



CAPRI GLOBAL
CAPITAL LIMITED

Q3FY21 Earnings Release
09th February 2021

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Q3FY21

Performance and Key Highlights

Q3FY21 Review : Key Performance Highlights

01

Retail loan growth momentum continues

MSME loan book grew 5% QoQ and 12% YoY while HL loan book grew 8% QoQ and 16% YoY.

02

Robust Disbursements across MSME and Housing Finance segments

Disbursements in MSME grew 82% QoQ and 46% YoY while HL saw growth of 67% QoQ and 132% YoY.

03

Continued Strong Liquidity Position and Capital Adequacy

Well capitalised with CRAR at 39.3% and liquidity buffer of ~INR 20Bn (including undrawn bank limits)

04

Reduction in NPAs

GNPA and NNPA for Q3FY21 stood at 2.08% and <0% respectively.

05

Significant Pickup in Collection

Collection efficiencies improved across all the buckets.

06

Strengthening Board of Directors

Mr. Desh Raj Dogra appointed as an Additional Independent Director of the company

Income Statement: Quarterly Comparison

Particulars (INR Mn)	Q3FY21	Q3FY20	Y-o-Y(%)	Q2FY21	Q-o-Q(%)
Interest Earned	1,673	1,689	(1%)	1,743	(4%)
Interest Expensed	729	703	4%	688	6%
Net Interest Income	944	986	(4%)	1,054	(10%)
Non-interest Income	242	143	69%	126	92%
- Other Operating Income	235	136	73%	125	88%
- Other Income	7	7	0%	1	600%
Total Income	1,186	1,129	5%	1,180	1%
Operating Expense	422	428	(1%)	359	18%
- Employee Cost	268	280	(4%)	243	10%
- Depreciation	23	28	(18%)	23	0%
- Others	131	120	9%	94	39%
Pre-Provision Operating Profit	764	701	9%	821	(7%)
Total Provisions	113	64	77%	2	5550%
PBT	651	637	2%	820	(21%)
Tax	159	139	14%	210	(24%)
PAT	492	498	(1%)	610	(19%)

Income Statement: 9M Comparison

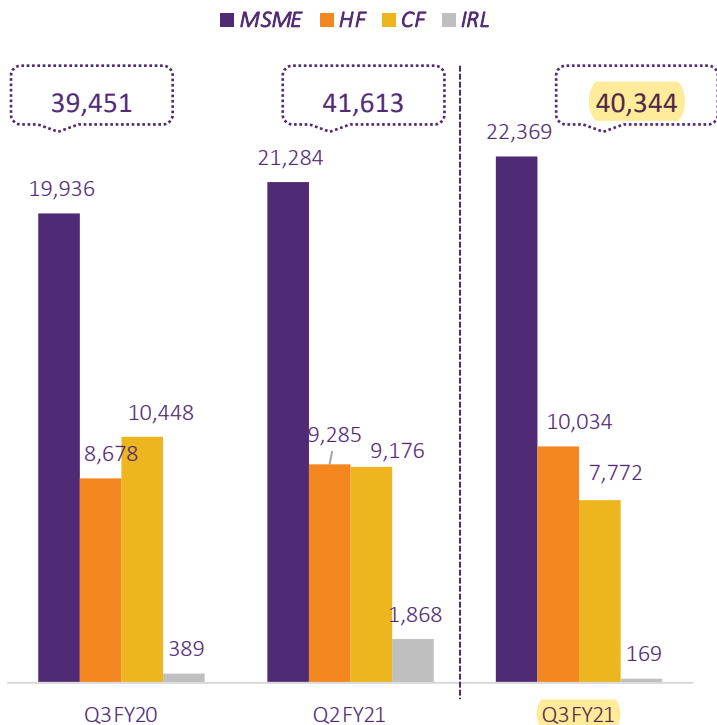
Particulars (INR Mn)	9MFY21	9MFY20	Y-o-Y(%)
Interest Earned	5,060	5,046	0%
Interest Expensed	2,132	2,115	1%
Net Interest Income	2,928	2,931	0%
Non-interest Income	442	328	35%
- Other Operating Income	434	295	47%
- Other Income	8	33	(76%)
Total Income	3,369	3,260	3%
Operating Expense	1,054	1,384	(24%)
- Employee Cost	681	924	(26%)
- Depreciation	68	80	(15%)
- Others	305	380	(20%)
Pre-Provision Operating Profit	2,315	1,876	23%
Total Provisions	318	149	113%
PBT	1,998	1,727	16%
Tax	500	464	8%
PAT	1,498	1,263	19%

