

May 14, 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 - May 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 May 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.capri loans.in.

We confirm that no unpublished price sensitive information will be shared during such meetings/calls.

Date of occurrence of event/information: May 14, 2026
Time of occurrence: 04:16 PM

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**

A handwritten signature in blue ink that reads "Bhatt 10" with a horizontal line underneath.

Yashesh Bhatt
Company Secretary & Compliance Officer
Membership No: A20491

Encl.: As Above



Capri Global Capital Limited

(CIN: L65921MH1994PLC173469)

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

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Capri Global Capital Corporate Presentation

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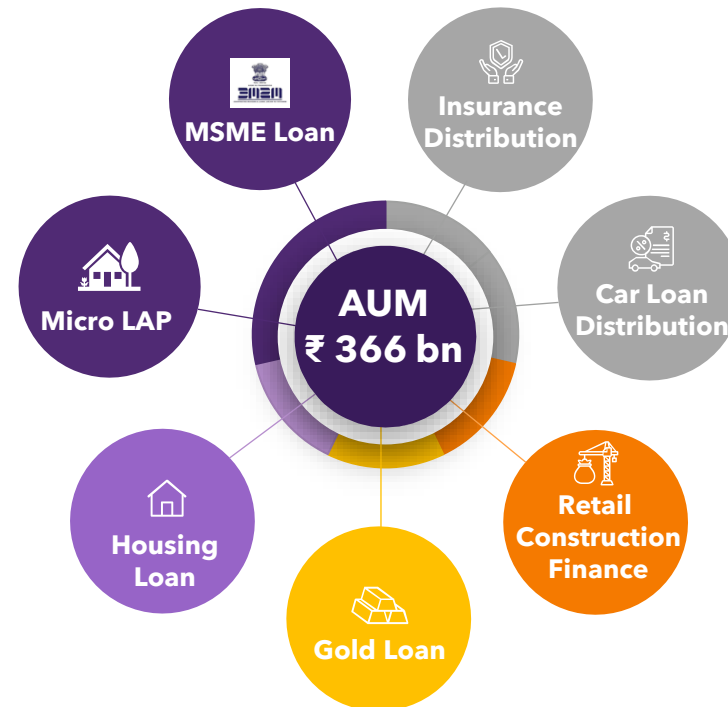
6 Annexure



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



Capri Global Capital - Journey



CAPRI 1.0: Establishing the Bedrock for Multifold Growth

CAPRI 2.0: Cementing Leadership through Tech

(₹ mn)

AUM

Branches

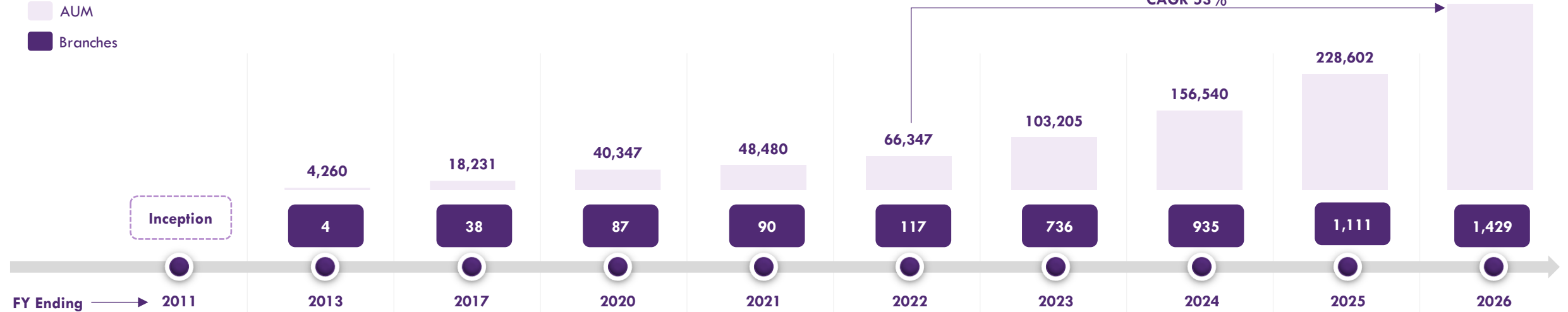
Demonetisation

NBFC Crisis

Covid

CAGR 53%

366,233



Inception

FY Ending

Business Developments

Key Capital Raising Event

Key Technology Developments

Execution track record - Launched, Built and Scaled 4 New Businesses in Last 5 Years

Construction Finance, MSME Loans, Housing Finance, Co-Lending New Car Loan Distribution, Gold Loans, Insurance Distribution, Micro LAP

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

Foundation & Institutionalization, Platform Scale & AI Enablement, AI Native & Cognitive Era

Tech blueprint established and tech team onboarded, Swarnim LOS, Oracle Flexcube LMS; Orion LOS, Spark sales app, Pegasus collection app, AI integrated across lifecycle – customer, credit and collections

Capri Global Capital at a Glance

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

Scale of Operations



₹366,233 mn
AUM
60% YoY



₹464,344 mn
Disbursement (FY26)
83.5% YoY



21 States & UTs
Geographical
Presence

Distribution



1,429
Number of
Branches



13,758
Number of
Employees



693,473
No. of customers

Liability Profile



35+
Lender
Relationships



₹ 241,121 mn
Borrowings



3.3x | 25.8%[^]
D/E | CRAR[^]

[^]standalone

Asset Quality



0.88% / 0.50%
GNPA / NNPA



0.7%[#]
Provisions / Avg.
Assets



41.2%
Provision
Coverage

[#]annualised

Profitability



6.9% / 8.6%
Loan spreads / NIM



30.1%
Non-interest income as
% of total income



3.6% / 16.5%*
RoAA / RoAE

*Post-Money for QIP of ₹20bn done in June-25



1 Positioning Highlights

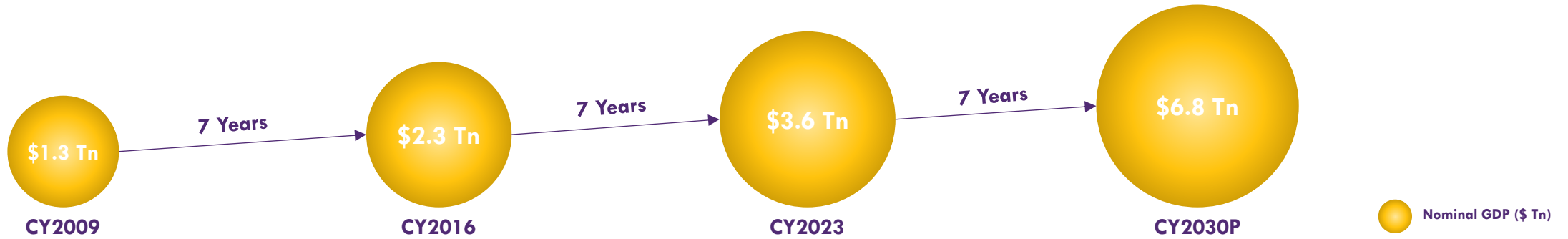
1 Capri Global has Significant Potential to Scale and Grow

Track record of execution and scaling business – fast growing NBFC with 53% AUM CAGR

	FY22		FY26
AUM (₹ mn)	66,347	5.5x →	366,233
Customers	38,675	17.9x →	693,473
Branches	117	12.2x →	1,429
Employees	3,202	4.3x →	13,758
PAT (₹ mn)	2,050	4.6x →	9,486
Networth (₹ mn)	19,225	3.7x →	72,035

India's Golden Age | 3rd Largest Economy by 2030, "Developed" Aspiration by 2047

India's GDP to Increase by \$3.1 Trn in 7 Years from CY23 to CY30P, ~2.4 times of Increase from CY2016 to CY2023



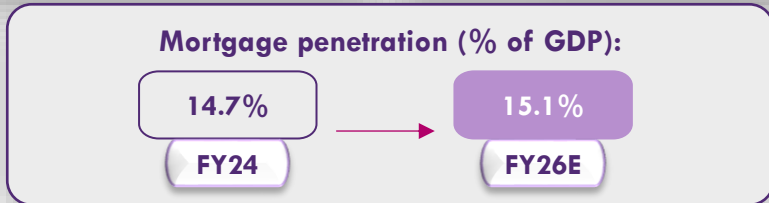
Note: IMF World Economic Outlook (April 2025), CRISIL Intelligence

Structural trends that will drive India's GDP and define "India of the future"

- 1 Lower Credit Penetration from major asset classes
- 2 Rural Sector supporting growth
- 3 Change in Household Savings
- 4 Rising Middle India Population
- 5 Favorable Demographics & Increasing per capita GDP
- 6 Rapid urbanization
- 7 Increasing financial inclusion and digital payments
- 8 Government support for growth

MSME credit penetration (FY24):
12% of GDP

Housing Loan credit penetration (FY24):
11% of GDP

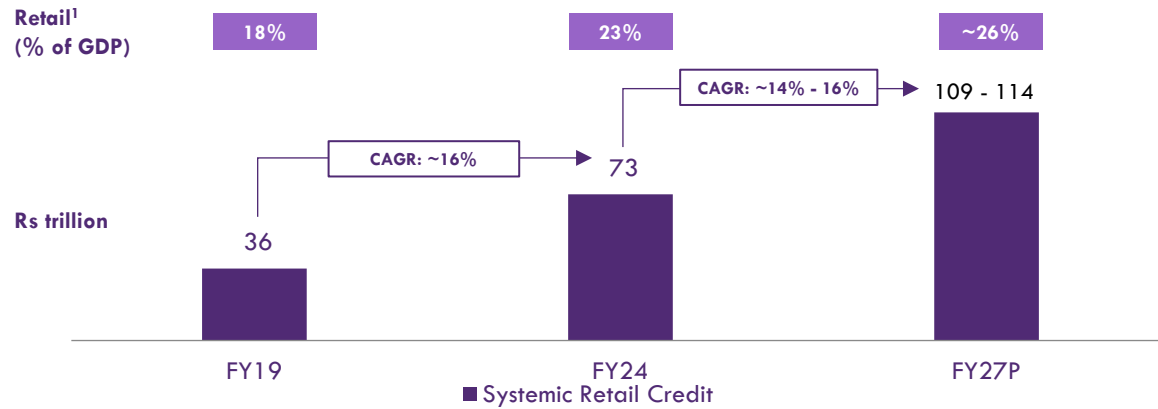


70% of Household savings invested in physical assets

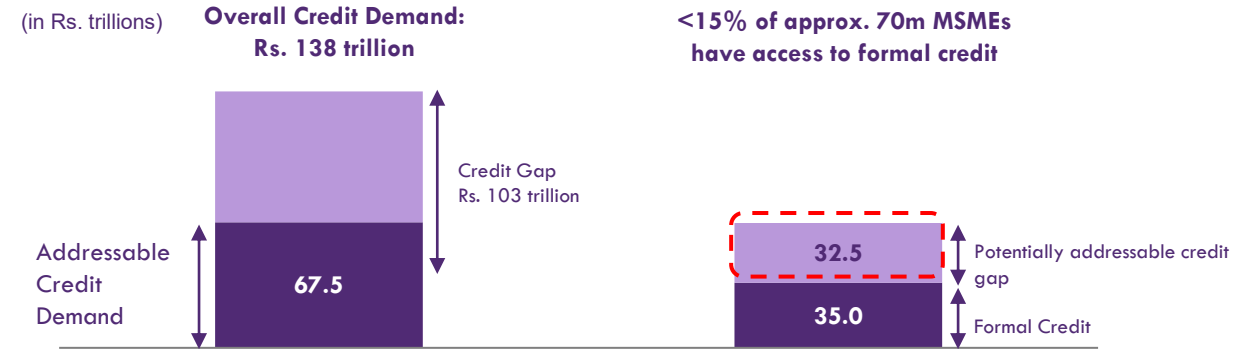
Massive Market Opportunity - Retail Secured Lending Has Significant Under penetration and Credit Gap

Capri Global is a Retail Focused Secured Lender – >80% Retail and 100% Secured Book

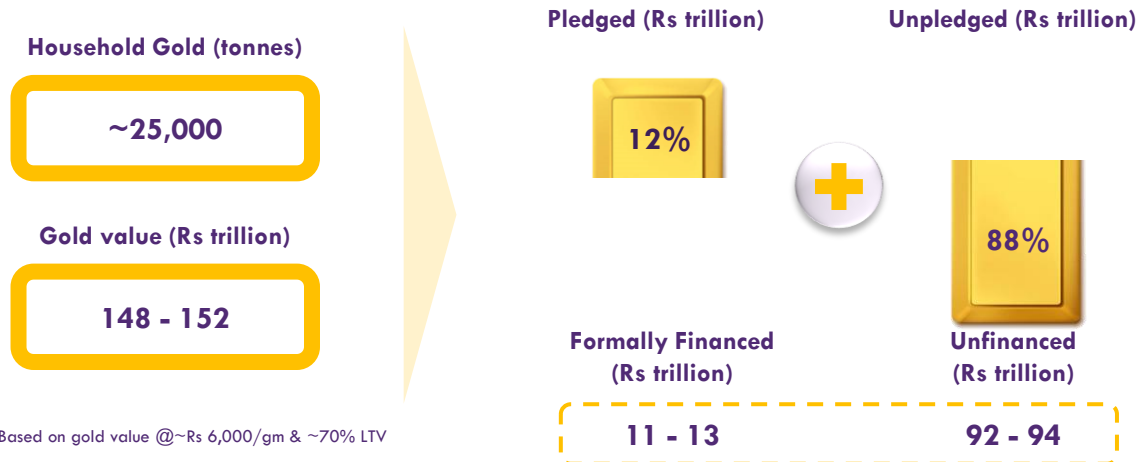
Retail credit to grow on a faster pace compared to overall credit



MSME Loan remains underpenetrated with significant credit gap



Gold Loan - large unfinanced household stock of gold

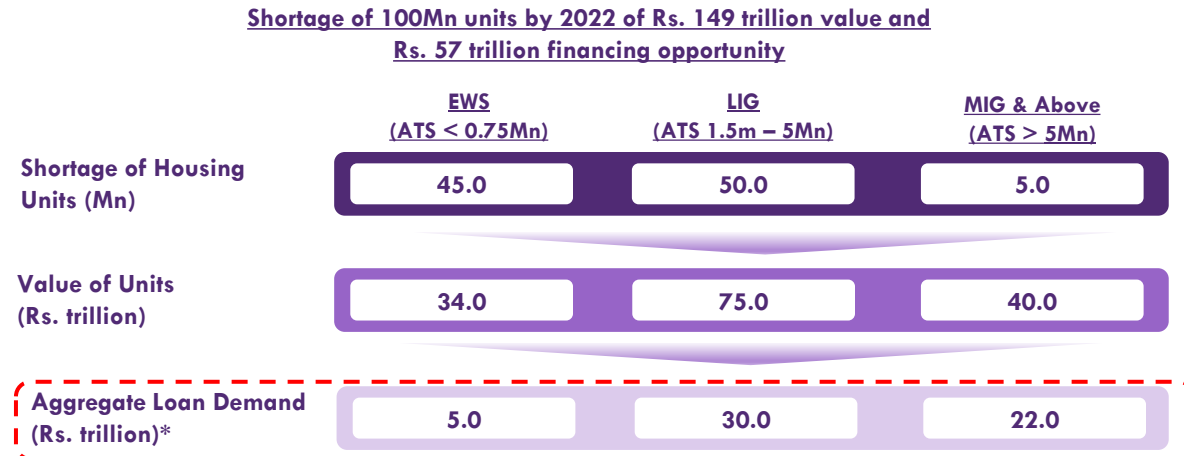


Based on gold value @~Rs 6,000/gm & ~70% LTV

Source: RBI data, CRISIL Reports

Note: 1) Retail Credit includes small ticket loans for asset classes such as Housing finance, Vehicle Financing, Gold Loans, Education Loans, Consumer Durables, Personal loans, credit cards and microfinance

Home Loan – Large unmet demand



Based on an assumption of *40%-85% credit penetration and 40-65% Loan-to-Value (LTV) ratios applied at various loan thresholds

2 NBFCs Well Placed with Unique Strengths to Grow Strongly

Unique Proposition to cater to the “Aspiring” and T2/T3 segment



Rural Reach – Access to geographies outside the ambit of Bank’s customer segment



High Touch Model – Strong ownership of customers through regular interactions



Understanding of Micro Markets – Nuances of the geography & services business

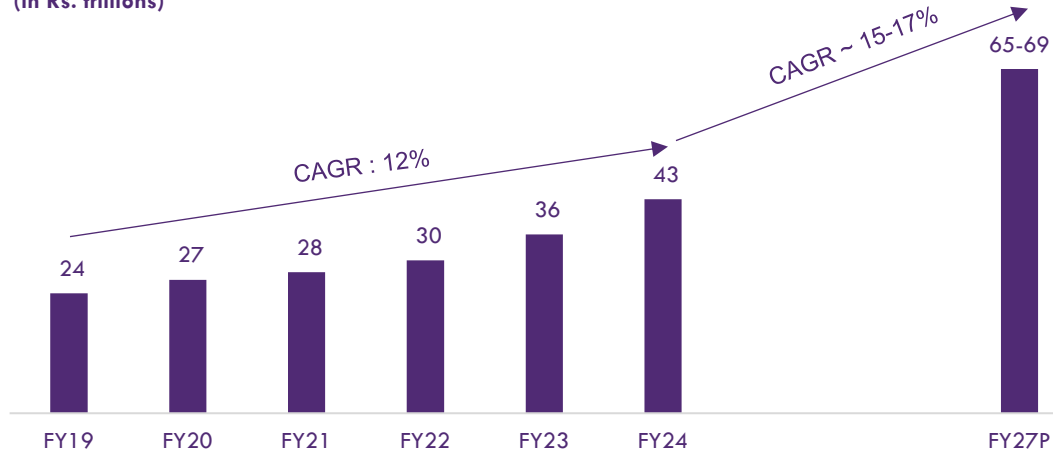


Specialized Underwriting – Assessment of informal income & SORP/SOCP

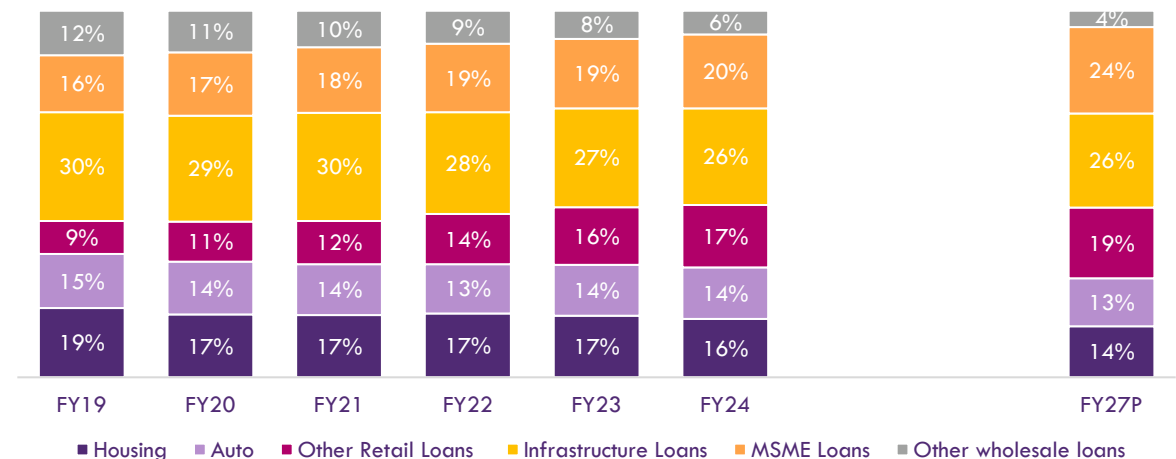
Note: Aspirers include Rs. 0.5-1m per annum income bracket

NBFC credit to grow at 15-17% between FY24 and FY27

(in Rs. trillions)



Distribution of NBFC Credit across asset classes

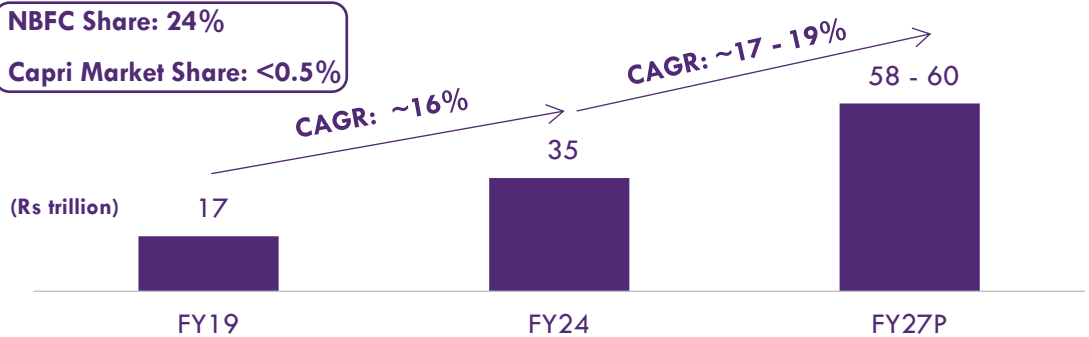


Capri Global's Focus Segments have Strong Growth Opportunity

Capri Global is focussing on providing loans in high growth segments to underbanked & underserved customers



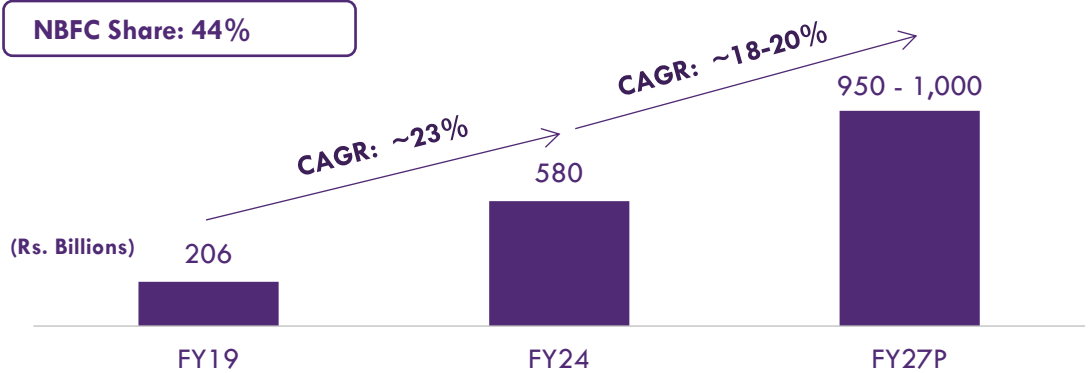
Industry MSME Loan



Secured MSME Loan - Rs. 9.8 trillion in FY24 to Rs. 16.0 trillion in FY27P (CAGR of 16-18%)
NBFC Market share: 37%



