Company does not hold any Security Receipts as on June 30, 2023
- 6) The Code on Social Security 2020 ('Code'), which received the presidential assent on September 28, 2020, subsumes nine law relating to social security, retirement and employee benefits, including the Employees Provident Fund and Miscellaneous Provisions Act, 1952 and the Payment of Gratuity Act, 1972. The effective date of the Code is yet to be notified and related rules are yet to be framed. The impact of changes, if any, will be assessed and recognized post notification of relevant provisions.
 - 7) The compliance related to disclosure of certain ratios and other financial information as required under regulation 52(4) of the listing regulation is made in Annexure 1.
 - 8) During the quarter ended June 30, 2023 the company has allotted Nil equity shares (quarter ended June 30, 2022; 92,400 equity shares) of ₹ 2 each in respect of stock option exercised aggregating to Nil (quarter ended June 30, 2022 ₹ 13.09 millions). Accordingly, share capital has increased by Nil for the quarter ended June 30, 2023 (quarter ended June 30, 2022 ₹ 0.18 millions) and securities premium increased by Nil for the quarter ended June 30, 2023 (quarter ended June 30, 2022 ₹ 12.91 millions).
 - 9) The figures for the quarter ended March 31, 2023 are the balancing figures between audited figures in respect of the full financial year and the published year to date figures upto the end of the third quarter of the financial year.
 - 10) Figures for the previous period/year have been regrouped wherever necessary to conform to current period presentation.

**On behalf of the Board of Directors
For Capri Global Capital Limited**

Rajesh Sharma
Managing Director & Chief Financial Officer
DIN 00020037



Place: Delhi
Date: August 05, 2023

CAPRI GLOBAL CAPITAL LIMITED
CIN - L65921MH1994PLC173469

Regd. Office : 502, Tower-A, Peninsula Business Park, Senapati Bapat Marg, Lower Parel, Mumbai - 400013, Maharashtra, India
e-mail:investor.relation@capriglobal.in, Website : www.capriglobal.in, Tel No. - +91 22 40888100 Fax No. - +91 22 40888170

Annexure 1

Disclosures pursuant to 52(4) and 54(2) of the SEBI (Listing Obligations & Disclosure Requirements) Regulations, 2015 as on June 30, 2023 for the Non-Convertible Debentures (NCDs) issued on Private Placement Basis

Particulars	Ratio
(a) Debt-Equity Ratio ¹	1.53
(b) Debt service coverage ratio ²	0.28
(c) Interest service coverage ratio ³	1.47
(d) Outstanding redeemable preference shares	
Quantity	Nil
Value	Nil
(e) Debenture Redemption Reserve ⁴	Not Applicable
Pursuant to Rule 18(7) (b) (iii) of The Companies (Share Capital and Debenture) Rules 2014 no debenture redemption reserve is required to be created in cases of privately placed debentures issued by NBFC registered with the RBI under Section 45-IA of the RBI (Amendment) Act, 1997.	
(f) Net Worth (₹ in Million) ⁵	33,778.04
(g) Net Profit after Tax (₹ in Million)	429.48
(h) Earnings per Share (₹):	
Basic	2.08
Diluted	2.06
(i) Current Ratio ⁴	Not Applicable
(j) Long term debt to working capital ⁴	Not Applicable
(k) Bad debts to Account receivable ratio ⁴	Not Applicable
(l) Current liability ratio ⁴	Not Applicable
(m) Total debts to total assets ⁶	0.58
(n) Debtors turnover ⁴	Not Applicable
(o) Inventory turnover ⁴	Not Applicable
(p) Operating margin (%) ⁴	Not Applicable
(q) Net profit margin (%) ⁷	10.91%
(r) Sector specific equivalent ratios, as applicable	
CAR	37.15%
GNPA	2.04%
NNPA ⁸	1.52%

(s) Extent and nature of security created and maintained with respect to Secured Listed Non-Convertible Debentures:

The NCDs issued by the Company are secured by first pari-passu charge on book debts and immovable property (Located in Chennai). The security cover is 9.79 times of the aggregate face value of Debentures issued.

