

July 29, 2026

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: Revised Investor Presentation on quarter ended June 30, 2026

Dear Sir / Madam,

Pursuant to Regulation 30 and any other applicable provisions of SEBI (Listing Obligations & Disclosure Requirements) Regulations, 2015 and further to our letter dated July 23, 2026, intimating Earning Conference Call scheduled on July 29, 2026, and with reference to the intimation regarding the investor presentation filed on July 27, 2026 at 09:50 P.M., we hereby enclose the revised presentation titled "Q1FY27 Earnings Presentation".

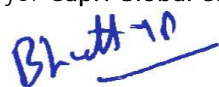
The said intimation was received by the Company on July 29, 2026, at 02:40 P.M. (IST).

This intimation is also being uploaded on the Company's website at www.caprilloans.in.

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

Thanking you,

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

A handwritten signature in blue ink, appearing to read "Bhatt 70", with a horizontal line underneath.

Yashesh Bhatt
Company Secretary & Compliance Officer
Membership No: A20491

Encl.: As Above





Farz Nibhaatey Hain

Q1FY27 Earnings Presentation

27th July 2026



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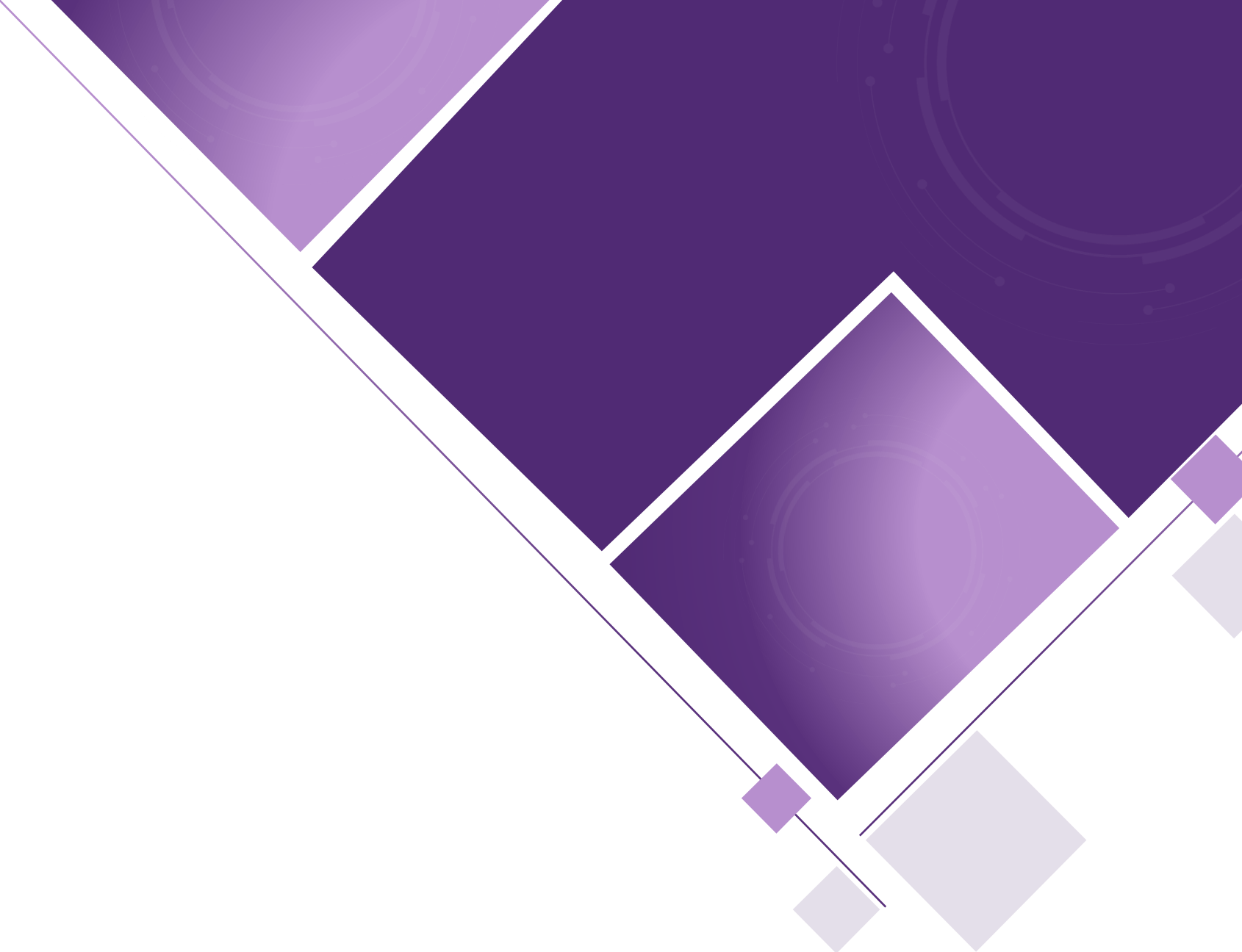
- 1 Business Updates**
- 2 Quarterly Financial Performance**
- 3 Annual Financial Performance**
- 4 Strategic Outlook**
- 5 Board & Management**
- 6 ESG**
- 7 Annexure**



Quarterly Performance Highlights

(In ₹ mn unless stated otherwise)

	Q1FY27	Q1FY26	YoY	Q4FY26	QoQ
AUM	401,116	247,538	↑ 62%	366,233	↑ 10%
Net Interest Income	7,364	4,125	↑ 79%	5,956	↑ 24%
Non Interest Income	2,169	1,692	↑ 28%	2,467	↓ (12)%
Operating Expenses	4,212	2,702	↑ 56%	4,160	↑ 1%
Operating Profit	5,321	3,115	↑ 71%	4,263	↑ 25%
PAT	3,534	1,749	↑ 102%	2,828	↑ 25%
Cost-Income Ratio (%)	44.2%	46.5%	↓ (227) bps	49.4%	↓ (521) bps
NNPA (%)	0.6%	1.0%	↓ (39) bps	0.5%	↑ 6 bps
RoAE (%)	19.1%	13.0%	↑ 612 bps	16.0%	↑ 313 bps
RoAA (%)	4.1%	3.2%	↑ 91 bps	3.8%	↑ 31 bps

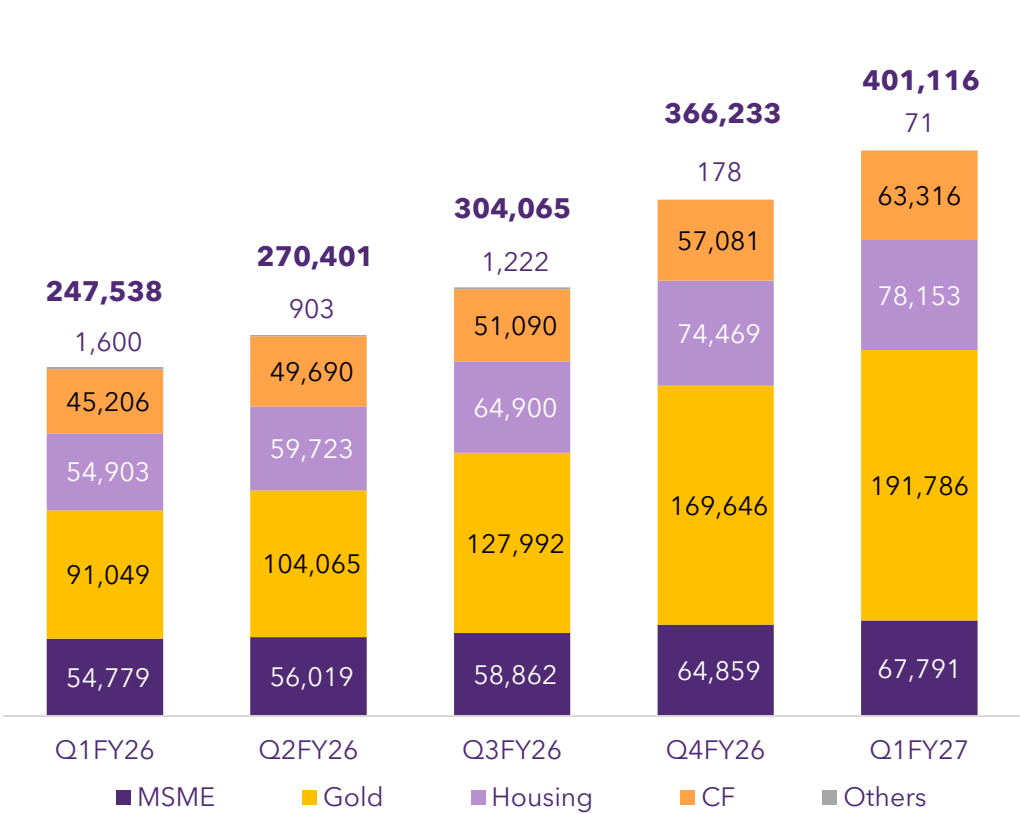


1 Business Updates

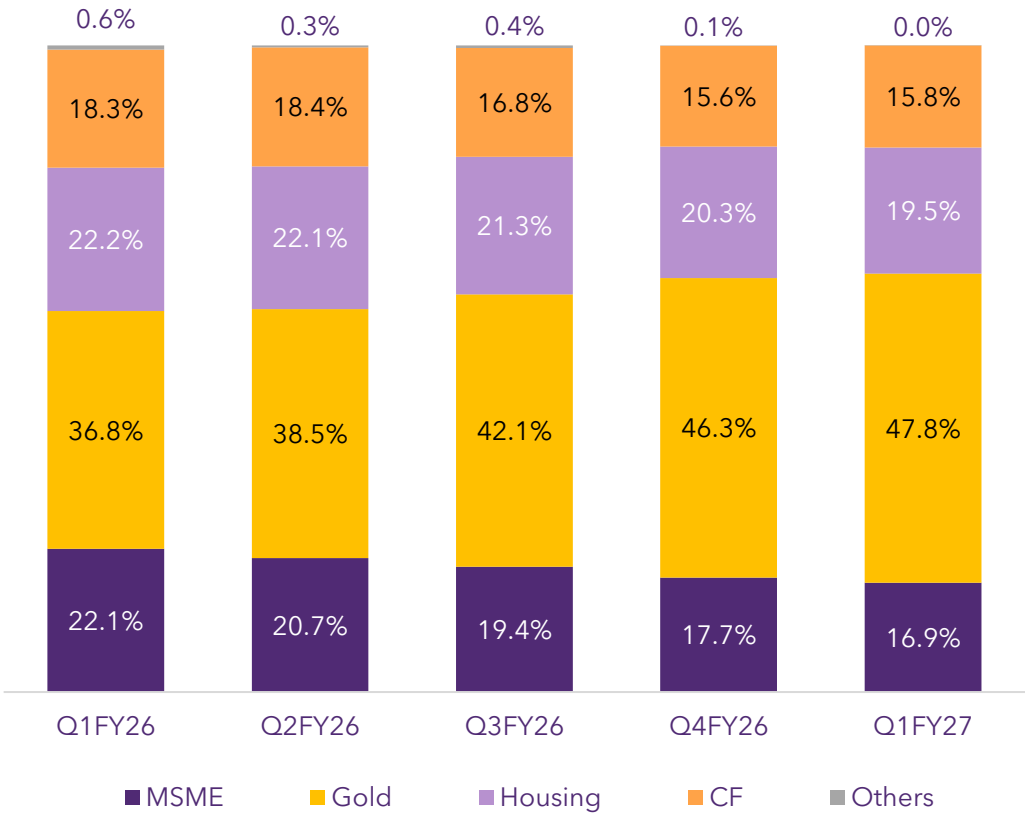
Business Update

Consolidated AUM up 62% YoY

AUM Break Up (₹ mn)



Composition of AUM (%)

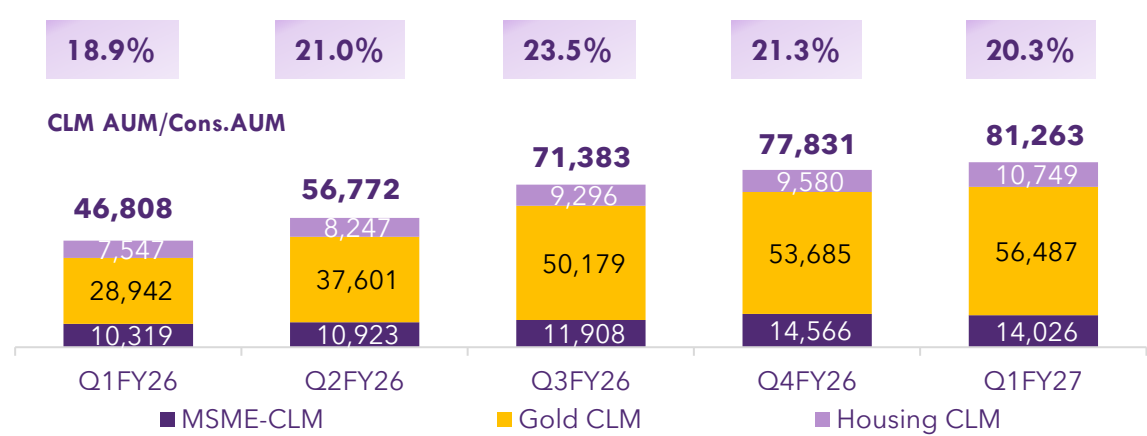


• MSME, Gold, and Housing AUM values are inclusive of co-lending and Directly Assigned AUM. Refer next slide for further details.

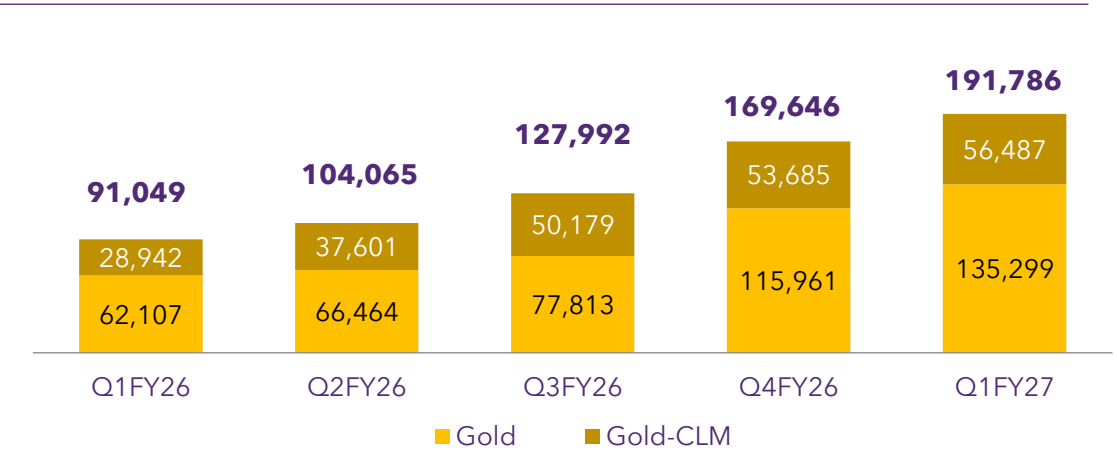
Retail AUM

Leveraging co-lending & DA for capital efficient growth

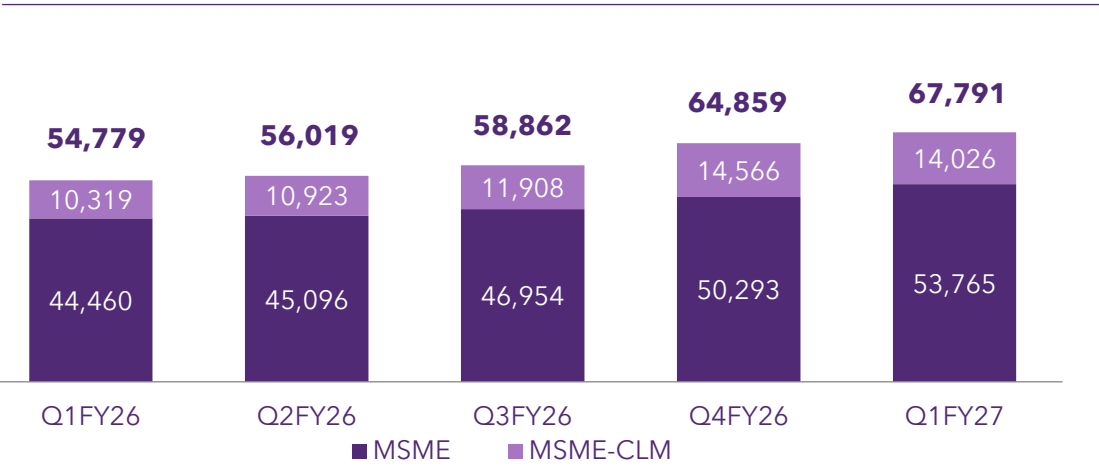
Co-Lending/DA AUM (₹ mn)



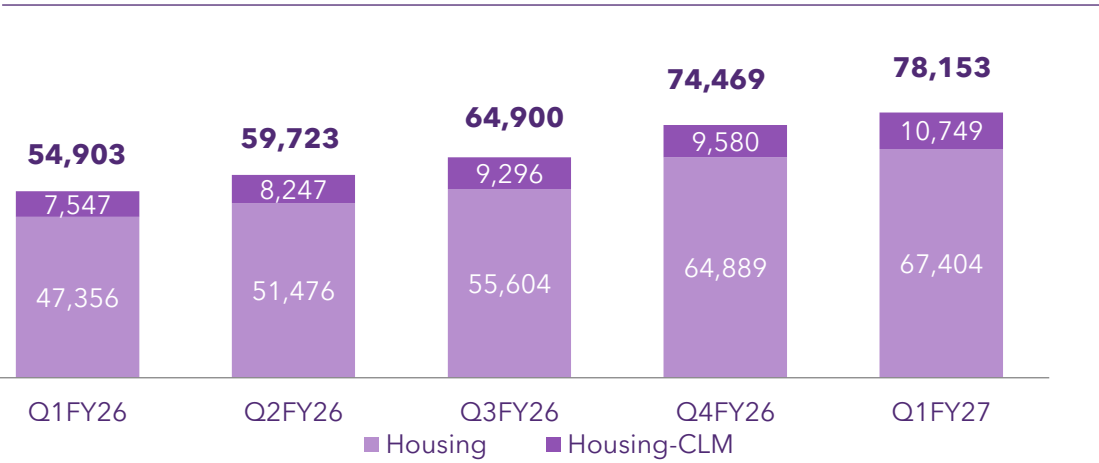
Gold AUM (₹ mn)



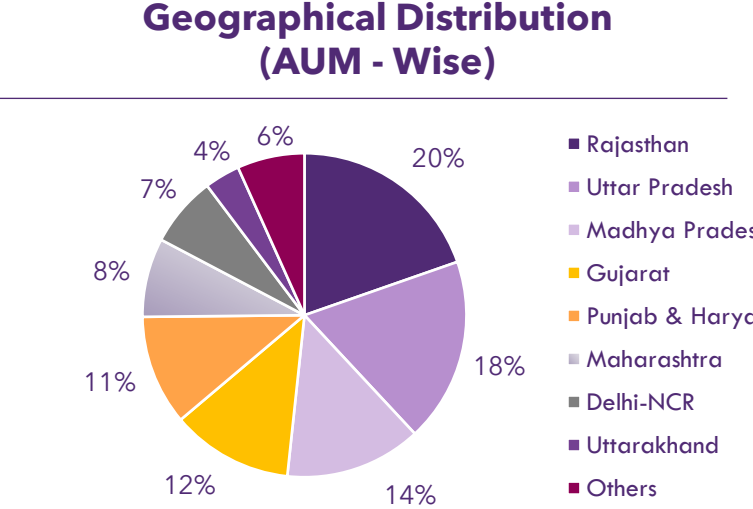
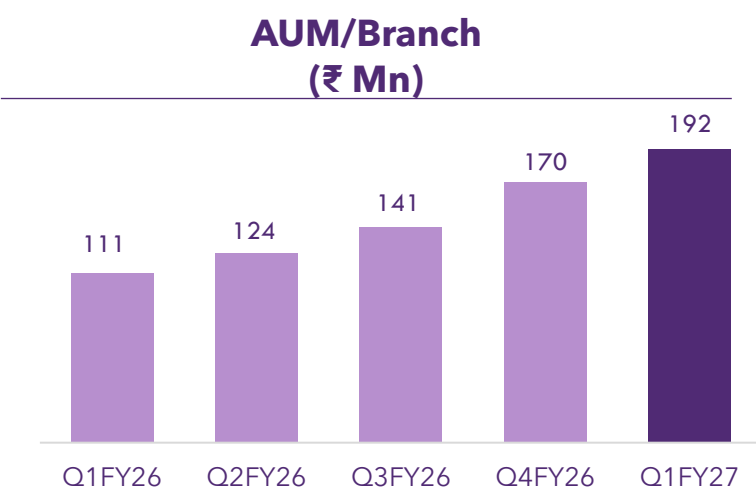
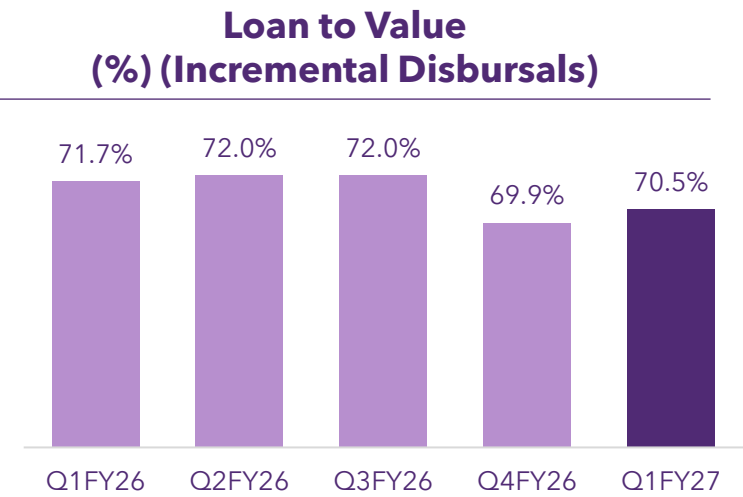
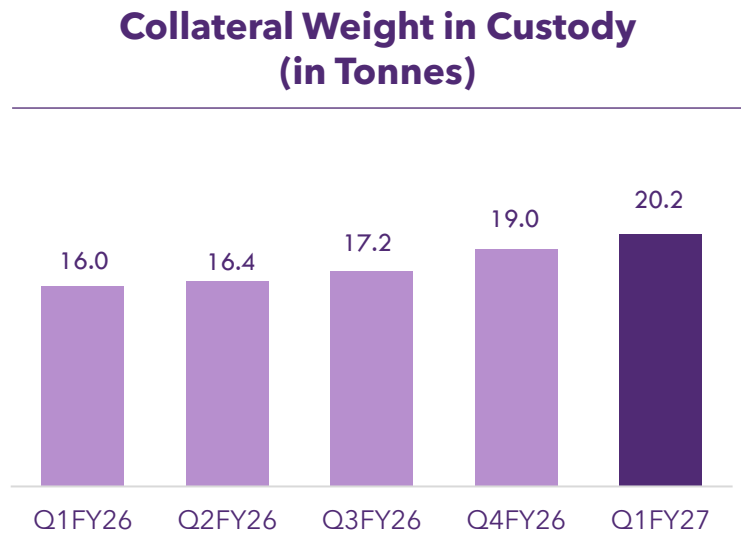
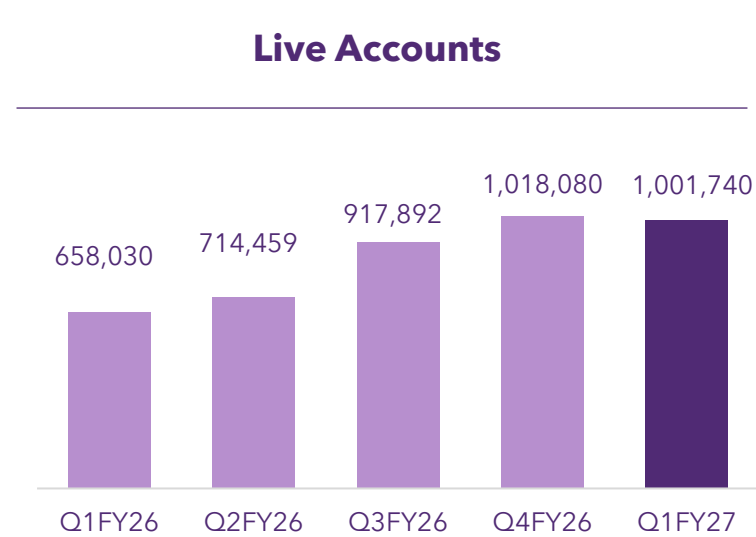
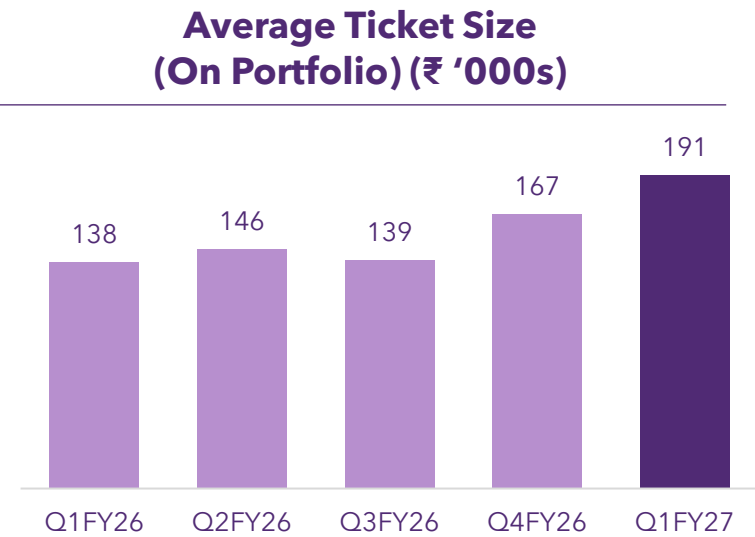
MSME AUM (₹ mn)



