August 07, 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: Corporate Presentation - August 2026

Dear Sir / Madam,

Pursuant to Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, please find enclosed the presentation titled “CGCL – Corporate Presentation August 2026”.

Further, in compliance with Regulation 46(2)(o) of the Listing Regulations, the enclosed presentation titled “Corporate Presentation”, proposed to be used during the upcoming investor meetings/calls, is also being uploaded on the Company’s website at www.capriloans.in.

We confirm that no unpublished price sensitive information will be shared during such meetings/calls.

Date of occurrence of event/information: August 07, 2026
Time of occurrence: 11:08 AM

You are requested to take the above information on record and acknowledge compliance under the applicable provisions of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.

Thanking you,

Yours faithfully,
for Capri Global Capital Limited

Bhatt

Yashesh Bhatt
Company Secretary & Compliance Officer
Membership No: A20491

Encl.: As Above

Capri Global Capital Corporate Presentation

August 2026

CAPRI LOANS

Farz Nibhaatey Hain

Table of Content

Capri Global Capital – Company Overview

Key Highlights

- **Retail focused** & Granular Portfolio
- **Fully Secured & Diversified** Loan book
- Catering **Unbanked and Underserved** segment
- Self Employed & Salaried customers
- **Semi-Urban & Rural presence-** Tier 2/3/4 cities
- Advanced **in house developed tech** and data science capabilities
- Completely **in-house data driven collections** process

Product Offerings

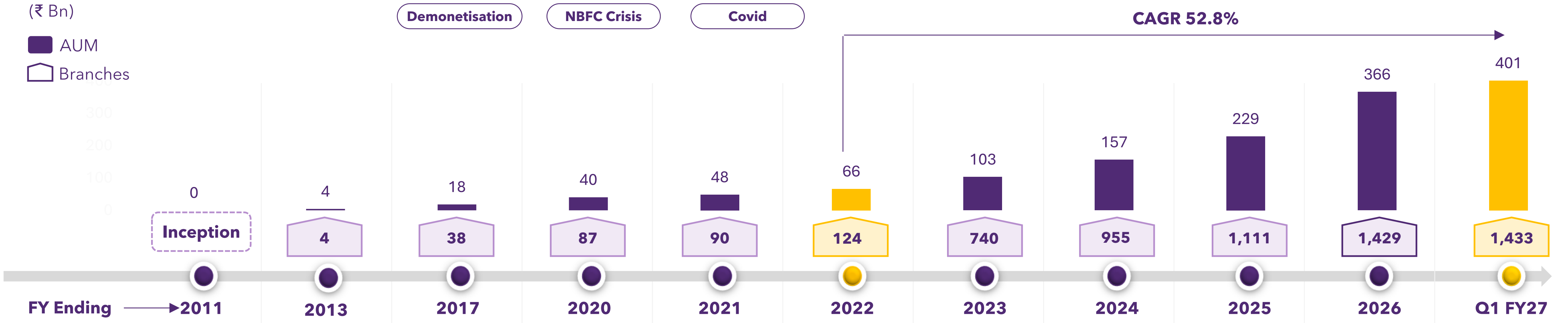
AUM
₹ 401 bn

MSME Loan
Insurance Distribution
Car Loan Distribution
Retail Construction Finance
Gold Loan
Housing Loan
Micro LAP

Capri Global Capital - Journey

CAPRI 1.0: Establishing the bedrock for multifold growth

CAPRI 2.0: Cementing leadership through Tech & AI



Execution track record - launched, built and scaled 4 new businesses in last 5 years

Business Developments

- Construction Finance
- MSME Loans
- Housing Finance
- Co-Lending Car Loan Distribution
- Gold Loans
- Insurance Distribution
- Micro LAP
- Credit Rating – Fitch (BB-), Moody's (Ba3)

Capital Raising Event

- ₹ 4.5 bn QIP
- ₹ 14.4 bn Rights Issue
- ₹ 20.0 bn QIP

Technology Developments

- **Foundation & Institutionalization**: Tech blueprint established and tech team onboarded
- **Platform Scale & AI Enablement**: Swarnim LOS, Oracle Flexcube LMS; Orion LOS, Spark sales app, Pegasus collection app
- **AI Native & Cognitive Era**: AI integrated across lifecycle – customer, credit and collections

Capri Global Capital at a Glance

Retail-Focused, Secured, High Growth, Well-Diversified & Tech-Enabled NBFC

Growth at Scale	**₹401bn** AUM (Q1 FY27) 62% CAGR (FY22-FY26)	**₹76 bn** Net worth (Q1 FY27)	**13,931** Employees
Pan-India Distribution	**1,433** Branches	**21 States & UTs** Geographical spread	**765K+** Customers
Efficient Liability Franchise	**40+ | 11+** Lenders | Co-lending partners	**₹276 bn** Borrowings	**3.7x | 24.7%(1)** D/E | CRAR^
Healthy Asset Quality	**1.1% / 0.6%** GNPA / NNPA	**0.7%(2)** Provisions / Avg. assets	**43.2%** Provision coverage
Strong Profitability	**7.8% / 9.7%** Loan spreads / NIM	**22.8%** Non-interest income/ Total Income	**4.1% / 19.1%(2)** RoAA / RoAE

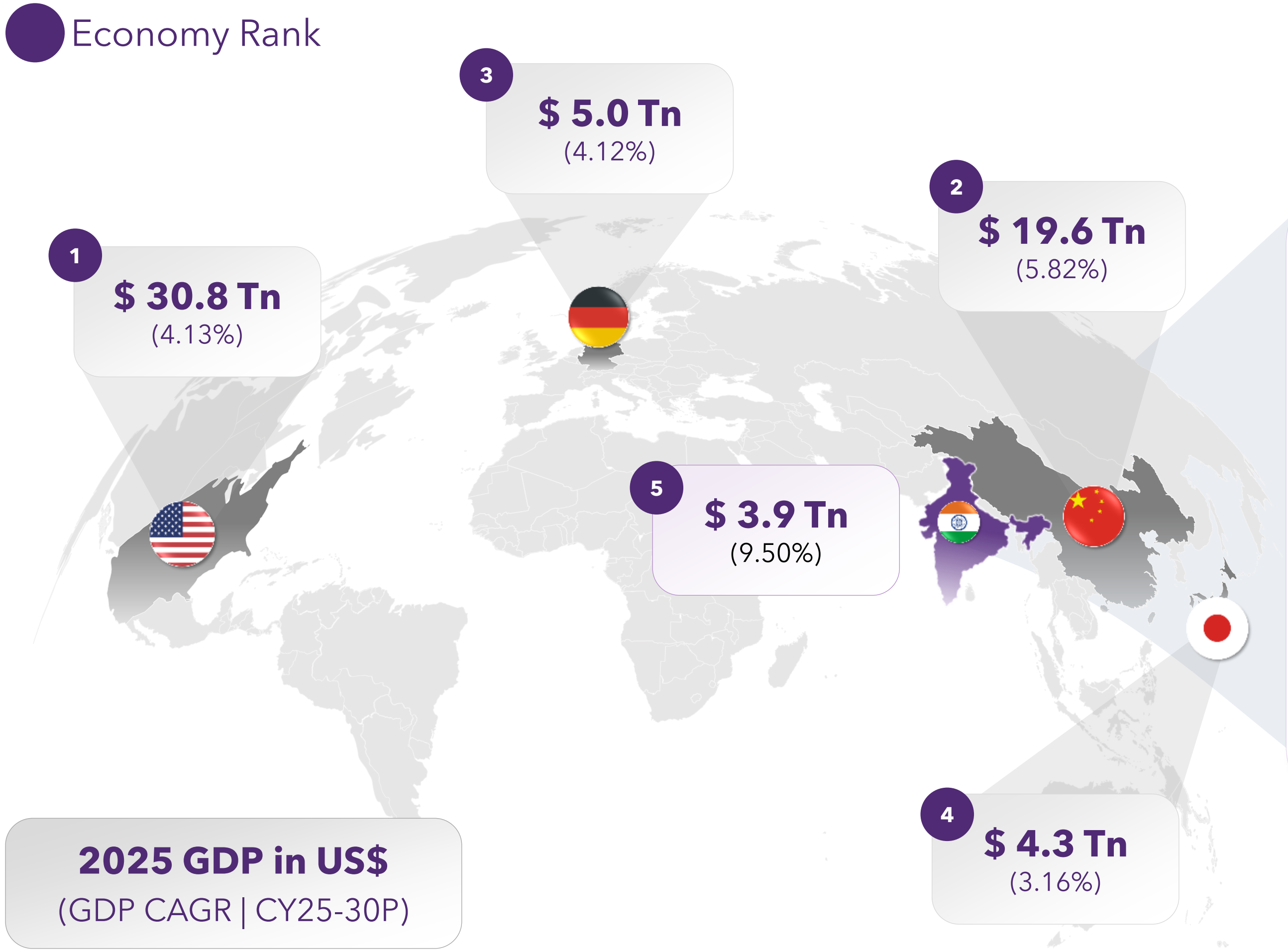
Note: (1) Standalone; (2) Annualized; All numbers pertaining to Q1 FY27

1 Positioning Highlights

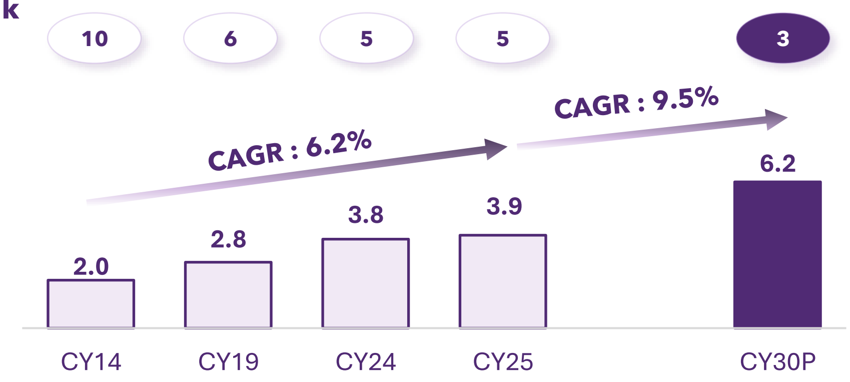
India's Growth Story Creates a Structural Credit Tailwind

Macro expansion, favourable demographics and digital adoption are widening the opportunity for formal retail credit

India on track to become world's 3rd largest economy



	CY14	CY19	CY24	CY25	CY30P
Economy Rank (India)	10	6	5	5	3
US$ Tn	2.0	2.8	3.8	3.9	6.2
GDP per capita (US$)	1,540	2000	2,590	3,700	4,050

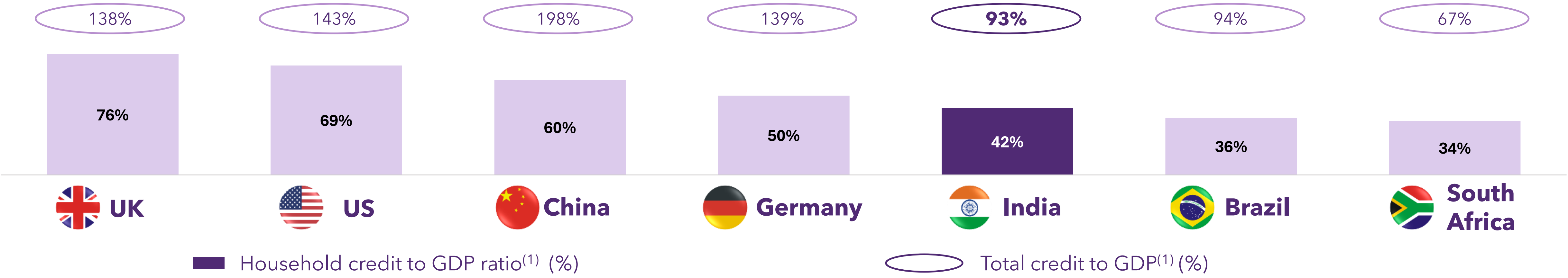


Source: IMF

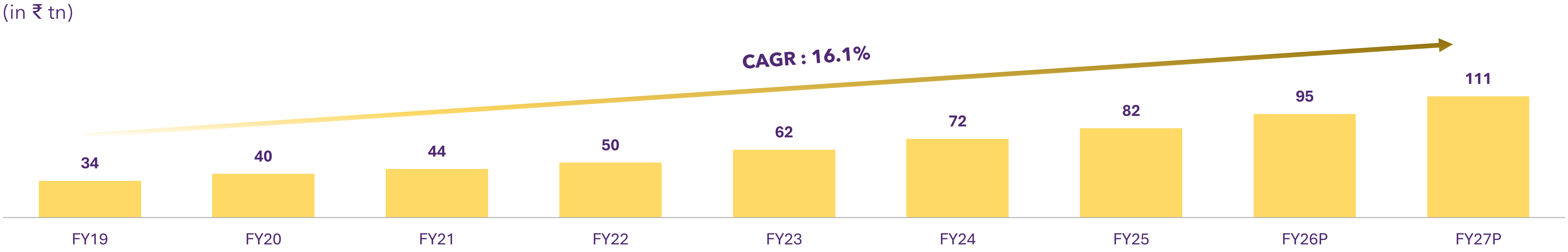
But Retail Credit continues to Remain Significantly Underpenetrated

Low formal credit penetration creates a long runway for lenders focused on secured and underserved segments

India's retail credit remains underpenetrated and....



....is expected to grow at 16% up to FY27



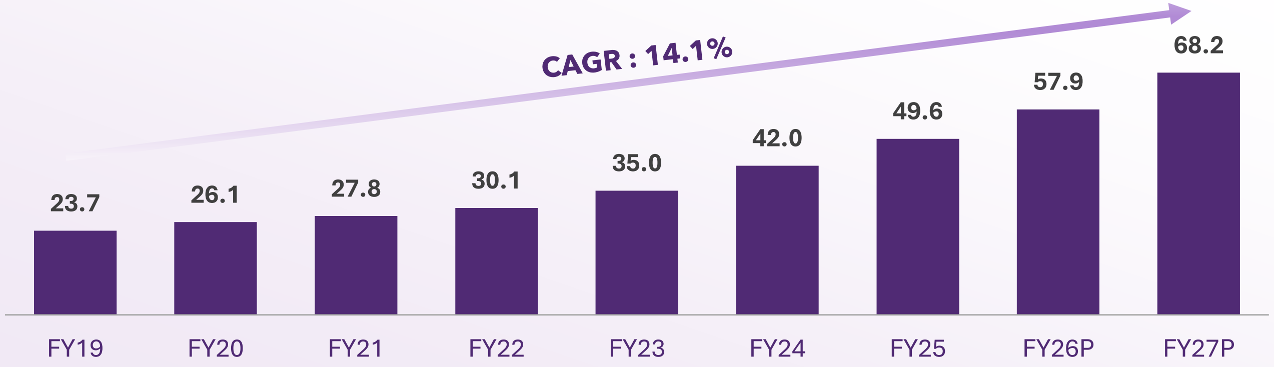
Source: RBI, bank of international settlement and Crisil intelligence (1) As of dec 31, 2024.

Resultingly, NBFCs are Poised to Win With Specialized Business Models

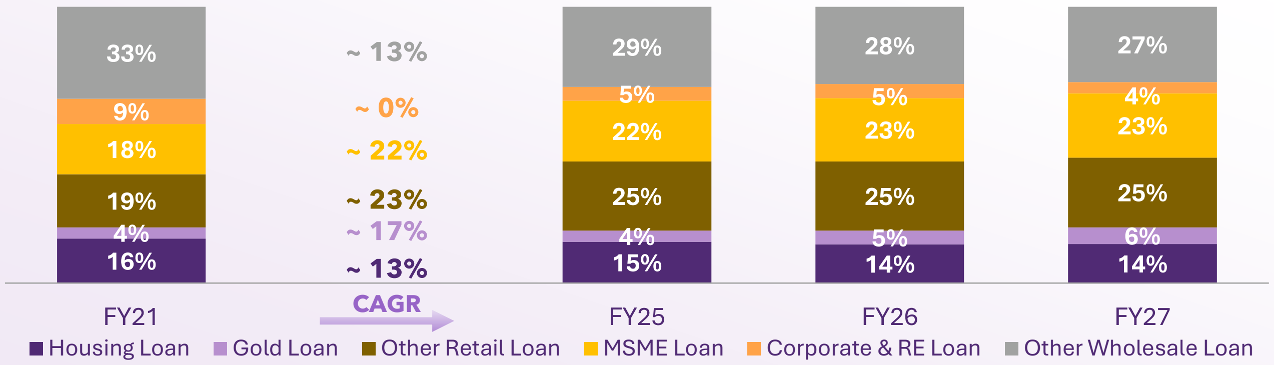
Specialised underwriting, local presence and high-touch servicing create a differentiated role in underserved markets

Unique proposition to cater to the "aspiring" and T2/T3 segment

NBFC credit to grow at 15-17% between FY25 and FY28
(in ₹ Tn)



Gold, Housing and MSME finance poised to grow fastest (% of NBFC credit)



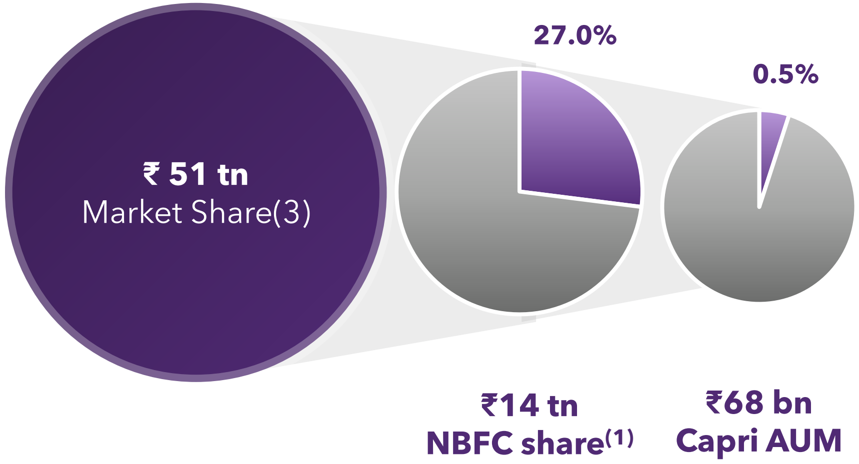
Rural reach	Access to geographies outside Bank's current customer segment
High touch model	Strong ownership of customers through regular interactions
Understanding of micro markets	Nuances of the geography & services business
Specialized underwriting	Assessment of informal income & SORP/SOCP(1)
Technology first model	Leveraging tech to reimagine lending process and lower TAT

Source: RBI, Crisil Intelligence; Notes: (1) SORP – Self-Occupied Residential Property; SOCP – Self Occupied Commercial Property; (2) RE – Real Estate

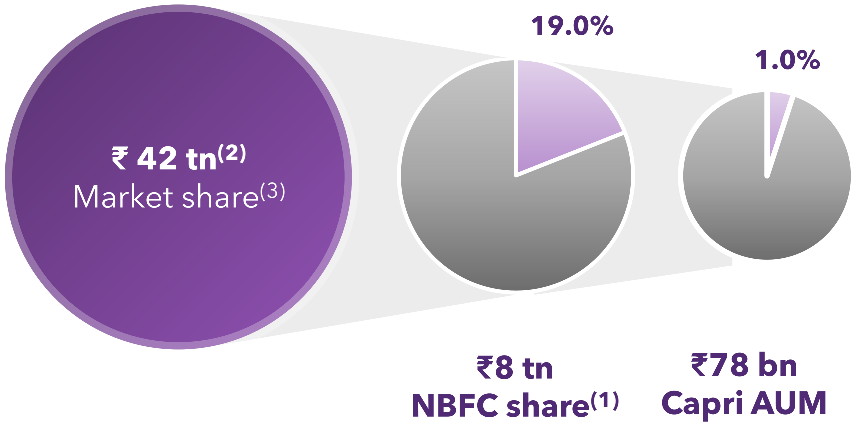
Capri Global's Focus Segments Present a ₹26tn Opportunity

NBFCs are poised to capture share in key retail lending segments; low penetration provides a long runway for growth

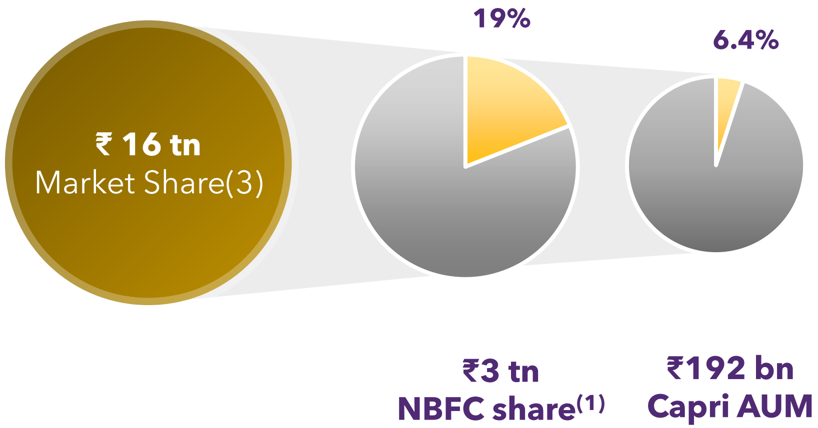
MSME loans



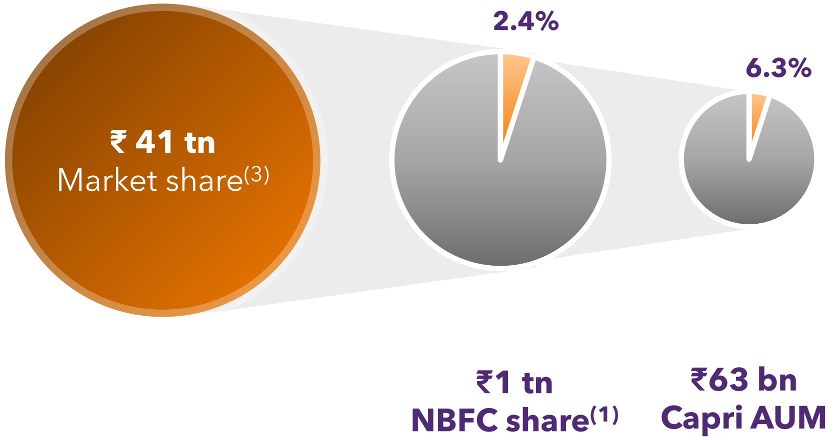
Housing loans



Gold loans



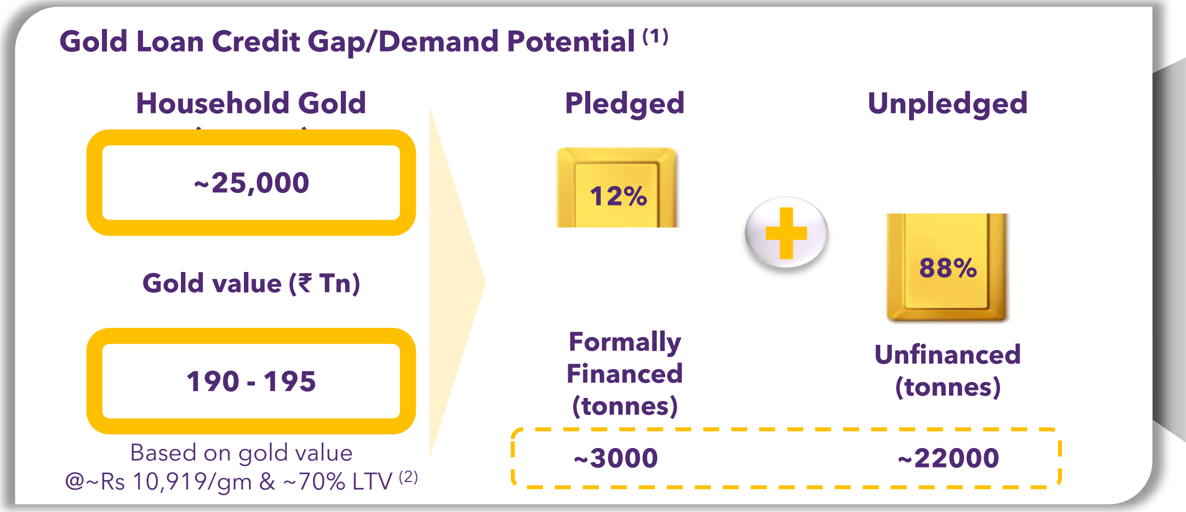
Construction finance



Source: RBI, NHB, MFIN, CRIF, CRISIL intelligence estimates, colliers; (1) Share of NBFCs/HFCs/NBFC MFIs; (2) Home loans market size; (3) market size data for FY2026

Large Addressable Market Opportunity across Focus Segments : Gold Loans

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



Gold Loan Credit Gap/Demand Potential (1)

Household Gold

~25,000

Gold value (₹ Tn)

190 - 195

Based on gold value @~Rs 10,919/gm & ~70% LTV (2)

Pledged

12%

Formally Financed (tonnes)