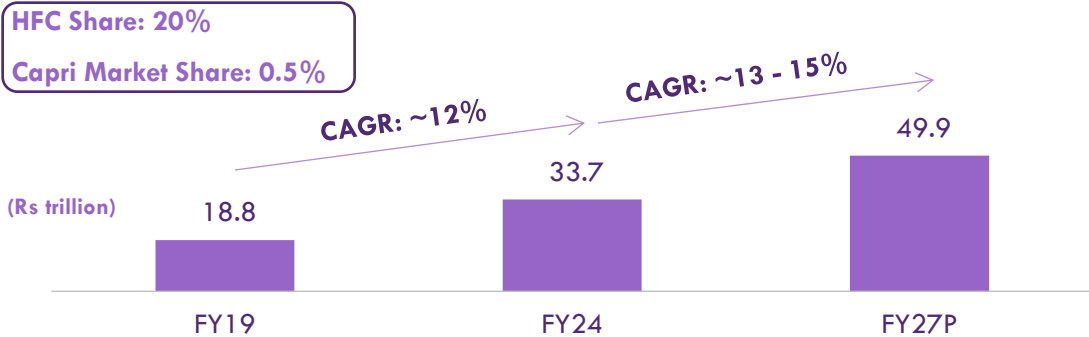
Industry Micro LAP Loan (<Rs 0.5mn)



Potential Market expected to be Rs 22 trillion



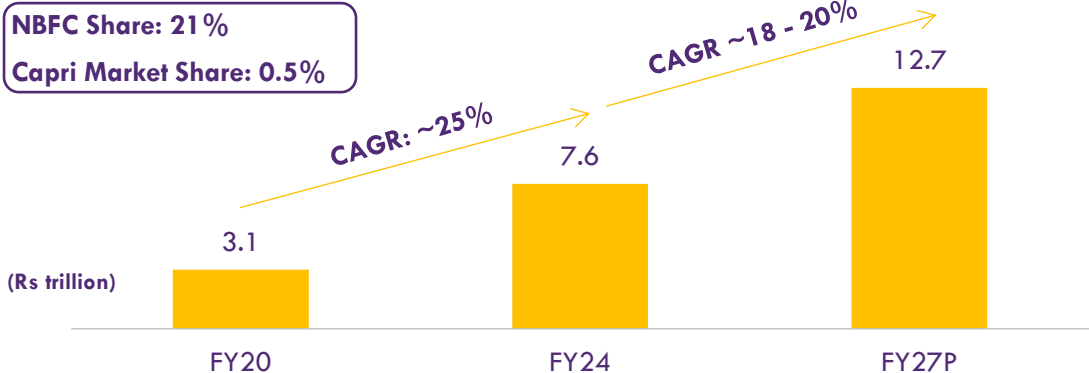
Industry Housing Loan



Affordable Housing Loans (ATS <2.0 Mn): Rs. 7.8 trillion in FY24, Rs. 9.6 trillion in FY27 comprising 23% market share of overall Housing Loan segment

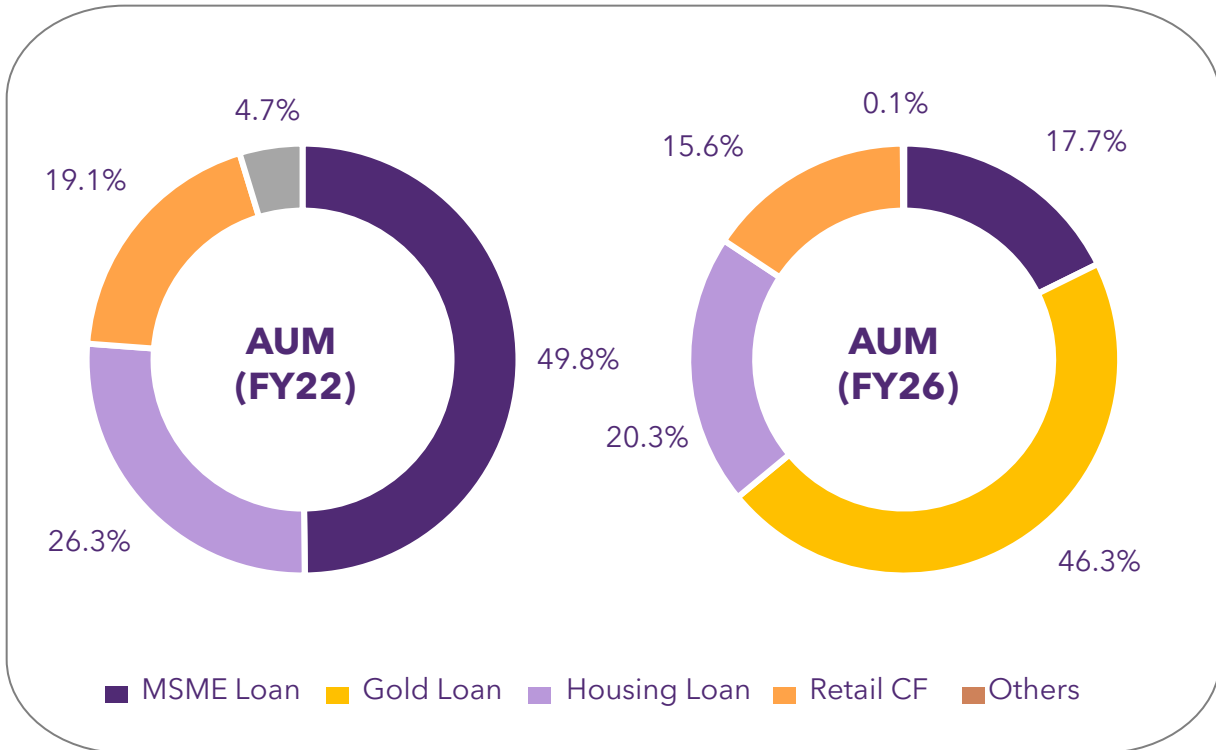


Industry Gold Loan

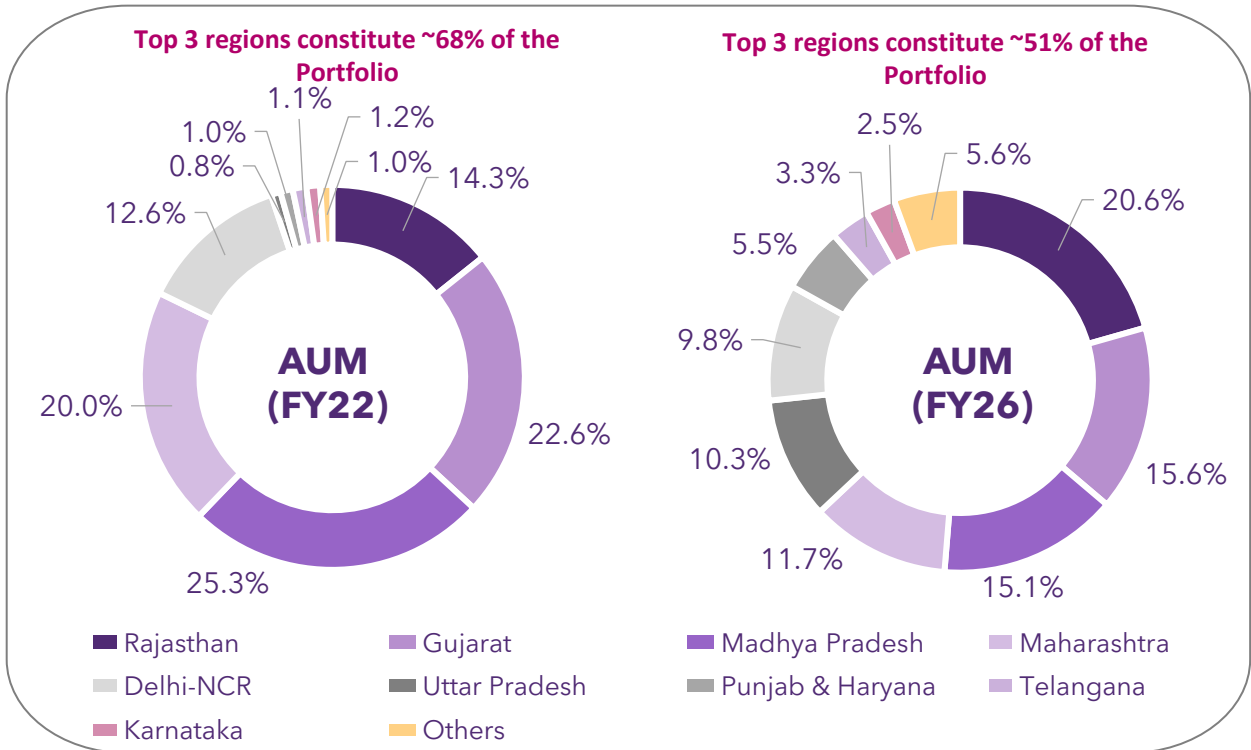


Note: includes agriculture lending by banks with gold as collateral and excludes priority sector gold loans given by financiers

Product Diversification - Entering into New Segments



Geographical Diversification - Entering into New Markets#



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

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

6 Gold Loans | Retail Focused with Granular and Secured Loan Book

Led by end-to-end digital journey

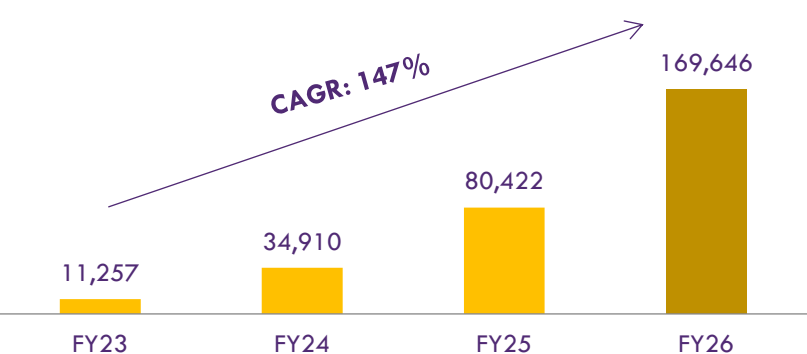
WHO ARE OUR CUSTOMERS?

- Small business owners, Salaried individuals, Women entrepreneurs & Small and marginal farmers
- 46.4% of the customer with <₹75K disbursement amount
- 76.9% of the customers' family income is less than ₹0.5 million

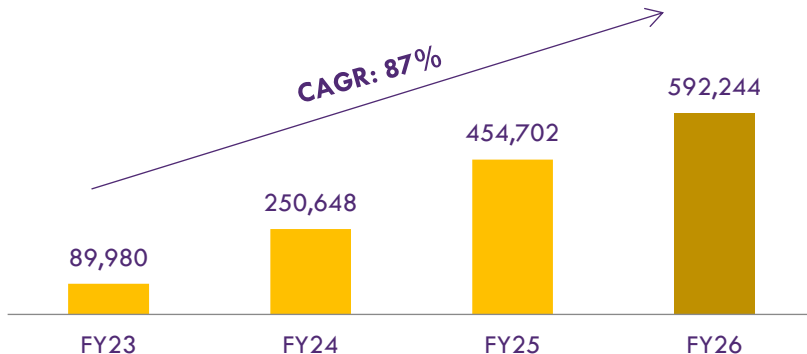
WHAT OUR CUSTOMERS NEED?

- 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

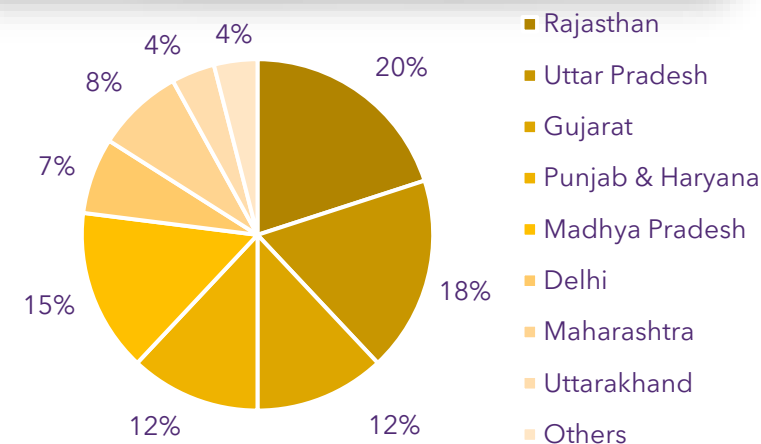
AUM (₹ mn)



No. of customers (#)



Geographical Distribution



KEY STATISTICS

592K+

No. of customers

₹0.17 mn

Portfolio ATS

66.3%

Portfolio LTV

16.9%

Portfolio Yield

15

States/UTs Present

5,562

Employees

Gold Loan - Key Highlights



01 Superior execution capability – fastest amongst peers to reach average **AUM per branch of INR 170 million** within ~3 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 55%

05 Robust multi audit process for fraud prevention

6 MSME Loans | Retail Focused with Granular and Secured Loan Book

Transforming Business Loans with advanced technology

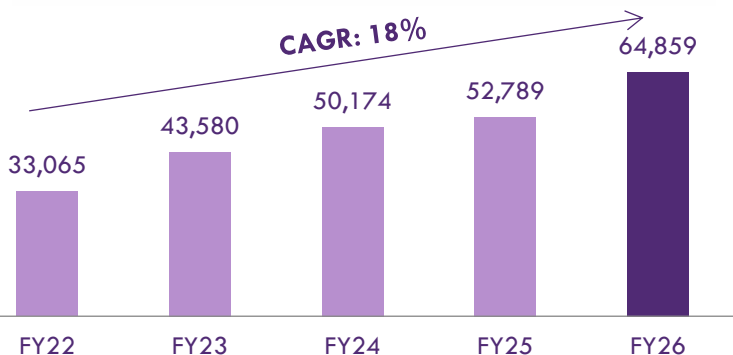
WHO ARE OUR CUSTOMERS?

- Self Employed Non-Professional (SENP) and underserved e.g. Provision stores, retail outlets, manufacturing workshops etc.
- 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

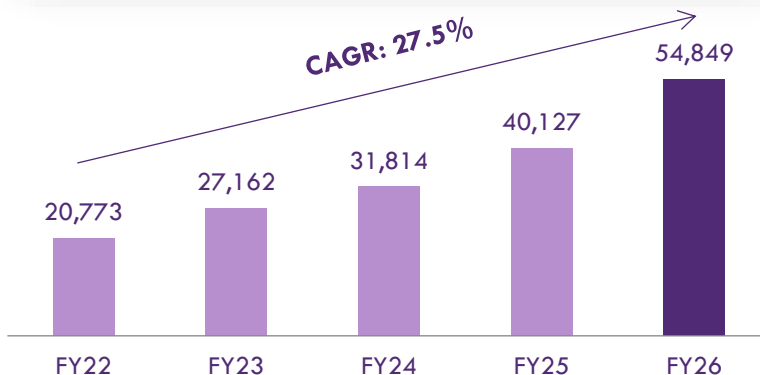
WHAT OUR CUSTOMERS NEED?

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

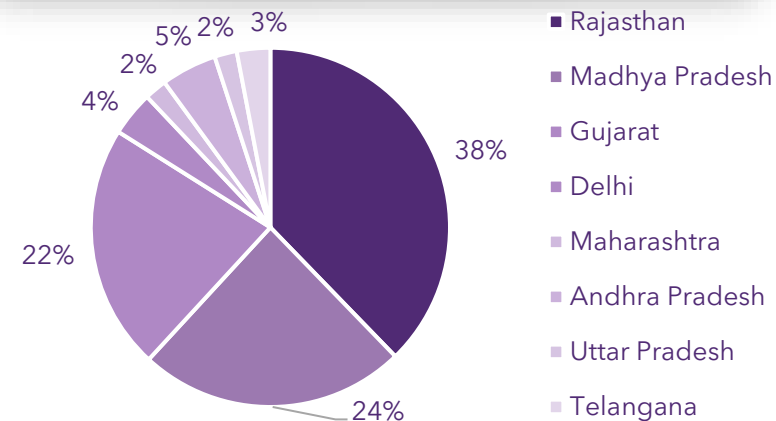
AUM (₹ mn)



No. of customers (#)



Geographical Distribution



KEY STATISTICS

55K+

No. of customers

₹1.2 mn

Portfolio ATS

51.8%

Portfolio LTV

17.3%

Portfolio Yield

11

States/UTs Present

3,509

Employees

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

Offering Affordable Housing Loans with advanced technology

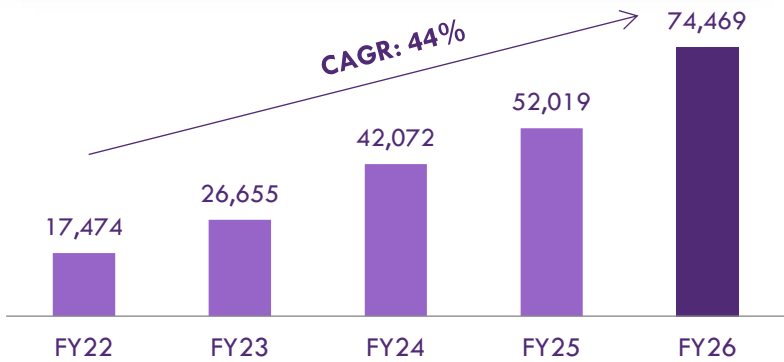
WHO ARE OUR CUSTOMERS?

- 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 million
- 76.5% customers with assessed income proof
- 74.0% is SENP and 26.0% is salaried

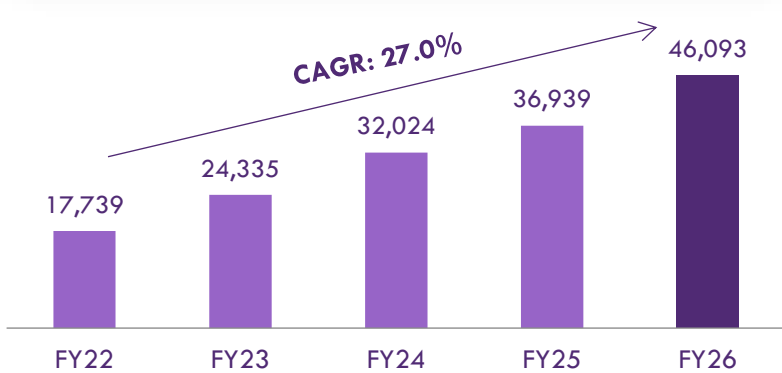
WHAT OUR CUSTOMERS NEED?

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

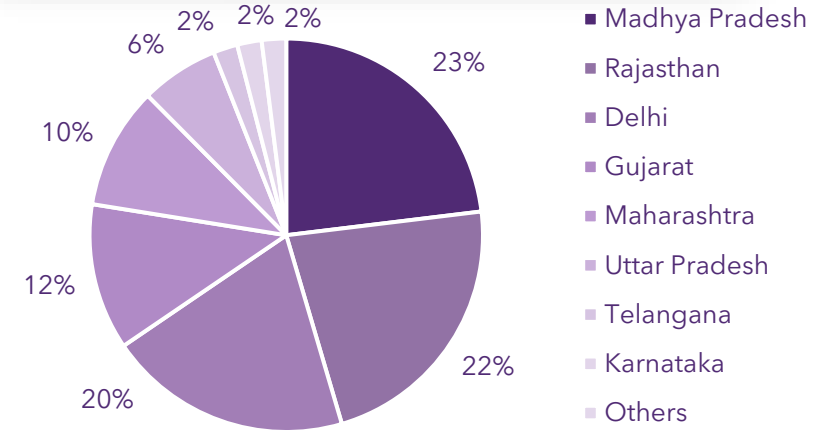
AUM (₹ mn)



No. of customers (#)



Geographical Distribution



KEY STATISTICS

46K+
No. of customers

₹1.52 mn
Portfolio ATS

57.3%
Portfolio LTV

13.2%
Portfolio Yield

11
States/UTs Present

2,447
Employees

High yield segment with low opex

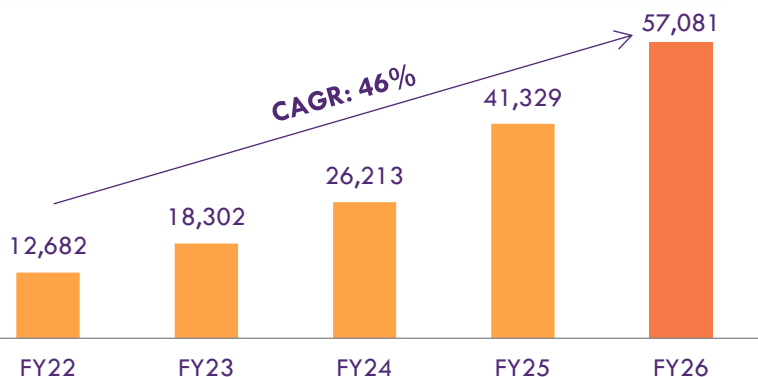
WHO ARE OUR CUSTOMERS?

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

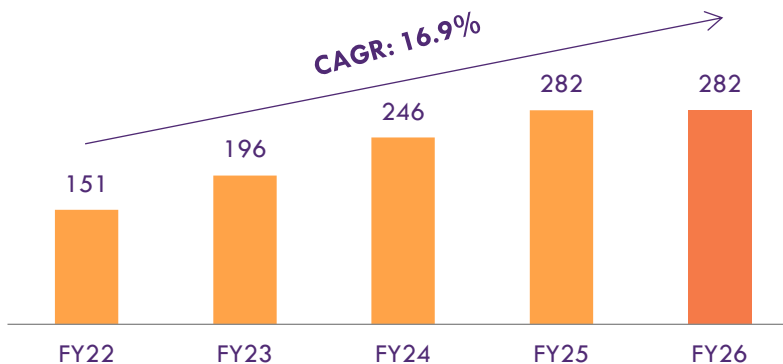
WHAT OUR CUSTOMERS NEED?