Note:

- 1 Debt-Equity Ratio = (Debt Securities + Borrowings (other than debt securities) + Derivative financial instruments)/Net Worth
- 2 Debt service coverage ratio= (Earning before interest, tax and exceptional items)/Interest expenses+ principal repayment made during the period for long term loans.
- 3 Interest coverage ratio= (Earning before interest, tax and exceptional items)/Interest expenses
- 4 The company is registered under the Reserve Bank of India Act,1934 as Non-Banking Financial Company, hence these ratios are generally not applicable
- 5 Networth is calculated as defined in section 2 (57) of Companies Act 2013
- 6 Total Debts to Total assets = (Debt securities + Borrowings (other than debt securities) + Derivative financial instruments)/Total Assets
- 7 Net Profit margin = Net Profit after tax/total income
- 8 NNPA - Net NPAs to Net Advances (%) (Net of Provision on NPA)



Limited Review Report on unaudited consolidated financial results of Capri Global Capital Limited for the quarter ended 30th June, 2023 under Regulation 33 and Regulation 52 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015

To the Board of Directors of

Capri Global Capital Limited

- 1 We have reviewed the accompanying Statement of unaudited consolidated financial results of Capri Global Capital Limited ('the Parent' or 'the NBFC') and its subsidiary (the Parent and its subsidiary together referred to as 'the Group'), for the quarter ended 30th June, 2023 ('the Statement') attached herewith, being submitted by the Parent pursuant to the requirements of Regulation 33 and Regulation 52 ('SEBI') (Listing Obligations and Disclosure Requirements) Regulations, 2015 as amended (the 'Listing Regulations').
- 2 This Statement, which is the responsibility of the Parent's management and approved by its Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standard 34 "Interim Financial Reporting" ('Ind AS 34'), prescribed under Section 133 of the Companies Act, 2013 ('the Act'), as amended read with relevant rules issued thereunder and other accounting principles generally accepted in India, and is in compliance with Regulation 33 and Regulation 52 of the Listing Regulations. Our responsibility is to express a conclusion on the Statement based on our review.
- 3 We conducted our review of the Statement in accordance with the Standard on Review Engagements (SRE) 2410 "Review of Interim Financial Information Performed by the Independent Auditor of the Entity", issued by the Institute of Chartered Accountants of India. This standard requires that we plan and perform the review to obtain moderate assurance as to whether the Statement is free of material misstatement. A review of interim financial information consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Standards on Auditing specified under section 143(10) of the Act, and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

We also performed procedures in accordance with the circular No. CIR/CED/CMD/44/2019 dated March 29, 2019 issued by the SEBI under Regulation 33 (8) of the Listing Regulations, to the extent applicable.



- 4 The Statement includes the results of the following entities:

Name of the entity	Relationship
Capri Global Capital Limited	Holding Company
Capri Global Housing Finance Limited	Subsidiary

- 5 Based on our review conducted and procedures performed as stated in paragraph 3 above and based on the consideration of the review report of the other auditor referred to in paragraph 6 below, nothing has come to our attention that causes us to believe that the accompanying Statement, prepared in accordance with the recognition and measurement principles laid down in the Ind AS 34 prescribed under Section 133 of the Act, as amended read with relevant rules issued thereunder and other accounting principles generally accepted in India, has not disclosed the information required to be disclosed in terms of the Listing Regulations, including the manner in which it is to be disclosed, or that it contains any material misstatement.
- 6 We did not review the interim financial information of a subsidiary included in the Statement, whose interim financial information reflect total revenues (before consolidation adjustments) of Rs. 1,111.23 million, total net profit after tax (before consolidation adjustments) of Rs. 203.68 million and total comprehensive income (before consolidation adjustments) of Rs. 199.61 million for the quarter ended 30th June, 2023 , as considered in the Statement. This interim financial information has been reviewed by other auditor whose report has been furnished to us by the management and our conclusion on the Statement, in so far as it relates to the amounts and disclosures included in respect of a subsidiary, is based solely on the report of the other auditor and the procedures performed by us as stated in paragraph 3 above.