Housing AUM (₹ mn)



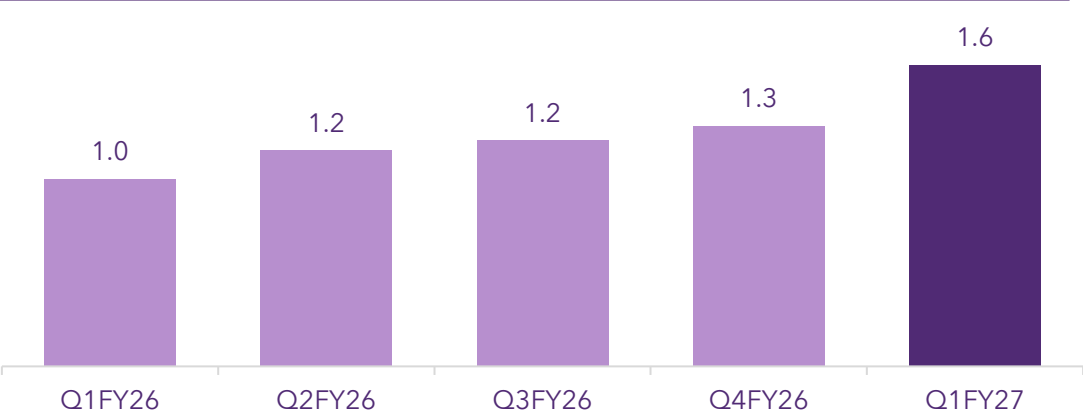
Strong customer acquisition momentum driving portfolio growth



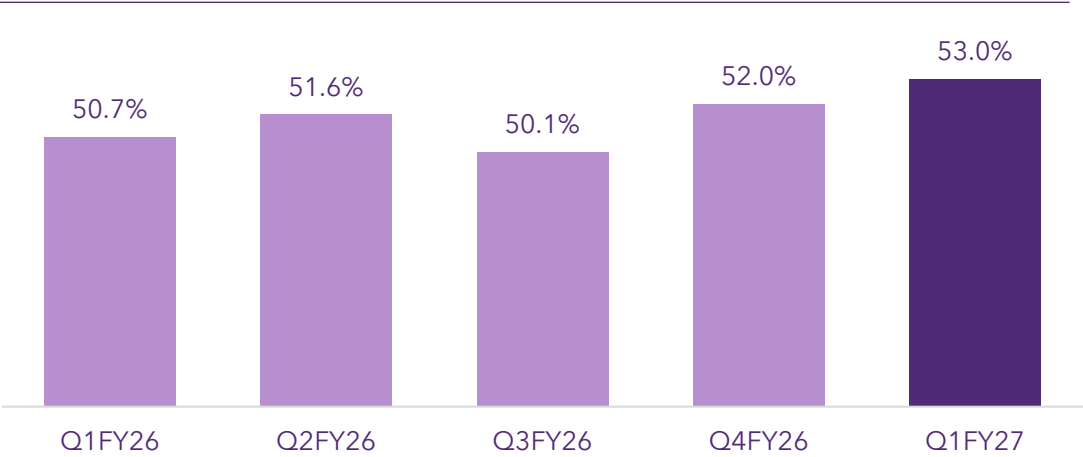
MSME Business Update

Well-diversified granular book across industry

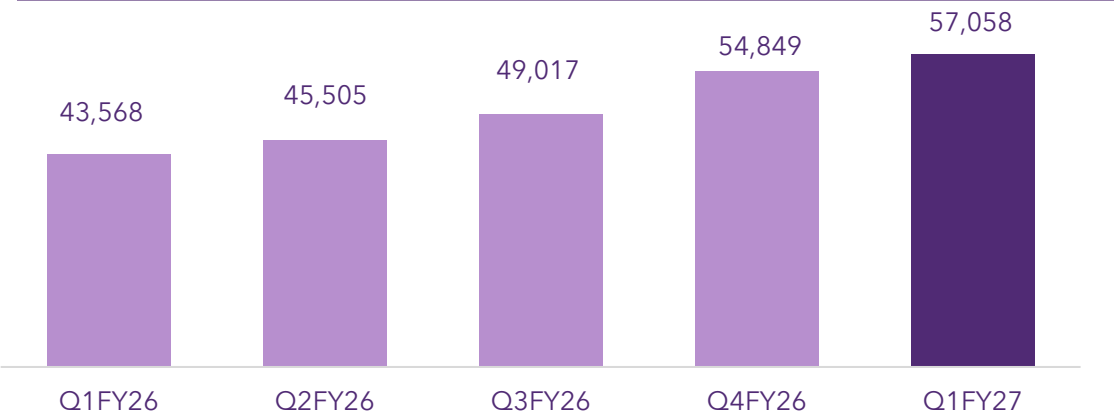
Average Ticket Size (Incr. Sanctions) (₹ mn)*



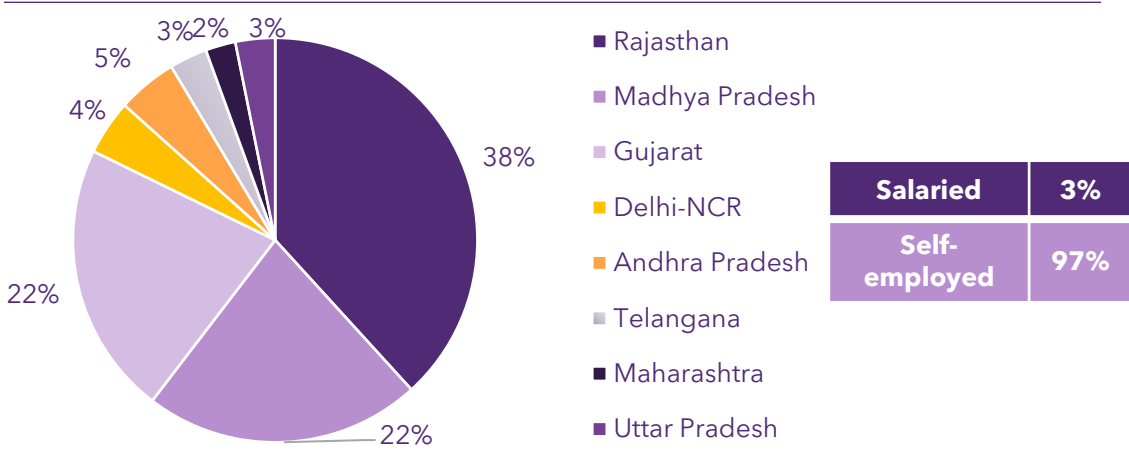
Loan to Value (%) (Incremental Disbursals)



Live Accounts



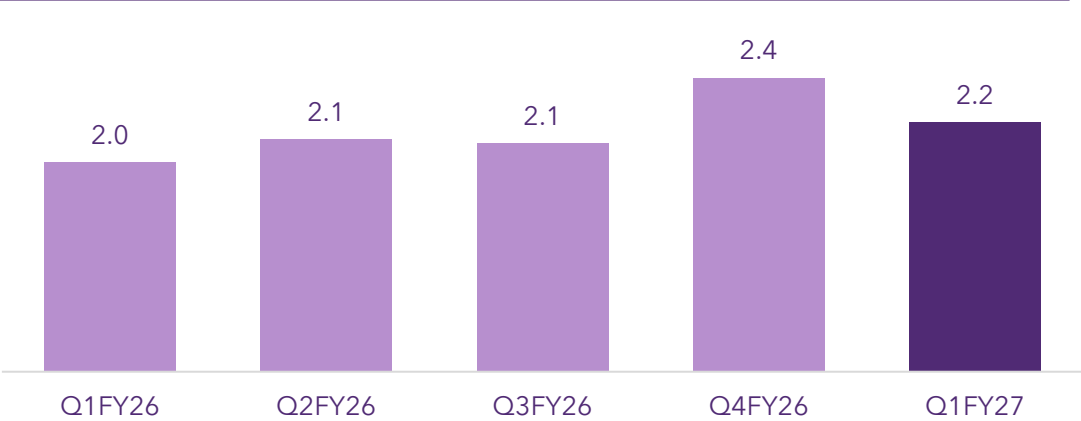
Geographical Distribution (AUM-Wise)



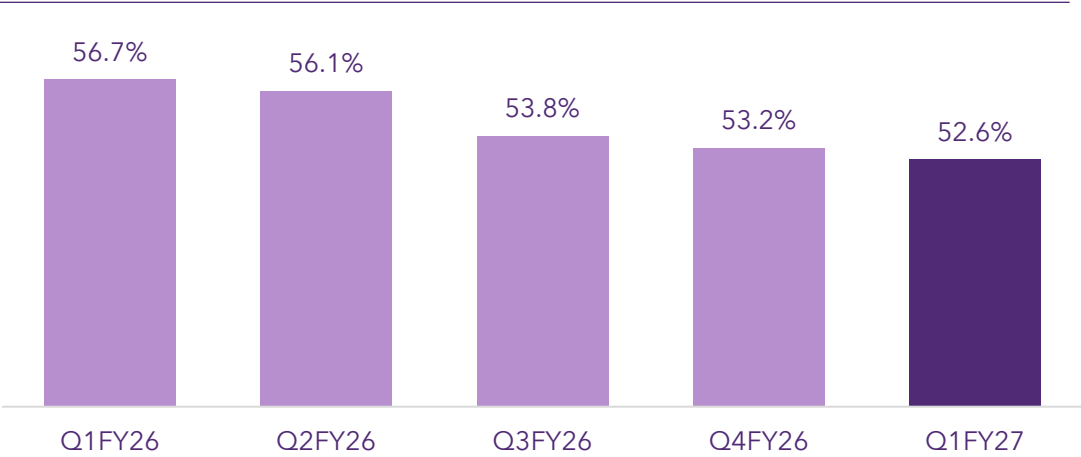
Note: MSME Business Update includes MSME, Micro LAP & Solar; *ATS calculated as sanction amount by number of accounts sanctioned

Expanding customer base with a diversified and a self-employed led portfolio

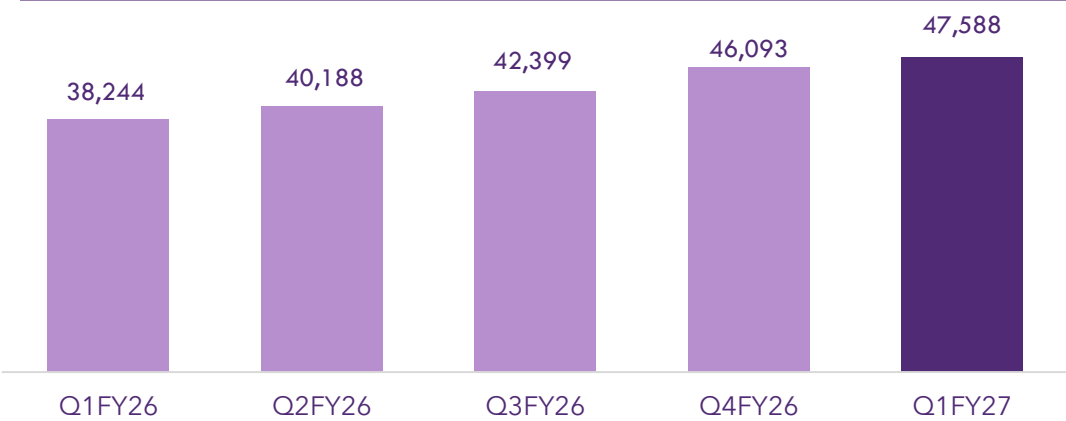
Average Ticket Size (Incr. Disbursals) (₹ mn)



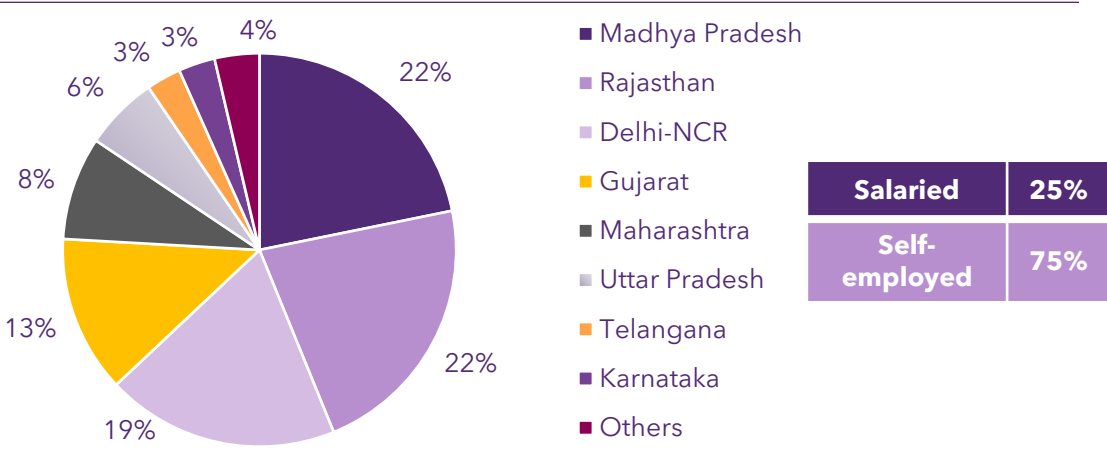
Loan to Value (%) (Incremental Disbursals)



Live Accounts



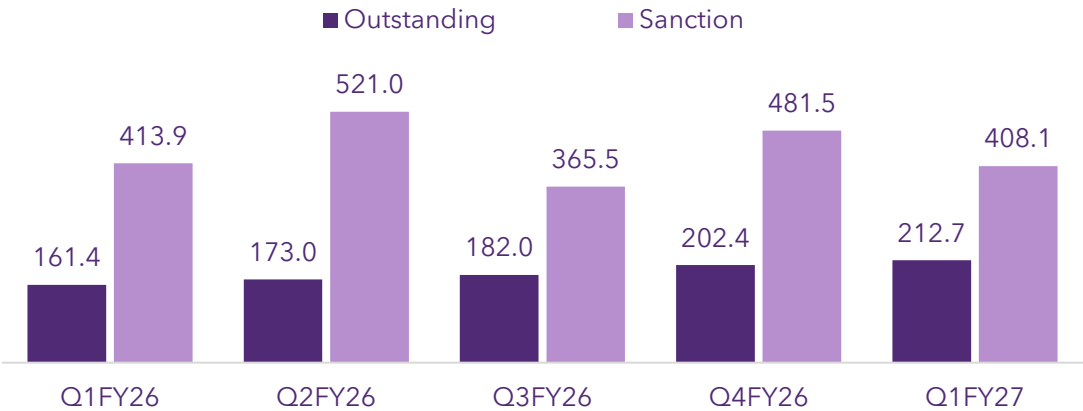
Geographical Distribution (AUM-Wise)



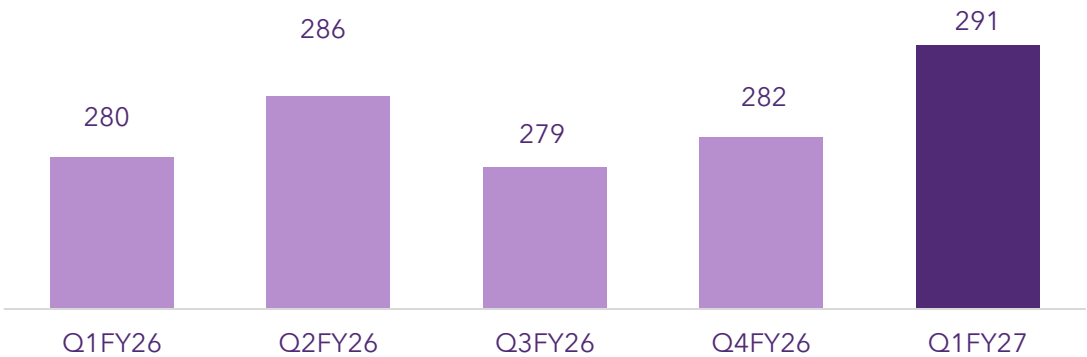
Construction Finance Business Update

Strong pipeline of new accounts; AUM growth of 40% YoY

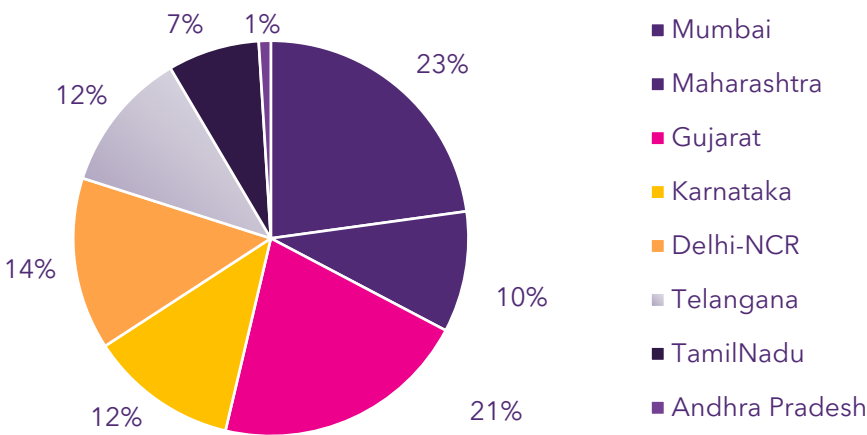
Average Ticket Size (₹ mn)



Live Accounts



Geographical Distribution (AUM-Wise)



Insurance Distribution - Asset Light Income Stream

Strategic Partnerships with 22 Insurance Companies

10

Life Insurance Companies

- Life Insurance
- Credit Life Cover
- Term Plan

8

General Insurance Companies

- Property Cover
- Private Car & 2-Wheeler

4

Health Insurance Companies

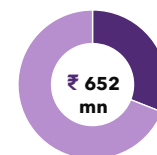
- Retail & Group Health
- Hospi Daily Cash
- CI & PA*
- EMI Protect

*CI: Critical Illness; PA: Personal Accident

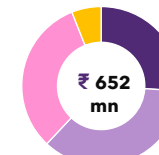
Digital Innovation & Service Excellence

- ✓ **Real Time Policy Issuance** through digital consent
- ✓ Policy **Buy & Compare portal** for sales team with multiple product offering
- ✓ **Digital customer on-boarding journey**
- ✓ **Dedicated claims desk** - pre & post service
- ✓ **Insurance Ki Pathashalla** - insurance product and process education initiative

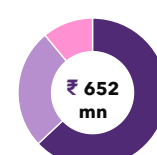
Policies | Key Statistics



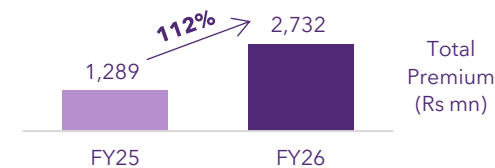
Cross Sell 31%
Direct 69%



Gold 26%
Housing 36%
MSME 32%
Others 6%



Health & Wellness 63%
Life 26%
General 11%



*By premium (Q1FY27)

Customer Sourcing and On-Boarding

- ✓ Insurance Product offering to Loan customers as **embedded product**
- ✓ **Cross-Selling of Health and Motor Insurance** for penetration in tier II, III, IV cities and rural area
- ✓ Suitable product offerings WhatsApp links with **2-click buying journey**

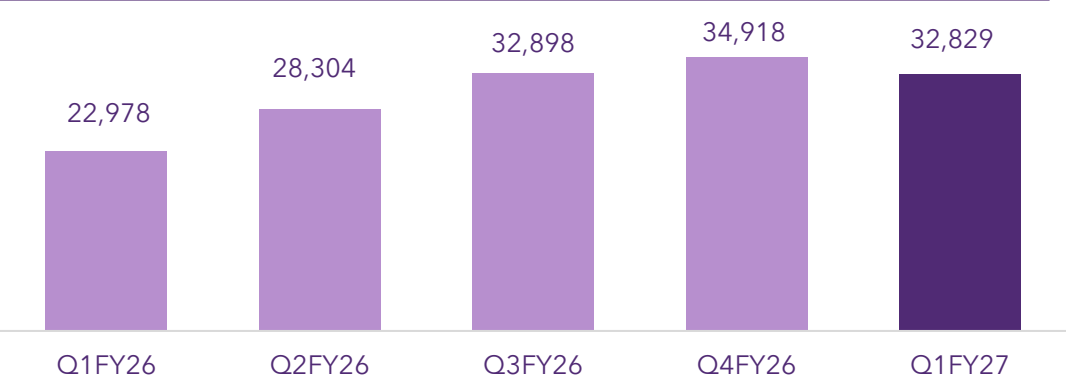
Partner Banks & Financial Institutions



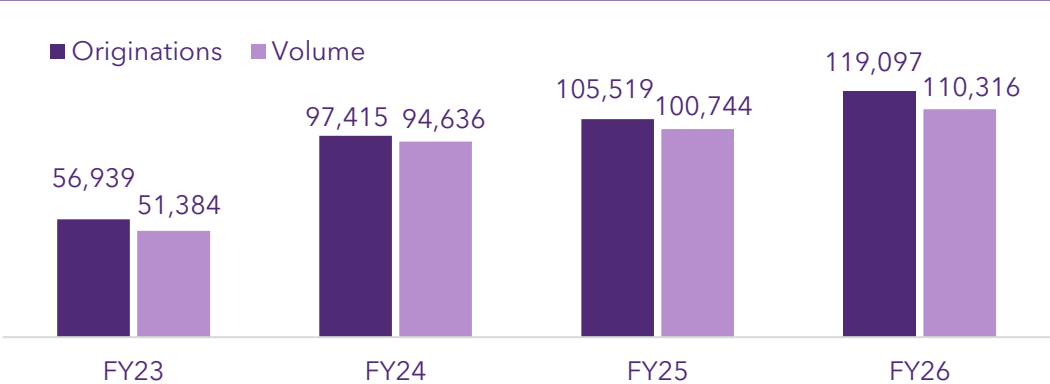
Car Loan Origination

43% YoY increase in the value of loan originations for the quarter

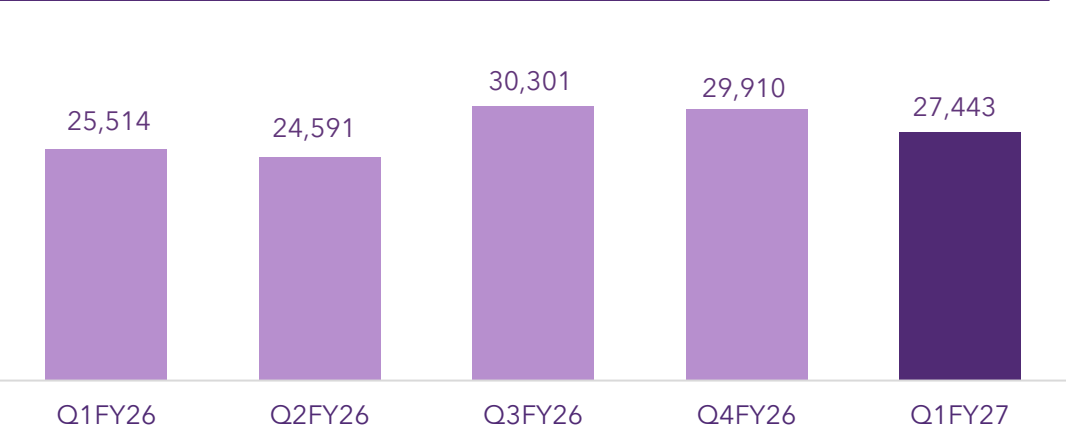
Consistently Rising Loan Originations (₹ mn)^



