

June 21, 2024

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: Investor Presentation - Analyst Meet

Dear Sir / Madam,

Pursuant to Regulation 30 of SEBI (Listing Obligations & Disclosure Requirements) Regulations, 2015 and further to our letter dated June 18, 2024, intimating Analyst Meet scheduled on June 21, 2024, we are attaching herewith presentation titled “Corporate Presentation”.

You are requested to take the same on record for dissemination to the stakeholders.

Thanking you,

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

Yashesh Bhatt
Company Secretary & Compliance Officer
Membership No: A20491

Encl.: As Above



Capri Global Capital Limited

(CIN: L65921MH1994PLC173469)

502, Tower - A, Peninsula Business Park, Senapati Bapat Marg, Lower Parel, Mumbai, Maharashtra - 400013

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CAPRI
LOANS

Farz Nibhaatey Hain

Corporate Presentation

June 2024

FOLLOW US ON



Capri Global Capital Limited

Emerging As a Financial Powerhouse



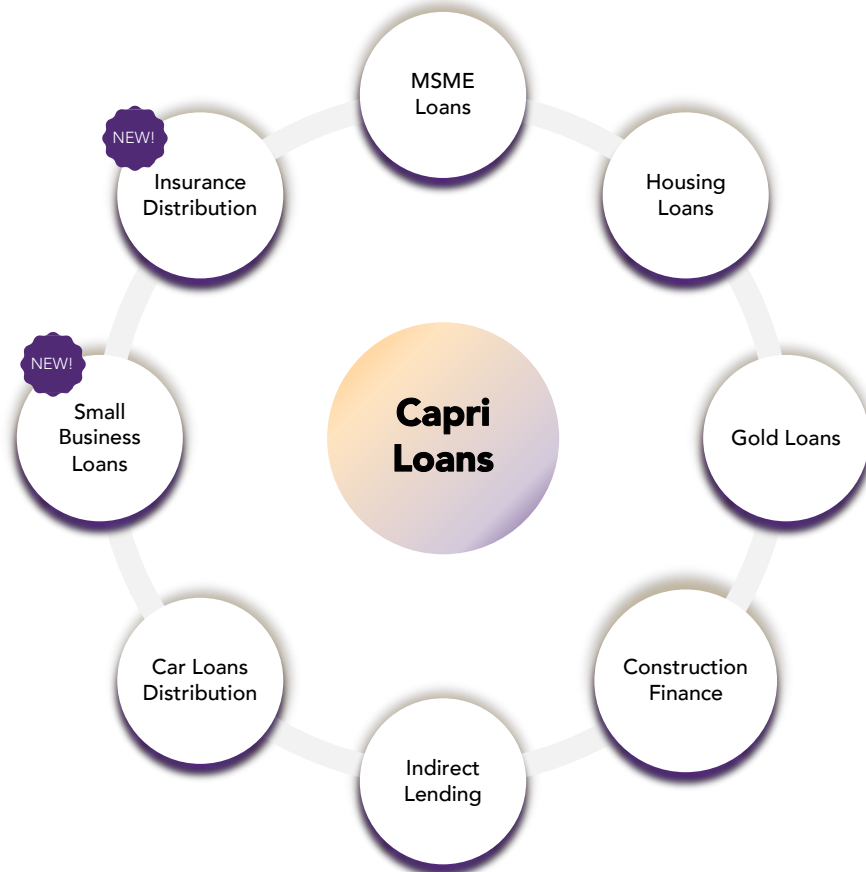
New to Credit, First Time and Women Borrowers

Self Employed Underbanked

Cash Flow Based Assessment

Retail/Granular Ticket Size

Secured Lending



23

Lender Relationships

~378,000

Live Accounts

13 States & UT

Geographical Presence

935

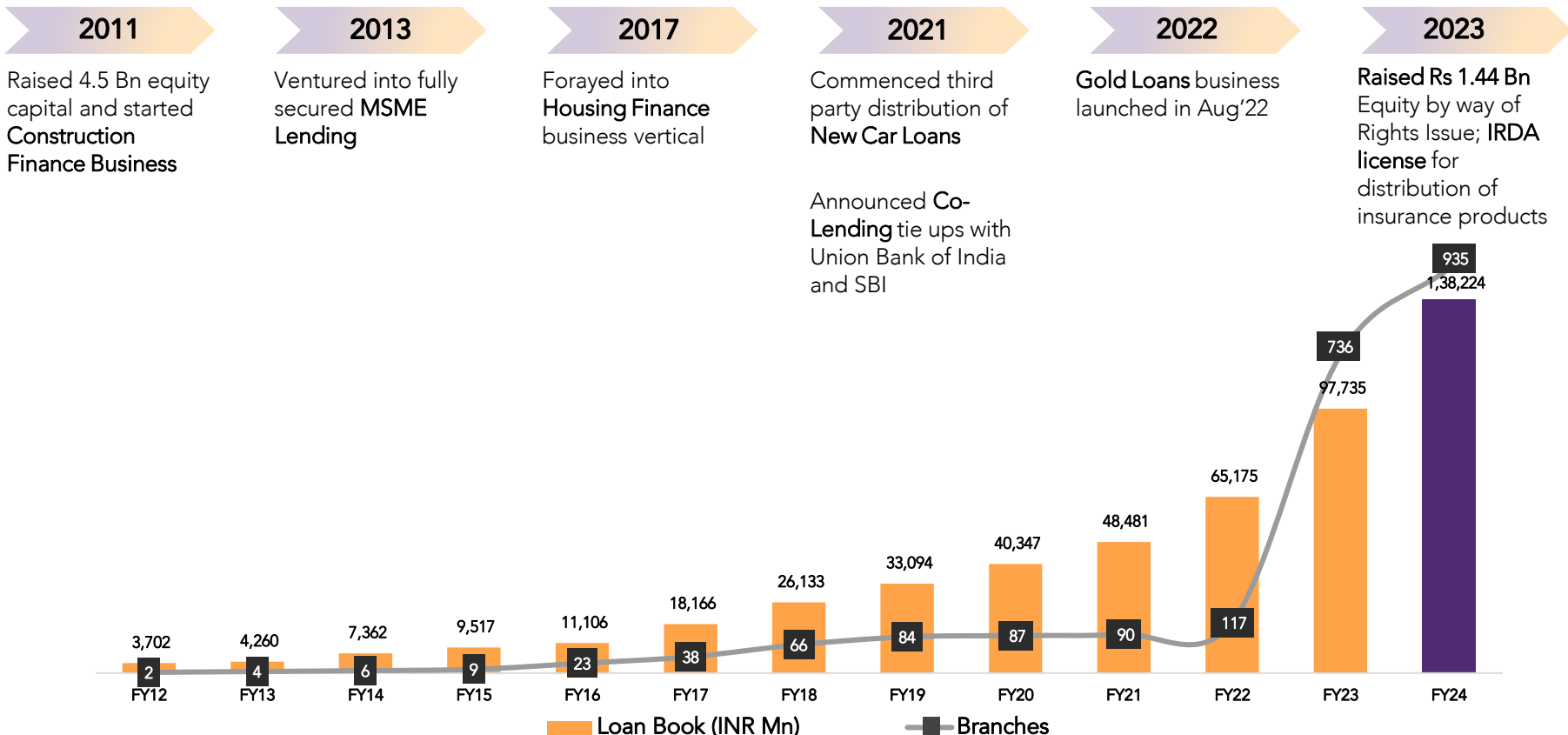
Number of Branches

10,060

Number of Employees

Bridging Financial Gaps: Transforming Lives

~37x Loan-Book Growth in Past 12 Years



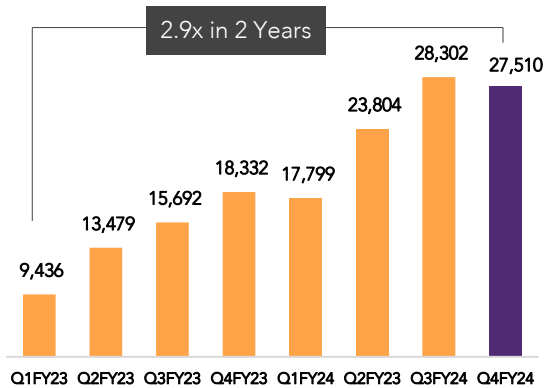
NOTE: The sudden rise in number of branches from FY22 to FY23 is due to start of gold loan business; gold loan branches in FY23 were 562 & in FY24 are 750

Superior Execution Prowess

Rapid Scaling and Operational Proficiency

Launched Car Loan Distribution in Jan 2021

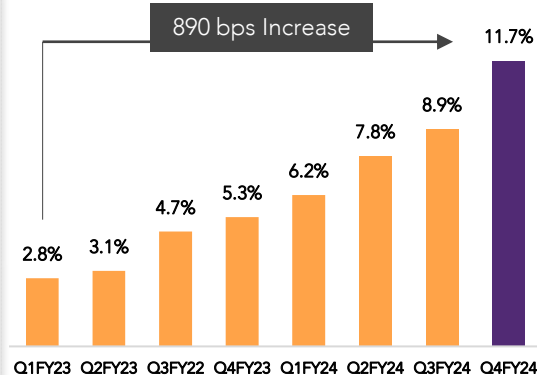
Car Loan Originations (INR Mn)



