



CAPITALINDIA

Rediscover Business



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About Us

Overview

Our History

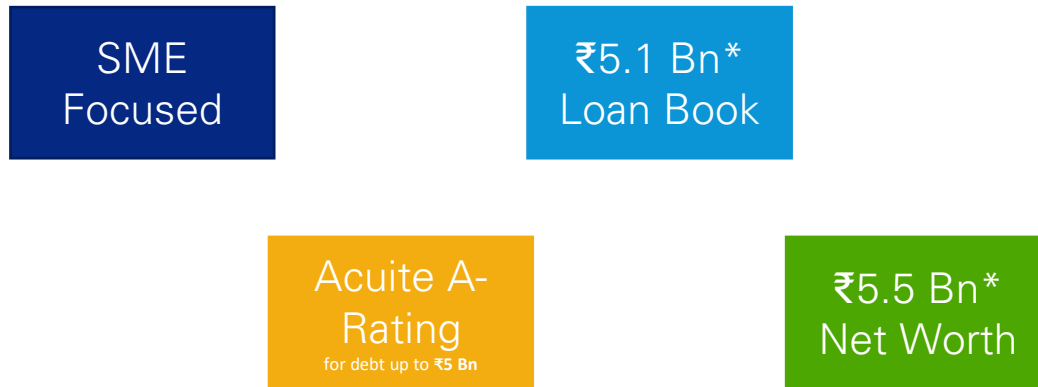
Group Structure



Overview



- Capital India, with over two decades of experience, focuses on empowering Individuals, Indian Enterprises, SMEs and Mid Corporates, with bespoke financial solutions
- We provide an array of financial services and funding solutions while serving the underserved populace
- We see ourselves as a long term and active financing partner for promoters and local businesses, financing solutions that align interests and enable the business achieve its strategic growth objectives



*Standalone Figures; as on 30th June 2020

Our Focus and Business approach

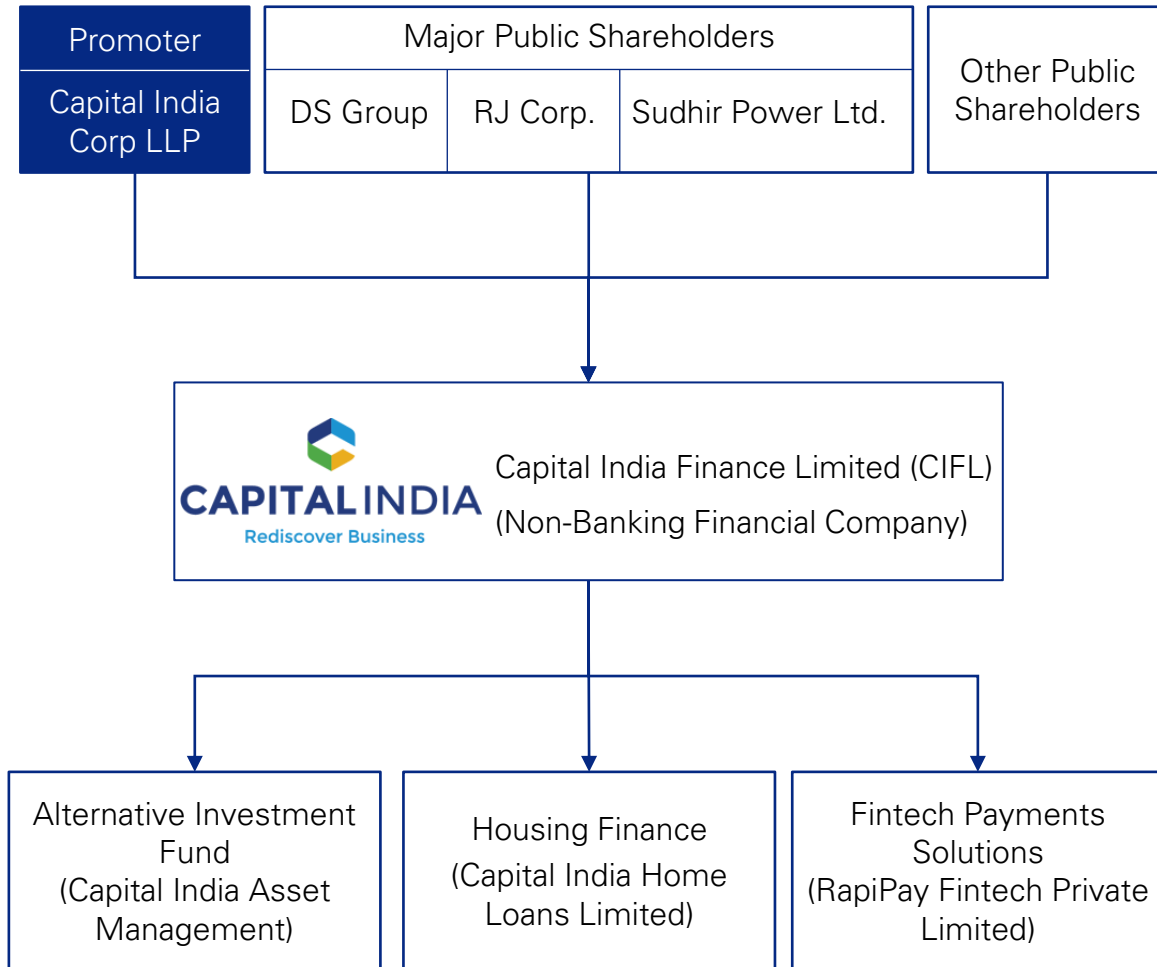
01 Value creation for our customers and shareholders

02 Customized financing and payment solutions

03 Partner with new age businesses and entrepreneurs

04 Build relationships with customers and participate in their growth story

Group Structure



Capital India Corp LLP

- Capital India Corp LLP is promoted by Mr. and Mrs. Narvar. Mr. Narvar has rich experience in Construction and infrastructure sector in India
- Under his leadership Trident Realty group has delivered real estate projects of 2.5 Mn sq. ft. area in NCR, and 7 Mn sq. ft. of Residential and Commercial Space in Mumbai.

RJ Corp.

- RJ Corp, led by Mr. Ravi Kant Jaipuria, is a diversified business conglomerate with thriving businesses in beverages, fast-food restaurants, retail, ice-cream, dairy products, healthcare and education. RJ Corp group has a turnover of over \$1.4 Bn
- Varun Beverages and Devyani International are some of the jewels of RJ Corp which have been recognized players in their respective markets