Balance Sheet

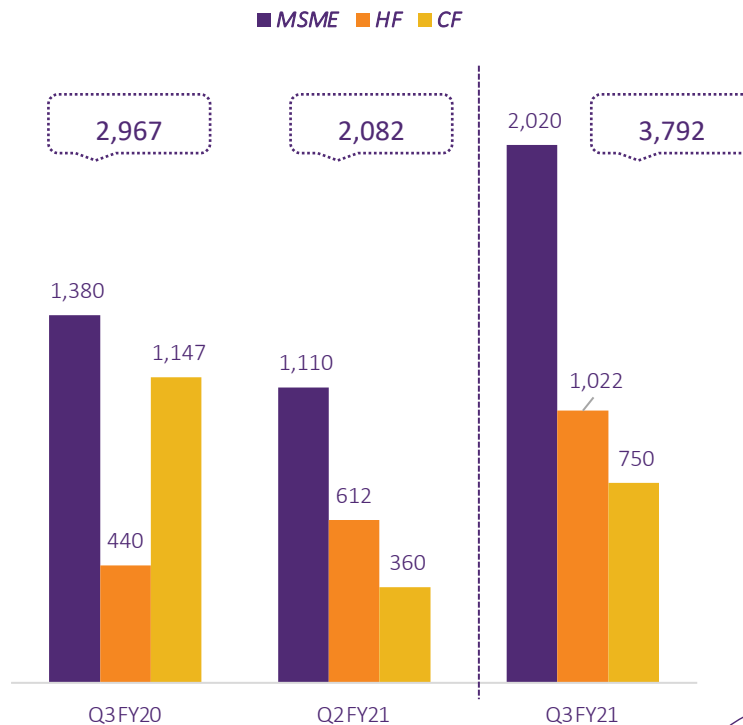
Particulars (INR Mn)	Q3FY21	Q3FY20	Y-o-Y (%)	Q2FY21	Q-o-Q (%)
Share Capital	350	350	0%	350	0%
Reserves and Surplus	16,536	14,683	13%	16,030	3%
Net Worth	16,886	15,033	12%	16,380	3%
Borrowings	33,670	25,736	30%	29,566	13%
Other Liabilities and Provisions	1,016	962	39%	911	47%
Total liabilities & stockholders' equity	51,572	41,732	24%	46,858	10%
Net Block	279	328	(15%)	290	(3%)
Investments	10,998	1,344	718%	4,777	130%
Asset under financing activities	38,990	38,597	1%	40,465	(4%)
Deferred Tax Assets	193	141	42%	188	6%
Cash and Bank balances	721	1,055	(32%)	716	1%
Other Assets	391	266	47%	422	(8%)
Total assets	51,572	41,732	24%	46,858	10%

Q3FY21: Key Highlights

AUM Segmental Break Up (INR Mn)

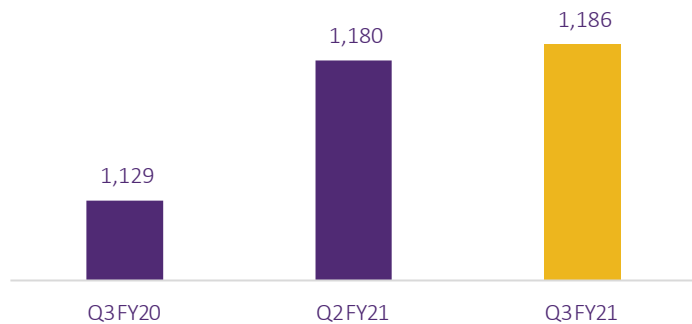


Disbursals (INR Mn)

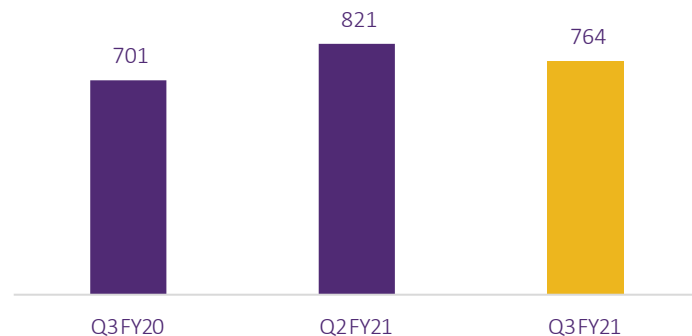


Q3FY21: At a Glance

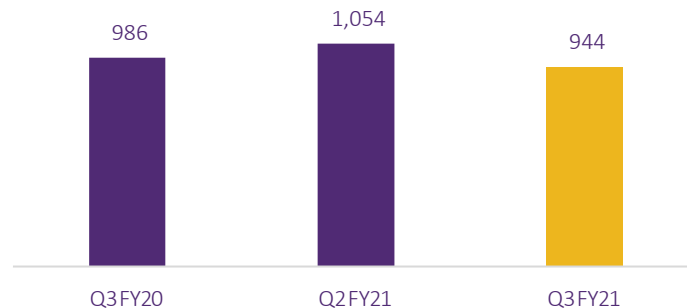
Total Income (INR Mn)