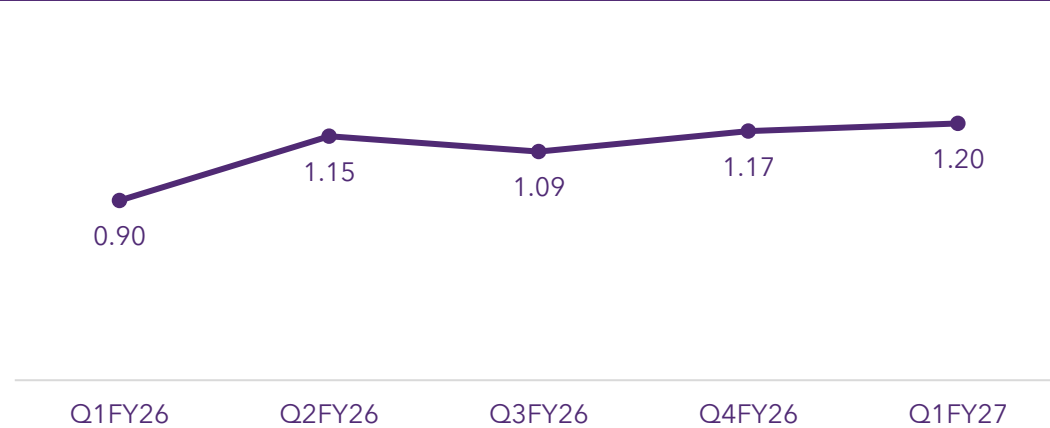
Loan Originations (₹ mn) and Volume Full Year Basis (Nos.)^



Loan Originations By Volume (Nos.)^



Average Ticket Size (₹ mn) *^

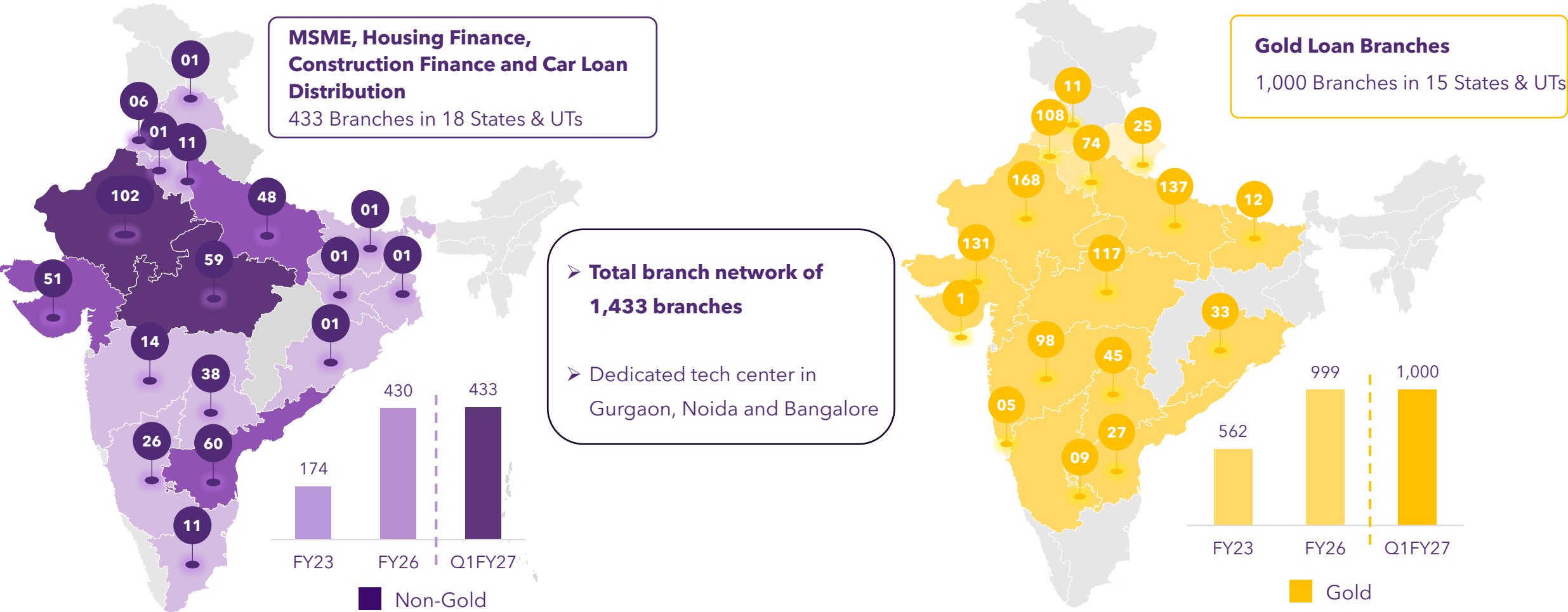


* ATS = Originations by Value / Originations by Volume During Quarter

^Provisional data pertaining to previous quarters has been re-stated

Branch Network

Widening reach, Strengthening presence nationwide

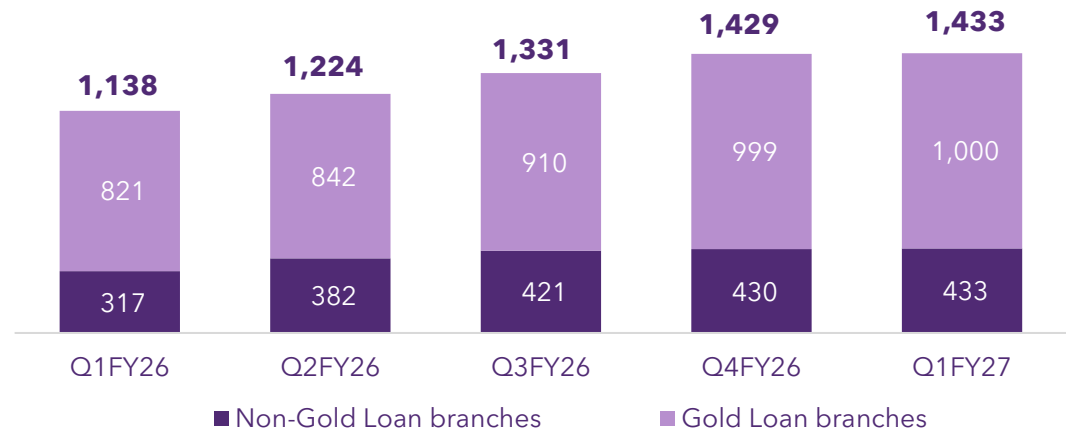


Significant upside through economies of scale and productivity improvement from existing deployed network capacity

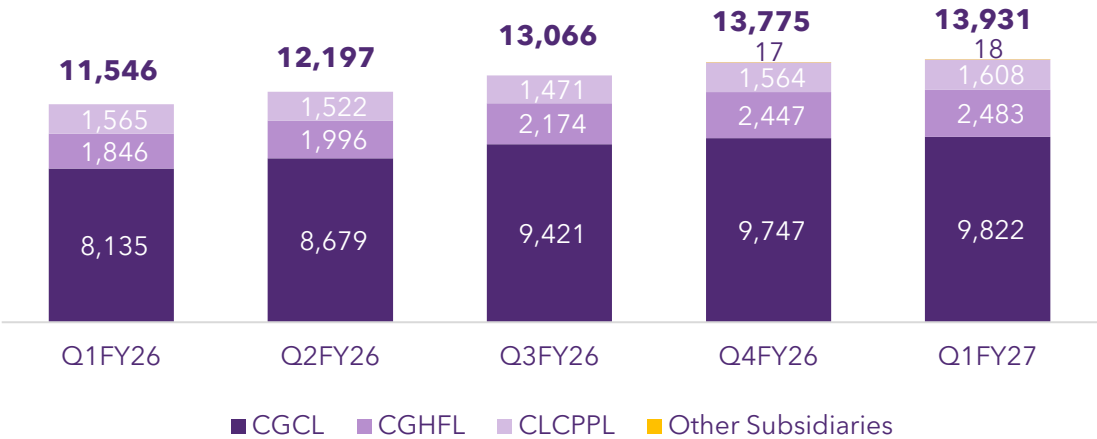
Network

Expanding footprint to accelerate customer acquisition

Steady Growth in Branch Additions^

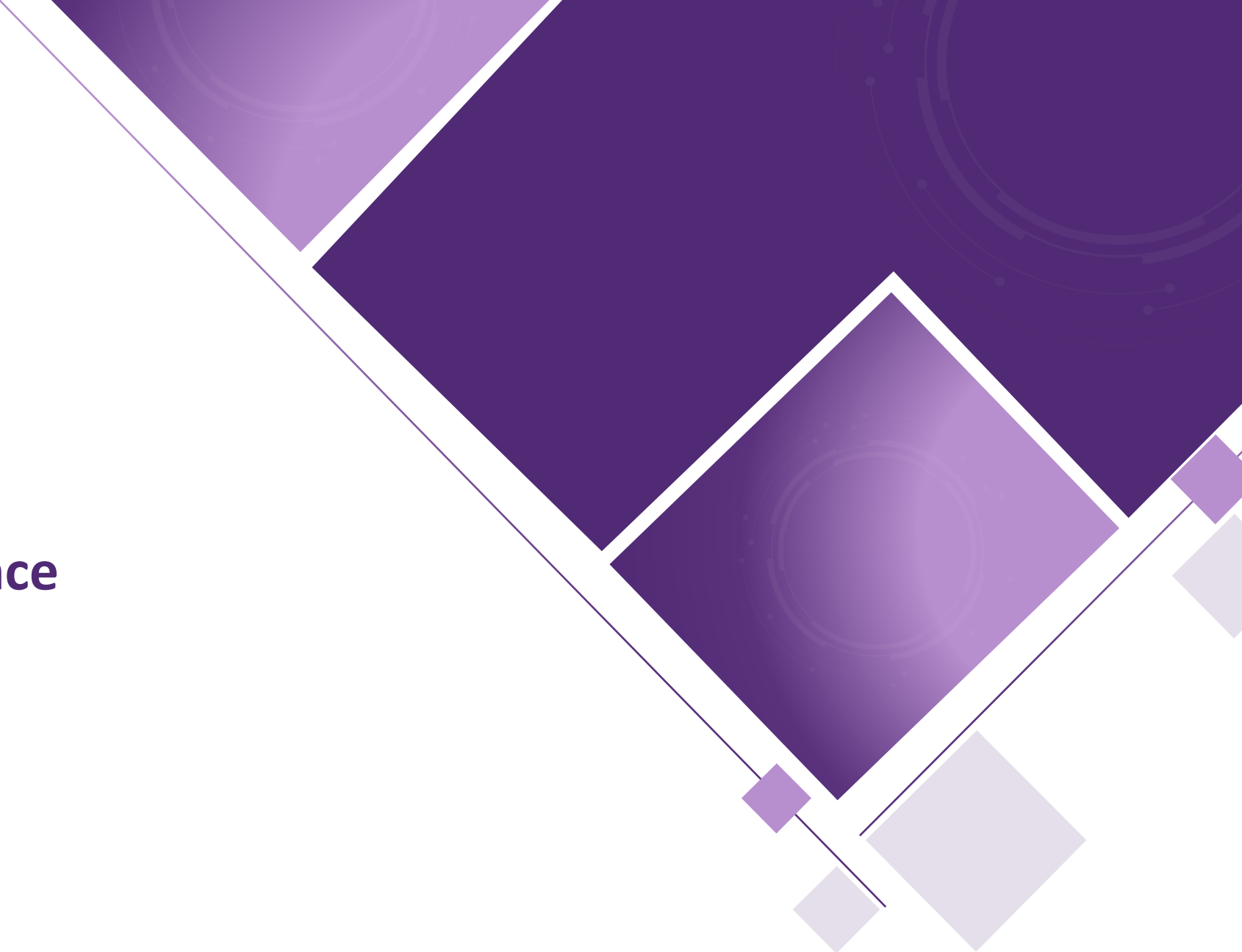


Modest Increase in Employee Base



- Total branch network remained steady at 1,433 branches vs. 1,429 branches in Q4FY26.
- Mortgage Finance business (MSME, Micro LAP and Housing) operated through 411 branches in 11 States and UTs.
- Gold Loan network increased to 1,000 branches across 15 states and UTs by end of Q1FY27.
- Construction Finance continued to have 3 dedicated branches – Bengaluru, Hyderabad, and Ahmedabad.
- Car Loan distribution locations stood at 821 as of Jun’26. The branch presence was consolidated into 19 branches.

^Branch data excluding HO & Support Offices

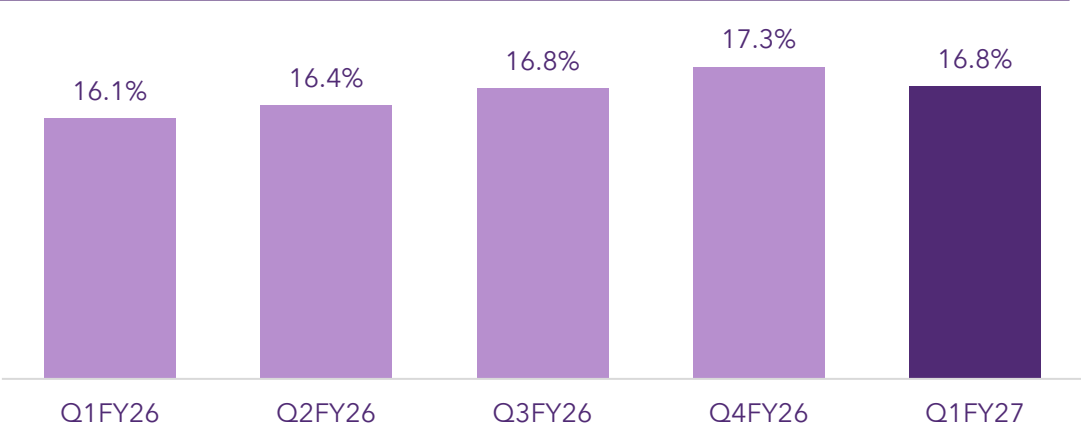


2 Financial Performance

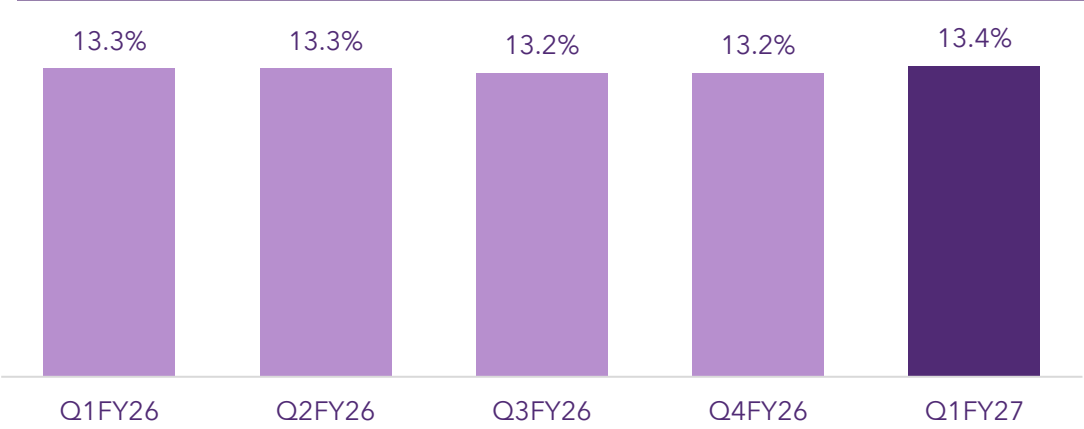
Segmental Yields

Robust yields sustained alongside AUM growth

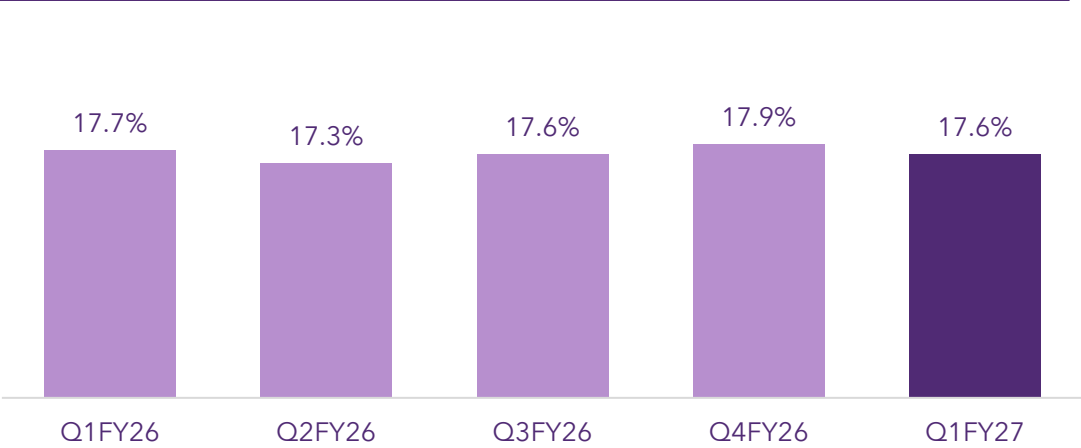
MSME (%)*



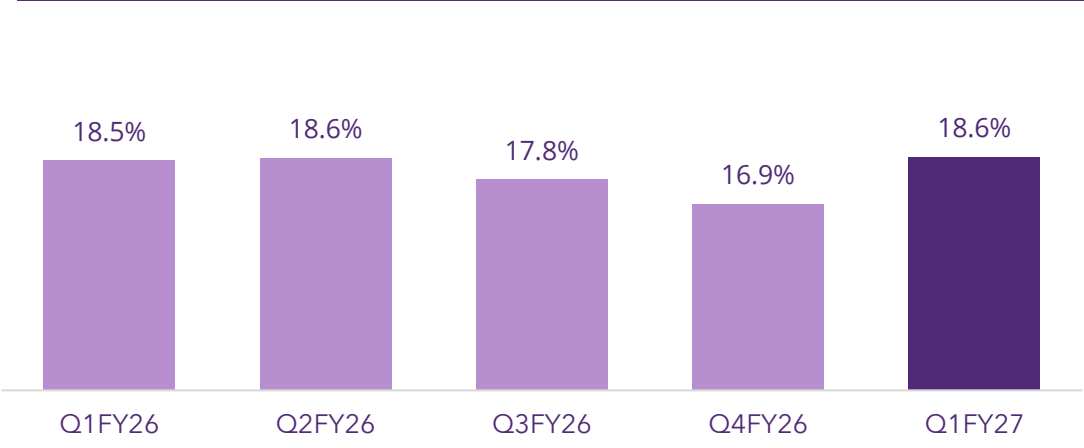
Housing Finance (%)*



Construction Finance (%)*



Gold Loans (%)*

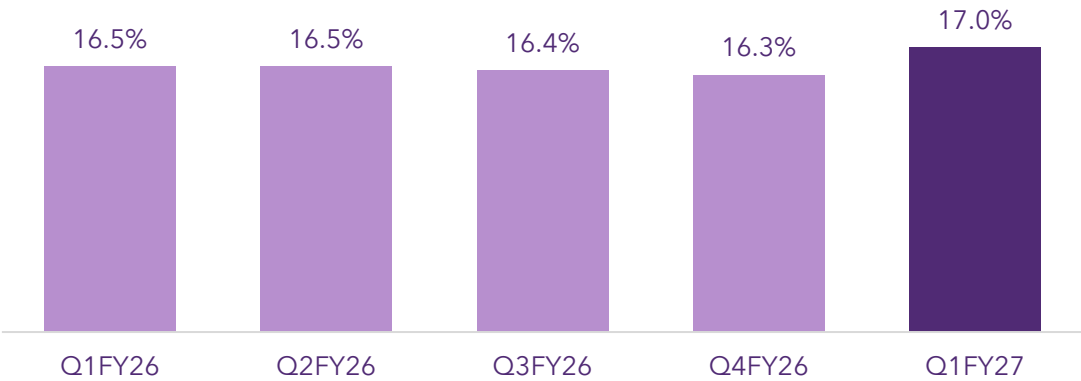


Note: *Yield calculated as interest income including INDAS adjustments for processing fee, commission and other charges divided by monthly average of outstanding loans

Loan Yields and Margins

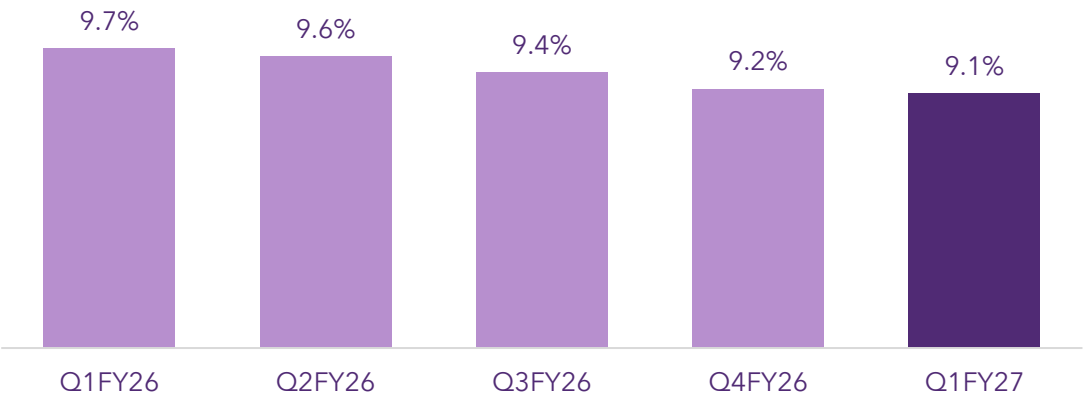
Consistent improvement in spreads with rising yields and declining cost of borrowings

Yield on Net Advances (%)



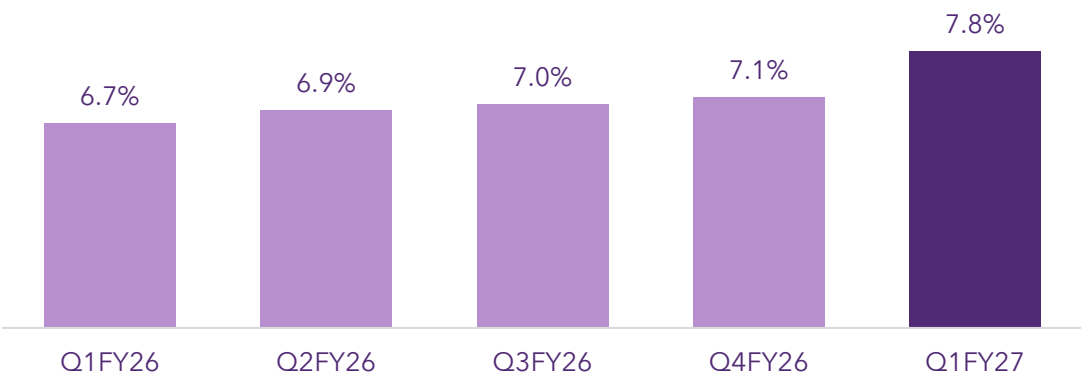
Note: Yield calculated as interest income including INDAS adjustments for processing fee, commission and other charges divided by monthly average of outstanding loans

Cost of Borrowings (%)¹

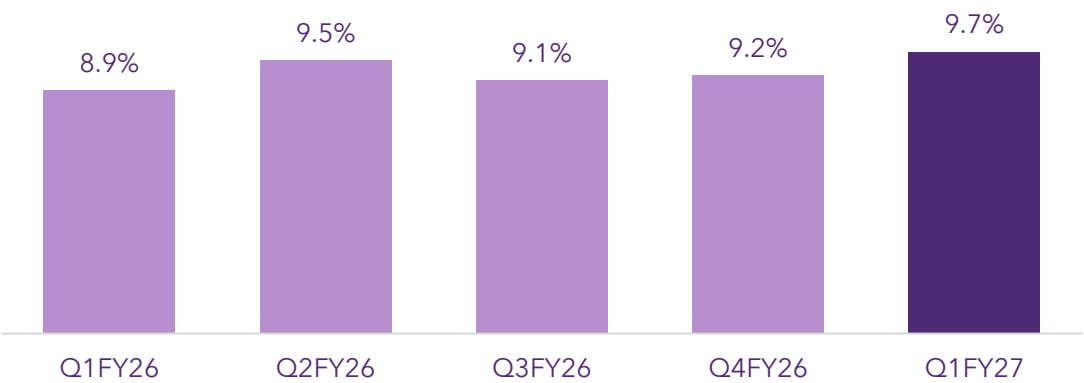


Note: Calculated as (Interest Expense including processing fee divided by monthly average of borrowings)