In 2.5 Years, we have become one of the largest player in this segment

Started Co-Lending Loan Distribution in Nov 2021

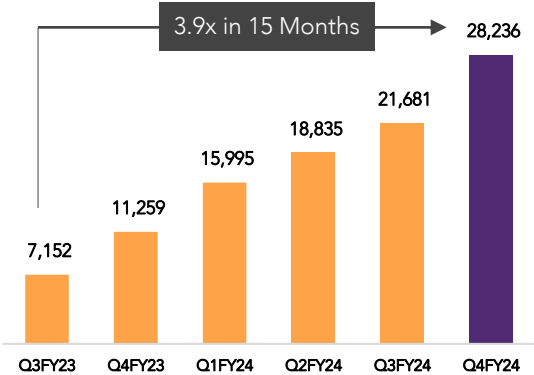
Co-Lending AUM (% of Overall AUM)



Began partnerships with 2 banks v/s 8 banks ending Q4FY24

Launched Gold Loan Business in Aug 2022

Gold Loan Book (INR Mn)



Expanded from 108 exclusive gold loan branches to 750 branches ending Q4FY24

Complementary Asset Light Income Streams

Co-Lending, Distribution and Cross-Selling

Diversifying
Income Streams
through **Asset
Light Businesses**



Car Loan Distribution

- o Gross Fee Income of **INR 1.6 Bn** generated in FY24
- o Pan-India coverage through presence in **788 locations in 32 states & UTs**



Co-Lending Mechanism

- o Spread Income of **INR 0.8 Bn** generated in FY24
- o Streamlined co-lending through integration with **8 partner banks**

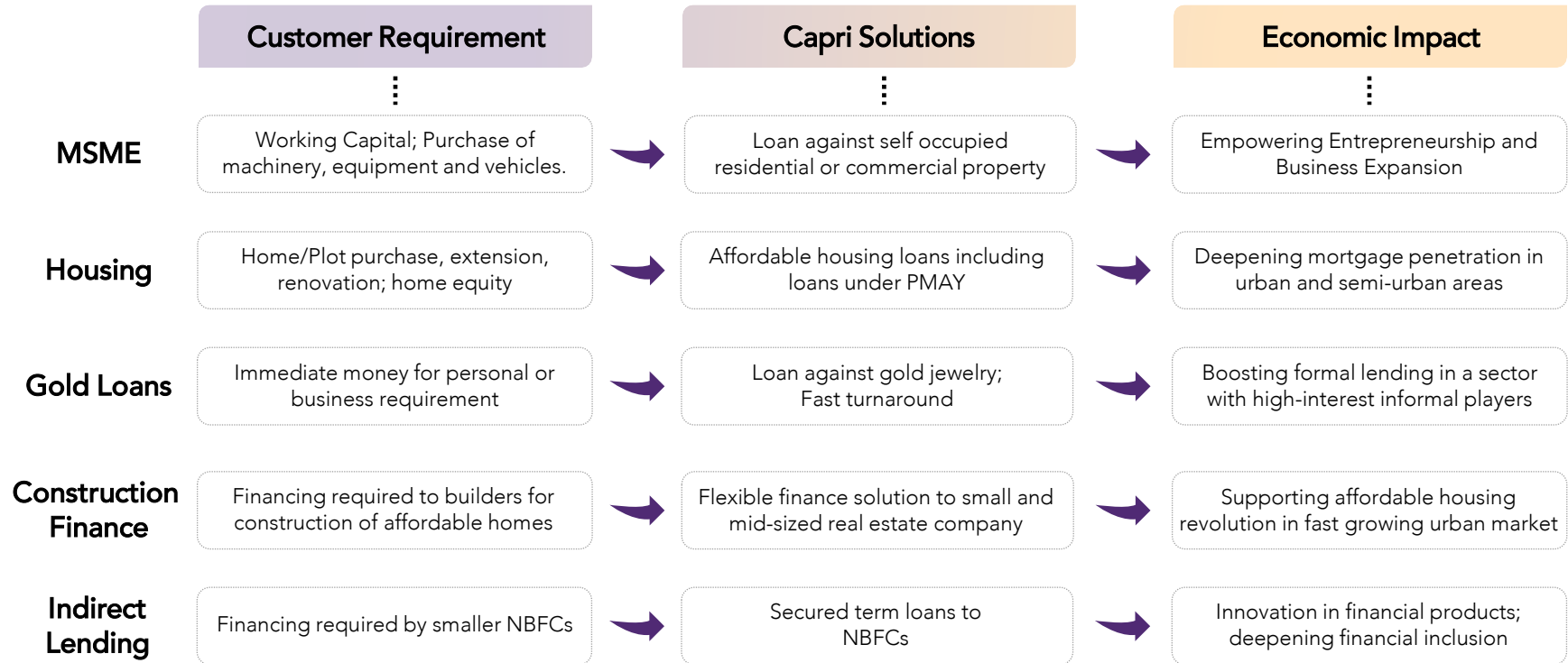


Cross Selling

- o Launched Insurance recently – targeting **INR 1 Bn gross fee income** over next 3 years
- o Cross selling distribution to existing MSME/Housing/Gold Loan customers

Empowering Financial Inclusion and The Underserved

Supporting Throughout The Lifecycle



Underwriting Excellence

Navigating Risk With Precision and Expertise

Login to Sanction ~37%

Prudent Lending Practices and Risk Management



115 bps – Long Term Credit Cost

Proactive Approach to Manage Credit Risks

Strong Safety of Margin

MSME	Housing	Gold	CF
53%	52%	71%	1.5x



Healthy asset quality (Net NPA)

MSME	Housing	Gold	CF
2.1%	0.8%	0.8%	0.2%

Secured Lending

In-house Sourcing and Collection

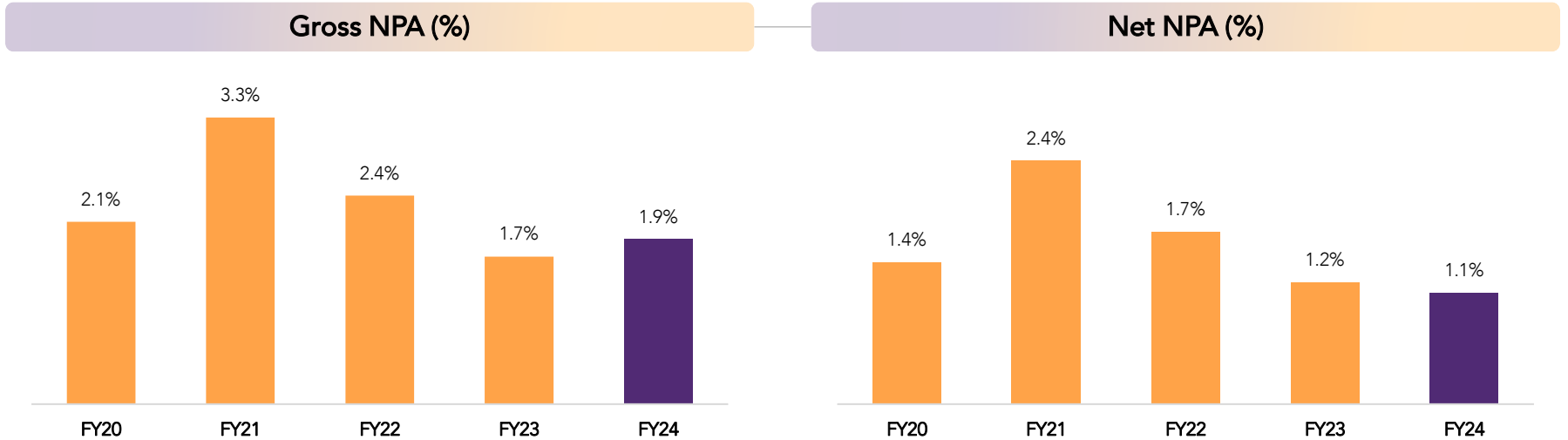


No Maturity Risks

ALM Matched Across All Buckets

Commitment to Prudent Risk Practices

Yields Improvement in Asset Quality



- ✓ Approval rate guided by conservative policy parameters to have predictable portfolio quality
- ✓ Regularly tracking early warning signals
- ✓ Well Managed Asset Quality