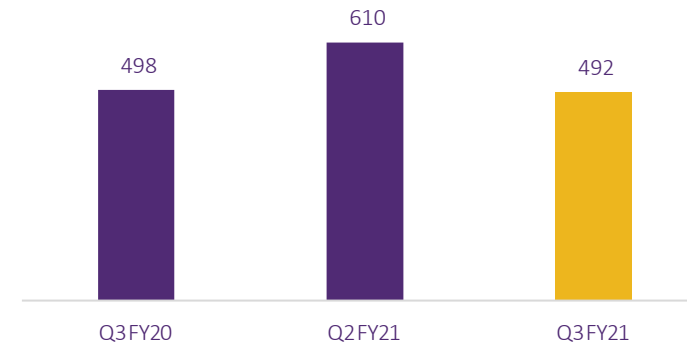
Pre-Provision Operating Profit (INR Mn)



Net Interest Income (INR Mn)

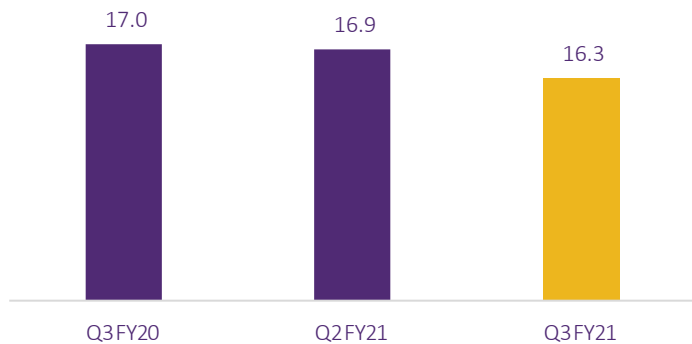


PAT (INR Mn)

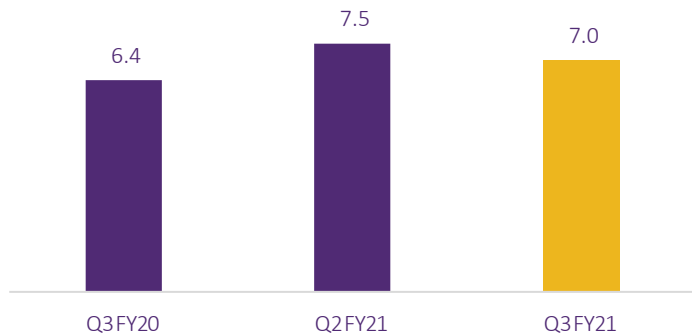


Q3FY21: continued...

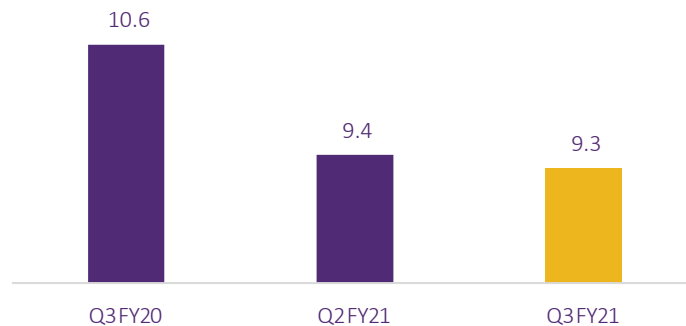
Yields on AUM (%)



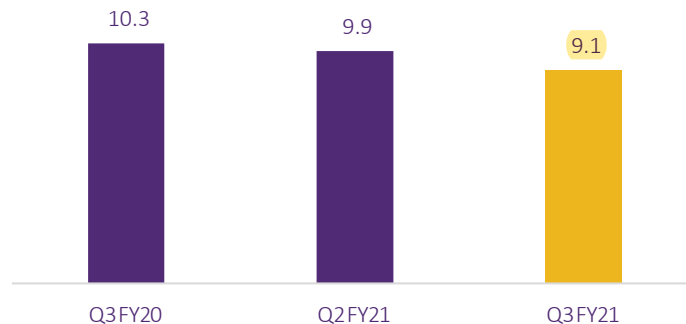
Spread (%)



Weighted Avg Cost of Funds (%)

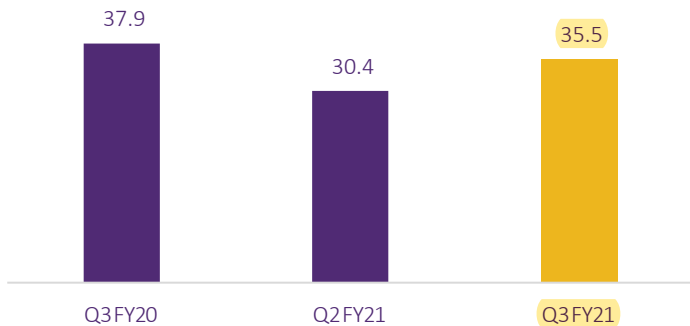


NIM (%)