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

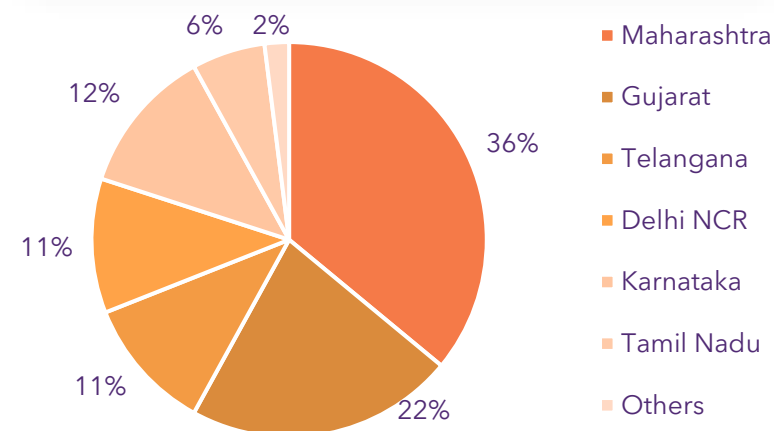
AUM (₹ mn)



No. of live accounts (#)



Geographical Distribution



KEY STATISTICS

282

Live Accounts

₹202 mn

Portfolio ATS

>2.0x

Asset cover

17.9%

Portfolio Yield

11

States

94

Employees

Retail Construction Finance – Key Highlights



01

Niche expertise - deep knowledge of the regional markets with vintage of 10+ 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

6 Insurance Distribution | Complementary Asset Light Income Streams

Strategic Partnerships with 20 Insurance Companies

9

Life Insurance Companies

- Life Insurance
- Credit Life Cover
- Term Plan

7

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

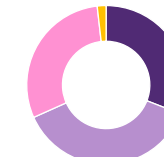
Digital Innovation & Service Excellence

- ✓ 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

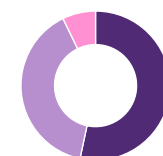
Policies | Key Statistics



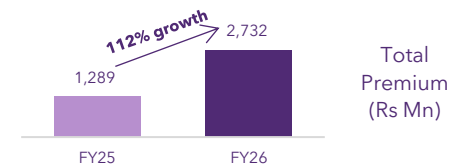
Cross Sell 33%
Direct 67%



Gold 31%
Housing 37%
MSME 30%
Others 2%



Health 53%
Life 40%
General 7%



*By premium

Customer Sourcing and On-Boarding

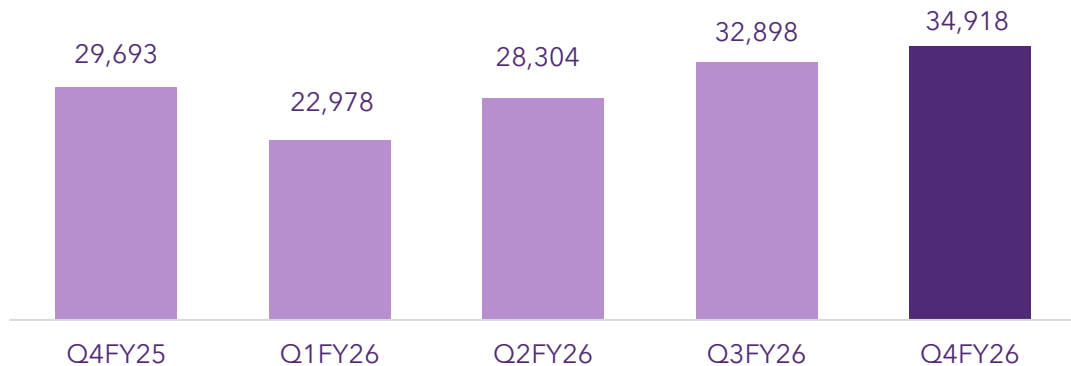
- ✓ Insurance Product offering to Loan customers as embedded product
- ✓ Cross-Selling of Health and Motor Insurance for penetration in tier II, III, IV cities and rural area
- ✓ Suitable product offerings WhatsApp links with 2-click buying journey

6 Car Loan Origination | Complementary Asset Light Income Streams

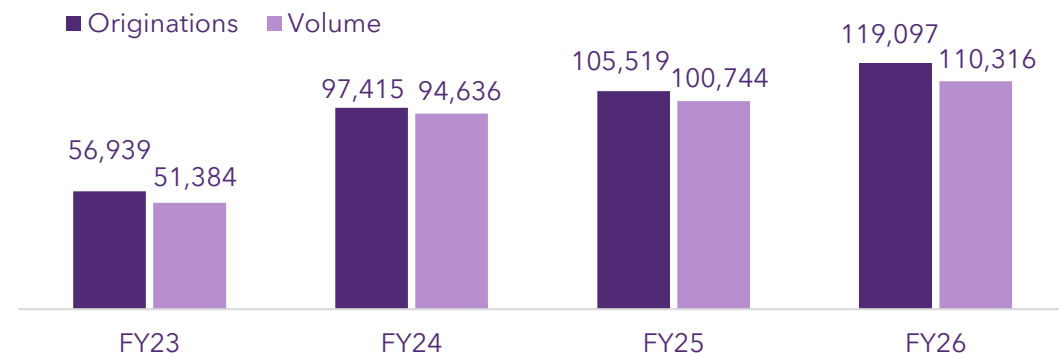


18% YoY Increase in the Value of Loan Originations for the quarter

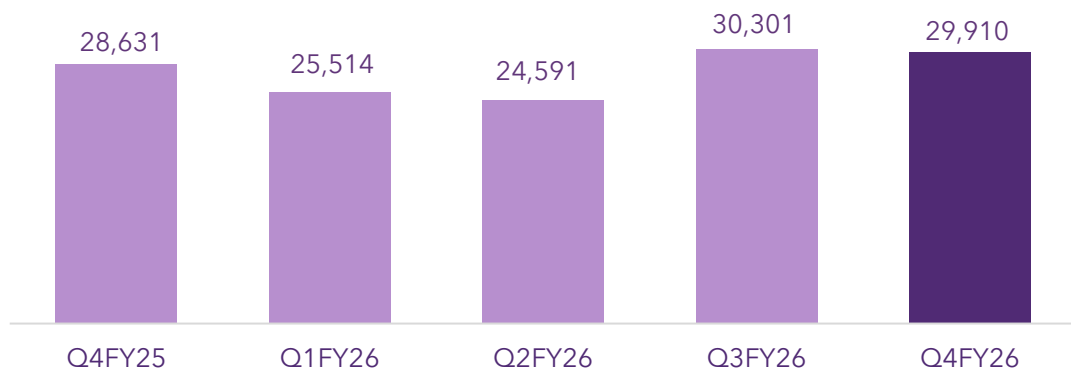
Consistently Rising Loan Originations (₹ mn)^



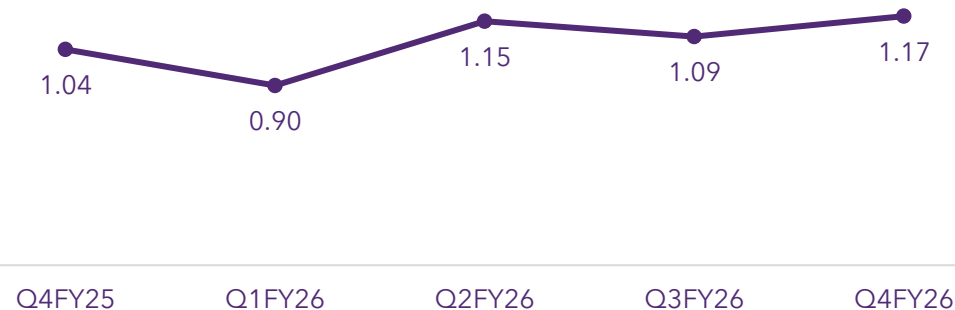
Loan Originations (₹ mn) and Volume Full Year Basis (Nos.)^



Loan Originations By Volume (Nos.)^



Average Ticket Size (₹ mn) *^



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

6 Car Loan Origination | Complementary Asset Light Income Streams

Amongst the large non-dealer third party distributor

Partner Banks & Financial Institutions



14

Partner Banks & financial institutions

821

Locations in 30 States & UTs

10,000+

DSAs & Connectors

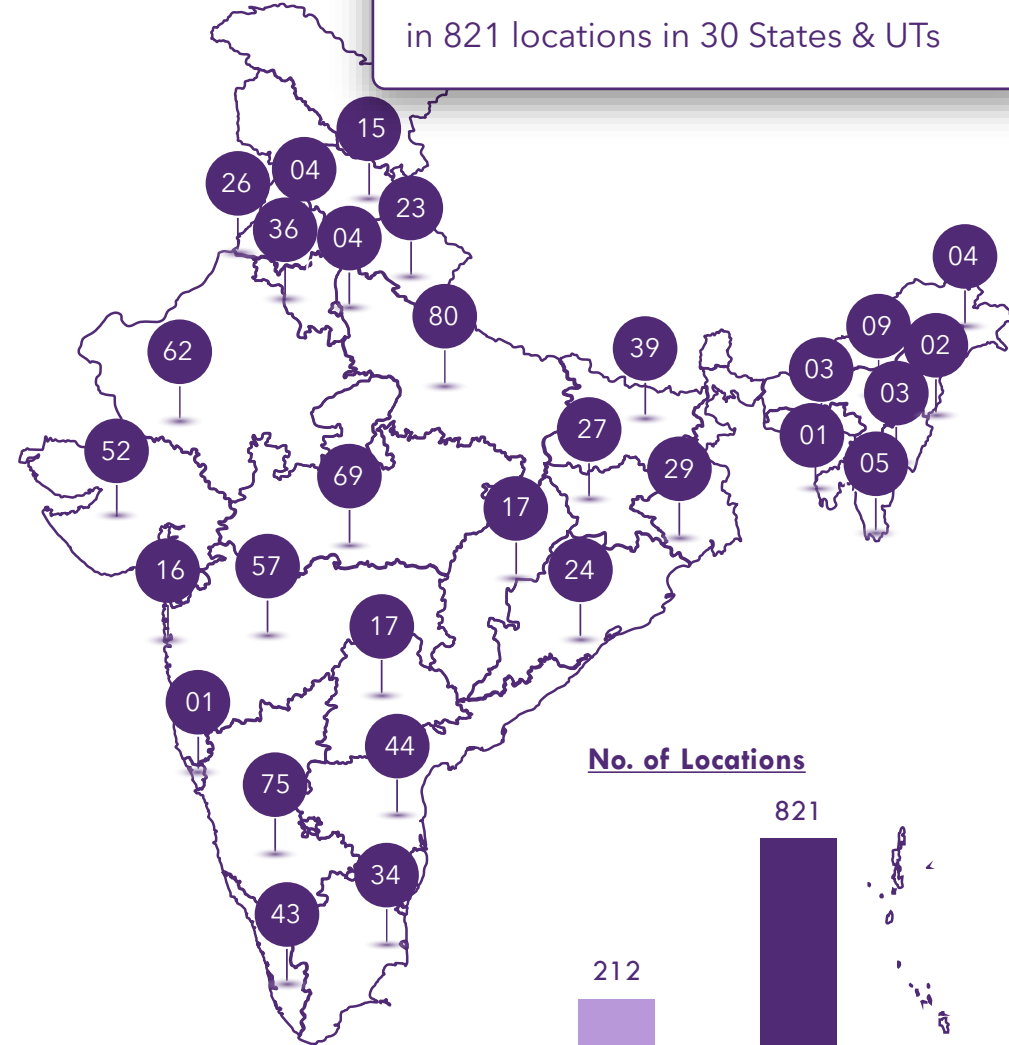
1,564

Employees

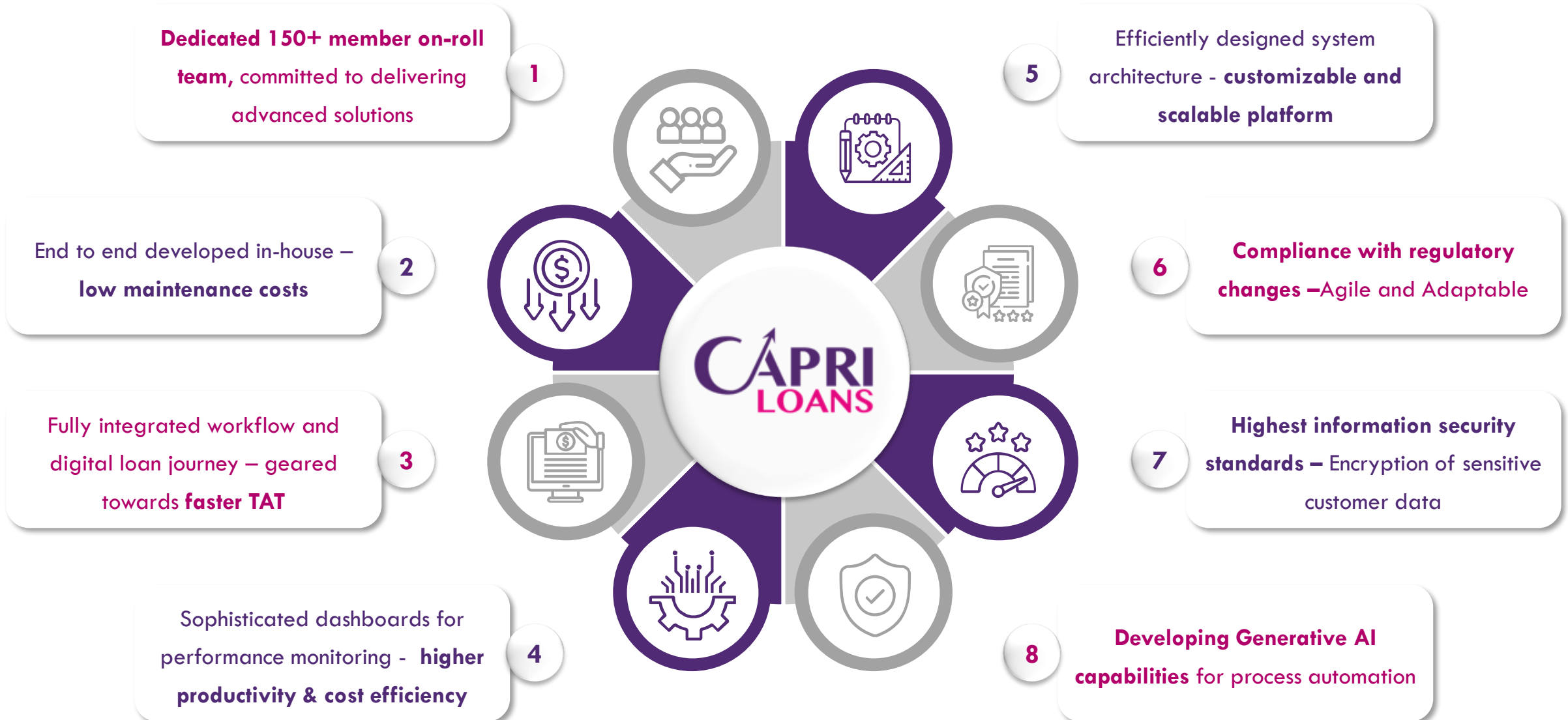
₹943 mn

Net fee income (FY26)

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



Significant Investment in Advanced Technology and Data Analytics Capabilities



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



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

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

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**

Collections & Legal

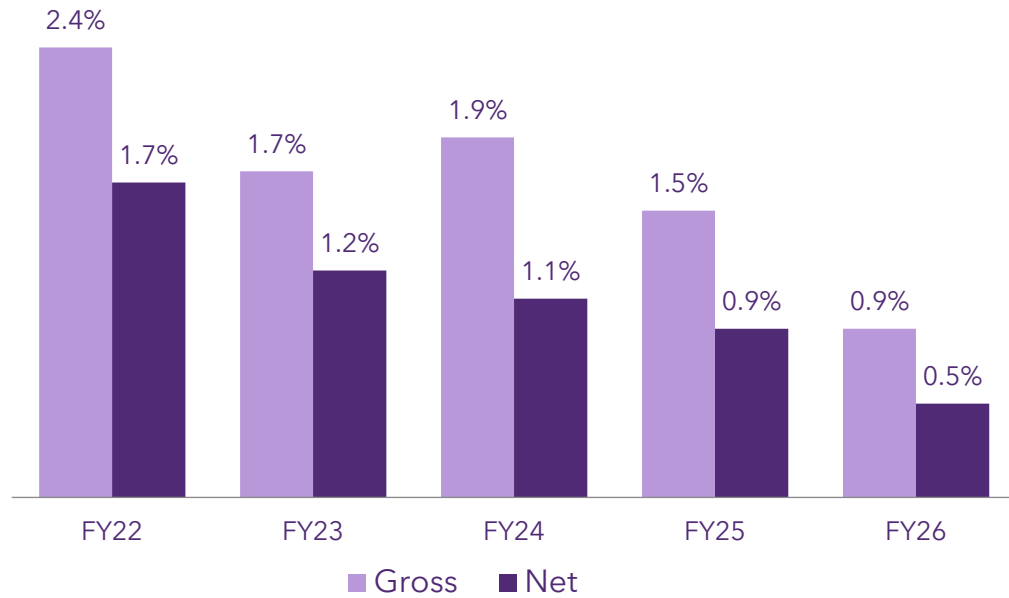
AI Led Digital Collection

- ✓ **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

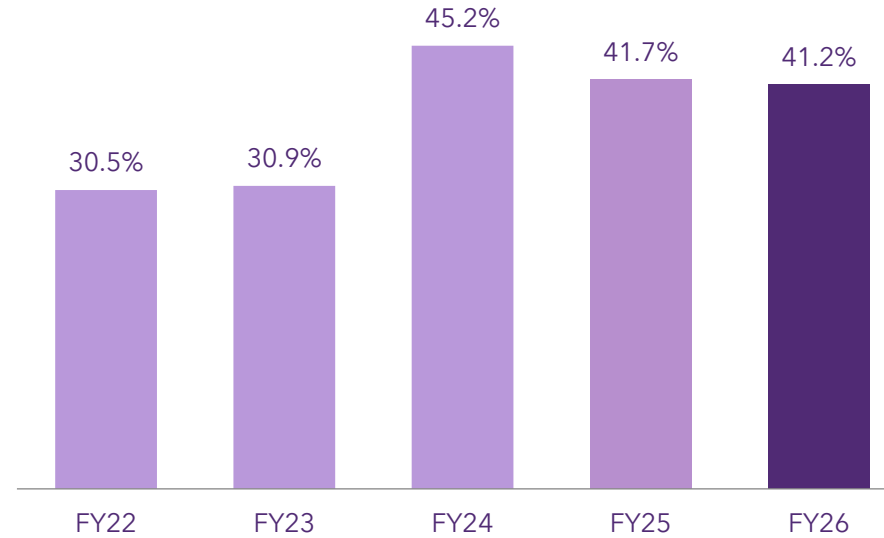
8 Prudent Provisioning and Healthy Asset Quality

Healthy Asset Quality and Adequate Provisioning

NPA (%)



PCR (%)



- ~31%[^]**
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)*

3.0% / 1.6% / 46.0%

MSME Loan

1.0% / 0.7% / 36.2%

Housing Loan

0.3% / 0.2% / 24.9%

Gold Loan

0.3% / 0.1% / 50.0%

Construction Finance

Note: *For FY26

[^]For MSME Loan, Housing Loan

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

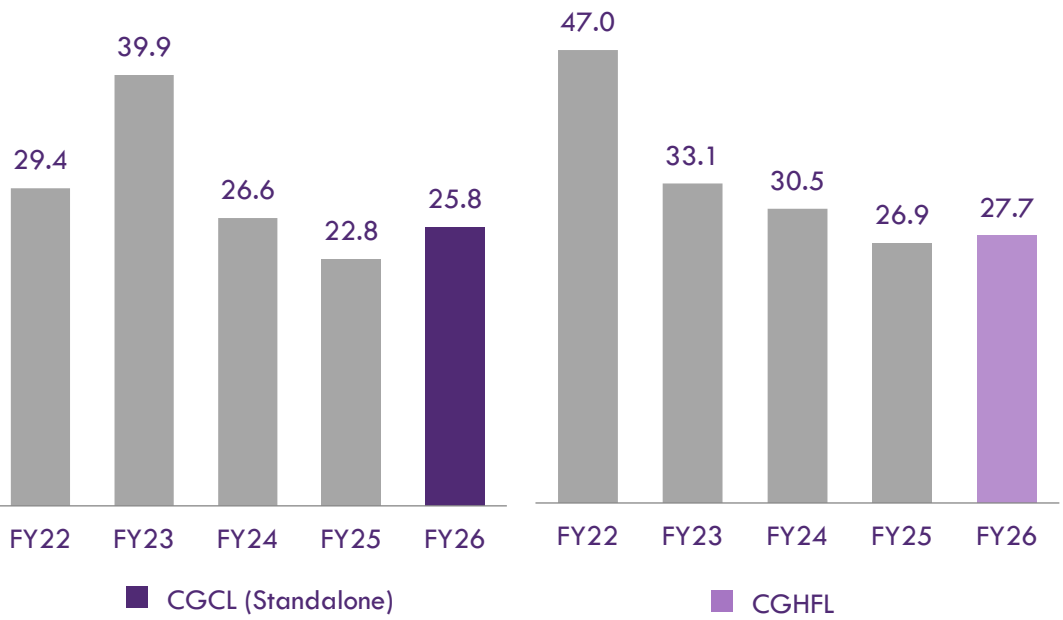
Higher Collection Efficiency

Improved Resolution Rates

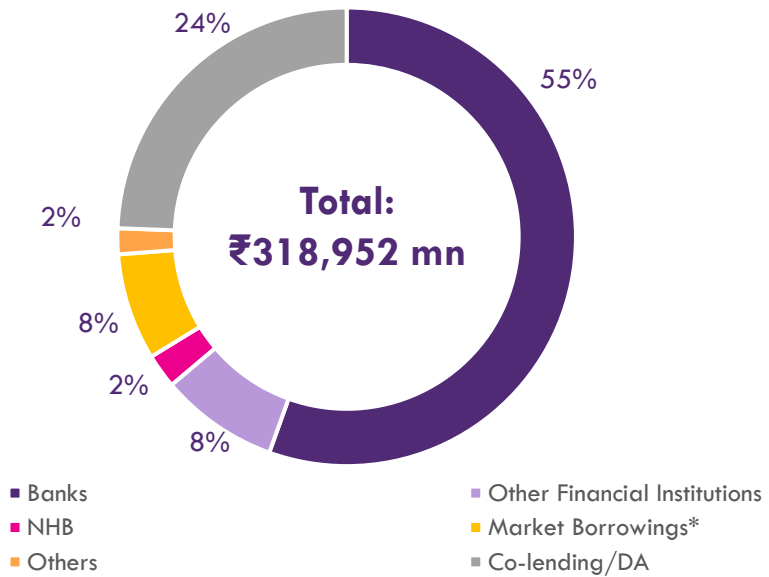
Higher NPA Recovery

Reduced Collection Cost

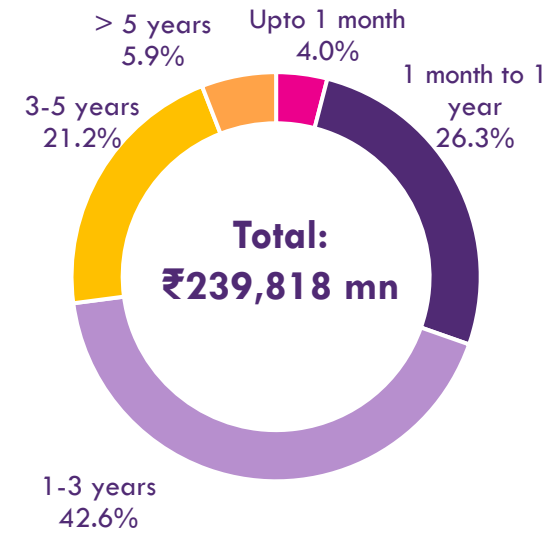
Capital Adequacy - CRAR (%)



