

November 6, 2020

Corporate Relationship Department
BSE Limited
Pheeroze Jeejeebhoy Towers
Dalal Street, Fort,
Mumbai 400 001

Listing Department
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: 531595

Scrip Code: CGCL

Sub.: Press Release - Financial Results for the Quarter and Half Year ended September 30, 2020

Dear Sir/ Ma'am,

Please find enclosed herewith the Press Release of Capri Global Capital Limited in relation to the announcement of Financial Results for the Quarter and Half Year ended September 30, 2020 and it records 57% Year-on-Year growth in Profit After Tax.

You are requested to kindly take the same on records.

Thanking you,

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

Rajesh Sharma
Managing Director
DIN: 00020037

Encl.: a/a

Capri Global Capital Limited

(CIN: L65921MH1994PLC173469)

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Capri Global Capital Ltd profit rises 57% YoY in Q2 FY21

Performance Highlights – Q2 FY21

- Total income for Q2 FY21 increased by 4% to Rs. 1,869 mn v/s Rs. 1,804 mn in Q2 FY20
- Net Interest Margin improved to 10.3% in Q2 FY21 v/s 10.1% in Q2 FY20
- Ratio of operating expenses to net total income for Q2 FY21 improved to 28.5% v/s 42.5% in Q2 FY20
- Profit after tax (PAT) for Q2 FY21 stood at Rs. 610 mn up by 57% v/s Q2 FY20; supported by improvement in Net Interest Margins (NIM) and reduction in Cost to Income ratio on YoY basis.
- Capital Adequacy Ratio remains strong at 41.6% levels
- The Asset Quality remained healthy with GNPA at 2.18% and NNPA at 0.12%
- Maintained credit ratings of A+ (CARE Ratings) and AA- (BWR Ratings)

Performance Highlights – H1 FY21

- Total income for H1 FY21 increased by 1% to Rs. 3,587 mn v/s Rs. 3,545 mn in H1 FY20
- Net Interest Income and NIM for H1 FY21 stood at Rs. 1,983 mn and 9.7%
- Ratio of operating expenses to net total income for H1 FY21 improved to 26.8% v/s 42.5% in H1 FY20
- Profit after tax (PAT) for H1 FY21 stood at Rs. 1,006 mn up 31% v/s H1 FY20
- The company is prepared to handle macroeconomic shocks arising from Covid19 and continues to remain well capitalized with a CRAR of 41.6%, has a liquidity buffer of Rs. 14,443 mn including unutilized bank lines and has made sufficient provisions for stressed assets.

Business Highlights – Q2 FY21

- Total Assets Under Management stood at Rs. 41,613 mn
- Strong focus on MSME and Housing Finance Business continues with MSME AUM at Rs. 21,284 mn and Housing Finance AUM at Rs. 9,285 mn
- Total Disbursements stood at Rs. 5,192 Mn, against Rs. 1,994 Mn in Q2FY20.
- Strong network of 78 offices across 8 states
- Serving over 23,500+ customers across businesses

Mumbai, July 31, 2020: Capri Global Capital Ltd (CGCL), a diversified NBFC in the MSME and Affordable Housing sector, has reported an AUM of Rs. 41,613 mn in Q2FY21 v/s Rs 39,569 mn in Q2 FY20 – an increase of 5%. The consolidated net worth of the company stood at Rs. 16,383 mn

The total AUM includes MSME AUM of Rs. 21,284 mn that has recorded a growth of 7% YoY as compared to Rs. 19,833 mn in Q2 FY20. CGCL has active relationships over 23,500 businesses ending Q2 FY21 across several states in India ranging from retail outlets to small manufacturing units, traders to private schools. The Company continues focussing on Tier 3 & 4 cities. The well-established and in-depth knowledge of micro markets has helped CGCL to maintain a good asset quality and keep the loan book granular.

Whereas Housing Finance businesses which contributes to 22% of the total AUM showed a stellar growth of 10% YoY with an AUM of Rs. 9,285 mn. Under the Affordable Housing Finance business that majorly targets Tier 2 & 3 cities, the company has empowered ~10,350 families to realise the dream of owning their own home.

Commenting on the outcome, **Mr. Rajesh Sharma, Managing Director, Capri Global Capital Ltd.** explained,

“As evident from the results, CGCL has seen an uptick in business activity during the quarter after a slower Q1 FY21. We have witnessed a healthy growth in PAT supported by yields improvement and reduction in cost to income ratio. Defying industry trends, our asset quality has shown a significant improvement over the quarter and we have continued to expand our retail book and onboard quality customers.

The Company is adequately capitalised maintaining capital adequacy ratio at 41.62%. CGCL maintains a strong liquidity position and we have even made prepayments to lenders to reduce cost of funds. CGCL’s ample liquidity will enable us to drive growth in the coming quarters. Over the quarter we have continued our successful adoption of technological initiatives to better serve our customers and improve operating performance.

With the Unlock guidelines in place, our goal is to ensure business continuity while keeping the interests of all our stakeholders in mind. Over the quarter we focused our efforts on improving collections, onboarding quality customers, and working closely with our customers to mitigate the crises together. We are not yet over with the Covid19 pandemic and during these unprecedented times, CGCL continues to support its customers, clients, employees, and communities using all possible avenues. “

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 over 78 offices spread across 8 states and backed by a strong and committed workforce of over 1,425 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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