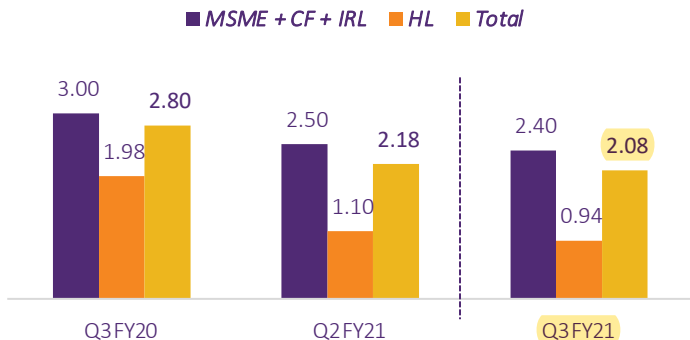


Q3FY21: continued...

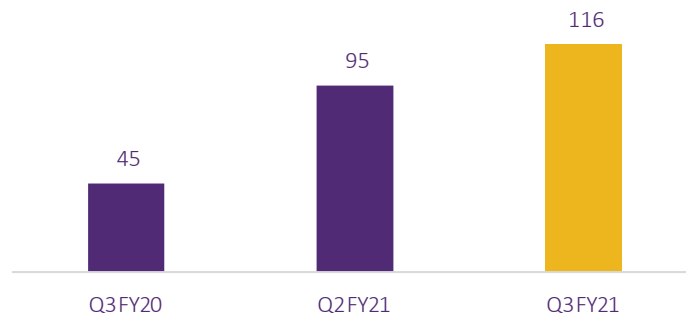
Cost-Income (%)



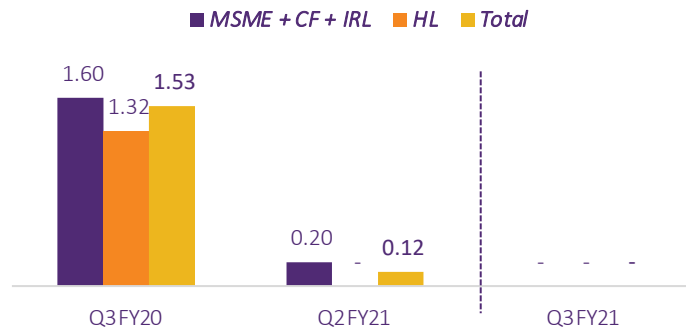
Gross NPA (%) *



Provision Coverage Ratio (%) *



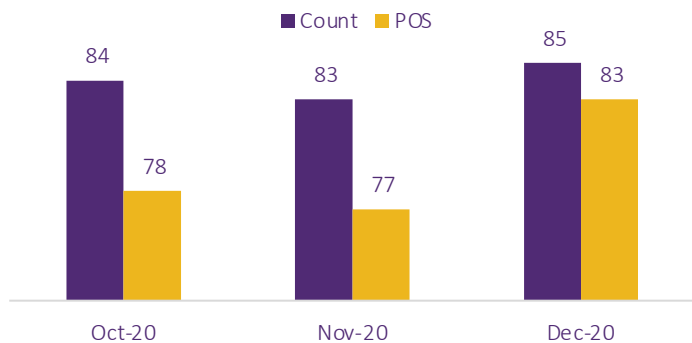
Net NPA (%) *



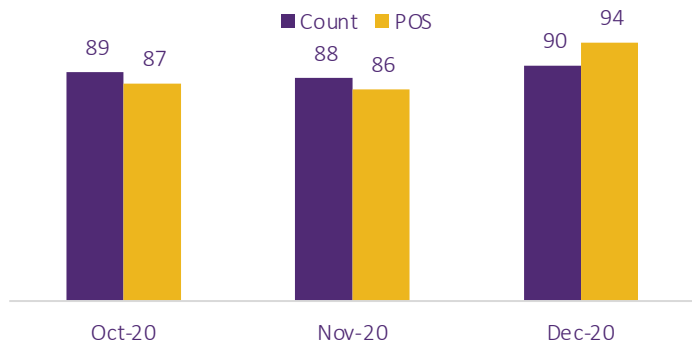
* As per RBI guidance & Hon'ble SC order