Spreads (YoA - CoB) (%)



Net Interest Margin (%)²



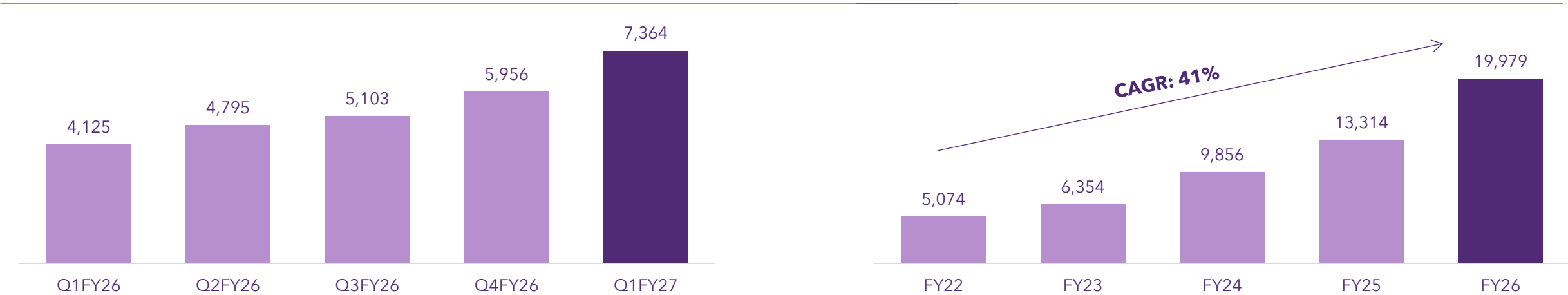
Note: Calculated using Net Interest Income / Avg. Interest Earning Assets

Note: 1. Borrowings include Debt Securities; 2. Net Interest Income excludes Int. Expense on Lease Liabilities, Interest Earning Assets include Bank Balances excluding Cash, Net Advances and Investments

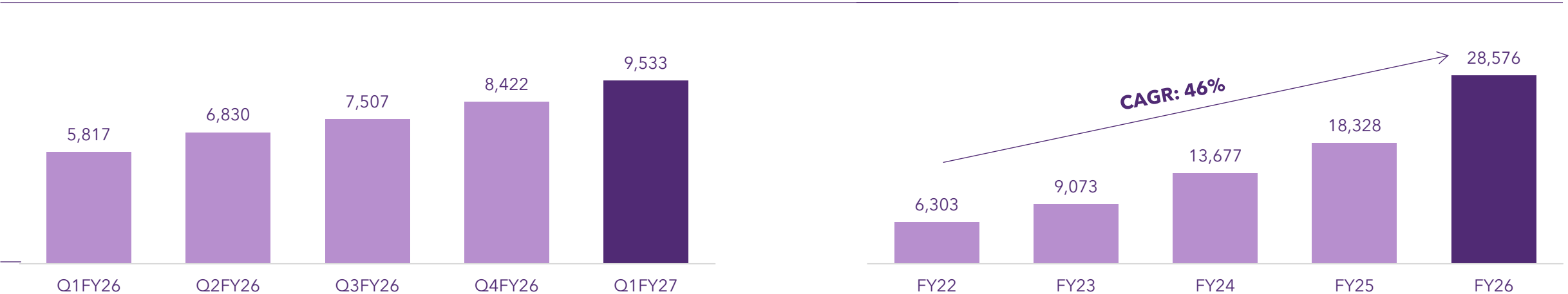
Financial Highlights

Strong growth in Net Interest Income and Net Total Income – 79% YoY and 64% YoY for the quarter

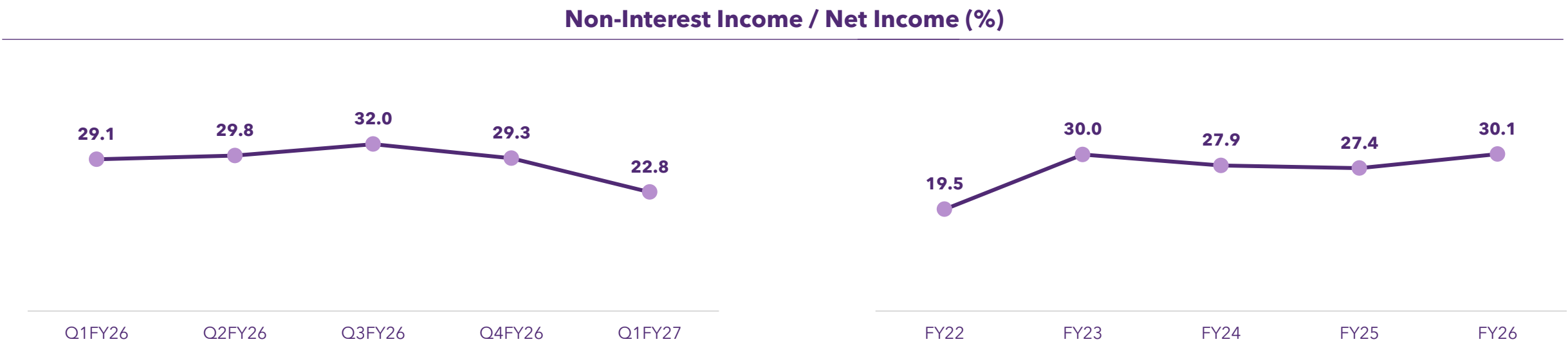
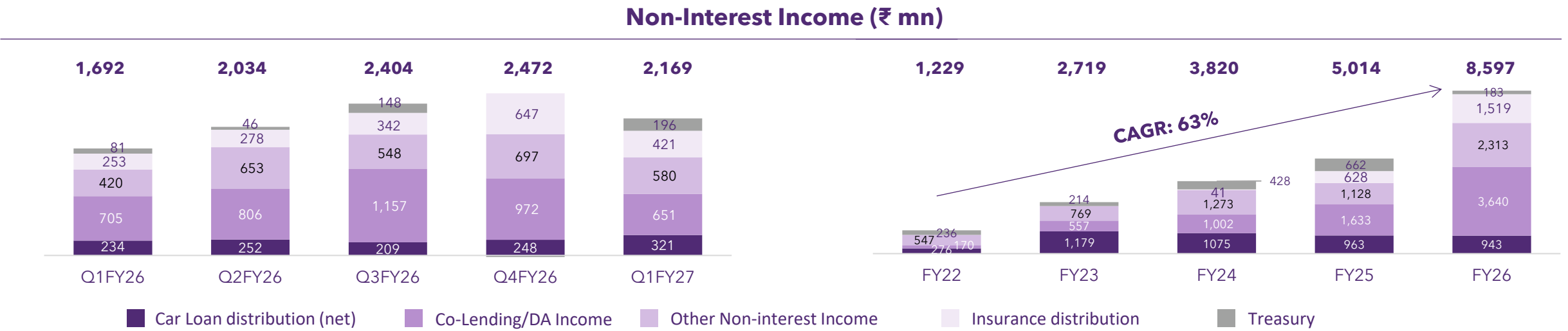
Net Interest Income (₹ mn)



Net Total Income (₹ mn)



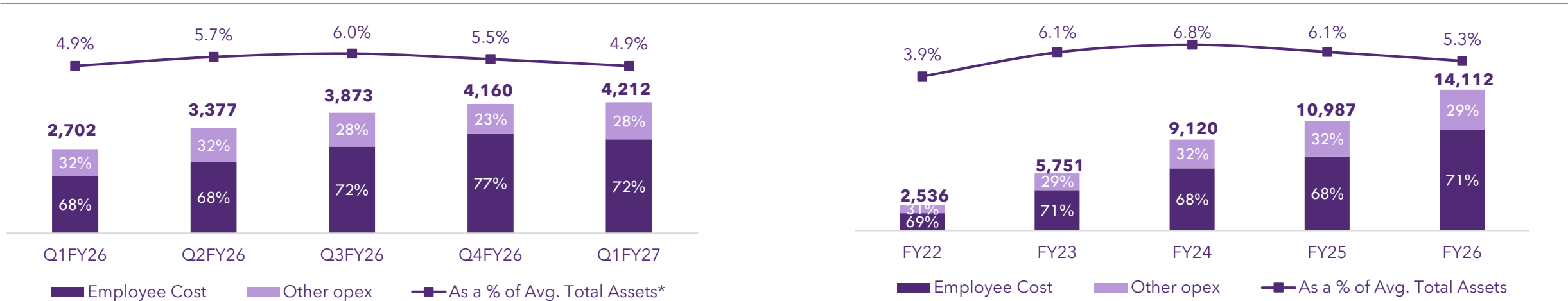
Continued momentum in fee income – 28% YoY growth for the quarter



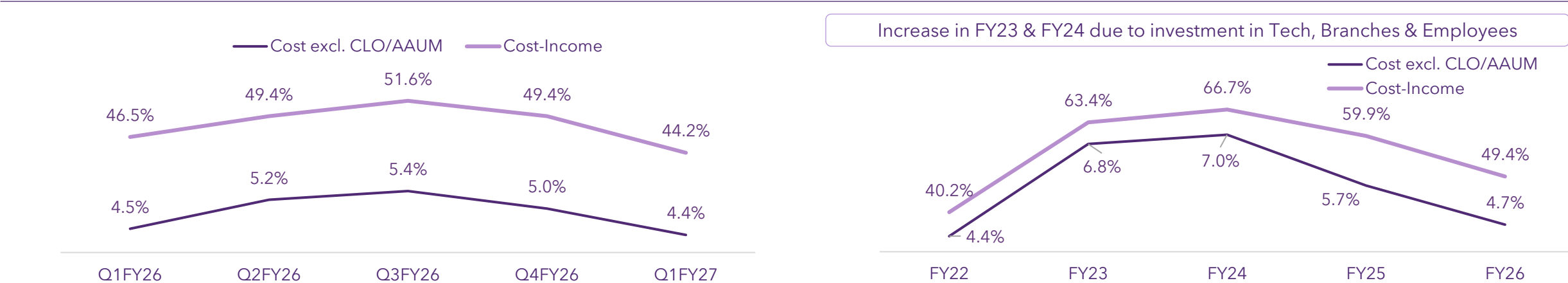
Financial Highlights

Operating efficiency improvements led by productivity and tech implementation

Operating Expenses (₹ mn)



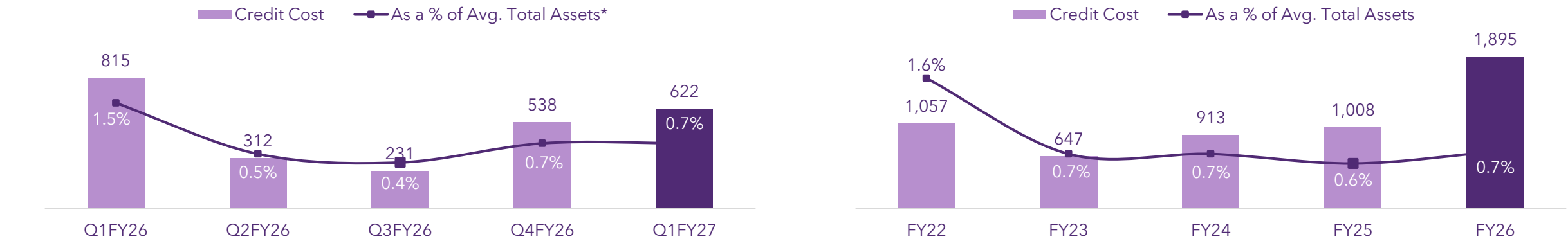
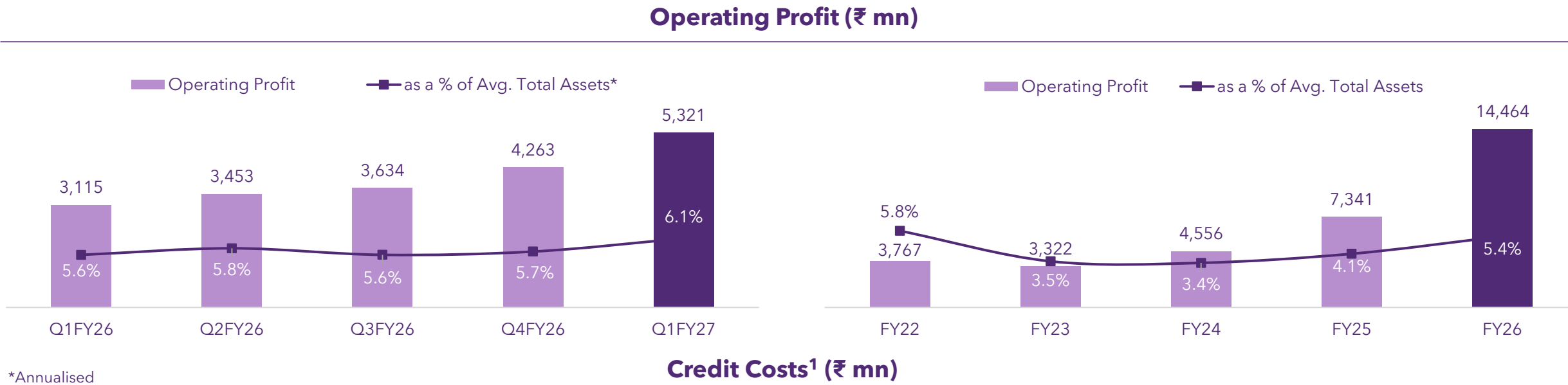
Annualised Cost-Income (%) & Cost / AAUM excl. CLO (%)



Increase in FY23 & FY24 due to investment in Tech, Branches & Employees

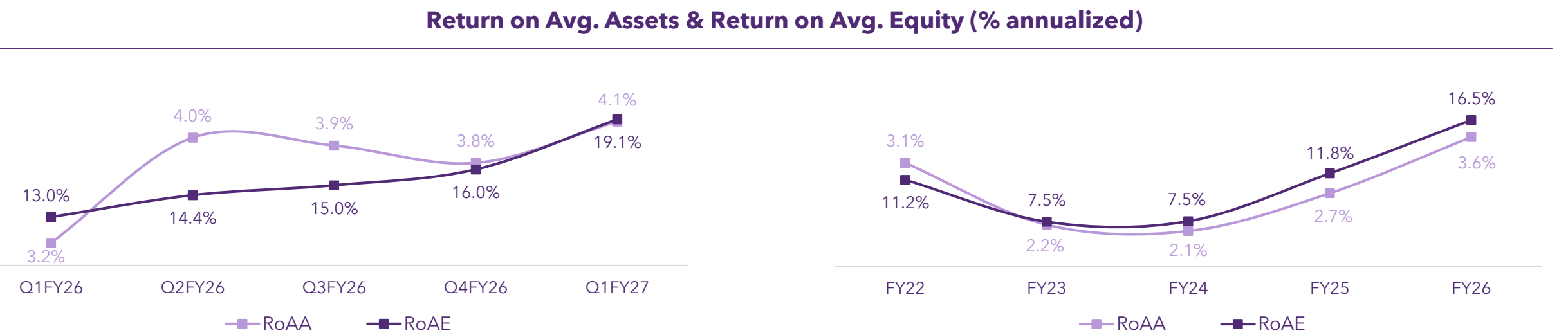
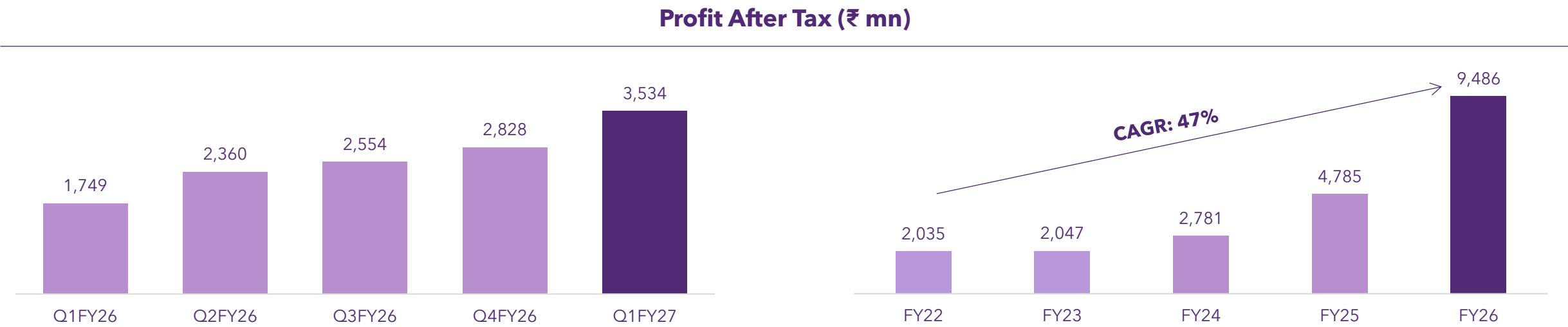
*Annualised

Margin expansion, cost control and risk discipline driving profitable growth



Note: ¹Credit Cost include Write off + ECL Provisions

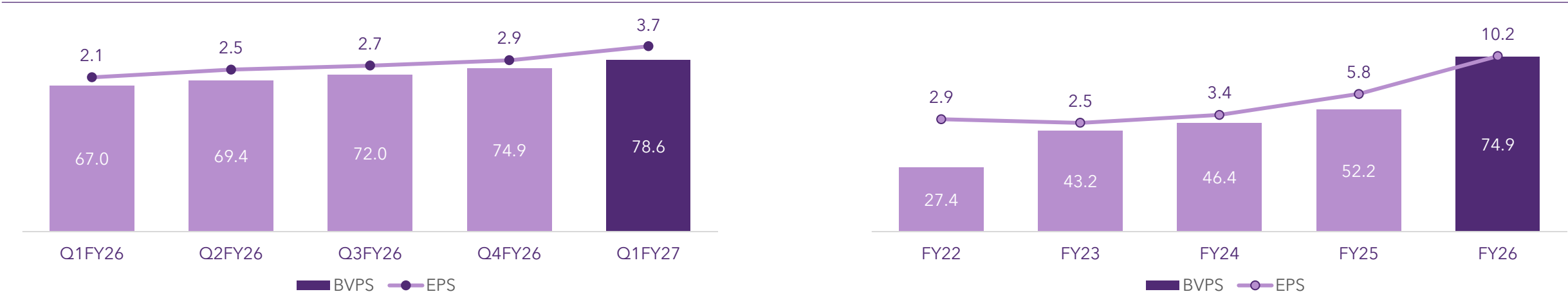
Strong increase in profitability; PAT rises 102% YoY for the quarter



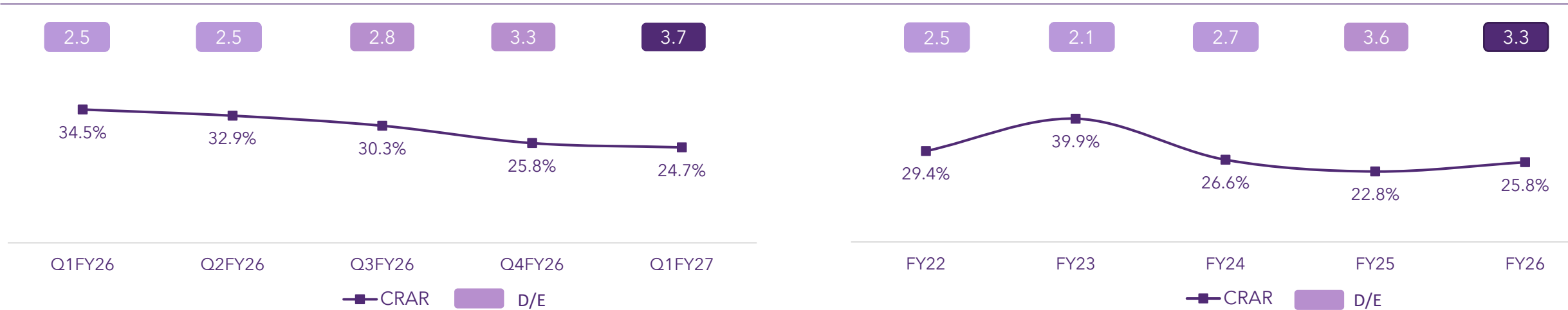
Financial Highlights

Comfortable leverage and strong capital adequacy position

EPS & Book Value per Share (₹)



D/E (x) | CRAR



Funding Profile (₹ mn)

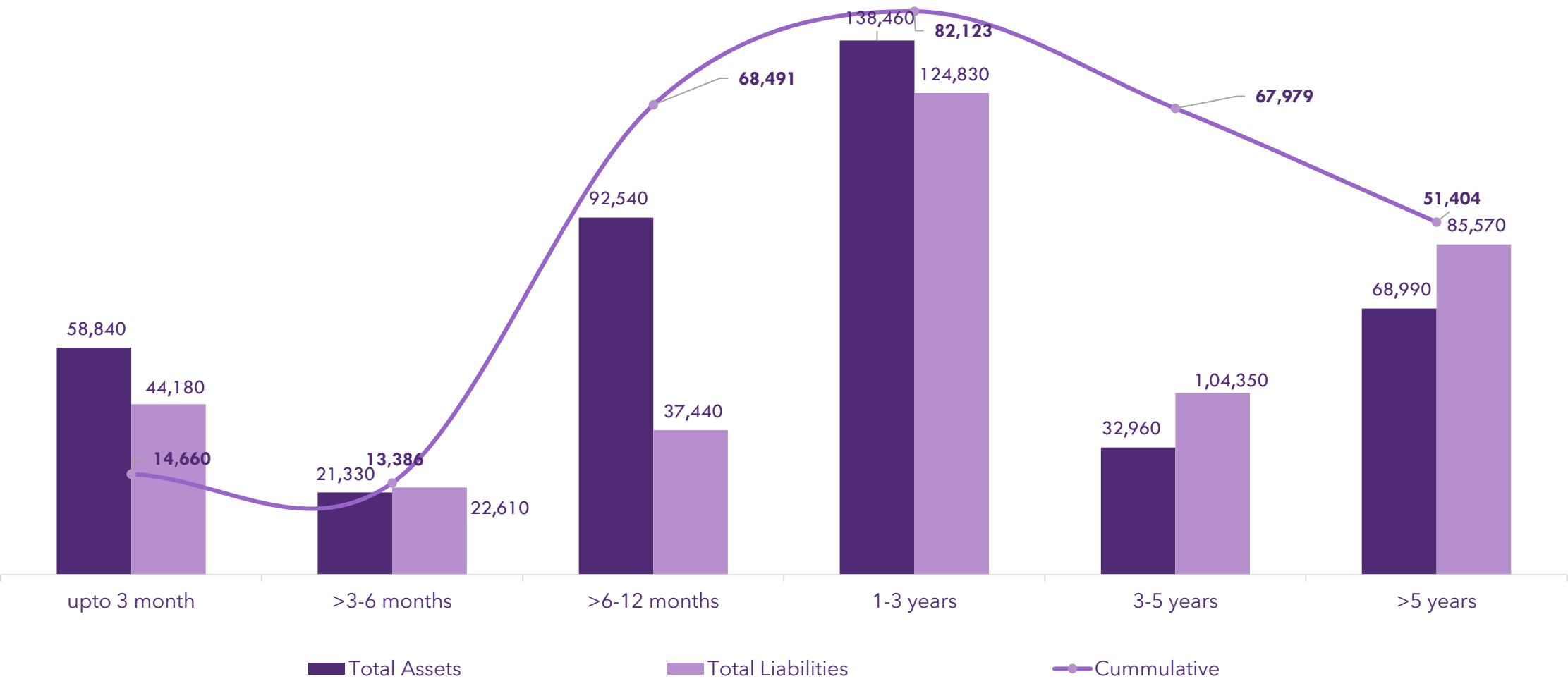


- Secured “Ba3” rating with Stable Outlook from Moody’s Ratings and “BB- Stable” rating from Fitch Ratings
- Raised ₹12,710 mn through NCDs and CPs in Q1 FY27
- New bank sanctions for Q1 FY27 stood at ₹38,680 mn on a consolidated basis
- Total lender base of 40+. Added 5 new lenders in Q1 FY27

Asset-Liability Position

Cumulative surplus across buckets

All amount in ₹ mn



Liquid and Overnight funds

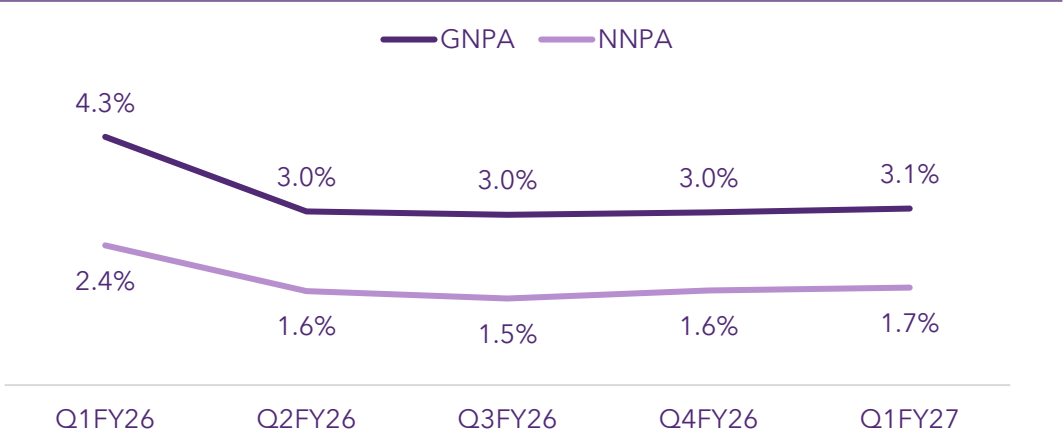
Comfortable liquidity position

Particulars (₹ mn) (30 th Jun 2026)	CGCL (Standalone)	CGHFL	CGCL (Consolidated)
Cash and Bank Balances	26,032	2,329	28,361
Investment in fixed deposits	190	-	190
Investment in Mutual Funds or corporate bonds	8,904	1,049	9,953
Undrawn Bank Lines	1,065	800	1,865
Net Available cash or cash equivalents	36,191	4,178	40,369

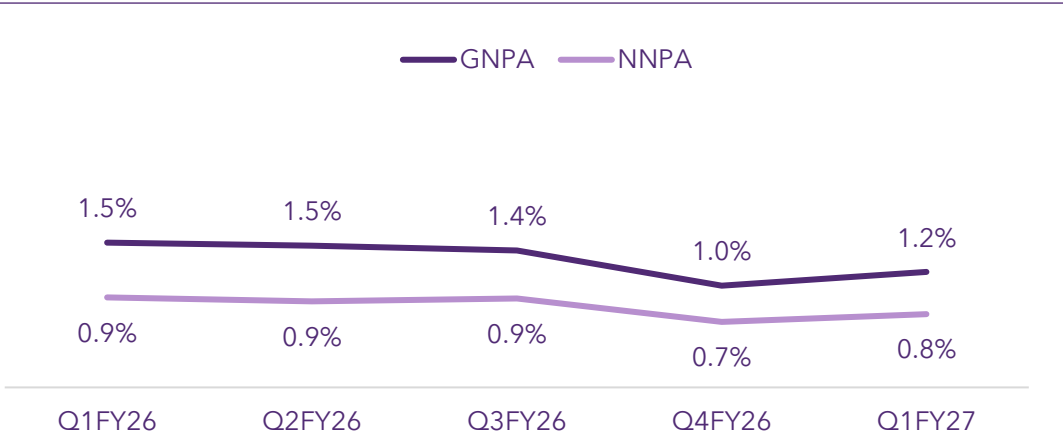
- Total current liquidity of ₹40,369 mn in cash and bank balances, investments and undrawn credit lines across CGCL and CGHFL.