Funding Mix (FY26)



Borrowings Maturity Profile

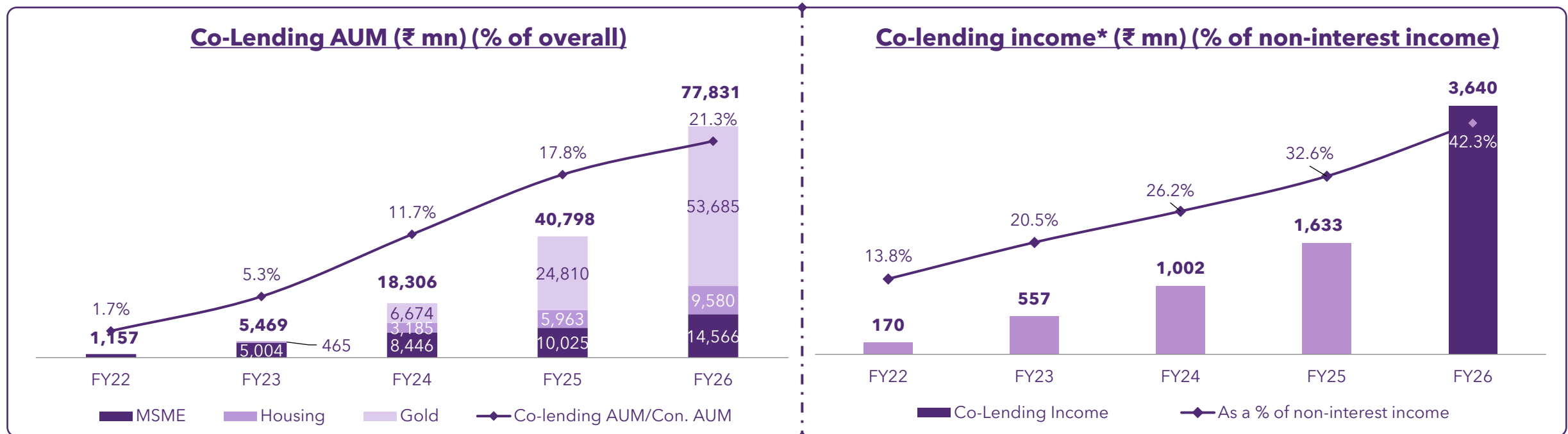


Strengthened Capital Adequacy through infusion of ₹20bn equity capital in Q1FY26 via QIP
 New sanctions from banks for FY26 stood at ₹109,950 mn on a consolidated basis
 Relationship with 35 Lenders across Public & Private Sector Banks and Financial Institutions; Added 15 new bank lenders in FY26

*Market Borrowings includes NCB, CP & PTC

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



Note: *Net gain on derecognition of financial instruments

11 Capri Global has 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

Around 25 years of experience in finance sector, 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, 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

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**Abhishek Yadav**

Chief Compliance Officer

Ex- ANZ Bank, L&T Fin, Yes Bank, Axis
Bank, Kotak Bank, B.Com, CS**Work Experience: 23+ yrs****Varun Malhotra**

Chief Technology Officer

Ex-BYJU's, Policy Bazaar, Affle

Work Experience: 17+ yrs**Yashesh Bhatt**

Company Secretary & Compliance

Ex-L&T Fin., TATA Housing, M&M, CS,
LLB, MFM-JBIMS**Work Experience: 20+ yrs****Hardik Doshi**

Head – Corp Fin & Investor Relations

Ex- Kotak IB, Deutsche Bank, MBA -
Finance**Total Exp: 15+ yrs**

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 & ML

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

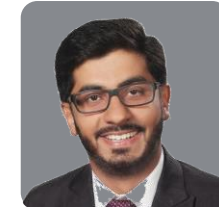


Rohit Chugh

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



Retail Focused: Retail secured lending has massive under penetration and large credit gap; Retail NBFCs better placed; >85% Retail and 100% Secured loan book; **16.4% Yields, 6.9% Spread and 8.6% NIM** for the year



Huge Market Opportunity: Focus Segments MSME loans, Micro LAP, Affordable Housing loans and Gold loans offer strong growth opportunities; Fast-growing NBFC with **53% AUM CAGR from 2022-2026***



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 1,429 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



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: 35+ lenders and 11 co-lending partners (21% 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 **₹550 bn AUM, 16.0-18.0% RoAE and 4.0% - 4.5% RoAA** by FY28



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** 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 cost efficiency, productivity, customer experience
- **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



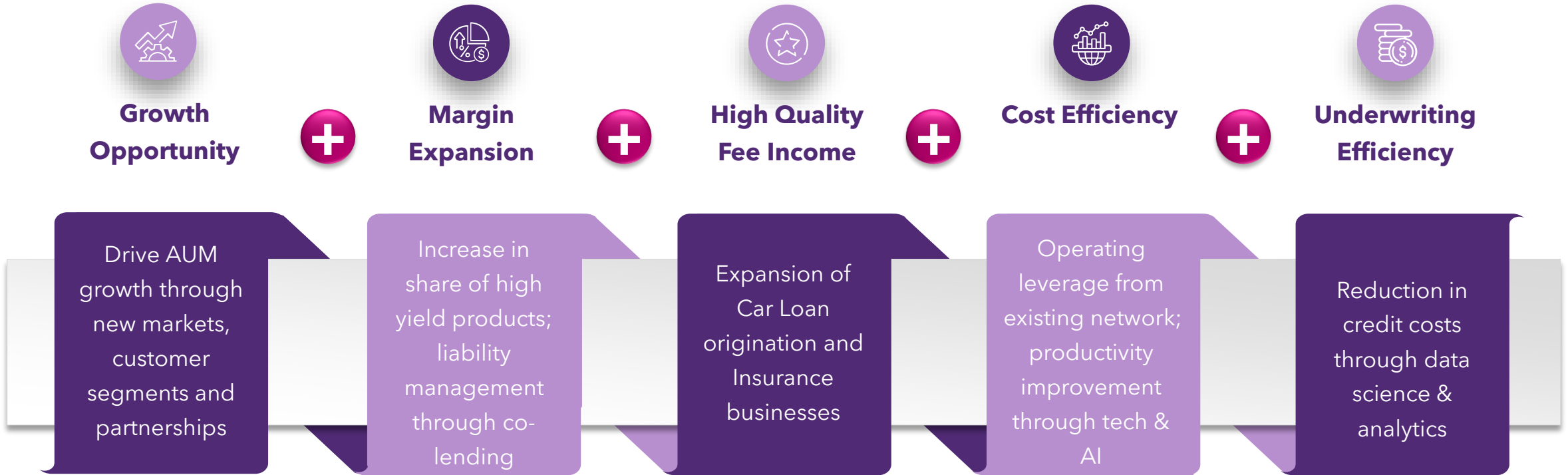
Diversify borrowings for effective liability management

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

Capri Global's target is ₹550 bn AUM by FY28 and ₹1,000 bn+ by FY32 growing at 25% - 30% CAGR

... and Deliver Sustainable Returns...

Key levers for RoE expansion



Capri Global's target is to deliver 16.0-18.0% RoAE and 4.0% - 4.5% RoAA by FY28



3 Annual Financial Performance

Performance Highlights – FY26 & 4QFY26

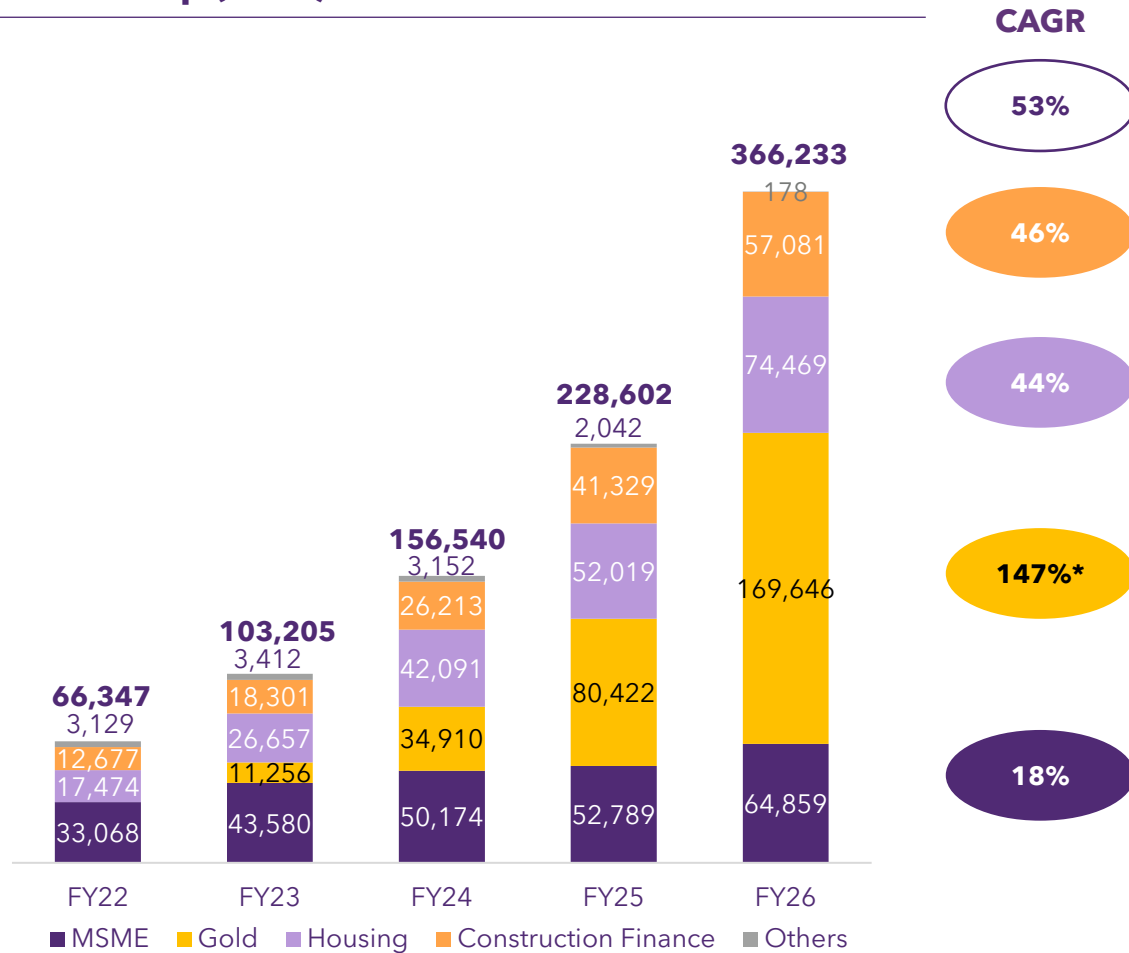
(In ₹ mn unless stated otherwise)

	FY26	FY25	YoY	Q4FY26	Q4FY25	YoY
AUM	366,233	228,602	60%	366,233	228,602	60%
Net Interest Income	19,979	13,314	50%	5,956	3,807	56%
Non Interest Income	8,597	5,014	71%	2,472	1,817	36%
Operating Expenses	14,112	10,987	28%	4,160	3,084	35%
Operating Profit	14,464	7,341	97%	4,268	2,540	68%
PAT	9,486	4,785	98%	2,828	1,777	59%
Cost-Income Ratio (%)	49.4%	59.9%	1,056 bps	49.4%	54.8%	548 bps
NNPA (%)	0.5%	0.9%	(35) bps	0.5%	0.9%	(35) bps
ROAE (%)	16.5%	11.8%	473 bps	16.0%	16.9%	85 bps
ROAA (%)	3.5%	2.7%	89 bps	3.8%	3.6%	20 bps

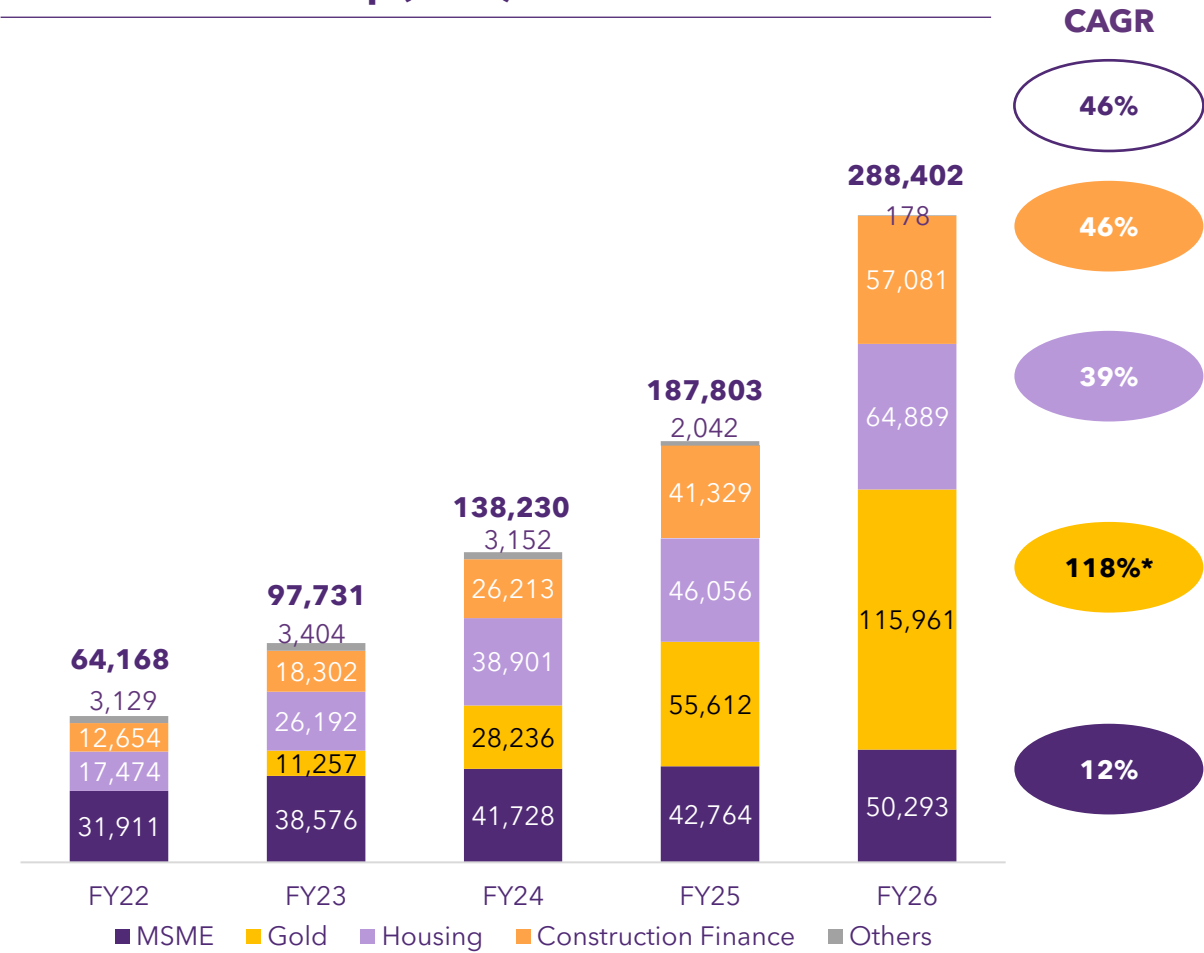
AUM and Loan Growth

Consolidated AUM Up 53% CAGR FY22-FY26

AUM Break Up (₹ mn)



Gross Loans Break Up (₹ mn)



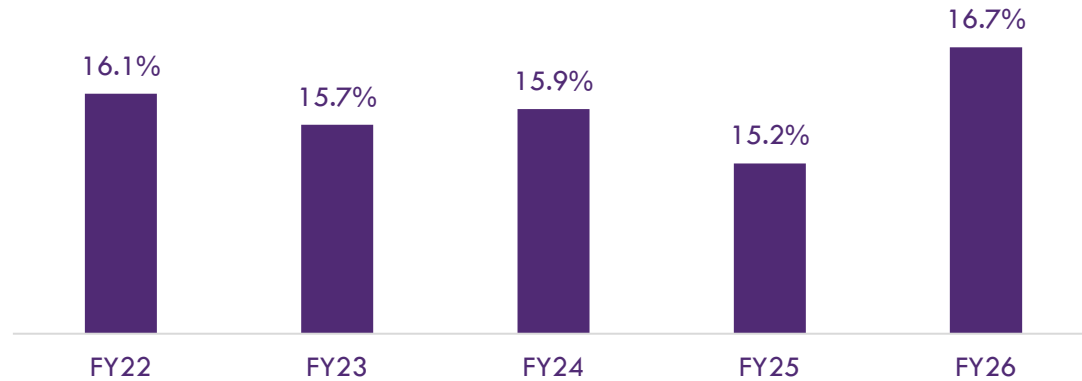
Note: *CAGR FY23-FY26

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

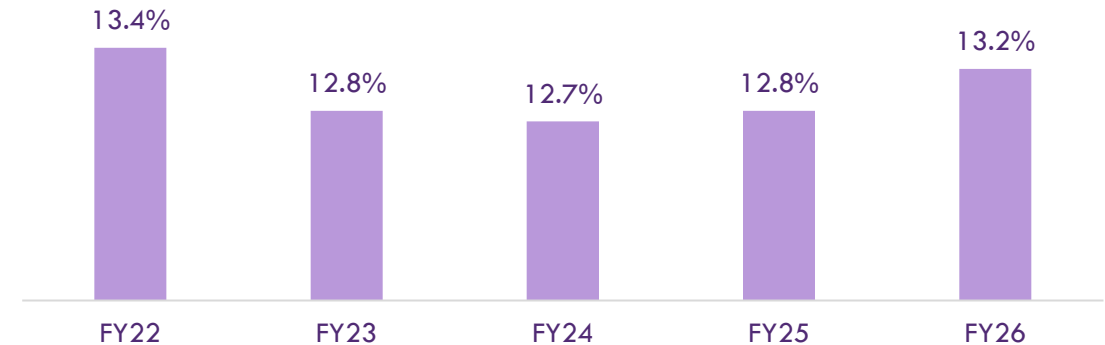
Segment Wise Loan Yields

Improving Yields

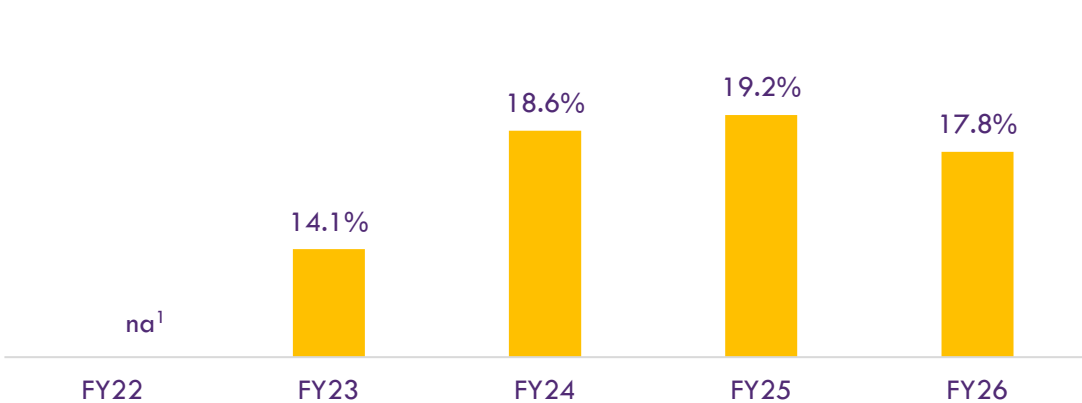
MSME (%)*



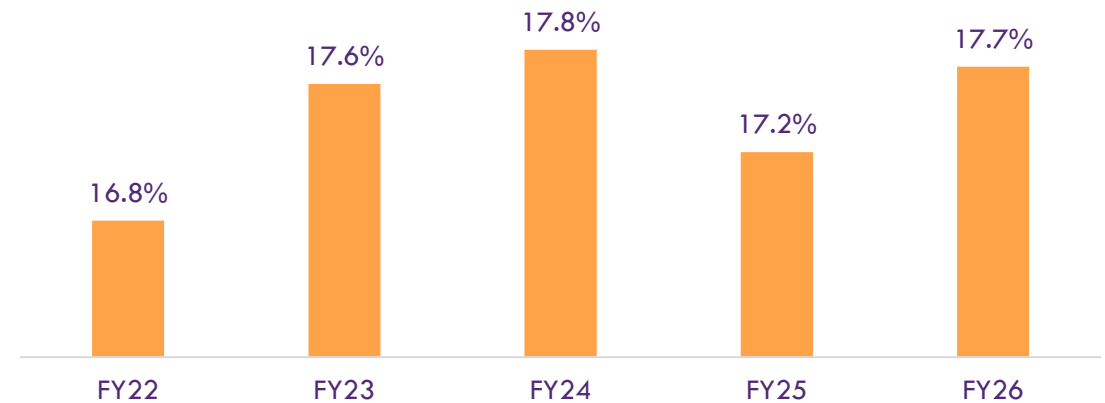
Housing Finance (%)*



Gold Loans (%)*



Retail Construction Finance (%)*

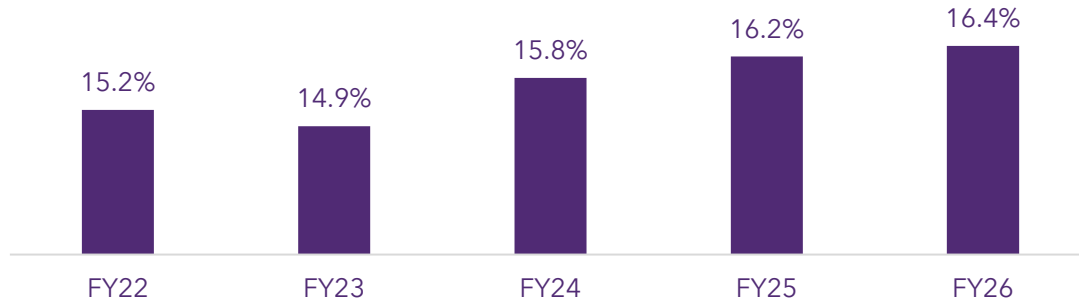


¹Gold Loan business started in Aug-22

Yields & Margins

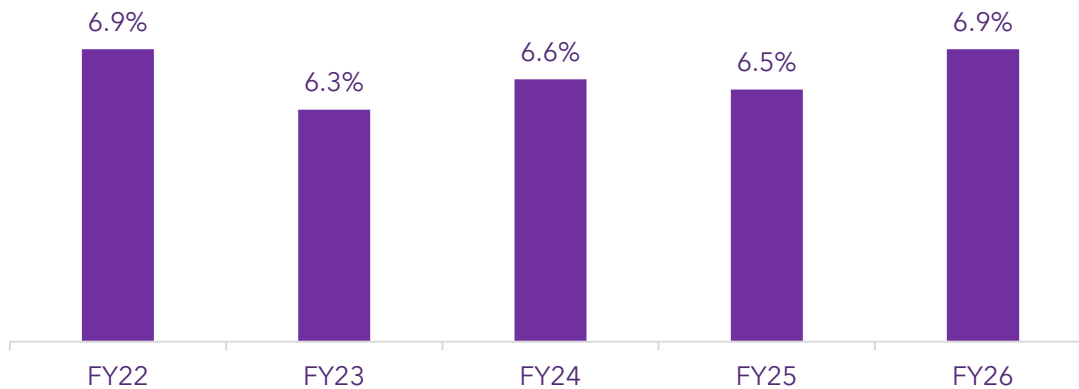
Improving spreads and margins

Yield on Net Advances (%)