~3000

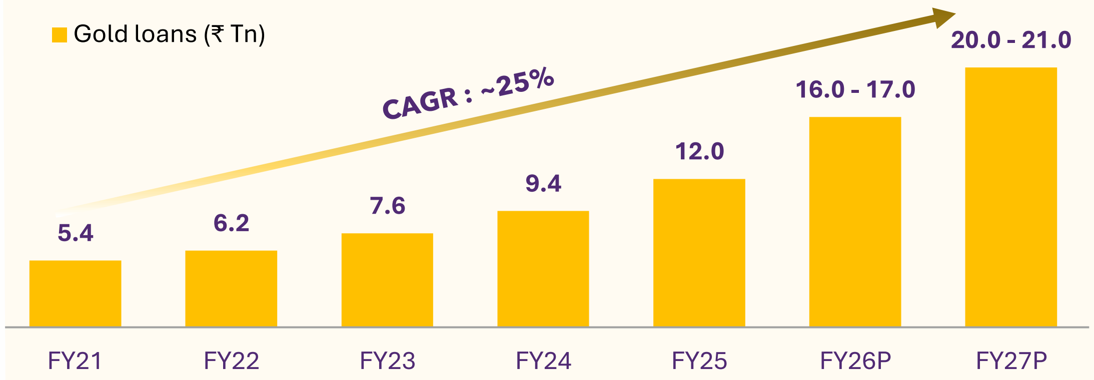
Unpledged

88%

Unfinanced (tonnes)

~22000

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

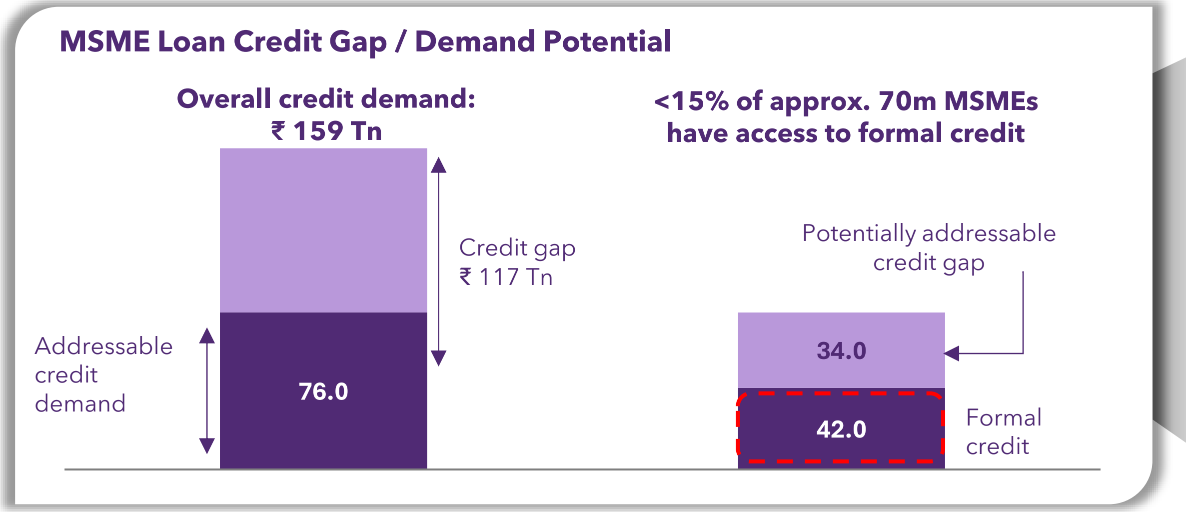


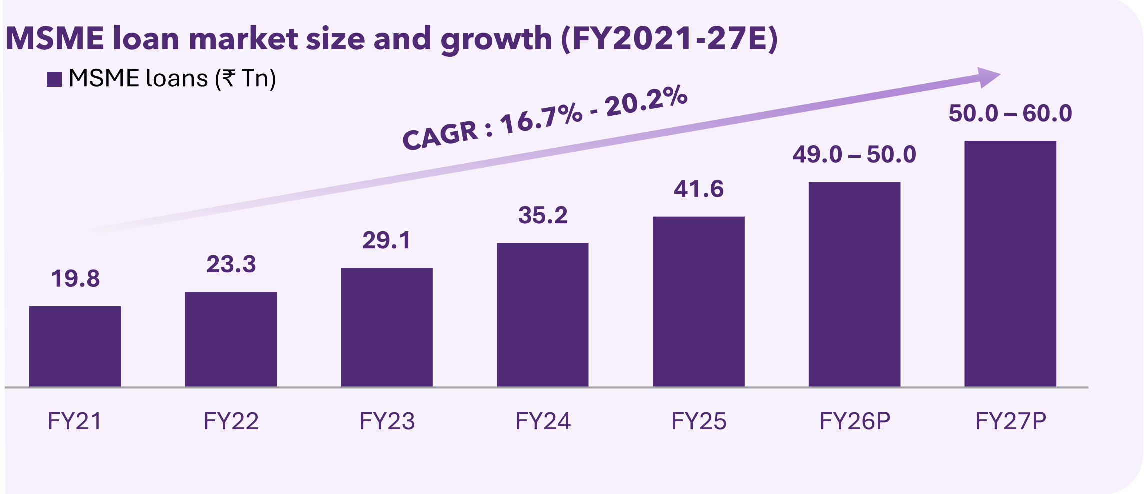
Rising financialization of gold holdings	Strong demand from informal sector & self-employed borrowers with limited credit access	Fast, collateral-backed lending enabling quicker and more certain liquidity vs unsecured credit	Expansion of organized players replacing unorganized pawn brokers (trust + transparency)	Digital + doorstep gold loan disbursement improving reach and convenience

Source: RBI, Industry Experts; Notes: (1) Portfolio outstanding number includes agriculture lending by banks with gold as collateral and includes priority sector gold loans given by financiers ; (2) Rate for 18K gold given by India Bullion and Jewelers Association Ltd. as on July 8, 2026

Large Addressable Market Opportunity across Focus Segments : MSME Loans

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


MSME Loan Credit Gap / Demand Potential


MSME loan market size and growth (FY2021-27E)

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

Source: RBI, Industry Experts, IFC, Transunion CIBIL, Udyam; CGTMSE-Credit guarantee fund trust for micro and small enterprises

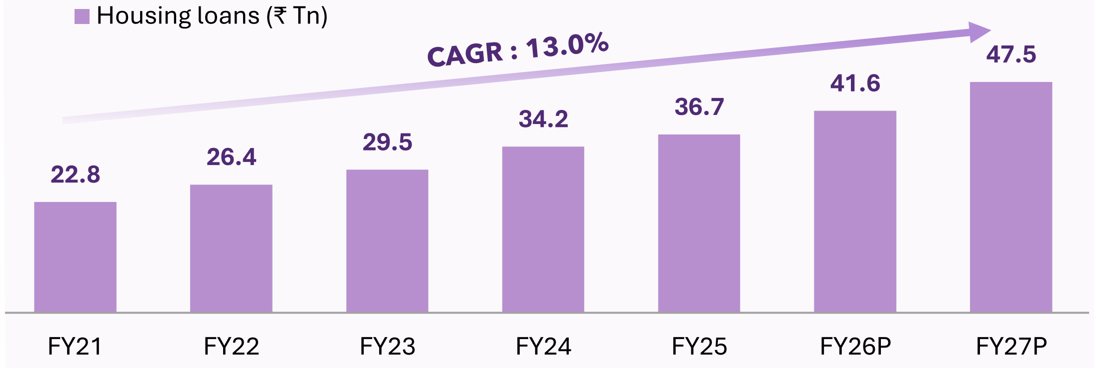
Large Addressable Market Opportunity across Focus Segments : Housing Loans

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

Housing Loan Credit Gap / Demand Potential

	EWS (ATS < ₹ 0.75 Mn)	LIG (ATS ₹ 1.5 Mn - ₹ 5 Mn)	MIG & above (ATS > ₹ 5 Mn)
Shortage of housing Units (Mn)	45.0	50.0	5.0
Value of units (₹ Tn)	34.0	75.0	40.0
Aggregate loan demand (₹ Tn)	5.0	30.0	22.0

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

Source: RBI, Industry Experts, CRIF; EWS – Economically Weaker Section, LIG – Low Income Group, MIG – Middle Income Group, PMAY – Pradhan Mantri Awas Yojana

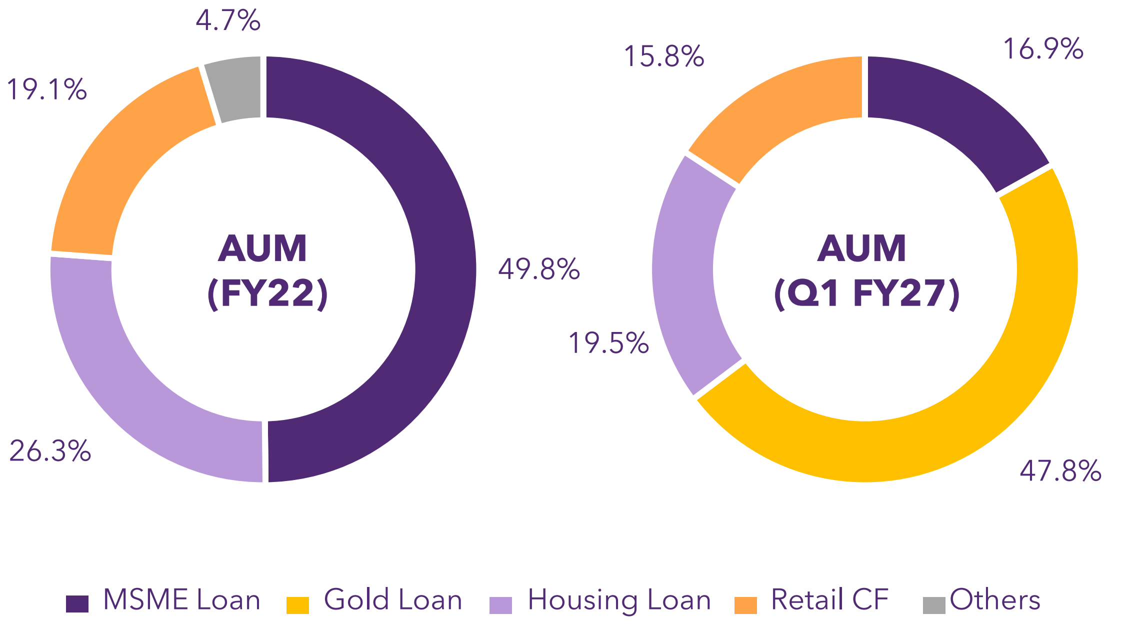
Leading to Strong Growth with Improving Key Metrics

Growth across customers, branches and earnings has been supported by stronger operating and risk outcomes

	FY22		Q1 FY27	
AUM (₹ Bn)	66	6.0x	401	Scaled rapidly with the launch of **new products** and expansion of **co-lending AUM**
Customers	38,675	19.8x	764,925	Strong growth in customer acquisition aiding **granular portfolio** growth
Branches	124	11.6x	1,433	Strong growth in branches, primarily gold loan branches to **deepen local reach**
Employees	3,202	4.4x	13,931	Scaling with lower employee growth due to strong **operating leverage from technology** platform
PAT (₹ Mn)	2,035	4.7x	9,486/3,534 (FY26 / Q1 FY27)	Strong PAT growth due to focus on **profitable growth**
Networth (₹ Bn)	19	3.9x	75	Strong balance sheet with **robust liquidity buffers**
NNPA (%)	1.7%		0.6%	**Improvement in asset quality** leveraging proprietary scorecards

Capri Global has Diversified Business by Product and Geography…

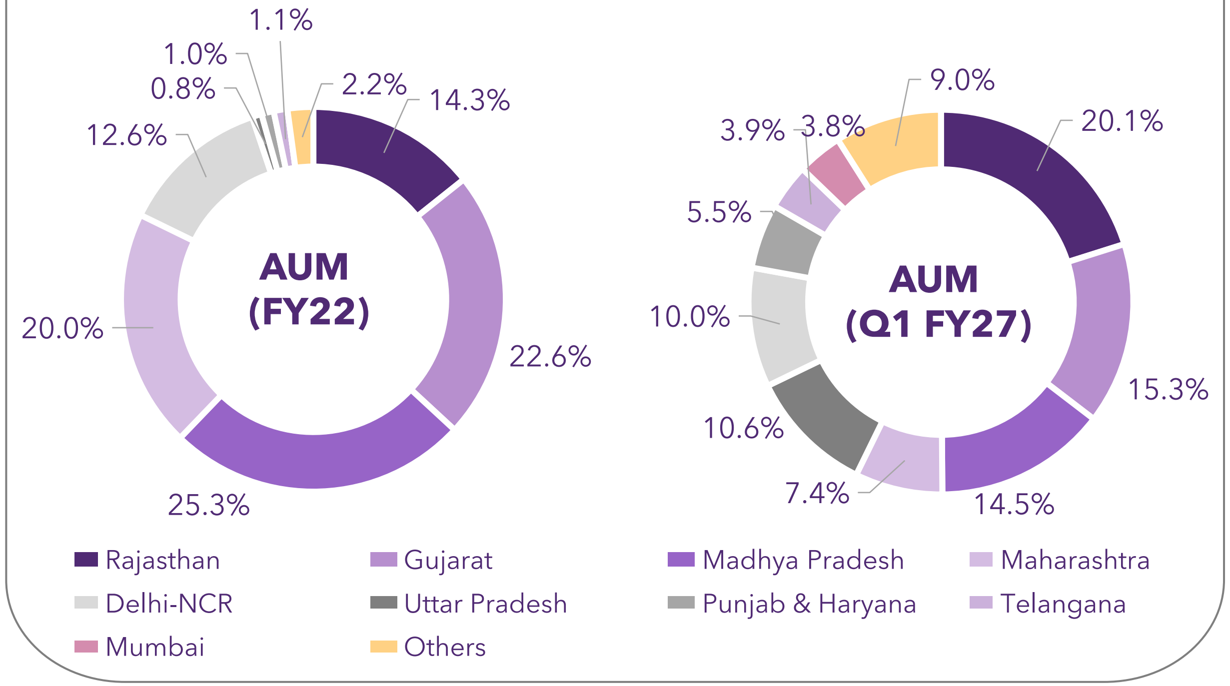
Product Diversification – Entering into New Segments



Geographical Diversification – Entering into New Markets#

Top 3 regions constitute ~68% of the Portfolio

Top 3 regions constitute ~50% of the Portfolio



Note: #Includes MSME Loans, Micro LAP, Solar, Housing Loans, Gold Loans and Retail Construction Finance AUM

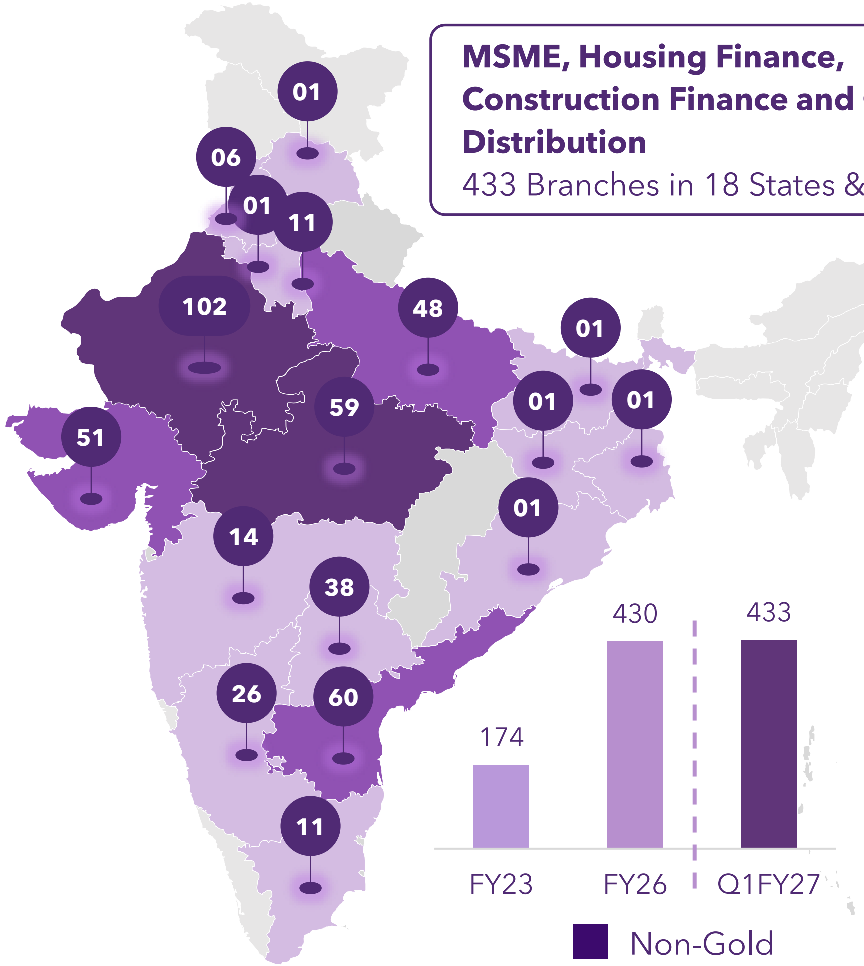
Capri Global's product and geographical diversification provides hedge against macroeconomic cycles leading to sustainable business model

...Delivered through Extensive Branch Network

Significant Investments in Branch Expansion - Rapidly Growing with Deeper Penetration across States

MSME, Housing Finance, Construction Finance and Car Loan Distribution

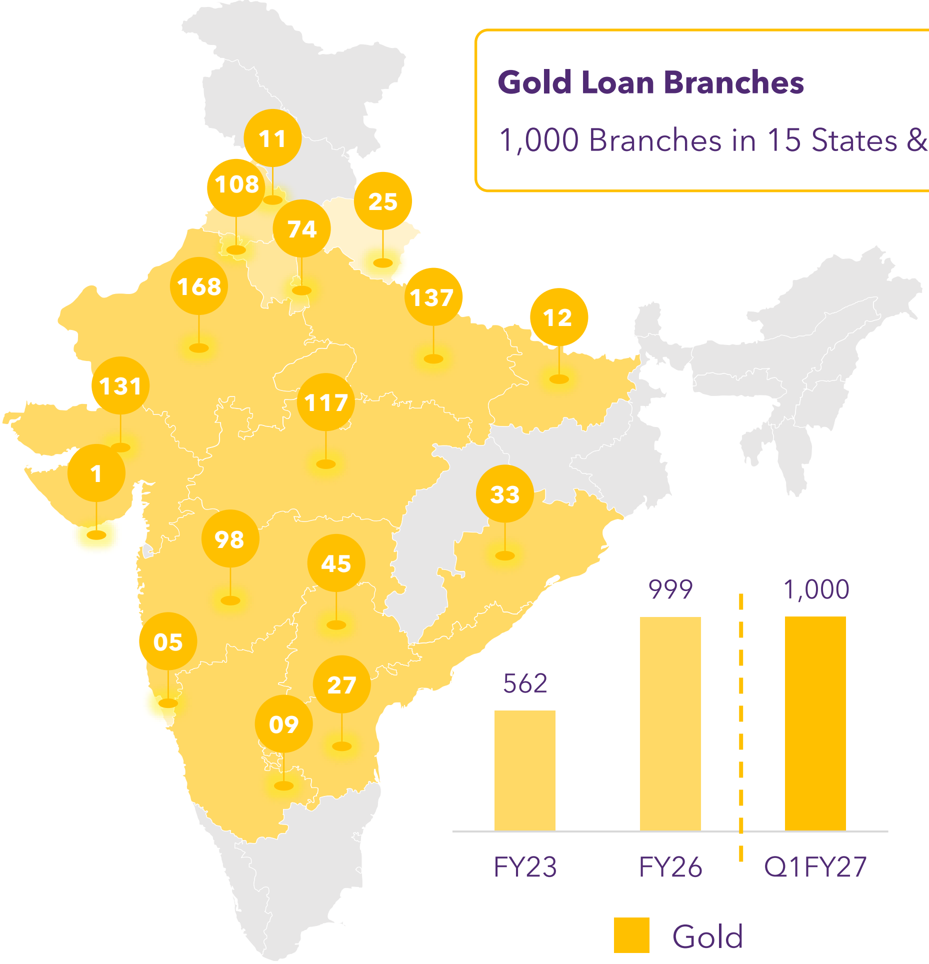
433 Branches in 18 States & UTs



- **Total branch network of 1,433 branches**
- Dedicated tech center in Gurgaon, Noida and Bangalore

Gold Loan Branches

1,000 Branches in 15 States & UTs



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

Gold Loans | Retail Focused with Granular and Secured Loan Book

Led by end-to-end digital journey

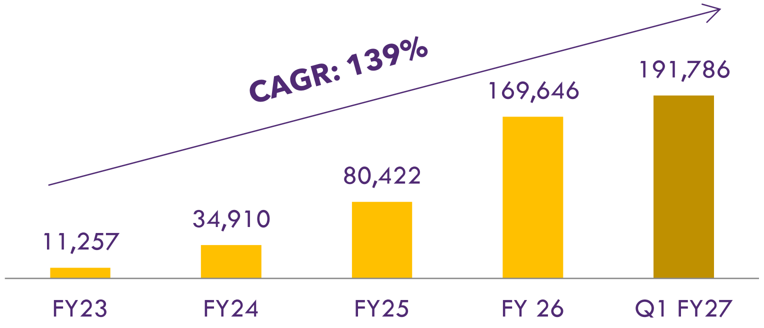
WHO ARE OUR CUSTOMERS?

- Small business owners, Salaried individuals, Women entrepreneurs & Small and marginal farmers
- 45.6% of the accounts with <₹100K disbursement amount
- 76.9% of the customers' family income is less than ₹0.5 million

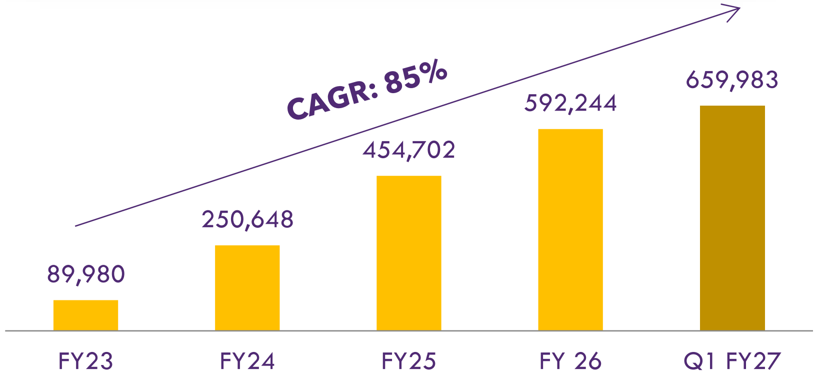
WHAT OUR CUSTOMERS NEED?

- Transparent, timely and hassle-free customer experience
- Medical exigency, short term financial requirements, business expansion, seasonal business working capital requirements
- Safety and security of pledge jewellery

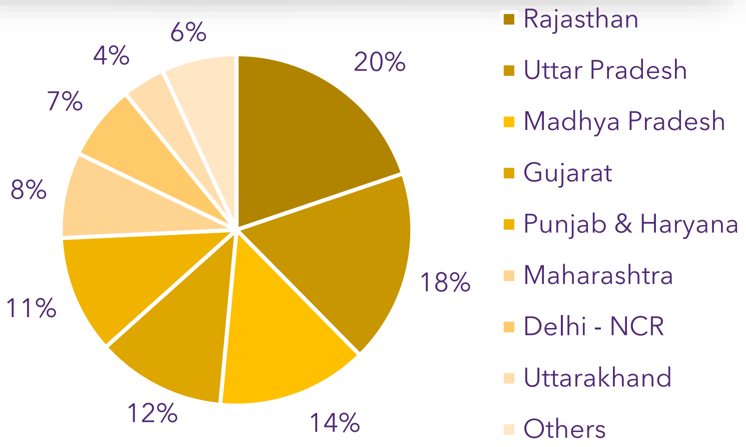
AUM (₹ mn)



No. of customers (#)



Geographical Distribution



KEY STATISTICS

660K+	**₹0.19 mn**	**73.4%**	**18.6%**	**15**	**5,667**
No. of customers	Portfolio ATS	Portfolio LTV	Portfolio Yield	States/UTs Present	Employees

*All data points as of 30-June-26 or for Q1FY27

Gold Loan - Key Highlights

01 **Superior execution capability** – fastest amongst peers to reach average **AUM per branch of INR 192 million** within ~4 years of launch

02 **Hassle free digital** loan journey for valuation, disbursal, multiple repayment modes and customer service – 100% paperless; proprietary LOS

03 **State of the art branches** equipped with advanced **AI powered security systems**

04 **Faster TAT (<30 mins)** with Relationship Manager approach - high **repeat customers** of 60%+

05 **Robust multi audit process for fraud prevention**

MSME Loans | Retail Focused with Granular and Secured Loan Book

Transforming Business Loans with advanced technology

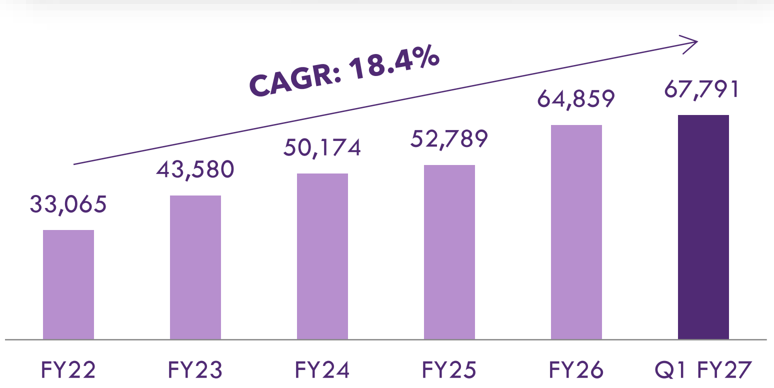
WHO ARE OUR CUSTOMERS?