Disciplined underwriting keeping asset quality under control

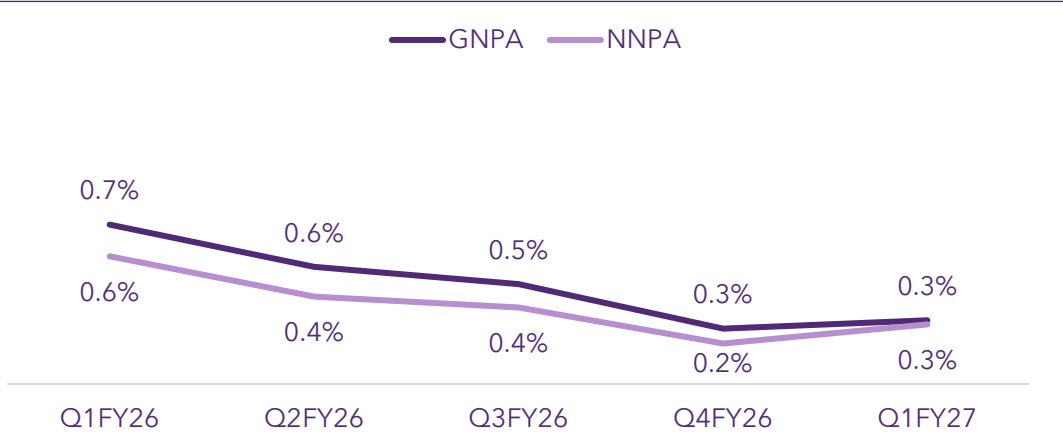
MSME



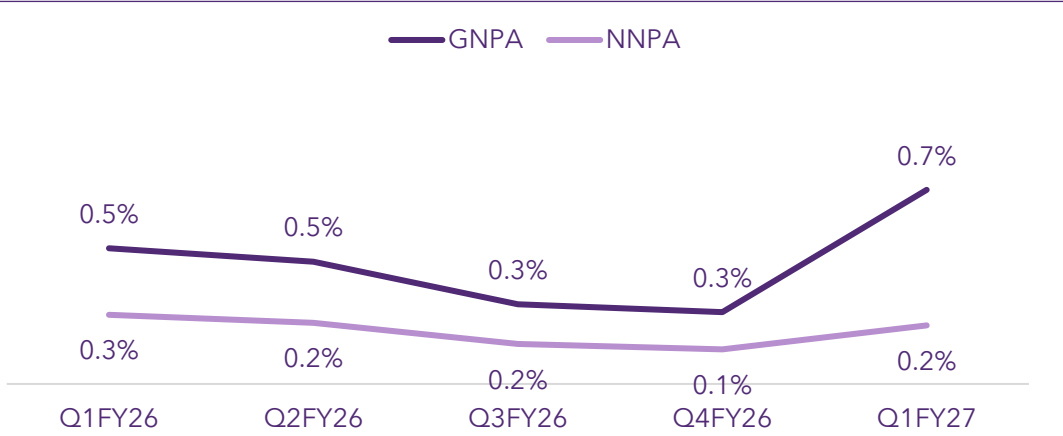
Housing Finance



Gold Loan



Construction Finance



Asset Quality

Adequate provision coverage

₹ mn except stated

ECL Analysis	Q1FY27	Q4FY26	Q3FY26	Q2FY26	Q1FY26
Stage 1 - Gross	304,395	277,537	220,712	202,607	189,118
Stage 1 - ECL Provisions	1,838	1,576	1,054	1,067	1,013
Stage 1 - Net	302,557	275,961	219,657	201,540	188,106
Stage 1 - ECL Provisions %	0.6%	0.6%	0.5%	0.5%	0.5%
Stage 2 - Gross	12,063	8,215	9,213	8,258	8,228
Stage 2 - ECL Provisions	1,135	968	905	919	835
Stage 2 - Net	10,928	7,248	8,308	7,338	7,393
Stage 2 - ECL Provisions %	9.4%	11.8%	9.8%	11.1%	10.1%
Stage 3 - Gross	3,387	2,643	2,753	2,741	3,355
Stage 3 - ECL Provisions	1,465	1,089	1,199	1,174	1,375
Stage 3 - Net NPA	1,922	1,554	1,554	1,567	1,981
Stage 3 - ECL Provisions %	43.2%	41.2%	43.6%	42.8%	41.0%
Total - Gross	319,845	288,396	232,678	213,606	200,702
Total ECL Provisions	4,438	3,633	3,158	3,161	3,222
Stage 3 % - Gross NPA	1.1%	0.9%	1.2%	1.3%	1.7%
Stage 3 % - Net NPA	0.6%	0.5%	0.7%	0.7%	1.0%

Consolidated Income Statement

Quarterly & Annual Comparison

₹ mn except stated

Particulars	Q1FY27	Q1FY26	Y-o-Y (%)	Q4FY26	Q-o-Q (%)	FY26	FY25	YoY (%)
Interest earned	13,229	8,064	64%	10,942	21%	37,277	26,050	43%
Interest expense	5,865	3,940	49%	4,986	18%	17,298	12,736	36%
Net interest income	7,364	4,125	79%	5,956	24%	19,979	13,314	50%
Net car loan fees	321	234	37%	248	29%	943	963	-2%
Co-lending income	651	705	-8%	972	-33%	3,640	1,633	123%
Insurance distribution	421	253	66%	647	-35%	1,519	628	142%
Treasury	196	81	144%	(92)		183	662	
Other operating income	580	420	38%	691	-16%	2,313	1,128	105%
Non-interest income	2,169	1,692	28%	2,467	-12%	8,597	5,014	71%
Total income	9,533	5,817	64%	8,422	13%	28,576	18,328	56%
Employee cost	3,014	1,827	65%	3,193	-6%	10,087	7,429	36%
Other expenses	1,198	875	37%	967	24%	4,025	3,558	13%
Operating expenses	4,212	2,702	56%	4,160	1%	14,112	10,987	28%
Operating profit	5,321	3,115	71%	4,263	24%	14,464	7,341	97%
ECL provisions	888	714	24%	492	80%	1,640	635	158%
Write-offs	(267)	101	-363%	46	-683%	256	373	-31%
Total provisions	622	815	-24%	538	16%	1,895	1,008	88%
Profit before tax	4,700	2,300	104%	3,725	26%	12,569	6,333	98%
Tax	1,166	551	112%	902	29%	3,083	1,548	99%
Implied tax rate	24.8%	24.0%		24.2%		24.5%	24.4%	
Profit after tax	3,534	1,749	102%	2,828	25%	9,486	4,785	98%

Consolidated Balance Sheet

Quarterly Comparison



₹ mn except stated

Particulars	Q1FY27	Q1FY26	YoY (%)	Q4FY26	QoQ (%)
Paid-up Equity	962	962	0%	962	0%
Reserves and Surplus	74,692	63,418	18%	71,073	5%
Total Equity	75,655	64,380	18%	72,035	5%
Bank Borrowings	250,193	152,920	64%	218,388	15%
Debt Securities	26,104	6,870	280%	22,733	15%
Other Liabilities and Provisions	14,105	8,848	59%	13,604	4%
Total Equity & Liabilities	366,057	233,017	57%	326,760	12%
Cash and Bank Balances	29,466	26,057	13%	21,229	39%
Investments	10,796	2,680	303%	12,361	-13%
Assets under Financing Activities	312,855	195,421	60%	281,499	11%
Other Assets	12,940	8,859	46%	11,671	11%
Total Assets	366,057	233,017	57%	326,760	12%

RoAA Tree

Quarterly Comparison

Calculated as % of Average Assets (%)	Q1FY26	Q2FY26	Q3FY26	Q4FY26	Q1FY27
Interest income	14.7%	14.8%	14.5%	14.6%	15.3%
Interest expenses	7.1%	6.8%	6.7%	6.6%	6.8%
Net interest income	7.5%	8.0%	7.9%	7.9%	8.5%
Net Car Loan Fee	0.4%	0.4%	0.3%	0.3%	0.4%
Co-lending Income	1.3%	1.4%	1.8%	1.3%	0.8%
Insurance distribution	0.5%	0.5%	0.5%	0.9%	0.5%
Other income	0.9%	1.2%	1.1%	0.8%	0.9%
Non-interest income	3.0%	3.4%	3.7%	3.3%	2.5%
Net total income	10.5%	11.5%	11.6%	11.2%	11.0%
Employee expenses	3.3%	3.8%	4.3%	4.3%	3.5%
Other expenses	1.1%	1.4%	1.2%	0.9%	1.1%
D&A	0.4%	0.4%	0.4%	0.4%	0.3%
Operating expenses	4.9%	5.7%	6.0%	5.5%	4.9%
Operating profit	5.6%	5.8%	5.6%	5.7%	6.1%
ECL provisions	1.3%	0.5%	0.2%	0.7%	1.0%
Write-offs	0.2%	0.0%	0.1%	0.1%	(0.3)%
Total Provisions	1.5%	0.5%	0.4%	0.7%	0.7%
Profit before tax	4.2%	5.3%	5.3%	5.0%	5.4%
Profit after tax (RoAA)	3.2%	4.0%	3.9%	3.8%	4.1%

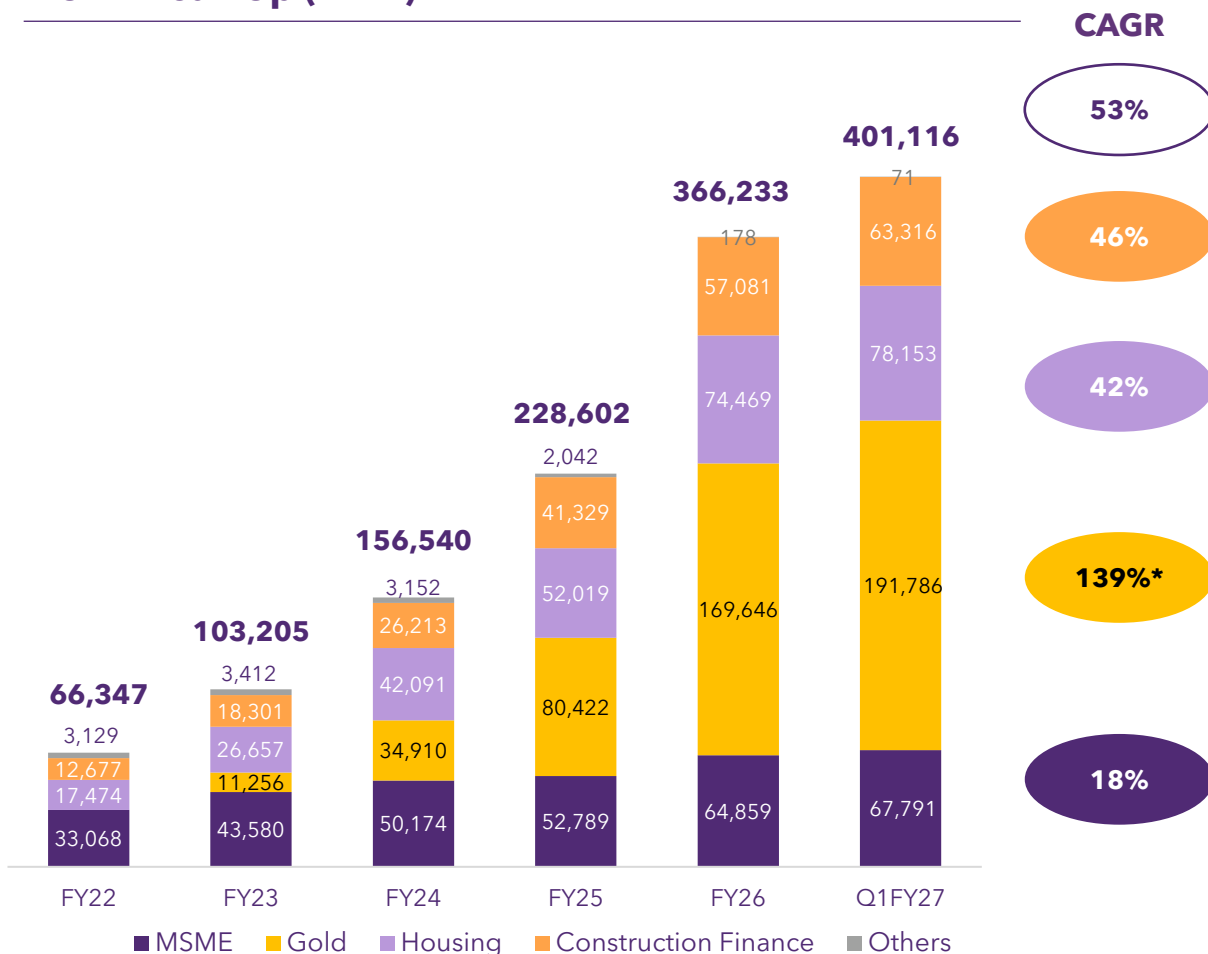


3 Annual Financial Performance

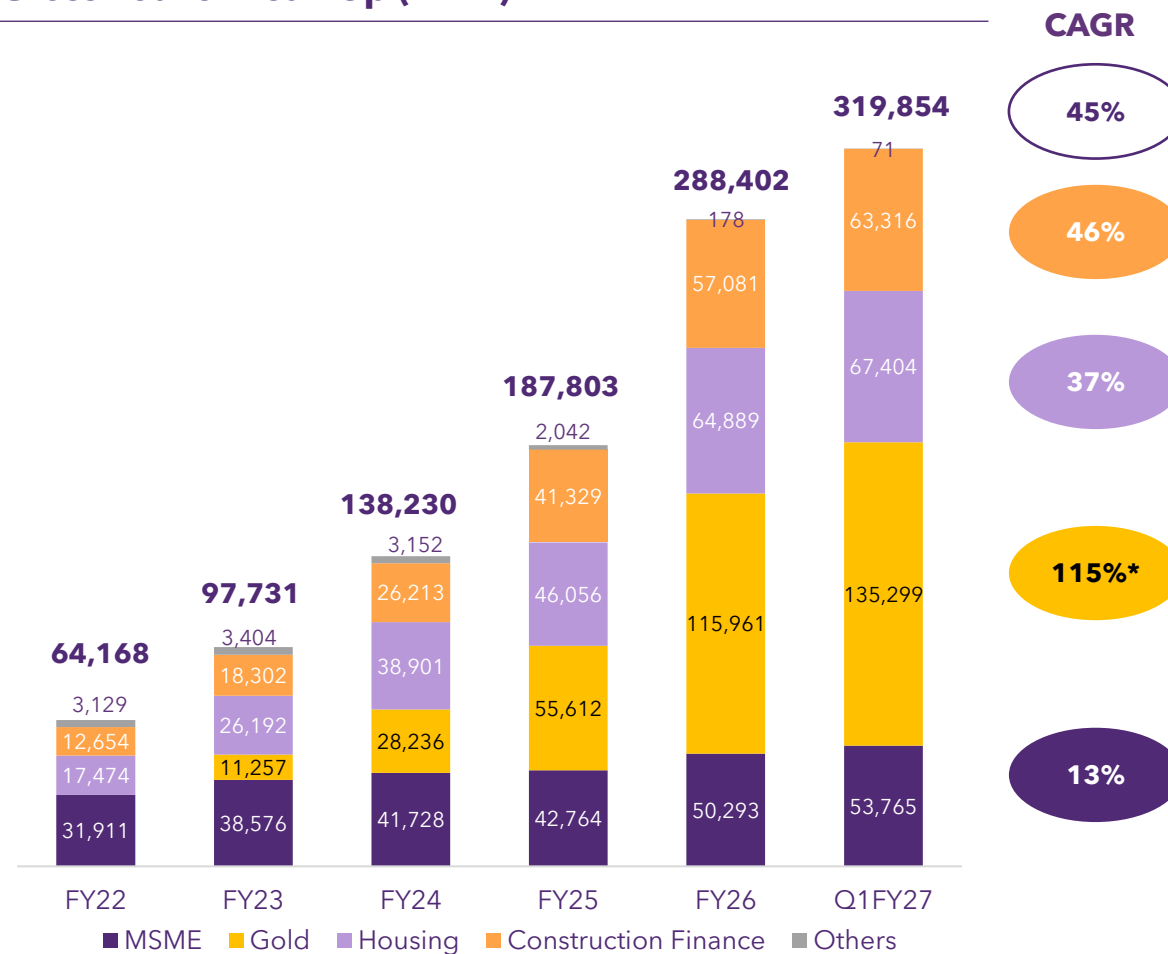
AUM and Loan Growth

Consolidated AUM Up 53% CAGR FY22-Q1FY27

AUM Break Up (₹ mn)



Gross Loans Break Up (₹ mn)



Note: *CAGR FY23-Q1FY27

MSME AUM includes MSME, Micro LAP and Solar Loans; MSME, Gold, and Housing AUM values are inclusive of co-lending and directly assigned AUM