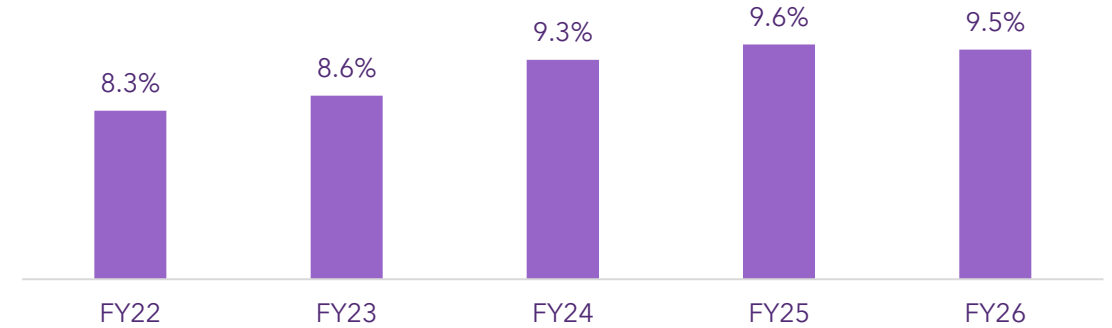


Note: Yield calculated as interest income including INDAS adjustments for processing fee, commission and other charges divided by monthly average of outstanding loans

Spreads (YoA - CoB) (%)

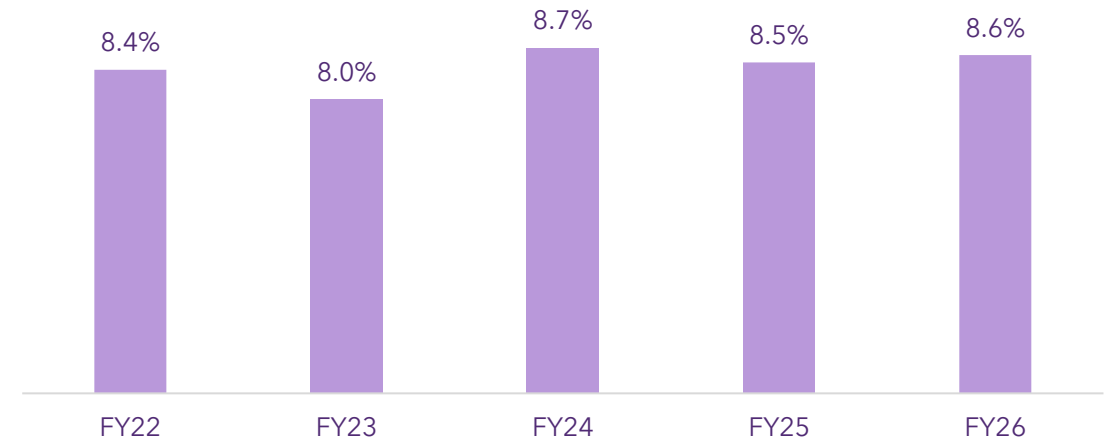


Cost of Borrowings (%)¹



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

Net Interest Margin (%)²

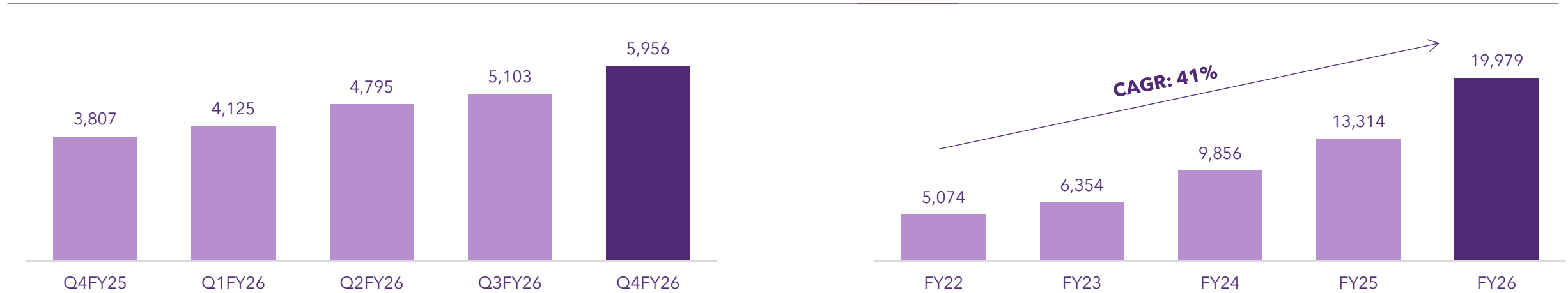


Note: Calculated using Net Interest Income / Avg. Interest Earning Assets

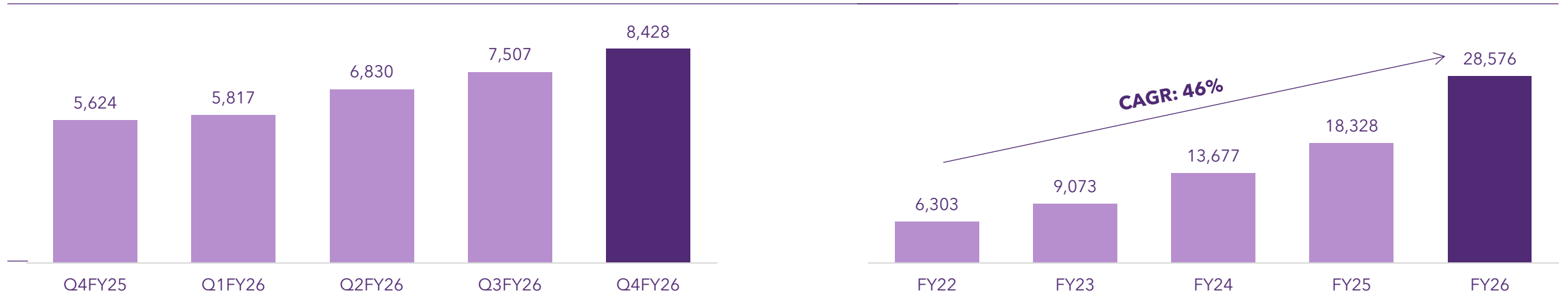
Financial Highlights

Strong growth in Net Interest Income and Net Total Income – 56% YoY and 50% YoY for the quarter

Net Interest Income (₹ mn)



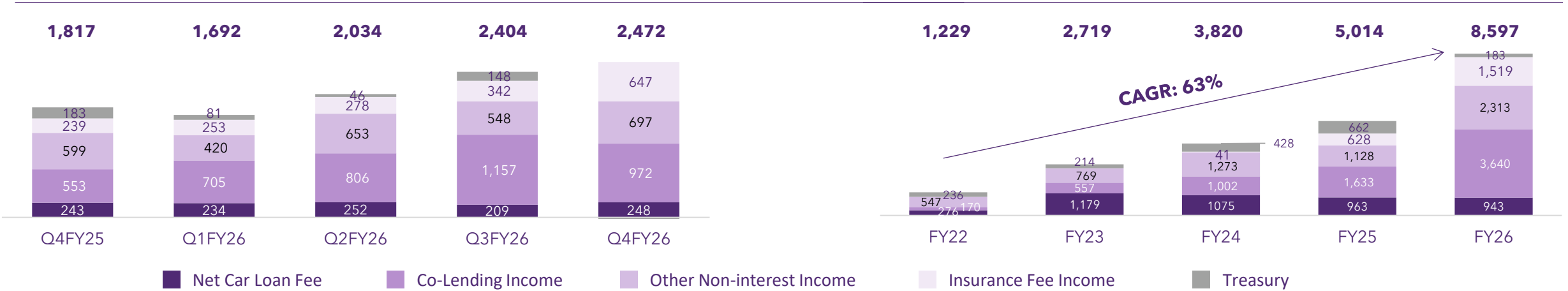
Net Total Income (₹ mn)



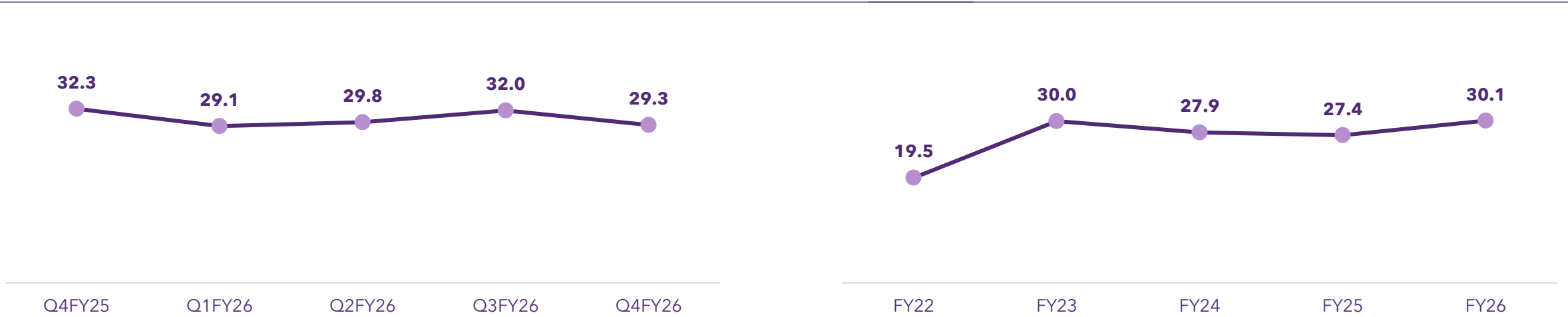
Financial Highlights

Continued momentum in fee income – 36% YoY growth for the quarter

Non-Interest Income (₹ mn)



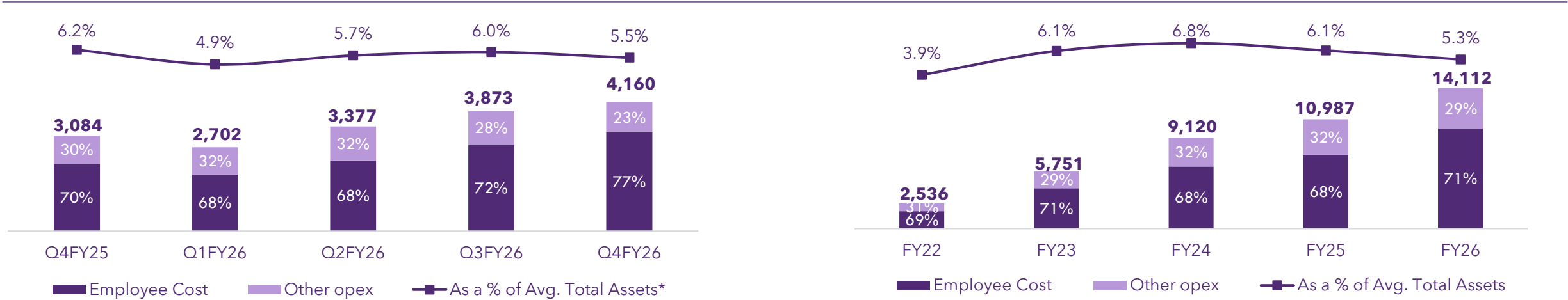
Non-Interest Income / Net Income (%)



Financial Highlights

Cost efficiency improvements led by productivity and tech implementation

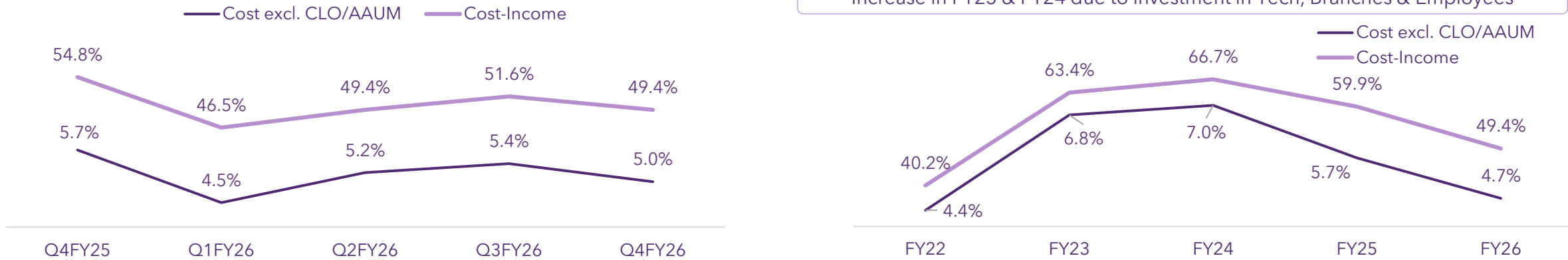
Operating Expenses (₹ mn)



*Annualised

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

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



*Annualised

Financial Highlights

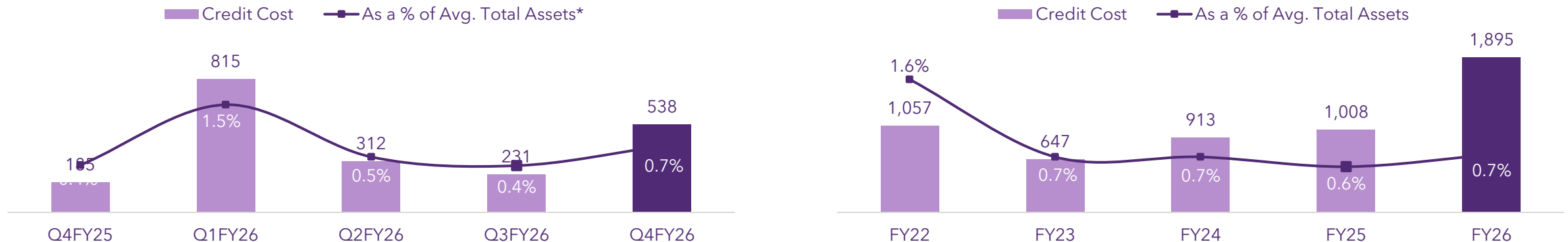
Margin expansion, cost control and risk discipline driving profitable growth

Operating Profit (₹ mn)



*Annualised

Credit Costs¹ (₹ mn)



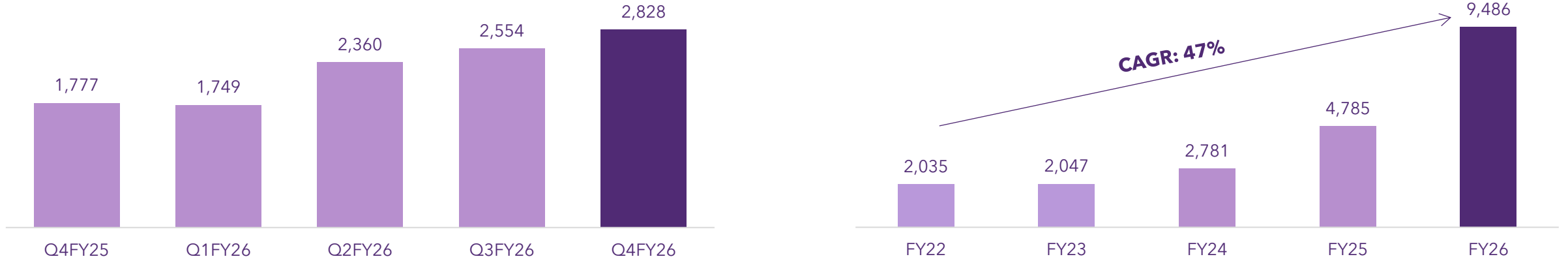
*Annualised

Note: ¹Credit Cost include Write off + ECL Provisions

Financial Highlights

Strong increase in profitability; PAT rises 59% YoY for the quarter

PAT (₹ mn)

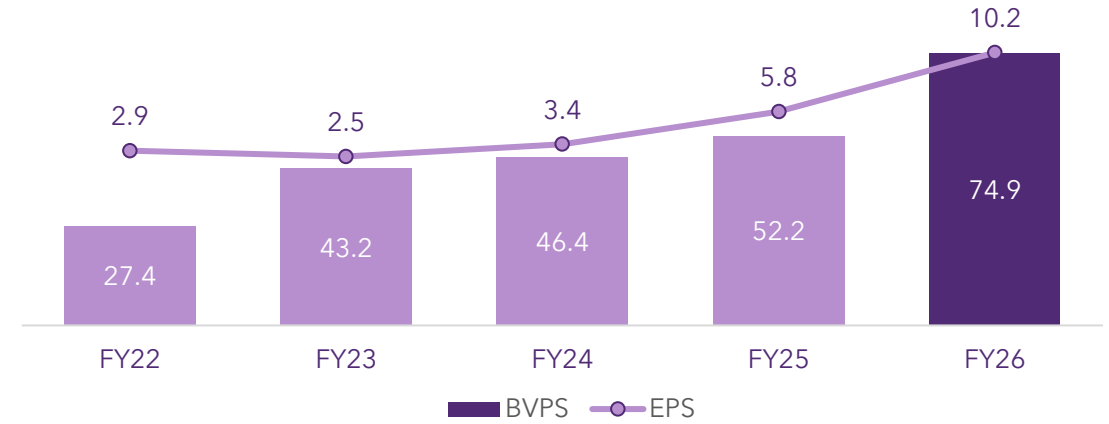
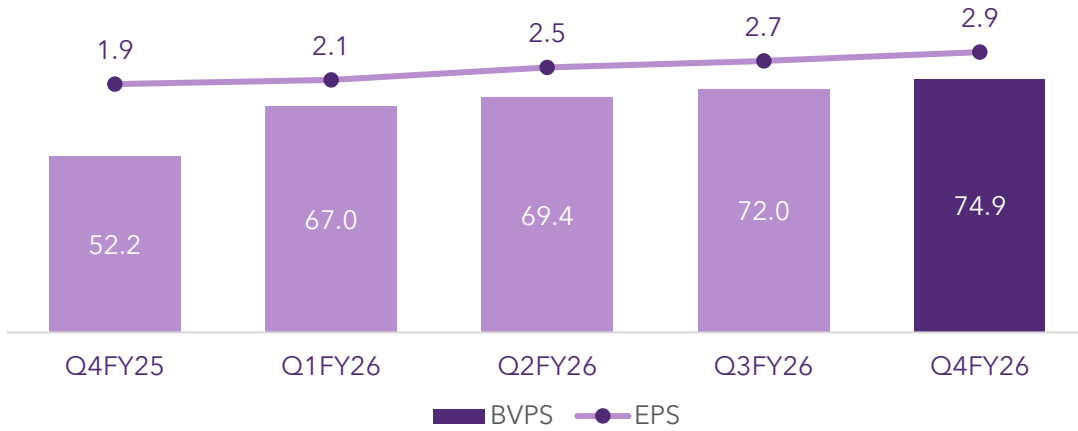


Return on Avg. Assets & Return on Avg. Equity (% annualized)

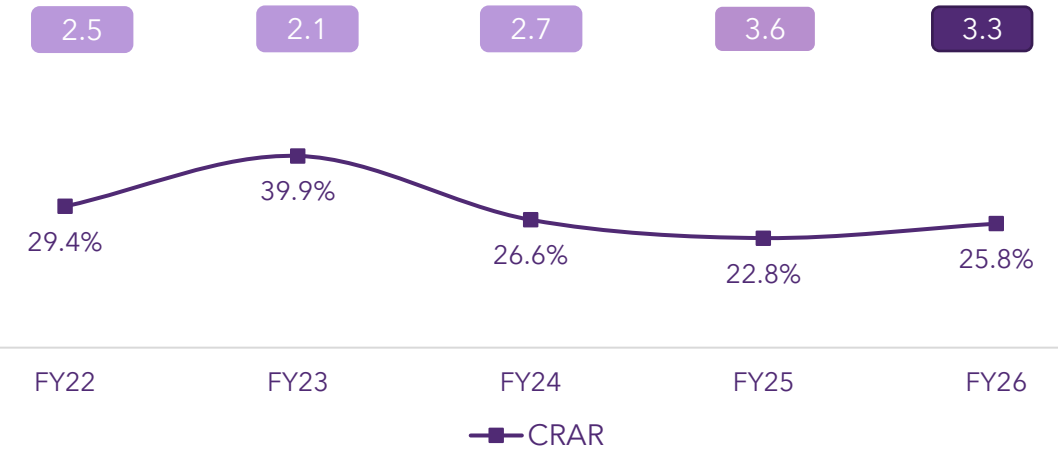
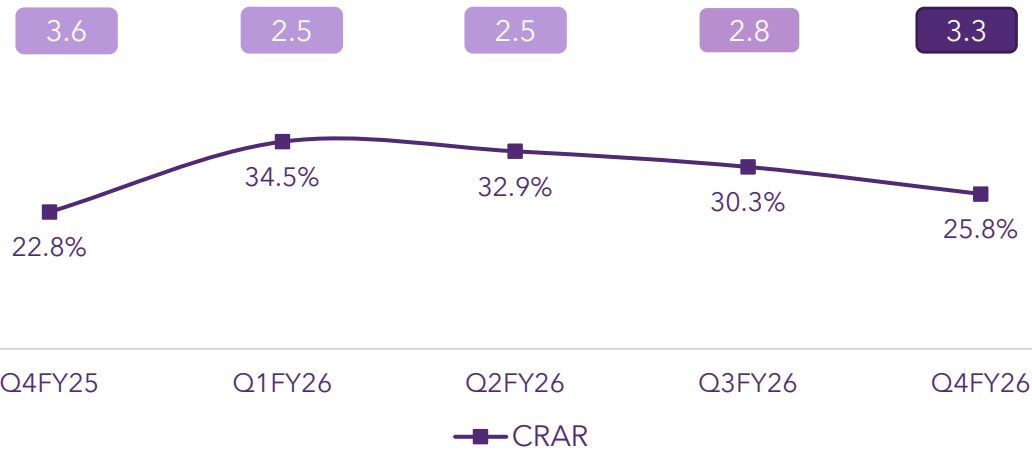