- Self Employed Non-Professional (SENP) and underserved e.g. Provision stores, retail outlets, manufacturing workshops
- Focus on Tier 2, 3, 4 Cities
- 79.5% of our customers' family income is less than ₹1 million
- >90% customers are with assessed income proof
- 97% is SENP and 3% is salaried

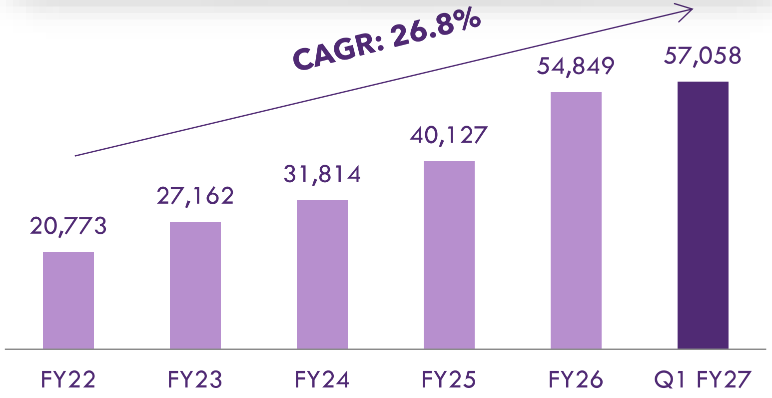
WHAT OUR CUSTOMERS NEED?

- Working capital, purchase of equipment and vehicles
- Faster TAT and minimum business disruption for loan process
- Customized solutions

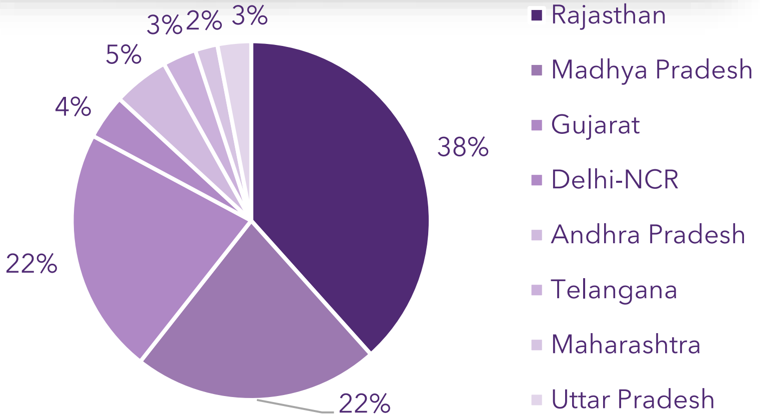
AUM (₹ mn)



No. of customers (#)



Geographical Distribution



KEY STATISTICS

57K+	**₹1.2 mn**	**52.2%**	**16.8%**	**12**	**3,443**
No. of customers	Portfolio ATS	Portfolio LTV	Portfolio Yield	States/UTs Present	Employees

*All data points as of 30-June-26 or for Q1FY27; MSME includes MSME, Micro Lap and Solar Loans

MSME Loan - Key Highlights

01 **Long Vintage of more than 10 years**

02 **Deep understanding** of sector specific nuances and focus on SENP customers with assessed income

03 **Hybrid sourcing model** with mix of in-house sales and business partners for balancing **growth** versus **opex**

04 **Hub and Spoke branch model** for deeper penetration into high growth areas / states

05 **End-to-end tech enabled** loan processing, underwriting and customer engagement

06 **Data Science & AI** backed 100% in-house collection processes

Affordable Housing Loans | Retail Focused with Granular and Secured Loan Book

Offering Affordable Housing Loans with advanced technology

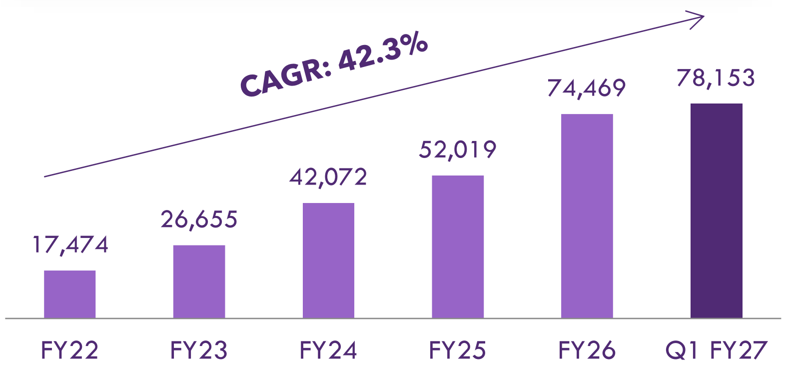
WHO ARE OUR CUSTOMERS?

- Underserved – SENP & formal salaried customers
- Majorly First-time home buyers located in Tier 2 and 3 cities
- 74.8% of our customers' family income is less than ₹1 Mn
- 76.5% customers with assessed income proof
- 75.0% is SENP and 25.0% is salaried

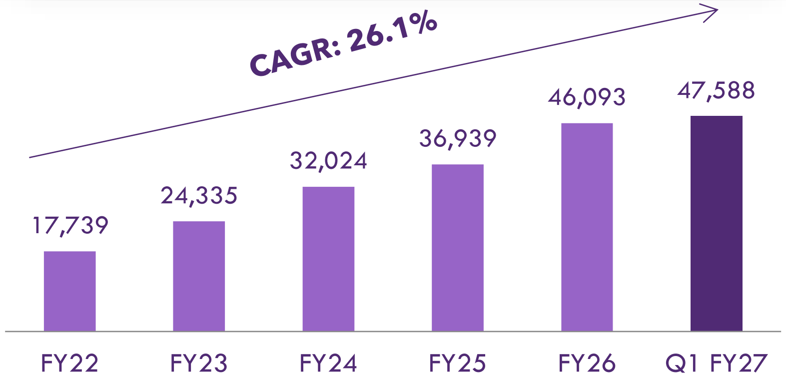
WHAT OUR CUSTOMERS NEED?

- Home/Plot purchase, extension, renovation, Home equity
- Faster TAT and minimum business disruption for loan process
- Customized solutions

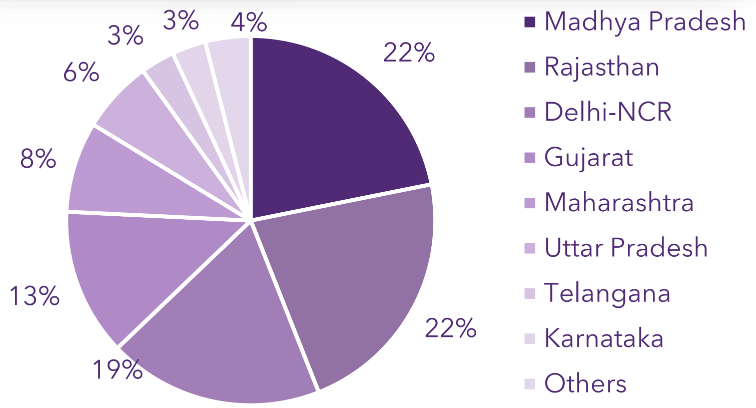
AUM (₹ mn)



No. of customers (#)



Geographical Distribution



KEY STATISTICS

47K+
No. of customers

₹1.53 mn
Portfolio ATS

57.2%
Portfolio LTV

13.2%
Portfolio Yield

11
States/UTs Present

2,483
Employees

*All data points as of 30-June-26 or for Q1FY27

Retail Construction Finance | Retail Focused with Granular and Secured Loan Book

High yield segment with low opex

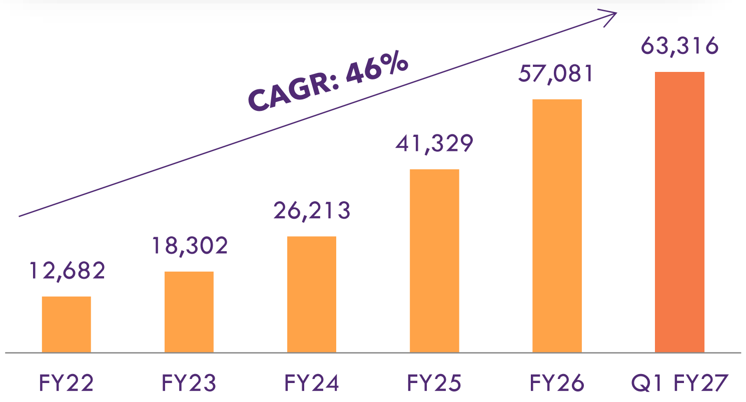
WHO ARE OUR CUSTOMERS?

- ➢ Small & mid-sized real estate developers in Metro and Tier 1 cities
- ➢ Large developers, looking for tailored solutions and faster turnaround

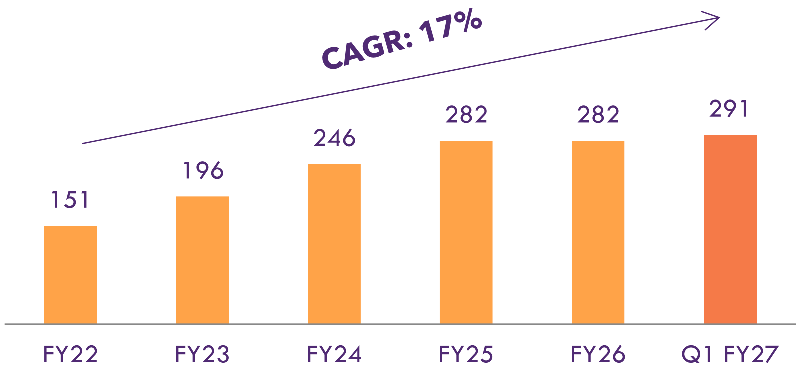
WHAT OUR CUSTOMERS NEED?

- ➢ Financing required by builders for construction of affordable homes
- ➢ Flexible and construction linked financing options

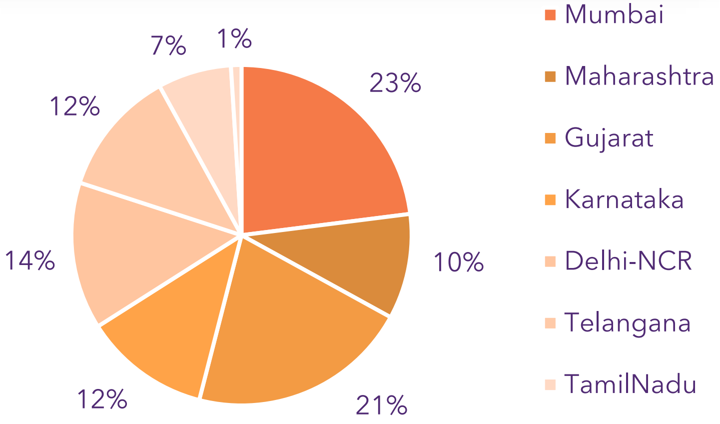
AUM (₹ mn)



No. of live accounts (#)



Geographical Distribution

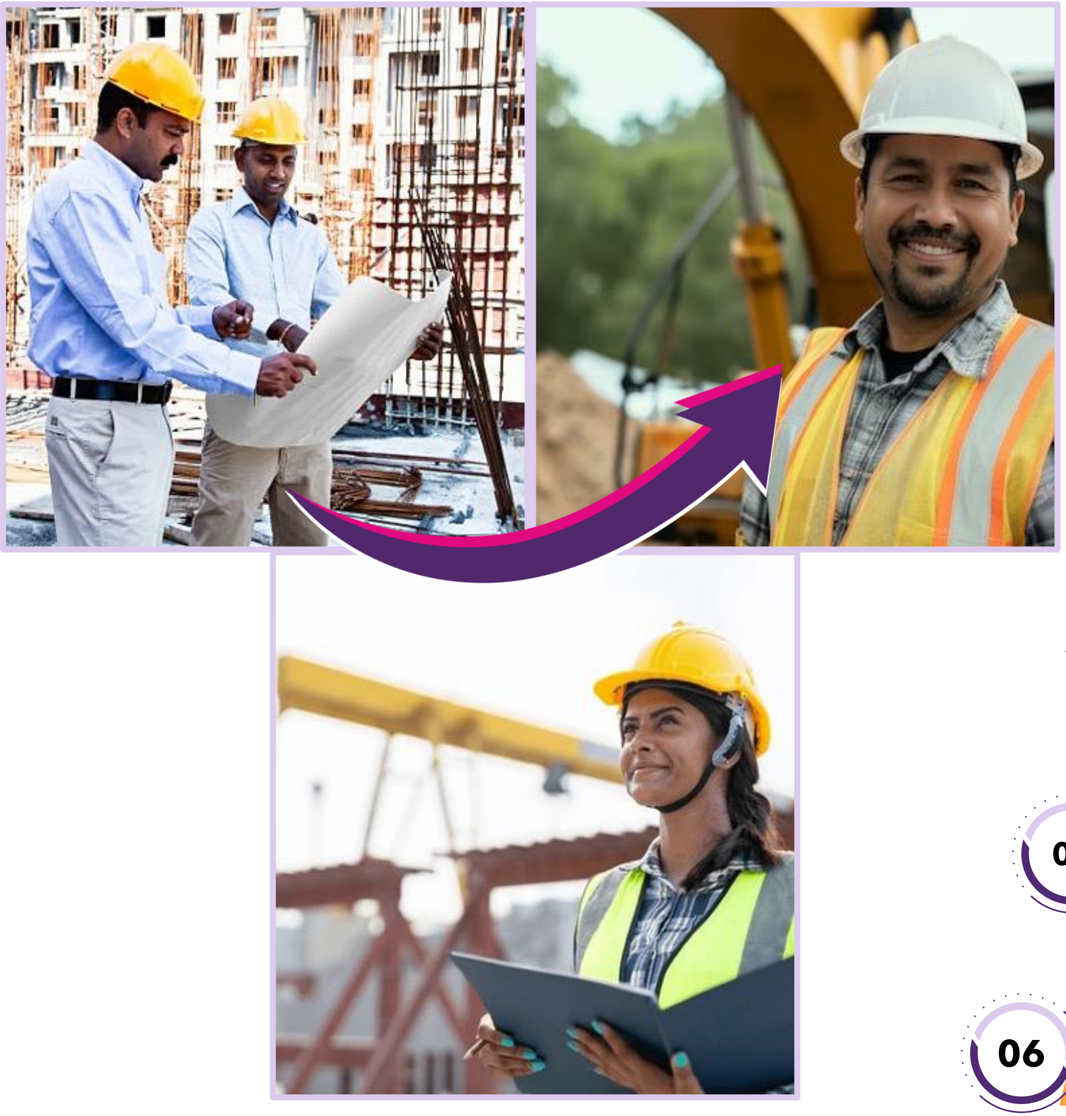


KEY STATISTICS

291	**₹213 mn**	**>2.0x**	**17.6%**	**10**	**98**
Live Accounts	Portfolio ATS	Asset cover	Portfolio Yield	States	Employees

*All data points as of 30-June-26 or for Q1FY27

Retail Construction Finance – Key Highlights



01 **Niche expertise -** deep knowledge of the regional markets with vintage of **14+ years; Faster TAT**

02 **Granular portfolio** - focus on projects with **smaller ticket size** and shorter tenure (~2.6 years)

03 **Security cushion** - exclusive lender with **construction linked disbursal** and collections through **escrow mechanism**

04 **Superior asset quality** – robust multi layered credit approval process governed by Board; low GNPA and high recovery

05 **Stringent controls** with a dedicated monitoring team of 45+ members

06 **High quality and stable team with long vintage**

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

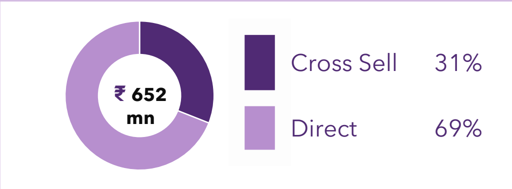
4

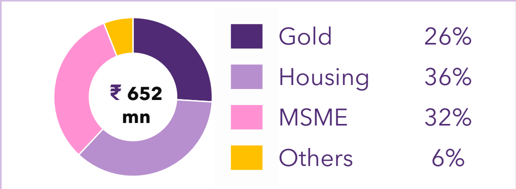
Health Insurance Companies

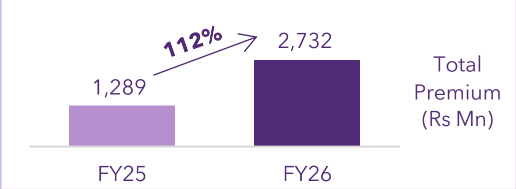
- Retail & Group Health
- Hospi Daily Cash
- CI & PA*
- EMI Protect

*CI: Critical Illness; PA: Personal Accident

Policies | Key Statistics







*By premium (Q1FY27)

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

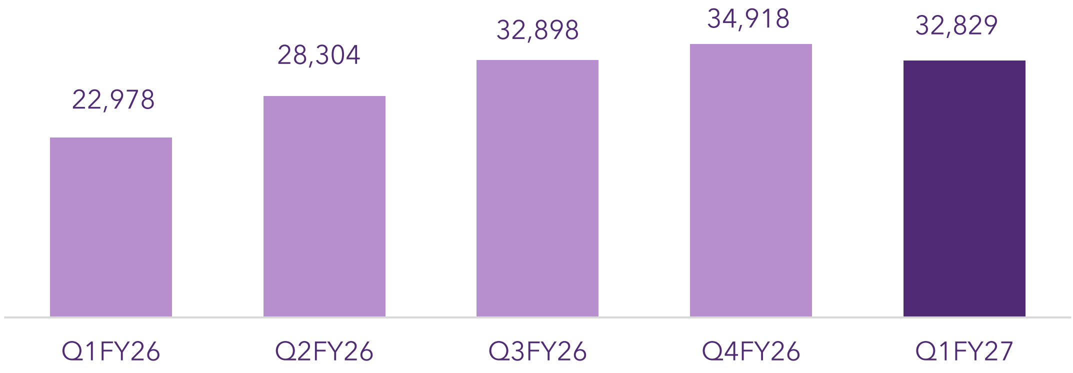
Customer Sourcing and On-Boarding

- 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**

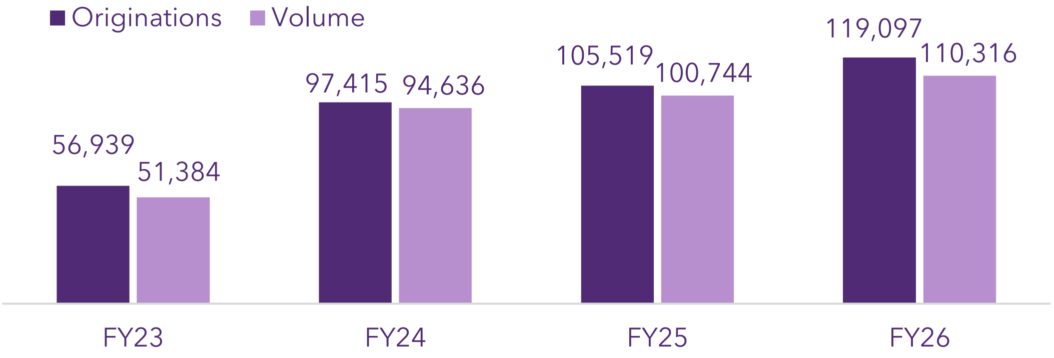
Car Loan Origination | Complementary Asset Light Income Streams

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

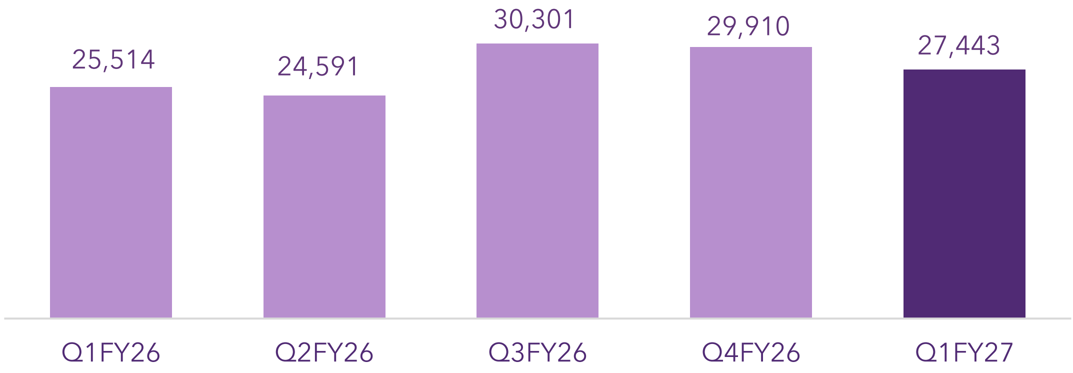
Consistently Rising Loan Originations (₹ mn)^



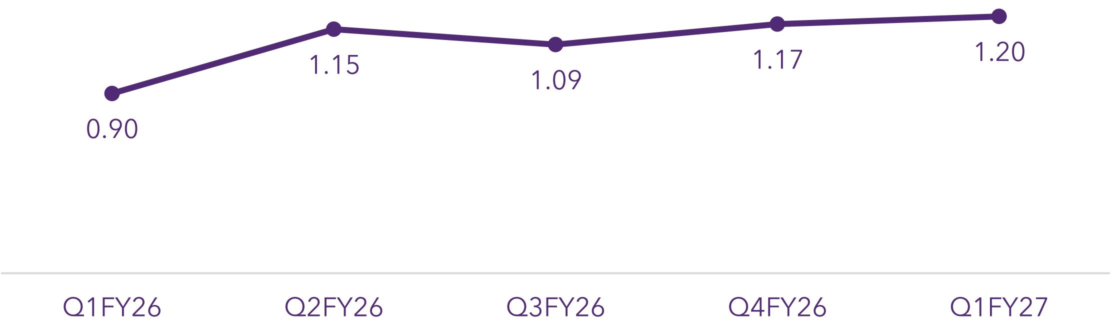
Loan Originations (₹ mn) and Volume Full Year Basis (Nos.)^



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

Car Loan Origination | Complementary Asset Light Income Streams

Amongst the large non-dealer third party distributor

Partner Banks & Financial Institutions

- ICICI Bank
- AXIS BANK
- HDFC BANK We understand your world
- बैंक ऑफ़ बड़ौदा Bank of Baroda
- बैंक ऑफ महाराष्ट्र Bank of Maharashtra भारत सरकार का उद्यम
- इंडियन बैंक Indian Bank
- इण्डियन ओवरसीज़ बैंक Indian Overseas Bank आपकी प्रगति का सच्चा साथी Good people to grow with
- UCO BANK
- Bank of India Relationship beyond banking
- HDB FINANCIAL SERVICES
- Punjab & Sind Bank
- TATA CAPITAL
- mahindra FINANCE

13
Partner Banks & financial institutions

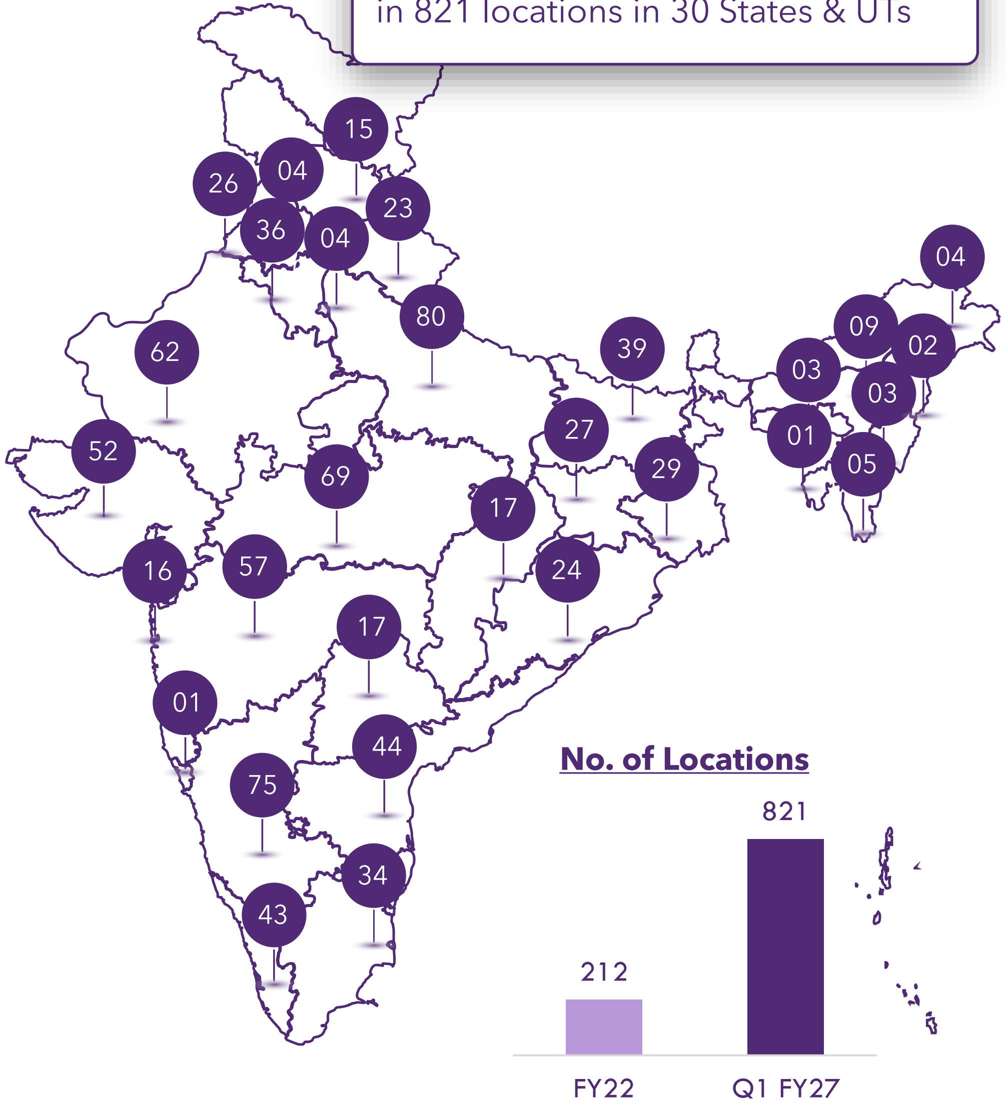
821
Locations in 30 States & UTs

10,000+
DSAs & Connectors

1,608
Employees

₹943 Mn
Net fee income (FY26)