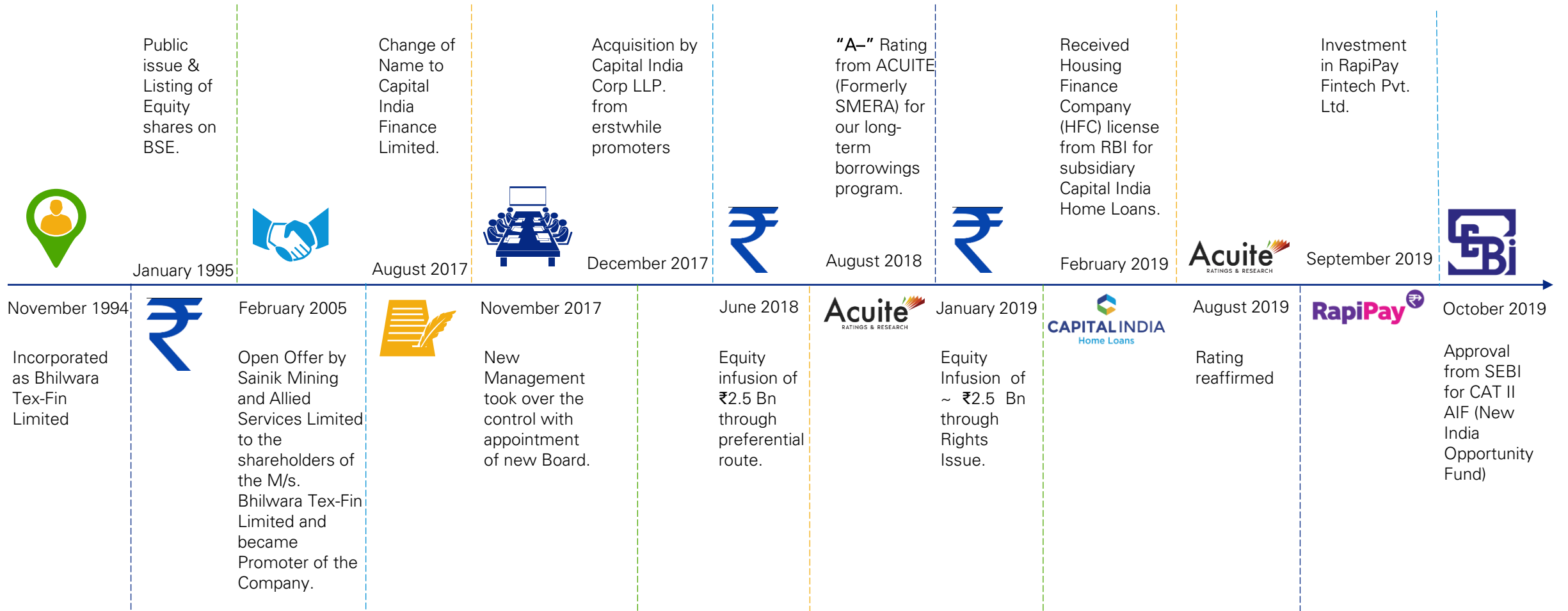
Dharampal Satyapal Group

- Dharampal Satyapal Group (DS Group) is a conglomerate with presence in diverse industry sectors
- DS Group has strong presence in high growth sectors such as F&B which includes Spices, Beverages, Confectionary, Dairy, Mouth Fresheners, Hospitality, Tobacco, Packaging and Agro forestry. It owns several popular brands in food sector such as Catch, Passpass, Rajnigandha and Pulse

Sudhir Power Ltd.

- Sudhir Power is a renowned name for three decades in Power Generation sector and has been providing complete turnkey electrical solutions, right from Generation and Distribution to Electrification
- It has a revenue of over ₹1.5 Bn, has significant collaborations, and license agreements with select industry giants, including Cummins for Generators, Schneider for Packaged Sub Stations and HT Panels

Our History



Market Opportunity and Our Positioning

Covid-19

Our Strategy

Risk Philosophy

Our NBFC – Capital India Finance Limited (CIFL)

Our HFC – Capital India Home Loans (CIHL)

Our Fintech Venture – RapiPay

CIFL Financials





Covid-19 – Pandemic of the Century

The breakout of the unexpected disease has brought the World to a halt. However, these are the times when a robust business practices and preparedness is tested. **We have ensured that our employees, customers and businesses are least impacted in these extraordinary times.**

Employees

- CIFL's top priority continues to be the health and wellbeing of its employees. Steps have been taken to ensure efficient workplace; have moved meetings and trainings to virtual formats
- Frequent communication via emails and video calls to boost employee morale and create health awareness
- After the Government's relaxation pertaining to financial services, we have opened our offices with minimum employee strength

Customers

- We are proactively servicing our customers with every possible avenue
- Our teams are actively in touch with customers via calls, emails, social media, and website
- Our business team is also reaching out to customers and educating them about the impact of moratorium and other policy decisions introduced by RBI and Govt. in response to Covid 19

Businesses

- We have done stress testing of our business and have ample liquidity to support our operations
- Our portfolio analysis suggest there is minimal impact on our book, and we expect normal recovery on going concern basis
- Our Business and Risk teams are actively communicating with customers to jointly evaluate the best possible solution to mitigate the crises



Covid-19 – Changing Business Landscape

Mid Corporate and SME Financing

Headwinds

- The business activity is adversely effected due to lockdown and we see demand to be sluggish for some quarters causing asset quality concerns
- Govt. has announced various measures along with major support to MSMEs as a part of Atmanirbhar Abhiyan

Our Stance

- **Provisioning based on ECL method** (c.₹18.4 crores) as per updated economic forecast and industry headwinds
- **Stress testing** of our book basis different scenarios

Housing Finance

Headwinds

- The housing credit growth which averaged 16% for last three years is expected to slow down to 9%-12% for FY21
- Govt. has provided liquidity support to HFCs and has also extended the Credit Linked Subsidy Scheme under PMAY to Mar'21 in anticipation of maintaining demand

Our Stance

- **Strong focus on affordable housing segment along with exposure to defensive segments such as education loans**
- We have **low LTV (49%; at POS)** of our housing finance book, hence any fall in prices should not impact our ability to recover in an event of default by customers

Fintech – Payments

Headwinds

- The subdued economic activity has led to decline in payment volume through retail channels such as UPI
- **Aadhaar-enabled (AePS) transactions doubled during the lockdown** mainly due to the government using AePS to transfer funds of various welfare and benefit scheme

Our Stance

- We were identified as **essential services provider** for payments business
- Our **60,000+ agent base provides AEPS cash out facility** including from the Aadhar accounts recognized by Govt. for its subsidies; while we are also **launched our own branded affordable MATM devices**



Risk Philosophy

Risk Management

Our well-defined Risk Management Framework lays down the processes, policies and governance standards for successful management of risk across all functions. It includes periodic reporting to the Board & Risk Management Committee (RMC) about the risks faced by the company and remedial measures taken.

Leveraging Technology

We have implemented an enterprise wide loan management system – OmniFin which aids our decision-making by acting as the single platform for operational support. The Fintech arm has inhouse team of developers who have designed a customised CMS portal for credit processing and monitoring.



Dedicated credit and constant monitoring team to review and approve lending cases and RapiPay agents' credit



Risk team to continuously assess business performance, detect and prevent anomalies



Constant appraisal of cases to detect and act on early warning signals while also analysing the the velocity of funds



Regular and periodic site visits to assess the progress. Automated AI based KYC authentication



Monthly performance review with regard to sales, revenue, inventory, receivables, collections and various costs



Computation of Collateral cover on a monthly basis to provide adequate time for remedial measures

Credit Monitoring

Business Progress Tracking

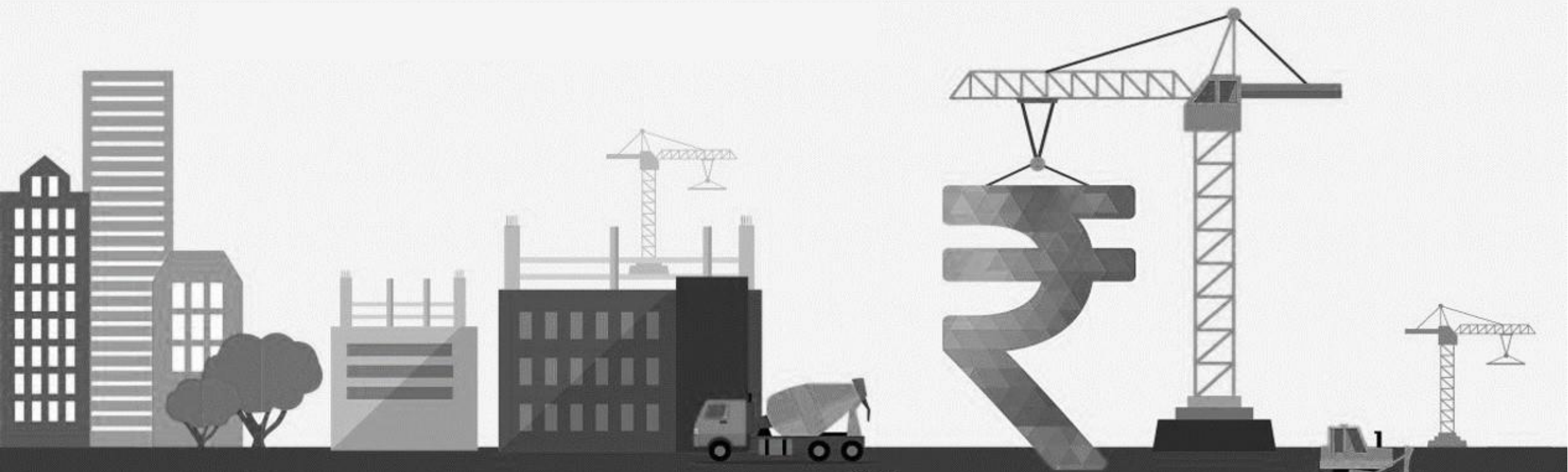
Constant Review Of Transactions

Capital India Finance Limited (CIFL)

Our NBFC

Rediscover Business

CIFL is an India-focused, integrated financial services platform. We partner new-age, local businesses with high-energy entrepreneurs through customized financial solutions.



