

November 6, 2025

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

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 November 2025”.

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.capriloads.in.

We confirm that no unpublished price sensitive information will be shared during such meetings/calls.

Date of occurrence of event/information: November 6, 2025
Time of occurrence: 02:09 P.M.

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, appearing to read "Bhatt 70", 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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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 at a Glance



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

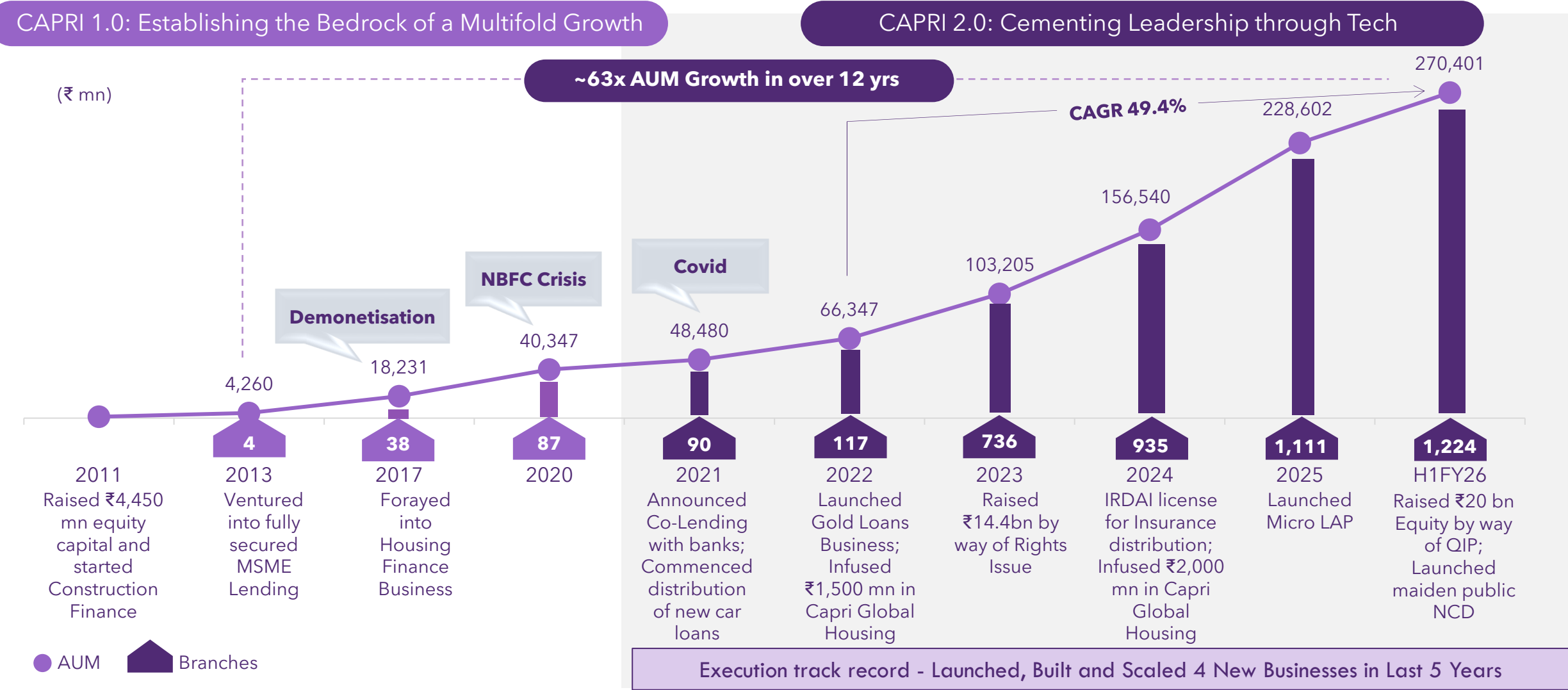
Scale of Operations	Distribution	Liability Profile	Asset Quality	Profitability
 ₹270,401 mn AUM 40.3% YoY	 1,224 Number of Branches	 27 Lender Relationships	 1.28% / 0.74% GNPA / NNPA	 6.9% / 9.5% Loan spreads / NIM
 ₹89,520 mn Disbursement (Q2FY26) 63.8% YoY	 12,197 Number of Employees	 ₹167,860 mn Borrowings	 0.5%# Provisions / Avg. Assets	 29.8% Non-interest income as % of total income
 20 States & UTs Geographical Presence	 590,900 No. of customers	 2.5x 32.9%^ D/E CRAR^	 42.8% Provision Coverage	 4.0% / 14.4%*# RoAA / RoAE

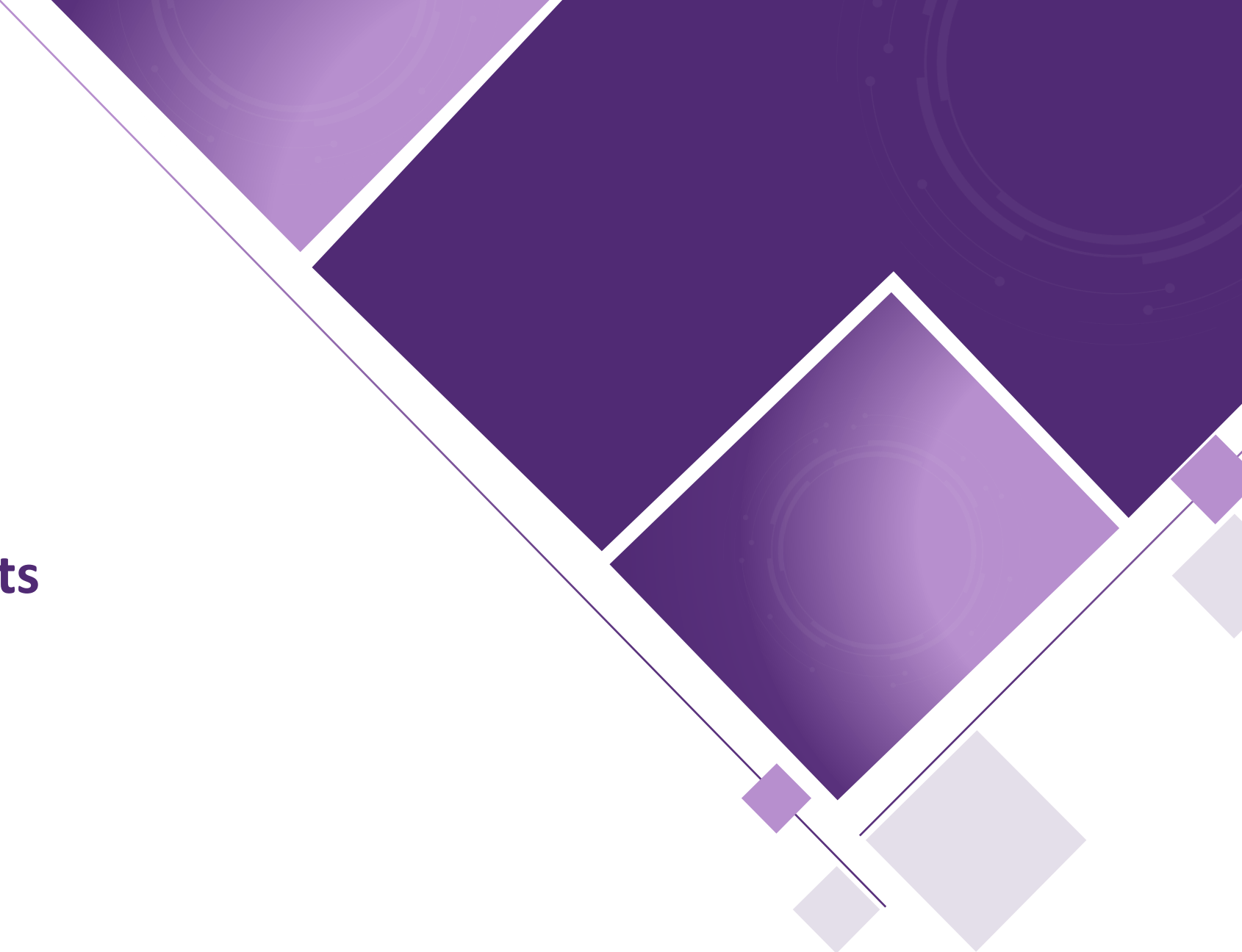
^standalone

#annualised

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

Long Vintage with Resilient Business Model through Macro Events





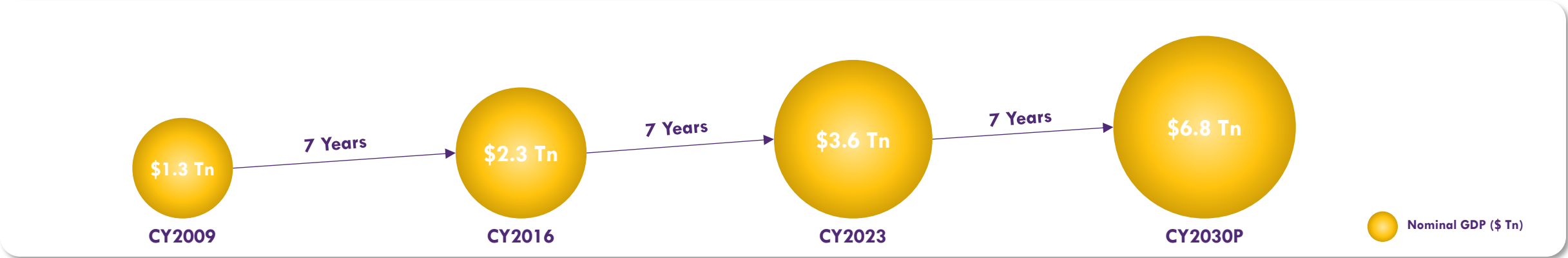
1 Positioning Highlights

Track record of execution and scaling business – fast growing NBFC with 49% AuM CAGR

	FY22		H1FY26
AUM (₹ mn)	66,347	4.1x →	270,401
Customers	38,675	15.3x →	590,900
Branches	117	10.5x →	1,224
Employees	3,202	3.8x →	12,197
PAT (₹ mn)	2,050	2.3x →	4,109 / 4,785^
Networth (₹ mn)	19,225	3.5x →	66,730

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

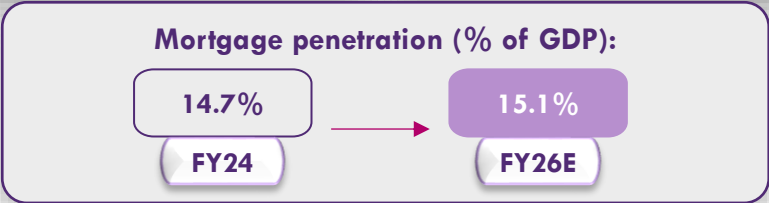


Note: IMF World Economic Outlook (April 2025), CRISIL Intelligence

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 |

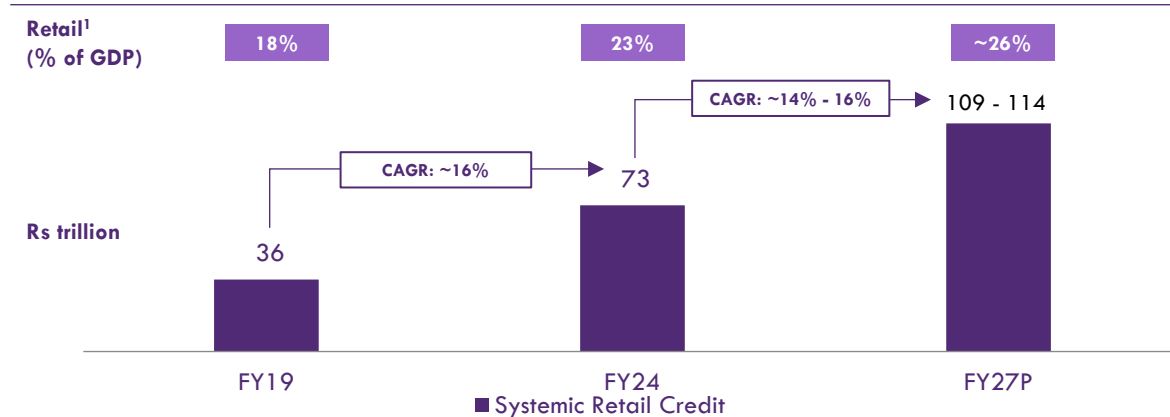
MSME credit penetration (FY24):
12% of GDP
Housing Loan credit penetration (FY24):
11% of GDP



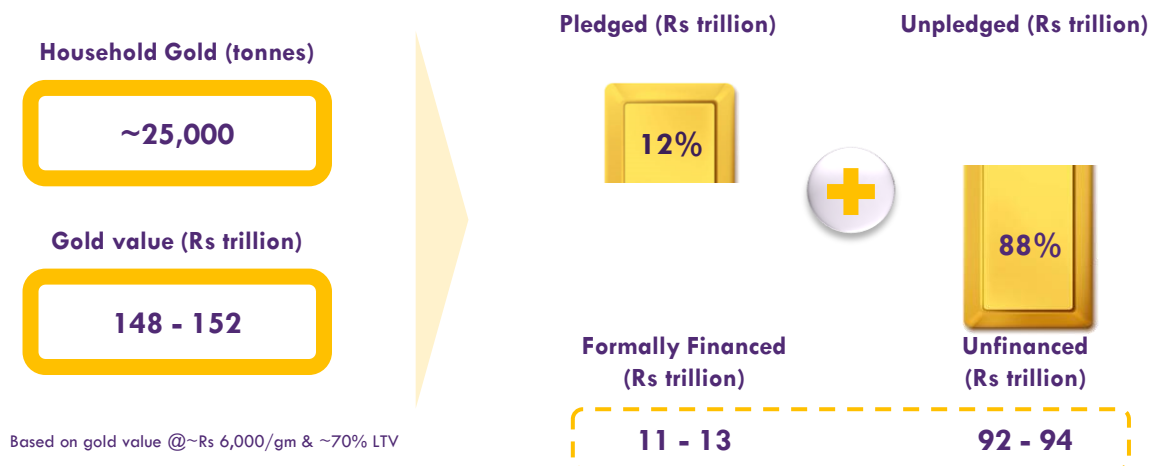
70% of Household savings invested in physical assets