Pan-India coverage through presence in 821 locations in 30 States & UTs



Capri Global has In-house Developed Advanced Technology Platform

Significant Investment in Advanced Technology and Data Analytics Capabilities

1 **Dedicated 150+ member on-roll team**, committed to delivering advanced solutions

2 End to end developed in-house – **low maintenance costs**

3 Fully integrated workflow and digital loan journey – geared towards **faster TAT**

4 Sophisticated dashboards for performance monitoring - **higher productivity & cost efficiency**

5 Efficiently designed system architecture - **customizable and scalable platform**

6 **Compliance with regulatory changes –**Agile and Adaptable

7 **Highest information security standards –** Encryption of sensitive customer data

8 **Developing Generative AI capabilities** for process automation

Complete Suite of Applications for End-to-end Digital Journey of Mortgage Loans

1 Customer Onboarding

Lead Generation

- ✓ **Spark Mobility App:** Direct Sales Team
- ✓ **Leado Portal:** Tele Calling Unit
- ✓ **Capri Business Partner App**: DSA & Connectors
- ✓ **Lead Management Portal:** Multi-channel aggregation

2 Credit Underwriting

Loan Processing

- ✓ **In-house Orion LOS -** Single window loan approval workflow
- ✓ **Central Processing Unit -** document validation
- ✓ **Whatsapp Integrated** query module
- ✓ **Athena App** – Income & collateral assessment; geotagging
- ✓ **Technical verification - - Daedalus App** for collateral evaluation
- ✓ **Sentinel 3.0 - Scorecard & Business Rule Engine (BRE)**
- ✓ **Risk-based Pricing**
- ✓ **TAT Monitoring** - comprehensive dashboards

3 Disbursement & Customer Engagement

Digital Disbursement

- ✓ **Esign & E-stamping**
- ✓ Biometric & face authentication
- ✓ e-NACH Registration

Customer Engagement

- ✓ **Capri Loans App** – loan documents, service requests, payments, loan top ups
- ✓ **AI chatbot – Capri AI-Dost**

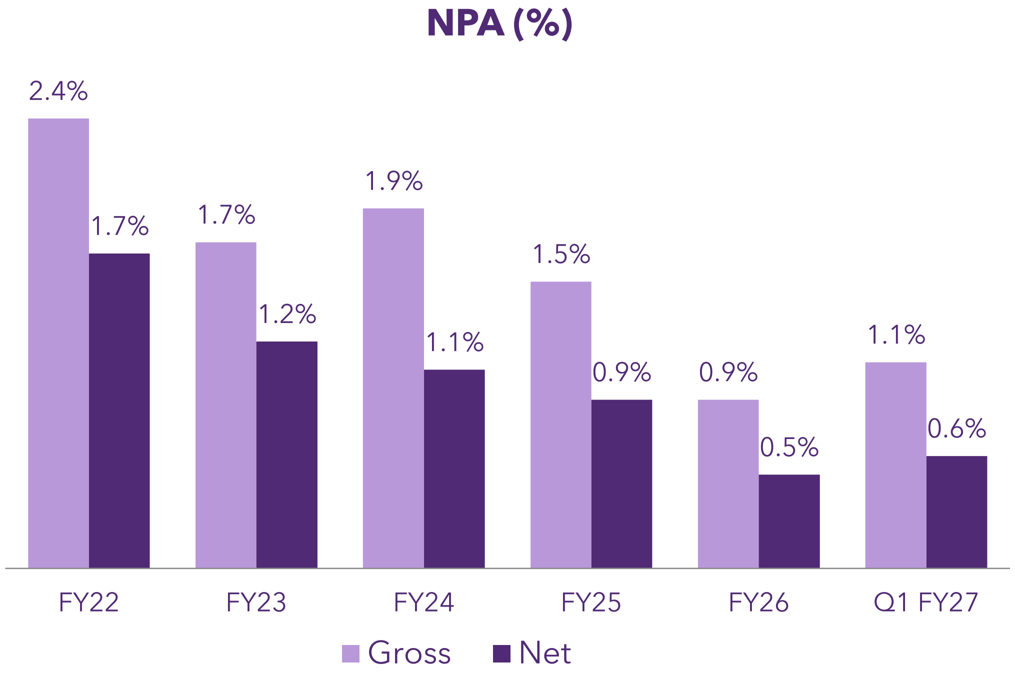
4 Collections & Legal

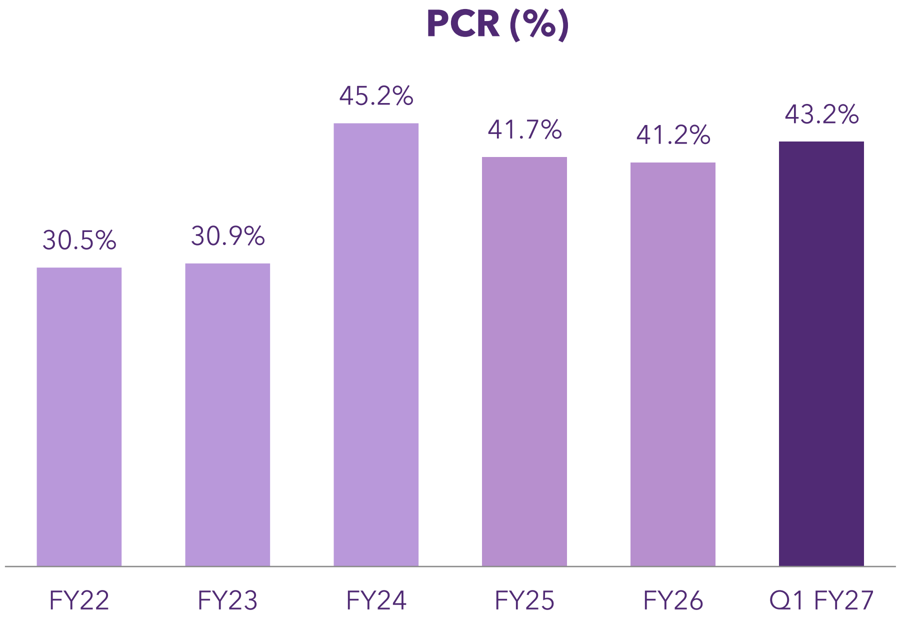
AI Led Digital Collection

- ✓ **Pegasus Collection Dashboard** – real time collection monitoring by channel, geography and individuals
- ✓ **Pegasus App** – Route optimization, schedule field visits, live agent tracking and collection status
- ✓ **Incentive Gamification**
- ✓ **AI Powered Call Center Analytics**
- ✓ **ML driven models -** EWS, Sloppy Payer & NPA prediction Model

Prudent Provisioning and Healthy Asset Quality

Healthy Asset Quality and Adequate Provisioning





~35%^
Login to Sanction ratio
(Superior Customer Selection)

100.0%
Secured loans
(Collateral cushion)

>98.0%
Robust Collections Efficiency
(In house collections)

Healthy 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

Note: *For Q1 FY27

^For MSME Loan, Housing Loan

Collections | Disciplined And Data Analytics Driven Approach

Customised channel wise collection strategy basis past customer behavior; 100% managed in-house

PRE-BOUNCE STRATEGY

- ✓ **ML based EWS model** for customer risk profiling, bounce rate & NPA prediction
- ✓ **AI** based automated bot calling
- ✓ **Pre-EMI reminders** through Whatsapp / SMS

POST-BOUNCE STRATEGY

- ✓ **Sloppy payer model** – roll back and roll forward prediction
- ✓ **Analytics engine** for prediction on honoring Promise to Pay
- ✓ DPD **Bucketwise collection channel strategy**

POST DELINQUENCY - FIELD & LEGAL PROCESS

- ✓ **NPA recovery model** – propensity to pay
- ✓ **Automated legal escalation** with TAT tracking
- ✓ **'Legal-like-letters'** and tele-calling for high-risk pre-delinquent accounts

DIGITAL AND ANALYTICS TOOLS

- ✓ **Live collections dashboards and mobile app** for real time tracking
- ✓ **Incentive gamification** - performance driven leaderboard
- ✓ **Call Center Analytics** - Gen AI powered speech to text conversion

Higher Collection Efficiency

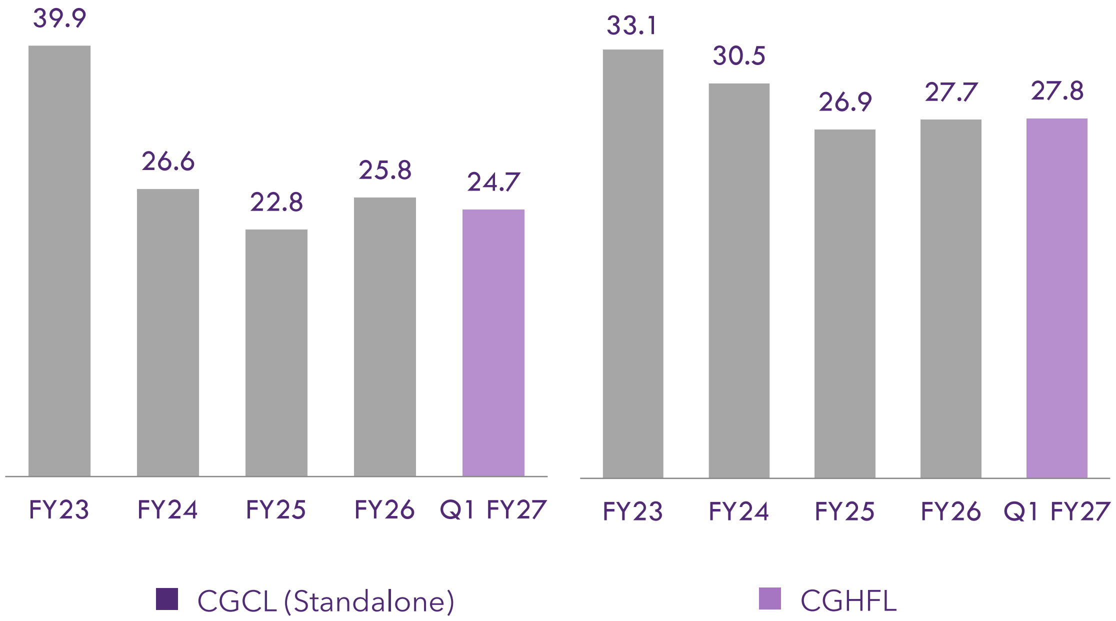
Improved Resolution Rates

Higher NPA Recovery

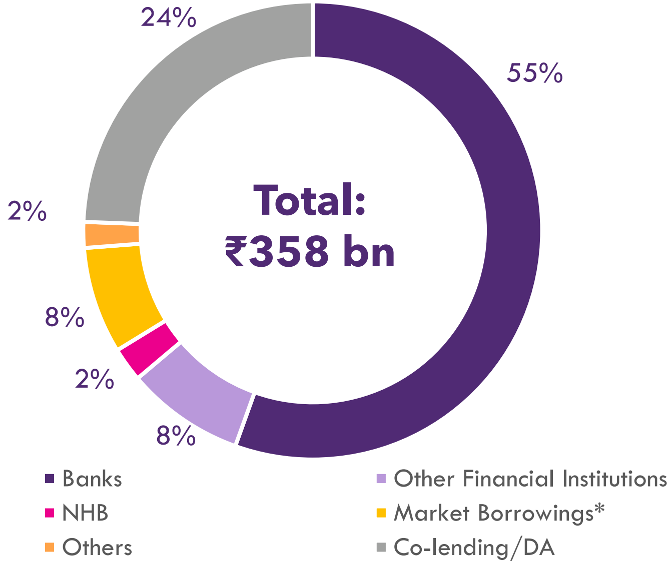
Reduced Collection Cost

Capri Global has Robust Balance Sheet and Efficient Liability Management…

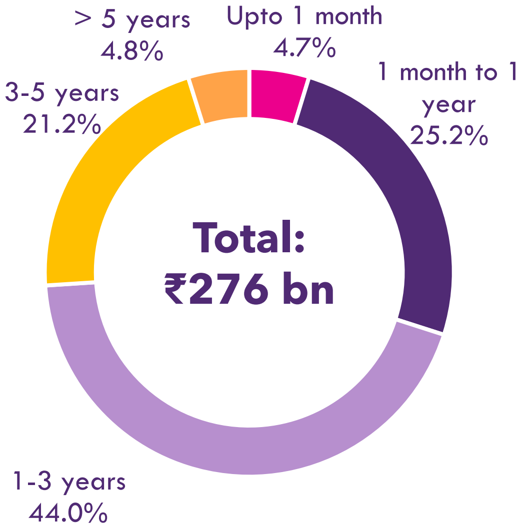
Capital Adequacy - CRAR (%)



Funding Mix (Q1 FY27)



Borrowings Maturity Profile



Access to New Credit Lines → **Adequate Liquidity** → **Potential Rating Upgrades**

Strengthened Capital Adequacy through infusion of ₹20bn equity capital in Q1FY26 via QIP

New sanctions from banks for FY26 stood at ₹110Bn and at ₹39Bn in QFY27 on a consolidated basis

Relationship with 40+ Lenders across Public & Private Sector Banks and Financial Institutions

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*Market Borrowings includes NCB, CP & PTC

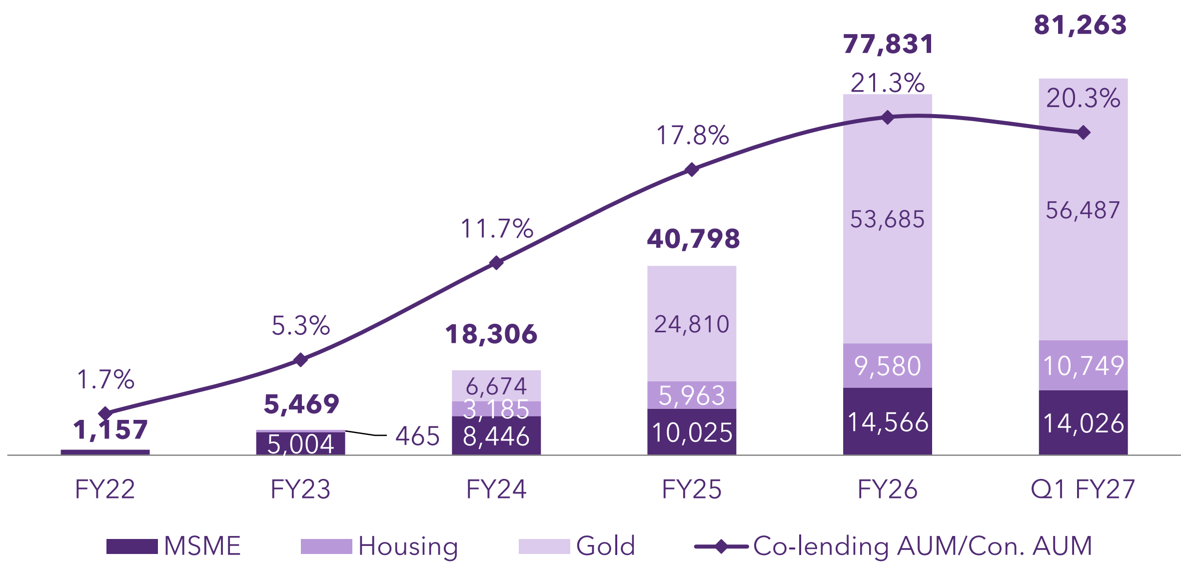
… Through Leveraging Co-lending

CAPRI LOANS

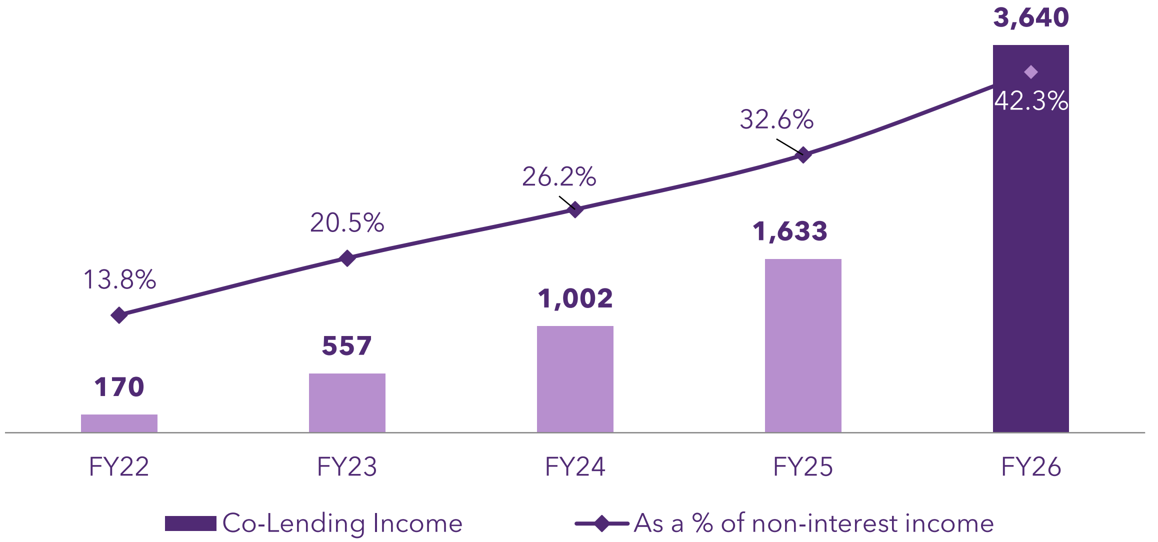
Additional Funding Source & High RoE Accretion

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

Co-Lending AUM (₹ mn) (% of overall)



Co-lending income* (₹ mn) (% of non-interest income)



11 Partner Banks

SBI
Bank of India
Central Bank of India
Union Bank
Indian Overseas Bank
UCO BANK
YES BANK
Bank of Baroda
Bank of Maharashtra
sidbi

Note: *Net gain on derecognition of financial instruments

Strong Corporate Governance

Distinguished and Qualified Board Comprised Majorly 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

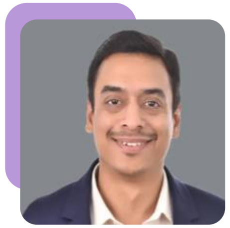
Ex-Paytm, Adobe System, Quad Analytix, Expedia, PGDBM (IMT)
Work Experience: 20+ yrs

Vinay Surana
Group Head – Treasury

Ex-Axis Bank, CA
Work Experience: 21+ yrs

Ignatius Kaitha
Chief HR Officer

Ex-IndusInd Bank, HSBC, MBA
Work Experience: 20+ yrs



Varun Malhotra
Chief Technology Officer

Ex-BYJU's, Policy Bazaar, Affle
Work Experience: 17+ 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

Capri Global - Summary Highlights

Retail Focused: Retail secured lending has massive under penetration and large credit gap; Retail NBFCs better placed; >85% Retail and 100% Secured loan book; **17.0% Yields, 7.8% Spread and 9.7% NIM** for **Q1 FY27**

Huge Market Opportunity: Focus Segments MSME loans, Micro LAP, Affordable Housing loans and Gold loans offer strong growth opportunities; Fast-growing NBFC with **52.8% AUM CAGR from 2022-Q1FY27***

Track Record of Execution Excellence: Launched, built and scaled 4 new products in last 5 years – Lending - Gold Loans, Micro Lap, Fee Income - Car Loan Origination, Insurance Distribution

Diversified Business mix: Well-diversified by both product & geography

Extensive Network: Wider geographical reach with 1,433 branches operational, well placed to capitalize on market opportunities and improve profitability through economies of scale

Technology Edge: Dedicated tech center with **150+ engineers and data scientists**, developing advanced tech and data analytics platform; Complete Suite of In-house developed applications for end-to-end digital process

Note: All data as of Q1 FY27; *Among top 20 listed NBFCs/HFCs (>US$1bn market cap)

Capri Global - Summary Highlights

Robust Credit Underwriting with Deep Expertise - Comprehensive assessment approach enabled through in-house tech applications

Disciplined Collections: Leveraging AI & data analytics for real time monitoring and process efficiency; **100% in-house**

Healthy Asset Quality: long vintage with business model resilient through macro events; GNPA amongst industry top quartile. Adequate provisioning. High collection efficiency

Efficient Liability Franchise: 40+ lenders and 11 co-lending partners (20% AUM), no ALM mismatch, adequate liquidity

Strong Corporate Governance & Experience Management – Distinguished and Independent Board; Stable Management Team

Growth Targets & Sustainable Returns: Diversified mix with **₹650 bn AUM by FY28, 19.0%-21.0% RoAE and 4.2% - 4.7% RoAA**

2 Key Strategies

Way Ahead: Strategic Initiatives to Drive Scale…

Key initiatives

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 i**n 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 cost efficiency, productivity, customer experience
- **Increase** s**ales 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 Return

Key levers for RoE expansion

Growth Opportunity + **Margin Expansion** + **High Quality Fee Income** + **Cost Efficiency** + **Underwriting Efficiency**

- **Growth Opportunity:** Drive AUM growth through new markets, customer segments and partnerships
- **Margin Expansion:** Increase in share of high yield products; liability management through co-lending
- **High Quality Fee Income:** Expansion of Car Loan origination and Insurance businesses
- **Cost Efficiency:** Operating leverage from existing network; productivity improvement through tech & AI
- **Underwriting Efficiency:** Reduction in credit costs through data science & analytics

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

3 Annual Financial Performance

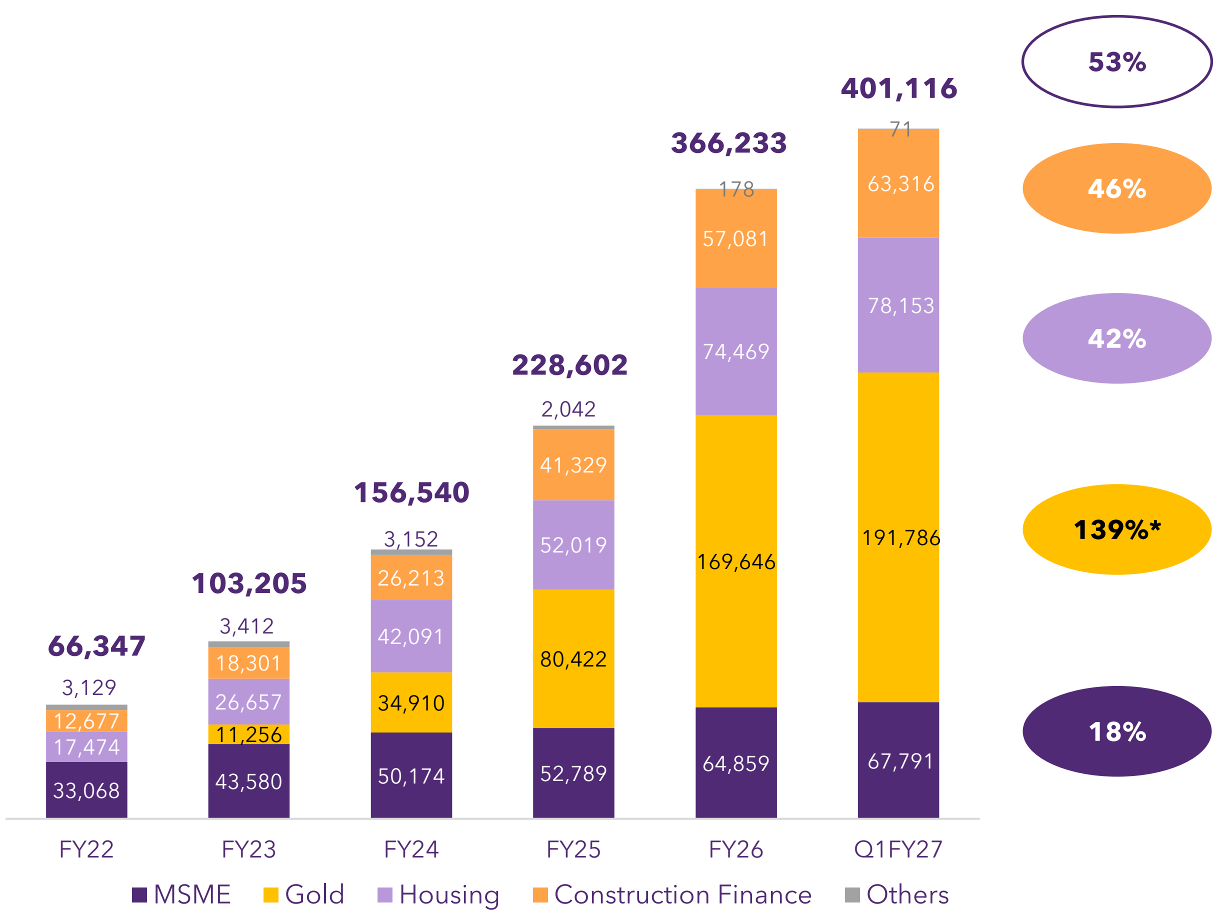
Performance Highlights –Q1 FY27 & FY26

(In ₹ mn unless stated otherwise)	Q1FY27	Q1FY26	YoY	FY26	FY25	YoY
AUM	401,116	247,538	↑ **62%**	366,233	228,602	↑ **60%**
Net Interest Income	7,364	4,125	↑ **79%**	19,979	13,314	↑ **50%**
Non Interest Income	2,169	1,692	↑ **28%**	8,597	5,014	↑ **71%**
Operating Expenses	4,212	2,702	↑ **56%**	14,112	10,987	↑ **28%**
Operating Profit	5,321	3,115	↑ **71%**	14,464	7,341	↑ **97%**
PAT	3,534	1,749	↑ **102%**	9,486	4,785	↑ **98%**
Cost-Income Ratio (%)	44.2%	46.5%	↓ **(227) bps**	49.4%	59.9%	↓ **(1,056) bps**
NNPA (%)	0.6%	1.0%	↓ **(39) bps**	0.5%	0.9%	↓ **(35) bps**
ROAE (%)	19.1%	13.0%	↑ **612 bps**	16.5%	11.8%	↑ **473 bps**
ROAA (%)	4.1%	3.2%	↑ **91 bps**	3.5%	2.7%	↑ **89 bps**