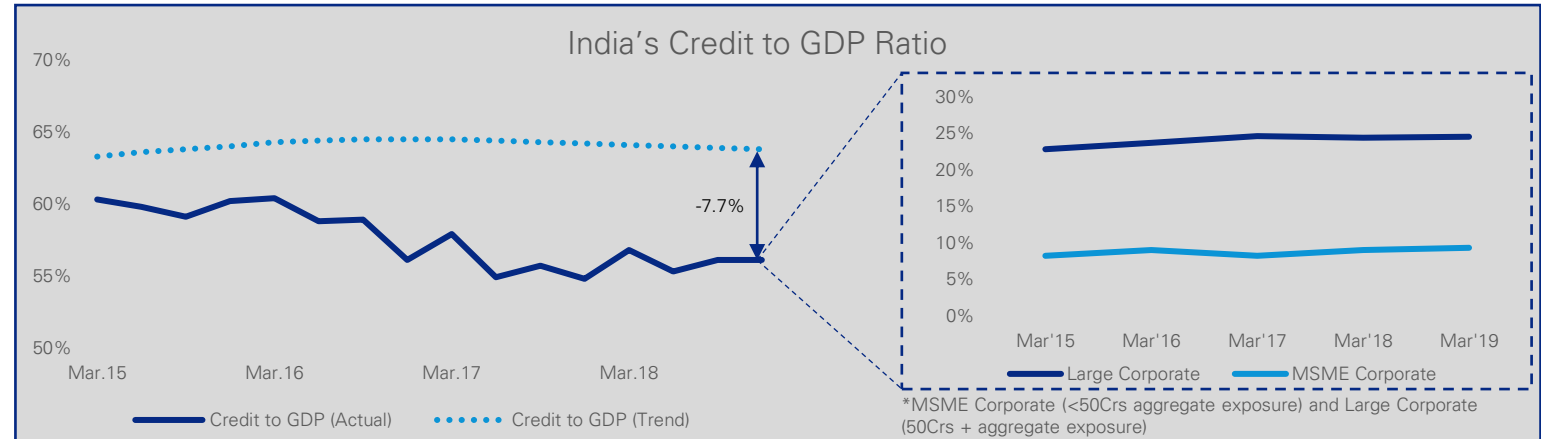


Business Finance Scenario

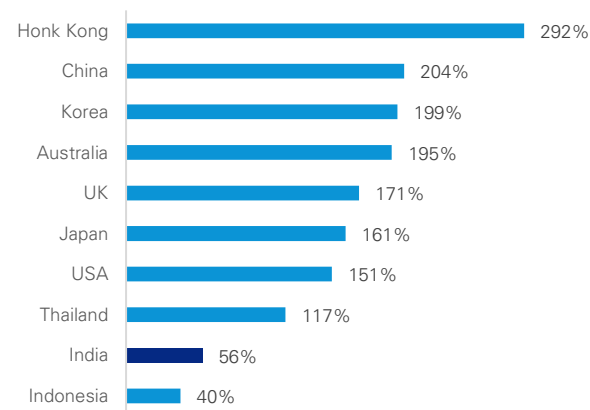
- India's Credit to GDP ratio has been diverging below its trend levels
- With the Government's aim of making India a \$5 trillion economy by 2025, the outstanding credit would need to double in absolute terms to even match the existing Credit to GDP trend level (of 65%)
- This will translate to an incremental credit flow of \$1.7 Tn into the economy over next 5 years, of which Large Corporates would need c.\$400 Bn and the MSME c.\$125 Bn
- As an NBFC, we believe we have an important role to play in nation building

Covid Effect – As the economic activity is impacted due to the lockdowns, we may see a slower progression, but the long-term growth story remain intact.

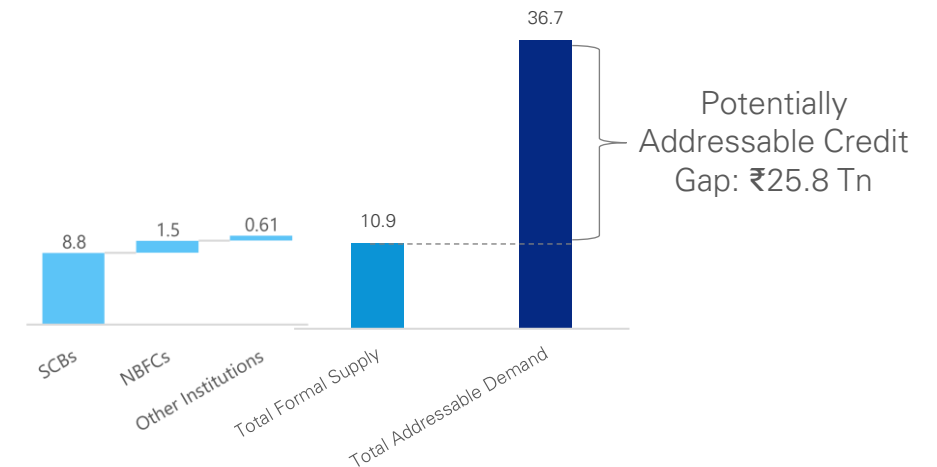
We have strengthened our credit and monitoring measures for SMEs to assess the Covid impact on their business and to support the subsequent lending operations.



Corporate Debt Levels (% of GDP) in India is Low



Potentially Addressable Credit Gap in the MSME Sector (₹ Tn)



Source: RBI Annual Report 2019, BIS, CIBIL – SIDBI MSME Pulse July 2019, IFC Report (Financing India's MSMEs)

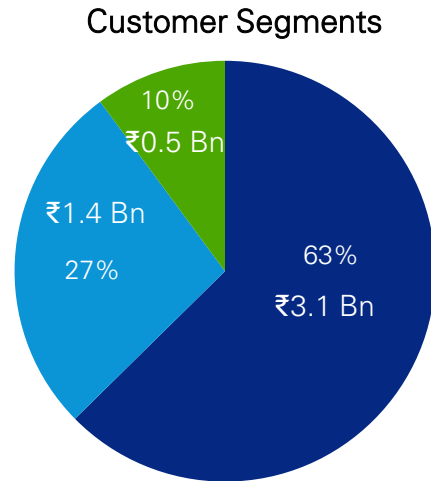
CIFL Overview



Advantage Capital India Finance Limited

- Dedicated senior management team, with significant experience in the banking, financial services, consultancy and infrastructure sectors
- Minimum exposure to risk, as the business is based on secured, fully collateralized and cash flow-based funding
- Enterprise-wide loan management system
- Localized, tailored approach to finance
- Addressing customer's problems through deep professional understanding and trusted relationships