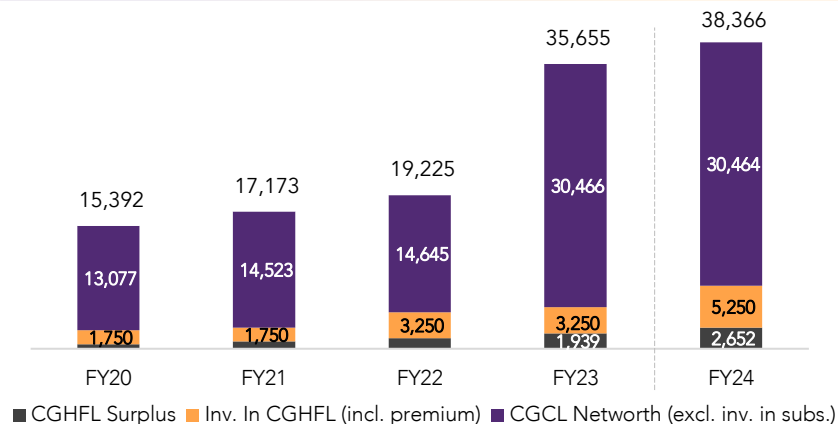


- ✓ ~99% Average Collection Efficiency post COVID
- ✓ Credit Cost at 0.7% in FY24
- ✓ Stage 3 stabilised, back to Pre-COVID levels

Strong and Well Funded Balance Sheet

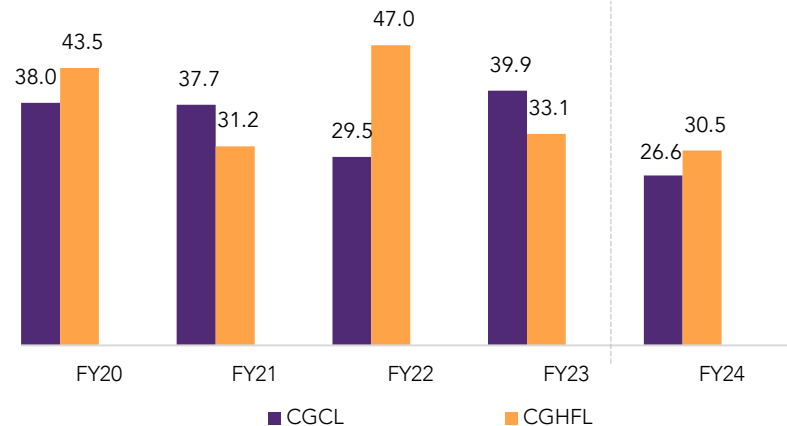
Foundation Laid for A Fast-Growing Business

Consolidated Network (₹ Mn)



NOTE: Consol. Network of FY24 includes network of Capri Loans Car Platform Pvt. Ltd. of Rs 99.8 Mn

Capital Adequacy (%)



Strong Capital Adequacy

Adequate Liquidity

Access To New Credit Lines

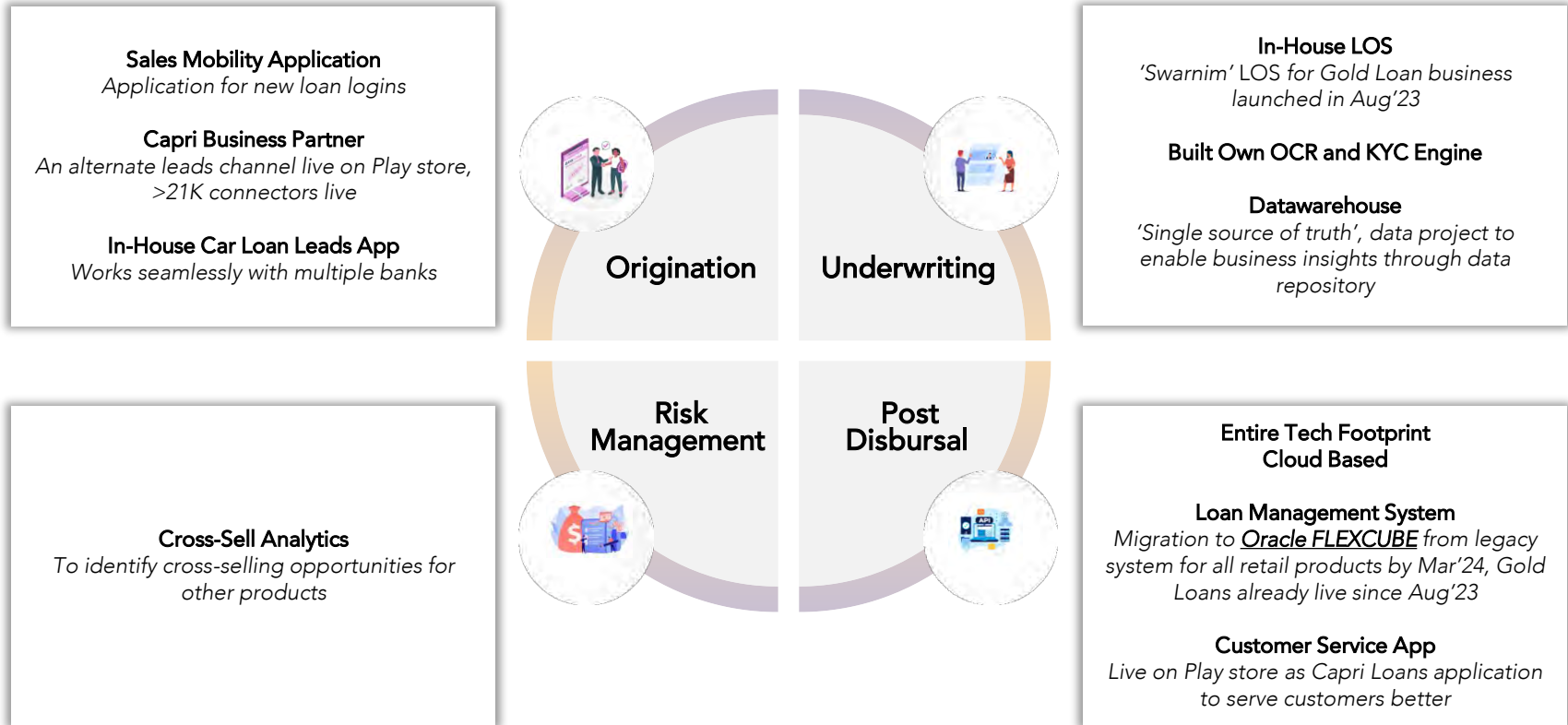
Rating Upgrades

Accelerated Growth

Diversified Funding Sources

Technology Led, Digital First Approach

Driving Efficiency Through Innovation



Overall Productivity Enhancement

Scaling Up By Investing in Technology



Acquisition

Pragati- Sales App: *EKYC & E-Signing; Increasing sales productivity by 25%*

Capri Business Partner: *1,500 active partners; 9,000+ Leads Disbursed till date; 700Cr+ Disbursed Amount*

Capri Loans App: *Self-assisted onboarding via App and WhatsApp ChatBot*



Process

Loan Xpress: *Improve FTR by 20%; Increase Credit Efficiency by 50%; Decrease in Credit Processing Cost by 30%*

Cost Optimization: *Reduce per file login cost by from Rs. 8000 to Rs. 4000 (i.e. by 50%)*

Scale-up in Co-Lending Model: *Conversion Ratio rose from ~7% in Q3FY22 to ~80% ending Q4FY24 with the help of in-house Business Rule Engine*



Collection

Significant Improvement in Collection Efficiency: *Overall collection efficiency stood at 99%*

Optimization of Feet-on-Street: *Optimizing by introduction of data model and enhancing tele-calling setup*

Betterment in Cases Resolved: *100% rise in total cases resolved*



Employee Productivity

Incentive Gamification Tool: *Incentives distributed using an Incentivized Scorecard developed in the Collection Dashboard*

Pro-Active Culture: *100% increase in charges collection*

Key Technology Enablers

In-House Tech Team



Artificial Intelligence



Machine Learning



Data Analytics



Key Outcomes

Entire Tech Footprint Cloud Based

Built Own OCR and KYC Engine

Built Own Data Analytics Platform

DSA Platform

To create an alternate leads channel across all businesses

Built Own Car Loan Leads App

Works seamlessly with multiple banks

Datawarehouse

'Single source of truth', data project to enable business insights through data repository