Collection Efficiency: EMI Servicing

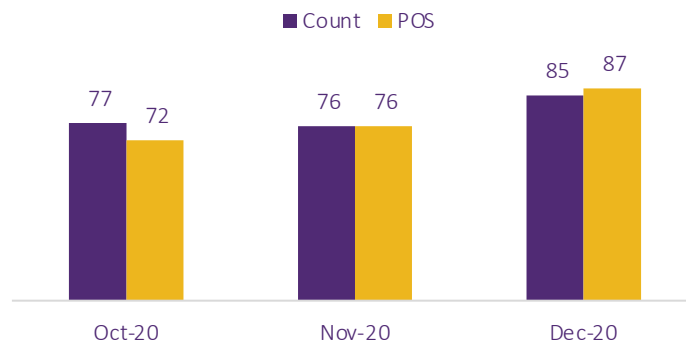
MSME



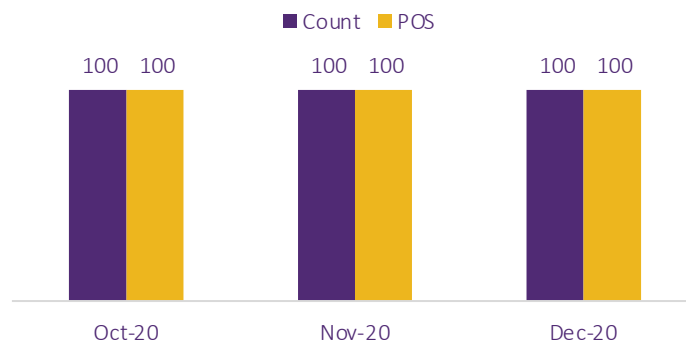
Housing Finance



Construction Finance

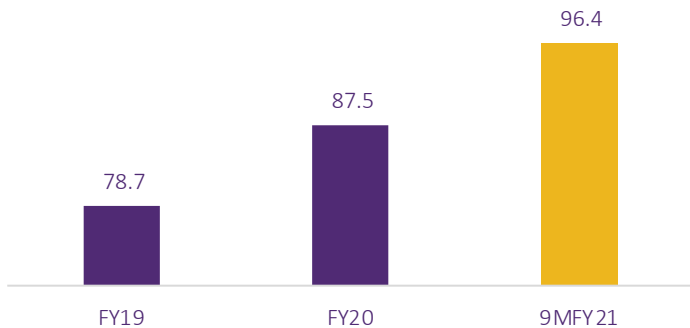


Indirect Retail Lending

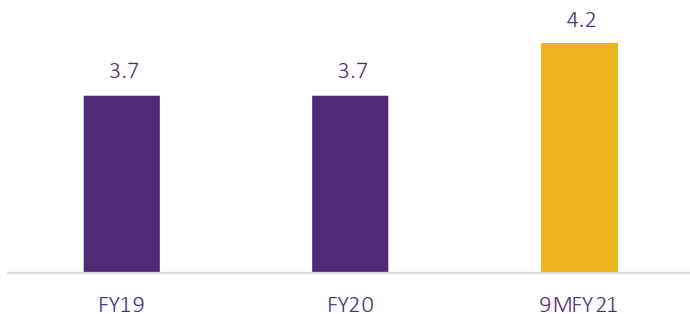


Improved B/S Position

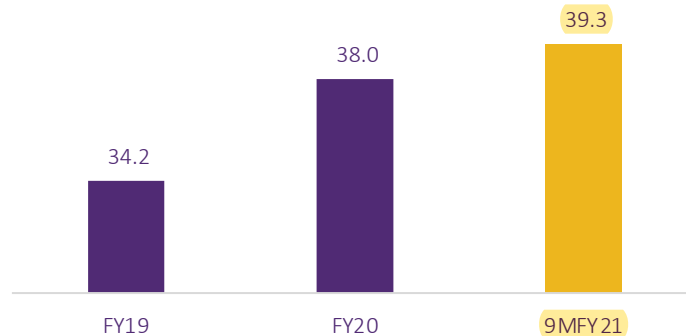
Book Value Per Share (INR)



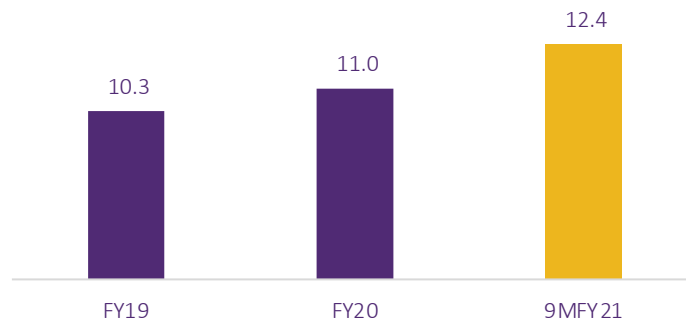
Return on Average Assets (Annualized %)



Capital Adequacy (%)