CIFL Loan Book Overview*



■ Mid Corporates ■ SME/Emerging Corporates ■ Others

₹155 Mn
Average Ticket Size

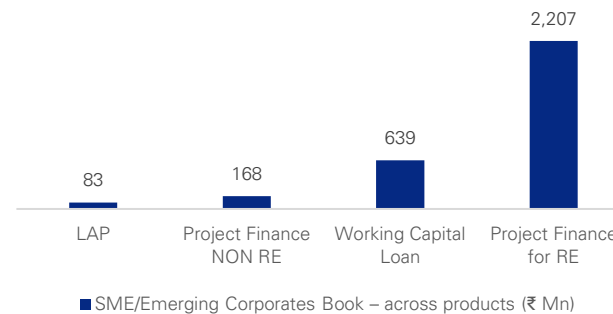
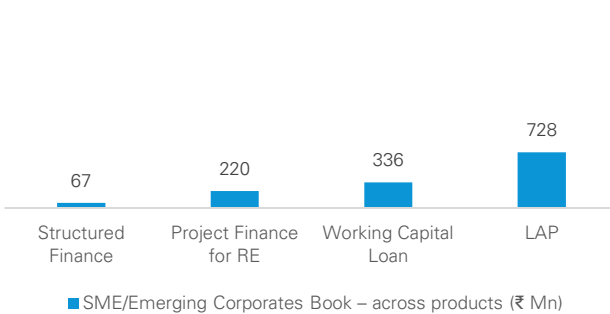
₹5.1 Bn
Book Size

45.0 Months
Wt. Average Tenure

₹14.9 Bn
Cumulative Disbursal Since Jan'18

SME/Emerging Corporates Book – across products (₹ Mn)

Mid-Corporates Book – across products (₹ Mn)



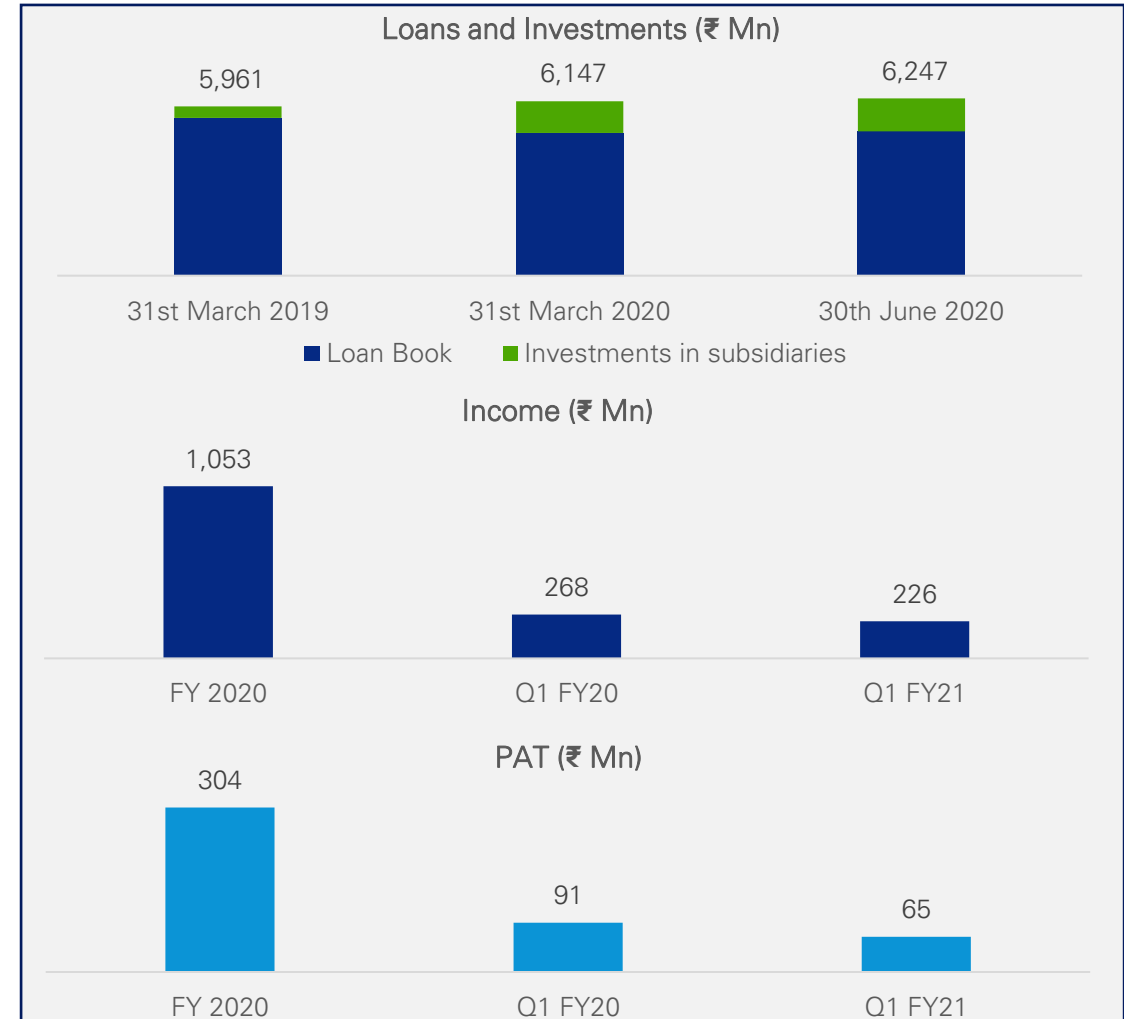
- We are building a healthy and sustainable loan book focusing on our vision to provide financing towards growth
- We have measured an additional impairment loss allowance under Covid 19 scenario and recognized a total provision towards expected credit losses of ₹18.4 crores as at 30th June 2020

*All figures as on 30th June 2020



CIFL Performance

- **Capital and financial resources** – Capital adequacy remain strong at **74.34%**
- **Profitability** – We believe that we have considered all the possible impact of known events arising out of COVID 19 pandemic in the preparation of financial results. Meanwhile, **we are taking various steps to control our operating costs**
- **Liquidity position** – Our current liquidity position is comfortable, and we are **comfortably placed to meet our repayment obligations** and other commitments
- **Ability to service debt and other obligations** – We are **comfortably servicing our debt obligations** and given the scale of operations, we will continue to meet its obligations in future too
- **Assets** – Based on the past quarterly performance, **the delinquencies are significantly under check** and overdues are recovered through persistent efforts. We are adequately secured through the tangible assets being mortgaged in favor of the Company
- **Internal Financial reporting and Control** – We have an adequate internal financial controls over financial reporting which were operating effectively during post lock down period as well



Capital India Home Loans (CIHL)