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



Gold Loan - large unfinanced household stock of gold

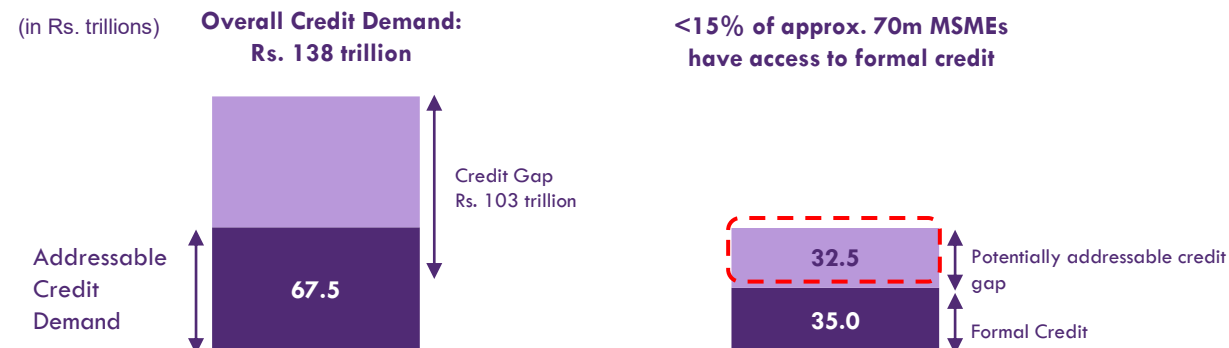


Based on gold value @~Rs 6,000/gm & ~70% LTV

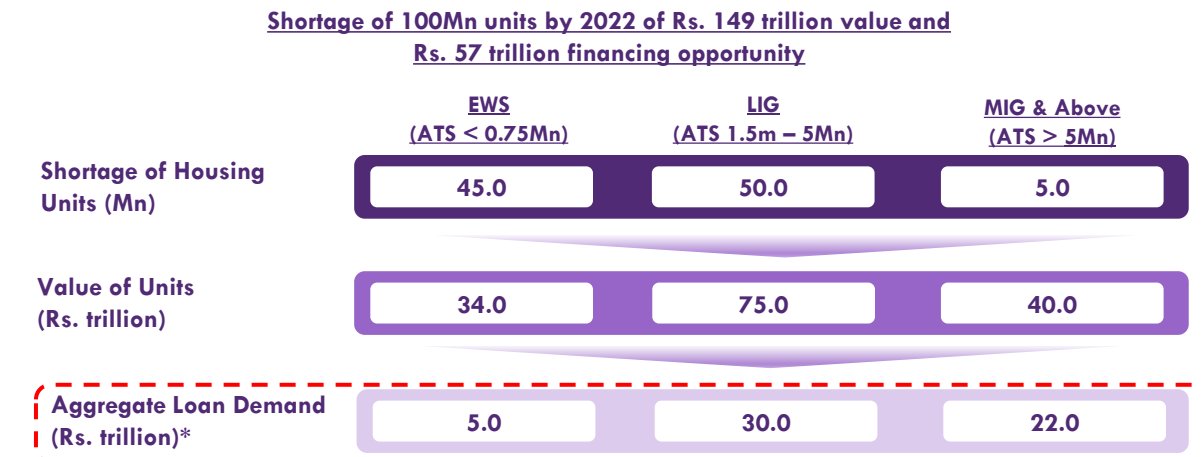
Source: RBI data, CRISIL Reports

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

MSME Loan remains underpenetrated with significant credit gap



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

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

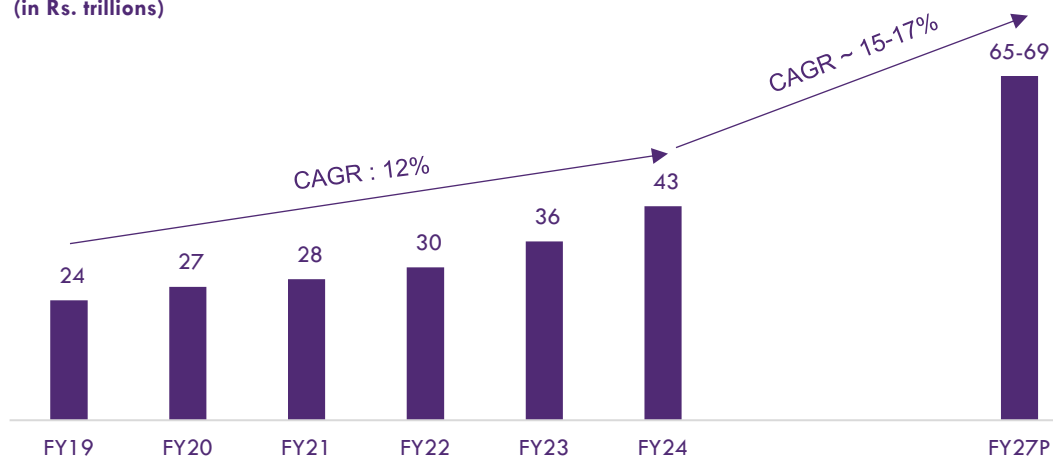


Specialized Underwriting – Assessment of informal income & SORP/SOCP

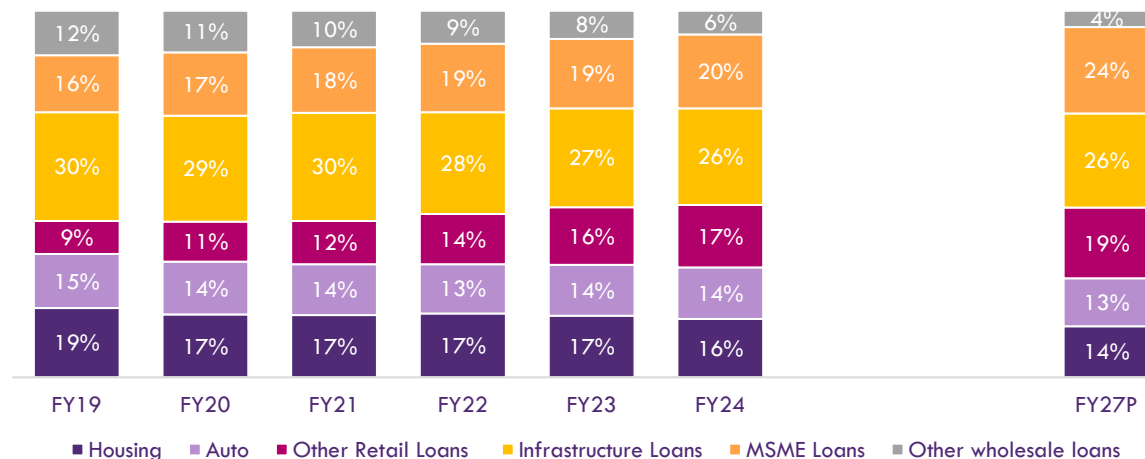
Note: Aspirers include Rs. 0.5-1m per annum income bracket

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

(in Rs. trillions)



Distribution of NBFC Credit across asset classes

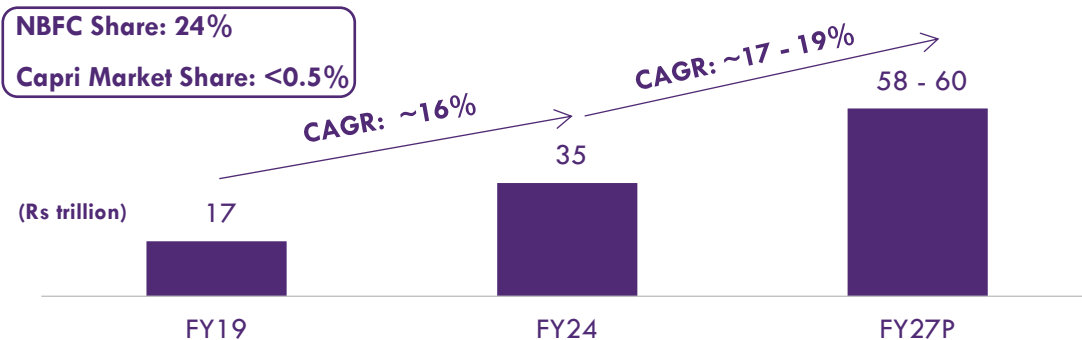


3 Capri Global's Focus Segments with Strong Growth Opportunity

Focus on providing loans in high growth segments to underbanked & underserved customers



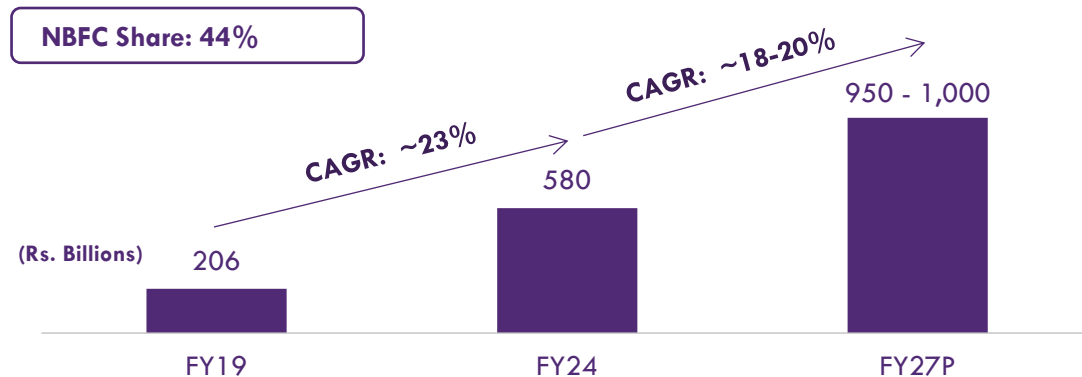
Industry MSME Loan



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



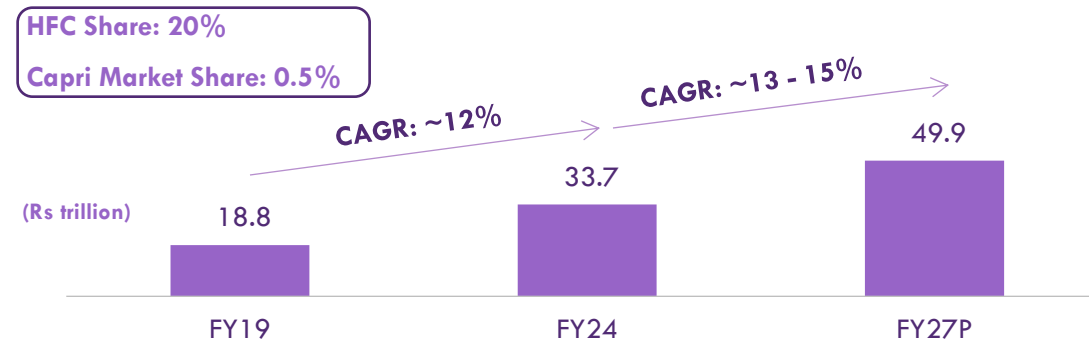
Industry Micro LAP Loan (<Rs 0.5mn)