Leveraging co-lending for capital efficient expansion

Additional Funding Source & High RoE Accretion

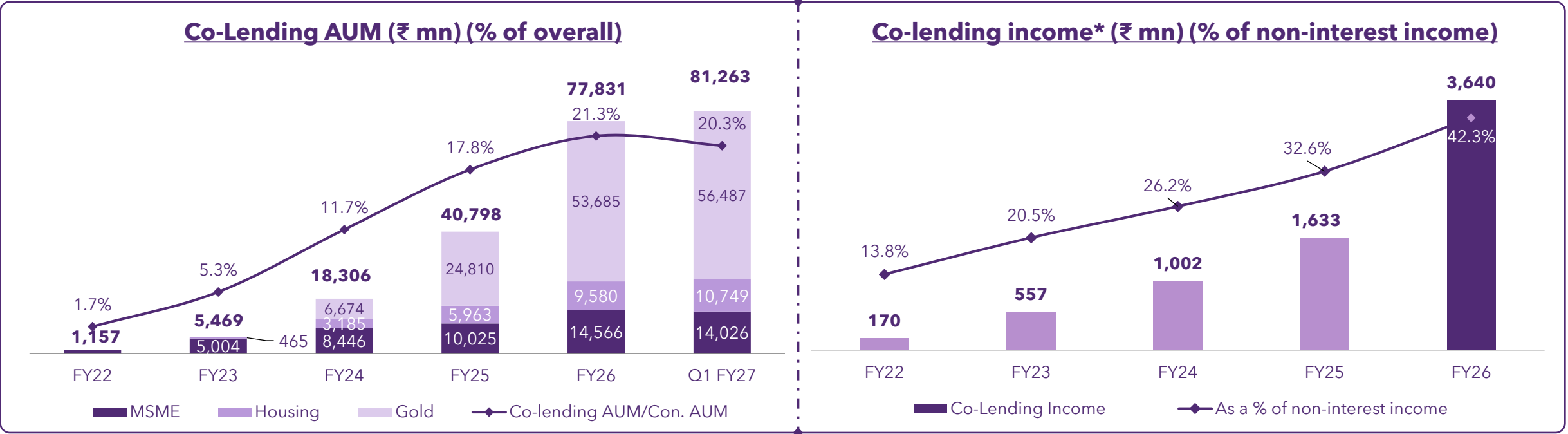
- 1

CGCL retains 20-30% while co-lending partners (CLPs) retain the balance
- 2

CGCL earns spread and loan servicing fee on the co-lending loans
- 3

Additional source of funds while conserving capital and boost RoE
- 4

Diversification of borrowings



11 Partner Banks

SBI

Bank of India

संयुक्त बैंक और हबिवा
Central Bank of India

Union Bank

भारतीय अंतर्राष्ट्रीय बैंक
Indian Overseas Bank

यूको बैंक
UCO BANK

YES BANK

बीक ऑफ बरोडा
Bank of Baroda

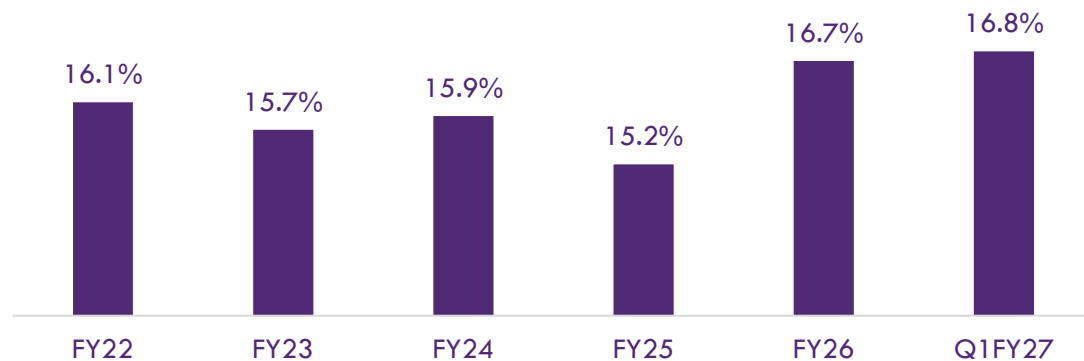
बैंक ऑफ महाराष्ट्र
Bank of Maharashtra

sidbi

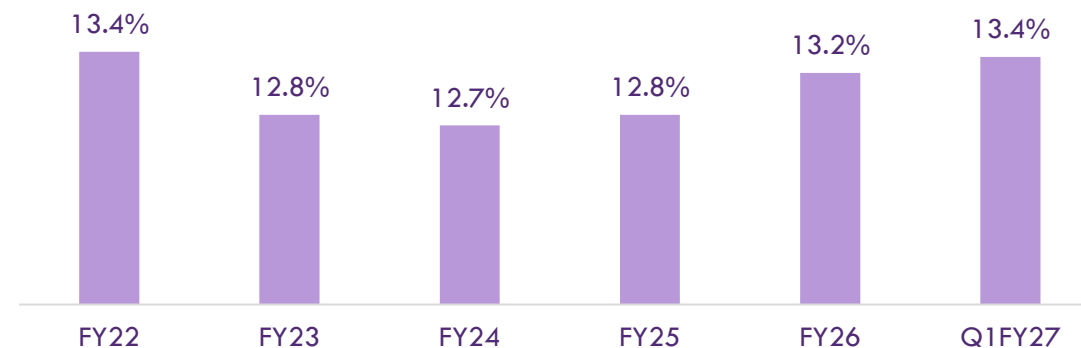
Segment Wise Loan Yields

Improving Yields

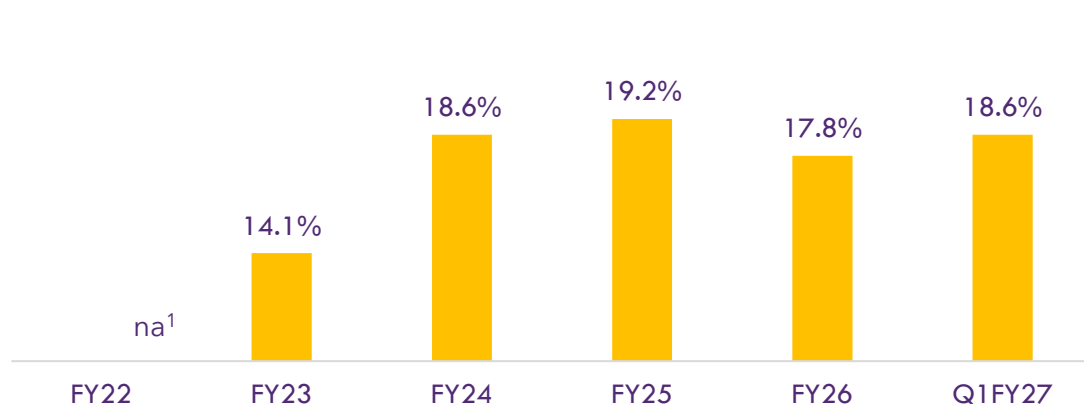
MSME (%)*



Housing Finance (%)*

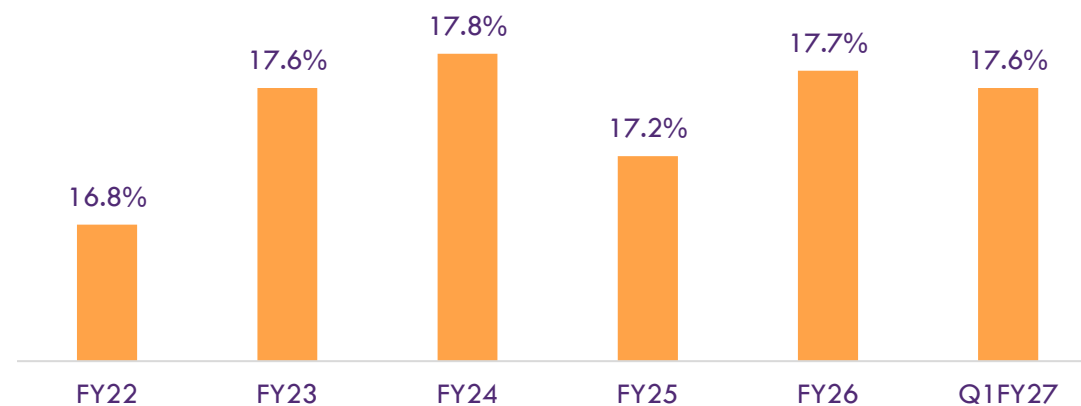


Gold Loans (%)*



¹Gold Loan business started in Aug-22

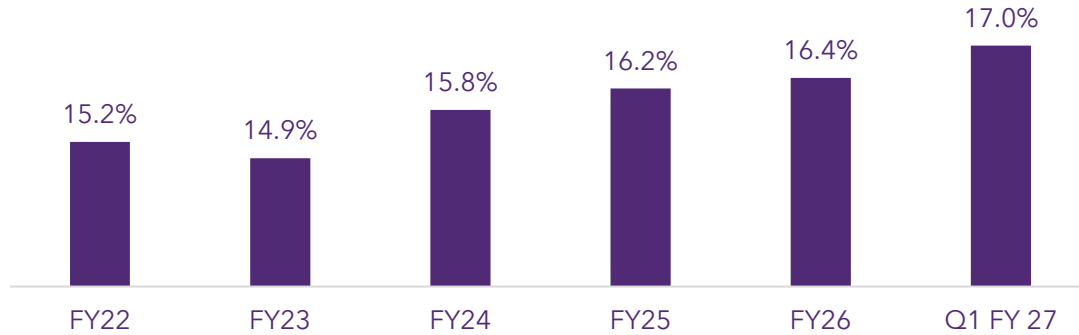
Retail Construction Finance (%)*



Yields & Margins

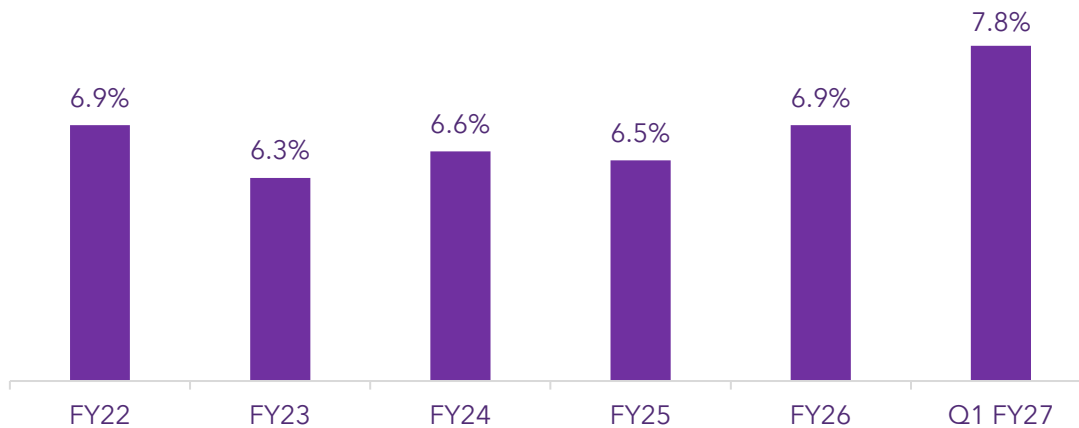
Improving spreads and margins

Yield on Net Advances (%)

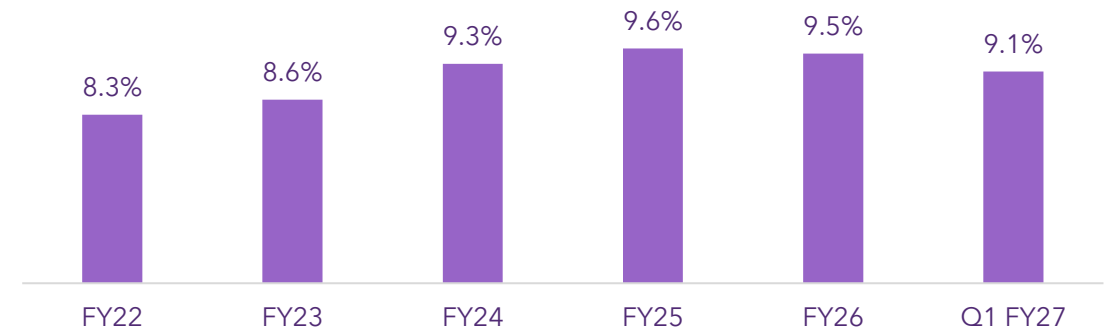


Note: Yield calculated as interest income including INDAS adjustments for processing fee, commission and other charges divided by monthly average of outstanding loans

Spreads (YoA - CoB) (%)

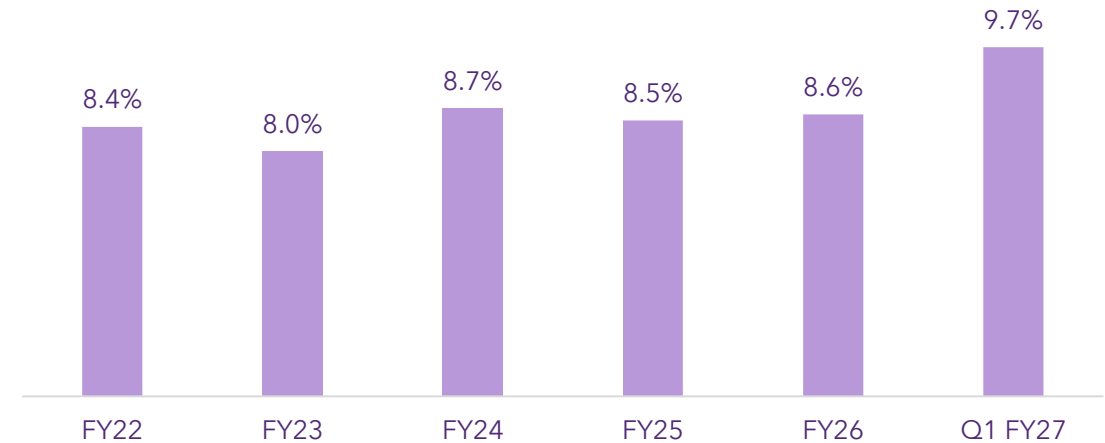


Cost of Borrowings (%)¹



Note: Calculated as (Interest Expense including processing fee divided by monthly average of borrowings

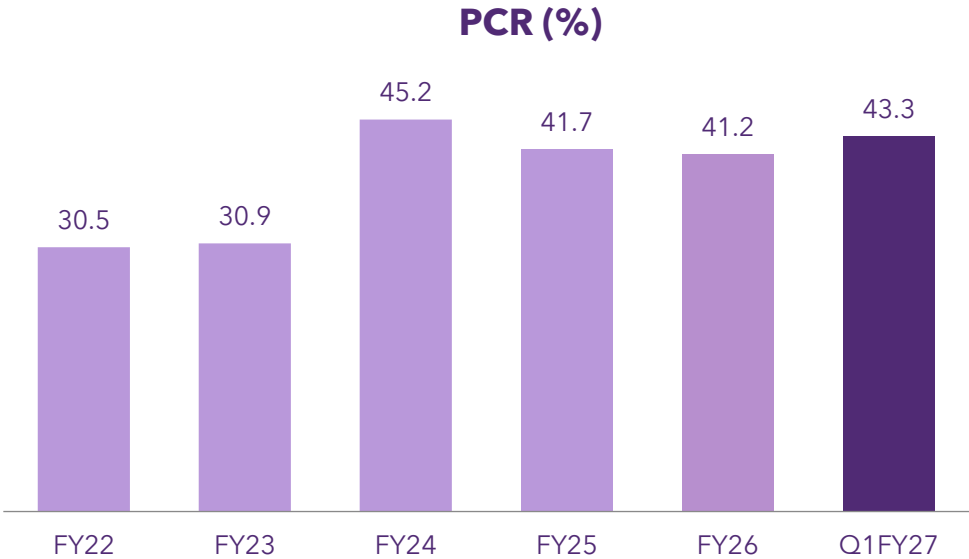
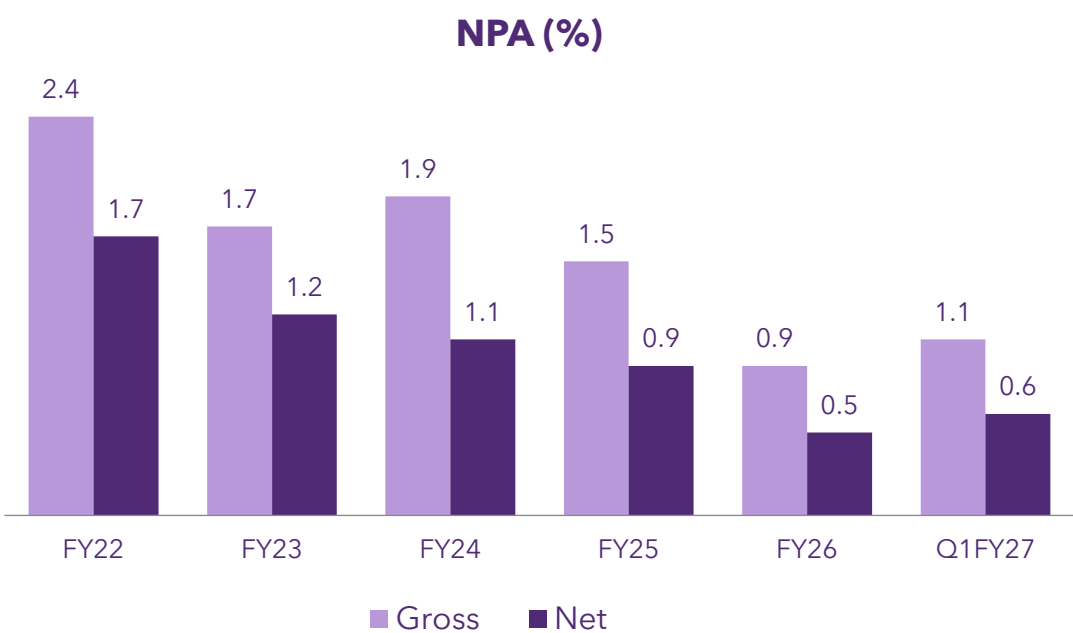
Net Interest Margin (%)²



Note: Calculated using Net Interest Income / Avg. Interest Earning Assets

Prudent Risk Management

Improving asset quality and adequate provisioning



Segment-wise Asset Quality (GNPA/NNPA/PCR)*

3.1% / 1.7% / 45.6%

MSME Loan

1.2% / 0.8% / 37.0%

Housing Loan

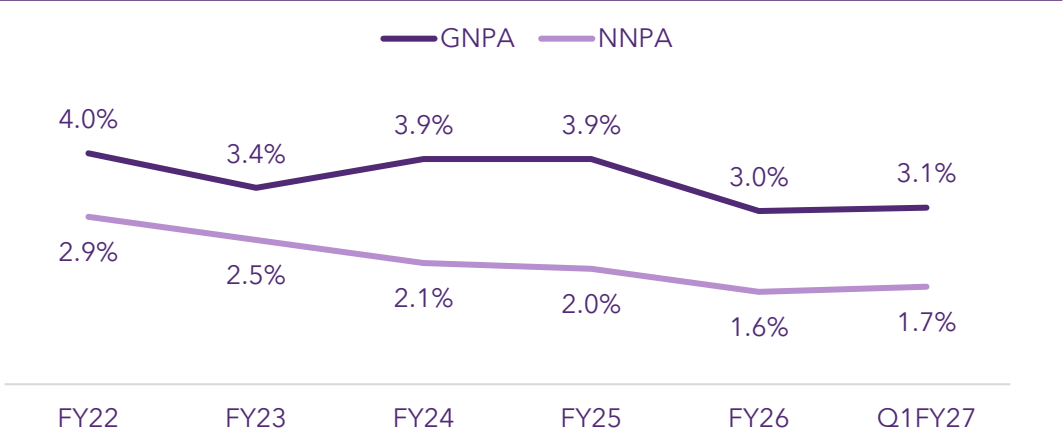
0.3% / 0.3% / 19.0%

Gold Loan

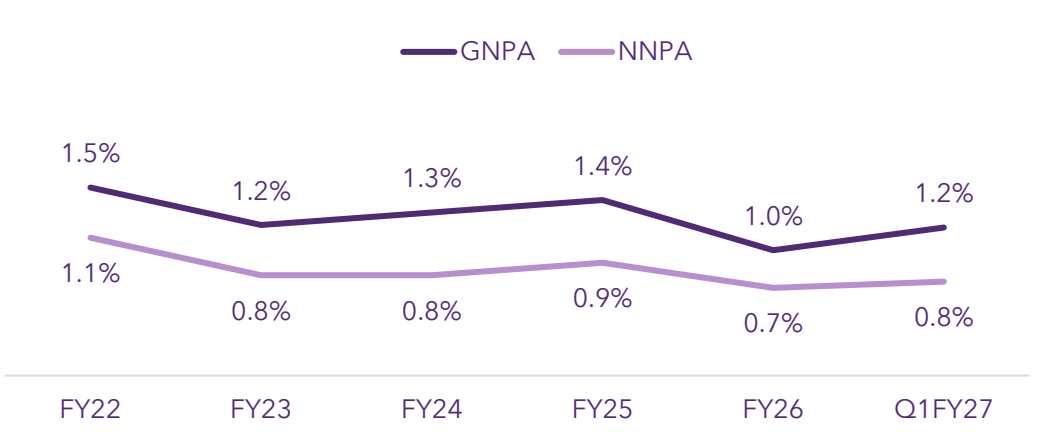
0.7% / 0.2% / 70.5%

Construction Finance

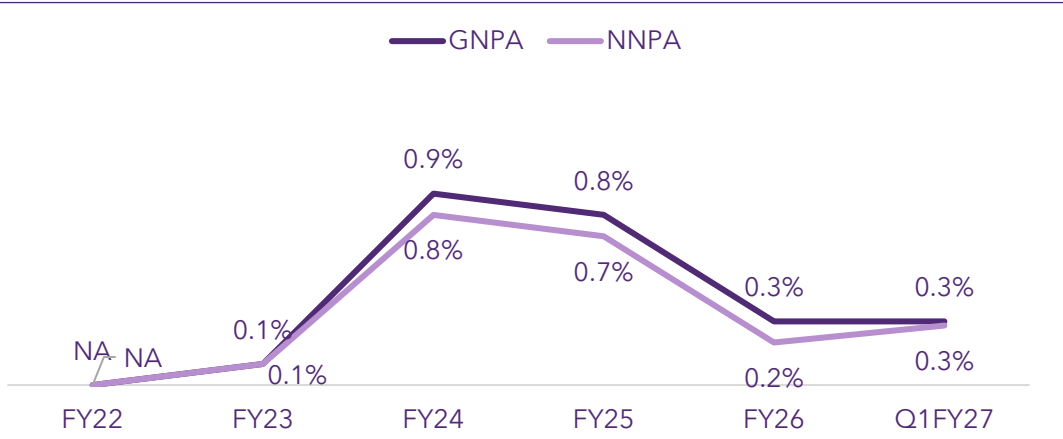
MSME Loan



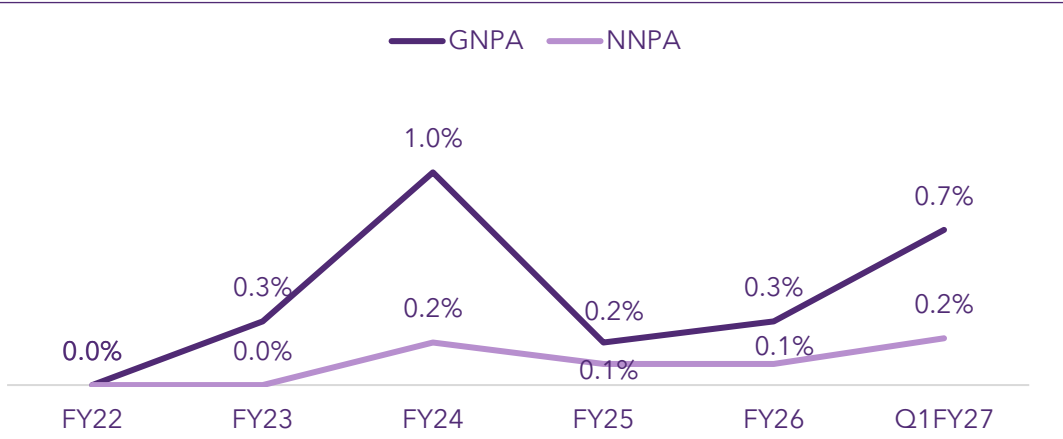
Housing Finance



Gold Loan



Retail Construction Finance



Asset Quality

Adequate provisioning coverage

₹ mn except stated

ECL Analysis	FY22	FY23	FY24	FY25	FY26	Q1FY27
Stage 1 - Gross	57,255	90,920	129,580	175,797	277,537	304,395
Stage 1 - ECL Provisions	377	461	619	779	1,576	1,838
Stage 1 - Net	56,877	90,459	128,961	175,019	275,961	302,557
Stage 1 - ECL Provisions %	0.7%	0.5%	0.5%	0.4%	0.6%	0.6%
Stage 2 - Gross	6,373	5,108	5,987	9,120	8,215	12,063
Stage 2 - ECL Provisions	854	807	746	703	968	1,135
Stage 2 - Net	5,519	4,301	5,241	8,417	7,248	10,928
Stage 2 - ECL Provisions %	13.4%	15.8%	12.5%	7.7%	11.8%	9.4%
Stage 3 - Gross	1,562	1,704	2,661	2,867	2,643	3,387
Stage 3 - ECL Provisions	476	526	1,202	1,197	1,089	1,465
Stage 3 - Net NPA	1,086	1,178	1,458	1,670	1,554	1,922
Stage 3 - ECL Provisions %	30.5%	30.9%	45.2%	41.7%	41.2%	43.25%
Total - Gross	65,189	97,732	138,227	187,784	288,396	319,845
Total ECL Provisions	1,707	1,794	2,567	2,678	3,633	4,438
Stage 3 % - Gross NPA	2.4%	1.7%	1.9%	1.5%	0.9%	1.06%
Stage 3 % - Net NPA	1.7%	1.2%	1.1%	0.9%	0.5%	0.6%

RoAA Tree

Calculated as % of Average Assets (%)	FY22	FY23	FY24	FY25	FY26	Q1FY27
Interest income	13.0%	12.3%	13.5%	14.5%	13.9%	15.3%
Interest expenses	5.1%	5.6%	6.2%	7.1%	6.5%	6.8%
Net interest income	7.8%	6.7%	7.3%	7.4%	7.5%	8.5%
Net Car Loan Fee	0.4%	1.2%	0.8%	0.5%	0.4%	0.4%
Co-lending Income	0.3%	0.6%	0.7%	0.9%	1.4%	0.8%
Insurance distribution	-	-	0.0%	0.3%	0.6%	0.5%
Other operating income	1.2%	1.0%	1.3%	1.0%	0.9%	0.9%
Non-interest income	1.9%	2.9%	2.8%	2.8%	3.2%	2.5%
Net income	9.7%	9.6%	10.1%	10.2%	10.7%	11.0%
Employee expenses	2.7%	4.3%	4.6%	4.1%	3.8%	3.5%
Other expenses	1.2%	1.8%	2.1%	2.0%	1.5%	1.4%
Operating expenses	3.9%	6.1%	6.8%	6.1%	5.3%	4.9%
Operating profit	5.8%	3.5%	3.4%	4.1%	5.4%	6.1%
ECL provisions	1.0%	0.1%	0.5%	0.3%	0.6%	1.0%
Write-offs	0.7%	0.6%	0.1%	0.2%	0.1%	(0.3)%
Provisions	1.6%	0.7%	0.7%	0.6%	0.7%	0.7%
Profit before tax	4.2%	2.8%	2.7%	3.5%	4.7%	5.4%
Tax	1.0%	0.6%	0.6%	0.9%	1.2%	1.3%
Profit after tax (RoAA)	3.1%	2.2%	2.1%	2.7%	3.5%	4.1%