Our HFC

घर आपका साथ हमारा

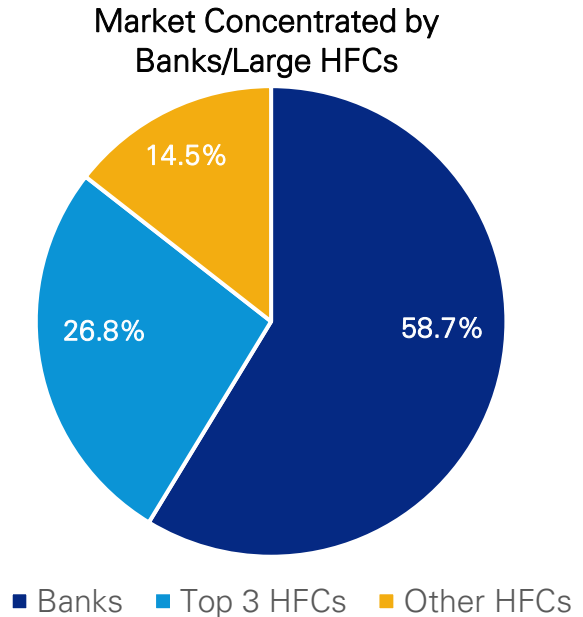
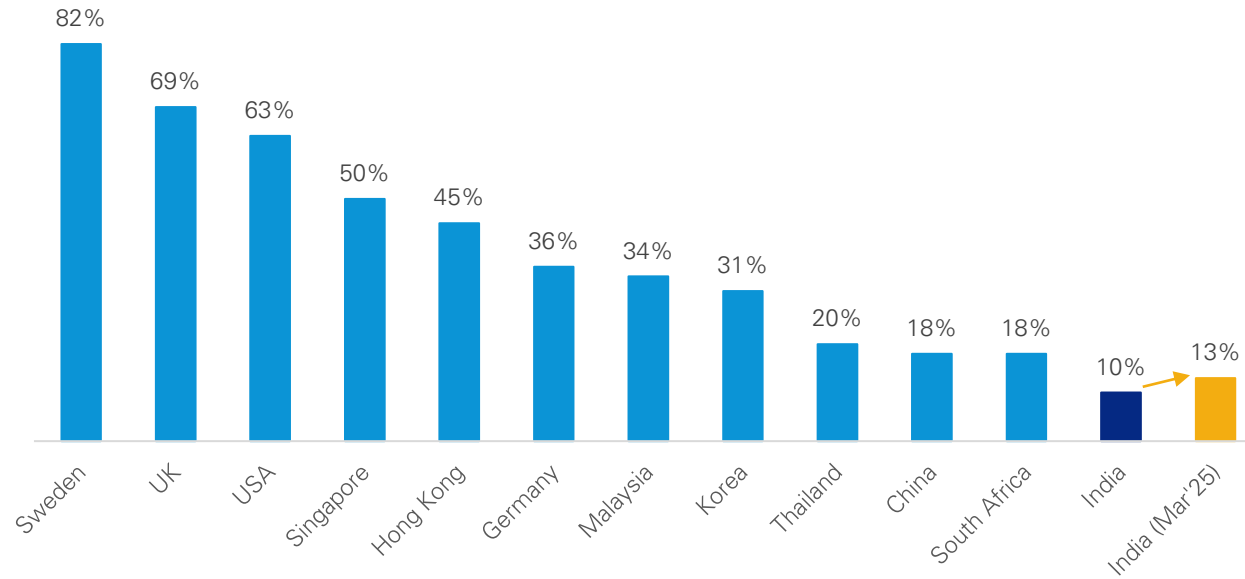
CIHL is a wholly owned subsidiary of Capital India Finance Limited. Our focus is on offering seamless loan solutions to home buyers in India. Leveraging technology, we make the process of taking loans simple, fast and transparent.



Housing Finance Landscape



Under penetrated mortgage market, rising urbanization coupled with increase in housing demand is leading to mortgage market expansion

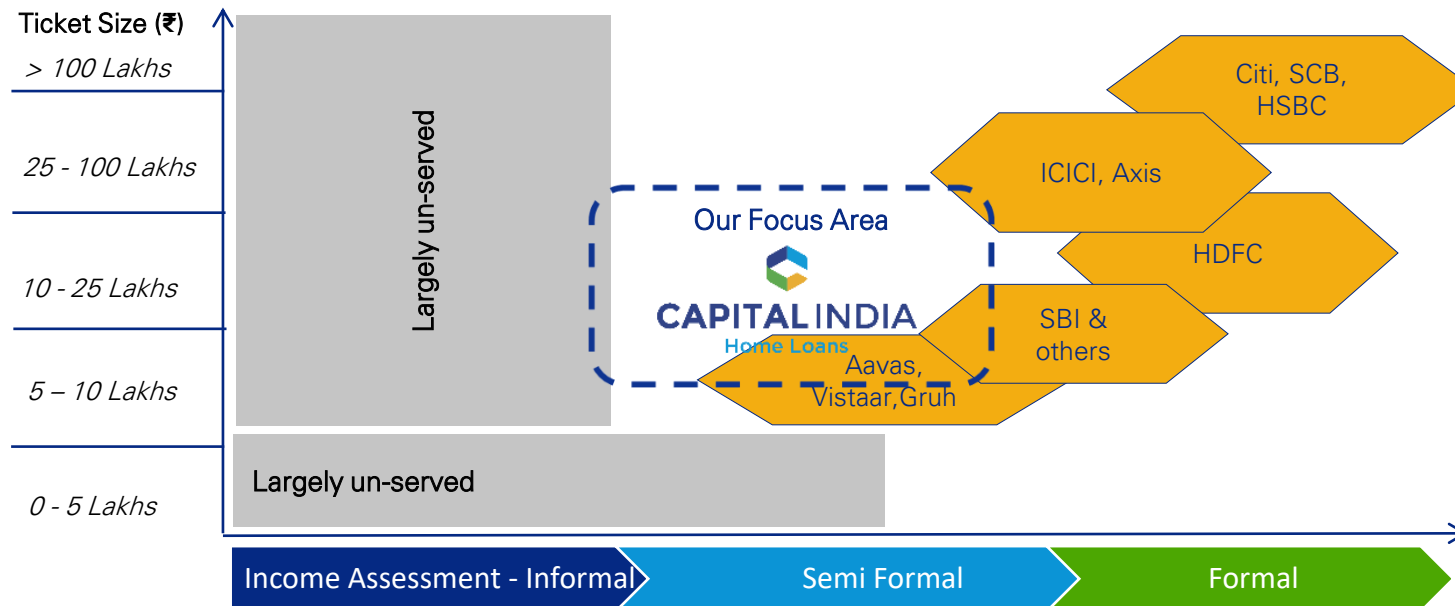
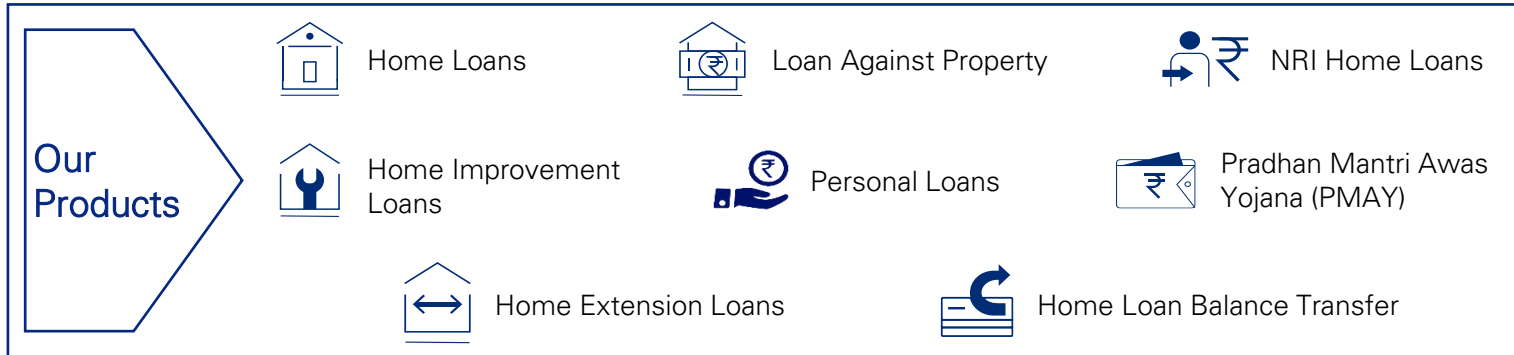


Drivers for Increasing Mortgage Penetration:

- **Urbanization** – As per the NHB data, the level of urbanisation is expected to rise to 51% by 2051E compared to 34% in FY20
- **Nuclearization is rising** – Average household size has fallen from 5.5 in 1991 to 5.3 in 2001 and 4.8 in 2011
- **Housing finance penetration in urban vs. rural** – Rural penetration still at initial double digits (10.3%)
- **Defensive Nature** – Housing finance saw a much lower moratorium at 20%-25% compared to 60%-100% of SME, CV, developer or MFI loans

Source: ICRA, Centrum Research, NHB, RBI

CIHL Positioning



We have devised **strategy to tie-up and co-lend** with new age companies which help us in expanding our reach, diversifying and growing our book in cost efficient manner.