Potential Market expected to be Rs 22 trillion



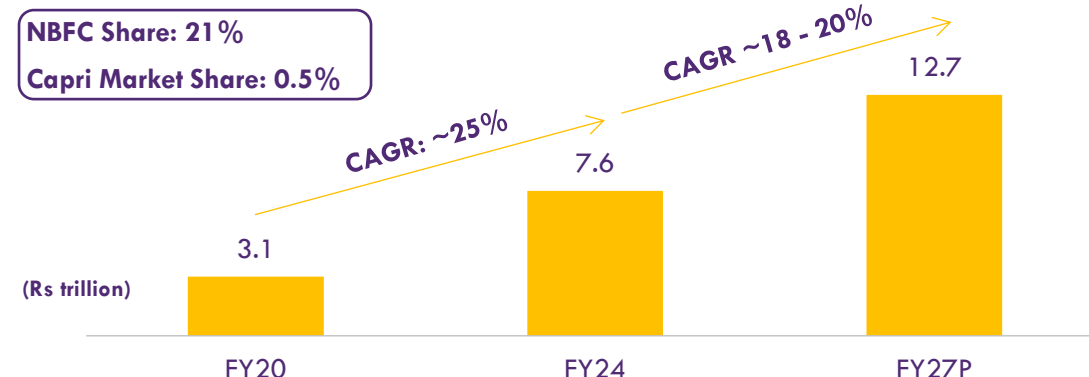
Industry Housing Loan



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



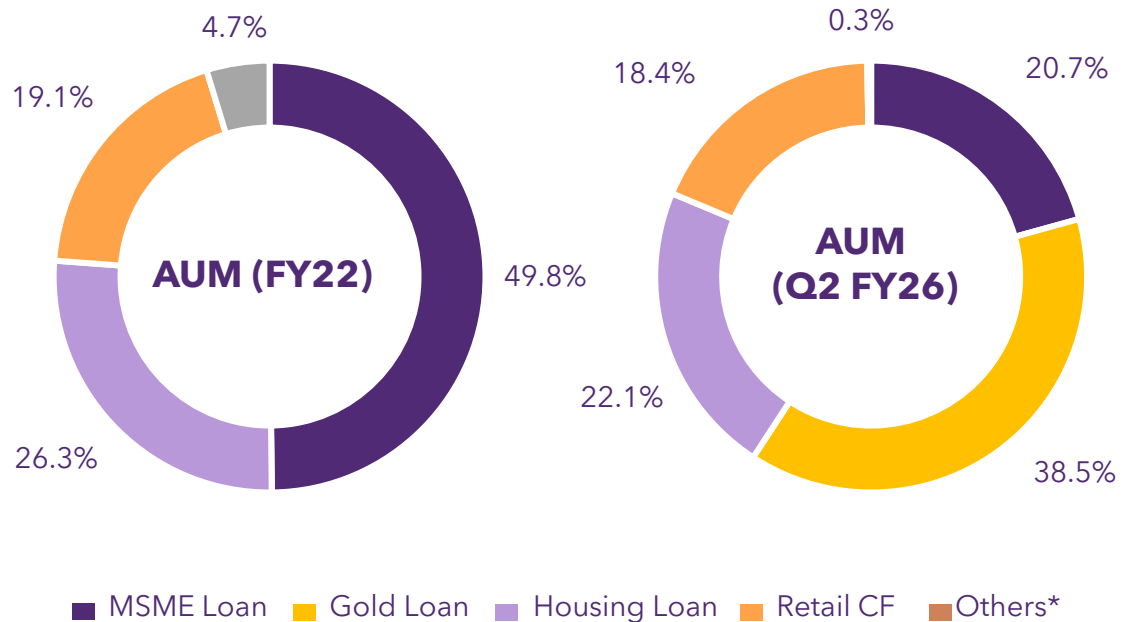
Industry Gold Loan



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

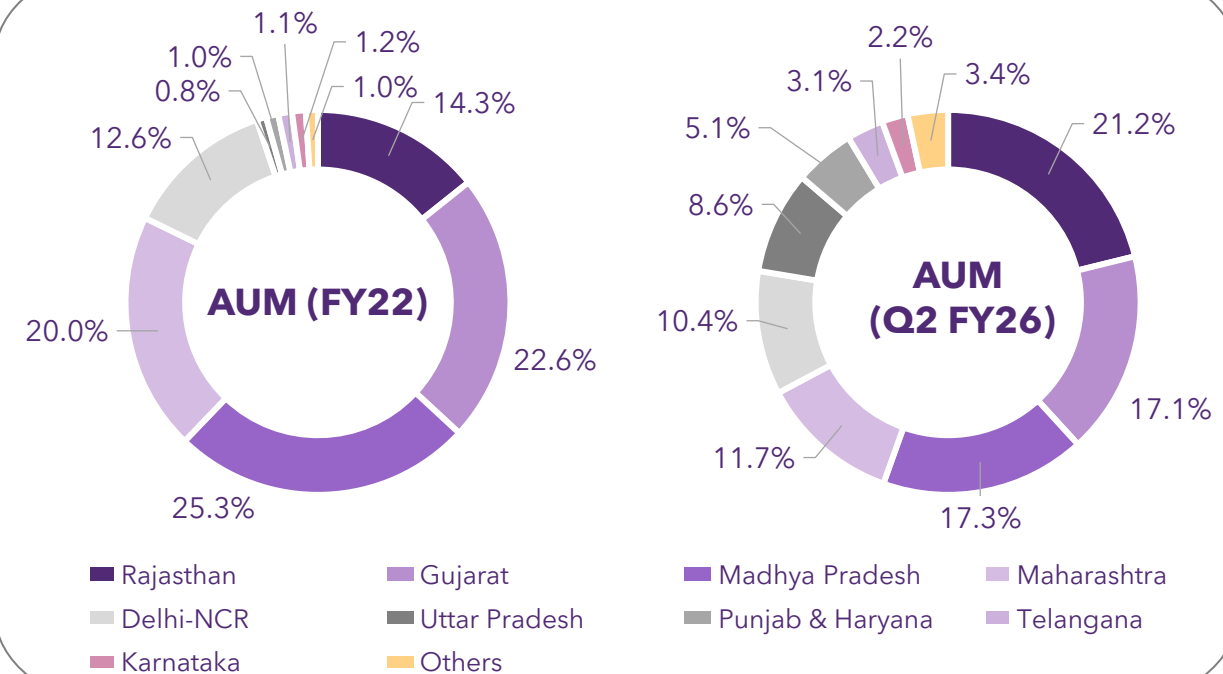
4 Diversified Business by Product and Geography...

Product Diversification - Entering into New Segments



Note: *Others include Indirect Lending, Small Business Loans and Employee loans

Geographical Diversification - Entering into New Markets#

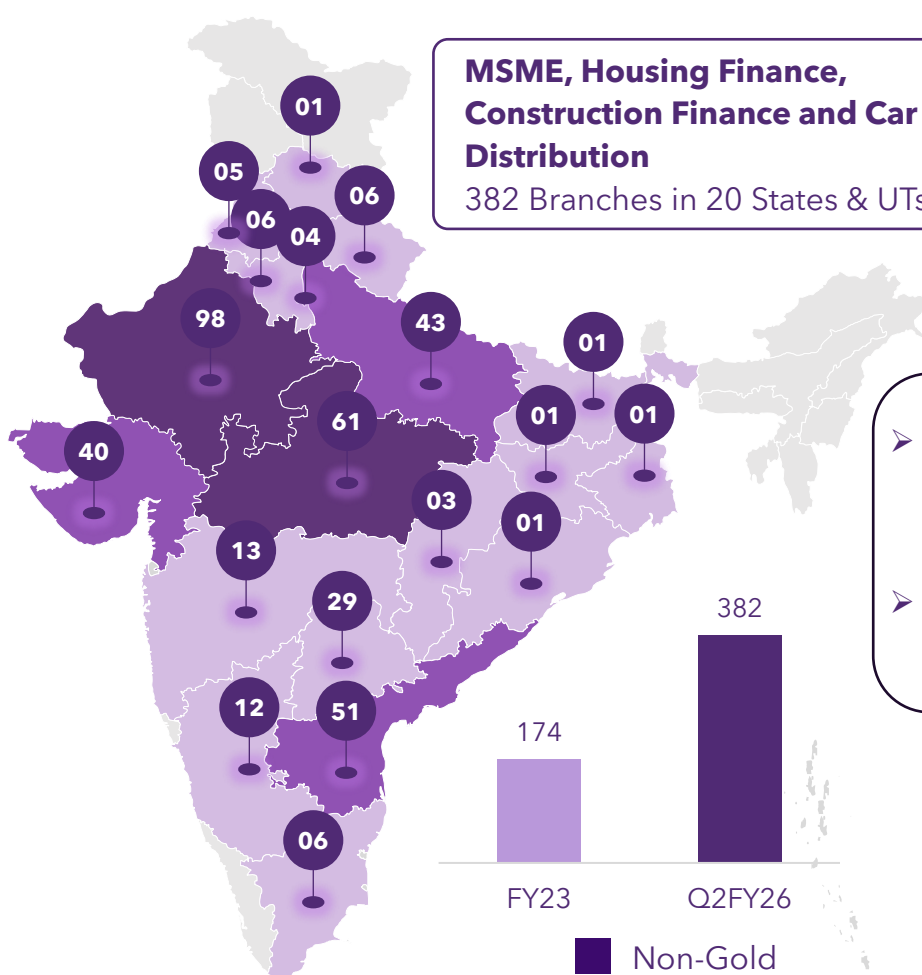


Note: #Includes MSME Loans, Solar, Micro LAP, Housing Loans, Gold Loans and Retail Construction Finance

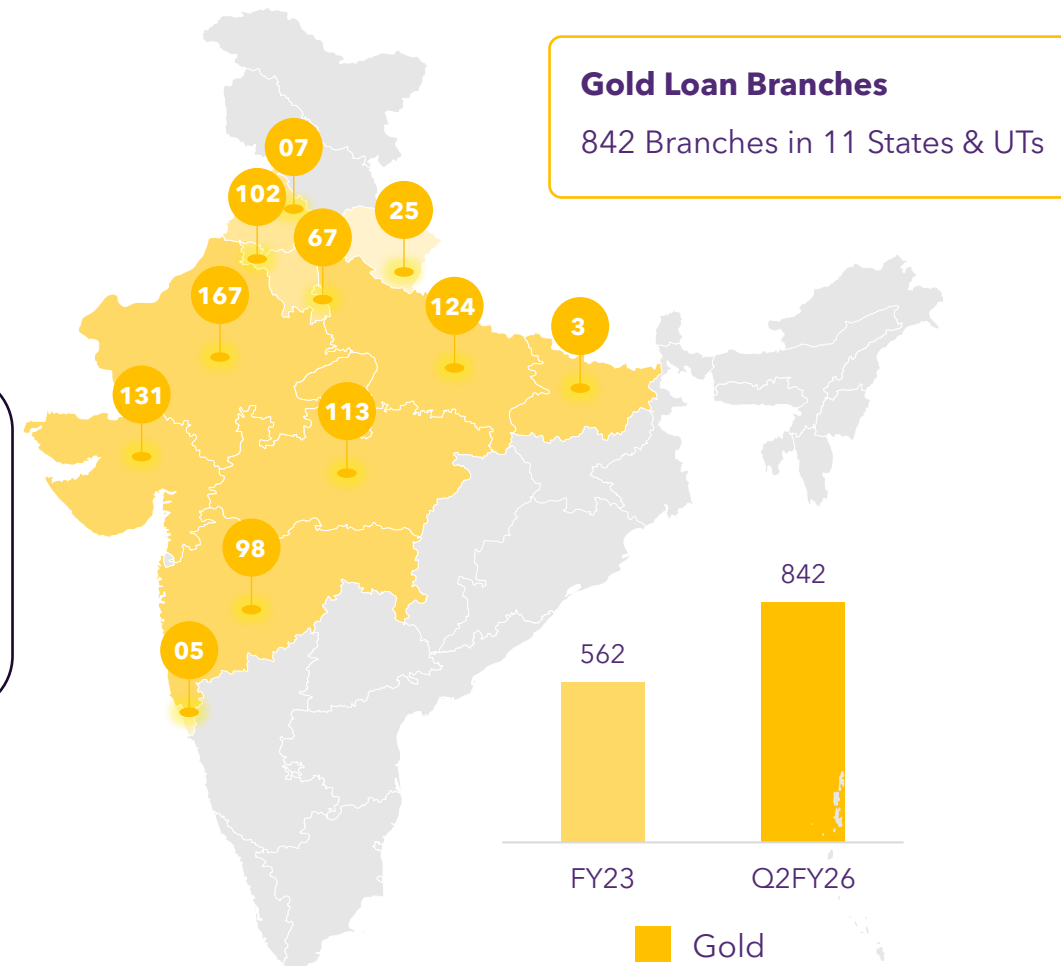
Capri Global's product and geographical diversification provides hedge against macroeconomic cycles leading to sustainable business model

5 ...Delivered through Extensive Branch Network

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



- Total branch network of 1,224 branches
- Dedicated tech center in Gurgaon, Noida and Bangalore



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

Led by end-to-end digital journey

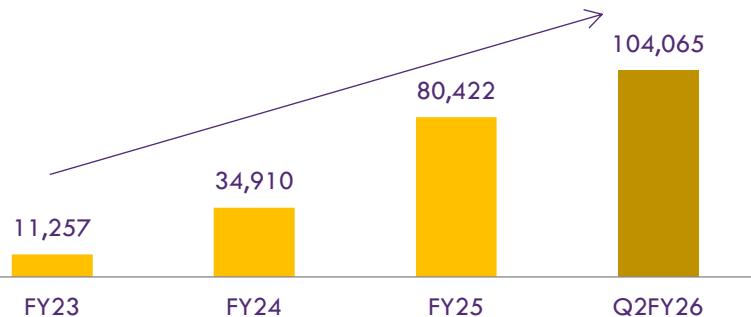
WHO ARE OUR CUSTOMERS?

- Small business owners, Salaried individuals, Women entrepreneurs & Small and marginal farmers
- 46.4% of the customer with <₹75K disbursement amount
- 87.2% of the customers' family income is less than ₹0.5 million

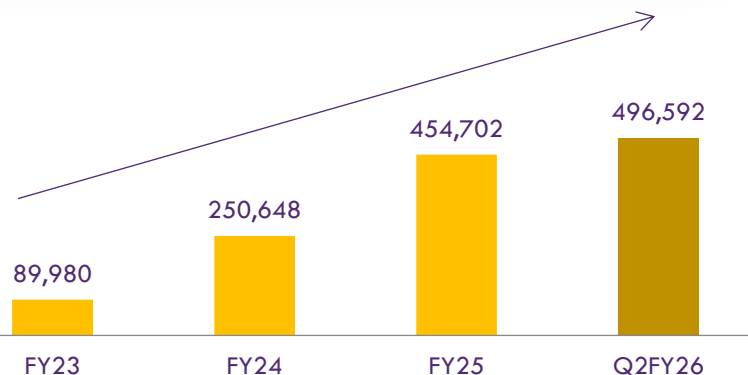
WHAT OUR CUSTOMERS NEED?

- 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

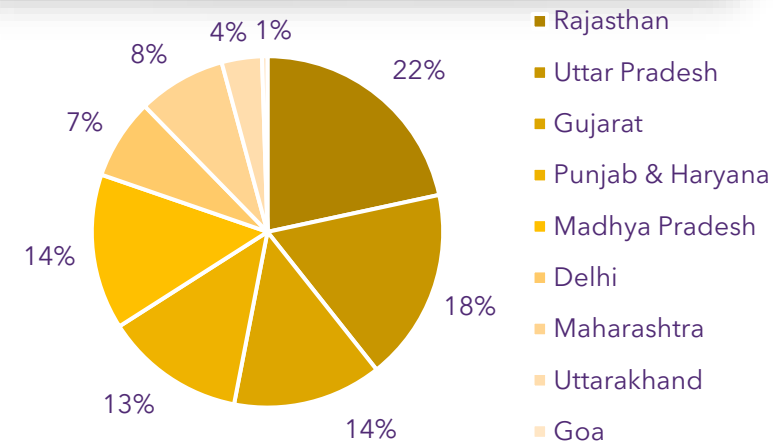
AUM (₹ mn)



No. of customers (#)



Geographical Distribution



KEY STATISTICS

496K+

No. of customers

₹0.15 mn

Portfolio ATS

59.9%

Portfolio LTV

18.6%

Portfolio Yield

11

States/UTs Present

5,062

Employees

Gold Loan - Key Highlights



01

Superior execution capability – fastest amongst peers to reach average **AuM per branch of INR 124 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

Transforming Business Loans with advanced technology

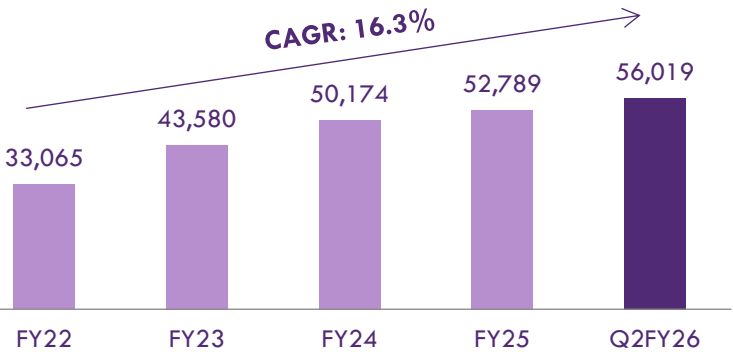
WHO ARE OUR CUSTOMERS?