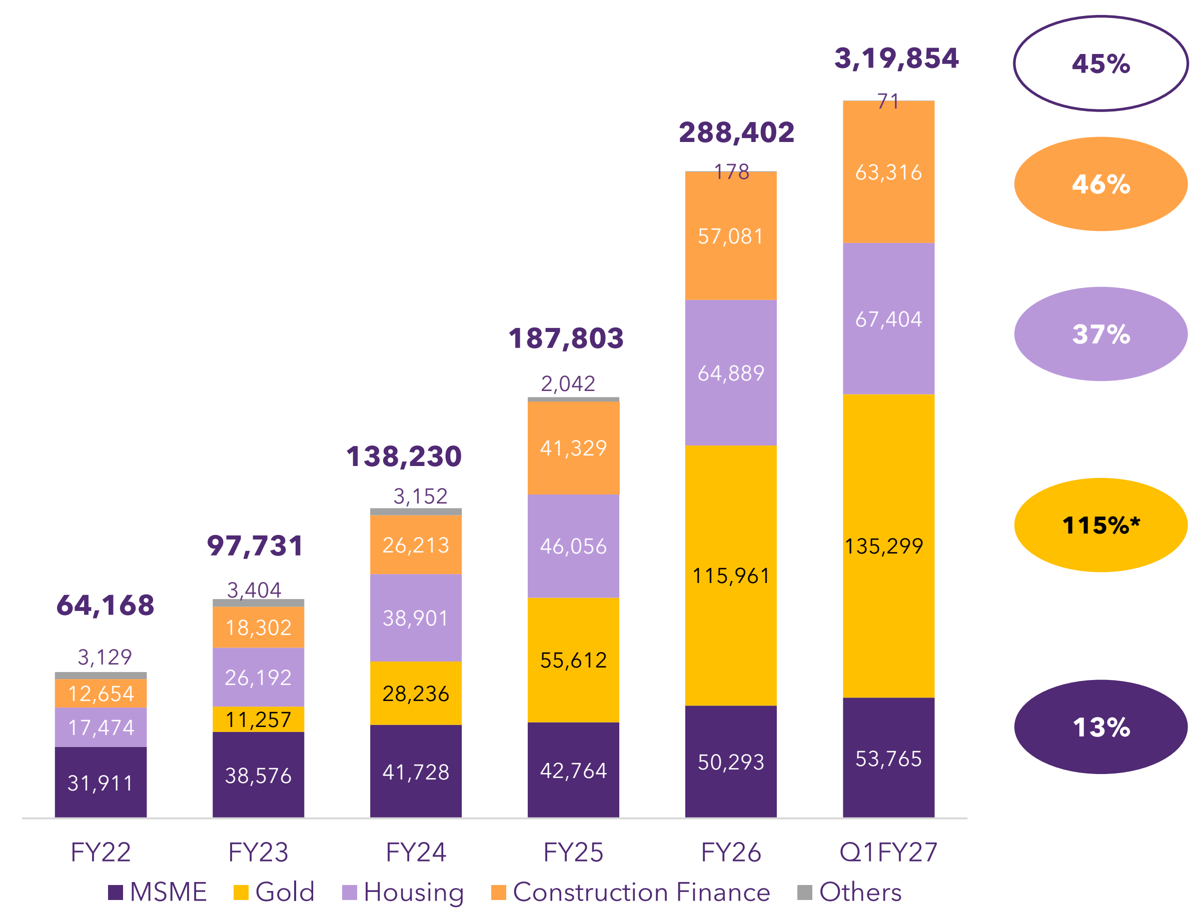
AUM and Loan Growth

Consolidated AUM Up 53% CAGR FY22-Q1FY27

AUM Break Up (₹ mn)



Gross Loans Break Up (₹ mn)



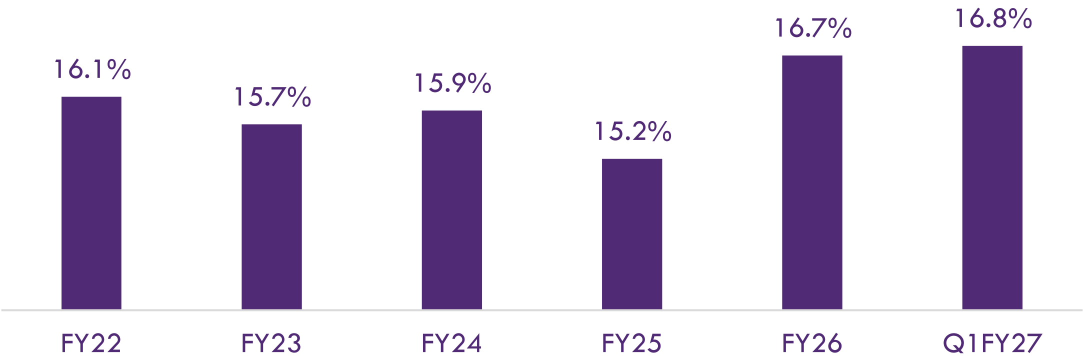
Note: *CAGR FY23-FY26

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

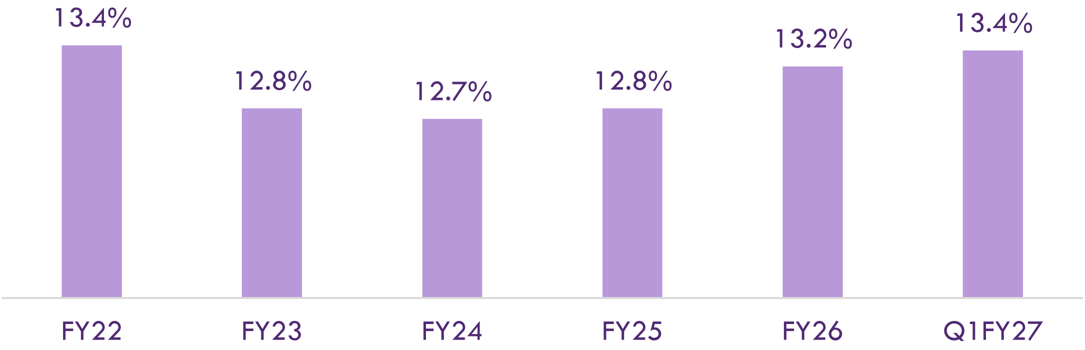
Segment Wise Loan Yields

Improving Yields

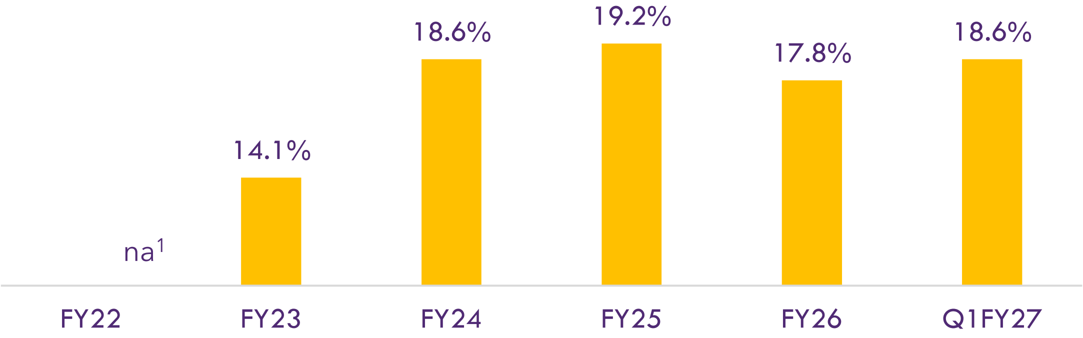
MSME (%)*



Housing Finance (%)*

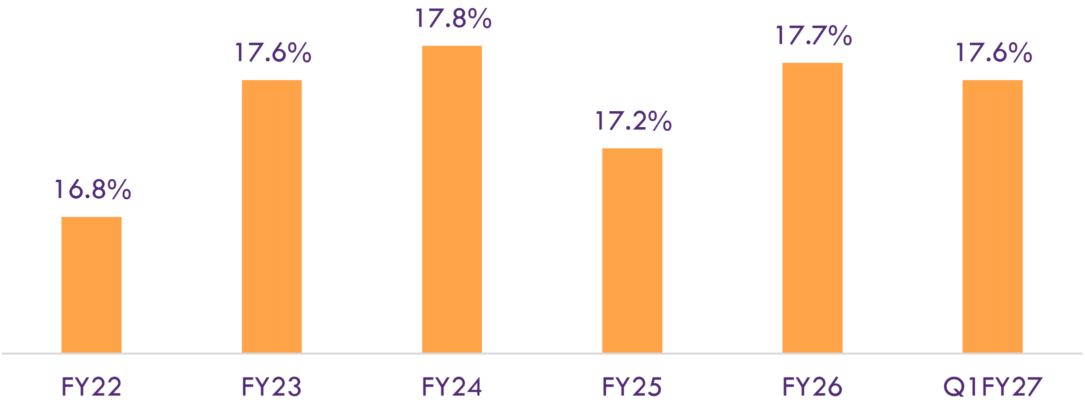


Gold Loans (%)*



[1] Gold Loan business started in Aug-22

Retail Construction Finance (%)*

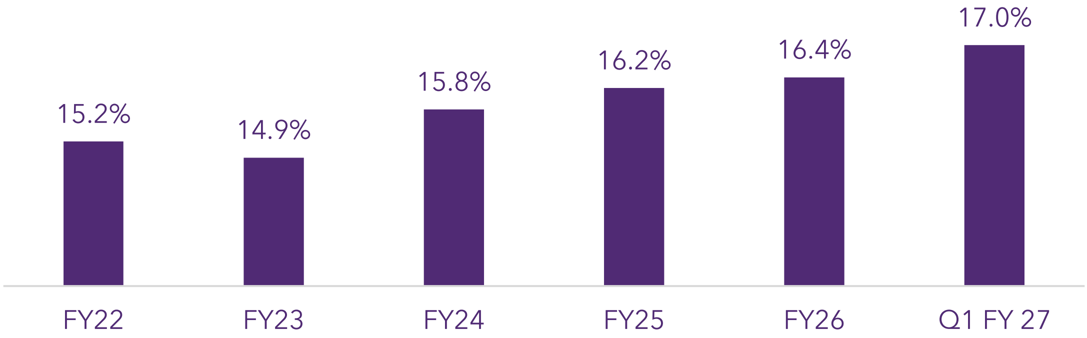


Note: *Yield calculated as interest income including INDAS adjustments for processing fee, commission and other charges divided by monthly average of outstanding loans

Yields & Margins

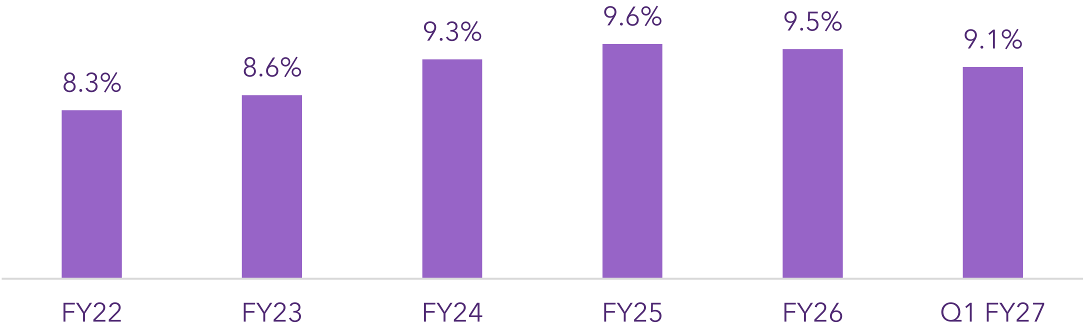
Improving spreads and margins

Yield on Net Advances (%)



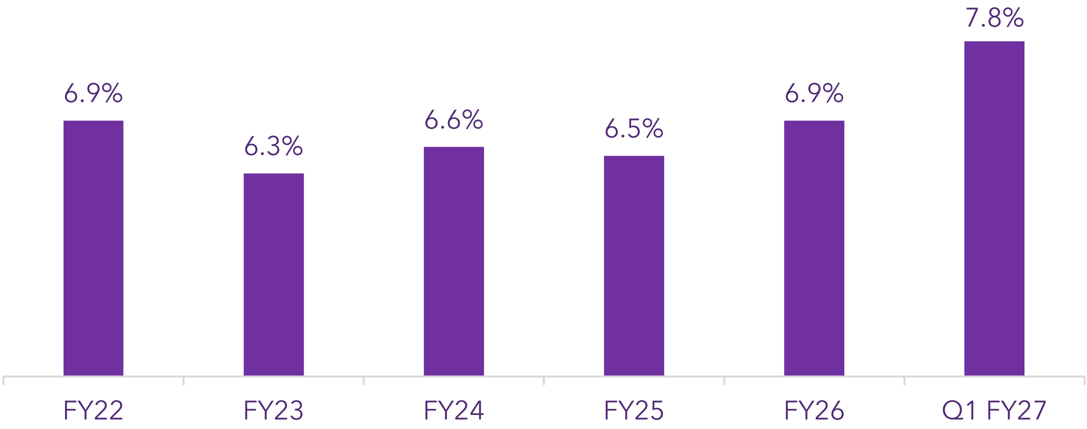
Note: Yield calculated as interest income including INDAS adjustments for processing fee, commission and other charges divided by monthly average of outstanding loans

Cost of Borrowings (%)[1]

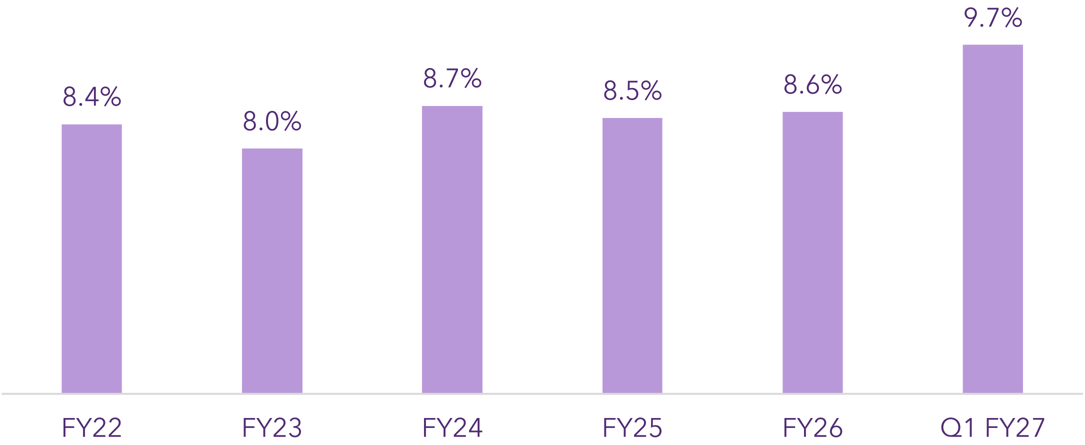


Note: Calculated as (Interest Expense including processing fee divided by monthly average of borrowings

Spreads (YoA – CoB) (%)



Net Interest Margin (%)[2]



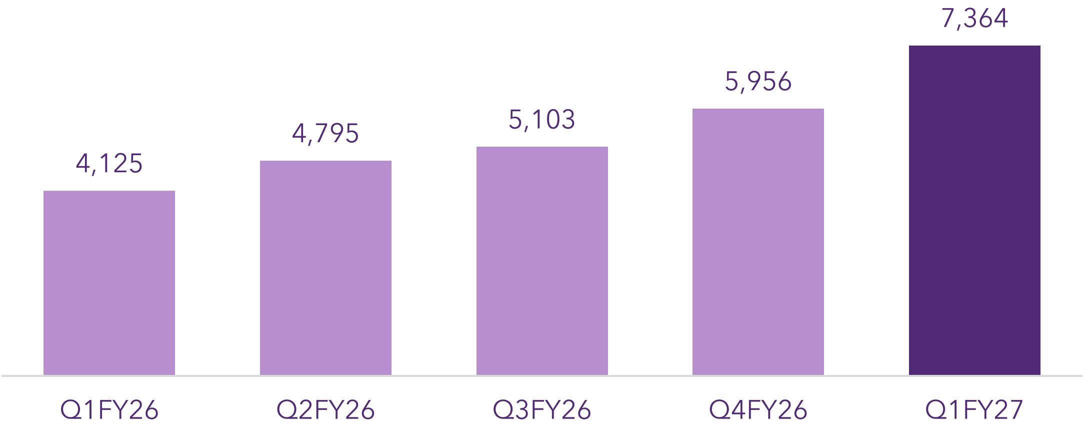
Note: Calculated using Net Interest Income / Avg. Interest Earning Assets

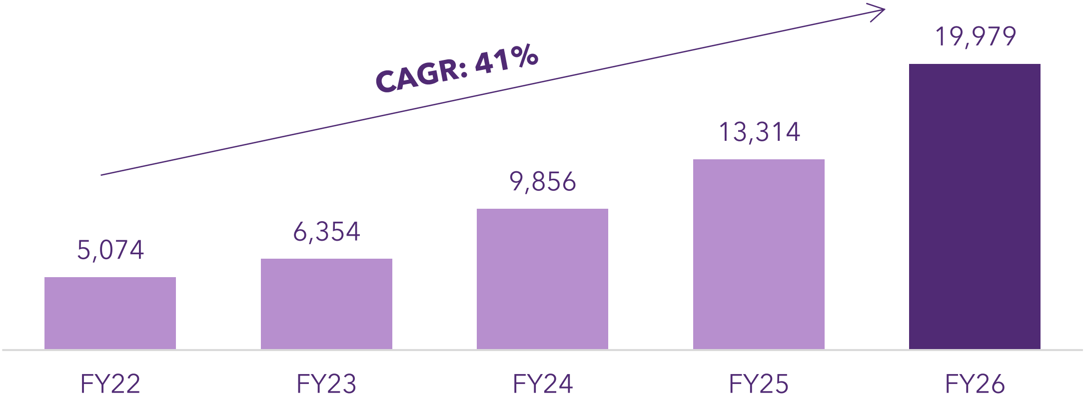
Note: 1. Borrowings include Debt Securities; 2. Net Interest Income excludes Int. Expense on Lease Liabilities, Interest Earning Assets include Bank Balances excluding Cash, Net Advances and Investments

Financial Highlights

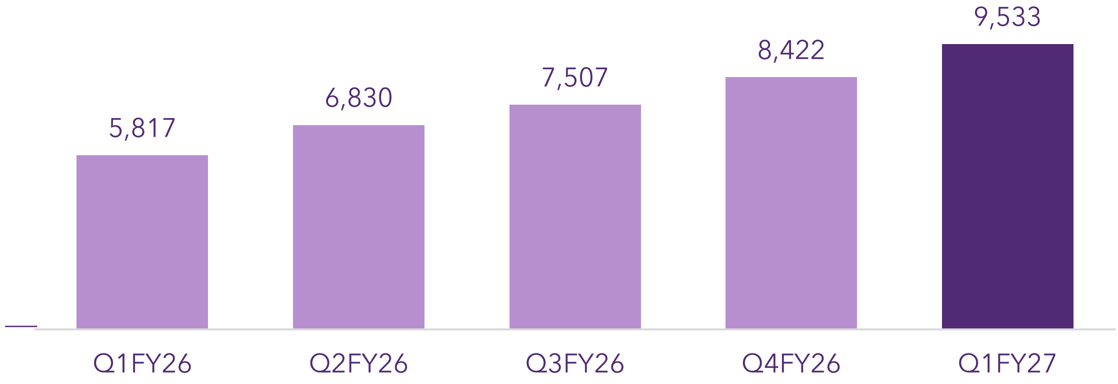
Strong growth in Net Interest Income and Net Total Income – 79% YoY and 64% YoY for the quarter

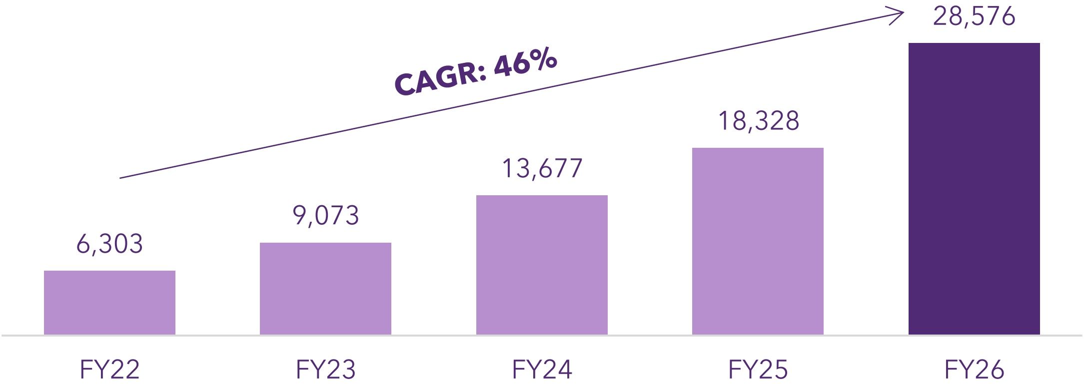
Net Interest Income (₹ mn)





Net Total Income (₹ mn)

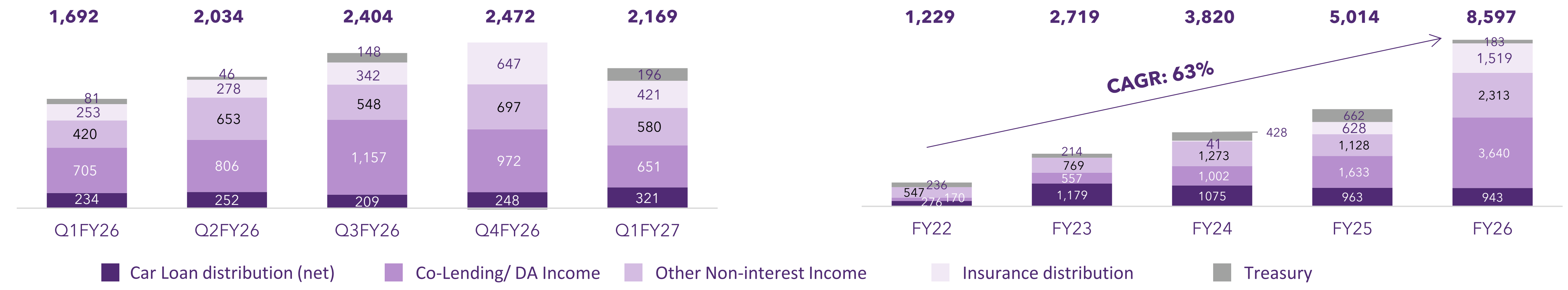




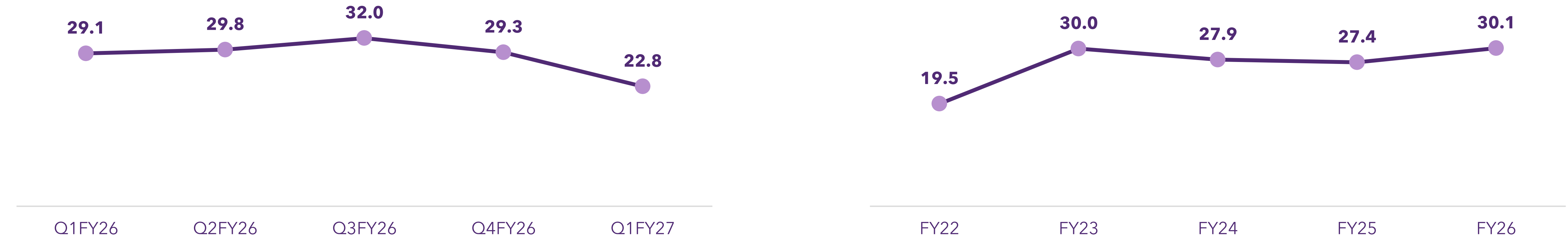
Financial Highlights

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

Non-Interest Income (₹ mn)



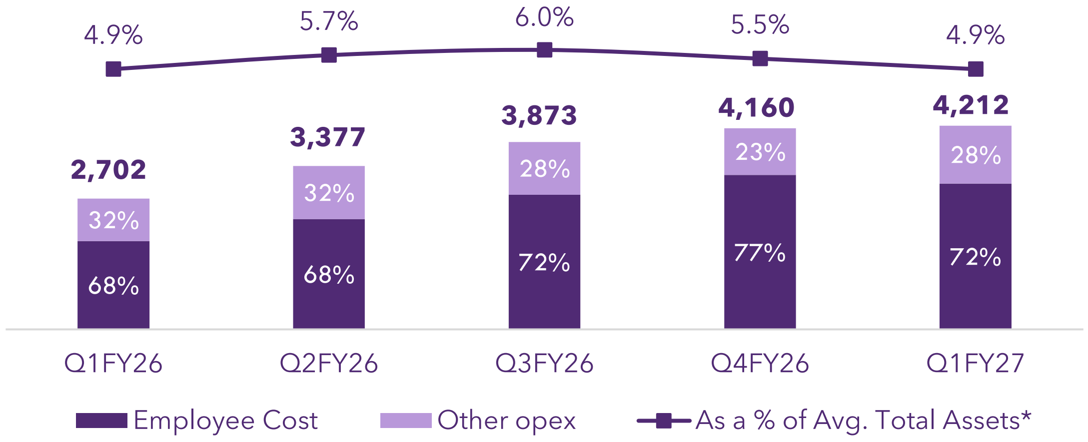
Non-Interest Income / Net Income (%)