- Tie ups to tap **unsecured loan** customers



- **Co-lending** for secured and unsecured offering



- Tie ups to reach out to **retail segments** across geography



Adoption of Technology and Strict Risk Assessment and Evaluation During Entire Loan Cycle





OmniFin Loan Management System

API Integrations

In House Data Management



- Customer profiling
- Financial analysis of customers bank account and income






- Instant PAN verification
- System integrated CIBIL check and verification




- dMACQ document management system
- Hosting at Netmagic Public Cloud Mumbai
- Elastic Scale up model to support increased load

Comprehensive Underwriting, Monitoring And Collection Process

| | | |
|--|---|---|
| <ul style="list-style-type: none"> ▪ Evolving operating model competent to evaluate income & repayment capability of non-salaried individuals ▪ Employee driven appraisal systems and recovery | <ul style="list-style-type: none"> ▪ Proprietary Credit scoring system; data from field visits to residence & workplace and personal interviews ▪ In-house technical team to underwrite values of collateral ▪ Technical verification to assess marketability and compliance to local byelaw ▪ Legal assessment to determine free, clear and marketable title | <ul style="list-style-type: none"> ▪ 100% NACH / PDCs collection ▪ Dedicated Collection Executives at each of the branches ▪ Branch manager also responsible for collections |
|--|---|---|



Steady Progress Over Past 1 Year; 16x Growth In Loan Book

2,000+
Customers Served

70% with CIBIL score > 700

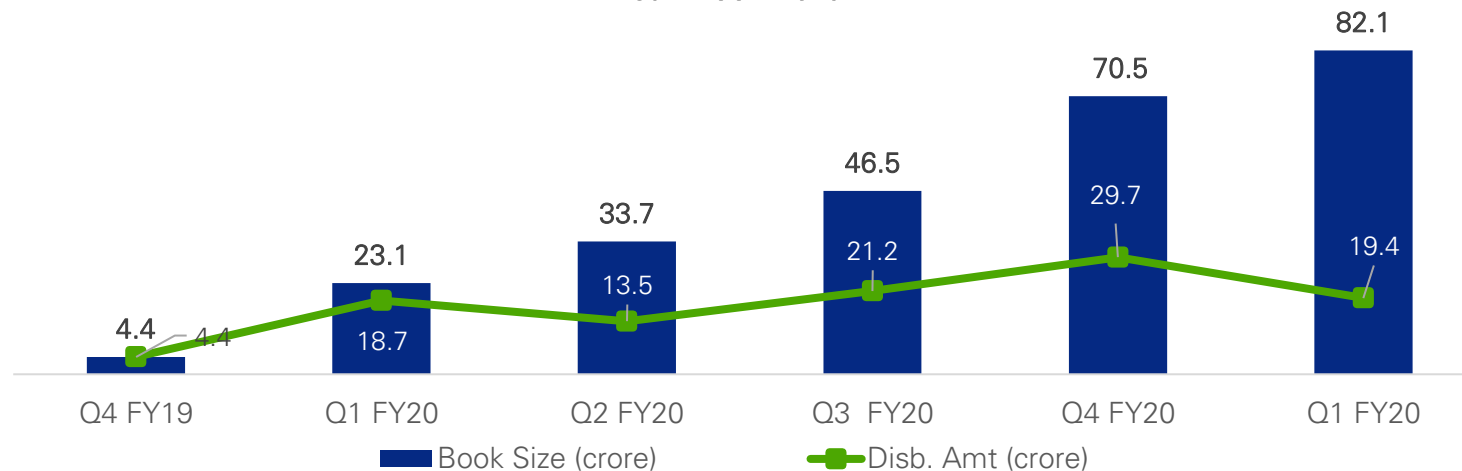
₹8 lakhs
Average Ticket Size

1,500+ Education loans;
< ₹1 lakh ticket size

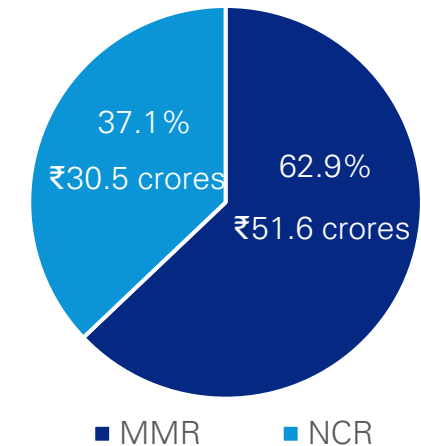
>50% of the disbursement through DSAs & Tie-ups

Resulting in low origination cost

Loan Book Build



Loan Book Regional Split



Our Fintech Venture

RapiPay 

RapiPay is a customer centric Fintech company providing an array of transactional services to the underbanked via a country wide network of “RapiPay Saathi”.





FinTech Insight – Payments

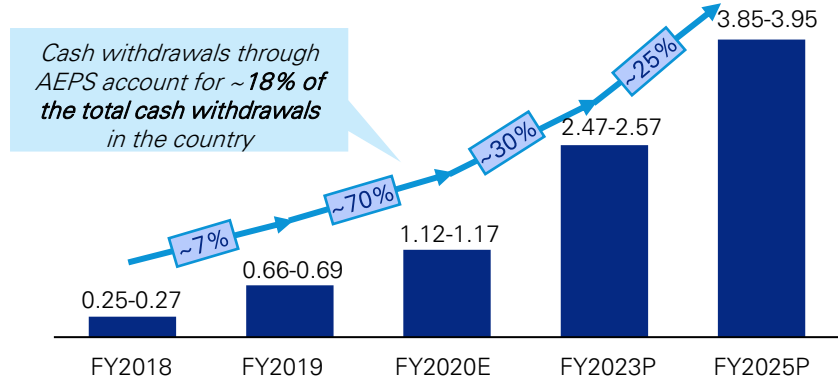
FinTech is a dynamic segment of the financial services sector that is gaining significant momentum and disrupting the traditional financial services value chain. New FinTech companies and market activity are reconstituting the competitive landscape, blurring the identity of a player in the financial services sector.

Aadhar enabled Payment System (AePS) boom:

- The payment channel developed by NPCI in 2015 works as cash points for rural bank customers where they can withdraw cash from their Aadhar linked bank accounts simply by scanning their fingerprints at biometric compatible point of sale (POS) devices
- Government is utilizing this channel to transfer funds related to various subsidies and schemes directly to the beneficiaries Aadhar linked account
- Subsequently cashing out through this method is seeing a surge

Aadhar Enabled Payment Systems (AEPS) market (under B2B2C model), GMV (₹ tn)

Source: Numbers for FY2018-20 are basis retail payment statistics on NPCI platform; FY2023-25 is estimated basis inputs received via market conversation



Source: RBI, CIFL Research, NPCI, Nielson

- The Business Correspondent (BC or Agent) model is an innovative solution that developing nations have come out with to drive the financial inclusion for the underbanked
- In India, as per Nielson report, of the 120 Mn migrant workers, more than 80% are from inadequately connected rural areas and they account for 80% of the country's domestic remittances
- The BC model brings the transaction touch-point closer to this set of customers that is available even at non-banking hours
- A remitter can transfer upto ₹5,000 per transaction with a monthly cap of ₹ 25,000, thus making Domestic Money Transfer (DMT) a ₹400 Bn annual opportunity
- RapiPay has positioned itself among few players with pan India presence through its agents



Business Overview

- RapiPay is a fast-growing 'Assisted Mode' (B2B) fintech player with a retail network of c.60,000 "RapiPay Saathis" across India, providing basic banking services to the unbanked and underserved section of India
- RapiPay offers Cash-in (Domestic Money Remittance (DMT)) as well as Cash-out (Aadhar Enabled Payment System (AEPS) & Micro ATM (MATM)) products along with ancillary offerings such as Bill Payments, Mobile Top-up, Travel Bookings, Insurance and Financing. It is one of the top 3 domestic remittance players in the Indian market today
- RapiPay is a Subsidiary of Capital India Finance Limited (CIFL), a BSE Listed systematically important NBFC with a net worth more than ₹550 cr. RapiPay also holds a Pre-Paid Instrument license from RBI
- With offices in NCR, Mumbai, Kolkata and Bangalore, RapiPay has presence in over 8,500 pin codes out of 19,100 pin codes in India (grown 23x in FY20) through 50,000+ RapiPay Saathis across country with an employee strength of c.330. RapiPay also has an exclusive captive base of 70 lakhs retailers of DS Group & RJ Corp.(Pepsi distributor)
- Best in class Modern Microservices based technology architecture with AI/ML capabilities. Equipped with cloud infrastructure meeting auto-scalability needs, RapiPay has established advanced API and VPN connectivity with Banks resulting in transaction success rate of 99.6% through its in-house IT team of dedicated employees
- While being profitable at transaction level, RapiPay has grown its transaction volume from ₹78 Crore in Q4 FY19 to ₹3,693 Crores in Q4 FY'20 (c.50x growth in a year)

