



February 01, 2019

To,

<b>BSE LIMITED</b> P J Towers Dalal Street, Fort, Mumbai 400 001	<b>NATIONAL STOCK EXCHANGE OF INDIA LIMITED</b> Listing Department Exchange Plaza, 5 <sup>th</sup> Floor, Bandra-kurla Complex, Bandra (East), Mumbai - 400 051
<b>Company Code No. : 531595</b>	<b>Company Code : CGCL</b>

Dear Sir,

**Sub: Press Release Q3FY19 Financial Results**

We are enclosing herewith a Press Release titled "Capri Global Capital Limited Announces Q3FY19 Financial Results".

Kindly take the same on your record.

Thanking you,

Yours faithfully,  
for Capri Global Capital Limited

**(Harish Agrawal)**  
**Senior Vice President & Company Secretary**



**Encl: As Above**

**Capri Global Capital Limited**

(CIN: L65921MH1994PLC173469)

Regd Off: 502, Tower A, Peninsula Business Park, Senapati Bapat Marg, Lower Parel, Mumbai – 400 013.  
Tel: +91 22 4088 8100/4354 8200; E-mail: contact@cgcl.co.in; Website: www.capriglobal.in

## **MEDIA RELEASE**

### **CAPRI GLOBAL CAPITAL LIMITED ANNOUNCES Q3FY19 FINANCIAL RESULTS**

**Q3FY19 CONSOLIDATED TOTAL INCOME OF RS. 159.43 CRORE - UP 55.88%**

**Q3FY19 CONSOLIDATED NET PROFIT OF RS. 35.20 CRORE - UP 26.99%**

**9MFY19 CONSOLIDATED TOTAL INCOME OF RS. 413.95 - UP 63.46%**

**9MFY19 CONSOLIDATED NET PROFIT OF RS. 86.78 CRORE – UP 57.42%**

**9MFY19 CONSOLIDATED NET NPA AT 1.24%**

**BOOK VALUE INCREASED TO RS. 76.73 (FACE VALUE OF RS 2)**

**TOTAL ASSETS UNDER MANAGEMENT OF RS. 3682.35 CRORE - INCREASE OF 50.59%**

**STANDALONE CAPITAL ADEQUACY RATIO AT 37.24%**

### **BUSINESS HIGHLIGHTS**

**STRONG FOCUS ON MSME AND HOUSING FINANCE BUSINESS CONTINUES**

**MSME AUM AT RS. 1822.26 CRORE**

**MSME AVERAGE TICKET SIZE AT RS. 14 LAKHS**

**HOUSING FINANCE AUM OF RS. 615.42 CRORE**

**HFC AVERAGE TICKET SIZE AT RS. 10 LAKHS**

**STRONG NETWORK OF 82 OFFICES ACROSS 8 STATES**

**SERVING OVER 14,500 CUSTOMERS ACROSS BUSINESSES**

**Mumbai, February 1, 2019:** Capri Global Capital Limited (CGCL), a leading NBFC in the MSME and Affordable Housing sector, today announced its financial results for the Quarter and Nine Months ended December 31, 2018. The key performance highlights are:

#### **Consolidated results - Quarter and Nine Month ended December 31, 2018**

- Q3 FY19 Total income of Rs. 159.43 Crore, as against Rs. 102.28 Crore in the corresponding previous period - an increase of 55.88%
- Q3 FY19 Net profit at Rs. 35.20 Crore - an increase of 26.99%
- Q3 FY19 Earnings per share of Rs. 2.01 (on Face Value of Rs. 2/- each)

#### **Net Worth:**

As on December 31, 2018, the net worth of the Company stood at Rs. 1,343.80 Crores.

### **Credit Rating:**

As on December 31, 2018, the Company had a net debt equity ratio of 1.43 on standalone basis. The Company continues to enjoy high credit rating of 'CARE A1+' for its short term borrowing program, 'CARE A+' and 'BWR AA-' for its long term borrowing program for NBFC and 'CARE A-' for its Housing Finance business.

### **Operational Review: Standalone**

As on December 31, 2018, the total assets of the Company stood at Rs. 3228.75 Crore - an increase of 28.14% and the total AUM stood at Rs. 3,066.93 Crore - an increase of 32.72%.

### **BUSINESS HIGHLIGHTS**

#### **MSME LENDING**

- Total book size increased from Rs. 1,558.79 Crore to Rs. 1,822.26 Crore during the nine months ended on December 2018.
- Average ticket size of Rs. 14 Lakhs
- Loans disbursed to over 4,000 customers through 80 cities in 7 states during the nine months ended FY 19

#### **HOUSING FINANCE**

Capri Global Housing Finance Limited (CGHFL), a subsidiary of CGCL, is India's emerging Housing Finance Company with book size of over Rs. 615.42 Crores

- Average ticket size of Rs 10 lakhs.
- As on December 31, 2018, CGHFL has a wide distribution network with over 78 branches, serving over 5900 Customers, in 5 states - Maharashtra, Gujarat, Madhya Pradesh, Delhi NCR & Rajasthan

### **Shareholding Pattern of CGCL as on December 31, 2018:**

Category	No. of Shares	Shareholding
Promoters	13,12,42,538	74.94%
Foreign Investors – FPIs NRIs etc	1,00,09,012	5.71%
Domestic Institutions / Banks / Mutual Funds	10,603	0.01%
Indian Public and others	3,38,72,652	19.34%
<b>Total</b>	<b>17,51,34,805</b>	<b>100.00%</b>

### **About Capri Global Capital Limited**

www.capriglobal.in t: @CapriGlobalCap f: /CapriGlobalCapitalLimited  
www.cgclhomeloans.com t: @CGHFL f: /CGHFL

Capri Global Capital Limited (CGCL) is a Non-Banking Financial Company (NBFC) listed on 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 82 offices spread across 8 states and backed by a strong and committed workforce of over 1,800 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 and provides home loan to underserved and deserving Lower and Middle-Income families and is a key contributor to the PMs vision of “Housing for All” by 2022.

**For Media queries:**

Rahul Ojha      Corporate Strategy

[rahul.ojha@capriglobal.in](mailto:rahul.ojha@capriglobal.in)

+91-22-40888126