Customer Service App

A new app to serve customers better

In Near Future

Cross-Sell Analytics

To identify cross-selling opportunities for other products

CLM Analytics Model

Seamless and end-to-end model for co-lending mechanism

In-House Key Business Critical Platforms

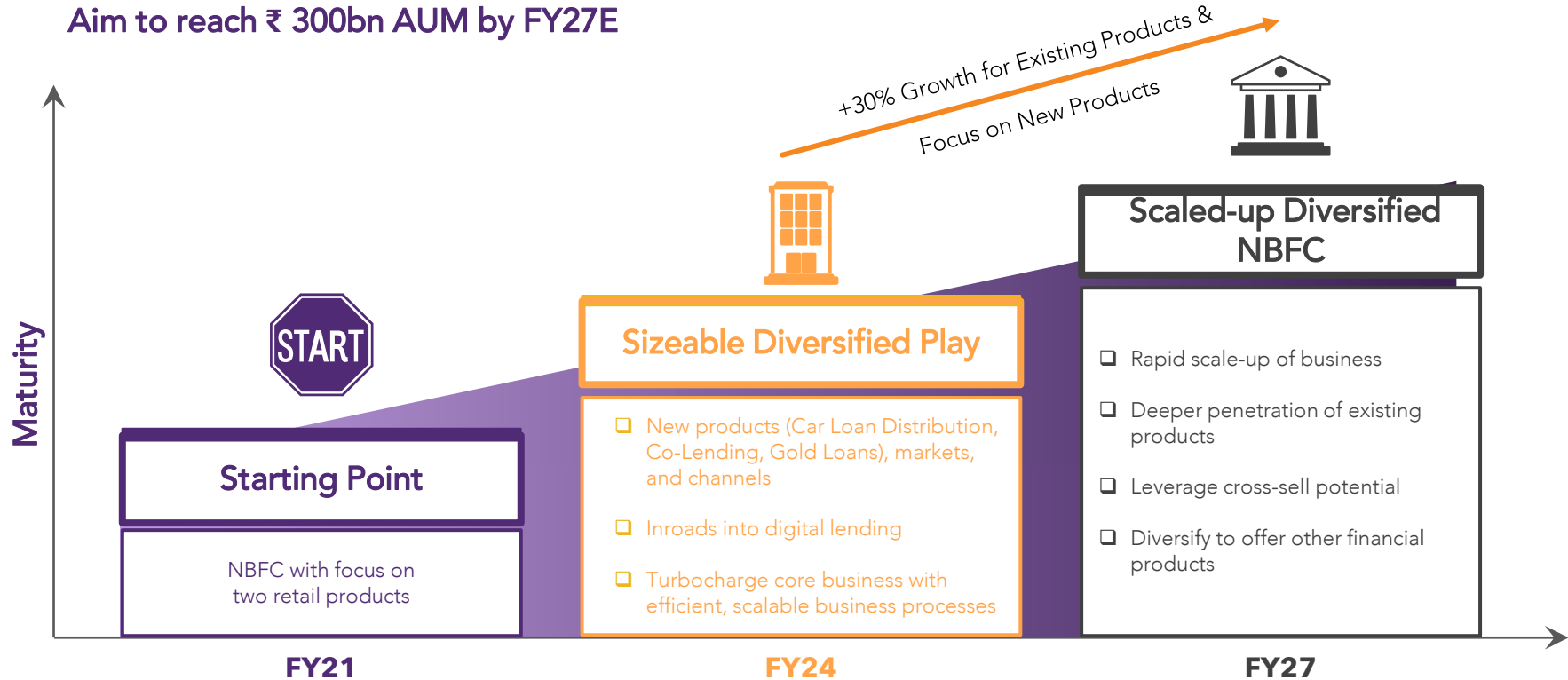
ChatBot on WhatsApp

Leverages GenAI as a future initiative

Outlook for Future...

Charting Our Course of Success

Aim to reach ₹ 300bn AUM by FY27E



AUM Growth With Focus on ROE Expansion

Strategic Priorities



Increasing Asset Light
Income Stream



Diversification to New
Financial Products



Deeper Penetration of
Existing Verticals



Digital Focus



Operating Leverage for
Cost Saving



Branch Expansion with
Expanded Geo Footprint

Environmental Stewardship

Integration of UPI payments from top providers into CGCL system.

OCR Based Documentation, Video KYC and Digital Signatures

50 %

Loan Process Digitized from Origination to Disbursal using Sales Mobility App

Social Responsibility

Significant Women Borrowers serving as Primary Applicants

16.5 %

New to Credit MSME Disbursals

13.5%

New to Credit Housing Disbursals

Corporate Governance

Occupational Health and Safety

Equal Opportunity and No Discrimination

Anti-Bribery, Anti Corruption

Transparency Tax

And Various CSR Initiatives

Continue To Serve The Underprivileged



1,14,256

Health Initiatives

33,647

Women Empowerment & Livelihood

19,523

Education Initiatives

23,527

Sustainable Environment

315

Animal Welfare

Note: All figures relate to the number of beneficiaries / projects / initiatives under CGCL's CSR initiatives during FY24; Housing and MSME financing since inception

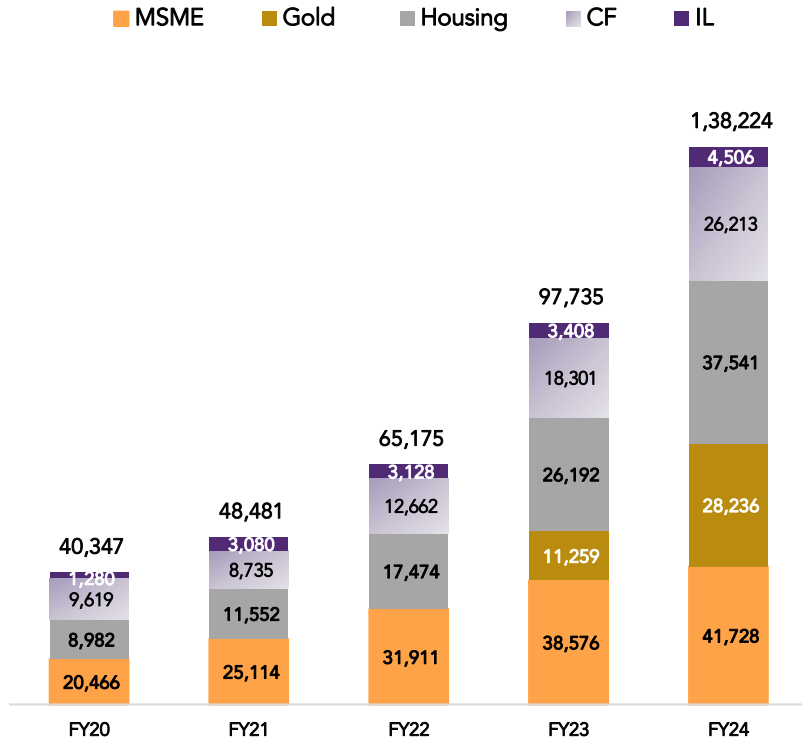


Business Verticals

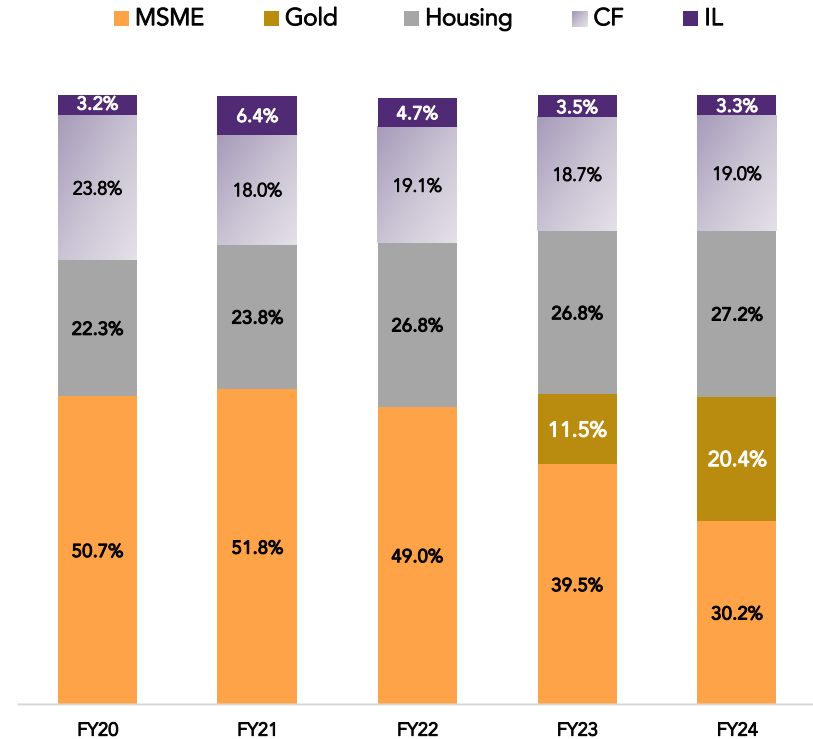
Diversified Business Verticals

Strong and Sustained Momentum Over The Years...