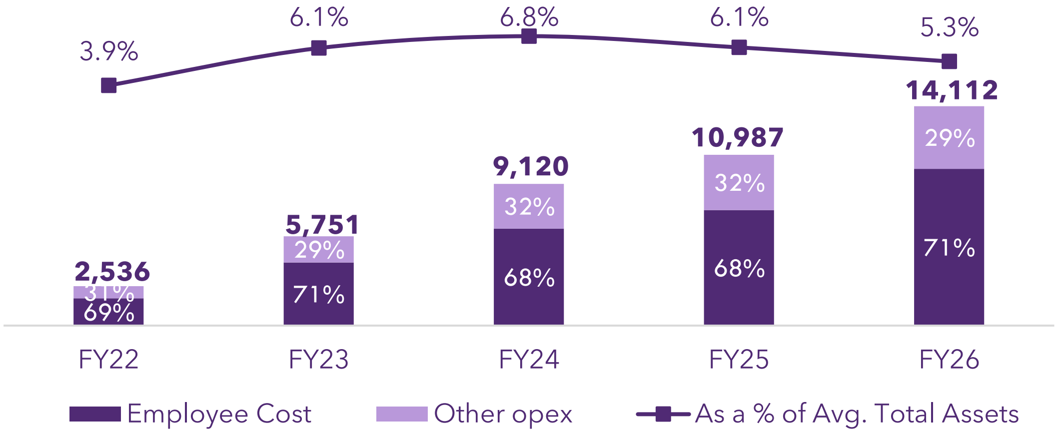


Financial Highlights

Cost efficiency improvements led by productivity and tech implementation

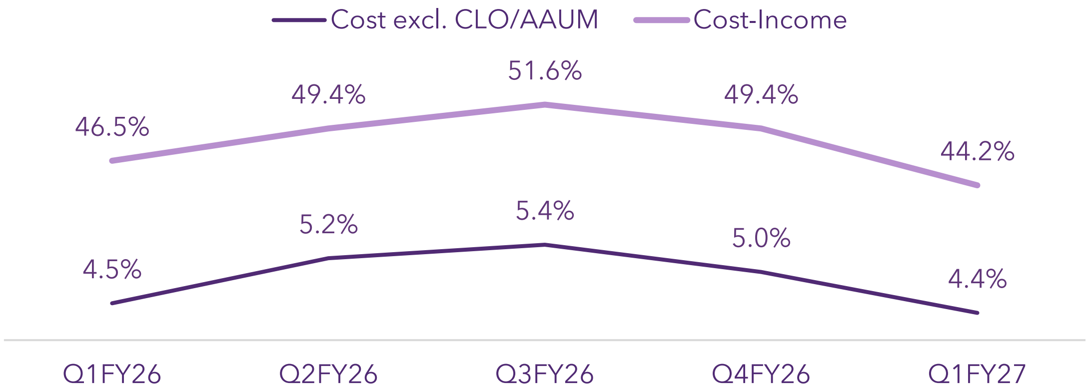
Operating Expenses (₹ mn)



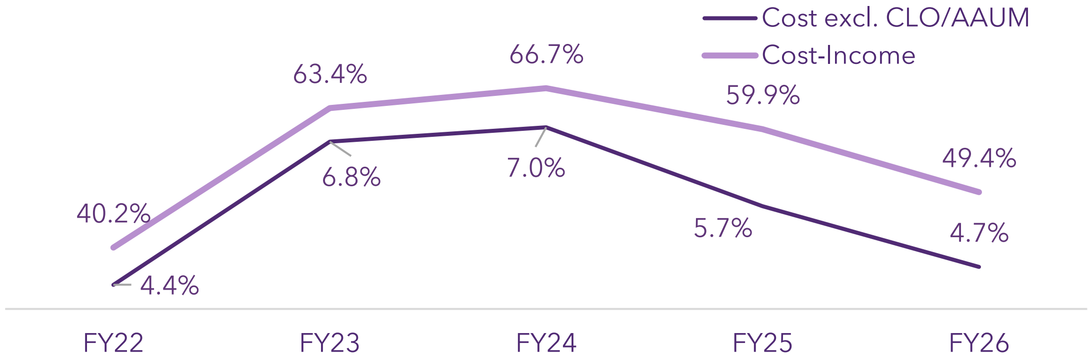


*Annualised

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



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

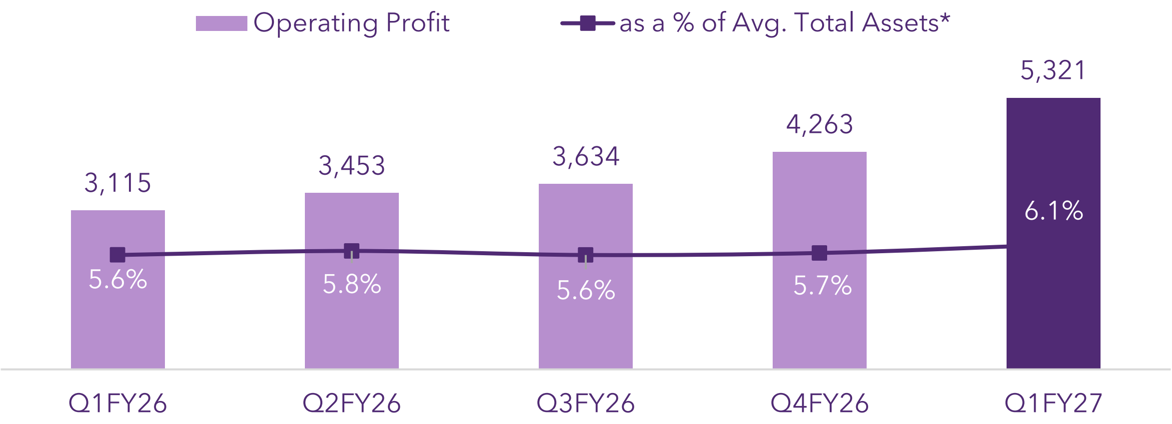


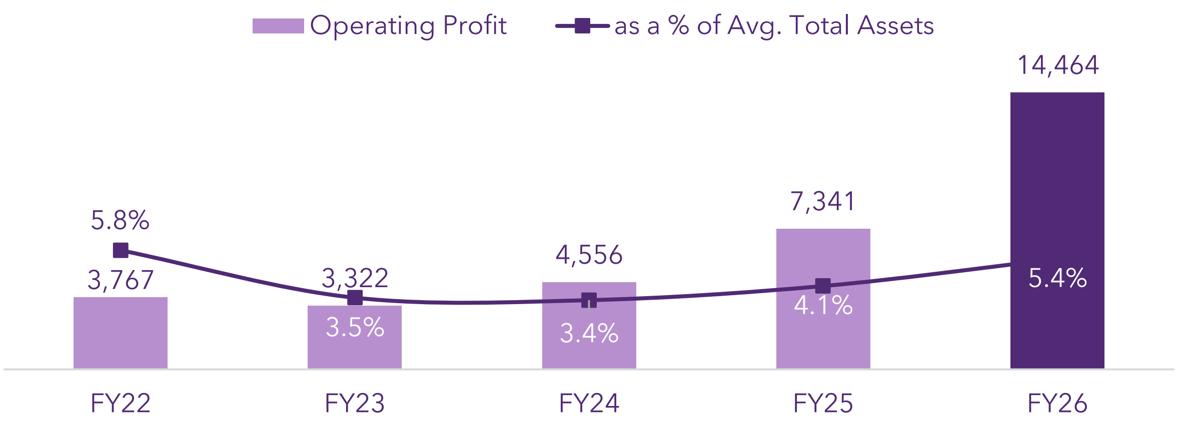
*Annualised

Financial Highlights

Margin expansion, cost control and risk discipline driving profitable growth

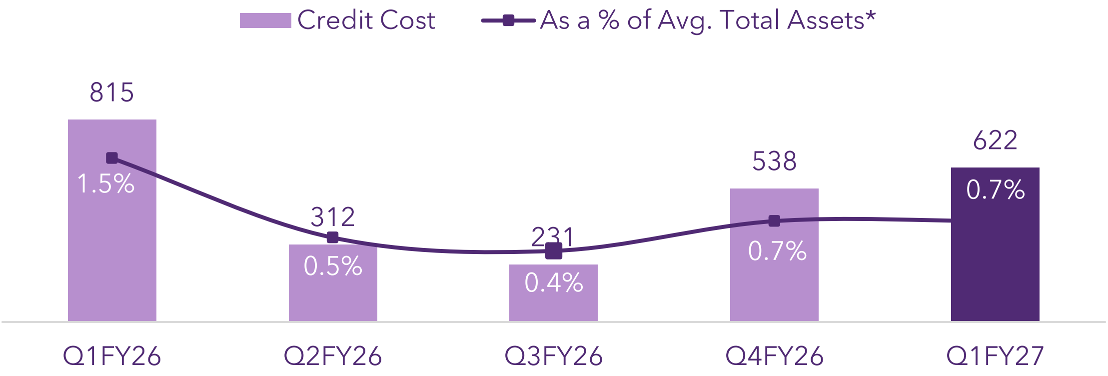
Operating Profit (₹ mn)

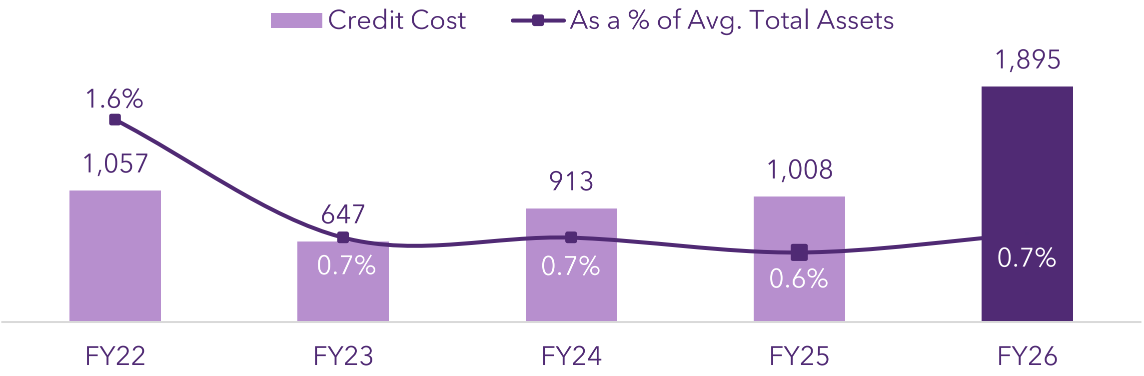




*Annualised

Credit Costs[1] (₹ mn)





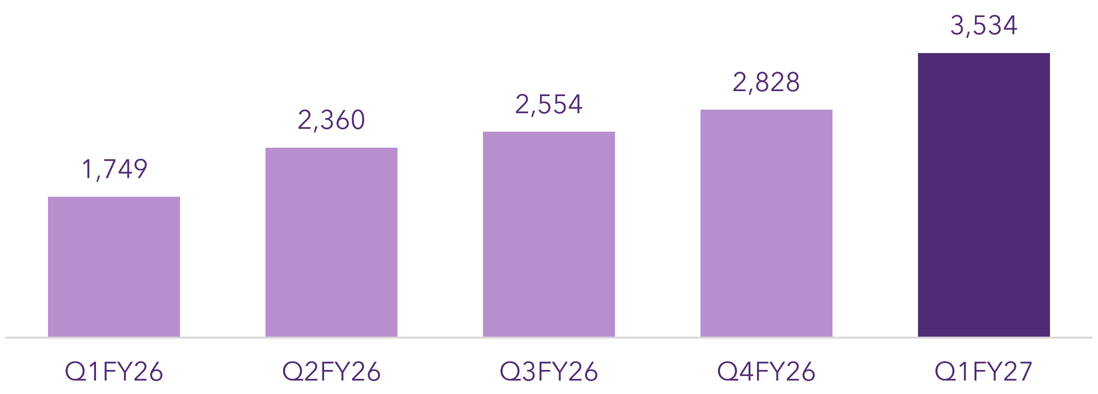
*Annualised

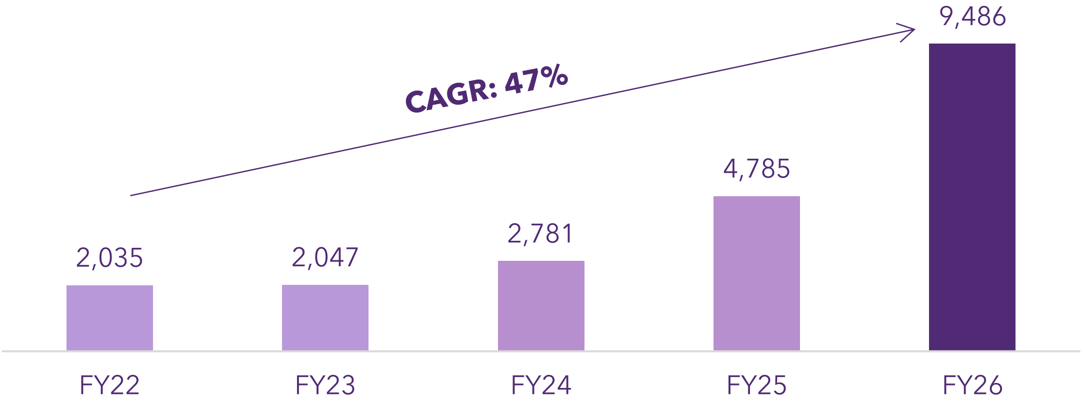
Note: [1]Credit Cost include Write off + ECL Provisions

Financial Highlights

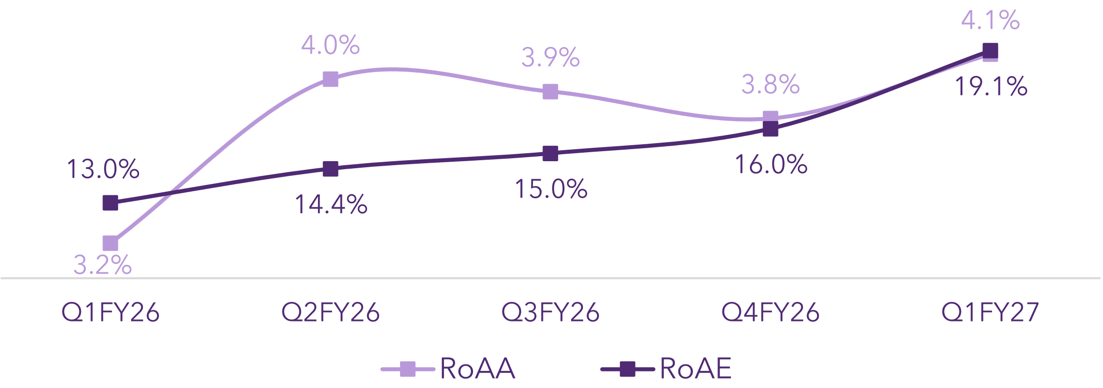
Strong increase in profitability; PAT rises 102% YoY for the quarter

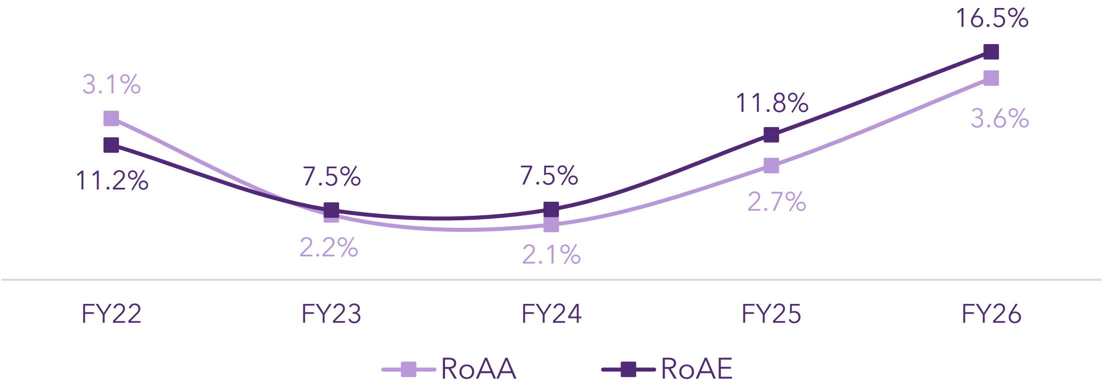
Profit After Tax (₹ mn)





Return on Avg. Assets & Return on Avg. Equity (% annualized)

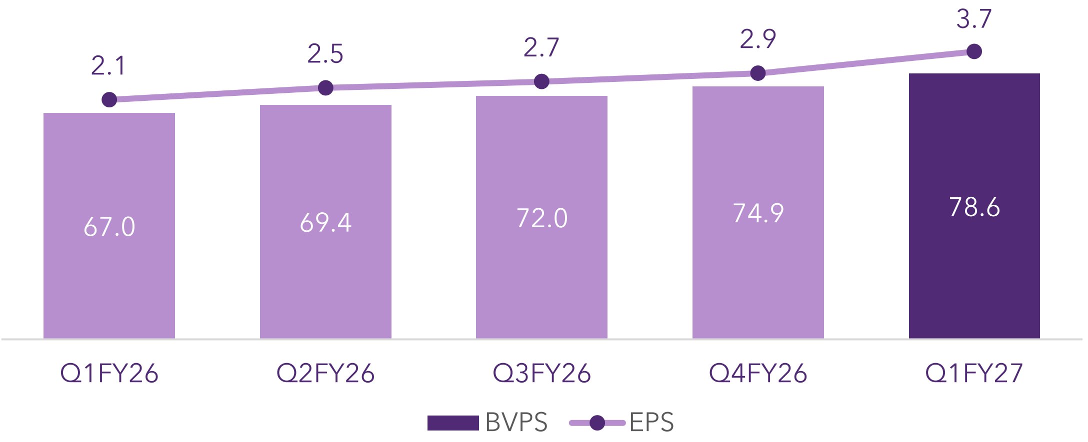


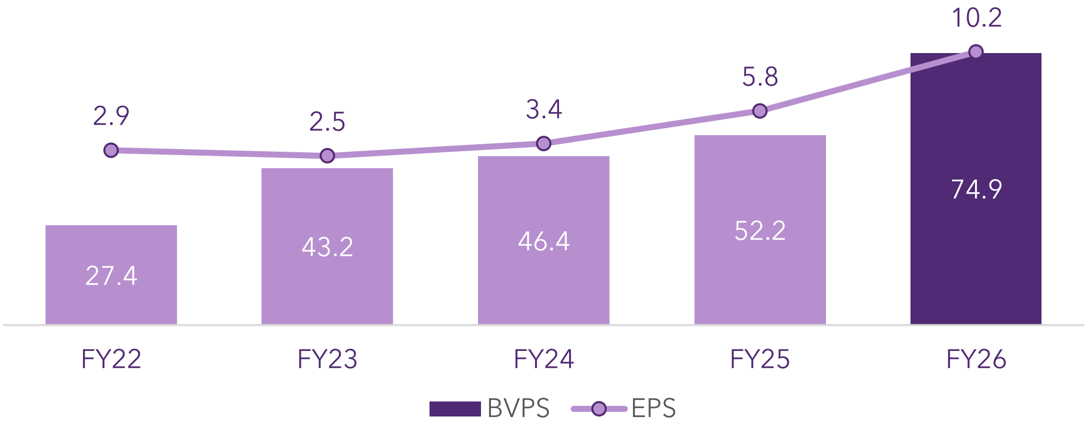


RoAE is calculated basis the average of beginning and ending equity for the period

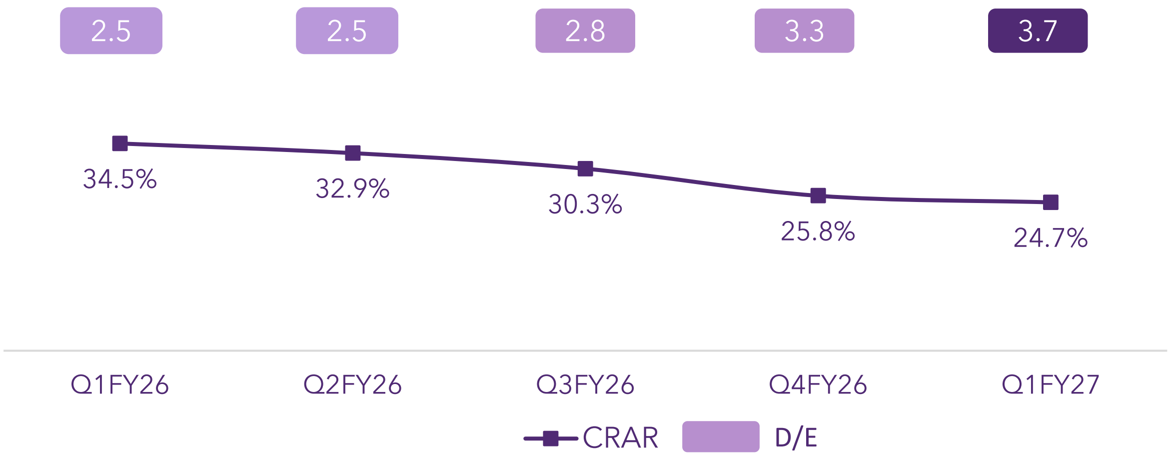
Financial Highlights

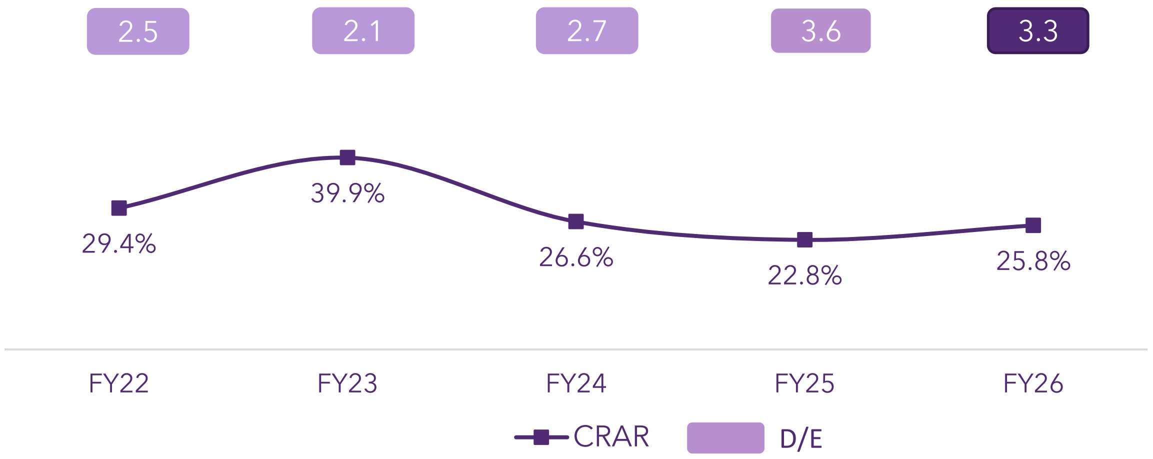
EPS & Book Value per Share (₹)