- Self Employed Non-Professional (SENP) and underserved e.g. Provision stores, retail outlets, manufacturing workshops etc.
- Focus on Tier 2, 3, 4 Cities
- 49.9% of our customers' family income is less than ₹1 million
- 89.1% customers are with assessed income proof
- 97% is SENP and 3% is salaried

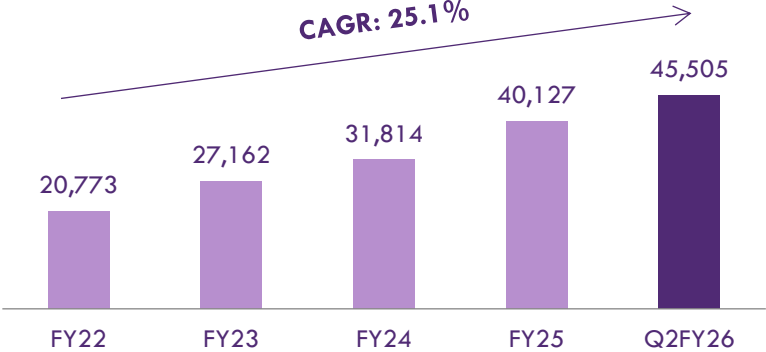
WHAT OUR CUSTOMERS NEED?

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

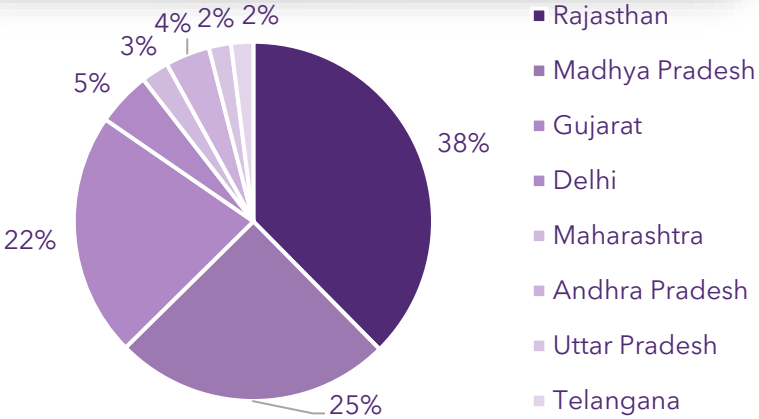
AUM (₹ mn)



No. of customers (#)



Geographical Distribution



KEY STATISTICS

45.5K+
No. of customers

₹1.50 mn
Portfolio ATS

51.8%
Portfolio LTV

16.4%
Portfolio Yield

11
States/UTs Present

2,958
Employees

*All data points as of 30-Sep-25 or for Q2FY26; MSME includes Micro Lap and Solar Loans

MSME Loan - Key Highlights



01

Long Vintage of more than 10 years

02

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

03

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

04

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

05

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

06

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

Offering Affordable Housing Loans with advanced technology

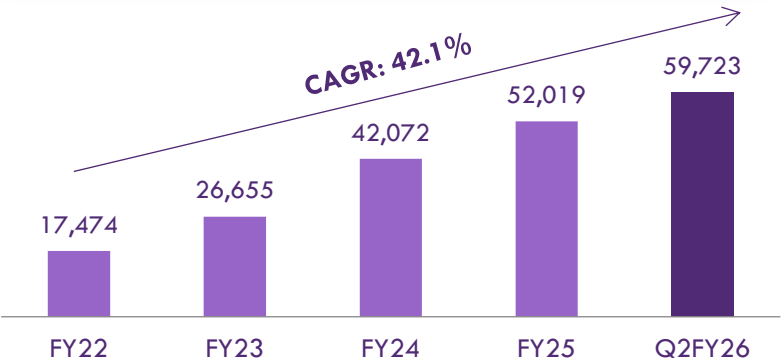
WHO ARE OUR CUSTOMERS?

- Underserved – SENP & formal salaried customers
- Majorly First-time home buyers located in Tier 2 and 3 cities
- 60.6% of our customers' family income is less than ₹1 million
- 62.4% customers with assessed income proof
- 70.0% is SENP and 30.0% is salaried

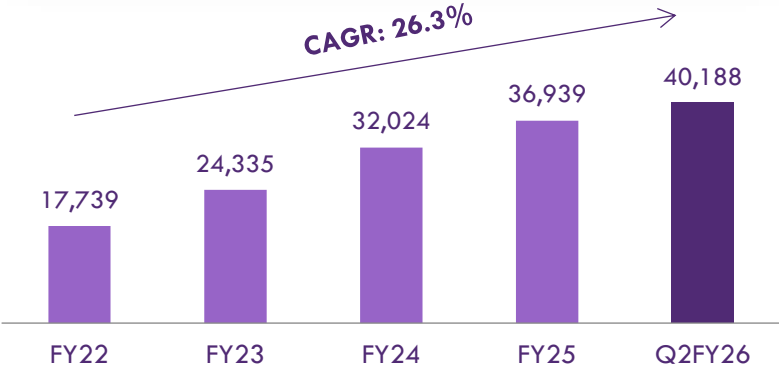
WHAT OUR CUSTOMERS NEED?

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

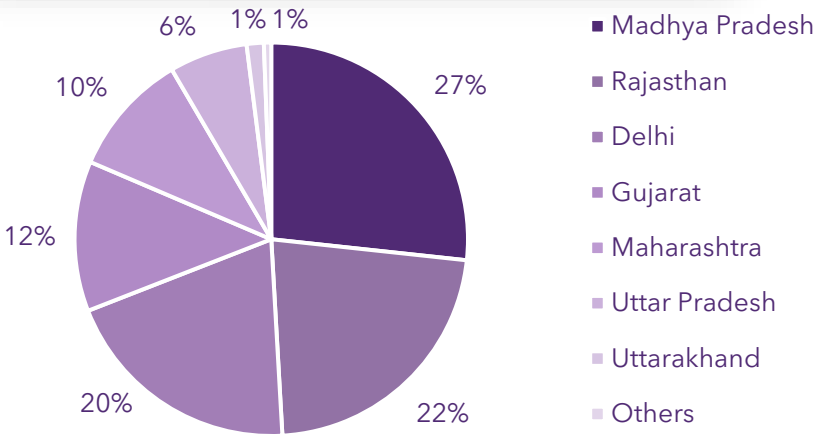
AUM (₹ mn)



No. of customers (#)



Geographical Distribution



KEY STATISTICS

40K+

No. of customers

₹1.43 mn

Portfolio ATS

57.1%

Portfolio LTV

13.3%

Portfolio Yield

11

States/UTs Present

1,996

Employees

High yield segment with low opex

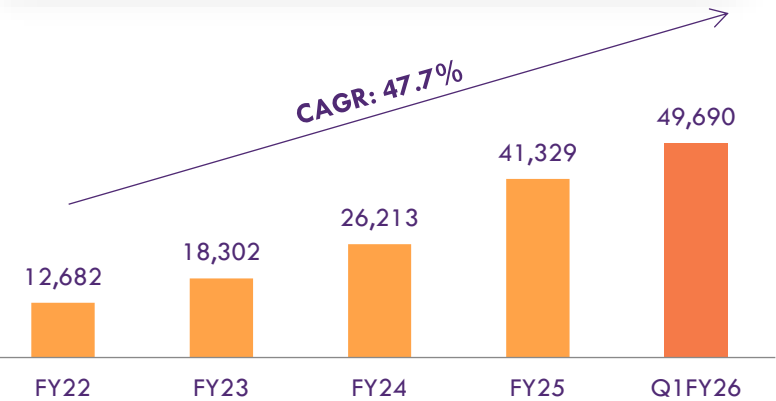
WHO ARE OUR CUSTOMERS?

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

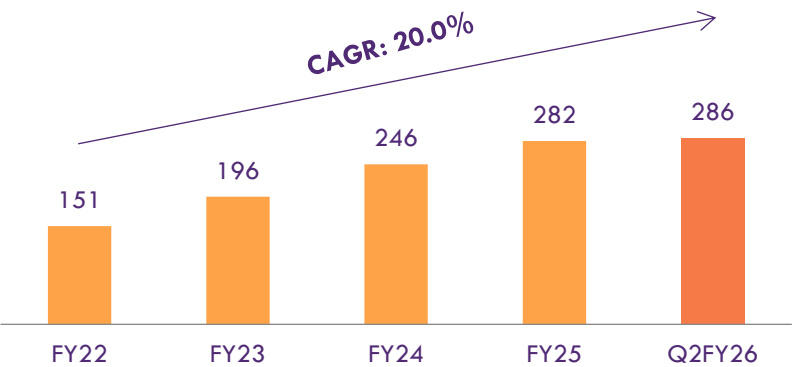
WHAT OUR CUSTOMERS NEED?

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

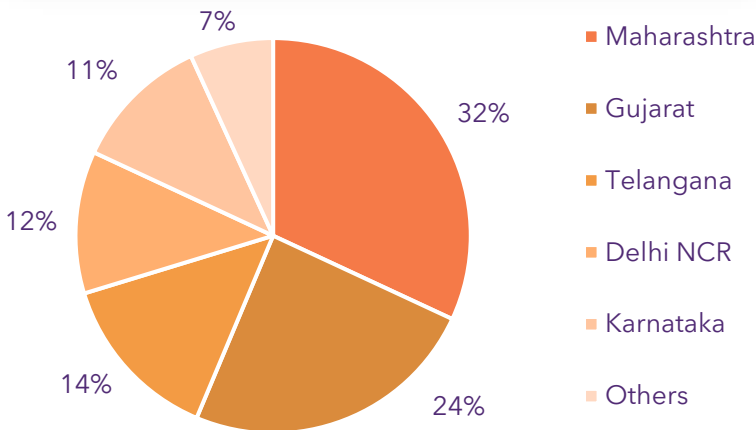
AUM (₹ mn)



No. of live accounts (#)



Geographical Distribution



KEY STATISTICS

286

Live Accounts

₹173 mn

Portfolio ATS

>1.50x

Asset cover

17.3%

Portfolio Yield

11

States

89

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 40 members

06

High quality and stable team with long vintage

6 Insurance Distribution | Complementary Asset Light Income Streams

Strategic Partnerships with 18 Insurance Companies

9

Life Insurance Companies

- Life Insurance
- Credit Life Cover
- Term Plan

5

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

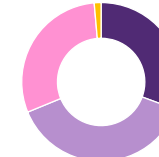
Digital Innovation & Service Excellence

- ✓ 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

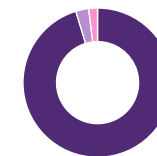
Policies | Key Statistics



Cross Sell	40.0%
Direct	60.0%



Gold	30.0%
Housing	38.9%
MSME	29.6%
Car Loan	1.5%



Health	39.7%
Life	54.0%
General	6.3%



**Total Premium
(H1FY26)**

₹ 1,003 mn

*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

Amongst the large non-dealer third party distributor

Partner Banks & Financial Institutions



13

Partner Banks & financial institutions

821

Locations in 31 States & UTs

10,000+

DSAs & Connectors

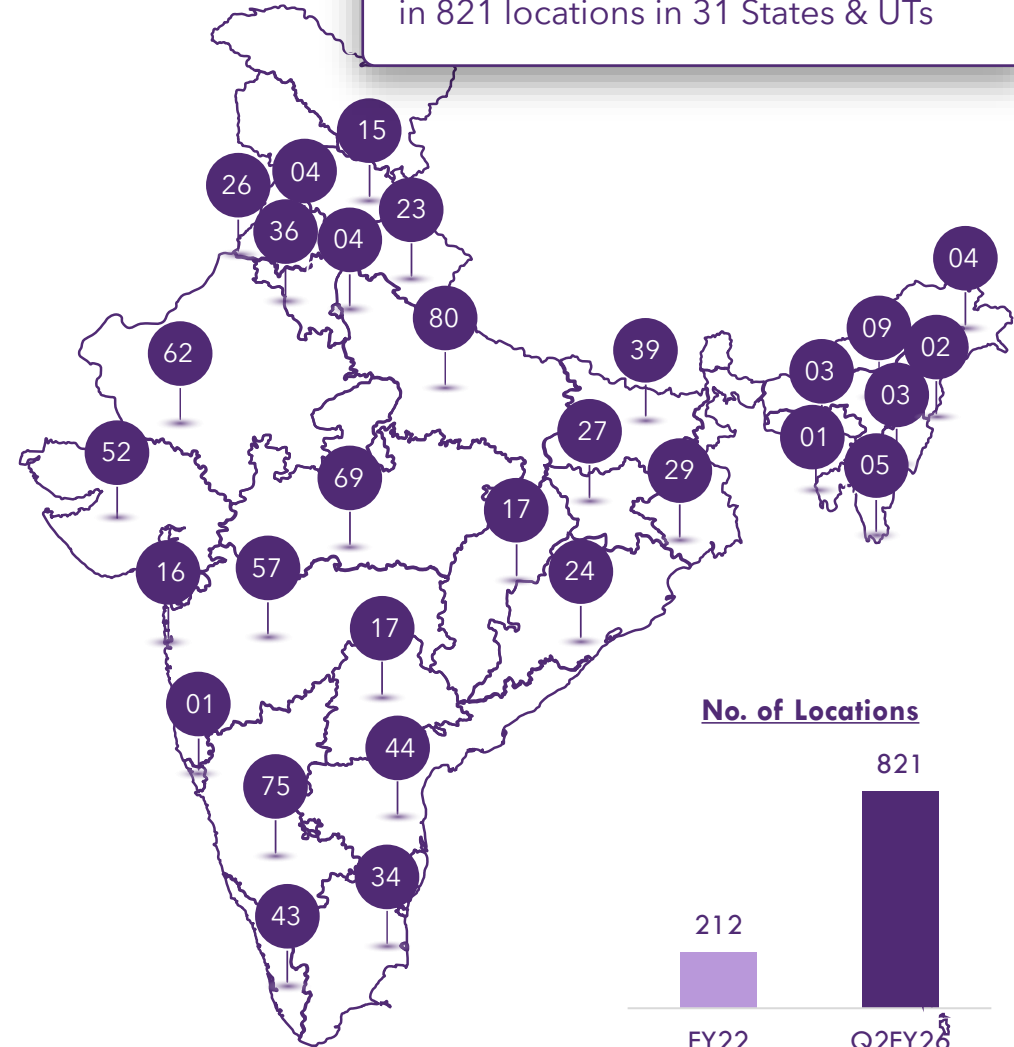
1500+

Employees

₹963 mn

Net fee income (FY25)