For M M Nissim & Co LLP
Chartered Accountants
Firm Registration No: 107122W/W100672



Gayatri Sonavane
Partner
Membership No. 114049
UDIN: 23114049BGXMNI1620

Mumbai
5th August, 2023

Statement of unaudited consolidated financial results for the quarter ended June 30, 2023

Sr. No	Particulars	Quarter ended			Year ended
		30.06.2023	31.03.2023	30.06.2022	31.03.2023
		(Unaudited)	(Unaudited)	(Unaudited)	(Audited)
1	Income				
	Revenue from Operations				
i)	Interest income on financial instrument recognised at amortised cost	4,134.33	3,521.40	2,360.75	11,672.92
ii)	Dividend income	-	-	-	-
iii)	Fees and commission income	410.21	503.17	220.78	1,540.97
iv)	Net Gain on derecognition of financial instrument	177.50	172.48	125.45	557.31
v)	Net gain on fair value changes	42.22	63.75	11.89	214.00
vi)	Sale of service	156.75	145.10	6.02	265.07
vii)	Other operating income	89.79	133.69	65.05	383.18
I)	Total revenue from operations	5,010.80	4,539.59	2,789.94	14,633.45
II)	Other income	0.71	1.54	6.30	16.52
III)	Total income (I+II)	5,011.51	4,541.13	2,796.24	14,649.97
2	Expenses				
i)	Finance cost	1,764.58	1,637.29	1,021.30	5,311.18
ii)	Fees and commission expense	72.41	91.05	26.40	257.76
iii)	Impairment on financial instruments	239.25	111.64	245.62	641.82
iv)	Employee benefit expense	1,458.23	1,322.18	680.18	4,060.78
v)	Depreciation, amortisation and impairment	155.79	191.54	33.47	439.13
vi)	Other expenses	482.47	403.13	179.34	1,256.46
IV)	Total expenses (IV)	4,172.73	3,756.83	2,186.31	11,967.13
V)	Profit/(loss) before tax for the period/year (III-IV)	838.78	784.30	609.93	2,682.84
VI)	Tax expenses				
(a)	Current tax	218.87	168.38	159.96	653.96
(b)	Deferred tax (credit)/charge	(16.17)	28.61	(10.76)	(6.41)
(c)	Tax pertaining to earlier years	-	(61.65)	(0.09)	(11.25)
VII)	Profit/(loss) for the period/year (V-VI)	636.08	648.96	460.82	2,046.54
VIII)	Other comprehensive Income				
(A)	Items that will not be reclassified to profit or loss				
	Remeasurement of defined benefit plans	-	(7.69)	-	(12.50)
	Income Tax relating to items that will not be reclassified to profit or loss	-	1.94	-	3.15
	Net other comprehensive income that will not be reclassified subsequently to profit or loss	-	(5.75)	-	(9.35)
(B)	Items that may be reclassified to profit or loss				
	Fair Value Gain on time value of forward element of forward contract in hedging relationship	(21.08)	(16.05)	(40.80)	(29.53)
	Income tax relating to items that may be reclassified to profit or loss	5.30	4.04	10.27	7.43
	Net other comprehensive income that may be reclassified subsequently to profit or loss	(15.78)	(12.01)	(30.53)	(22.10)
	Other Comprehensive Income	(15.78)	(17.76)	(30.53)	(31.45)
IX)	Total comprehensive income for the period/year (VII+VIII)	620.30	631.20	430.29	2,015.09
X)	Paid up Equity Share Capital (Face Value ₹2/- each)	412.31	412.31	351.49	412.31
XI)	Other Equity				35,242.35
XII)	Earnings per equity share (not annualised for quarter)				
	Basic (₹)	3.09	3.51	2.62	11.06
	Diluted (₹)	3.05	3.47	2.59	10.94