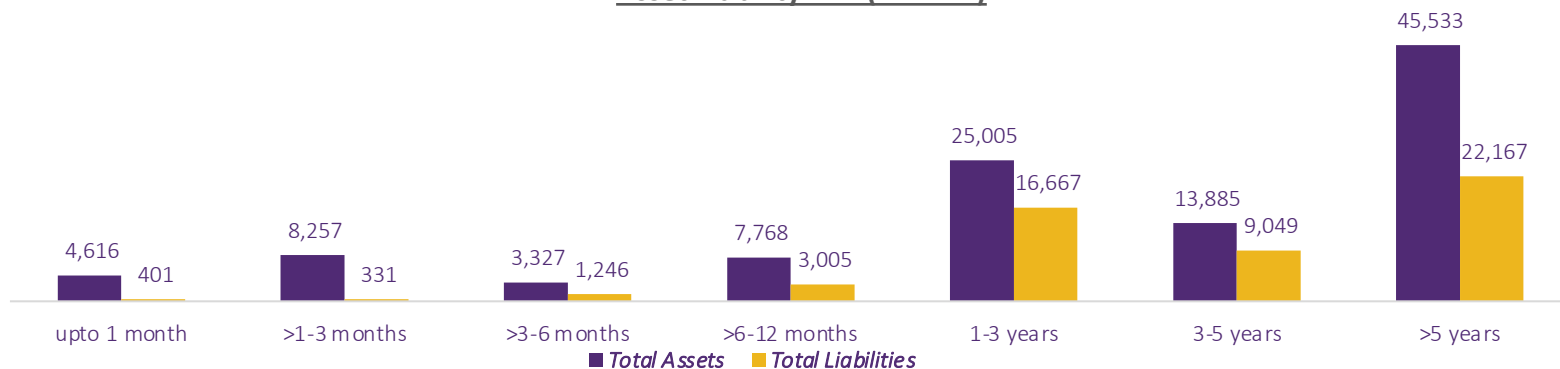


Return on Average Equity (Annualized %)

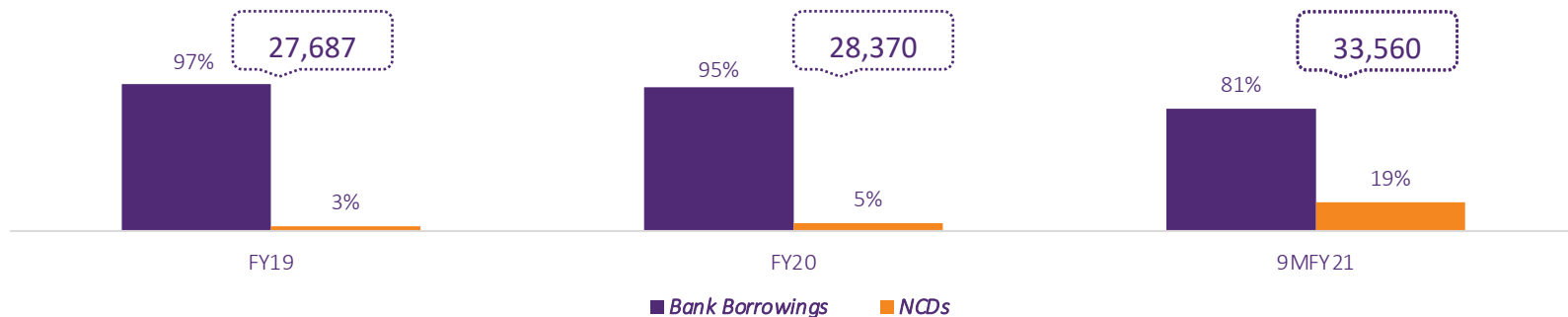


Asset-Liability: No Mismatch

Asset-Liability Mix (INR Mn)



Borrowing Mix



Nil exposure to short-term money market signifies no probability of default

Liquidity Position: Pre-payment of High-Cost Debts

Particulars (INR Mn)	CGCL (Standalone)	CGHFL	Consolidated
Dues during FY2020-21	6,004	1,446	7,450
Payment made as per Schedule (A)	1,885	595	2,480
Prepayments made for the year (B)	3,987	710	4,697
Total repayments/prepayments (A+B)	5,872	1,305	7,177
Balance Payment for FY2020-21	132	141	273
Additional prepayments beyond FY2020-21 (C)	1084	690	1,774
Total Repayments / Prepayments (A+B+C)	6,956	1,995	8,951

