

February 9, 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 - Financial Results for the quarter ended December 31, 2020

Dear Sir and Madam,

Please find enclosed herewith the Press Release of Capri Global Capital Limited regarding the announcement of Financial Results for the quarter ended December 31, 2020.

You are requested to kindly take the same on records.

Thanking you,

Yours faithfully,
for Capri Global Capital Limited



(Harish Kumar 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 Limited records 82% growth in disbursements in Q3 FY21

Performance & Business Highlights

- Total income for Q3 FY21 increased by 5% to Rs. 1,186 mn v/s Rs. 1,129 in Q3 FY20
- Profit after tax (PAT) for the Q3 FY21 was at Rs 492 mn
- Cost of Funds improved to 9.3% in Q3 FY21 v/s 10.6% in Q3 FY20
- The Asset Quality remained healthy with GNPA at 2.08% and NNPA at 0%
- Total disbursements stood at Rs. 3,792 mn, against Rs. 2,967 mn in Q3FY20
- Capital Adequacy Ratio remains strong at 39.3% levels
- Maintained credit ratings of A+ (CARE Ratings) and AA- (BWR Ratings)
- Serving over 25,000+ customers across businesses

Mumbai, 9th February 2021: 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, 2020. MSME portfolio continues to dominate with ~55% of the AUM at Rs 22,369 mn. Home Loan businesses showed a promising growth of 16% y-o-y with an AUM of Rs 10,034 mn.

The consolidated net worth of the company stood at Rs. 16,886 mn. Aggregate disbursements in Q3 FY21 stood at Rs 3,792 mn as against Rs 2,967 mn in Q3 FY20, with growth of 28%. CGCL has active relationships over 25,000 businesses and families ending Q3 FY21 across several states in India ranging from retail outlets to small manufacturing units, traders to private schools and individuals. The Company continues focussing on Tier 3 & 4 cities. The well-established and in-depth knowledge of micro markets has helped CGCL to maintain good asset quality and keep the loan book granular. This was due to higher provisioning for the conservative approach adopted by the company to insulate from any perceivable future shocks related to bad debts.

Despite the prevailing tough market conditions, business responsiveness significantly improved month on month, the company focused on managing risk with a calibrated approach towards growth and maintained strong liquidity and capital adequacy. The Company achieved a growth of 12% in MSME and 16% housing loan portfolio during the 9MFY21. The collection efficiency has also improved month after month resulting over 85% customer paying monthly EMI regularly.

Commenting on the outcome, **Mr. Rajesh Sharma, Managing Director, Capri Global Capital Ltd.** explained, "The market is under consolidation and the pandemic has given us opportunity to accelerate our growth by looking for other strategic investment avenues. Additionally, it has led to review our cost structures and adopt effective cost control measures which will remain viable over the long run. We are working towards the adoption of technological initiatives and strengthening manpower to help the company be ready for future growth, consciously evaluating risks with strong solvency and focusing to grow our presence in Tier-III and Tier-IV cities of India. As we continue to navigate towards new normal, our recent performance has significantly shown our financial prudence, our business excellence, the benefits of our diversified products and our knowledge of micro-markets."

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 Housing Finance – through its strong network of 80 offices spread across 8 states and backed by a strong and committed workforce of 1,477 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 | www.caprihomeloans.com

For Further information, please contact

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