*Post equity capital infusion of ₹20 bn in Q1FY26; RoAE is calculated basis the average of beginning and ending equity for the period

EPS & Book Value per Share (₹)



D/E (x) | CRAR

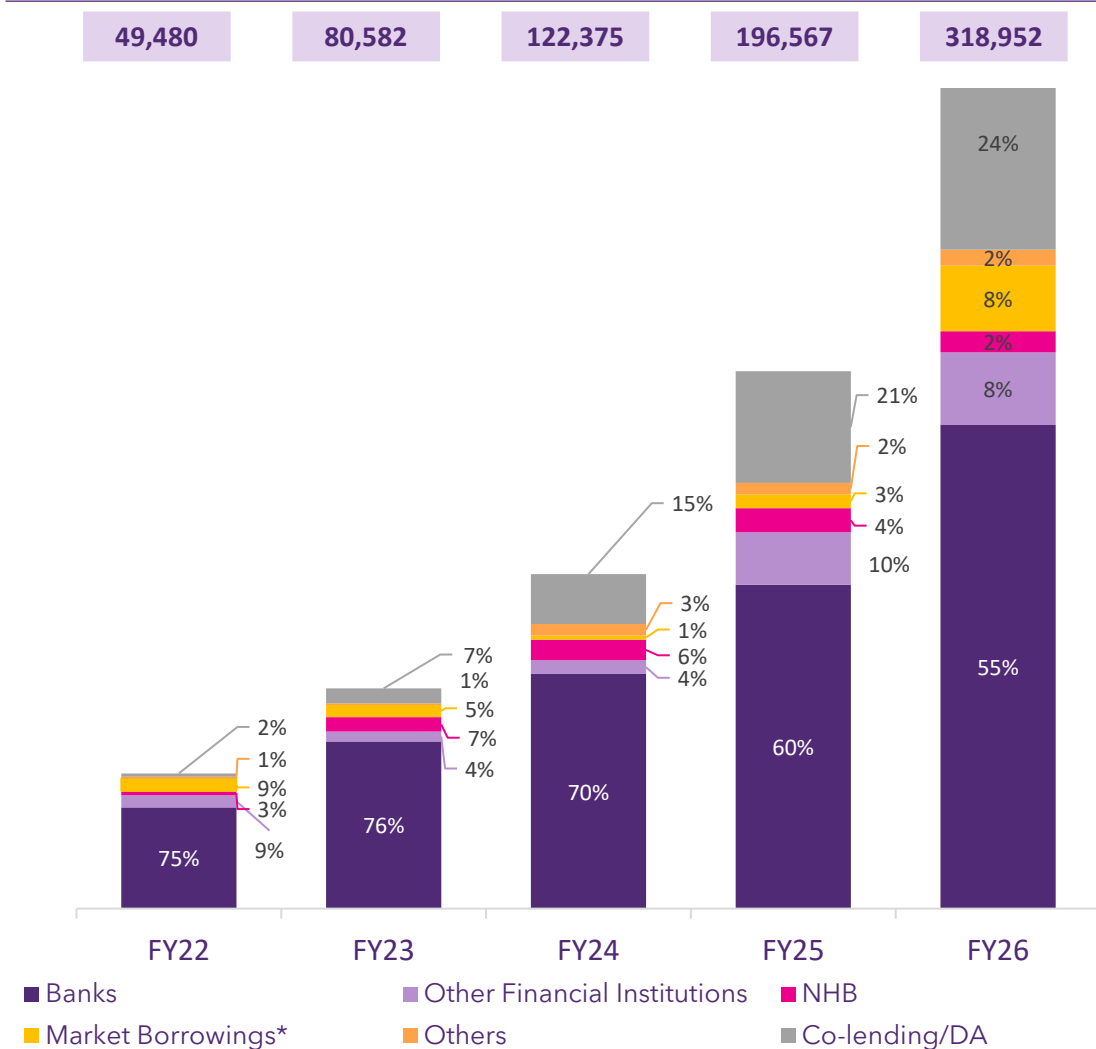


*Post equity capital infusion of ₹20 bn in Q1FY26

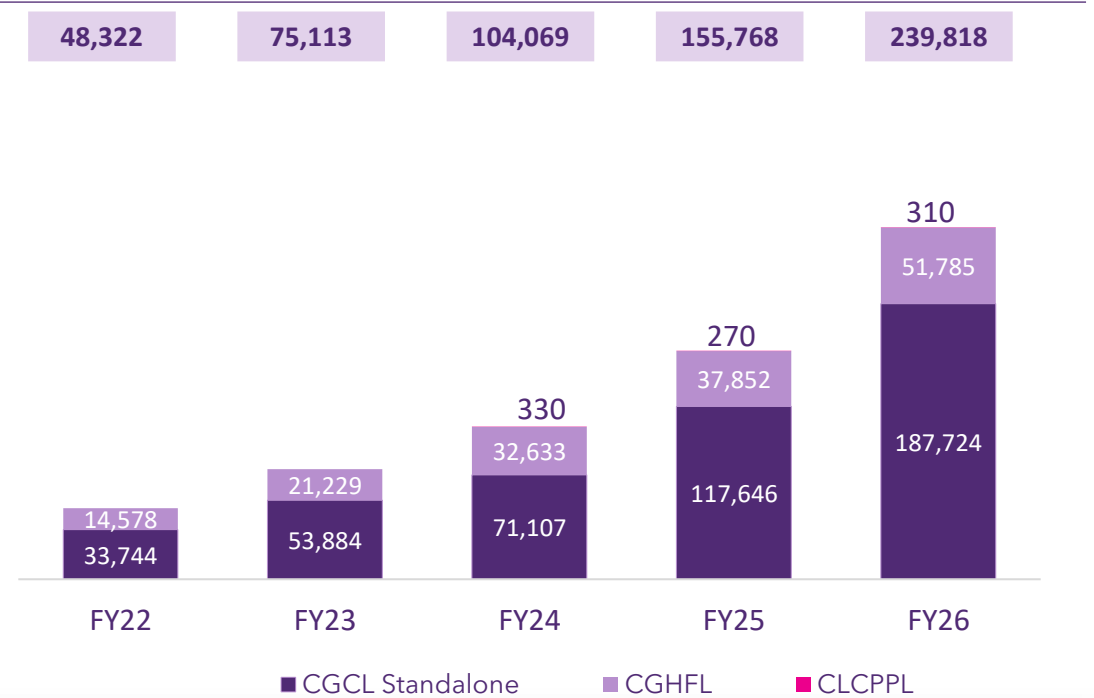
Liability Mix

Diversification led by market borrowings and co-lending

Funding Profile (₹ mn)



Consolidated Borrowings Break-up (₹ mn)



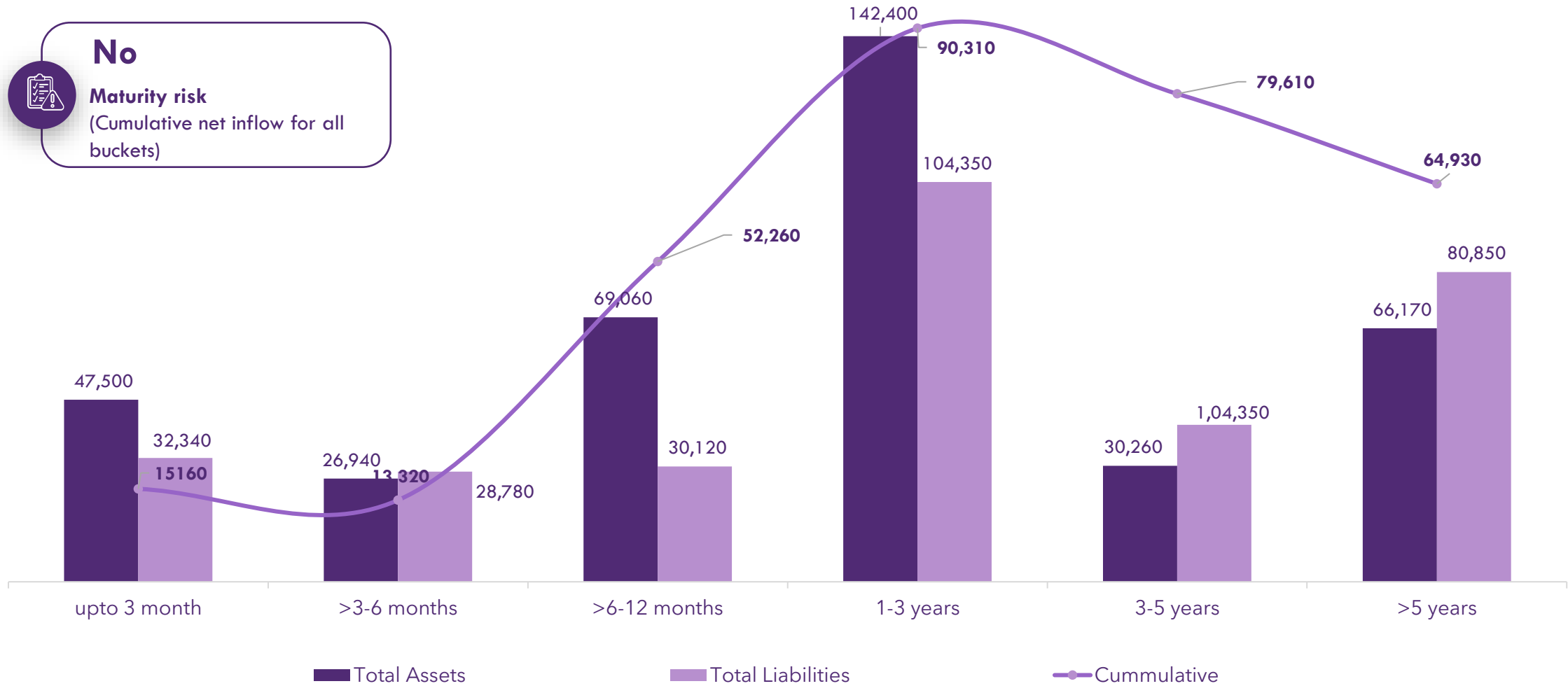
- Secured "Ba3" rating with Stable Outlook from Moody's Ratings and "BB- Stable" rating from Fitch Ratings
- Added 15 new bank lenders in FY26
- New bank sanctions for FY26 stood at ₹109,950 mn on a consolidated basis

*Market Borrowings includes NCB, CP & PTC

Asset-Liability Position

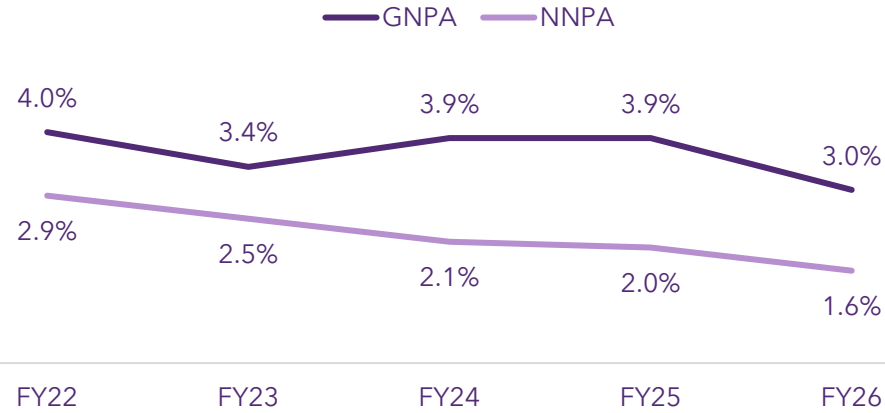
All amount in ₹ million

No
Maturity risk
 (Cumulative net inflow for all buckets)

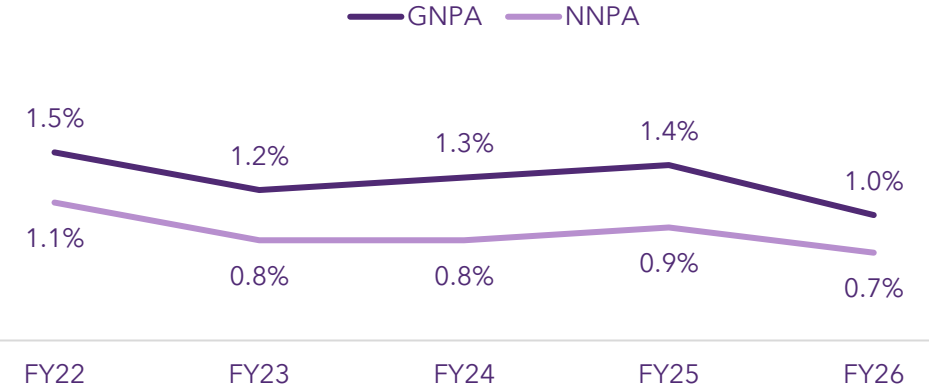


Segmental NPAs

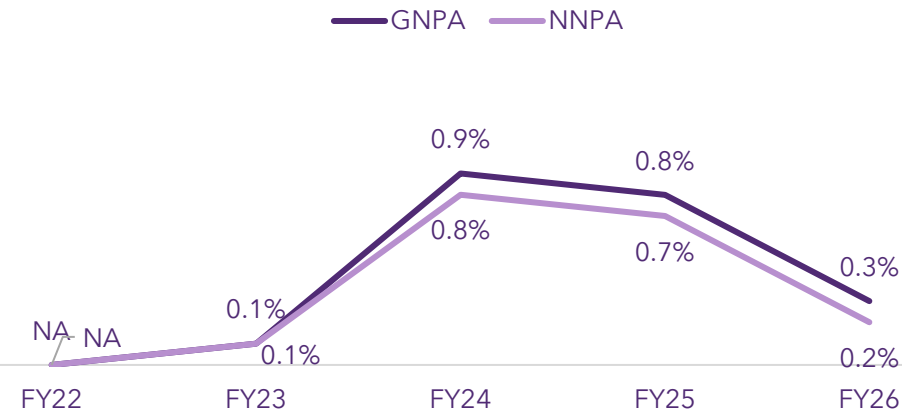
MSME Loan



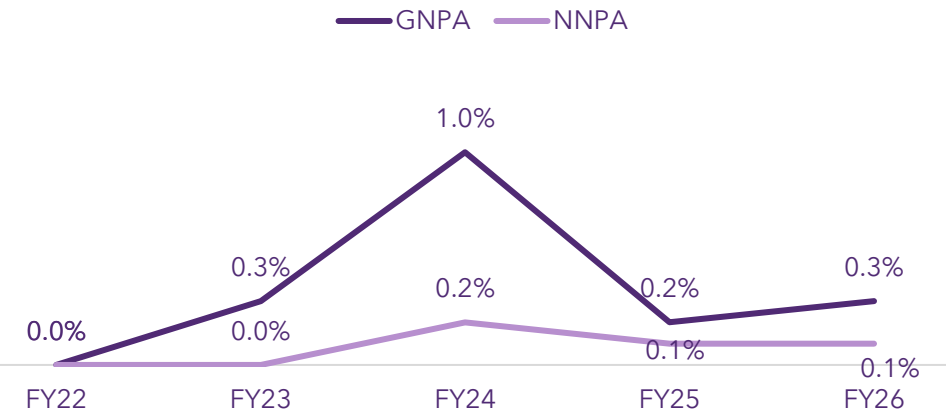
Housing Finance



Gold Loan



Retail Construction Finance



Adequate Provisioning Coverage

₹ mn except stated

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

RoAA Tree

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

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%

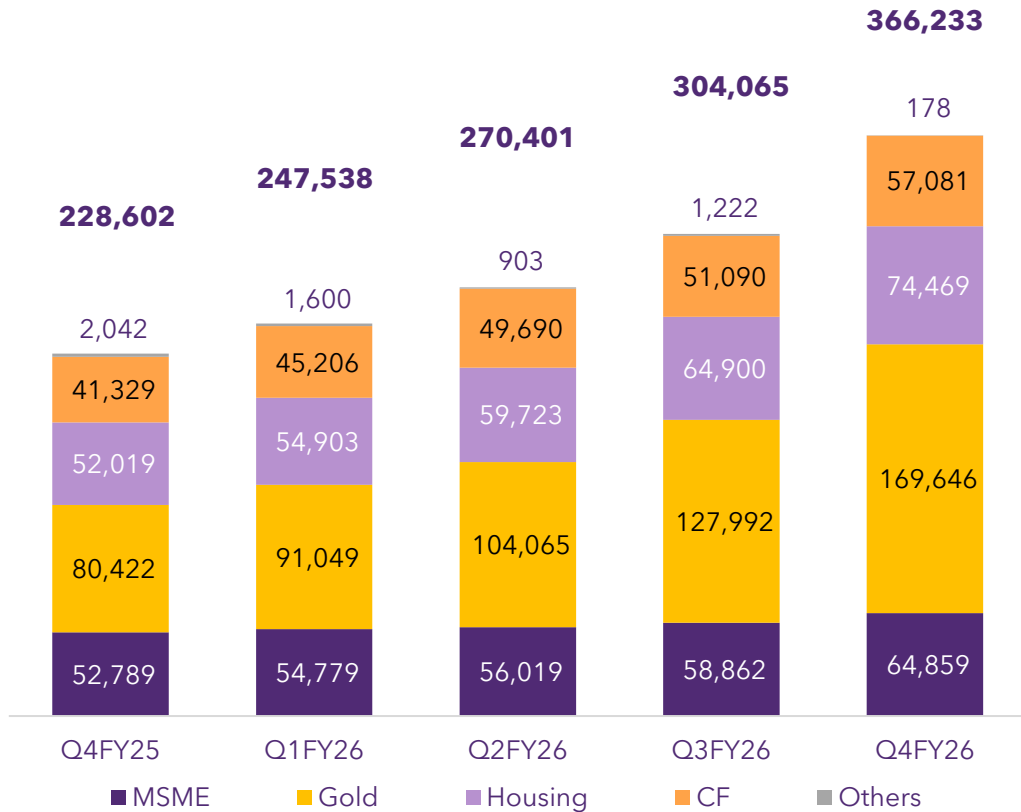


4 Quarterly Financial Performance

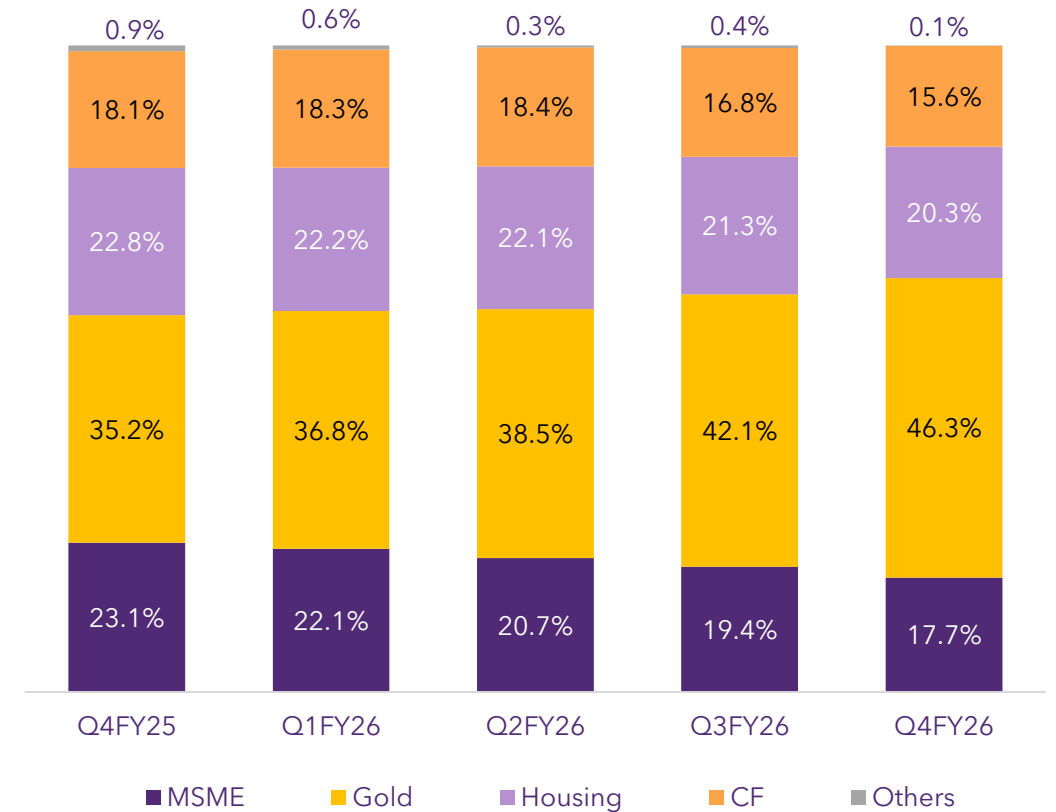
Business Update

Consolidated AUM Up 60% YoY

AUM Break Up (₹ mn)



Composition of AUM (%)

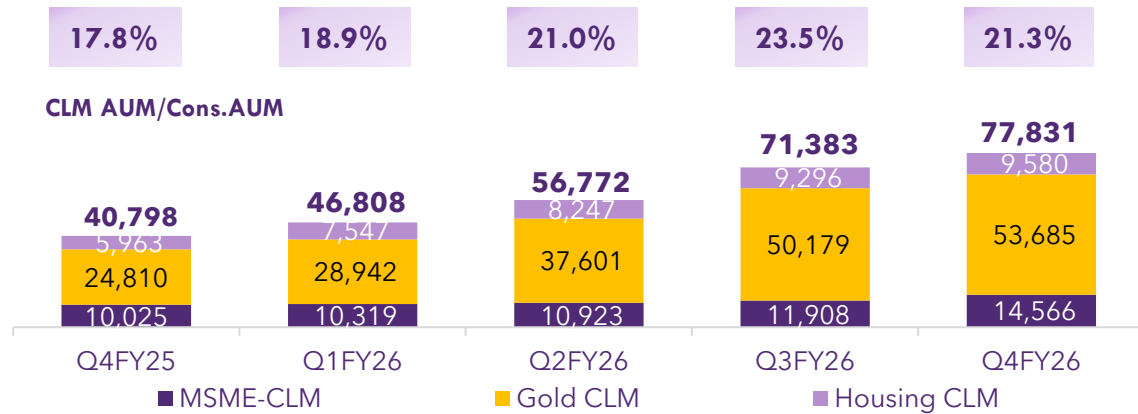


• MSME, Gold, and Housing AUM values are inclusive of co-lending and Directly Assigned AUM. Refer next slide for further details.