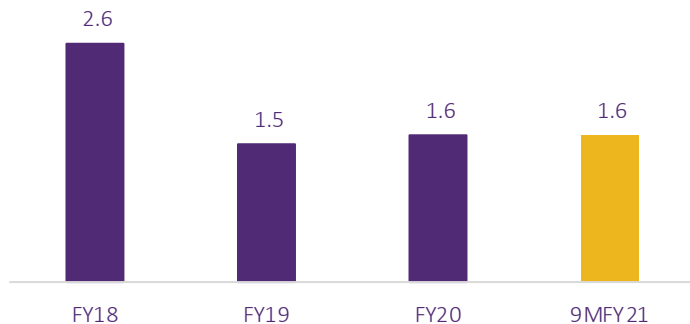
Particulars (INR Mn)	CGCL (Standalone)	CGHFL	Consolidated
Un-Drawn Limits	4,100	4,450	8,550
Outstanding	23,760	9,800	33,560
Limits Sanctioned in 9MFY21	10,000	6,950	16,950



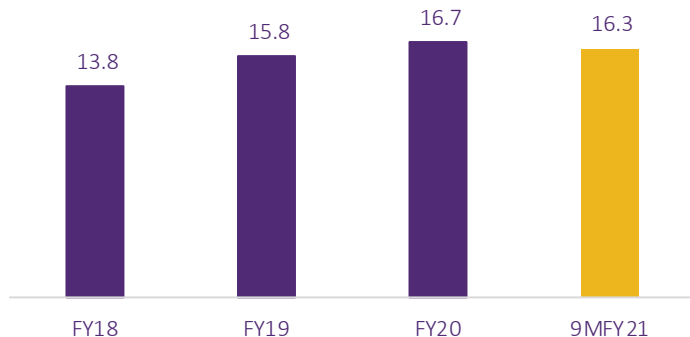
APPENDIX

Business Vertical Update : MSME

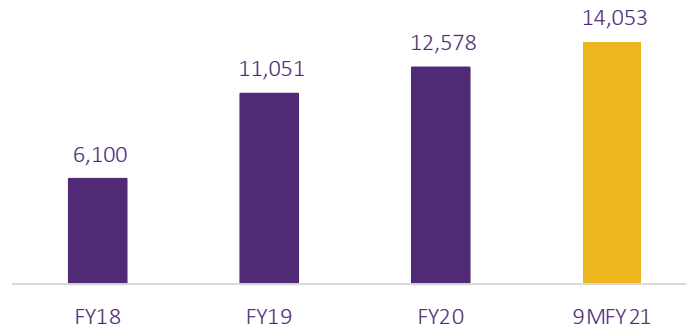
Average Ticket Size (INR Mn)



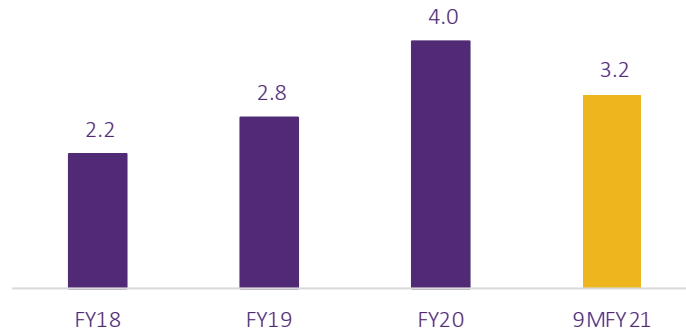
Portfolio Yield (%)



Live Accounts

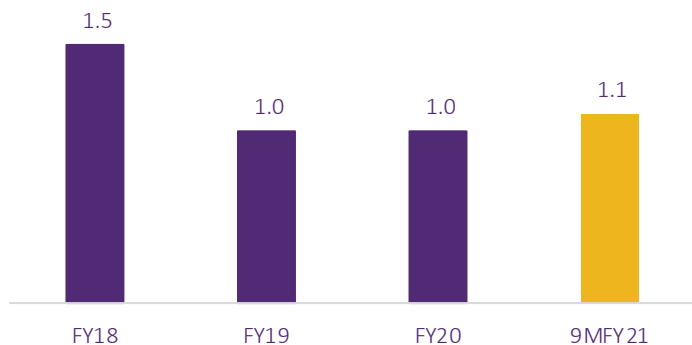


GNPA (%)