Loan Book Segmental Break Up (₹ Mn)



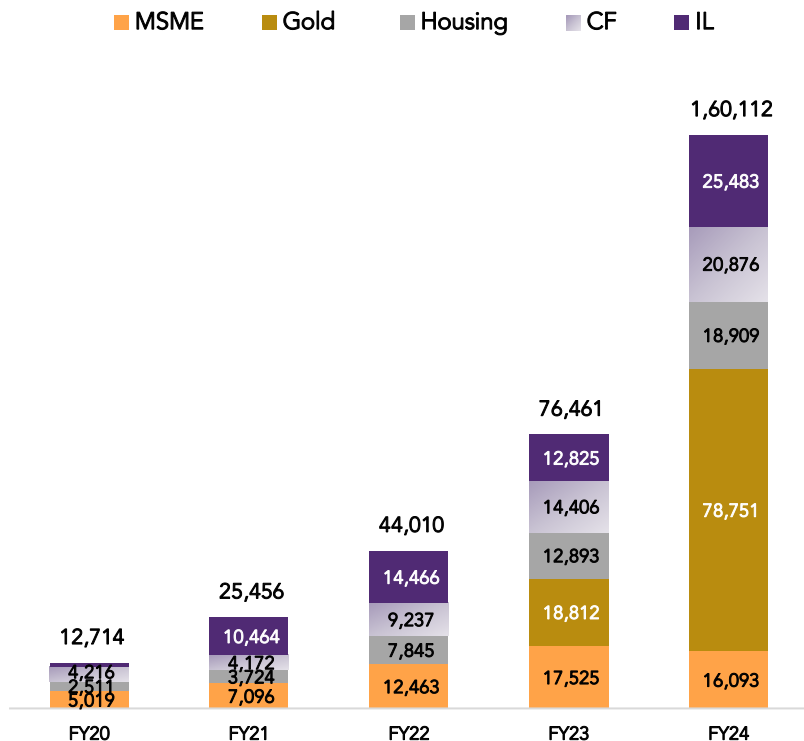
Loan Book Segmental Break Up (%)



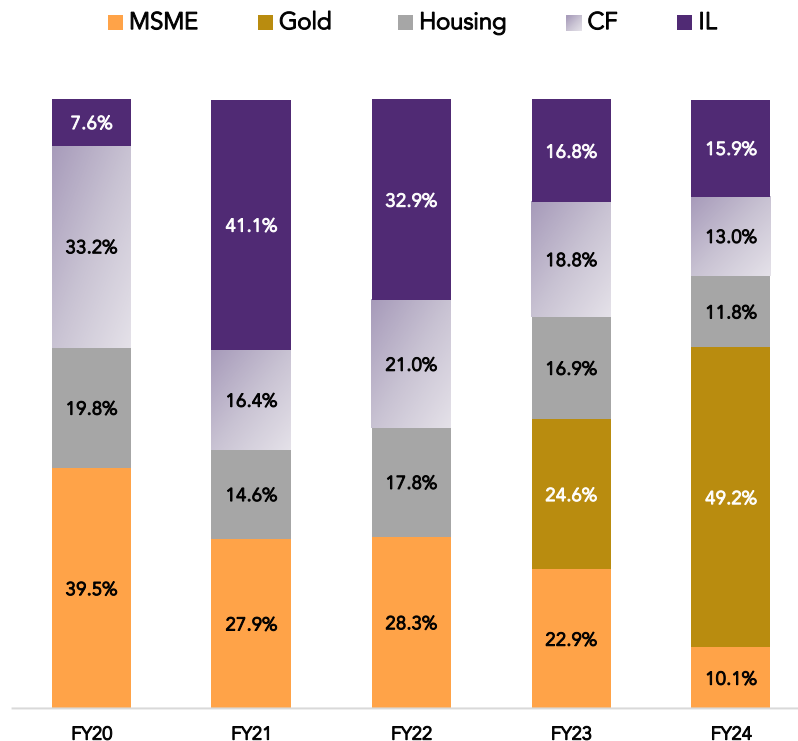
Superior Pace of Disbursement

New Growth Drivers Adding Momentum...

Disbursements Segmental Break Up (₹ Mn)



Disbursements Segmental Break Up (%)



MSME Lending

Small Loans, Big Opportunity

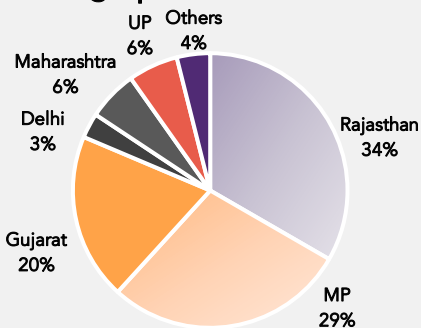
Large & Growing Ecosystem

~29% Share of MSME GVA % of overall GDP (FY22)

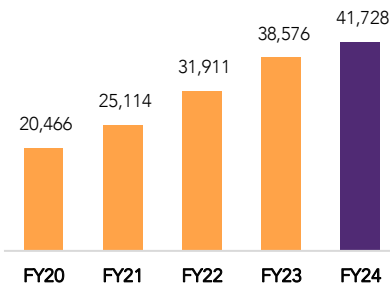
~35% MSMEs share of total Credit exposure in India

₹19.4 Tn Addressable Credit Gap

Geographical Distribution



MSME Loan Book (₹ Mn)



Source: IFC, pib.gov.in

Note: Addressable Credit Gap of INR 19.4 Tn refers to tappable portion out of INR 52 Tn of Informal Channel lending to MSME

Key Statistics

31,814

Live Accounts

INR 1.3 Mn

Average Ticket Size

52%

Portfolio LTV

15.7%

Portfolio Yield

3.9%

GNPA

9

States/UTs Present

NOTE: All numbers mentioned above for FY24



Our Impact: MSME Finance

“From 4 wheels to 4 rooms: Championing breakfast for locals in Madhya Pradesh”

In the hope of orchestrating a better future for his grandchildren, Rajendra Malvia partnered with Capri Global to expand his snacks business from a cart to a restaurant.

Location: Madhya Pradesh

Business: Grocery Store & Restaurant

Annual Income: ~INR 0.6 Mn per annum

Loan Amount: INR 1.8 Mn

Sales: ~INR 20,000 / Day

Sales increased by 2x

Product Offering: 8 to 10 Products

Products Offering Expanded by 2x

Affordable Housing

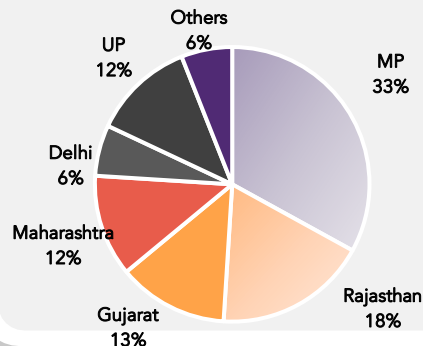
Capitalizing on the Huge Demand Outlook

Large & Growing Ecosystem

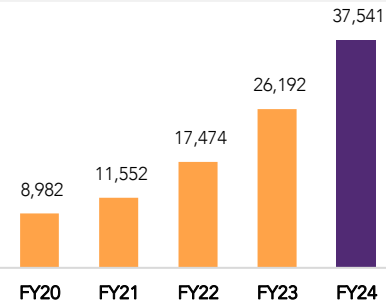
- ~20% Expected CAGR of affordable housing sector from 2022-2028
- ~90% Housing shortage to LIG and EWS
- 34.1 Mn Urban Housing shortage in 2022

Source: National Housing Bank

Geographical Distribution



Housing Loan Book (₹ Mn)



Key Statistics

32,024

Live Accounts

INR 1.2 Mn

Average Ticket Size

52 %

Portfolio LTV

12.7 %

Portfolio Yield

1.3 %

GNPA

9

States/UTs Present

NOTE: All numbers mentioned above for FY24

Our Impact: Housing Finance

"Building a house of dreams"

Mamta Thakur, a headmistress in a government school, is teaching a lesson about financial independence and stability to all the single mothers around her through leading by example. Capri Global has been her partner of choice in materializing her house of dreams.

Location: Madhya Pradesh Annual

Income: ~INR 0.4 Mn

Loan Amount: INR 0.8 Mn

Transformation: With the help of the loan amount, Mamta constructed a 1 BHK on the plot. Currently, the rooms in her new apartment are more spacious as compared to her rented apartment. She fondly says that the balcony has been the highlight of her new house, becoming a space for her and her kids to reflect and rejoice.

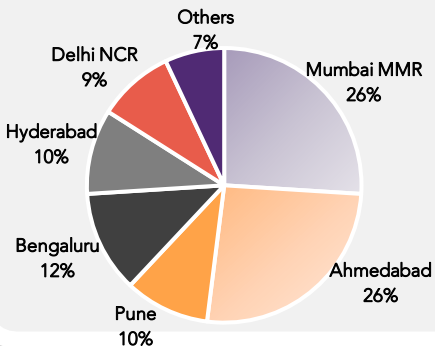


Large & Growing Ecosystem

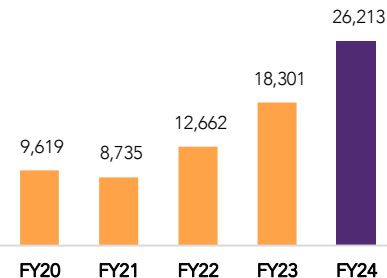
~\$738 Bn India's construction industry in 2022

~6.2% Estimated annual growth rate from 2023- 2026

Geographical Distribution



CF AUM (₹ Mn)



Key Statistics

246

Live Accounts

INR 106.6 Mn

Average Ticket Size

1.5x

Asset Cover

16.4%

Portfolio Yield

1.0%

GNPA

13

Cities Present

NOTE: All numbers mentioned above for FY24

Our Impact: Construction Finance

“Scaling up against all odds”

Arvind dreamed big and emerged bigger and found Capri Global holding his hand on the way. With strong fundamentals and a market presence, Arvind entrusted Capri Global with his business expansion

Location: Delhi NCR (Faridabad)

Focus: Residential Accommodation

Years of Existence: 15

Number of Projects Completed: 4

Loan Amount: INR 40 Mn

Transformation: After establishing his presence in the market, Arvind approached Capri Global for a business expansion loan. Capri Global enabled him to purchase 8 plots together for the first time and reach a scale that he had never seen before.