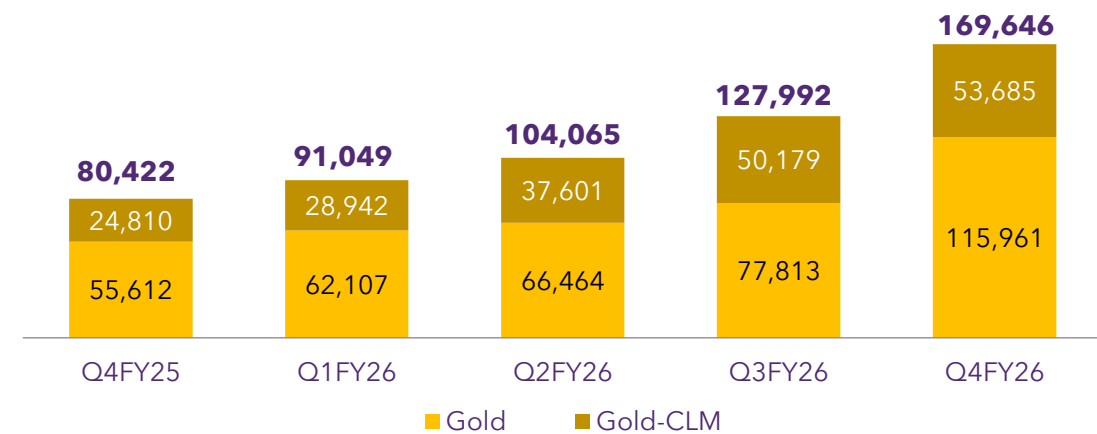
Retail AUM

Co-Lending AUM showing Steady Growth

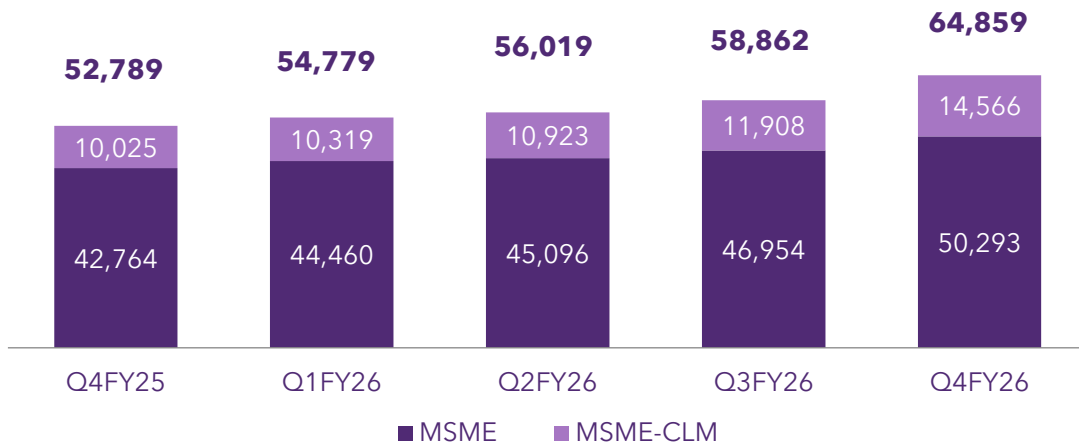
Co-Lending AUM (₹ mn)



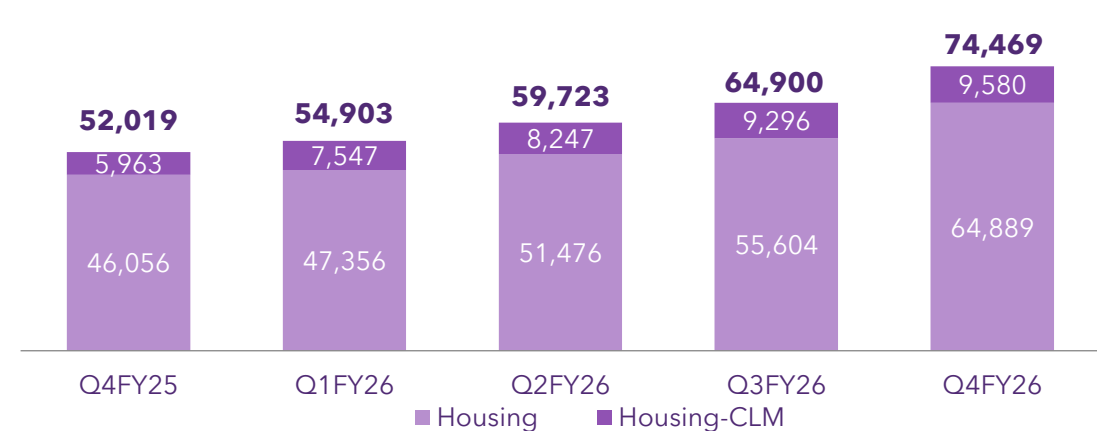
Gold AUM (₹ mn)



MSME AUM (₹ mn)

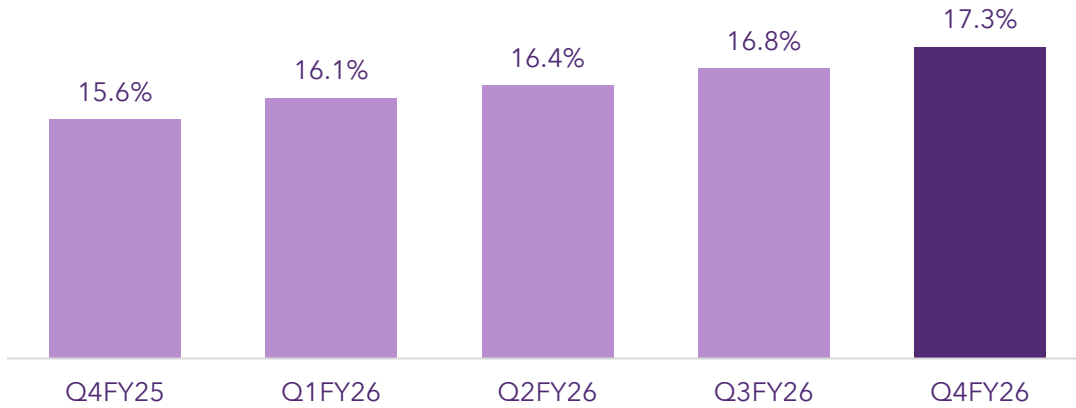


Housing AUM (₹ mn)

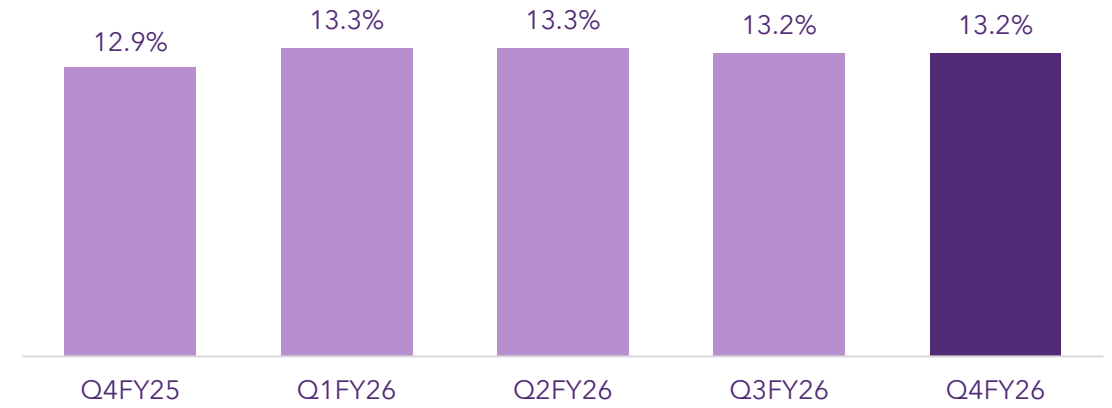


Segmental Yields

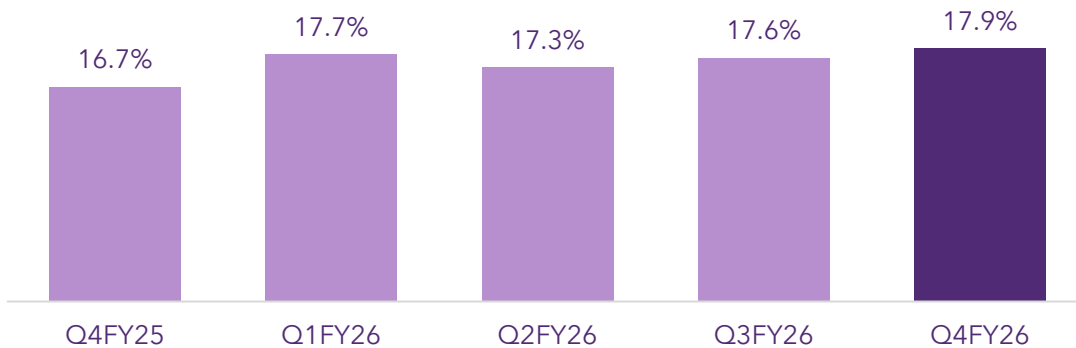
MSME (%)*



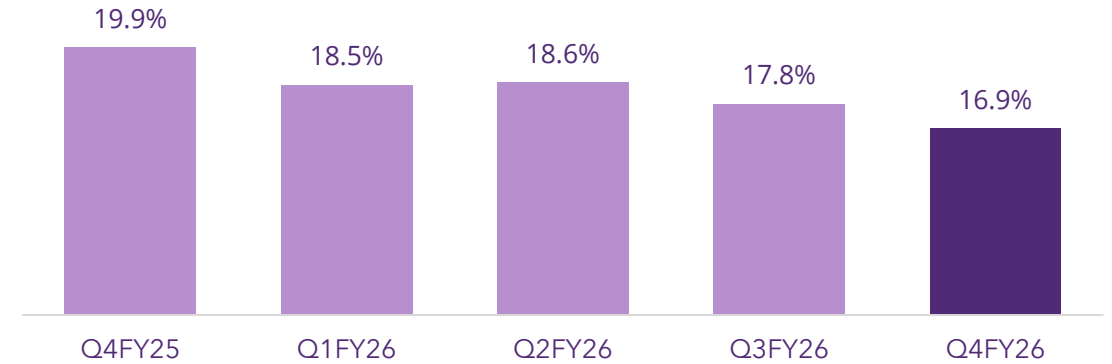
Housing Finance (%)*



Construction Finance (%)*



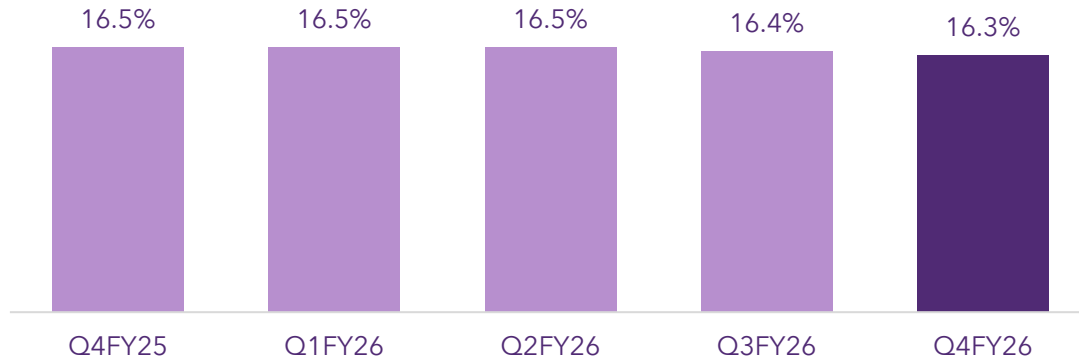
Gold Loans (%)*



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

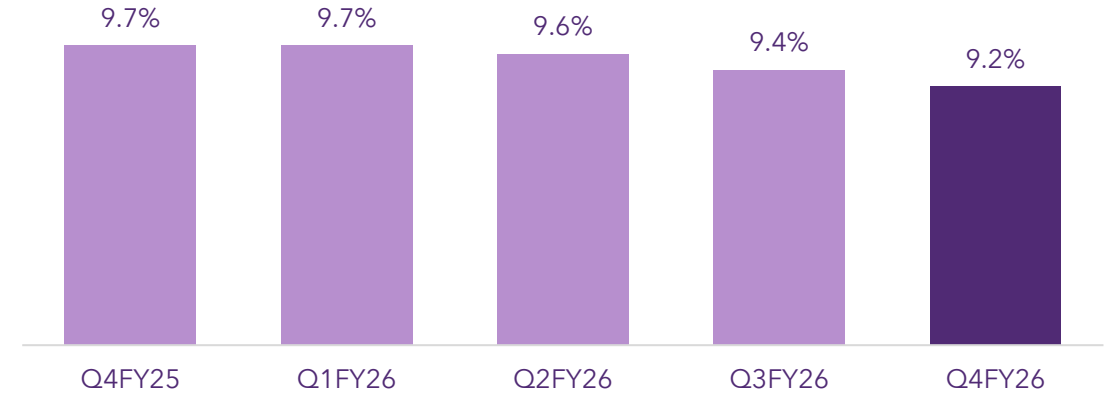
Loan Yields and Margins

Yield on Net Advances (%)



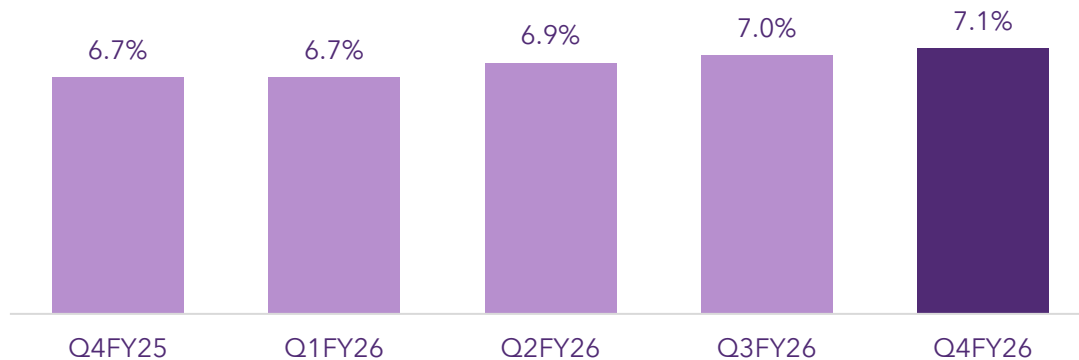
Note: Yield calculated as interest income including INDAS adjustments for processing fee, commission and other charges divided by four-month average of outstanding loans

Cost of Borrowings (%)¹

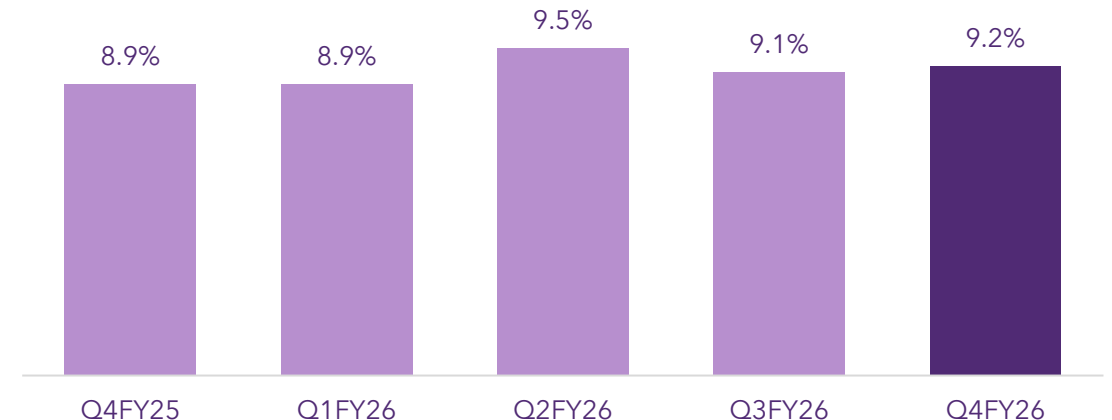


Note: Calculated as (Interest Expense including processing fee divided by monthly average of borrowings)

Spreads (YoA - CoB) (%)



Net Interest Margin (%)²

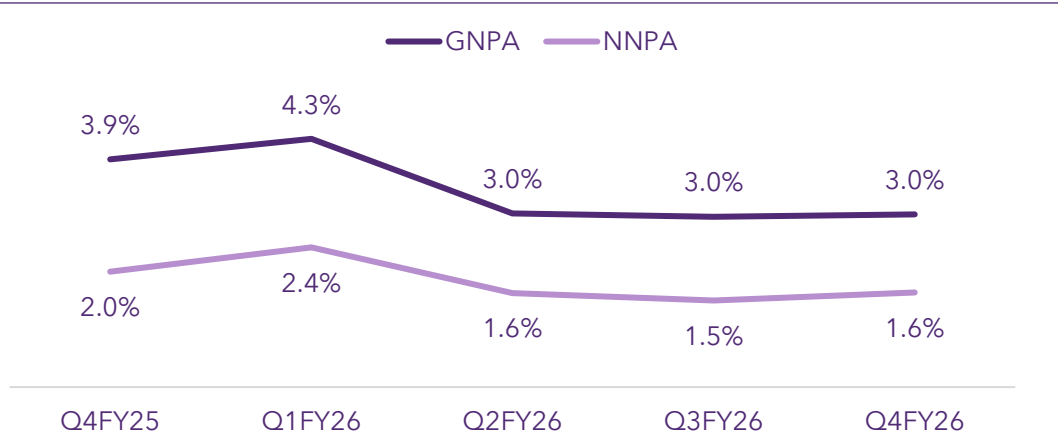


Note: Calculated using Net Interest Income / Avg. Interest Earning Assets

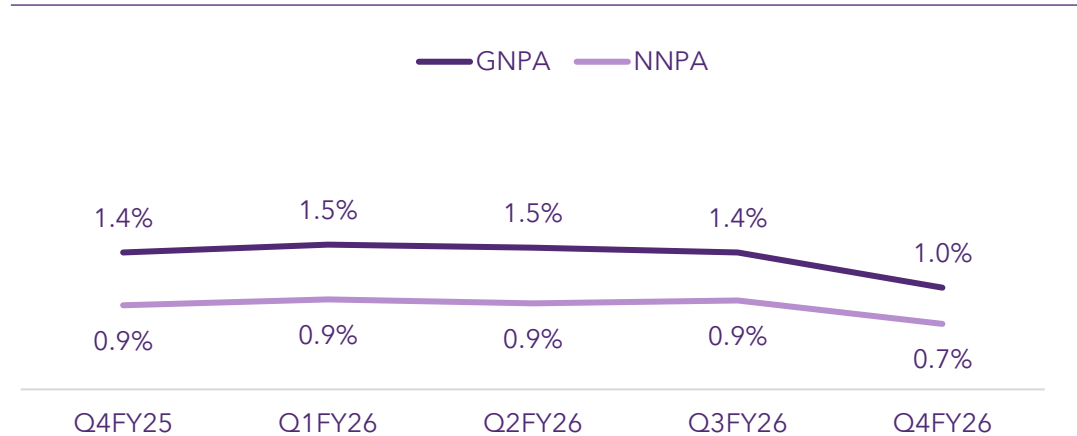
Segmental NPAs

Disciplined Underwriting Driving Sustained Improvement in Asset Quality

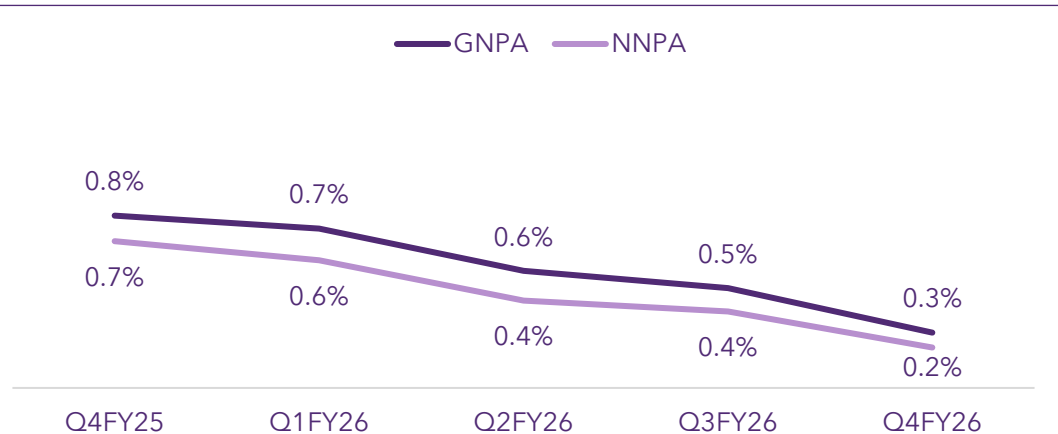
MSME



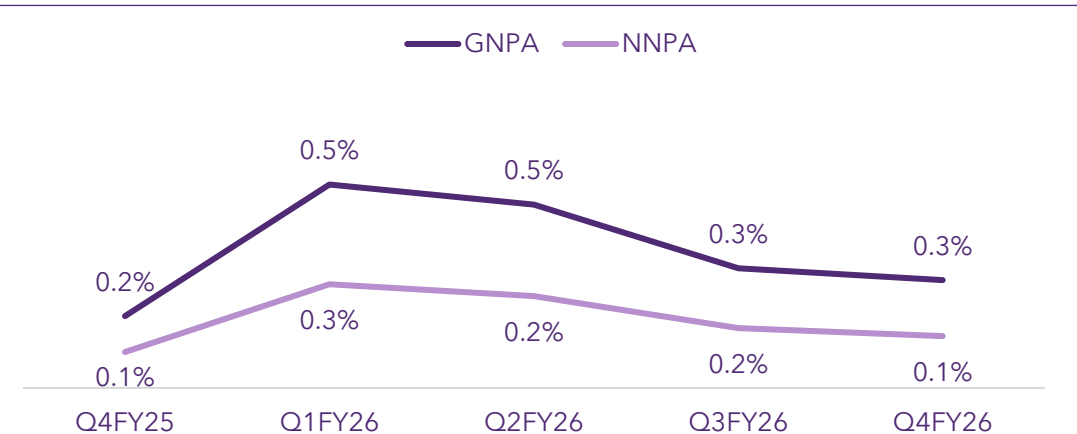
Housing Finance



Gold Loan



Construction Finance



Adequate Provisioning Coverage

₹ mn except stated

ECL Analysis As Per IndAS	Q4FY26	Q3FY26	Q2FY26	Q1FY26	Q4FY25
Stage 1 - Gross	277,537	220,712	202,607	189,118	175,797
Stage 1 - ECL Provisions	1,576	1,054	1,067	1,013	779
Stage 1 - Net	275,961	219,657	201,540	188,106	175,019
Stage 1 - ECL Provisions %	0.6%	0.5%	0.5%	0.5%	0.4%
Stage 2 - Gross	8,215	9,213	8,258	8,228	9,120
Stage 2 - ECL Provisions	968	905	919	835	703
Stage 2 - Net	7,248	8,308	7,338	7,393	8,417
Stage 2 - ECL Provisions %	11.8%	9.8%	11.1%	10.1%	7.7%
Stage 3 - Gross	2,643	2,753	2,741	3,355	2,867
Stage 3 - ECL Provisions	1,089	1,199	1,174	1,375	1,197
Stage 3 - Net NPA	1,554	1,554	1,567	1,981	1,670
Stage 3 - ECL Provisions %	41.2%	43.6%	42.8%	41.0%	41.7%
Total - Gross	288,396	232,678	213,606	200,702	187,784
Total ECL Provisions	3,633	3,158	3,161	3,222	2,678
Stage 3 % - Gross NPA	0.9%	1.2%	1.3%	1.7%	1.5%
Stage 3 % - Net NPA	0.5%	0.7%	0.7%	1.0%	0.9%