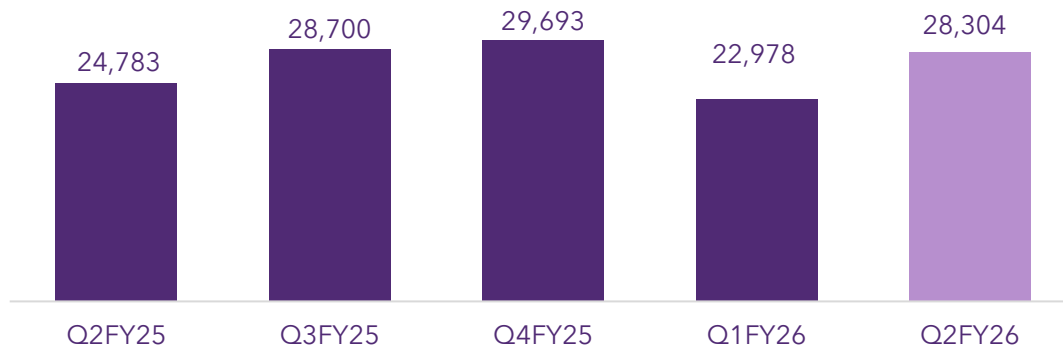
Pan-India coverage through presence in 821 locations in 31 States & UTs



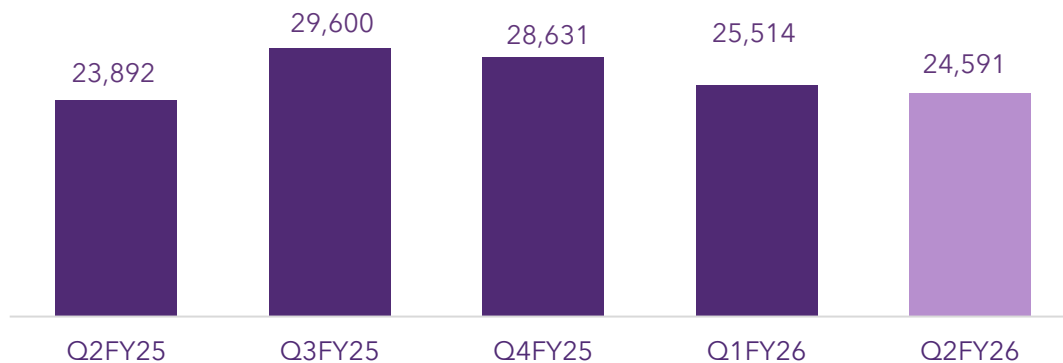
6 Car Loan Origination | Complementary Asset Light Income Streams

14% YoY Increase in the Value of Loan Originations

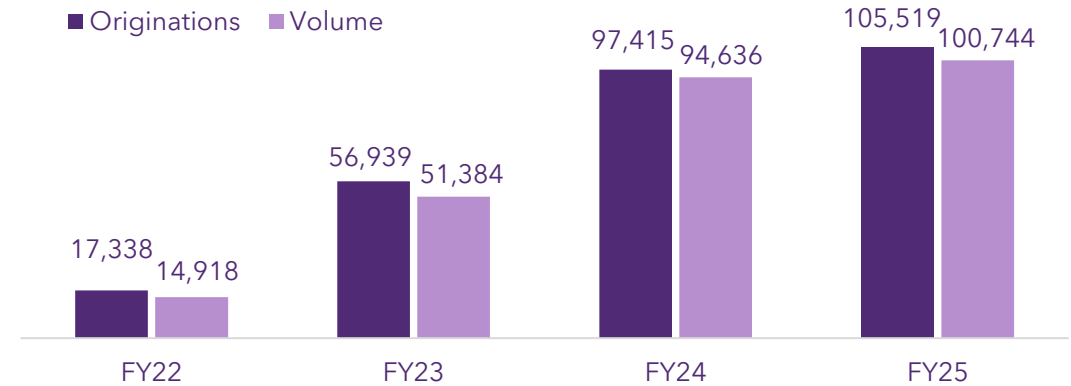
Consistently Rising Loan Originations (₹ mn)^



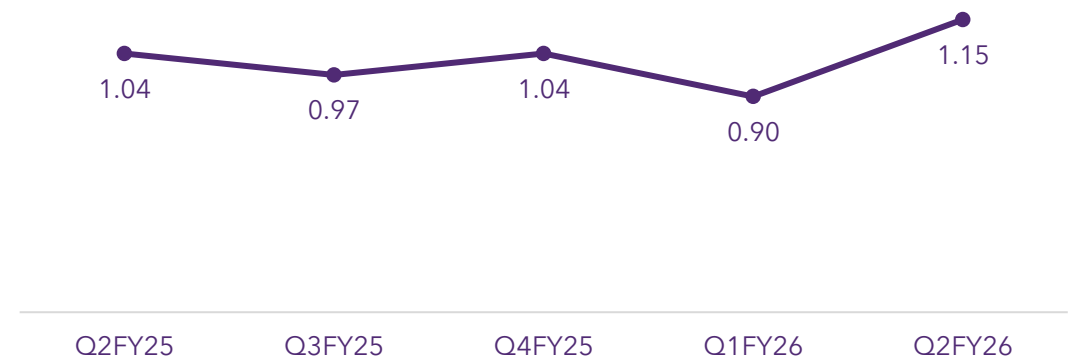
Loan Originations By Volume (Nos.)^



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



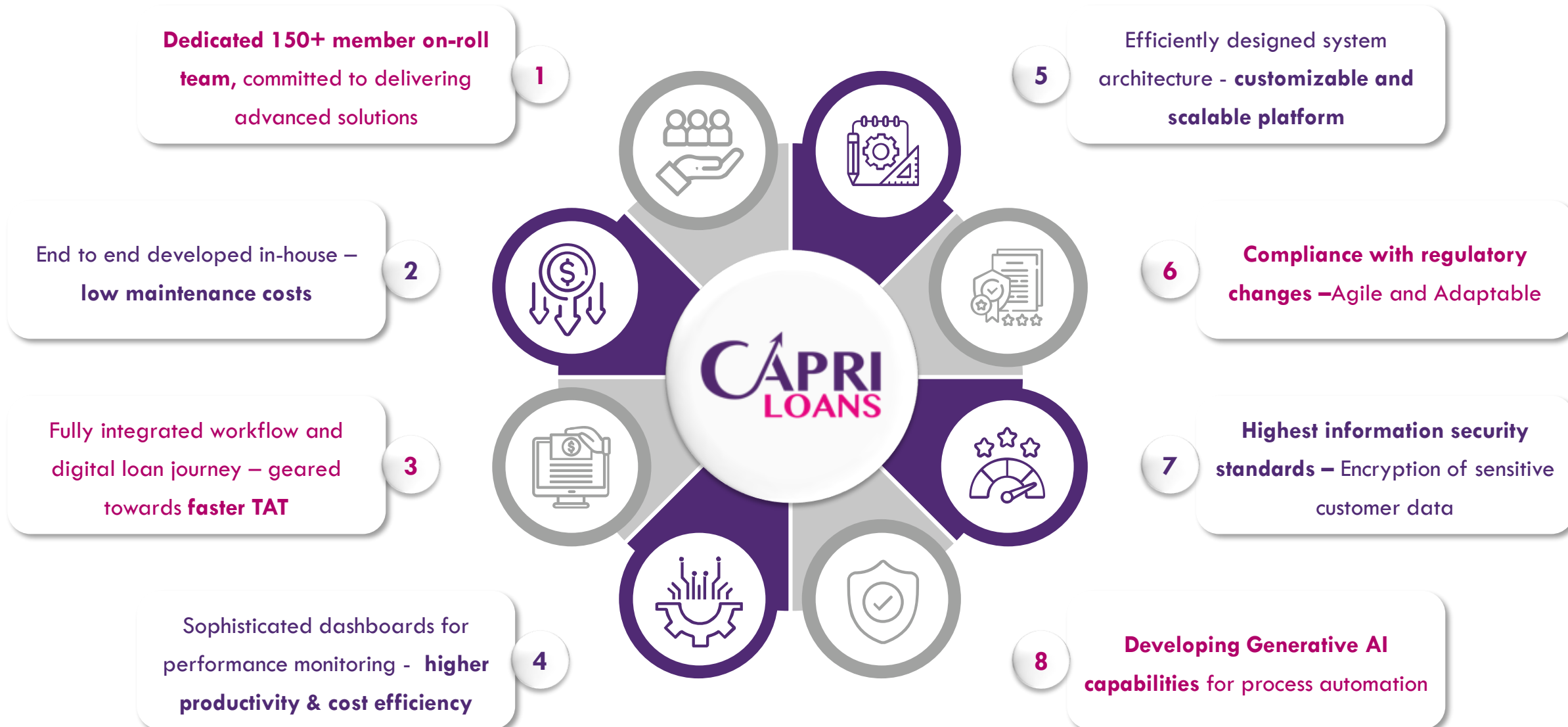
Average Ticket Size (₹ mn) *^



* ATS = Originations by Value / Originations by Volume During Quarter

7 In-house Developed Advanced Technology Platform

Significant Investment in Technology and Data Analytics Capabilities



1

Customer Onboarding

Lead Generation

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

2

Credit Underwriting

Loan Processing

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

3

Disbursement & Customer Engagement

Digital Disbursement

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

Customer Engagement

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

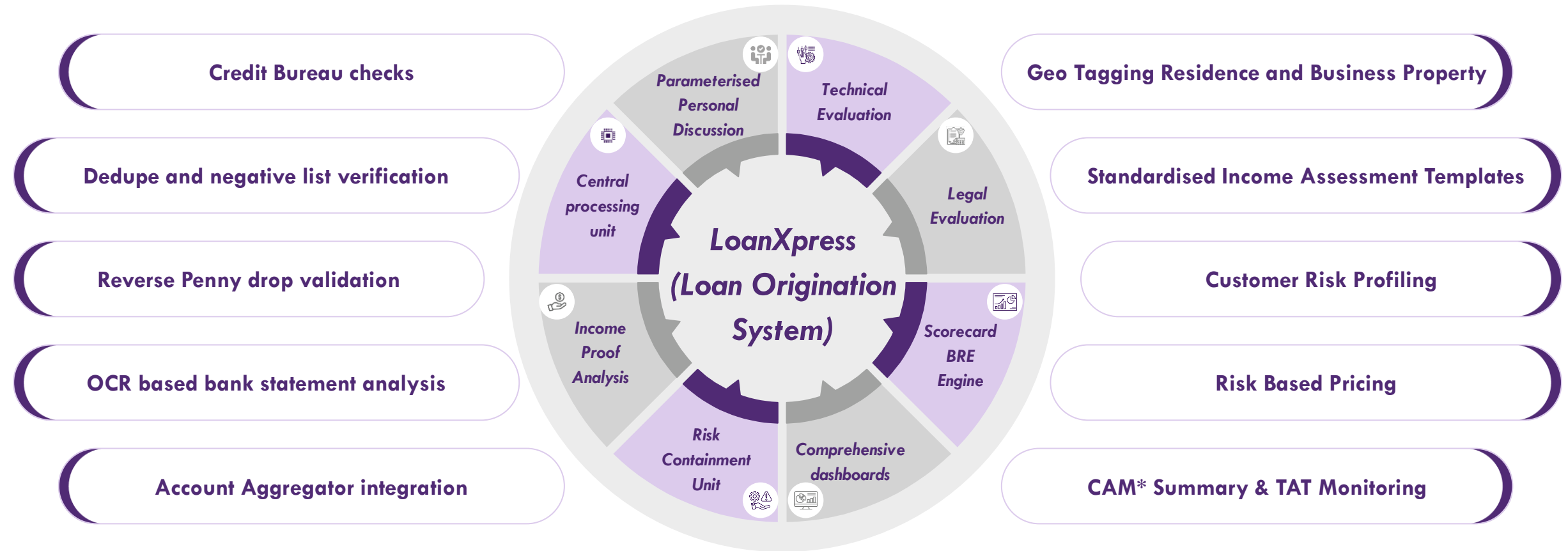
4

Collections & Legal

AI Led Digital Collection

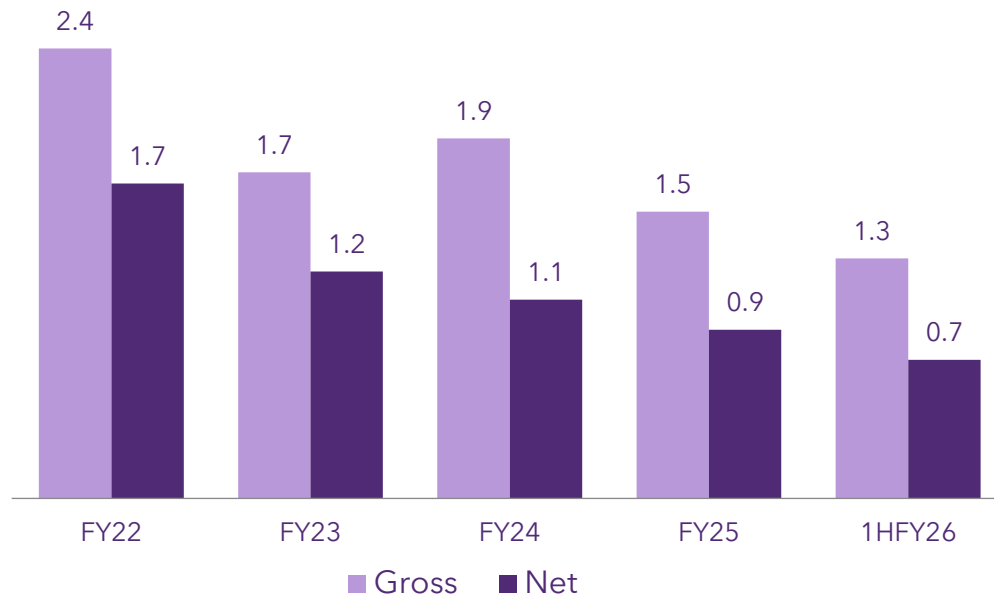
- ✓ **Collection Dashboard** – real time collection monitoring by channel, geography and individuals
- ✓ **CollectXpress App** – Route optimization, schedule field visits, live agent tracking and collection status
- ✓ **Incentive Gamification**
- ✓ **AI Powered Call Center Analytics**
- ✓ **ML driven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