Our Partners

Banking Partners



BC Partners



AePS & MATM



IT Services



Escrow Account



Vision

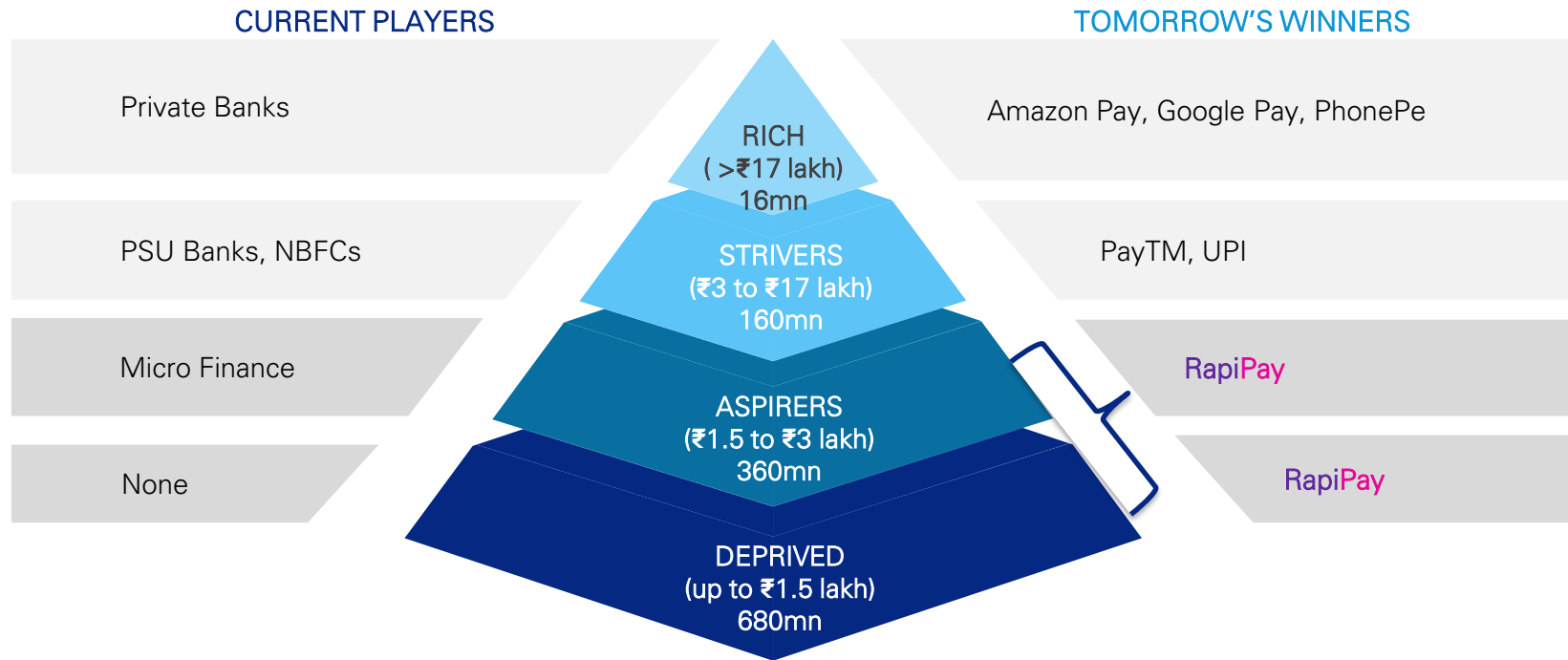


Building the largest network of "RapiPay Saathis" – competent and equipped with technology – to provide retail financial services via one-stop payments solution platform to its end customers, in a manner that is simple and secure.



Target Segment

RapiPay Targets **80% Of India's Population** As Its End Customers




RapiPay has competitive advantage of its partners DS Group & RJ Corp. to address the targeted segment:

- Through their all over India reach via a large base of 7 million retail touch points across India
- Their understanding of the end customer base and demographics of rural India is well established and unparalleled


RapiPay's Proprietary Tech Platform Is Enabled With AI/ML Capabilities To Analyse Data From Multiple Sources And Automate The Entire Transaction Cycle



Artificial Intelligence Based Agent Onboarding




- Real time face recognition and match with Aadhar
- Fetch Aadhar details for eKYC
- Entire process in minutes



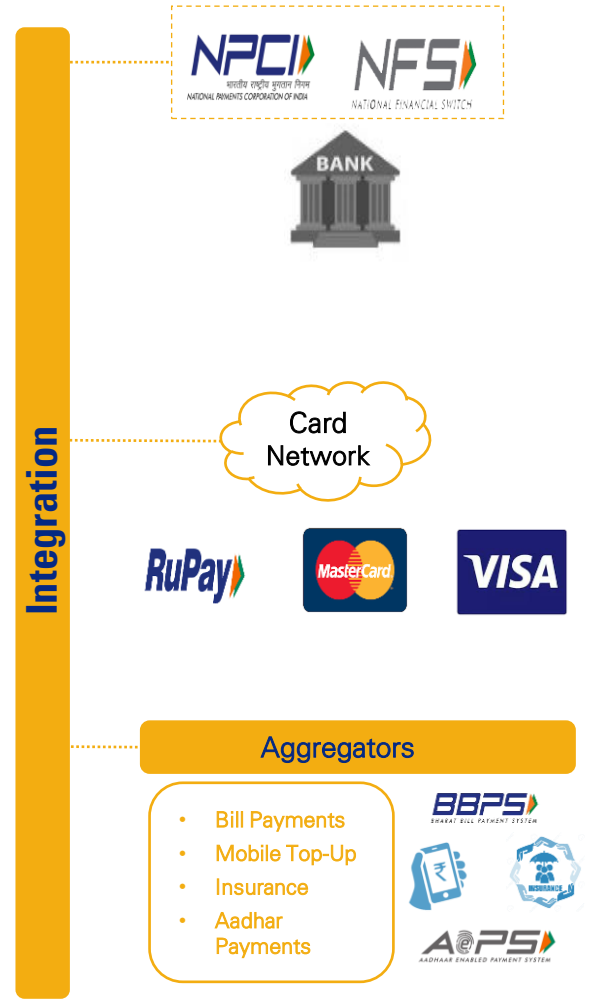
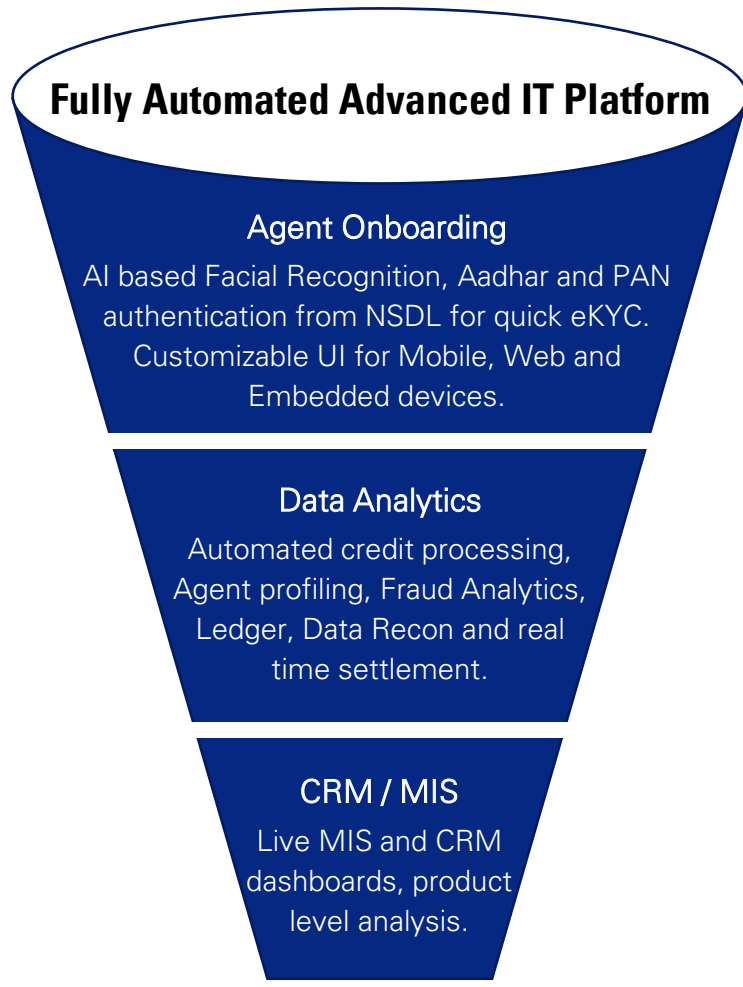
Pan verification from NSDL