Car Loan Distribution

Growing At Superior Pace

Key Statistics

INR 1.6 Bn

Gross Fee Income Generated
In FY24

788

Total Locations

INR 1.0 Mn

Average Ticket Size (Q4FY24)

32

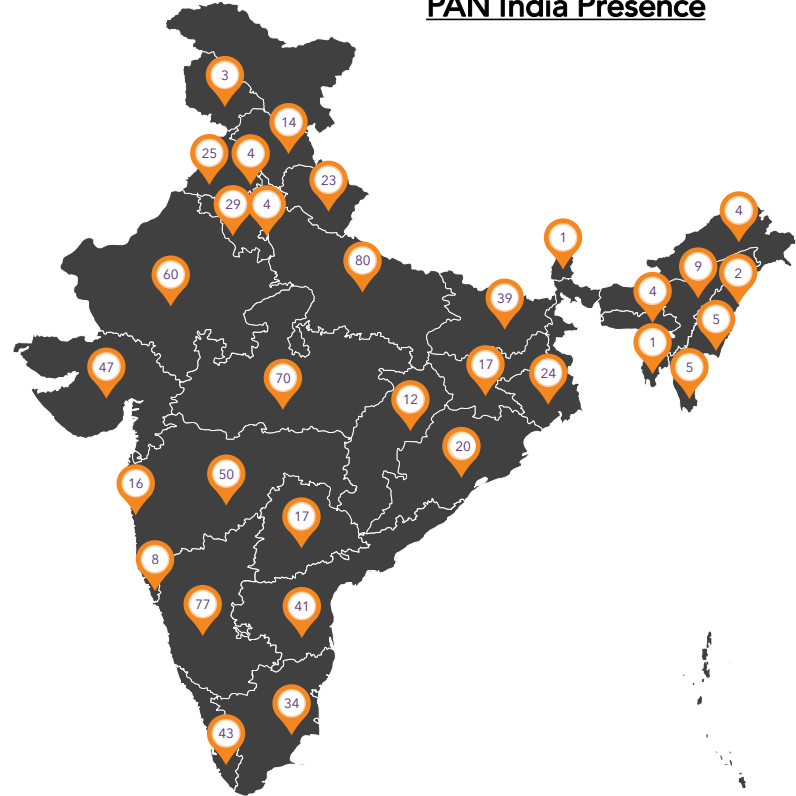
States/UTs Presence

Partner Banks



Note: Car Loan Distribution will be housed under Capri Loans Car Platform Private Limited

PAN India Presence



Note: Political map of India not to scale

Co-Lending Focus

Huge Growth Opportunity



Co-originating loans in the MSME, Affordable Housing and Gold Loan segment with partner banks based on RBI's co-lending mechanism

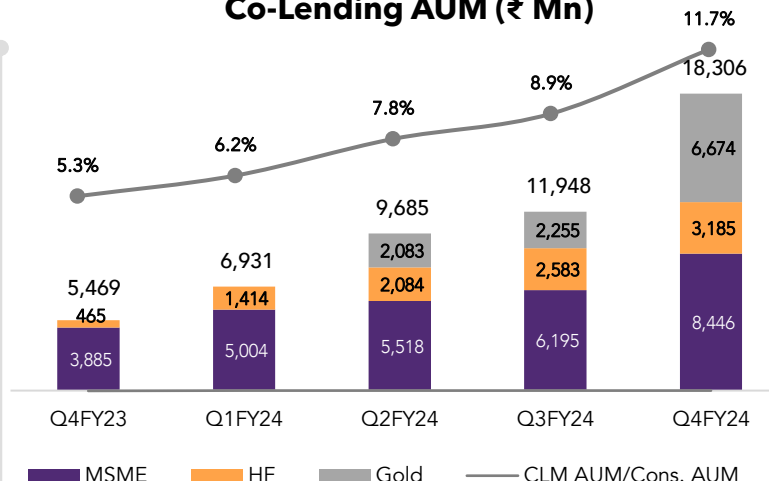
Spread and loan service fee from CLPs on the co-originated loans.

Credit costs to be shared proportionately with CLPs.

An additional opportunity at achieving scale while conserving capital

RoE accretive as scale is achieved.

Co-Lending AUM (₹ Mn)



- ✓ CGCL retains a minimum 20-30% of co-originated loans on its balance sheet while the co-lending partners (CLPs) retain the balance.
- ✓ Exploring tie-ups for co-lending in gold loan segment.
- ✓ Co-origination income constituted **8% of net income in FY24.**



License Approval

IRDAI Composite License Secured for Life, Non-Life, and Health Insurance Distribution since Dec '23

Strategic Partnerships

Tied with 11 Insurance companies (5 Life Insurance, 4 Health Insurance and 2 General Insurance)



Customized Solutions

Offering Tailored Insurance Solutions for Small Businesses and Individuals with High Financial Vulnerability to Diverse Risks

Capitalizing on Opportunities

Significant cross-selling potential as Capri's customer base is expected to more than treble and cross 1Mn by FY27E



Unleashing Growth Potential

Targeting INR 1Bn Gross Fee Income from insurance distribution between FY25-FY27

Enhancing Return Ratios

Potential to improve marginal ROE by 1.5% to 2%



Gold Loans

Scaling Fast, Significant Opportunity for Organized Players

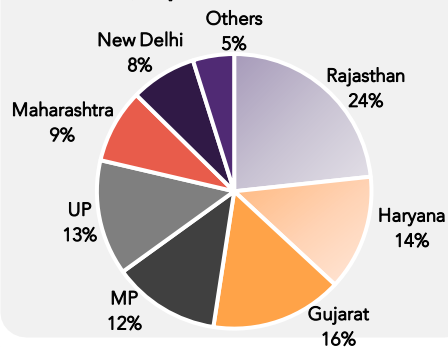
Large & Growing Ecosystem

₹6.6 Tn Expected Gold Loan market in FY25

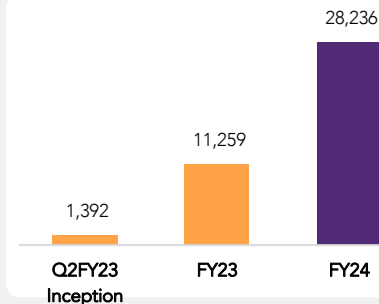
~35% Share of organized sector in Indian Gold Loan market

4-5% Estimated India's household gold monetized through Gold Loans

Geographical Distribution



Gold Loan Book (₹ Mn)



Source: Various Company and Industry Research Reports

Key Statistics

314,704

Live Accounts

INR 89.7k

Average Ticket Size

71%

Portfolio LTV

18.9%

Portfolio Yield

0.9%

GNPA

9

States/UTs Present

NOTE: All numbers mentioned above for FY24

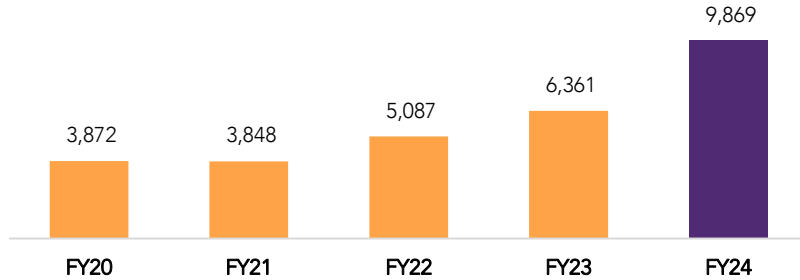


Appendix: Financial Performance

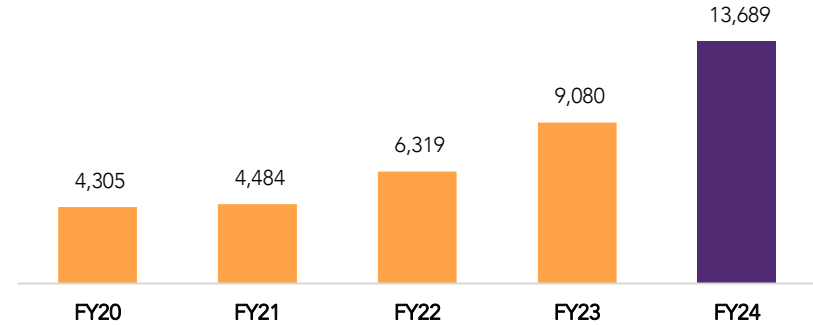
Financial Performance

Steady Growth Over The Years

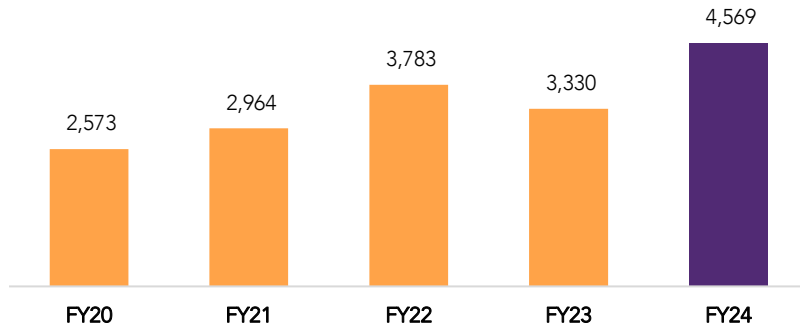
Net Interest Income (₹ Mn)