7 Comprehensive Credit Assessment Approach

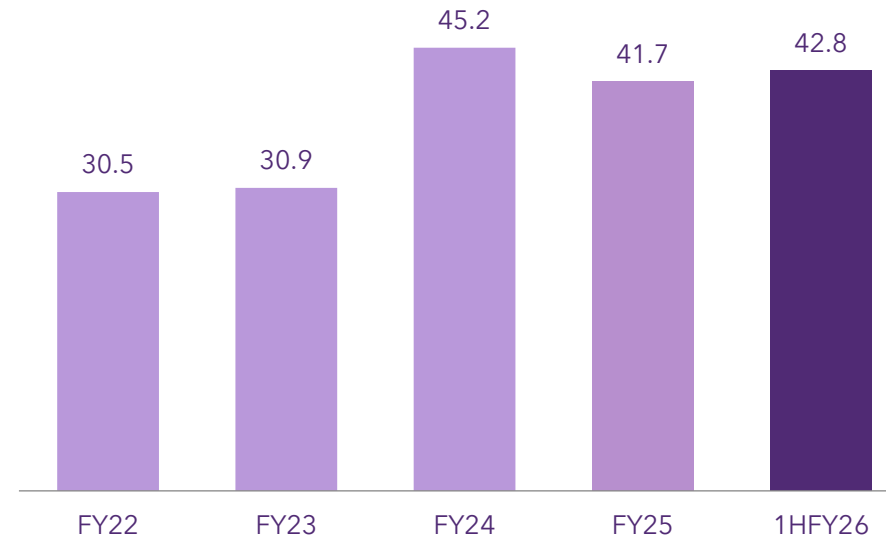


An in-house developed Loan Origination System for end-to-end loan processing encompassing verification, credit decisioning, commercial approvals and loan disbursement for unified underwriting process

NPA (%)



PCR (%)

~31%[^]

Login to Sanction ratio
(Superior Customer Selection)

99.9%



Secured loans
(Collateral cushion)

>98.0%



Robust Collections Efficiency
(In house collections)

Healthy Asset Quality (GNPA/NNPA/PCR)

3.0% / 1.6% / 46.5%

MSME Loan

1.5% / 0.9% / 40.0%

Housing Loan

0.6% / 0.4% / 25.2%

Gold Loan

0.5% / 0.2% / 50.0%

Construction Finance

Note: For 2QFY26

[^]For MSME Loan, Housing Loan

Customised channel wise collection strategy basis past customer behavior

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

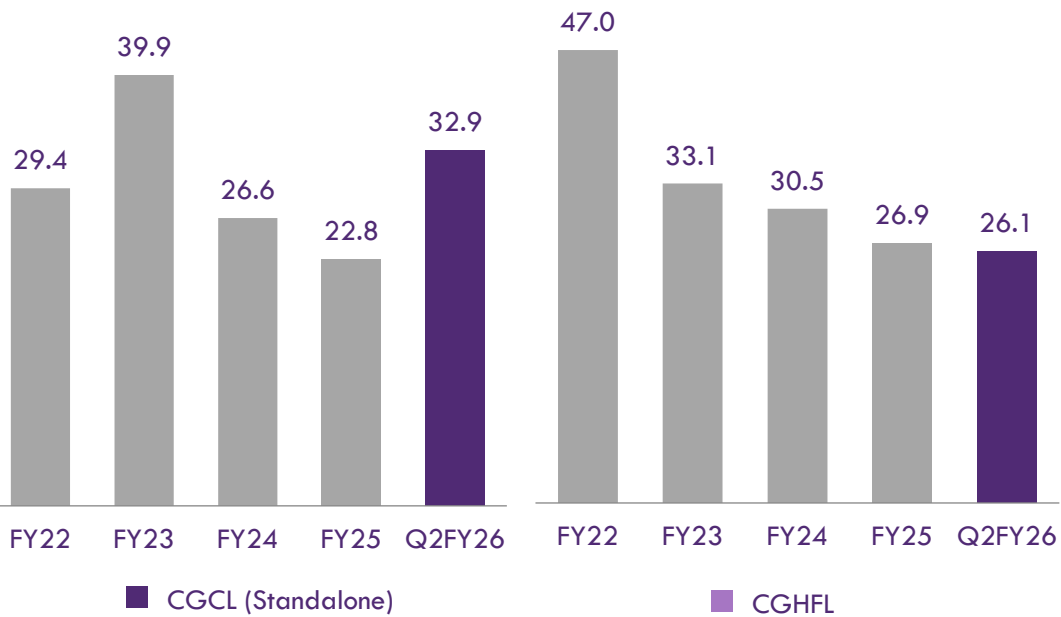
Higher NPA Recovery

Reduced Collection Cost

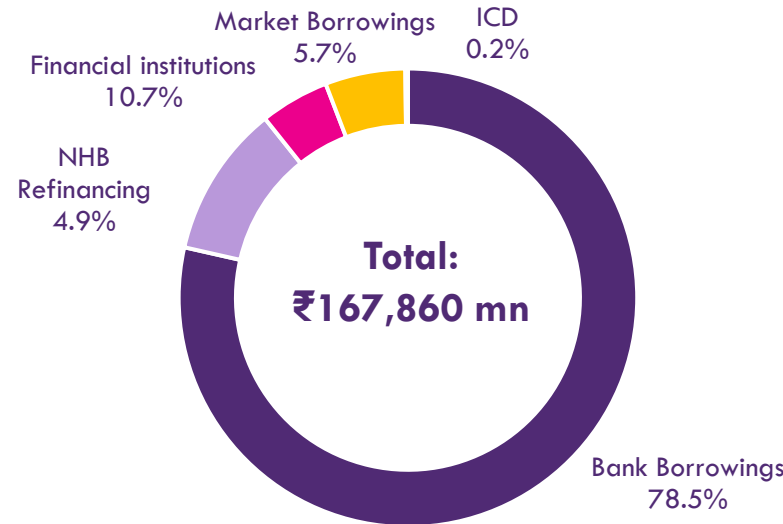
10

Robust Balance Sheet and Efficient Liability Management...

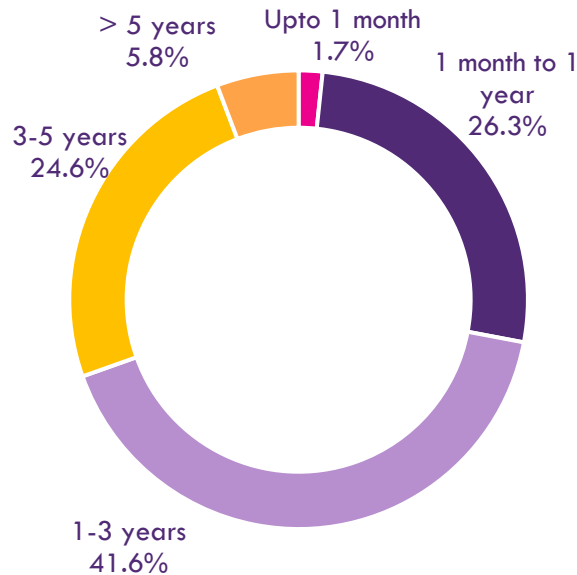
Capital Adequacy - CRAR (%)



Borrowings (Q2FY26)



Maturity Profile



Strengthened Capital Adequacy through infusion of ₹20bn equity capital in Q1FY26 via QIP
Board resolution for raising ₹10bn via NCDs. Raised ₹4 bn through public NCD in Q2FY26
Relationship with 27 Lenders across Public & Private Sector Banks and Financial Institutions

Note: Market Borrowings include NCD and CPs

Additional Funding Source & High RoE Accretion

1

CGCL retains 20-30% while co-lending partners (CLPs) retain the balance

2

CGCL earns spread and loan servicing fee on the co-lending loans

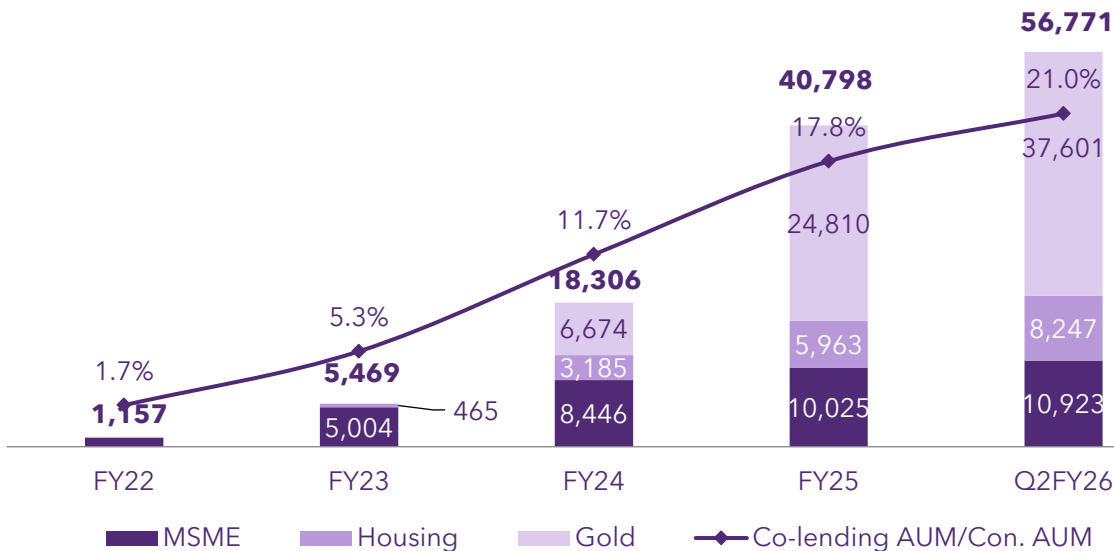
3

Additional source of funds while conserving capital and boost RoE

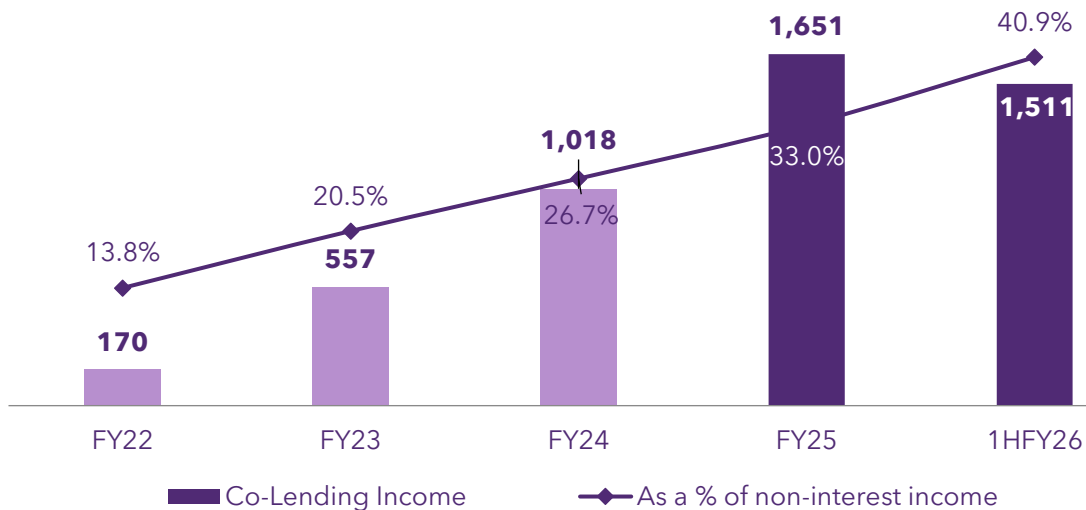
4

Diversification of borrowings

Co-Lending AUM (₹ mn) (% of overall)



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



11 Partner Banks



Note: ^Net gain on derecognition of financial instruments

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

Desh Raj Dogra



Independent Director

Ex - CEO and MD of CARE Ratings

Experience in financial sector & credit administration, MBA, CAIIB

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

6 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

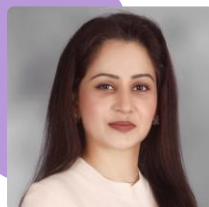


Monu Ratra

Chief Executive Officer

Ex-IIFL Housing Finance, Indiabulls Housing Finance

Capri vintage: 1M



Divya Sutar

Director – Business Strategy

GMP (Harvard Business School), Master's Degree (USF)

Capri vintage: 13Y



Kishore Lodha

Chief Financial Officer

Ex-UGRO Finance, Hinduja Finance, SREI Infra Finance; CA

Capri vintage: 3M



Sanjeev Srivastava

Chief Risk Officer

Ex-IIFL Finance, CA

Capri vintage: 2Y 3M



Tarun Aggarwal

Group Chief Technology Officer

Ex-Paytm, Adobe System, Quad Analytix, Expedia, PGDBM (IMT)

Capri vintage: 1Y 3M



Vinay Surana

Head – Treasury

Ex-Axis Bank, CA

Capri vintage: 7Y 9M



Abhishek Yadav

Chief Compliance Officer

Ex- ANZ Bank, L&T Fin, Yes Bank, Axis Bank, Kotak Bank, B.Com, CS

Capri vintage: 9M



Chirag Shah

Head – Internal Audit

Ex-Fedbank Fin. Services, Deloitte; CA

Capri vintage: 9M



Yashesh Bhatt

Company Secretary & Compliance

Ex-L&T Fin., TATA Housing, M&M, CS, LLB, MFM-JBIMS

Capri vintage: 4Y 3M

12 Experienced and Stable Management Team (2/2)

RETAIL BUSINESS



Ravish Gupta

Chief Business Officer – Gold

Ex-IIFL, GE Money, HDFC Bank, BCA

Capri vintage: 3Y 11M



Abhishek Sinha

Chief Business Officer – MSME & ML

Ex Bajaj Housing Finance Ltd., Bajaj Finance Ltd., Tata Capital Ltd.