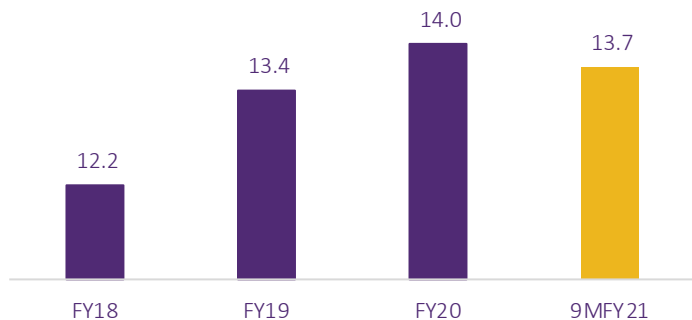


Business Vertical Update : Housing Finance

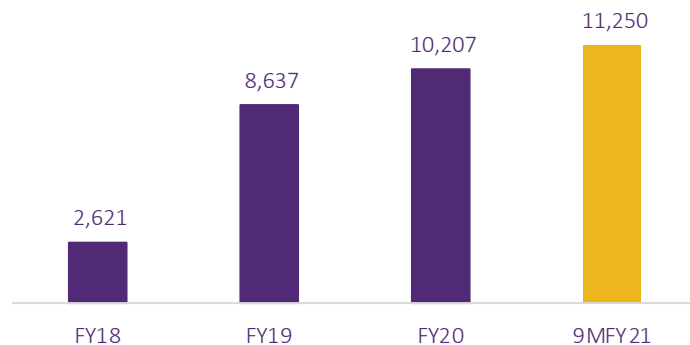
Average Ticket Size (INR Mn)



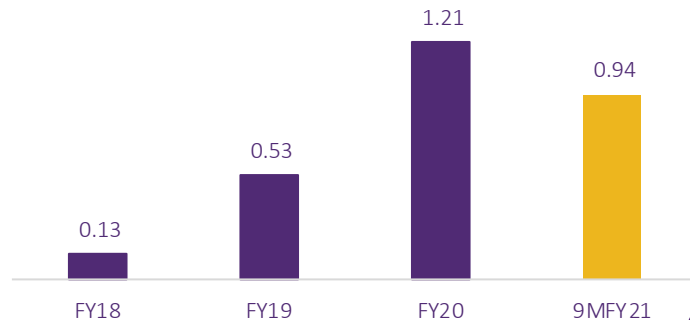
Portfolio Yield (%)



Live Accounts

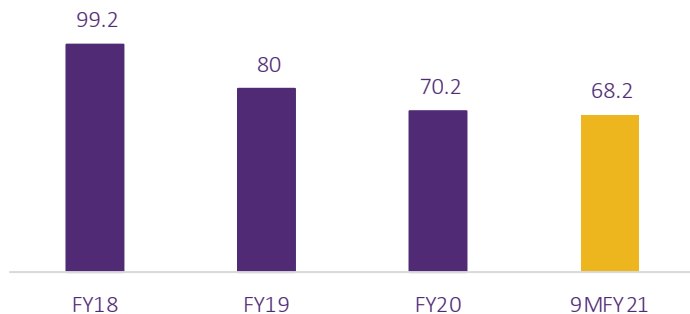


GNPA (%)

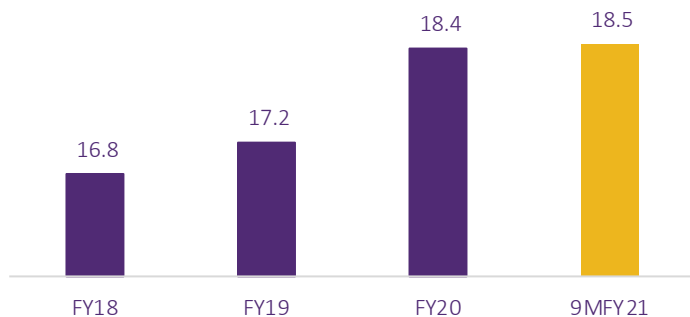


Business Vertical Update : Construction Finance

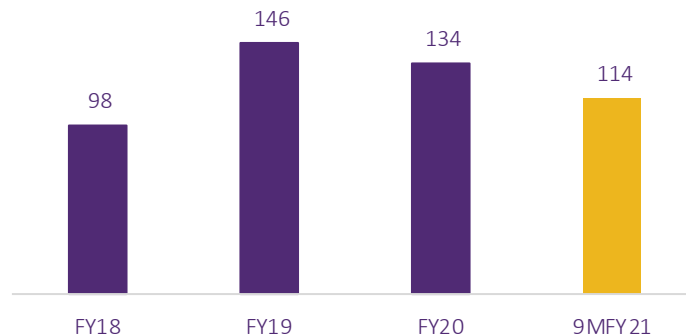
Average Ticket Size (INR Mn)



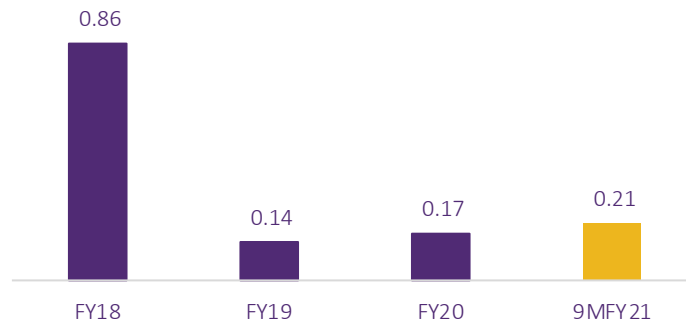
Portfolio Yield (%)



No. of Projects



GNPA (%)



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Thank you

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