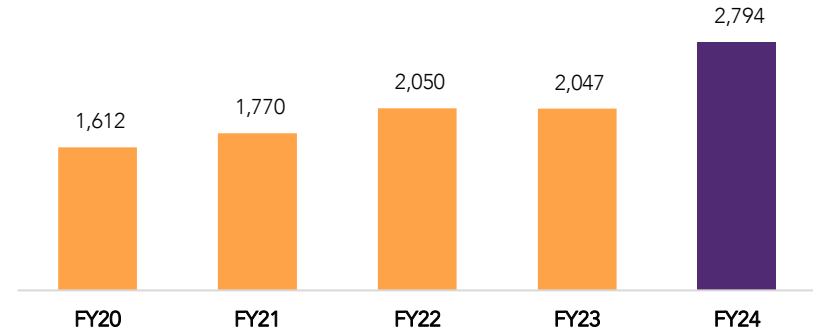
Net Income (₹ Mn)



Operating Profit (₹ Mn)



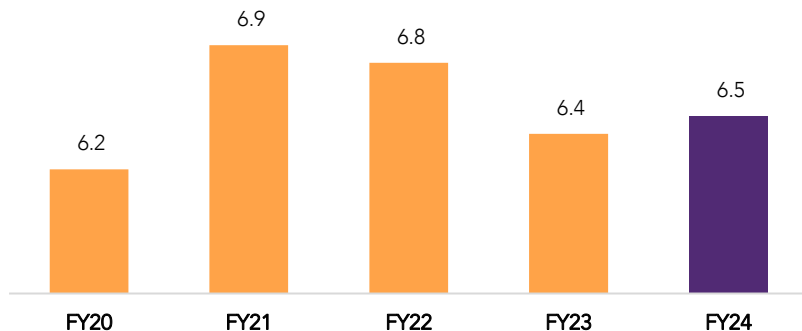
Profit After Tax (₹ Mn)



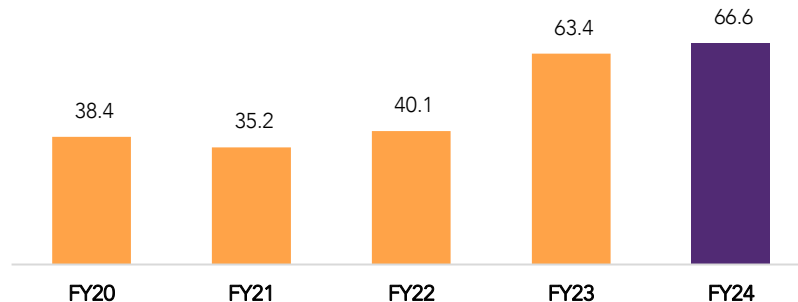
Key Ratios

Consistent Improvement

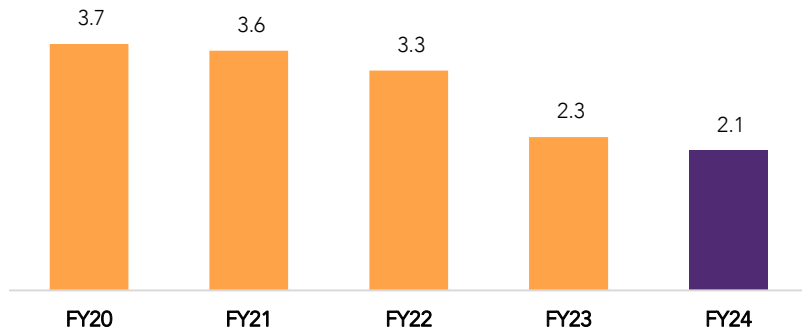
Spreads (%)¹: Cycle Turning



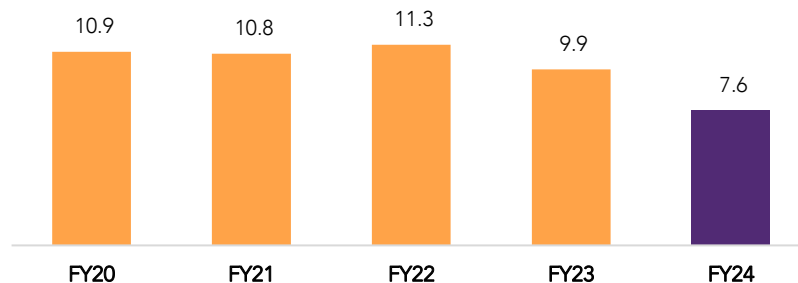
C/I (%) : Impacted By Gold Loan Opex



Return on Average Assets (%) : Short Term Impact



Return on Average Equity (%) : Short Term Impact



1. Annual spreads are calculated as difference of Average of Quarterly Wtd. YoA over Avg. of Quarterly Wtd. CoF

CGCL Consolidated Income Statement

Annual Comparison

Profit and Loss A/c	FY20	FY21	FY22	FY23	FY24	₹ Mn except stated
Interest income	6,700	6,735	8,396	11,678	18,228	
Interest expenses	2,828	2,887	3,308	5,317	8,359	
Net interest income	3,872	3,848	5,087	6,361	9,869	
Other income	433	636	1,231	2,719	3,821	← New businesses contributing to robust non-interest income
Fees	399	626	1,103	1,179	1,076	
Other income	34	11	128	1,540	2,745	
Net income	4,305	4,484	6,319	9,080	13,689	← Net Income CAGR of 34% from FY20-FY24
Operating expenses	1,732	1,520	2,536	5,750	9,120	
Employee expenses	1,188	994	1,746	4,061	6,237	
Other expenses	544	526	790	1,690	2,883	
Operating profit	2,573	2,964	3,783	3,330	4,569	
Provisions	353	607	1,057	647	913	
ECL provisions	299	545	618	77	713	
Write-offs	54	62	439	570	199	
Profit before tax	2,220	2,357	2,726	2,683	3,656	
Taxes	607	588	676	636	862	
Tax rate (%)	27.4%	24.9%	24.8%	23.7%	23.6%	
Profit after tax	1,612	1,770	2,050	2,047	2,794	
<i>Earnings per share (Diluted) (Rs.)</i>	<i>9.2</i>	<i>10.0</i>	<i>11.1</i>	<i>2.5</i>	<i>3.4</i>	← FY23 & FY24 EPS is considering the effect post Stock-Split