Capri vintage: 6M



Munish Jain

Business Head – Home Loans

Ex-Shriram Housing, GE Money, DHFL, MBA

Capri vintage: 6Y 9M

RETAIL CONSTRUCTION FINANCE



Vijay Kumar Gattani

Director – Credit – CF

Ex-Goldman Sachs, ICICI Bank, CA

Capri vintage: 10Y 1M



Bhaskarla Keshav Kumar

Director – Monitoring – CF

Ex-AGM, SBI

Capri vintage: 10Y 9M

COLLECTIONS



Sameer Juneja

Head - Collections

Ex-Edelweiss ARC, Bajaj Housing, Indiabulls Housing, ICICI Bank, B.Sc

Capri vintage: 6M

FEE BASED BUSINESS



Rohit Chugh

Head - Insurance

Ex- Star Health, SBI GI, Tata AIG, MBA

Capri vintage: 3M



Amit Setia

Head – Business Alliances – Car Loans

Ex-Reliance Capital, Dhanlaxmi Bank, MBA

Capri vintage: 4Y 9M



Ajay Manglunia

ED – Fixed Income Markets

Ex- JM Financial, Edelweiss, InCred; CA

Capri vintage: 6M

Summary Highlights (1/2)



Retail Focused: Retail secured lending has massive under penetration and large credit gap; Retail NBFCs better placed; >80% Retail and 100% Secured loan book; **16.5% Yields, 6.9% Spread and 9.5% NIM** for the quarter



Huge Market Opportunity: Focus Segments MSME loans, Micro LAP, Affordable Housing loans and Gold loans offer strong growth opportunities; Fast-growing NBFC with **49% AuM CAGR from FY22-1HFY26***



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 1,224 branches operational, well placed to capitalize on market opportunities and improve profitability through economies of scale



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

Note: All data as of Q2FY26; *Among top 20 listed NBFCs/HFCs (>US\$1bn market cap)

Summary Highlights (2/2)



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.



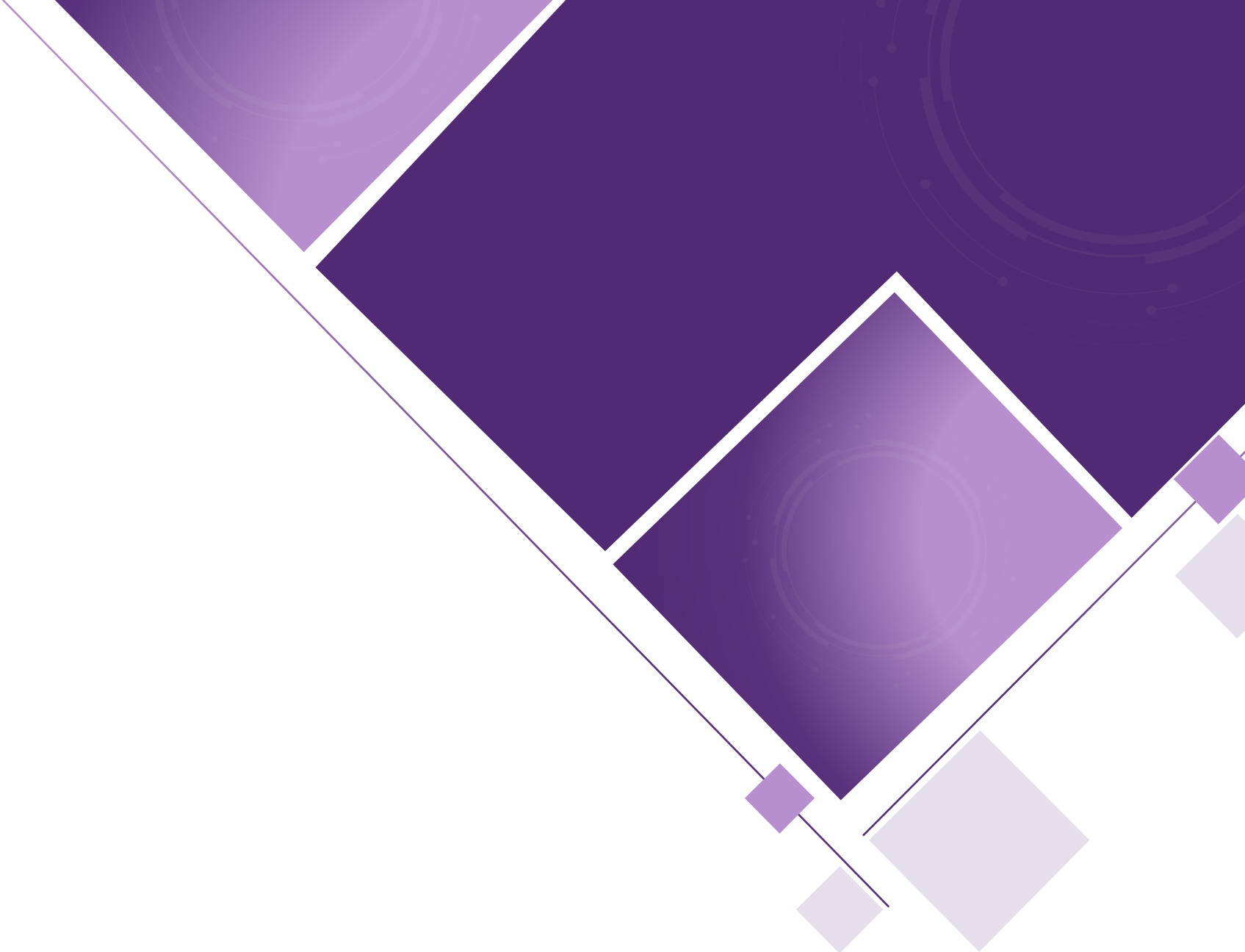
Efficient Liability Franchise: 27 lenders and 11 co-lending partners (21% AUM), no ALM mismatch, adequate liquidity



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



Growth Targets & Sustainable Returns: Diversified mix with **₹500 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 address customers' needs in underserved markets with high growth potential
- **Focus on revenue diversification** and margin expansion



Geographic Expansion and Deepening our Presence

- **Open new branches** in existing and newer states to expand retail lending segments
- **Deepen presence** through increasing customer base and branch productivity



Leverage Technology and Analytics for Operational Excellence

- **Use Generative AI** to drive cost efficiency, employee productivity and customer experience
- **Leverage data science and analytics** capabilities for actionable customer insights



Leverage customer base to drive fee income and cross-selling

- **Cross-sell loan products** to large and rapidly growing customer base
- **Increase insurance penetration**



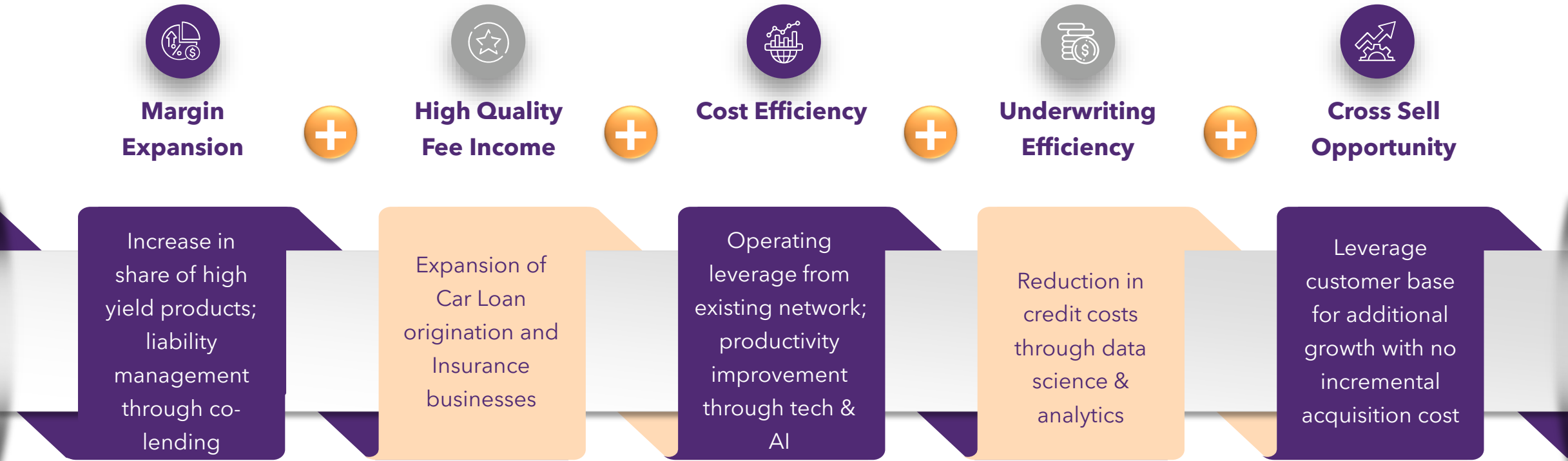
Diversify borrowings for effective liability management

- **Diversify funding mix** through other sources of borrowings e.g NCD, ECB to reduce CoF
- Strengthen and **grow co-lending partnerships**

Capri Global's target is INR 500bn AUM by FY28 and INR 1,000bn+ by FY33 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 Quarterly Financial Performance

Performance Highlights – 2QFY26

(In ₹ mn unless stated otherwise)

	Q2FY26	Q2FY25	YoY	Q1FY26	QoQ
AUM	270,401	192,726	↑ 40%	247,538	↑ 9%
Net Interest Income	4,795	3,046	↑ 57%	4,156	↑ 15%
Non Interest Income	2,034	1,033	↑ 97%	1,661	↑ 22%
Operating Expenses	3,377	2,621	↑ 29%	2,702	↑ 25%
Operating Profit	3,453	1,457	↑ 137%	3,115	↑ 11%
PAT	2,360	970	↑ 143%	1,749	↑ 35%
Cost-Income Ratio (%)	49.4%	64.3%	↓ 1,481 bps	46.5%	↑ 299bps
NNPA (%)	0.7%	1.0%	↓ 25 bps	1.0%	↓ 26 bps
ROAE (%)	14.4%	9.8%	↑ 462 bps	13.0%*	↑ 137 bps
ROAA (%)	4.0%	2.3%	↑ 166bps	3.2%*	↑ 79 bps

* Post capital infusion of ₹20 bn

Performance Highlights – 1HFY26

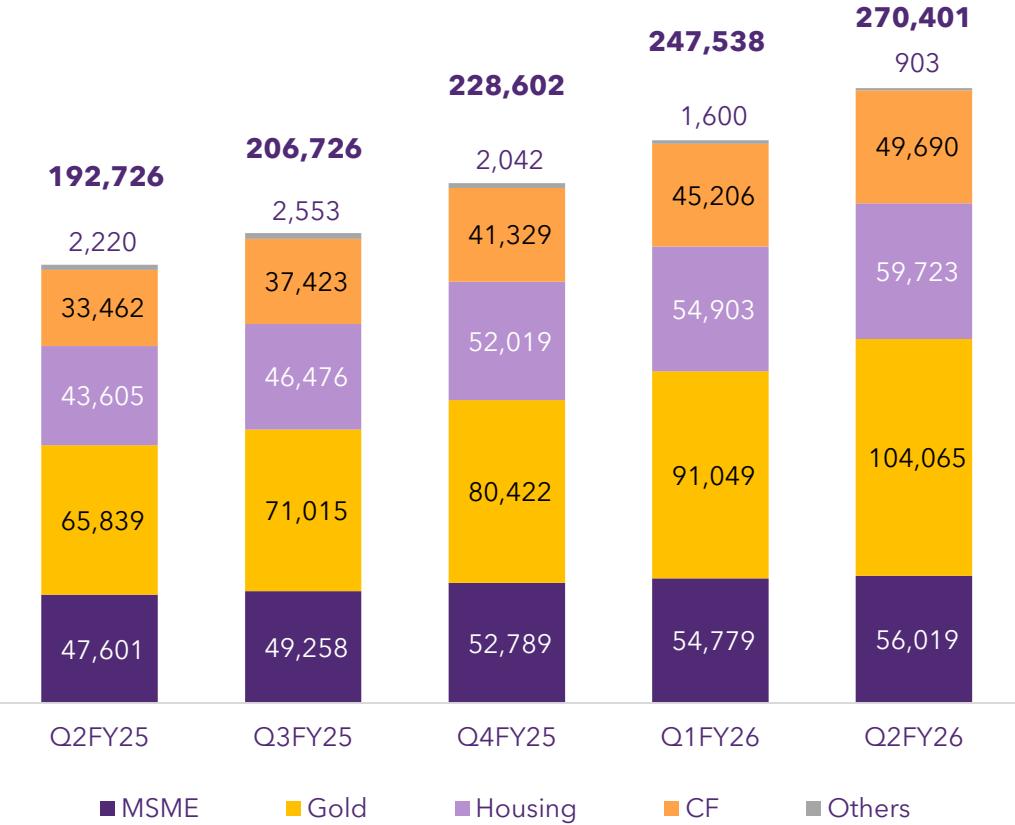
(In ₹ mn unless stated otherwise)

	H1FY26	H1FY25	YoY
AUM	270,401	192,726	↑ 40%
Net Interest Income	8,952	6,055	↑ 48%
Non Interest Income	3,695	2,122	↑ 74%
Operating Expenses	6,079	5,267	↑ 15%
Operating Profit	6,567	2,910	↑ 126%
PAT	4,109	1,727	↑ 138%
Cost-Income Ratio (%)	48.1%	64.4%	↓ 1,634 bps
NNPA (%)	0.7%	1.0%	↓ 25 bps
ROAE (%)	15.0%*	8.8%	↑ 617 bps
ROAA (%)	3.6%*	2.1%	↑ 151 bps