Notes to statement of unaudited consolidated financial results for the quarter June 30, 2023

1) The Consolidated financial results (the 'Statement' or 'Results') together with the results for the comparative reporting periods have been prepared in accordance with recognition and measurement principles laid down in Indian Accounting Standards ('Ind AS') 34- Interim Financial Reporting and as prescribed under Section 133 of the Companies Act, 2013 ('the Act') read with the Companies (Indian Accounting Standards) Rules, 2015 as amended from time to time and other accounting principles generally accepted in India and in compliance with Regulation 33 and 52 of the Securities and Exchange Board of India ('SEBI') (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended (the "Listing Regulations")

2) The Statement includes the financial results / financial information of the following entities:

Name of Entity	Relationship
Capri Global Capital Limited	Holding Company
Capri Global Housing Finance Limited	Subsidiary

- 3) The Group has applied its significant accounting policies in the preparation of this Statement consistent with those followed in the annual financial statements for the year ended March 31, 2023. Any application of circulars/ directions issued by the RBI or other regulators are implemented prospectively when they become applicable.
- 4) The Statement has been reviewed by the Audit Committee and approved by the Board of Directors at their respective meetings held on August 05, 2023. The results for the quarter ended June 30, 2023, have been reviewed by the statutory auditors, viz. M M Nissim & Co LLP, Chartered Accountants.
- 5) The Group is engaged primarily in the business of financing activity and accordingly there are no separate reportable segment as per Ind AS 108 dealing with Operating Segment.
- 6) Disclosures pursuant to RBI Notification - RBI/DOR/2021-22/86 DOR.STR.REC.51/21.04.048/2021-22 dated September 24, 2021

a) Details of transfer through assignment in respect of loans not in default during the quarter ended June 30, 2023

(i) The below transaction is pursuant to Co-Lending option II (Direct Assignment) pursuant to RBI notification RBI/2020-21/63/FIDD.CO.Plan.BC.No.8/04.09.01/2020-21 dated November 05, 21

Particulars	Quarter ended June 30, 2023
Amount of Loan accounts assigned (₹ in millions)	1,106.20
Retention of Beneficial Economic Interest (in %)	20.0/25.0
Weighted Average Maturity (in years)	14.70
Weighted Average Holding Period (in years)	0.29
Coverage of tangible security Coverage (in %)	176.27

(ii) The below details of loans (not in default) transferred through direct assignment executed with NBFC

Particulars	Quarter ended June 30, 2023
Amount of Loan accounts assigned (₹ in millions)	569.08
Retention of Beneficial Economic Interest (in %)	10.00
Weighted Average Maturity (in Years)	18.58
Weighted Average Holding Period (in Years)	2.50
Coverage of tangible security Coverage (in %)	223.90

- b) The Group has not acquired any loan not in default during the Quarter ended June 30, 2023
c) The Group has not transferred or acquired any stressed loan during the quarter ended June 30, 2023
d) The Group does not hold any Security Receipts as on June 30, 2023