Consolidated Income Statement

Annual Comparison

All figures in ₹ mn except stated otherwise

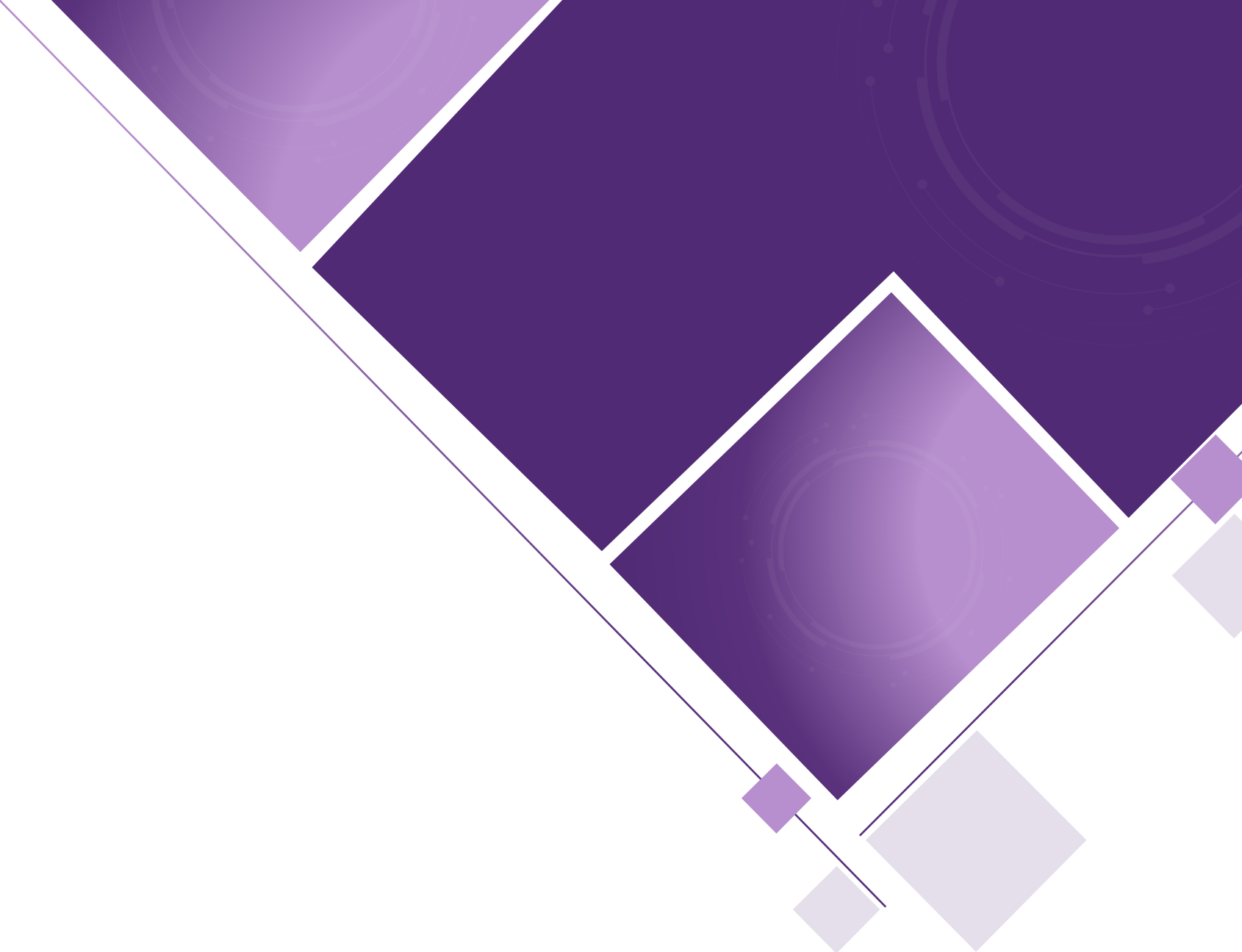
Profit and Loss A/c	FY22	FY23	FY24	FY25	FY26	FY22-26 CAGR
Interest income	8,396	11,682	18,228	26,050	37,277	
Interest expenses	3,322	5,328	8,372	12,736	17,298	
Net interest income	5,074	6,354	9,856	13,314	19,979	41%
Net Car Loan Fee	276	1,179	1,075	963	943	
Co-lending Income	170	557	1,002	1,633	3,640	
Insurance distribution			41	628	1,519	
Other operating income	785	983	1,727	1,790	2,495	
Non interest income	1,229	2,719	3,821	5,014	8,597	63%
Net income	6,303	9,073	13,677	18,328	28,576	46%
Employee expenses	1,746	4,061	6,237	7,429	10,087	
Other expenses	790	1,690	2,870	3,558	4,025	
Operating expenses	2,536	5,751	9,107	10,987	14,112	54%
Operating profit	3,767	3,322	4,570	7,341	14,464	40%
ECL provisions	618	80	713	635	1,640	
Write-offs	439	570	199	373	256	
Total Provisions	1,057	651	913	1,008	1,895	16%
Profit before tax	2,711	2,671	3,656	6,333	12,569	47%
Tax	676	636	862	1,548	3,083	
Implied Tax rate (%)	24.9%	23.8%	23.6%	24.4%	24.5%	
Profit after tax	2,035	2,035	2,794	4,785	9,486	47%

Consolidated Balance Sheet

Annual Comparison

All figures in ₹ mn except stated otherwise

Balance Sheet	FY22	FY23	FY24	FY25	FY26	FY22-26 CAGR
Liabilities						
Paid-up equity	351	412	825	825	962	
Reserves and surplus	18,873	35,242	37,541	42,216	71,073	
Total Equity	19,225	35,655	38,366	43,041	72,035	39.1%
Borrowings	48,322	75,113	104,069	155,768	241,121	49.5%
Other liabilities and provisions	4,036	7,246	9,067	9,520	13,604	
Total liabilities	71,583	118,013	151,502	208,329	326,760	46.2%
Assets						
Cash and bank balances	3,531	15,100	6,746	15,312	21,229	
Investments	3,781	2,155	2,162	1,604	12,361	
Assets under financing activities	62,763	94,816	134,212	182,515	281,499	45.5%
Other assets	1,507	5,942	8,381	8,898	11,671	
Total assets	71,583	118,013	151,502	208,329	326,760	46.2%



4 Strategic Outlook

Key Initiatives to Accelerate Growth

Focus on dedicated strategic initiatives to drive scale



Diversify our Product Offerings

- Offer **customized products** to underserved high growth markets and **focus on revenue diversification**
- **Scale and expand product suite**



Geographic Expansion and Deepening our Presence

- **Open new branches** in existing and new states to expand across Telangana, Karnataka, TN, AP, Orissa, UP
- **Deepen presence through** expanded branch network – 750-800 new branches over next 2 years



Leverage Technology & Analytics for Operational Excellence

- **Leverage tech & data science leadership** – implement Agentic AI tools for efficiency, productivity, CX
- **Increase sales productivity** across MSME/HL/Gold



Leverage customer base to drive fee income and cross-selling

- **Cross-sell loan products** to large and rapidly growing customer base
- **Scale existing verticals to increase fee income** – Insurance, Car Loan distribution and other new verticals



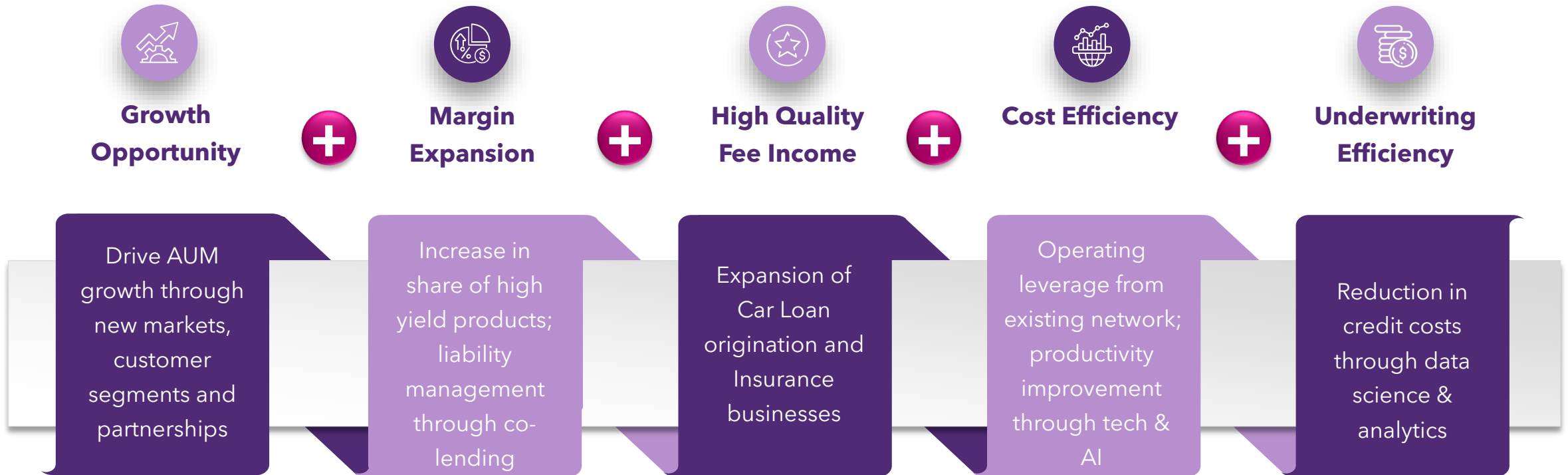
Diversify borrowings for effective liability management

- **Diversification of borrowings** – raise NCD/CP; widen lender base; reduce cost of funds
- Strengthen and **grow co-lending partnerships**

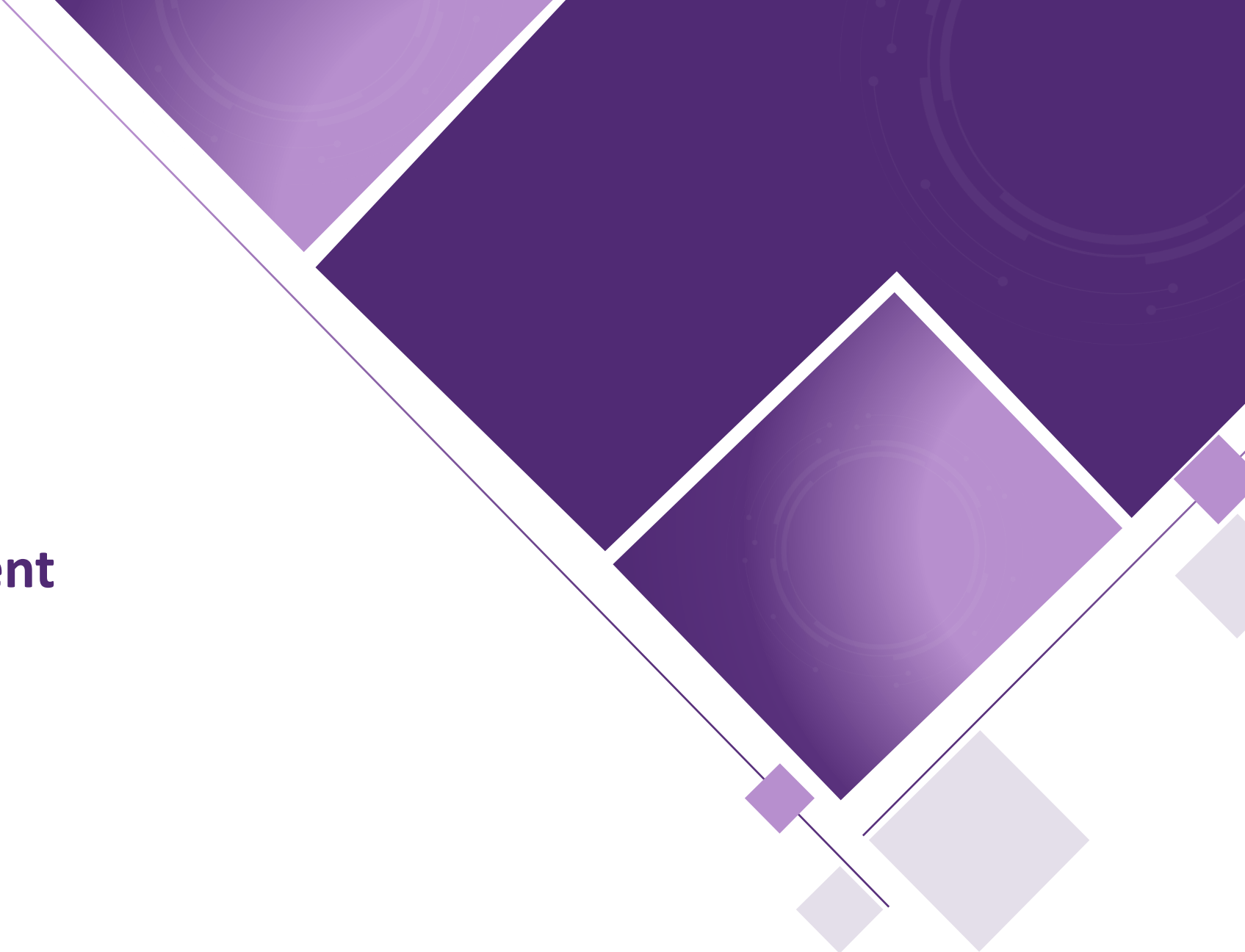
Capri Global's target is ₹650 bn AUM by FY28 and ₹1,250 bn+ by FY31 growing at 28% - 30% CAGR

... and Deliver Sustainable Returns...

Key levers for RoE expansion



Capri Global's target is to deliver consistent RoAE of 19.0% - 21.0% and RoAA of 4.2% - 4.7%



5 Board & Management

Strong Corporate Governance

Distinguished and Qualified Board comprised majority of Independent Directors

**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

Promoter & MD Capri Global Capital Entrepreneur with over 3 decades of experience in Financial Services Expertise in Lending, Financial Advisory, Corporate Finance & Investment Banking; CA

Ajit Mohan Sharan



**Independent
Director**

IAS - Batch 1979

Over 3 decades of experience in varied aspects of public administration

Nupur Mukherjee



**Independent
Director**

Ex Global Head, Enterprise Data Technologies at Standard Chartered Bank and Barclays

Expertise in data-driven, cloud, AI and ESG, PMP, BCom, CIMA

Shishir Priyadarshi



**Independent
Director**

Ex-IAS officer from UP cadre; Director World Trade Organization

MA (Economics, UK) and M. Sc (Physics, DU)

**Subramanian
Ranganathan**



**Independent
Director**

Ex- Citicorp, Edelweiss Group

Experience in finance and management, CA, CS, CWA, LL.B

5 Independent Directors with expertise in Banking, Finance, Risk Management, IT and Public Policy

9 board committees to ensure oversight - Risk, Credit, Asset Liability, Info Security, Audit, CSR, ESG, Stakeholder relationship, Nomination & Remuneration

Experienced and Stable Management Team

Proven track record of scaling businesses

CORPORATE FUNCTIONS



Divya Sutar

President & ED – Strategy

GMP (Harvard Business School),
Master's Degree (USF)

Work Experience: 26+ yrs



Kishore Lodha

Chief Financial Officer

Ex-UGRO Finance, Hinduja Finance,
SREI Infra Finance; CA

Work Experience: 24+ yrs



Sanjeev Srivastava

Chief Risk Officer

Ex-IIFL Finance, CA

Work Experience: 20+ yrs



Tarun Aggarwal

Group Chief Technology Officer

Ex-Paytm, Adobe System, Quad
Analytix, Expedia, PGDBM (IMT)

Work Experience: 20+ yrs

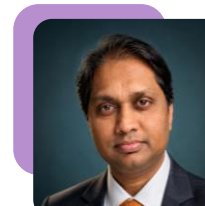


Vinay Surana

Group Head – Treasury

Ex-Axis Bank, CA

Work Experience: 17+ yrs



Ignatius Kaitha

Chief HR Officer

Ex-IndusInd Bank, HSBC, MBA

Work Experience: 20+ yrs



Varun Malhotra

Chief Technology & Data Officer

Ex-BYJU's, Policy Bazaar; MTech -
BITS Pilani

Work Experience: 20+ yrs



Abhishek Yadav

Chief Compliance Officer

Ex- ANZ Bank, L&T Fin, Yes Bank, Axis
Bank, Kotak Bank, B.Com, CS

Work Experience: 23+ yrs



Hardik Doshi

Head – Corp Fin & Investor Relations

Ex- Kotak IB, Deutsche Bank, MBA -
Finance

Total Exp: 15+ yrs

Experienced and Stable Management Team

Proven track record of scaling businesses

RETAIL BUSINESS



Ravish Gupta

Chief Business Officer – Gold
Ex-IIFL, GE Money, HDFC Bank, BCA
Work Experience: 20+ yrs



Abhishek Sinha

Chief Business Officer – MSME & MLAP
Ex Bajaj Housing Finance Ltd., Bajaj Finance Ltd., Tata Capital Ltd.
Work Experience: 22+ yrs



Munish Jain

Chief Business Officer – HL
Ex-Shriram Housing, GE Money, DHFL, MBA
Work Experience: 20+ yrs

RETAIL CONSTRUCTION FINANCE



Vijay Kumar Gattani

Director – Credit – CF
Ex-Goldman Sachs, ICICI Bank, CA
Work Experience: 21+ yrs



Bhaskarla Keshav Kumar

Director – Monitoring – CF
Ex-AGM, SBI
Work Experience: 40+ yrs

CREDIT



Vaibhav Shah

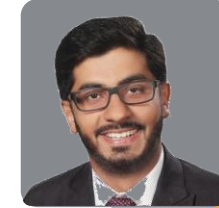
Head Credit – MSME & MLAP
Ex- AUSFB, DCB Bank, IIFL, HDFC Bank, ICICI Bank, MMS, B.com
Work Experience: 23+ yrs

FEE BASED BUSINESS



Rohit Chugh

Head – Insurance Distribution
Ex- Star Health, SBI GI, Tata AIG, MBA
Work Experience: 27+ yrs



Amit Setia

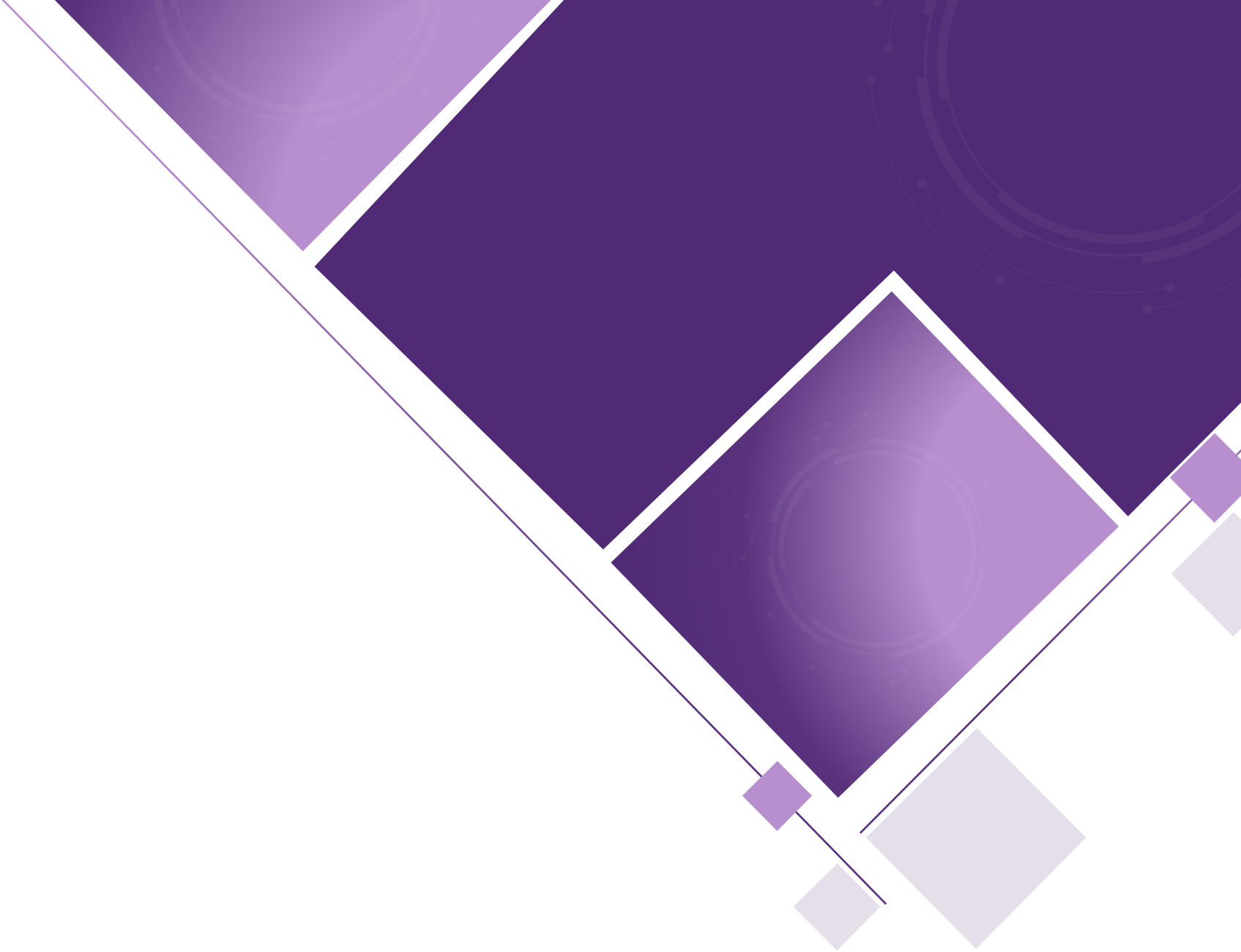
Chief Business Officer- Car Loan Distribution
Ex-Reliance Capital, Dhanlaxmi Bank, MBA
Work Experience: 20+ yrs



Ajay Manglunia

ED – Fixed Income Markets
Ex- JM Financial, Edelweiss, InCred; CA
Work Experience: 30+ yrs

6 ESG



Financial inclusion, governance and sustainability initiatives support responsible growth

←

Key ESG impact highlights⁽¹⁾

→

Environmental (E)



23% reduction of e-waste compared to FY2023-24



~500+kg of waste recycled and reused



15,300 KL of water harvesting capacity created through desilting, check dams and bunds



₹ 68 Mn government investments supported 1,924 households and created 225 hectares of water harvesting capacity



261 K pages saved by MSME and housing business through digital initiatives

Social (S)



15,519 beneficiaries reached including 13,287 women



Zero fatalities in our operations



100 training sessions conducted benefitting 8,179 individuals across 80 villages



681 SHGs formed for community strengthening and institution building



120 K women impacted through our livelihood development program

Governance (G)



100% DEI training for senior management



5 out of 6 independent directors



Zero cases of discrimination and harassment



Zero cases of money laundering, insider trading and conflict of interest



Zero cases of cybersecurity breaches or threats

Best-in-class ESG scores

→

Name of the ESG rating provider	Ratings
SES ESG research private limited	75 (B+)
NSE sustainability ratings & analytics limited	73
CRISIL ESG ratings & analytics limited	64 (strong)
Standard & poor's (S&P) global corporate sustainability assessment (only NBFC to qualify for S&P CSA yearbook)	70 (industry average 29)

Score: 100 (industry avg. 10) Financial inclusion

Score: 100 (industry avg: 20) Human rights

Score: 100 (industry avg: 23) Customer relations

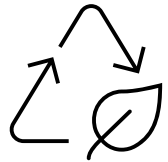
Score: 91 industry avg. 32 Privacy protection

Note: (1) Highlights for FY25

52

Key Pillars of ESG - Fostering Sustainable and Responsible Operations

Responsible operations and social impact are embedded into the operating model



01

Environmental stewardship

- Environment management system-like processes for monitoring energy, water, waste, and emissions with measurable targets.
- Focus on energy efficiency, digital-first services, and climate risk management
- Calculation of Scope 1,2,3 including Financed Emissions is now in place. The emissions are regularly tracked.
- Targeting 5% annual reduction in energy use



02

Social empowerment

- Expanding financial access for underserved communities, women, and first-time borrowers
- Purpose-driven products such as gold loans, MSME, affordable housing and micro-lap for livelihood support
- Capri foundation initiatives in education, healthcare, digital literacy, and rural empowerment
- Employee wellbeing through health, wellness, skills training, and safety policy
- Goal to reach over 200 K women beneficiaries by 2030 under CSR initiatives



03

Governance excellence

- Strong governance foundation with top management-level ESG steering committee chaired by the managing director
- Robust policies on ethics, equality, human rights, safety, ABAC, whistleblower and data privacy
- AI-enabled cyber and data protection systems to safeguard customer information
- ESG-linked evaluations for senior management and supplier accountability
- Integration of ESG KPIs in leadership goals with compliance to SEBI BRSR, GRI, and NGRBC

Corporate Governance Framework

Board of Directors



CRO

Operational Risk Committee



CCO

Compliance



HIA

Internal Audit



BUSINESS HEAD

Credit Policy Committee



5 Independent Board of Directors
including one woman Director



Separate Chairman and Managing Director

Zero Disciplinary Actions

For Corruption and Complaints related to Conflict of Interest against Directors or KMPs

