

July 31, 2020

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, 5<sup>th</sup> 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 June 30, 2020

Dear Sir and Madam,

Please find enclosed herewith the Press Release of Capri Global Capital Limited in relation to the announcement of Financial Results for the quarter ended June 30, 2020 and the profit rises by 5% in Quarter 1 of Financial Year 2021.

You are requested to kindly take the same on records.

Thanking you,

Yours faithfully,  
for Capri Global Capital Limited

  
Abhishek Kanoi  
Vice President & Group Company Secretary



Encl.: As above

**Capri Global Capital Limited**

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## **Capri Global Capital Ltd profit rises by 5% in Q1 FY21**

### **Performance Highlights - Q1 FY21**

- Profit after Tax (PAT) for Q1 FY21 stood at Rs. 396 Mn after considering Rs. 203 Mn contingency provision for COVID-19
- Total Revenue from Operations for Q1 FY21 stood at Rs. 1,718 Mn and Net Interest Margin for the quarter was 9.2%
- Ratio of Operating Expenses to Total Net Income for Q1 FY21 improved to 24.9% v/s 42% in Q1 FY20
- Capital Adequacy Ratio remains strong at 40.9% levels
- Addition of new bank lines of Rs. 10.5 Bn in Q1 FY21
- The Asset Quality remained healthy with GNPA at 2.33% and NNPA at 0.25%
- Maintained credit ratings of A+ (CARE Ratings) and AA- (BWR Ratings)

### **Business Highlights – Q1 FY21**

- Total Assets Under Management of Rs. 40.5 Bn
- Strong focus on MSME and Housing Finance Business continues with MSME AUM at Rs 20.6 Bn and Housing Finance AUM at Rs. 9.1 Bn
- Strong network of 81 offices across 8 states
- Serving over 21,700+ 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. 40.5 Bn in Q1 FY21. The consolidated net worth of the company stood at Rs. 15.8 Bn in Q1 FY21.

MSME continue to be the focussed sector contributing to around 51% of total AUM. CGCL has active relationships of over 12,040 businesses ending Q1 FY21 across several states in India ranging from retail outlets to small manufacturing units, traders to private schools. CGCL 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.

The Housing Finance contributes to ~23% of the total AUM. Under the Affordable Housing Finance business targeting Tier 2 & 3 cities, the company has already empowered over 9,600 families to realise the dream of owning their own home. CGCL has entered an MOU with NHB as a Primary Lending Institution (PLI) to facilitate subsidy to its qualifying borrowers under the CLSS.

Commenting on the outcome, **Mr. Rajesh Sharma, Managing Director, Capri Global Capital Ltd.**, “Amid the current economic scenario, Capri Global Capital Ltd has witnessed a sustainable growth. The current turmoil of the overall economic environment has impacted many sectors. CGCL has maintained its cautious stance on disbursements and focused on strengthening its business processes. However, our prudent lending strategy and a strong source of liquidity have resulted in continued growth.”

“Most of our businesses in Tier II, III and Tier IV branches have come back to normalcy with an upswing in collections as those customers have resumed operations with ease of lockdown



witnessing an uptick in recovery. We are also seeing new loan demand coming up which we are cautiously analysing before disbursement.

We have emerged as a compelling NBFC with an optimized branch network, capable leaders & a tight, strict risk mitigation system. Thus, we are confident to deliver on superior growth and to reach our strategic vision goals” he added further.

**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 81 offices spread across 8 states and backed by a strong and committed workforce of over 1,440 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](http://www.capriglobal.in) | [www.caprihomeloans.com](http://www.caprihomeloans.com)

**For Further information, please contact**

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