- 7) The Code on Social Security 2020 ('Code'), which received the presidential assent on September 28, 2020, subsumes nine law relating to social security, retirement and employee benefits, including the Employees Provident Fund and Miscellaneous Provisions Act, 1952 and the Payment of Gratuity Act, 1972. The effective date of the Code is yet to be notified and related rules are yet to be framed. The impact of changes, if any, will be assessed and recognized post notification of relevant provisions.
- 8) The compliance related to disclosure of certain ratios and other financial information as required under regulation 52(4) of the listing regulation is made in Annexure 1.
- 9) During the quarter ended June 30, 2023 the Group has allotted Nil equity shares (quarter ended June 30, 2022; 92,400 equity shares) of ₹ 2 each in respect of stock option exercised aggregating to Nil (quarter ended June 30, 2022 ₹ 13.09 millions). Accordingly, share capital has increased by Nil for the quarter ended June 30, 2023 (quarter ended June 30, 2022 ₹ 0.18 millions) and securities premium increased by Nil for the quarter ended June 30, 2023 (quarter ended June 30, 2022 ₹ 12.91 millions).
- 10) The figures for the quarter ended March 31, 2023 are the balancing figures between audited figures in respect of the full financial year and the published year to date figures upto the end of the third quarter of the financial year.
- 11) Figures for the previous period/year have been regrouped wherever necessary to conform to current period presentation.

On behalf of the Board of Directors
For Capri Global Capital Limited

Rajesh Sharma
Managing Director & Chief Financial Officer
DIN 00020037

Place: Delhi
Date: August 05, 2023



Annexure 1

Disclosures pursuant to Regulation 52(4) and 54(2) of the SEBI (Listing Obligations & Disclosure Requirements) Regulations, 2015 as on June 30, 2023 for the Non-Convertible Debentures (NCDs) issued on Private Placement Basis

	Particulars	Ratio
(a)	Debt-Equity Ratio ¹	2.07
(b)	Debt service coverage ratio ²	0.32
(c)	Interest service coverage ratio ³	1.50
(d)	Outstanding redeemable preference shares	
	Quantity	NIL
	Value	NIL
(e)	Debenture Redemption Reserve ⁴	Not Applicable
<p>Pursuant to Rule 18(7) (b) (iii) of The Companies (Share Capital and Debenture) Rules 2014 no debenture redemption reserve is required to be created in cases of privately placed debentures issued by NBFC registered with the RBI under Section 45-IA of the RBI (Amendment) Act, 1997.</p>		
(f)	Net Worth (₹ in Million) ⁵	35,821.24
(g)	Net Profit after Tax (₹ in Million)	636.08
(h)	Earnings per Share (₹):	
	Basic	3.09
	Diluted	3.05
(i)	Current Ratio ⁴	Not Applicable
(j)	Long term debt to working capital ⁴	Not Applicable
(k)	Bad debts to Account receivable ratio ⁴	Not Applicable
(l)	Current liability ratio ⁴	Not Applicable
(m)	Total debts to total assets ⁶	0.65
(n)	Debtors turnover ⁴	Not Applicable
(o)	Inventory turnover ⁴	Not Applicable
(p)	Operating margin (%) ⁴	Not Applicable
(q)	Net profit margin (%) ⁷	12.69%
(r)	Sector specific equivalent ratios, as applicable	
	GNPA	1.89%
	NNPA ⁸	1.37%
(s)	Extent and nature of security created and maintained with respect to Secured Listed Non-Convertible Debentures: The NCDs issued by the Company are secured by first pari-passu charge on book debts and immovable property (Located in Chennai). The security cover is 9.79 times of the aggregate face value of Debentures issued.	

Note:

- 1 Debt-Equity Ratio = (Debt Securities + Borrowings (other than debt securities) + Derivative financial instruments)/Net Worth
- 2 Debt service coverage ratio= (Earning before interest, tax and exceptional items)/Interest expenses+ principal repayment made during the period for long term loans
- 3 Interest coverage ratio= (Earning before interest, tax and exceptional items)/Interest expenses
- 4 The company is registered under the Reserve Bank of India Act,1934 as Non-Banking Financial Company, hence these ratios are generally not applicable
- 5 Networth is calculated as defined in section 2 (57) of Companies Act 2013
- 6 Total Debts to Total assets = (Debt securities + Borrowings (other than debt securities) + Derivative financial instruments)/Total Assets
- 7 Net Profit margin = Net Profit after tax/Total Income
- 8 NNPA - Net NPAs to Net Advances (%) (Net of Provision on NPA)

