July 29, 2026

The Secretary
BSE Limited
Pheeroze Jeejeebhoy Towers
Dalal Street, Fort
Mumbai - 400 001
Scrip Code: 531595

The Secretary
National Stock Exchange of India Limited
Exchange Plaza, 5th Floor
Plot No- 'C' Block, G Block
Bandra-Kurla Complex, Bandra (East)
Mumbai – 400 051
Scrip Code: CGCL

Sub: Press Release – Capri Loans Collaborates with OpenAI to Bring Enterprise-Grade AI to Lending Operations

Dear Sir/Ma'am,

Please find enclosed the Press Release titled "Capri Loans Collaborates with OpenAI to Bring Enterprise-Grade AI to Lending Operations".

The Company known by the brand name 'Capri Loans', one of the leading, retail-focused Non-Banking Financial Companies (NBFC's), today announced that it is working with OpenAI to adopt enterprise grade generative AI across key business functions. The initiative supports Capri Loans' technology-led growth strategy.

Over the coming months, the Company will explore the deployment of secure AI-powered deployments and workflow tools to enhance customer service, knowledge management and operational processes across its network of more than 1,400 branches, serving over 7.6 lakh customers across India.

The aforesaid Press Release will be made available on the Company's website at www.capriloans.in.

You are requested to kindly take the same on record.

The said intimation was received by the Company on July 29, 2026 at 04:05 P.M.

Thanking you,

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

Bhatt

Yashesh Bhatt
Company Secretary & Compliance Officer
Membership No.: A20491

Encl.: As above

Capri Loans Collaborates with OpenAI to Bring Enterprise-Grade AI to Lending Operations

With this AI adoption, functions across customer service, operations, and knowledge workflows are expected to benefit significantly

Mumbai, 29th July, 2026: Capri Global Capital Limited known by the brand name ‘Capri Loans’, one of the leading, retail-focused Non-Banking Financial Companies (NBFC’s), today announced that it is working with OpenAI to adopt enterprise grade generative AI across key business functions. The initiative supports Capri Loans’ technology-led growth strategy.

Over the coming months, Capri Global Capital will explore the deployment of secure AI-powered deployments and workflow tools to enhance customer service, knowledge management and operational processes across its network of more than 1,400 branches, serving over 7.6 lakh customers across India.

Commenting on the collaboration, **Mr. Rajesh Sharma – Managing Director, Capri Global Capital Ltd.,** said, “As Capri Global continues to strengthen its technology and data science capabilities, we see tremendous potential for AI to transform the way we serve customers, empower our employees and make better decisions. Our collaboration with OpenAI will help us identify and deploy practical AI use cases across the lending value chain, while maintaining the highest standards of governance, security and human oversight.

More importantly, this collaboration reflects our long-term ambition to build an AI-native lending institution - one that is designed not only for today’s scale, but for the future of financial services in Bharat. We believe AI will be a strategic force multiplier, enabling superior productivity, stronger risk management, faster innovation and more inclusive access to credit. Our goal is not simply to adopt AI, but to help define the next generation of responsible, intelligent and customer-centric financial services in India.”

Nitin Bawankule, Head of Enterprise Sales, India, OpenAI, said, “For financial institutions, the value of AI lies in helping teams process significant volumes of information more efficiently, improve day-to-day responsiveness, and deliver more impactful customer experiences, while keeping strong governance and human oversight at the center. We look forward to seeing the impact Capri Global’s teams will unlock as they deploy OpenAI tools across functions.”

Capri Loans will initially focus on evaluating advanced AI use cases across selected workflows, including document and information analysis, policy and knowledge retrieval, application support, exceptional handling and early-warning processes. These tools are intended to help relationship managers, branch teams and operations personnel navigate multiple processes, synthesise information across different sources and take faster, more informed actions**.** Human oversight will remain central to underwriting and credit decisions, with Capri Loans' proprietary credit models, underwriting policies and risk management frameworks continuing to guide all lending decisions.

The rollout will follow a phased approach with enterprise-grade governance, including robust security controls, role-based access, monitoring, and compliance with applicable regulatory and data privacy requirements. Sensitive customer information will continue to be managed in accordance with Capri Loans’ existing information security, consent management, and governance standards.

The collaboration with OpenAI reflects Capri Loans' broader commitment to using technology responsibly to improve operational efficiency and deliver a more seamless experience for customers and employees across India.

About Capri Global Capital Ltd:

Capri Global Capital Limited ("Capri Loans") is a well-diversified retail focused Non-Banking Financial Company listed on the BSE and the NSE. Capri Loans has an AUM of over Rs. 40,000 crores and serves a customer base of over 7.6 Lakhs, through 1,400+ branches and employee base of 13,700+ as of June 30th, 2026 across India. Capri Loans offers a wide range of secured and collateralized loans across four primary lending segments – Gold Loans, MSME Loans, Construction Finance and Housing Loans offered through its 100% subsidiary, Capri Global Housing Finance Limited ("CGHFL"). Capri Loans also has fee-based businesses such as insurance distribution through corporate agency license and distribution of car loans through its subsidiary Capri Loans Car Platform Private Limited ("CLCPPL").

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