Fraud Analytics



- Machine learning based Fund velocity check for fraud detection
- Data reconciliation on daily basis to check discrepancy

- New business solutions layered for ancillary services
- Capable of processing **6,000 business transactions/minute**
- Frameworks for risk, compliance, liquidity management
- Private cloud infrastructure meeting **auto-scalability needs** and country localization guidelines
- **API / VPN and H2H Connectivity** with Banks / Payment Switch
- mPOS devices and switch connectivity



CIFL Financials

- Standalone
- Consolidated



CIFL Financials* (Standalone)



Income Statement

| Particulars (in ₹ Mn) | Year | | Quarter |
|-----------------------------------|--------------|------------|------------|
| | FY20 | Q1'FY20 | Q1'FY21 |
| Income | | | |
| Revenue from operations | 1,052 | 268 | 226 |
| Total Income | 1,052 | 268 | 226 |
| Expenses | | | |
| Employee benefit expenses | 229 | 63 | 62 |
| Finance costs | 129 | 35 | 32 |
| Depreciation & amortization costs | 77 | 19 | 22 |
| Other expenses | 70 | 20 | 12 |
| Total expenses | 506 | 137 | 128 |
| Operating profit | 546 | 131 | 98 |
| Impairment of financial assets | 134 | 2 | 11 |
| Tax | 109 | 38 | 22 |
| PAT | 304 | 91 | 65 |
| Other Comprehensive Income | 1 | 0 | 0 |
| Total Comprehensive Income | 305 | 91 | 65 |

Balance Sheet

| Particulars (in ₹ Mn) | As at | | |
|--------------------------------|--------------|--------------|--------------|
| | 31-Mar-19 | 31-Mar-20 | 30-Jun-20 |
| Share capital | 777 | 777 | 777 |
| Reserves and surplus | 4,345 | 4,619 | 4,685 |
| Net Worth | 5,122 | 5,396 | 5,462 |
| Borrowings | 1,323 | 1,165 | 1,459 |
| Interest accrued but not due | 21 | 14 | 13 |
| Trade payables | 10 | 8 | 8 |
| Provisions | 71 | 222 | 218 |
| Other liabilities | 194 | 136 | 169 |
| Total | 6,741 | 6,941 | 7,328 |
| Property plant and equipment | 142 | 129 | 128 |
| Right of use assets | 120 | 77 | 104 |
| Investment in subsidiaries | 401 | 1,115 | 1,165 |
| Investment in other securities | 53 | - | 350 |
| Loans and advances | 5,560 | 5,032 | 5,082 |
| Cash and bank balance | 262 | 326 | 225 |
| Other assets | 203 | 262 | 274 |
| Total | 6,741 | 6,941 | 7,328 |

CIFL Financials* (Consolidated)



Income Statement

| Particulars (in ₹ Mn) | Year | | Quarter |
|-----------------------------------|--------------|------------|------------|
| | FY20 | Q1'FY20 | Q1'FY21 |
| Income | | | |
| Revenue from operations | 1,190 | 294 | 277 |
| Total Income | 1,190 | 294 | 277 |
| Expenses | | | |
| Employee benefit expenses | 382 | 82 | 108 |
| Finance costs | 167 | 37 | 38 |
| Depreciation & amortization costs | 115 | 26 | 34 |
| Other expenses | 142 | 25 | 24 |
| Total expenses | 807 | 170 | 204 |
| Operating profit | 383 | 124 | 73 |
| Impairment of financial assets | 139 | 3 | 12 |
| Tax | 105 | 36 | 20 |
| PAT | 139 | 85 | 41 |
| Other Comprehensive Income | 1 | 0 | 0 |
| Total Comprehensive Income | 140 | 85 | 41 |
| Owners of the Company | 173 | 85 | 47 |
| Non-controlling interest | -34 | 0 | -6 |

Balance Sheet

| Particulars (in ₹ Mn) | As at | | |
|--------------------------------|--------------|--------------|--------------|
| | 31-Mar-19 | 31-Mar-20 | 30-Jun-20 |
| Share capital | 777 | 777 | 777 |
| Reserves and surplus | 4,298 | 4,434 | 4,483 |
| Net Worth | 5,075 | 5,211 | 5,260 |
| Non-Controlling Interest | - | 55 | 49 |
| Borrowings | 1,323 | 1,219 | 1,612 |
| Interest accrued but not due | 21 | 14 | 7 |
| Trade payables | 12 | 18 | 34 |
| Provisions | 79 | 238 | 239 |
| Other liabilities | 232 | 595 | 732 |
| Total | 6,742 | 7,350 | 7,932 |
| Property plant and equipment | 173 | 233 | 231 |
| Right of use assets | 155 | 190 | 211 |
| Investment in other securities | 238 | 86 | 423 |
| Goodwill | - | 55 | 55 |
| Loans and advances | 5,604 | 5,737 | 5,903 |
| Trade receivables | - | 23 | 4 |
| Cash and bank balance | 353 | 692 | 594 |
| Other assets | 219 | 334 | 511 |
| Total | 6,742 | 7,350 | 7,932 |

Our Leadership

Our BoD – Independent Directors

Our Management Team





Our Board of Directors – Independent Directors

- Our Board includes some of the extremely reputed persons in the Industry with extensive exposure to Indian financial ecosystem



Dr. Harsh Kumar Bhanwala
Executive Chairman
Ex. Chairman – NABARD

Have been associated with various Government Institutes at the leadership level



Vinod Kumar Somani
Independent Director
Chartered Accountant

Fellow member of the Institute of Chartered Accountants of India

KG SOMANI & CO.



Malay Mukherjee
Independent Director
Ex. MD & CEO – IFCI Limited

41 years of experience in the field of Banking and NBFC



Yogendra Pal Singh
Independent Director
IPS (1981 Batch)

Served at the CBI in the fields of Special Crime and Anti-corruption



Our Management Team



Keshav Porwal
MD | Capital India Finance Limited

>20 years of experience in the finance and real estate sector

Have successfully closed real estate transactions involving leading developers across the country as well as PE investments



Amit Kulshreshtha
CEO | Capital India Finance Limited

>20 years of experience M&A, structured finance, equity fundraising, project financing & development and management consulting

Led Investment Banking practice at Yes Bank



Vineet Saxena
MD & CEO | Capital India Home Loans Limited

>25 years of experience in commercial and retail lending functions

Built the retail finance portfolio for one of the largest banks in India



Thank You