D/E (x) | CRAR

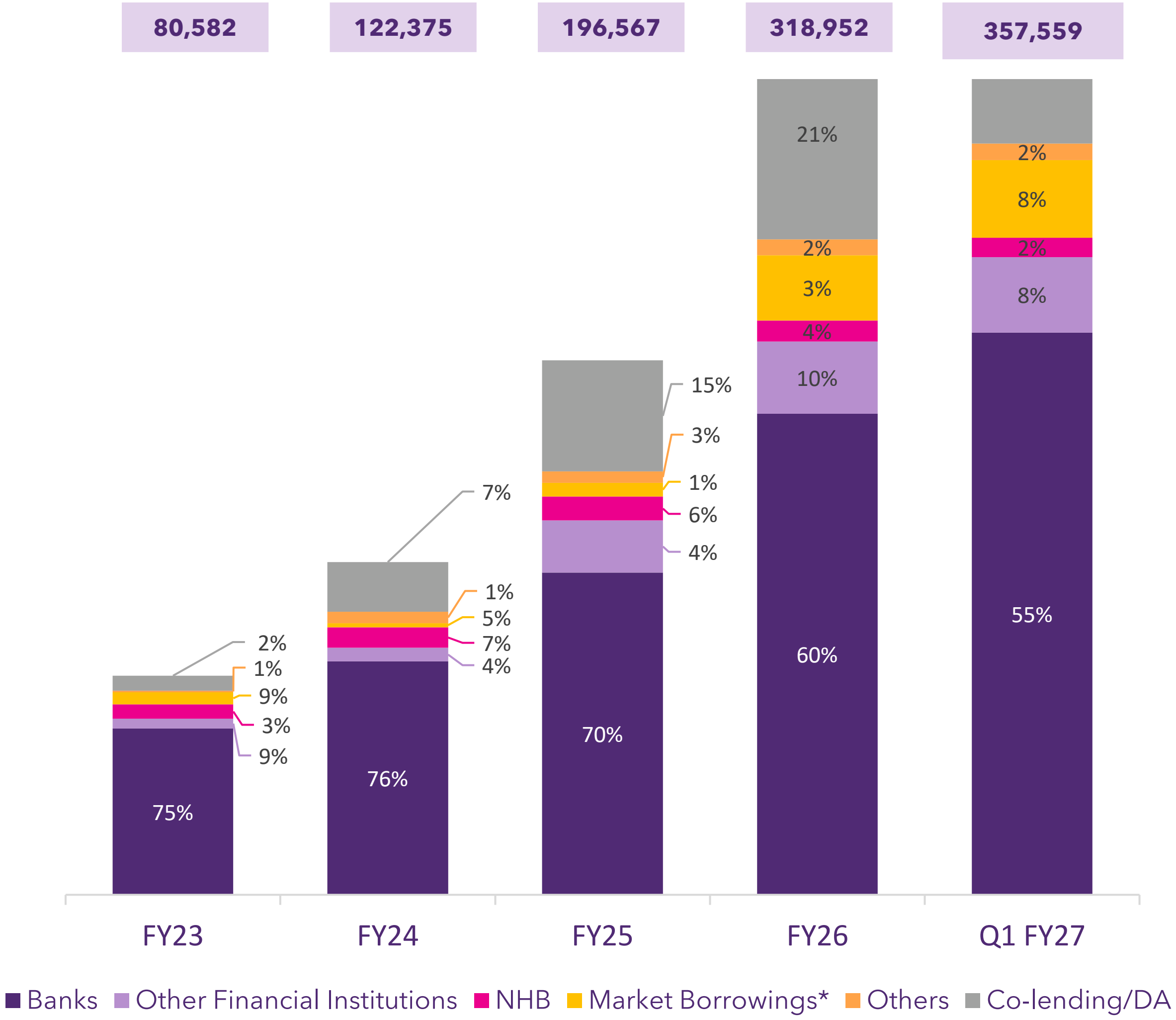




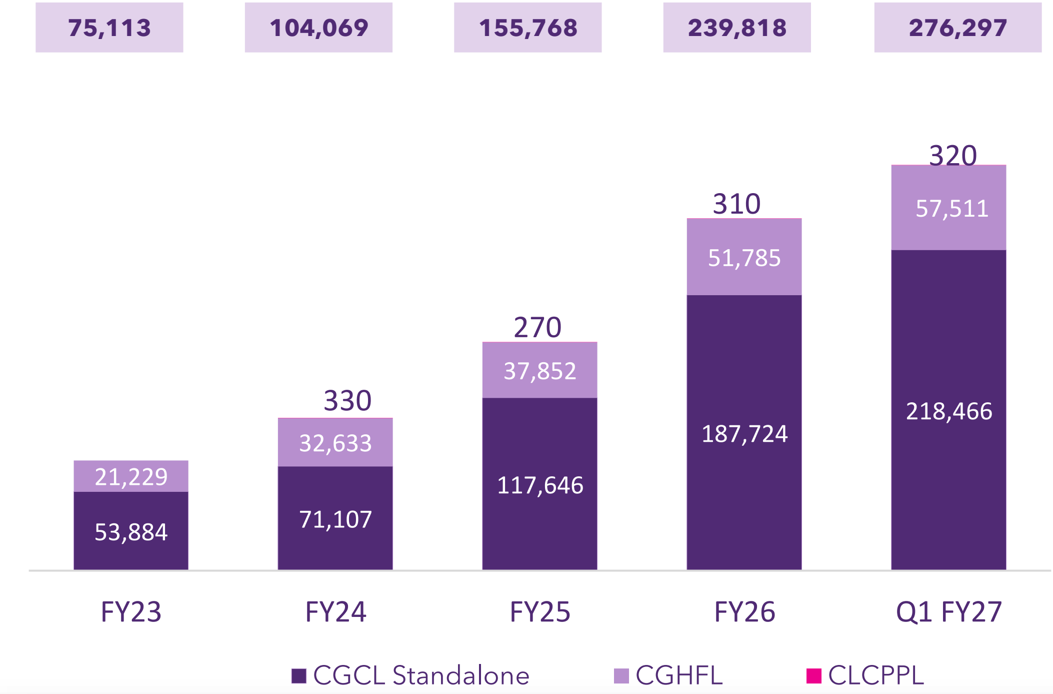
Liability Mix

Diversification led by market borrowings and co-lending

Funding Profile (₹ mn)



Consolidated Borrowings Break-up (₹ 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

*Market Borrowings includes NCD, CP & PTC

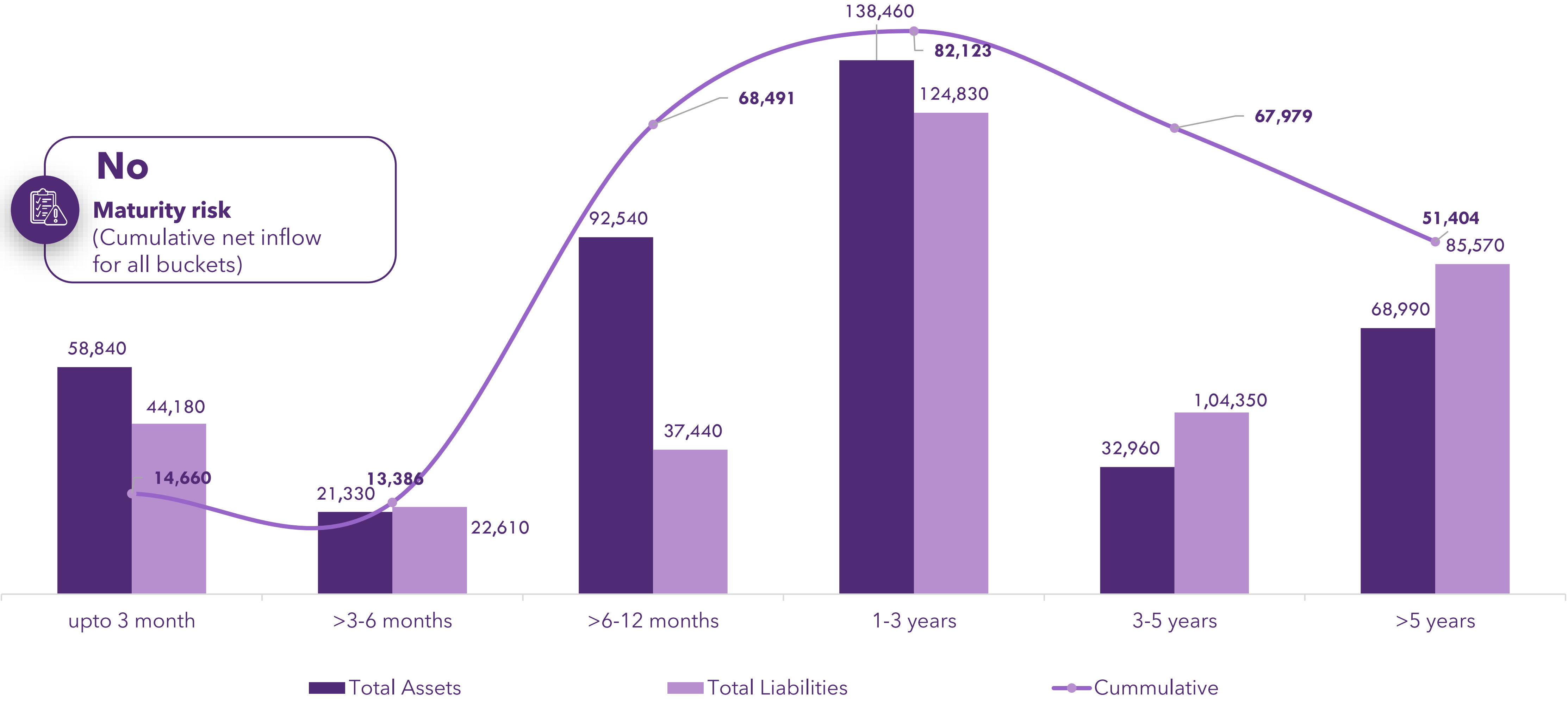
Asset-Liability Position

Cumulative Surplus Across Buckets

All amount in ₹ mn

No

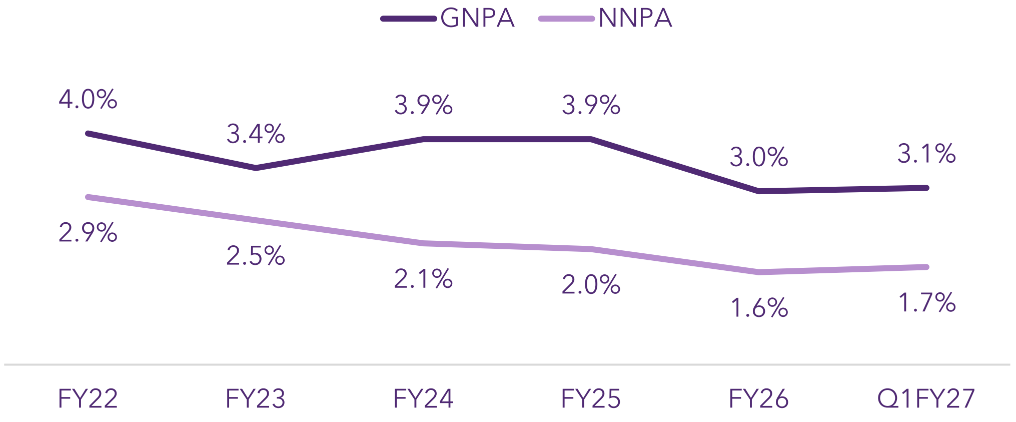
Maturity risk
(Cumulative net inflow for all buckets)



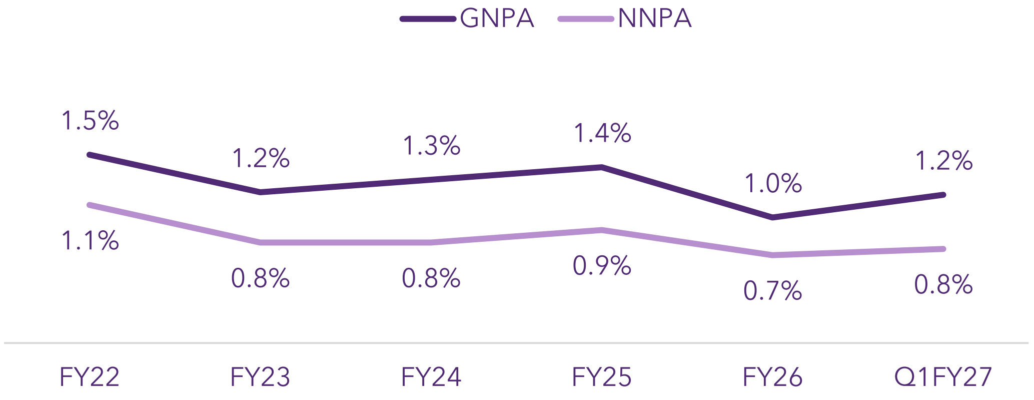
Note – Data ending Q1 FY27

Segmental NPAs

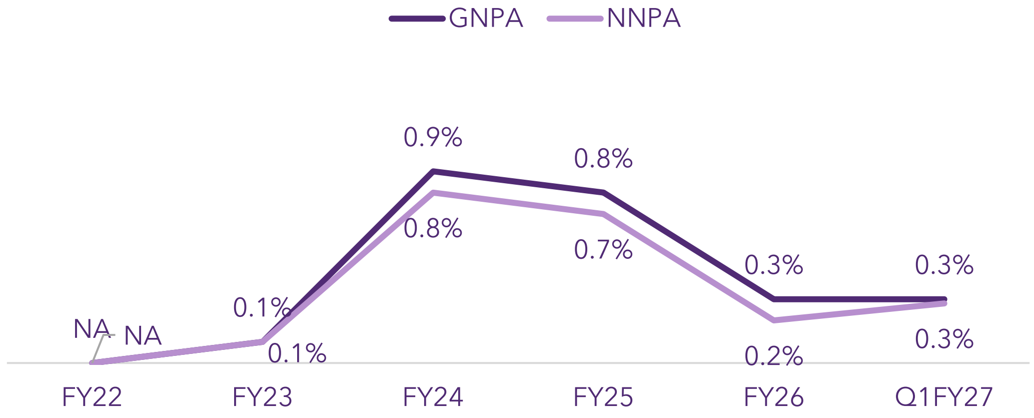
MSME Loan



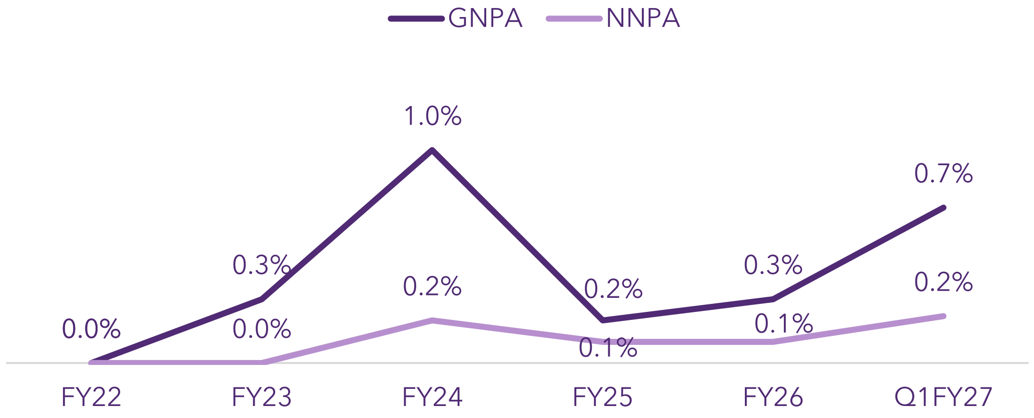
Housing Finance



Gold Loan



Retail Construction Finance



Asset Quality

Adequate Provisioning Coverage

₹ mn except stated

ECL Analysis As Per IndAS	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%**	**43.2%**
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%**	**1.1%**
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**	**2,047**	**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%**

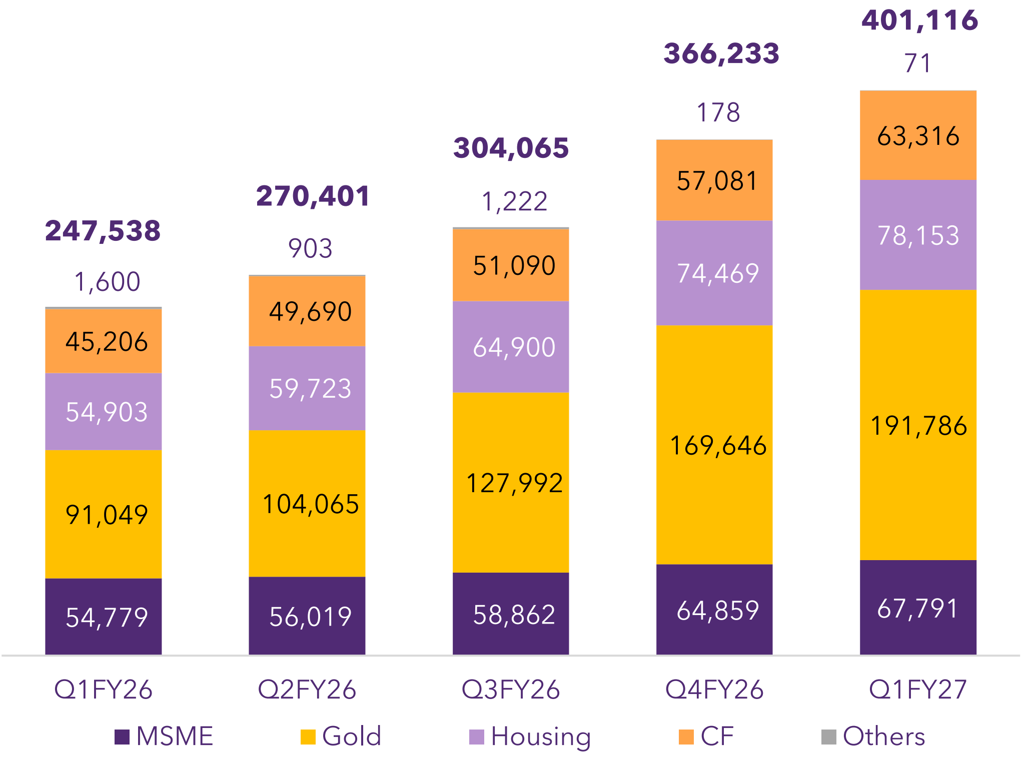
4

Quarterly Financial Performance

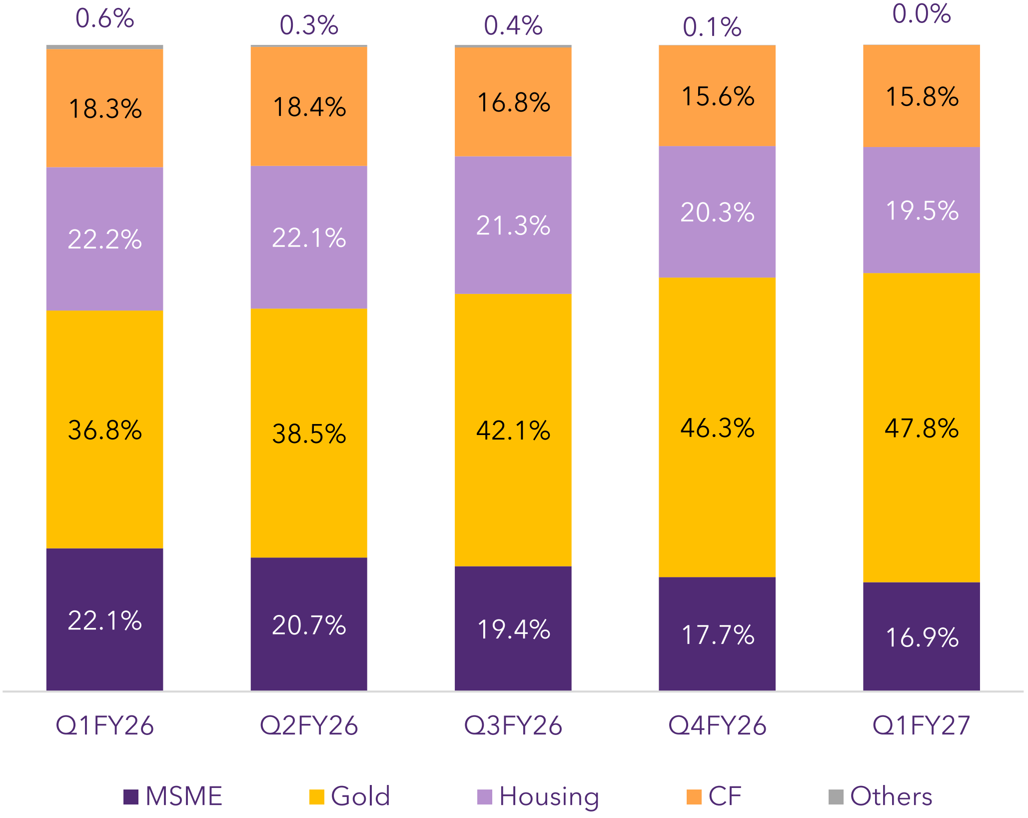
Business Update

Consolidated AUM up 62% YoY

AUM Break Up (₹ mn)



Composition of AUM (%)



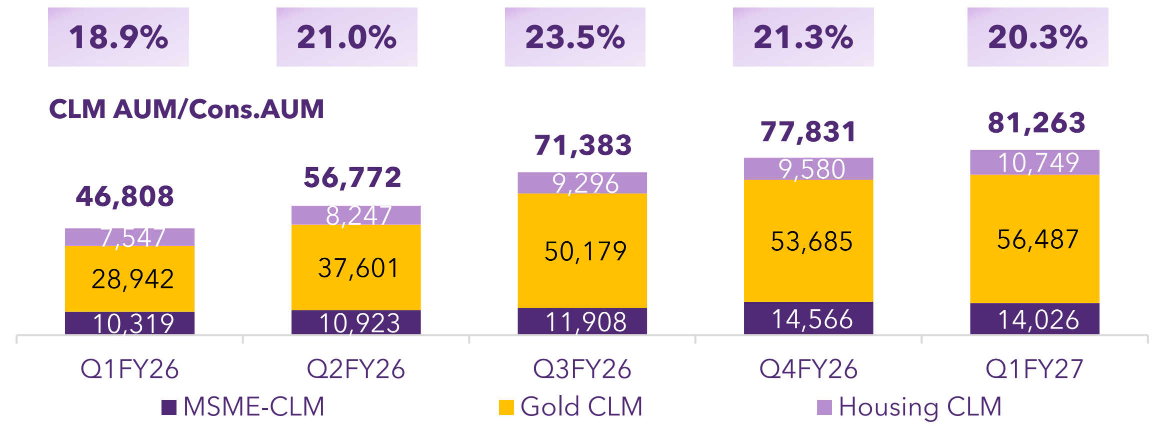
MSME, Gold, and Housing AUM values are inclusive of co-lending and Directly Assigned AUM. Refer next slide for further details.

Note: MSME AUM includes MSME, Solar & Micro LAP

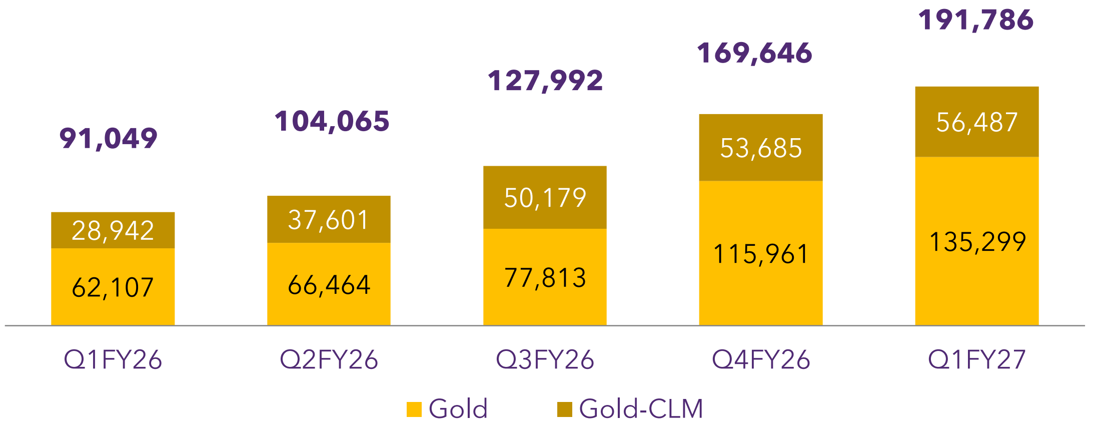
Retail AUM

Leveraging co-lending for capital efficient growth

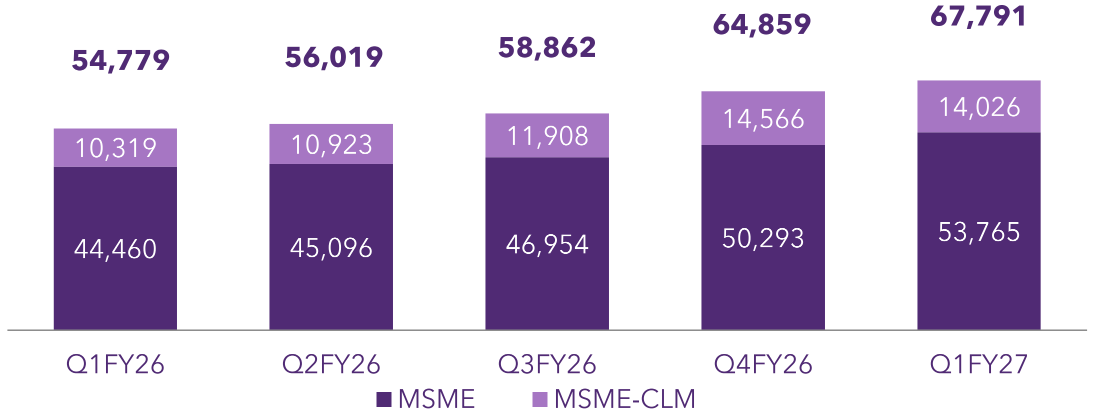
Co-Lending/DA AUM (₹ mn)



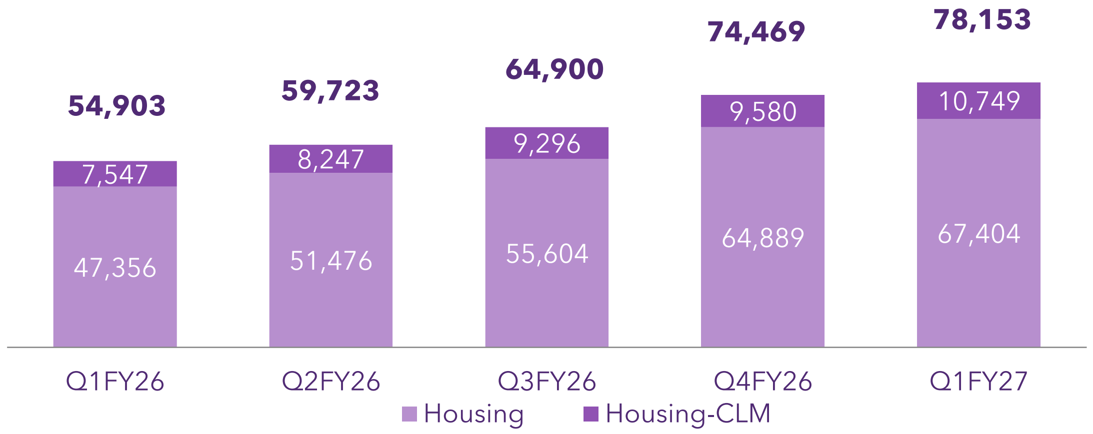
Gold AUM (₹ mn)