Quarterly Comparison

Calculated as % of Average Assets (%)	Q4FY25	Q1FY26	Q2FY26	Q3FY26	Q4FY26
Interest income	14.9%	14.7%	14.8%	14.5%	14.6%
Interest expenses	7.2%	7.1%	6.8%	6.7%	6.6%
Net interest income	7.7%	7.5%	8.0%	7.9%	7.9%
Net Car Loan Fee	0.5%	0.4%	0.4%	0.3%	0.3%
Co-lending Income	1.1%	1.3%	1.4%	1.8%	1.3%
Insurance distribution	0.5%	0.5%	0.5%	0.5%	0.9%
Other income	1.6%	0.9%	1.2%	1.1%	0.8%
Non-interest income	3.6%	3.0%	3.4%	3.7%	3.3%
Net total income	11.3%	10.5%	11.5%	11.6%	11.2%
Employee expenses	4.4%	3.3%	3.8%	4.3%	4.3%
Other expenses	1.3%	1.1%	1.4%	1.2%	0.9%
D&A	0.6%	0.4%	0.4%	0.4%	0.4%
Operating expenses	6.2%	4.9%	5.7%	6.0%	5.5%
Operating profit	5.1%	5.6%	5.8%	5.6%	5.7%
ECL provisions	0.5%	1.3%	0.5%	0.2%	0.7%
Write-offs	-0.1%	0.2%	0.0%	0.1%	0.1%
Total Provisions	0.4%	1.5%	0.5%	0.4%	0.7%
Profit before tax	4.7%	4.2%	5.3%	5.3%	5.0%
Profit after tax (RoAA)	3.6%	3.2%	4.0%	3.9%	3.8%

Consolidated Income Statement

Quarterly and Nine Month Comparison

Particulars	Q4FY26	Q4FY25	Y-o-Y (%)	Q3FY26	Q-o-Q (%)	FY26	FY25	YoY (%)
Interest earned	10,942	7,388	48%	9,417	16%	37,277	26,050	43%
Interest expense	4,986	3,581	39%	4,314	16%	17,298	12,736	36%
Net interest income	5,956	3,807	56%	5,103	17%	19,979	13,314	50%
Net car loan fees	248	243	2%	209	19%	943	963	-2%
Co-lending income	972	553	76%	1,157	-16%	3,640	1,633	123%
Insurance distribution	647	239	171%	342	89%	1,519	628	142%
Other operating income	605	782	-23%	696	-13%	2,495	1,790	39%
Non-interest income	2,472	1,817	36%	2,404	3%	8,597	5,014	71%
Total income	8,428	5,624	50%	7,507	12%	28,576	18,328	56%
Employee cost	3,193	2,166	47%	2,786	15%	10,087	7,429	36%
Other expenses	967	918	5%	1,088	-11%	4,025	3,558	13%
Operating expenses	4,160	3,084	35%	3,873	7%	14,112	10,987	28%
Operating profit	4,268	2,540	68%	3,633	17%	14,464	7,341	97%
ECL provisions	492	232	112%	145	240%	1,640	635	158%
Write-offs	46	(47)	-197%	86	-47%	256	373	-31%
Total provisions	538	185	191%	231	133%	1,895	1,008	88%
Profit before tax	3,730	2,355	58%	3,402	10%	12,569	6,333	98%
Tax	902	578	56%	848	6%	3,083	1,548	99%
Implied tax rate	24.2%	24.5%		24.9%		24.5%	24.4%	
Profit after tax	2,828	1,777	59%	2,554	11%	9,486	4,785	98%

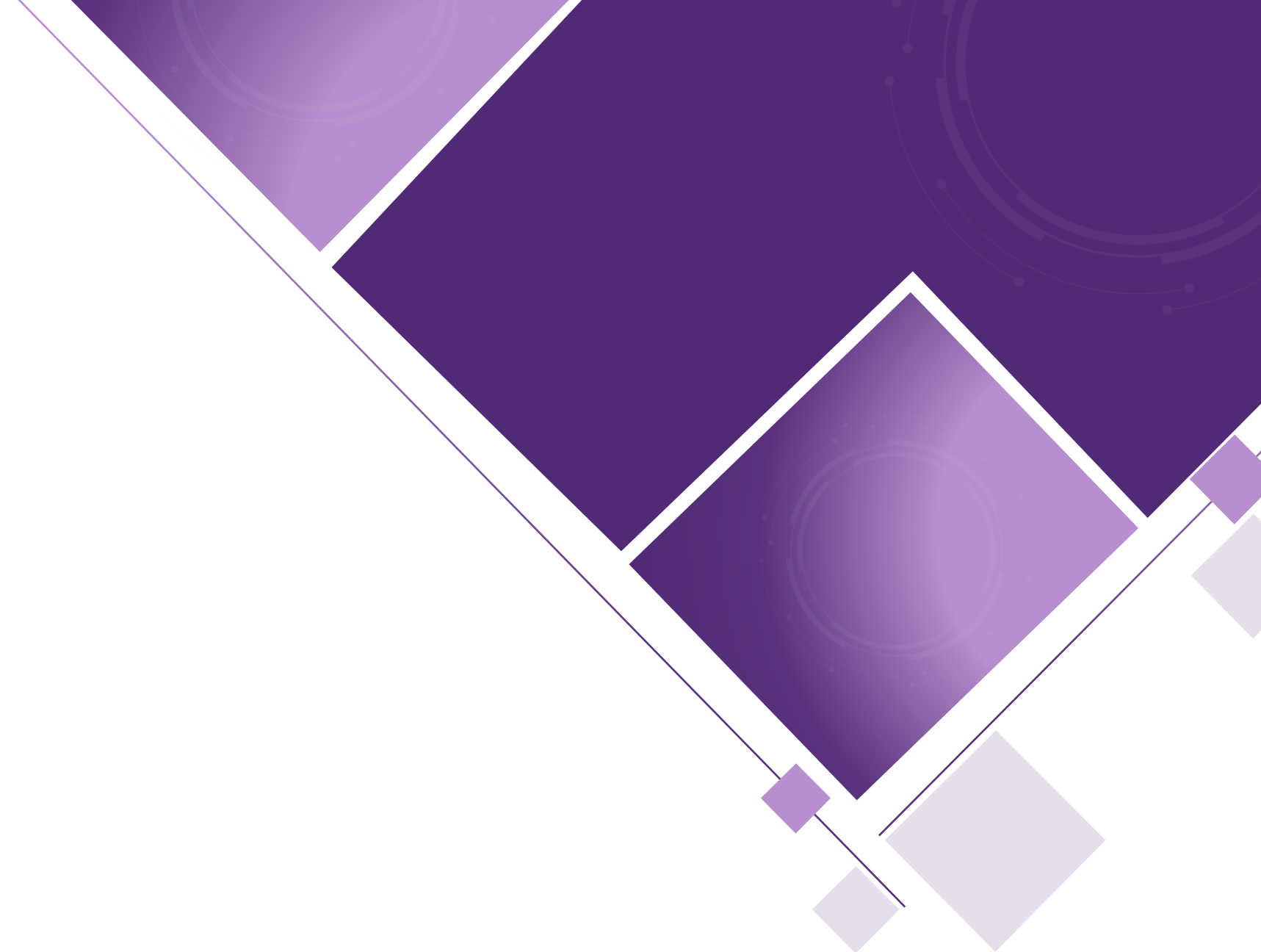
Consolidated Balance Sheet

Quarterly Comparison

₹ mn except stated

Particulars	Q4FY26	Q4FY25	YoY (%)	Q3FY26	QoQ (%)
Paid-up Equity	962	825	17%	962	0%
Reserves and Surplus	71,073	42,216	68%	68,310	4%
Total Equity	72,035	43,041	67%	69,272	4%
Bank Borrowings	218,388	150,682	45%	180,760	21%
Debt Securities	22,733	5,087	347%	13,453	69%
Other Liabilities and Provisions	13,604	9,520	43%	10,253	33%
Total Equity & Liabilities	326,760	208,329	57%	273,737	19%
Cash and Bank Balances	21,229	15,312	39%	23,855	-11%
Investments	12,361	1,604	671%	12,138	2%
Assets under Financing Activities	281,499	182,515	54%	227,291	24%
Other Assets	11,671	8,898	31%	10,452	12%
Total Assets	326,760	208,329	57%	273,737	19%

5 ESG



ESG Snapshot & Ratings

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
- ₹6.8 Crore** Government Investments Supported 1,924 Households and created 225 Hectares of Water Harvesting Capacity
- 2.61 Lac Pages** saved by MSME and Housing Business Through Digital Initiatives

Social (S)

- 15,519** Beneficiaries Reached Including 13,287 Women
- Zero** Facilities in our operations
- 100 Training Sessions** Conducted be befitting 8,179 individuals across 80 villages
- 681 SHGs Formed** for Community Strengthening and Institution Building
- 1,20,000 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

Received Second-Party Opinion (SPO) rated “Good” by Sustainable Fitch for Company’s Sustainable Financing Framework (SFF)

Name of the ESG Rating Provider	Ratings
SES ESG Research Private Limited	75 (B+)
NSE Sustainability Ratings & Analytics Limited	69
CRISIL ESG Ratings & Analytics Limited	64 (Strong)
Standard & Poor’s (S&P) Dow Jones Sustainability Indices (DJSI) Corporate Sustainability Assessment	70 (Industry Average 30)

Pillars of Our ESG Framework



- 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
- Baseline assessment of Scope 3 financed emissions (FY2024-25 onwards) with improved Scope 1 and 2 tracking (Initiated in FY2023-24)
- Targeting 5% annual reduction in energy use and readiness for TCFD and CDP disclosures

**Environmental
Stewardship**



- 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 2,00,000 women beneficiaries by 2030 under CSR initiatives

**Social
Empowerment**



- 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

**Governance
Excellence**

Board of Directors



5 Independent Board of Directors

 including one woman Director

Separate Chairman and Managing Director

Zero Disciplinary Actions

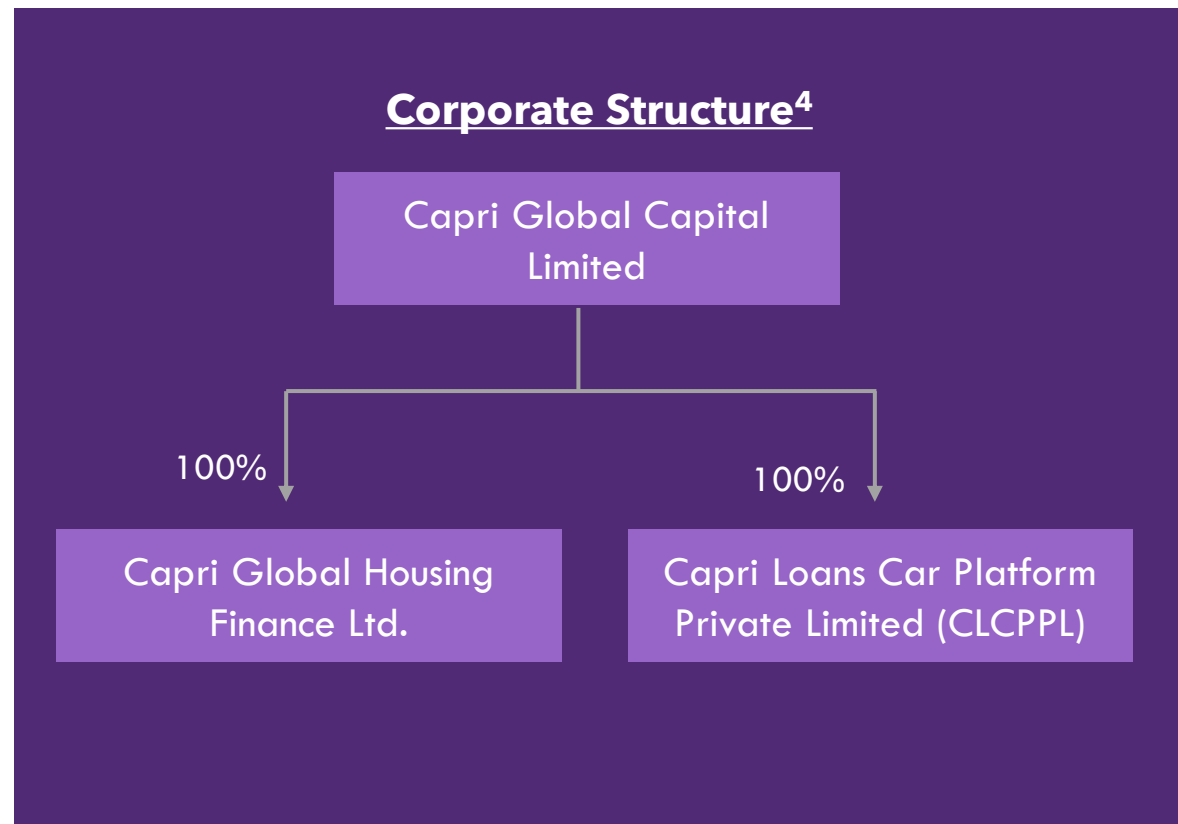
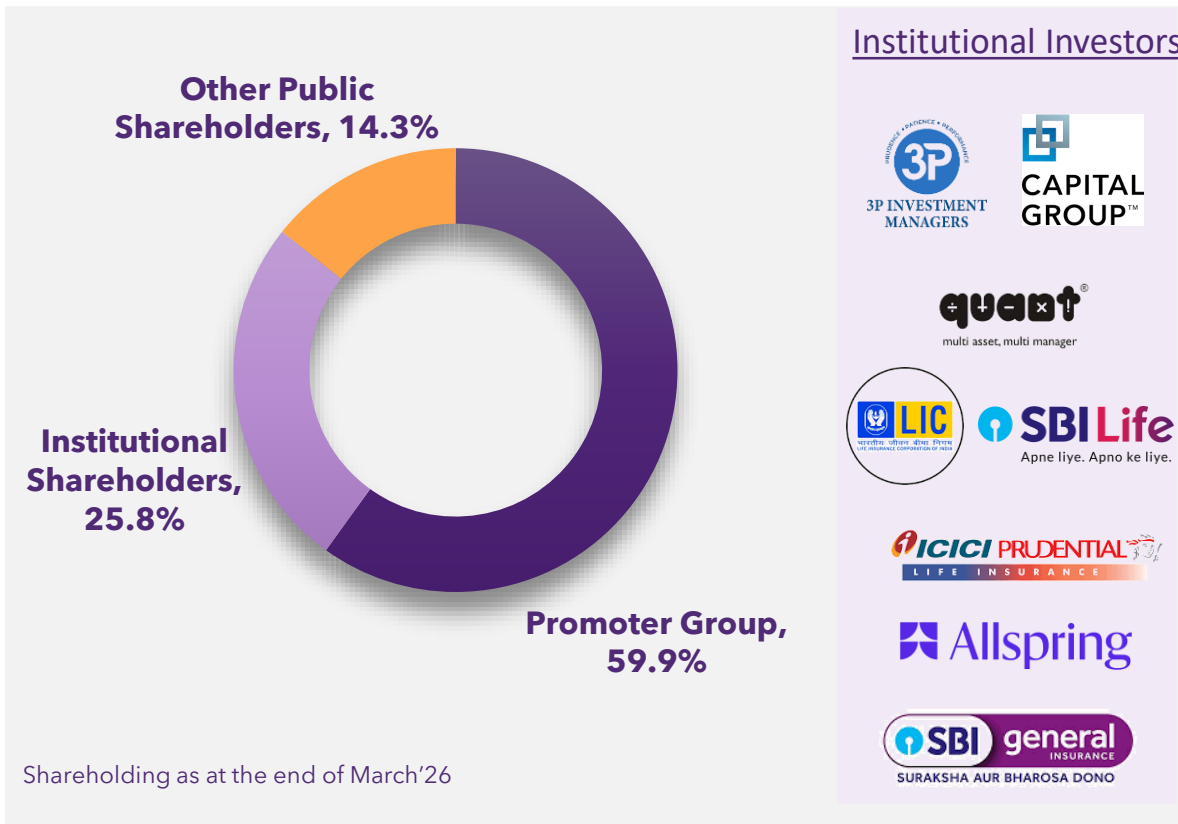
 For Corruption and Complaints related to Conflict of Interest against Directors or KMPs

Training & Awareness Programs

 On ESG Principles conducted for Board of Directors and KMPs

Shareholding

Ownership Structure & Capital Position



₹ 177bn
US\$ 2.0bn²
Market capitalisation¹

₹ 72.0bn
Cons. Net worth³ (Mar'26)

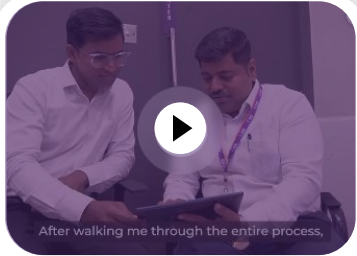
₹ 962.2mn
Paid-up Equity

₹ 1
Face Value

6 Annexure

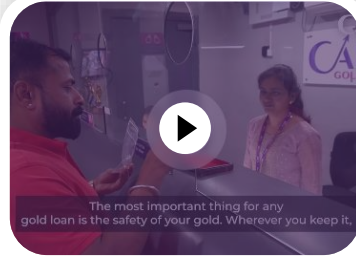


Gold Loans



“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 Gold Loans has been extremely good.

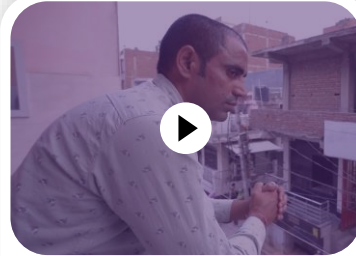
– **Anthony Baddali**
(Tours and Travels Business)



“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)

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



India's Most Inspirational Leader by White Page India – 2019



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

Building the Brand Capri Loans

#ZarooratMeinSaath (Feb - March'26)

After a successful campaign to drive awareness amongst our target audience, we launched Zaroorat Mein Saath campaign with Pankaj Tripathi with the objective to create consideration for the brand and well as the products. The Campaign established capri loans as a brand that stood by the customers in the moments that matter.

Campaign Delivery

- Overall campaign reach 133Mn+ (Cumulative) across all platforms
- TV ads focusing on top Hindi NEWS channels. Reaching estimated 10 Million + viewers
- Digital Media promotions across Social Media handles (YouTube, LinkedIn, Facebook, Instagram), delivering reach of over 123 mn
- Collaboration with Pankaj Tripathi on Instagram delivered reach of 9.3 Million+ Views
- Branch level visibility created through on - ground collaterals
- Campaign covered across leading advertising media like ET Brand Equity, AFAQs, Ad Gully

Campaign Measurement

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



The advertisement features the Capri Loans logo at the top right with the tagline "Farz. Nibhaatey. Hain." Below it, the headline reads "Zindagi ke har mod par, zaroorat ke waqt jo saath de - Capri Loans". The main visual is a collage of three images: a man in a white shirt presenting a red Capri Loans bag to a man in a brown shirt in a kitchen; a man in a white shirt standing in a doorway with a red ribbon; and a wedding ceremony setup with two red chairs. At the bottom, there are icons for MSME LOAN (Micro LAP), GOLD LOAN, and HOME LOAN, along with the website capri loans.in. The hashtag #ZarooratMeinSaath is prominently displayed at the bottom.

Building the Brand Capri Loans

#TarrakiKeHaath (June - Aug'25)

Our Brand Ad campaign with Pankaj Tripathi was designed to create strong awareness and recall for the brand and establish its position as a brand that is focused on making a difference on the ground while being inclusive. Campaign was promoted through a 360 degree Media plan which achieved an overall reach of 180Mn+ (Cumulative) across all platforms.

Campaign Measurement

- Outperformed 96% of Indian campaigns (1887 Studies) and 98% of global campaigns in the Kantar database.
- Demonstrated exceptional efficiency and message impact as per kantar brand lift study.

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



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Thank You!

A large, stylized arrow with a white outline and a pink fill, pointing from the 'Thank You!' text towards the 'Our Mission' section.

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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.