CGCL Consolidated Balance Sheet

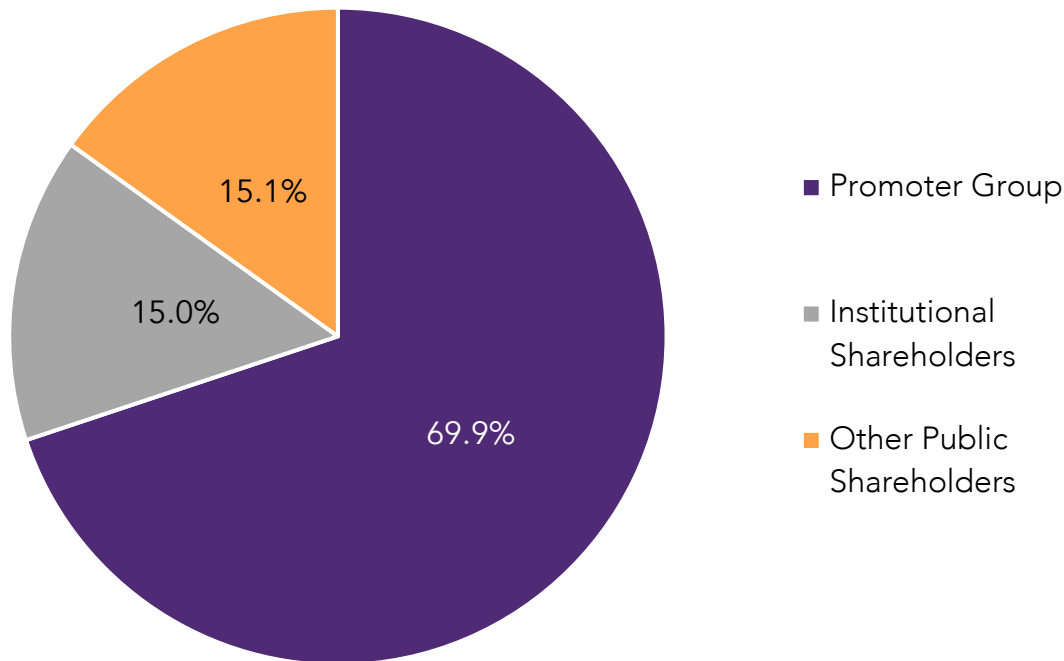
Annual Comparison

Balance Sheet	FY20	FY21	FY22	FY23	FY24	₹ Mn except stated
Liabilities						
Paid-up equity	350	351	351	412	825	
Reserves	15,042	16,822	18,873	35,242	37,541	
Networth	15,392	17,173	19,225	35,655	38,366	← Ample leverage room to continue delivering robust growth.
Borrowings	28,366	37,689	48,084	75,113	1,04,069	
Other liabilities	697	3,269	4,219	7,246	9,062	
Total liabilities	44,455	58,131	71,528	1,18,013	1,51,497	← ~3.4x growth in balance sheet in 4 years.
Assets						
Cash and equivalents	742	2,242	3,531	15,100	6,746	
Investments	3,607	8,075	3,775	2,155	2,162	
Loans	39,333	46,863	62,708	94,816	1,34,212	← ~3.4x growth in loan book in 4 years.
Other assets	773	951	1,514	5,942	8,377	
Total assets	44,455	58,131	71,528	1,18,013	1,51,497	

CGCL Consolidated Earnings

Du Pont Analysis

ROA Tree (%)	FY20	FY21	FY22	FY23	FY24
Interest income	15.4	13.1	13.0	12.3	13.5
Interest expenses	6.5	5.6	5.1	5.6	6.2
Net interest income	8.9	7.5	7.8	6.7	7.3
Other income	1.0	1.2	1.9	2.9	2.8
Fees	0.9	1.2	1.7	1.2	0.8
Other income	0.1	0.0	0.2	1.6	2.0
Net income	9.9	8.7	9.7	9.6	10.2
Operating expenses	4.0	3.0	3.9	6.1	6.8
Employee expenses	2.7	1.9	2.7	4.3	4.6
Other expenses	1.2	1.0	1.2	1.8	2.1
Operating profit	5.9	5.8	5.8	3.5	3.4
Provisions	0.8	1.2	1.6	0.7	0.7
ECL provisions	0.7	1.1	1.0	0.1	0.5
Write-offs	0.1	0.1	0.7	0.6	0.1
Profit before tax	5.1	4.6	4.2	2.8	2.7
Taxes	1.4	1.1	1.0	0.7	0.6
Profit after tax (RoA)	3.7	3.4	3.2	2.2	2.1



Shareholding ending 31st Mar'24

- ❑ **Market capitalization¹ :**
₹ 166bn | US\$ 1.99bn²
- ❑ **Cons. Networth³ (Q4FY24) :**
₹ 38.4bn
- ❑ **Paid-up Equity :** ₹ 824.9mn
- ❑ **FV⁴ :** ₹ 1
- ❑ **Dividend Per Share (proposed) :** ₹ 0.15

Note:

1. Market capitalization NSE on 31st March'24.
2. 1 US\$ = ₹ 83.42
3. Not adjusted for DTAs; ₹ 37.7bn after adjusting for DTAs;
4. On March 5 '24 share split from Rs2/- face value to Re1/- face value.
5. On March 5th '24, Company gave a 1:1 bonus issue.
6. AMFI classifies CGCL as a small cap company based on six monthly average market capitalization (Dec'23 rank 306).
7. CGCL is part of NIFTY Smallcap 250 index.



**Lingam Venkata Prabhakar,
Chairman & Independent Director**

Ex-MD & CEO Canara Bank and ex-ED Punjab National Bank; rich experience in banking and finance, AMCs, insurance companies; M.Sc. (Agri), CAIIB



**Rajesh Sharma,
Managing Director**

Founder & Promoter with over 2.5 decades of experience; Chartered Accountant



**Ajit Mohan Sharan,
Independent Director**

IAS - Batch 1979 with over 3 decades of experience in varied aspects of public administration



**Desh Raj Dogra,
Independent Director**

Ex- CEO and MD of CARE ratings with over 4 decades of experience in financial sector & credit administration



**Nupur Mukherjee,
Independent Director**

Ex Global MD at SCB and Barclays; responsible for critical technological practices; associated with top Indian tech companies in the past, expertise in data-driven, cloud, AI and ESG.



**Shishir Priyadarshi,
Independent Director**

Ex-IAS officer from UP cadre; distinguished service with Union and State govt. in economic, finance & infrastructure; MA (Economics, UK) and M. Sc (Nuclear Physics, DU)



**Subramanian Ranganathan,
Independent Director**

Ex- Citicorp, Bank of America Merrill Lynch, Edelweiss Group; over 4 decades experience in finance and management; CA, CS, CWA, LL.B

Leadership Team

Retail Business



Ravish Gupta
(Business Head - Gold Loans)
Ex-IFL Finance, GE Money, HDFC Bank with 20Y of experience; BCA., MDP (IIM-K, IIM-B)
Vintage with CGCL: 2Y 6M



Amar Rajpurohit
(Business Head - MSME)
Ex-AU Financiers, Gruh Finance, DHFL with over 17 years of work experience; B.A., LLB
Vintage with CGCL: 6Y 2M



Munish Jain
(Business Head - Home Loans)
Ex-Shriram Housing, GE Money Housing Finance, DHFL with over 20Y of work exp., MBA
Vintage with CGCL: 5Y 5M



Magesh Iyer
(Chief operating Officer)
Ex-Incred Finance, Reliance Capital, ICICI Bank with over 20Y of exp.; B.Com, PGDBA
Vintage with CGCL: 1Y 6M



Prasanna Kumar Singh
(Group Collections Head)
Ex-Bajaj Finance & PNB HF with over 20Y experience; LLB, MBA
Vintage with CGCL: 3Y 1M



Bhupinder Singh
(Head - Legal Litigation)
More than a decade experience with various NBFCs in providing legal advice.
Vintage with CGCL: 5Y

Risk Management



Sanjeev Srivastava
(Chief Risk Officer)
Ex-IFL Finance, GE Money, ICICI Bank; with over 24Y exp.; CA
Appointed in Aug'23

Construction Finance & Indirect Lending



Bhaskarla Keshav Kumar
(Associate Director - Monitoring)
Ex-AGM & Unit Head of Corporate Relationships with SBI
Vintage with CGCL: 9Y 5M



Vijay Kumar Gattani
(Associate Director - Credit)
Ex-Goldman Sachs, ICICI Bank, ICICI Home Finance with over 15 years of experience; CA
Vintage with CGCL: 8Y 9M

Technology & Data Analytics



Varun Malhotra
(Chief Technology Officer)
Ex-BYJU's, Policy Bazaar, Lava International, over 17Y exp.; M.Tech (BITS, Pilani)
Vintage with CGCL: 2Y 7M



Piyush Dangaich
(Chief Data Science and Analytics Officer)
Ex-BRIDGEi2i, Fractal Analytics and Saarthi.ai with over 10Y exp.; B. Tech (IIT, Roorkee)
Vintage with CGCL: 1Y 8M

Corporate Functions



Divya
(Director - Business Strategy)
Ex-Viteos Capital Market and XL Dynamics with over 24Y of exp; Master's Degree (University of San Francisco, GMP (HBS)
Vintage with CGCL: 11Y 7M



Partha Chakraborti
(Chief Financial Officer)
Ex-R R Kabel, Hafele India, IFB Industries with over 27Y exp.; CA, CWA
Appointed in Oct'23



Satish Shimpi
(Chief Compliance Officer)
Ex-Bajaj Finance, Bandhan Bank, Indusind Bank, Bank of India; PGD in Banking & Ins., CAIB, Certified Compliance Officer, PLAM (IIM-C)
Appointed in Dec'23



Vivek Jain
(Chief Human Resources Officer)
Ex- Kotak Mahindra Bank, Genpact and Lupin with over 25Y of exp.; MBA (IMI, New Delhi)
Appointed in Feb'24



Vinay Surana
(Head - Treasury)
Ex-Founding Member, Axis Bank debt syndication team with over 15Y of experience, CA
Vintage with CGCL: 15Y 11M



Suresh Gattani
(Associate Director - Treasury Operations)
Ex-Aditya Birla, over 2 decades of exp in accounts, finance, taxation and corporate planning
Vintage with CGCL: 18Y 2M



Yashesh Bhatt
(Company Secretary)
Ex-L&T Fin., TATA hsg, M&M, RIL with over 17Y exp.; CS, LLB, MFM-JBIMS
Vintage with CGCL: 2Y 8M

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Thank You

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