

March 24, 2022

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 by Capri Global Housing Finance Limited - Capri Global Housing Finance Ltd and SBI sign co-lending agreement for housing loans.

Dear Sir/Madam,

Please find enclosed herewith Press Release issued by Capri Global Housing Finance Limited, a wholly owned subsidiary of the Company, titled “Capri Global Housing Finance Ltd and SBI sign co-lending agreement for housing loans” dated March 24, 2022.

You are requested to kindly take the same on records.

Thanking you,

Yours faithfully,
for Capri Global Capital Limited

Yashesh Bhatt
Company Secretary & Compliance Officer
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 Housing Finance Ltd and SBI sign co-lending agreement for housing loans

Mumbai, March 24, 2022: Capri Global Housing Finance Ltd, wholly owned subsidiary of Capri Global Capital Ltd, focused on the Affordable Housing Finance space has entered a co-lending alliance with the State Bank of India (SBI), country's largest public-sector bank. The collaboration aims to offer housing loans under priority sector to eligible homebuyers at competitive interest rates across its 110 touchpoints in India. The loan disbursement under this arrangement would commence from March 2022.

Capri Global Housing Finance Ltd, through its diversified network of branches across ten states and Union Territories, will originate and process home loans as per mutually agreed parameters with SBI in line with the co-lending framework laid down by the Reserve Bank of India. Capri Global Housing Finance Ltd will act as a servicing agent for the loan accounts sourced under this partnership throughout the loan's life cycle and retain 20% of the loan on its book, whereas SBI will maintain 80% of the loan. The co-lending framework will collaborate the operational management expertise of Capri Global Housing Finance Ltd and low-cost fund of SBI to offer an affordable credit solution to the borrowers.

Shri Dinesh Khara, Chairman, SBI, said, "We are glad to have joined hands with the HFCs under the co-lending program. This collaboration will enhance our distribution network, as we aim to extend our credit reach to more Home Loan borrowers of the unserved and underserved segments. Such partnerships align with our commitment to accelerate effective and affordable credit to small home buyers in India and contribute to the vision of 'Housing for All by 2024'".

Mr. Rajesh Sharma, Managing Director, Capri Global Capital Ltd, said, "We are pleased to join hands with India's largest bank. This partnership will help increase both enterprises' profitability and expand respective home loan portfolios. It will also allow both the financier to penetrate deep into the markets of tier II and tier III cities at very competitive rates. The alliance will leverage the comparative advantages of both entities to offer an efficient and seamless experience to home loan borrowers. Since its inception, Capri Global Housing Finance Ltd has been at the forefront of giving shape to homeownership by offering credit to aspirational India. We are confident that the collaboration with the country's biggest lender will open up more opportunities for home finance to every credit-worthy borrower and act as an agent of change in fulfilling the dreams of owning a home."

Capri Global Housing Finance Ltd is offering credit to the underserved borrowers of the society to drive a financial inclusion and create large-scale social impact through financial empowerment. As of 31st December 2021, the company has offered home loan to 17,500+customer and helped them achieve the dream of owning a home.

[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 110+ branches spread across 10 states & Union territories and backed by a strong and committed workforce of 2850+ 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.

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 December 31, 2021, the bank has a deposit base of over Rs. 38 lakh crore with CASA ratio of 45.74% and advances of more than Rs. 28 lakh crore. SBI commands a market share of close to 36% and a little over 28% in home loans and auto loans segment respectively. SBI has the largest network of 22,253 branches and 64,216 ATM / CDM in India with 69,500 BC outlets. The number of customers using internet banking and mobile banking stand at 97 million and 45 million respectively. The integrated digital and lifestyle platform by SBI – YONO, which has more than 45 million registered users, witnessed over 10 million average daily logins in Q3 FY 22. Accelerating the digital agenda, the bank has opened around 29,000 new digital savings bank accounts per day via YONO in the quarter ended December 2021. In terms of digital lending, the bank disbursed pre-approved personal loans worth Rs. 6,283 crore through YONO till Q3 of FY22. SBI also has the highest number of followers on Facebook and Twitter amongst all the banks worldwide.

For further details, please contact at Perfect Relations:

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