Training & Awareness Programs

On ESG Principles conducted for Board of Directors and KMPs

Shareholding

₹219bn

US\$2.3bn²
Market capitalisation¹

₹ 75.7bn

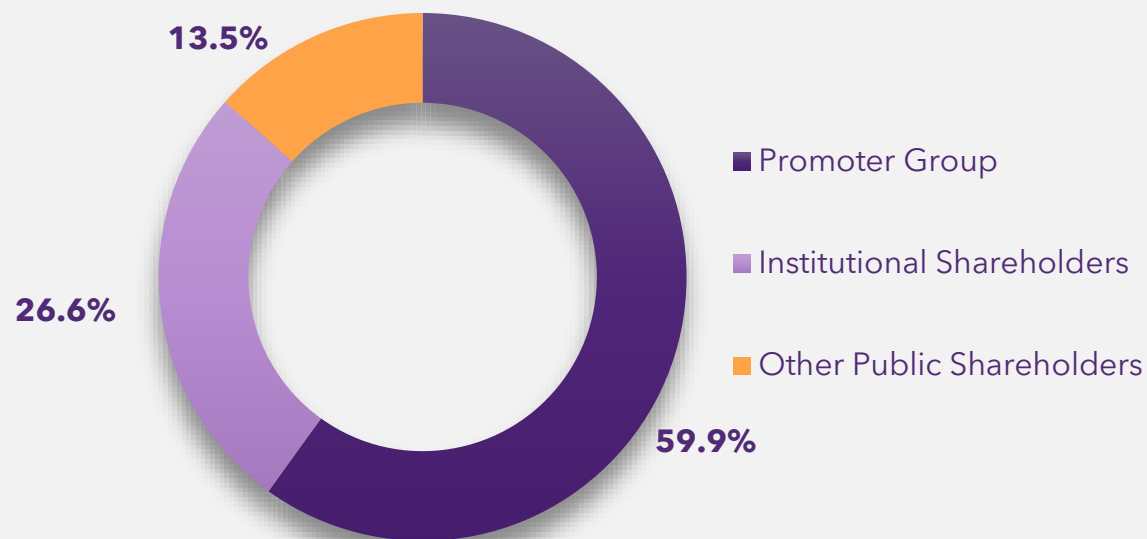
Cons. Equity (Jun'26)

₹ 962.2mn

Paid-up Equity

₹ 1

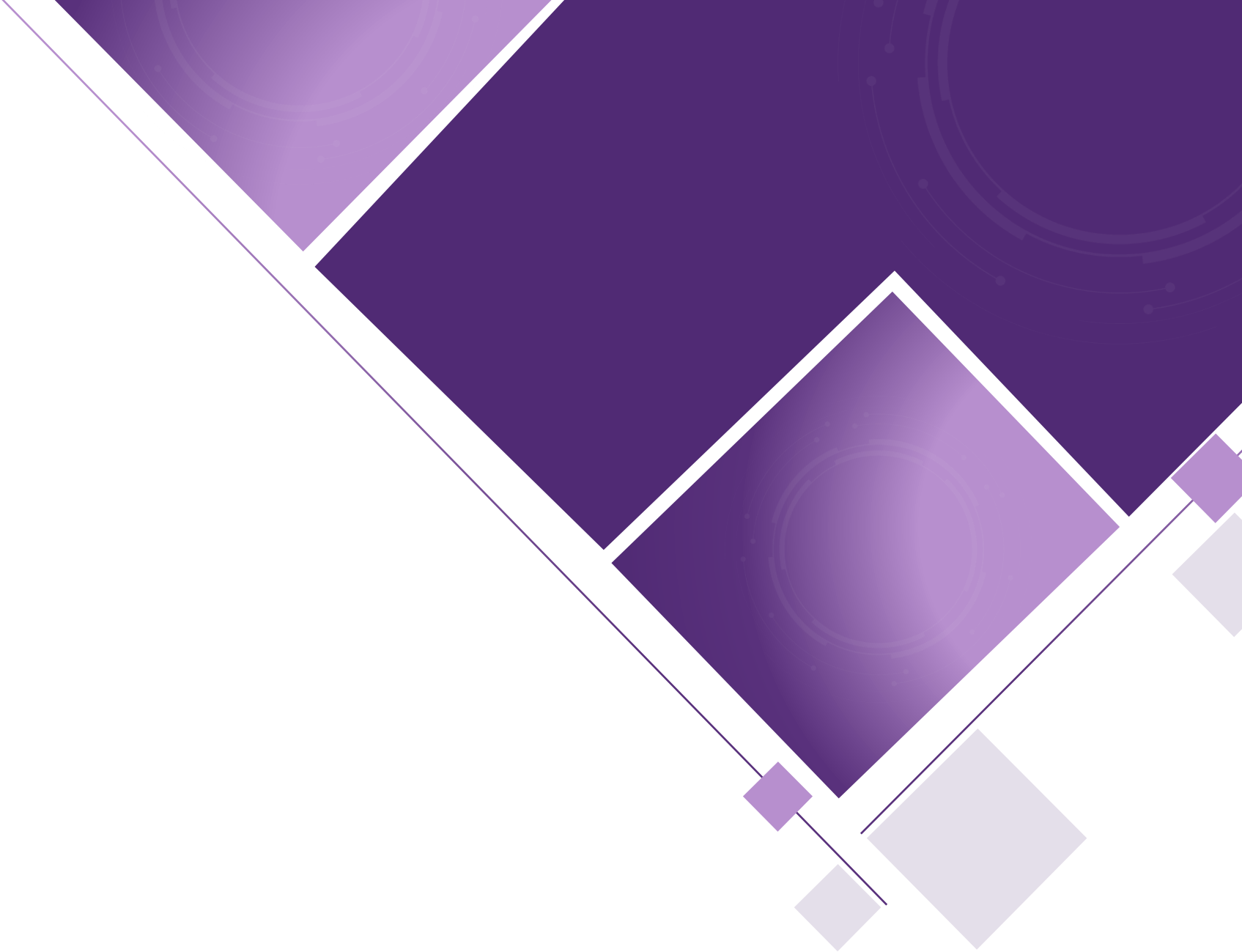
Face Value



NOTES

1. Market capitalization NSE on 30th Jun'26.
2. 1 US\$ = ₹ 94.7
3. CGCL is part of
 - ✓ Nifty Smallcap 250 Momentum Quality 100
 - ✓ BSE 250 Smallcap Index
 - ✓ MSCI India Small Cap Index
 - ✓ FTSE India Index

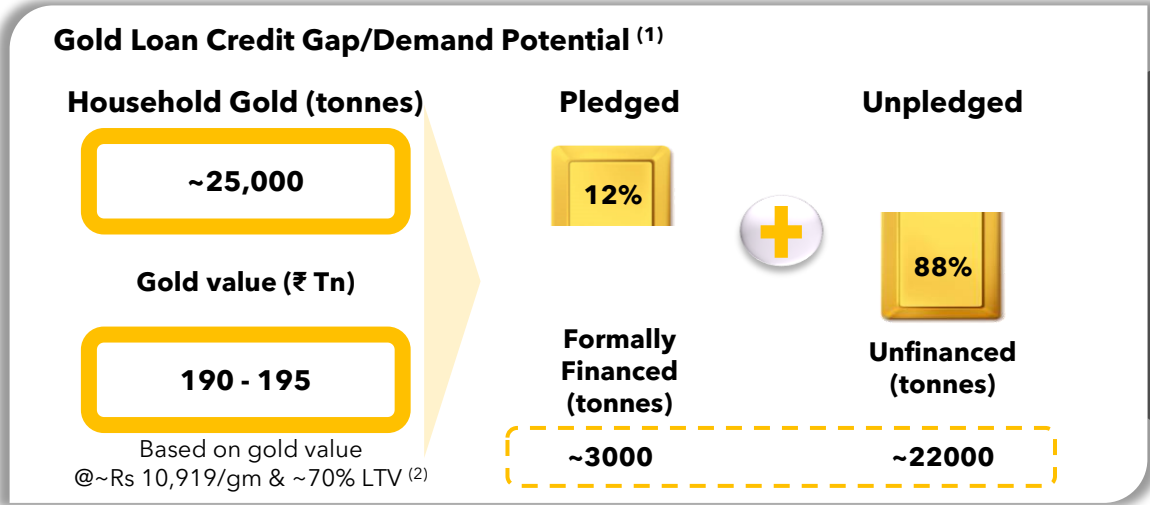
7 Annexure



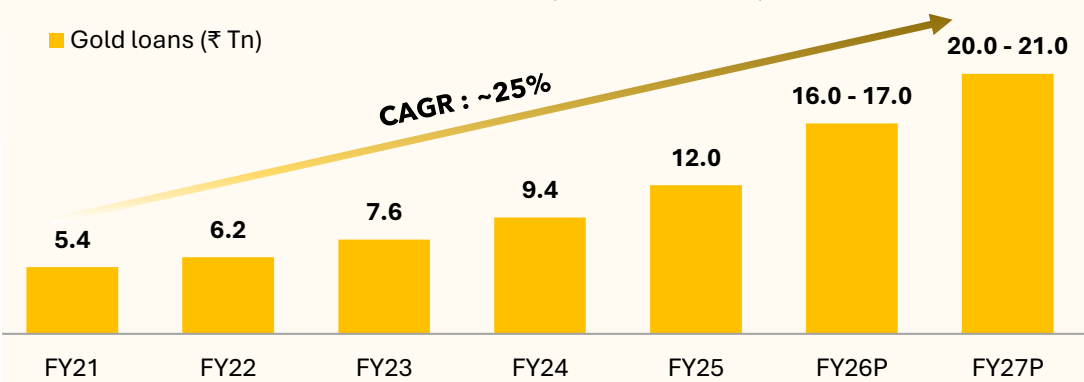
Large Addressable Market Opportunity across Focus Segments : Gold Loans



Significant unleveraged household gold pool presents a deep, collateral-backed lending opportunity



Gold Loan Market Size and Growth (FY2021-27E)



Rising financialization of gold holdings

Strong demand from informal sector & self-employed borrowers with limited credit access

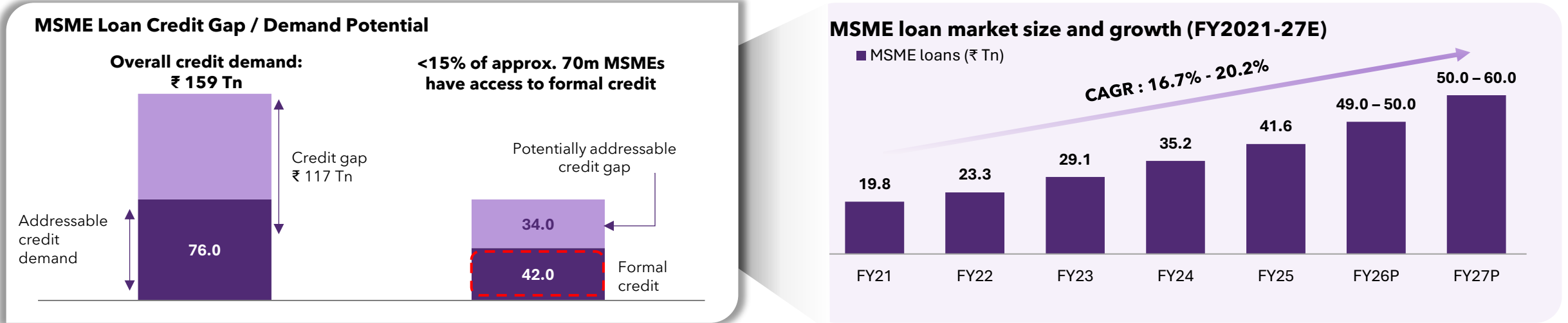
Fast, collateral-backed lending enabling quicker and more certain liquidity vs unsecured credit

Expansion of organized players replacing unorganized pawn brokers (trust + transparency)

Digital + doorstep gold loan disbursement improving reach and convenience

Large Addressable Market Opportunity across Focus Segments : MSME Loans

Large, underpenetrated MSME segment offers a multi-year opportunity for scalable credit expansion



Formalization of MSMEs (GST, UDYAM) improving credit visibility and eligibility

Large structural credit gap vs demand in working capital and capex financing

Government-backed schemes (CGTMSE, priority sector lending) reducing lender risk

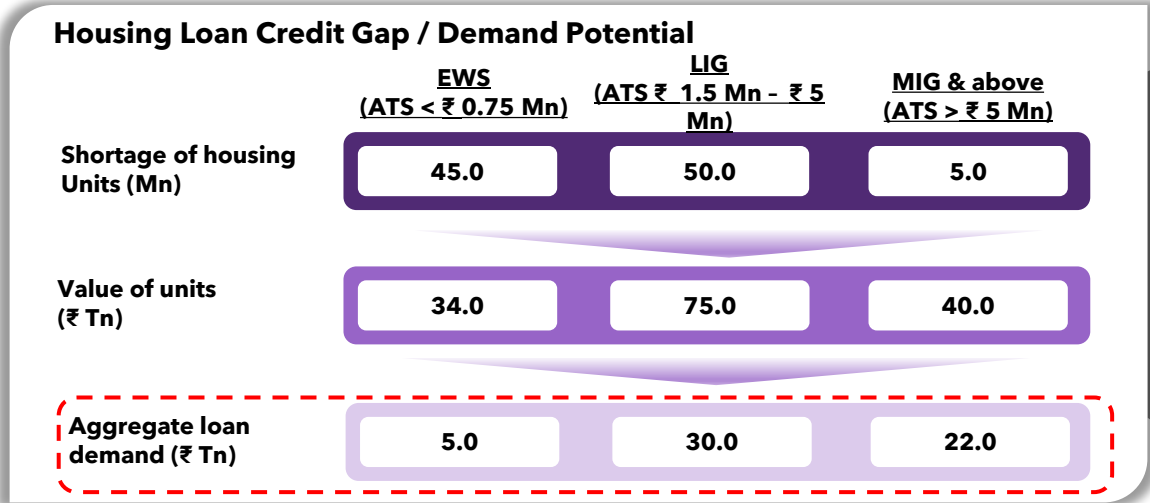
Digitization of cashflows enabling better underwriting (invoice + bank statement lending)

Growth in trade, e-commerce, and supply chain financing needs

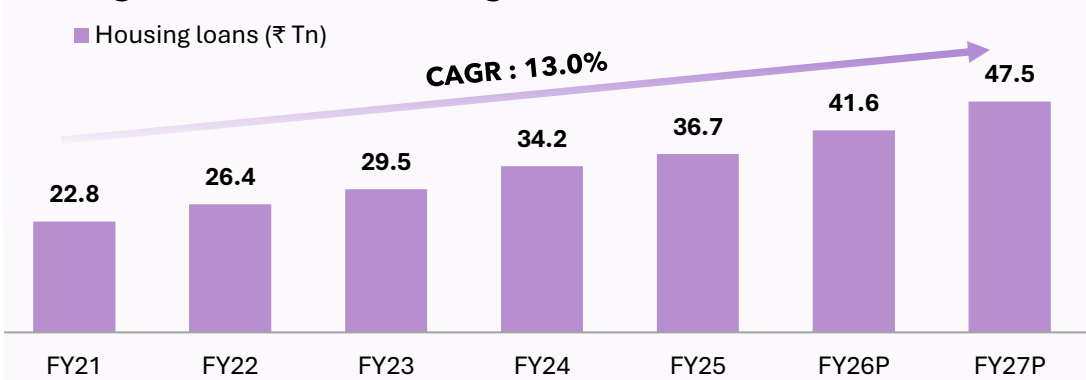
Large Addressable Market Opportunity across Focus Segments : Housing Loans



Structural housing demand continues to drive sustained mortgage-led credit growth



Housing loans market size and growth (FY2021-27E)



Persistent urban housing shortage + strong end-user demand in lower-income segments

Government push via PMAY and interest subsidies improving affordability

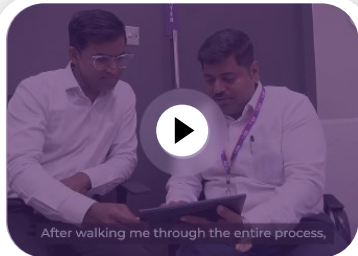
Rising formal income penetration enabling credit eligibility expansion

Migration to Tier 2/3 cities driving incremental housing demand

Shift from informal lenders to organized housing finance companies

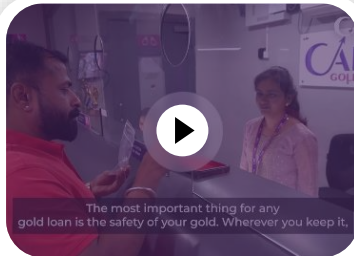
Delivering Impactful Customer Outcomes

Gold loans



"Capri staff explained everything to me clearly and shared all the details I needed; Interest rates offered were much lower. Best part was that disbursement was transferred to my account very quickly. My experience with Capri s has been extremely good."

- Anthony Baddali
(Tours and Travels Business)



"Capri offered me a good interest rate and very good per-gram rate as well. With the Capri App, making payments became very easy staff were extremely supportive and co-operative, the entire payment process has become very smooth."

- Raghvendra Bhat
(Event Management Business)

MSME loans



"When I applied for the loan, I didn't have to face a lot of difficulties. The staff from Capri Global came to see the property, my work & my documents. I had to go Capri office just once to collect the cheque."

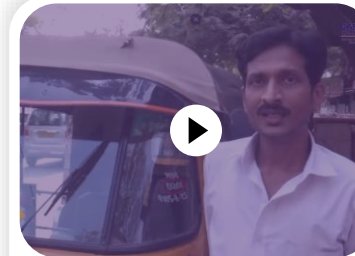
- Arun Gupta
(Cosmetics Store)



"I am extremely grateful to Capri Global for helping me get my business done. I got my loan sanctioned in just 15-20 days. Today I have a surplus of good in my shop and every distributor in the area is eager to work with us."

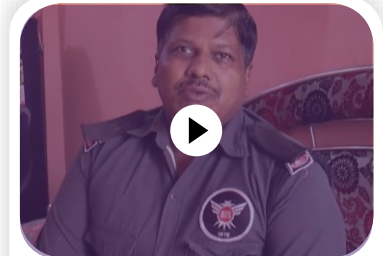
- CG Baidnath
(Kitchenware Store)

Housing loans



"I was able to realize my dream only because of Capri Global Housing Finance Limited. Thank you for taking care of individuals like me."

- Raghavendra Joshi
(Rickshaw Driver)



"Today people respect me in my neighbourhood because of my own home. Thank you Capri Global Housing Finance Limited, for financing my dream home."

- Pravin Devekar
(Security Guard)

Building the Brand Capri Loans – Brand Ambassadors

Key Brand Ambassadors amplify the Brand message and build resonance and affinity with our target audience



Lady Superstar **Nayanthara** joins acclaimed actor **Pankaj Tripathi**, who continues his association with the brand, as Brand Ambassadors.

This partnership reinforces Capri Loans' commitment to building a **strong and relatable connect with regional audiences** across the country.

Together, the two Brand Ambassadors represent the company's vision of creating deeper resonance **with diverse customer segments across India.**



Building the Brand Capri Loans

Large-reach campaigns position Capri as a trusted partner in moments of need

The advertisement features the Capri Loans logo at the top left with the tagline "Farz. Nibhaatey. Hain." Below it, the text reads "Zindagi ke har mod par, zaroorat ke waqt jo saath de - Capri Loans". The central image shows a man in a white shirt and lanyard, likely a Capri representative, interacting with a customer in a kitchen setting. Below this, there are two smaller images: one of a branch interior and another of a wedding ceremony. At the bottom, there are logos for MSME LOAN, GOLD LOAN, and HOME LOAN, along with the website "capri loans.in" and the hashtag "#ZarooratMeinSaath". A small disclaimer at the bottom states: "Home Loans is brought to you by Capri Global Housing Finance Limited - wholly owned subsidiary of Capri Global Capital Limited."



#ZarooratMeinSaath
(Feb - March '26)

Following a successful awareness campaign for our target audience, we launched **Zaroorat Mein Saath** with Pankaj Tripathi to drive brand and product consideration. The campaign positioned Capri Loans as a brand that supports customers in moments that matter.



Campaign
Delivery

- Achieved **133 Mn+ cumulative reach** across platforms
- **TV ads on top Hindi news channels**, reaching **10 Mn+ viewers**
- **Digital campaigns** across YouTube, LinkedIn, Facebook, and Instagram, reaching **123 Mn+ users**
- Instagram collaboration with **Pankaj Tripathi**, delivering **9.3 Mn+ views**
- Enhanced branch visibility through on-ground collateral
- Featured across leading media platforms such as **ET Brand Equity, AFAQs, and Adgully**



Campaign
Measurement

YouTube Brand Lift Study confirmed a notable improvement in Brand Awareness among the exposed audience.

Building the Brand Capri Loans

High-impact media execution reinforces inclusive customer positioning

#TarrakiKeHaath

Our brand ad campaign with **Pankaj Tripathi** was designed to drive awareness and recall, while positioning Capri Loans as an inclusive, impact-driven brand. It was executed through a 360° media plan, achieving an overall **180 Mn+ cumulative reach**



Campaign measurement

- Outperformed 96% of Indian campaigns (1,887 studies) and 98% globally (Kantar database)
- Demonstrated high efficiency and strong message impact (Kantar Brand Lift Study)



The Campaign was recognized Best TV Advertising Campaign by Afaqs BankFin 360 (Excellence in BFSI Marketing Awards)

Awards and Recognitions



"Best Brands – 2024" award at the ET Now Best Brands Conclave 2024



Corporate Environment Excellence Award by World Environment Council



The Economics Times - Most promising Leader of Asia in 2020 - 21



Best AI / Machine Learning initiative, Compliance initiative & New Application Development Awards - by Banking Frontiers 2025



The Economics Times – Best BFSI Brands 2019



National Housing Bank – Winner in the Category of Growth in Housing Loan (Asset size : ₹100 Cr to ₹ 500 Cr), 2025



Best TV Advertising Campaign for Tarakki Ke Haath by Afaqs Bankfin 360 – Excellence in BFSI Marketing Awards



"Great Place to Work" - Awarded for 5 consecutive years



Best CSR initiative in Non-Banking Sector by Bharat CSR & Sustainability Awards, 2025

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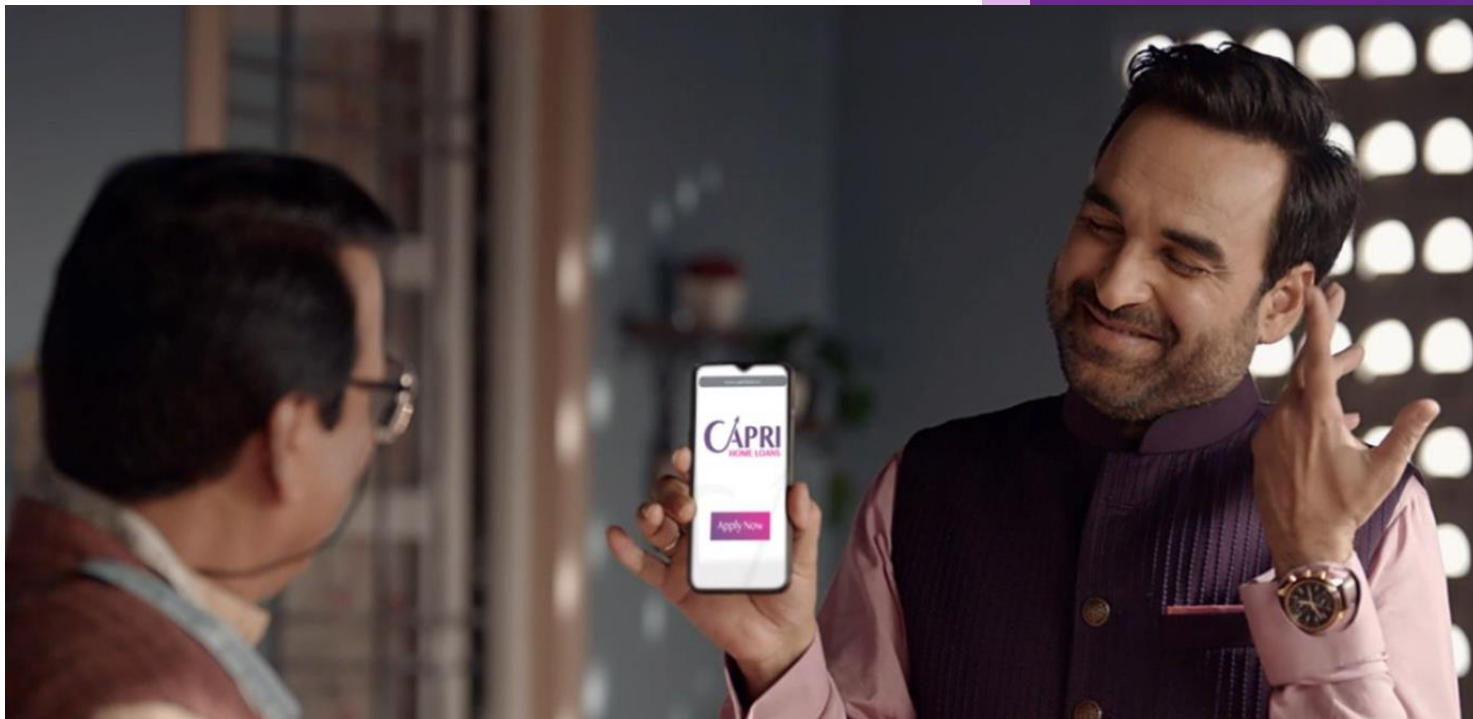
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Thank You!

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Meeting Request [Link](#)