MSME AUM (₹ mn)



Housing AUM (₹ mn)

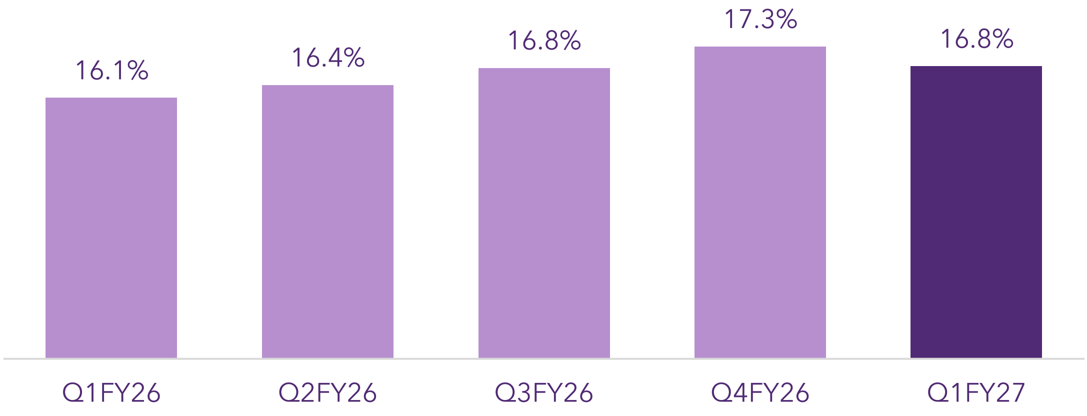


Co-lending includes Direct Assignment; CLM: Co-Lending

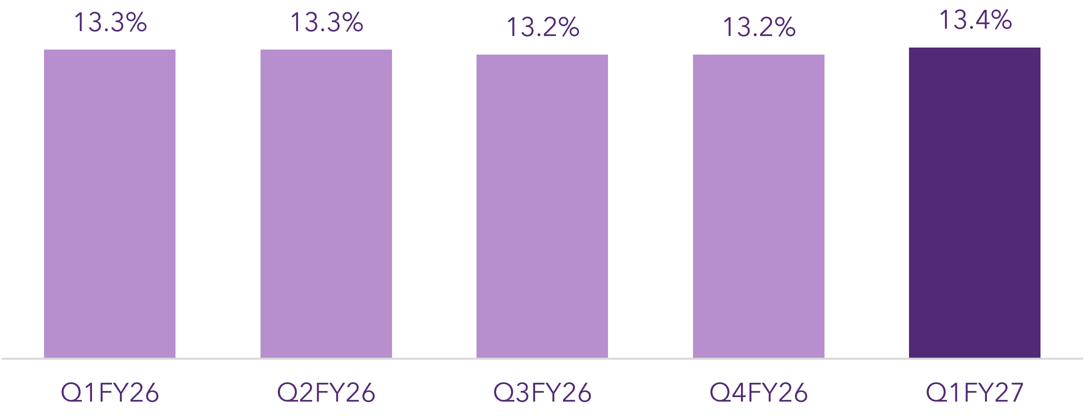
Segmental Yields

Robust yields sustained alongside AUM growth

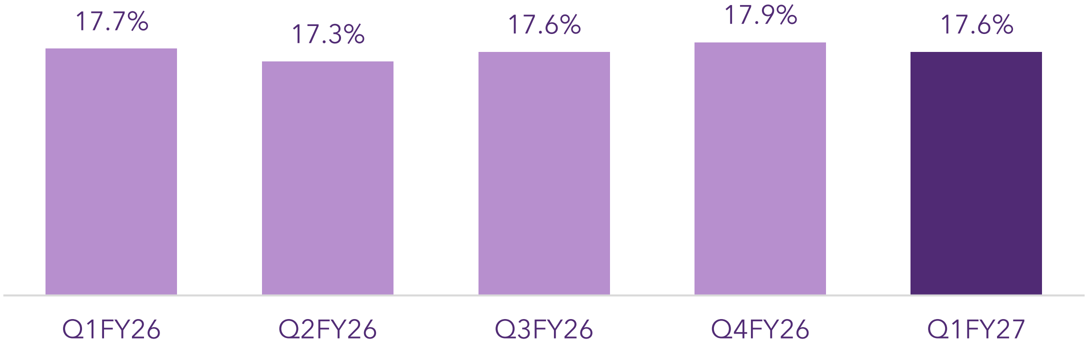
MSME (%)*



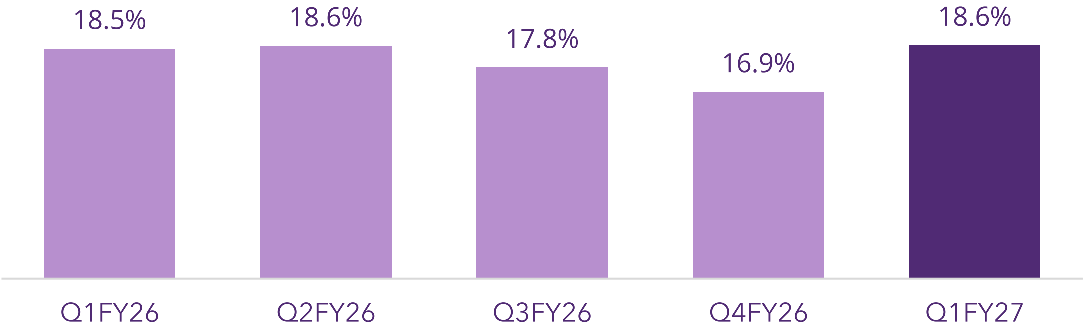
Housing Finance (%)*



Construction Finance (%)*



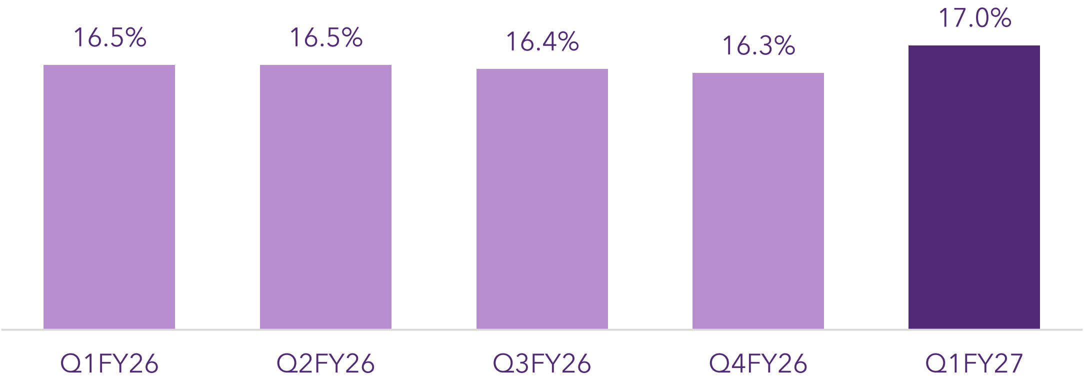
Gold Loans (%)*



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

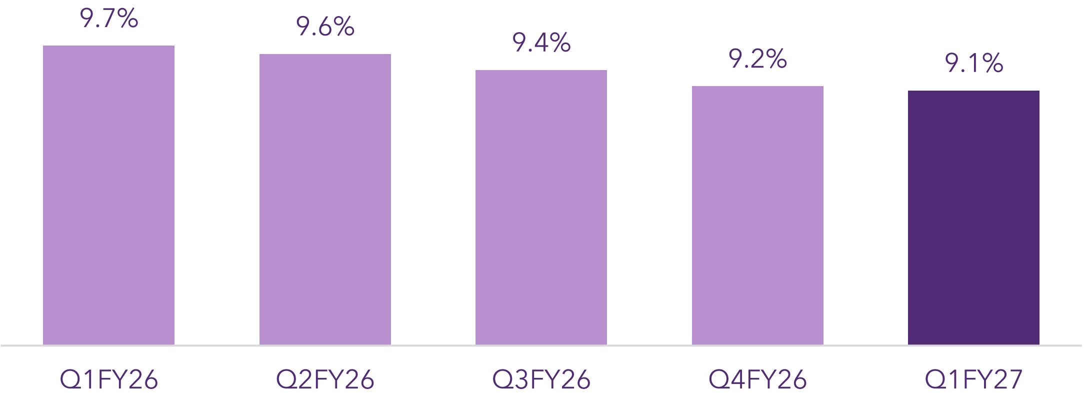
Loan Yields and Margins

Yield on Net Advances (%)



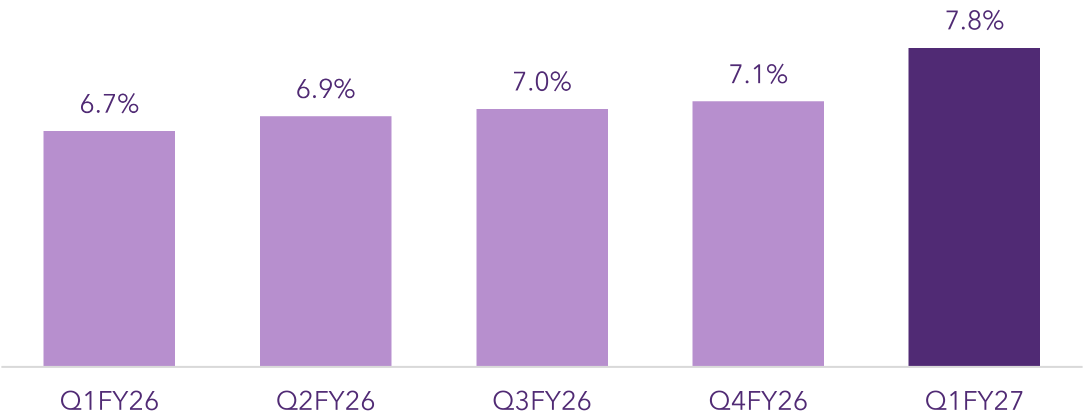
Note: Yield calculated as interest income including INDAS adjustments for processing fee, commission and other charges divided by four-month average of outstanding loans

Cost of Borrowings (%)[1]

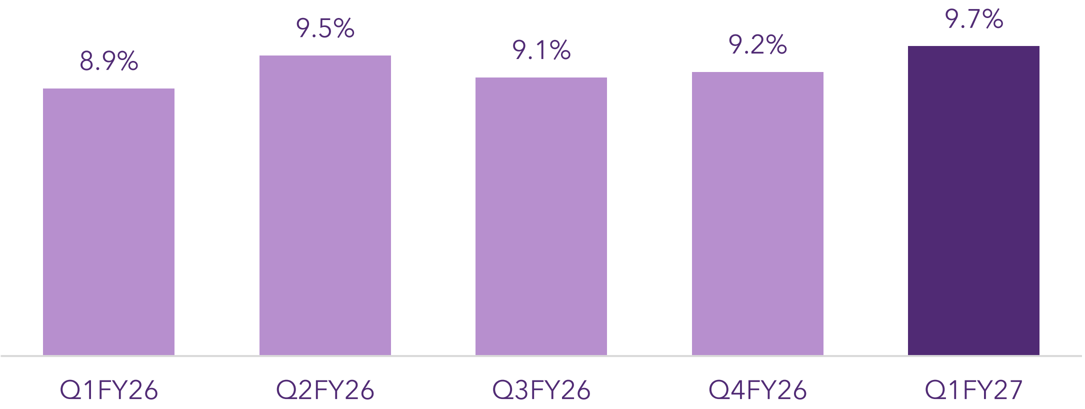


Note: Calculated as (Interest Expense including processing fee divided by monthly average of borrowings

Spreads (YoA – CoB) (%)



Net Interest Margin (%)[2]



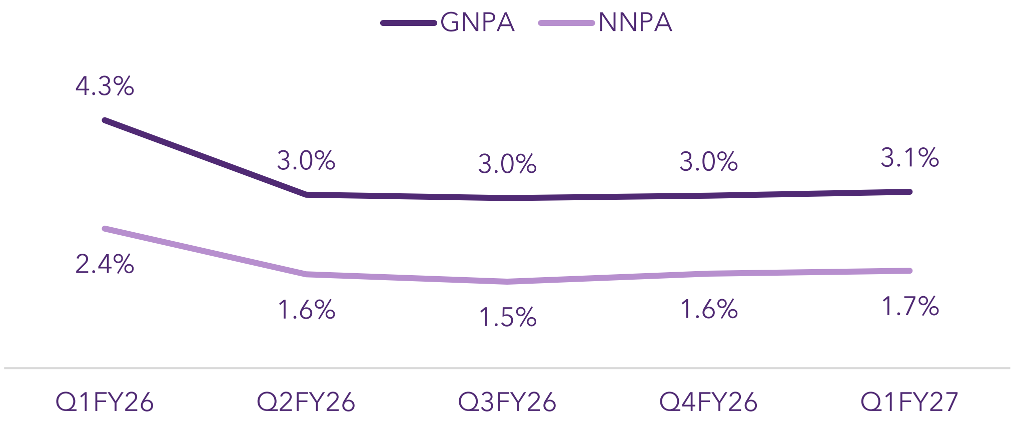
Note: Calculated using Net Interest Income / Avg. Interest Earning Assets

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

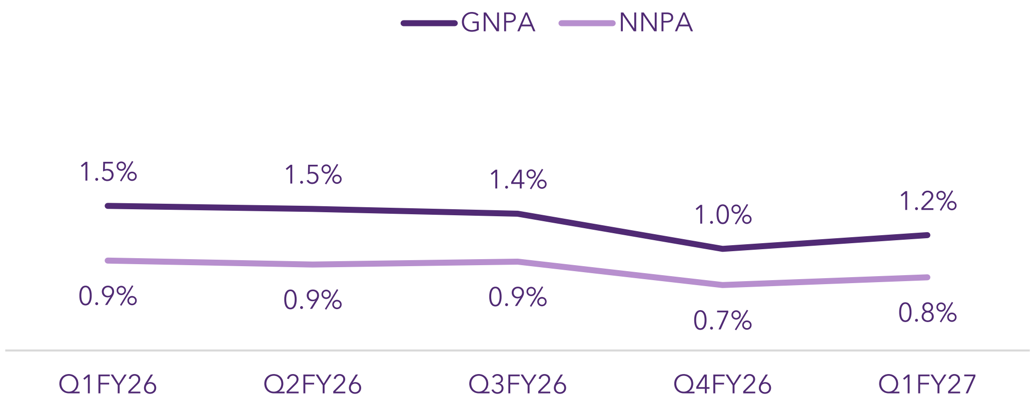
Segmental NPAs

Disciplined Underwriting Driving Sustained Improvement in Asset Quality

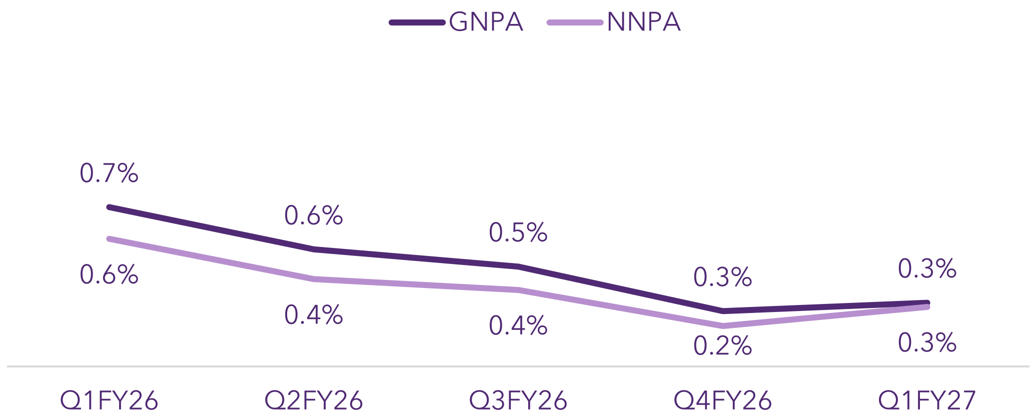
MSME



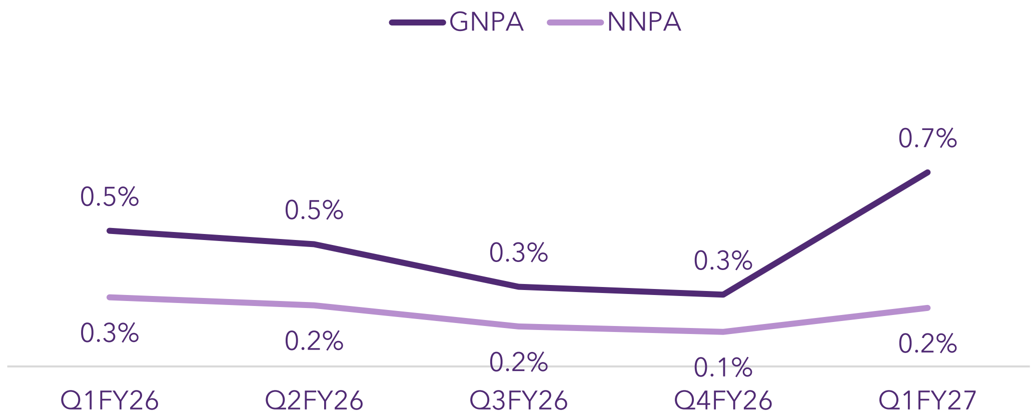
Housing Finance



Gold Loan



Construction Finance



Asset Quality

Adequate Provision Coverage

₹ mn except stated

ECL Analysis As Per IndAS	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%**

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%**

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	2,50,193	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	**3,66,057**	**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	3,12,855	195,421	60%	281,499	11%
Other Assets	12,940	8,859	46%	11,671	11%
Total Assets	**3,66,057**	**233,017**	**57%**	**326,760**	**12%**

5

ESG

Strong ESG Performance Underpinned by Measurable Impact and Robust Governance

Financial inclusion, governance and sustainability initiatives support responsible growth

Key ESG impact highlights [1]

Environmental (E)	Social (S)	Governance (G)
23% reduction of e-waste compared to FY2023-24	**15,519** beneficiaries reached including 13,287 women	**100%** DEI training for senior management
~500+kg of waste recycled and reused	**Zero** fatalities in our operations	**5 out of 6** independent directors
15,300 KL of water harvesting capacity created through desilting, check dams and bunds	**100 training sessions** conducted benefitting 8,179 individuals across 80 villages	**Zero cases** of discrimination and harassment
₹ 68 Mn government investments supported 1,924 households and created 225 hectares of water harvesting capacity	**681 SHGs formed** for community strengthening and institution building	**Zero cases** of money laundering, insider trading and conflict of interest
261 K pages saved by MSME and housing business through digital initiatives	**120 K women** impacted through our livelihood development program	**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

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

COMMITTEES

Risk	Nomination & Remuneration	Board Credit Committee
Information Security	Audit Committee	Asset Liability Committee
ESG	CSR	Stakeholder Relationship Committee

CRO
Operational Risk Committee

HIA
Internal Audit

CCO
Compliance

BUSINESS HEAD
Credit Policy Committee

♂ ♂ ♂ ♂ ♂ ♀

5 Independent Board of Directors
including one woman Director

Separate Chairman and Managing Director

Zero Disciplinary Actions

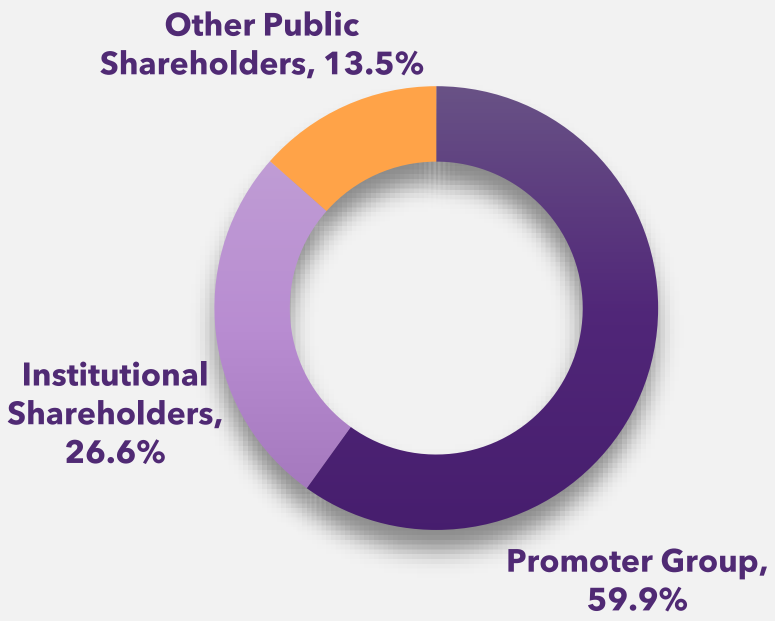
For Corruption and Complaints related to Conflict of Interest against Directors or KMPs

Training & Awareness Programs

On ESG Principles conducted for Board of Directors and KMPs

Shareholding

Ownership Structure & Capital Position

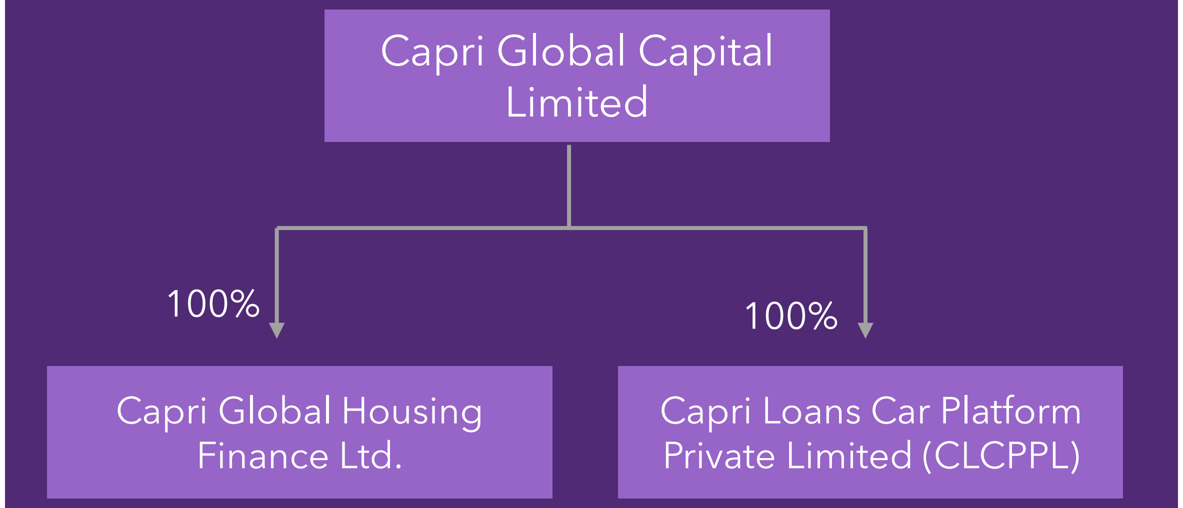


Shareholding as at the end of June'26

Institutional Investors

- 3P Investment Managers
- Capital Group
- Nomura Asset Management
- quant multi asset, multi manager
- HDFC Life
- LIC
- SBI Life
- ICICI Prudential Life Insurance
- Allspring
- SBI general Insurance

Corporate Structure[4]



Capri Global Capital Limited

100% Capri Global Housing Finance Ltd.

100% Capri Loans Car Platform Private Limited (CLCPPL)

₹ 219bn

US$ 2.3bn[2]

Market capitalisation[1]

₹ 75.7bn

Cons. Net worth[3] (Jun'26)

₹ 962.2mn

Paid-up Equity

₹ 1

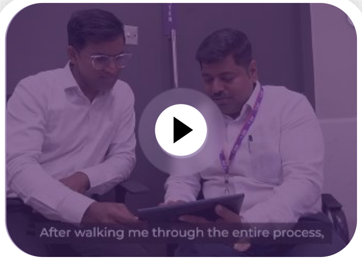
Face Value

Note: 1. Market capitalization NSE on 30th June 2026, 2. FX (USD/INR): 95, 3. Not adjusted for DTAs, 4. Capri Global Capital Markets Pvt. Ltd., Capri Global Securities Pvt. Ltd. and Capri Global insurance Brokers Pvt. Ltd. were also incorporated in 2025.

6 Annexure

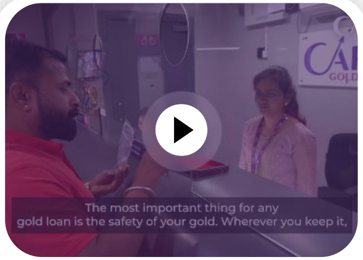
Delivering Impactful Customer Outcomes

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

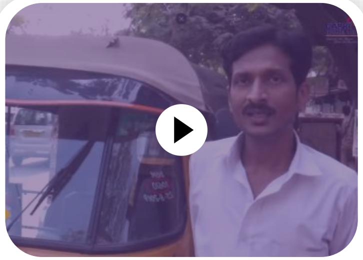
"When I applied for the loan, I didn't have to face a lot of difficulties. The staff from Capri Global came to see the property, my work & my documents. I had to go Capri office just once to collect the cheque."

- 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

#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 Recognition

"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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Our Vision

To create an inclusive & transformative credit ecosystem, with equal & fair access to capital for people & businesses and help them fulfil their potential.

Our Mission

Our mission is to empower more people and businesses with our versatile loan offerings. We believe in building pathways of prosperity for all towards a brighter & inclusive financial future. We aim to foster progress by bridging the gap between aspirations and opportunities with a new-age platform that helps deliver diverse financial goals.