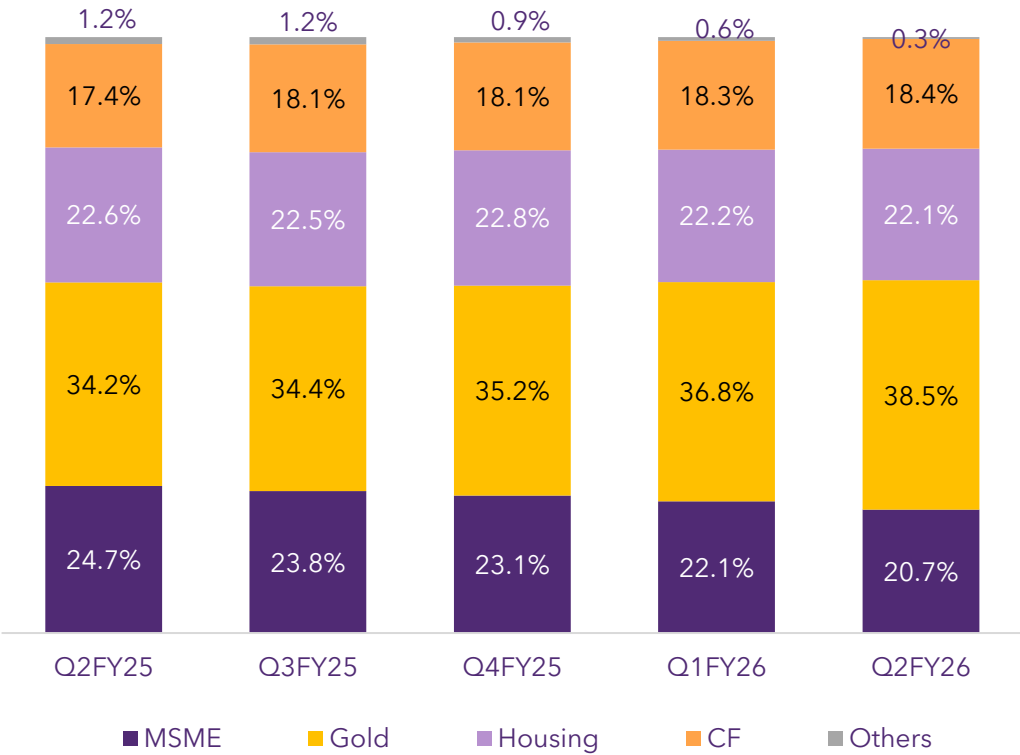
* Post capital infusion of ₹20 bn

Consolidated AUM Up 40% YoY

AUM Break Up (₹ mn)



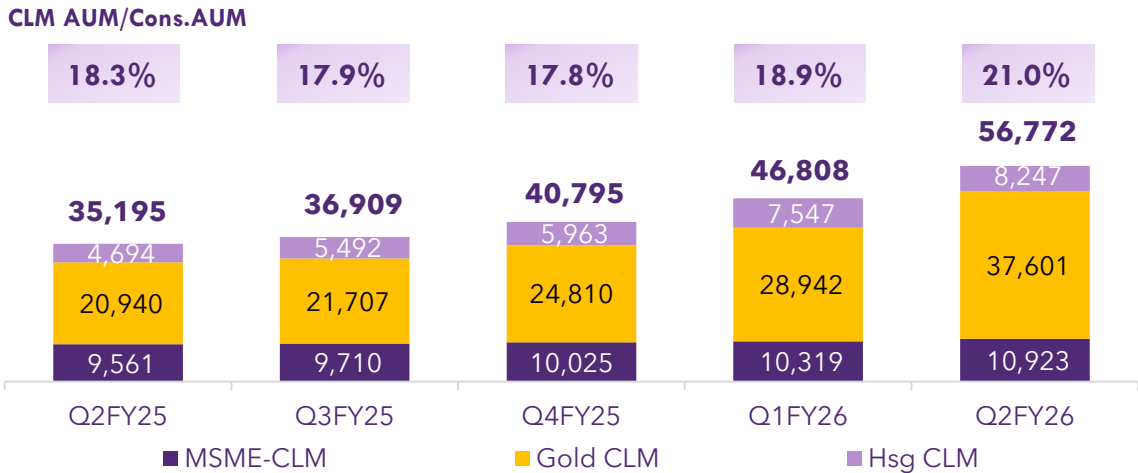
Composition of AUM (%)



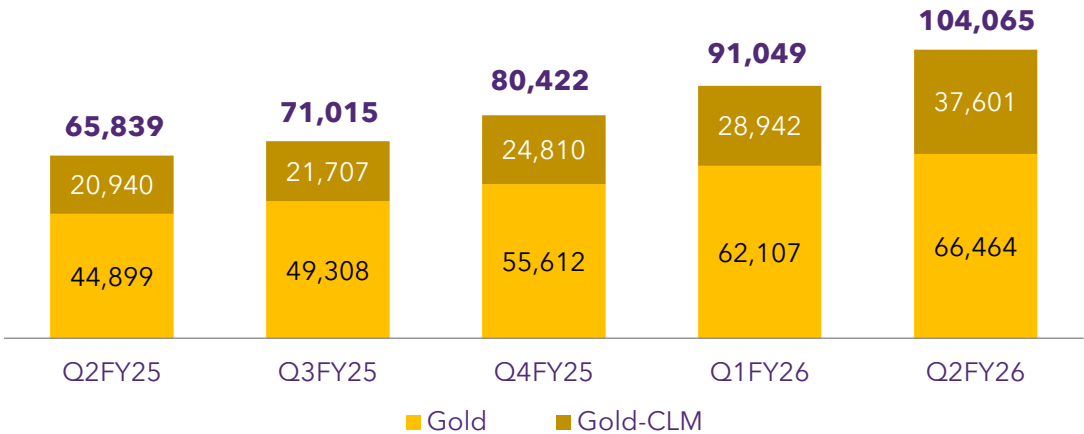
- MSME, Gold, and Housing AUM values are inclusive of co-lending and Directly Assigned AUM. Refer next slide for further details.

Co-Lending AUM showing Steady Growth

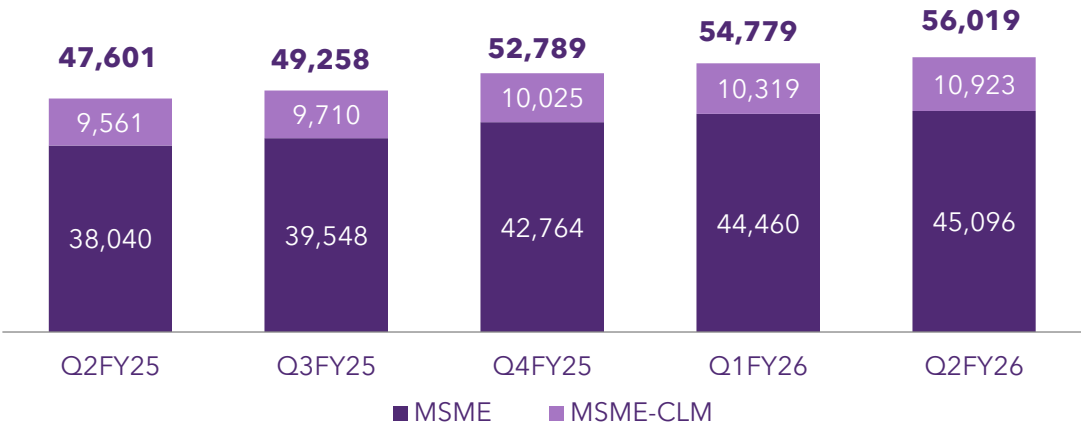
Co-Lending AUM (₹ mn)



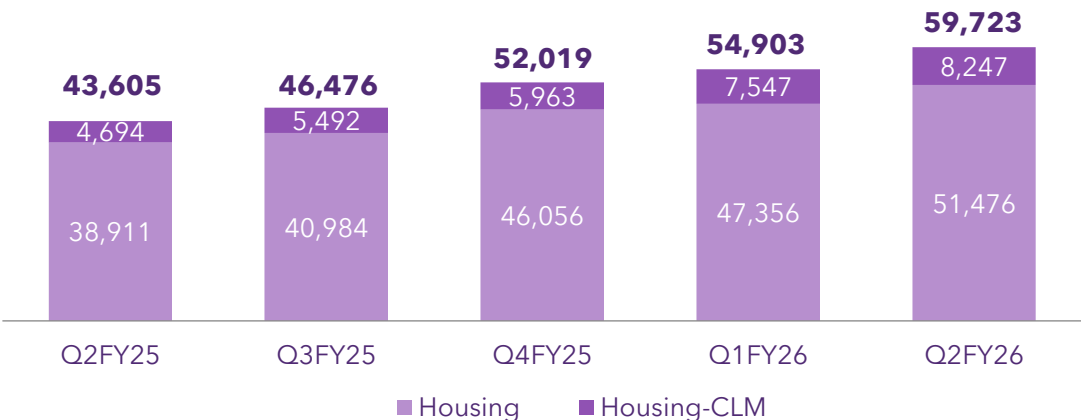
Gold AUM (₹ mn)



MSME AUM (₹ mn)



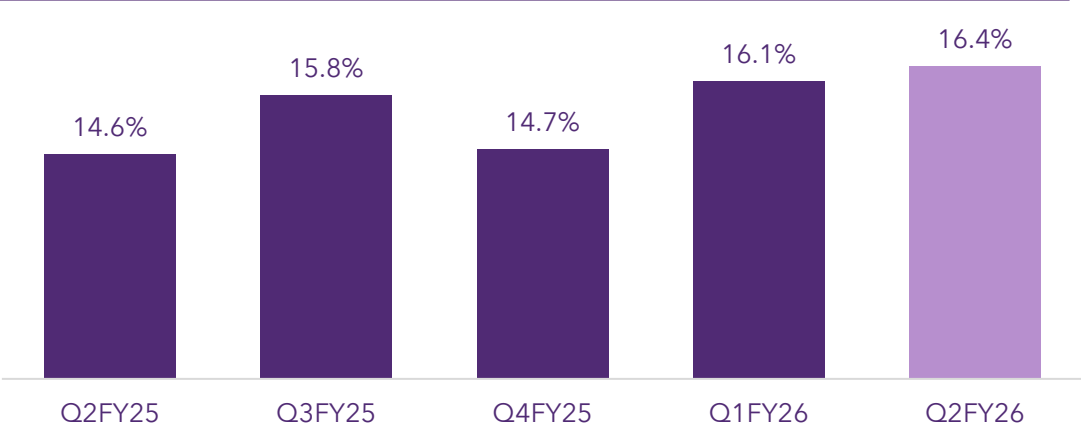
Housing AUM (₹ mn)



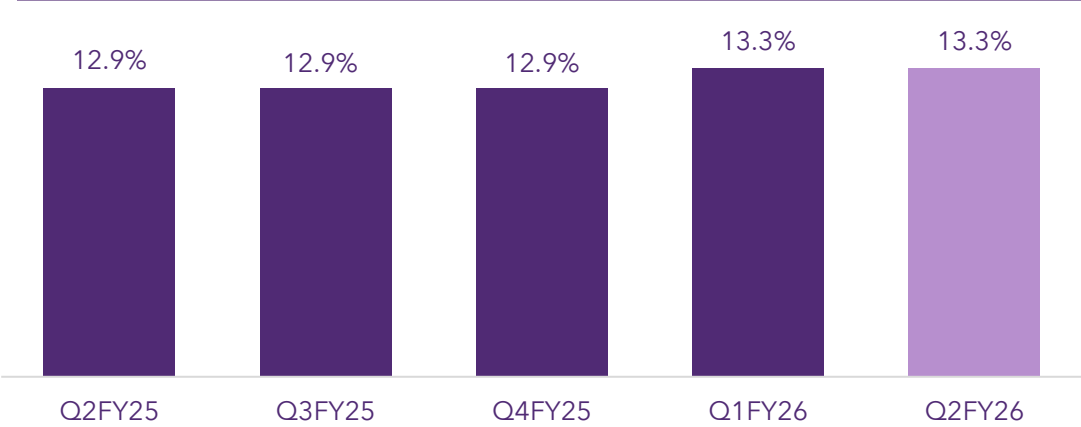
Segmental Yields

Robust Yields Sustained Alongside AUM Growth

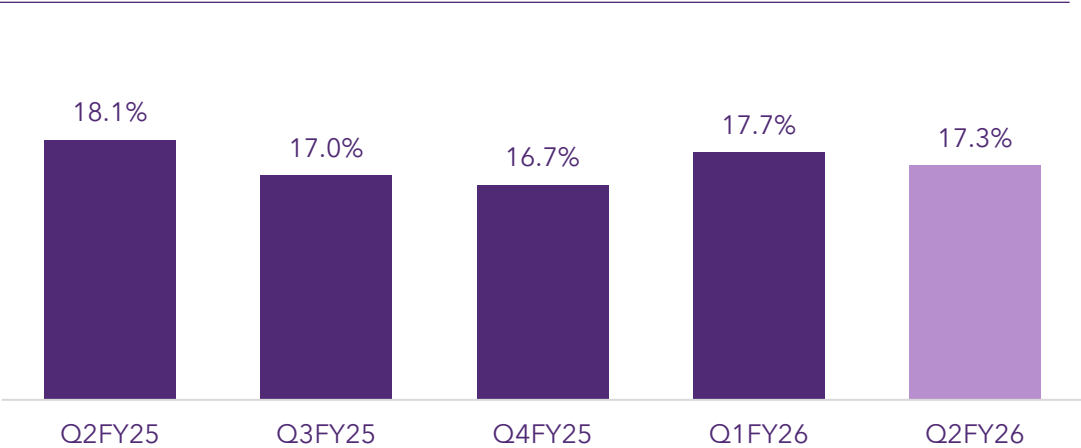
MSME (%)*



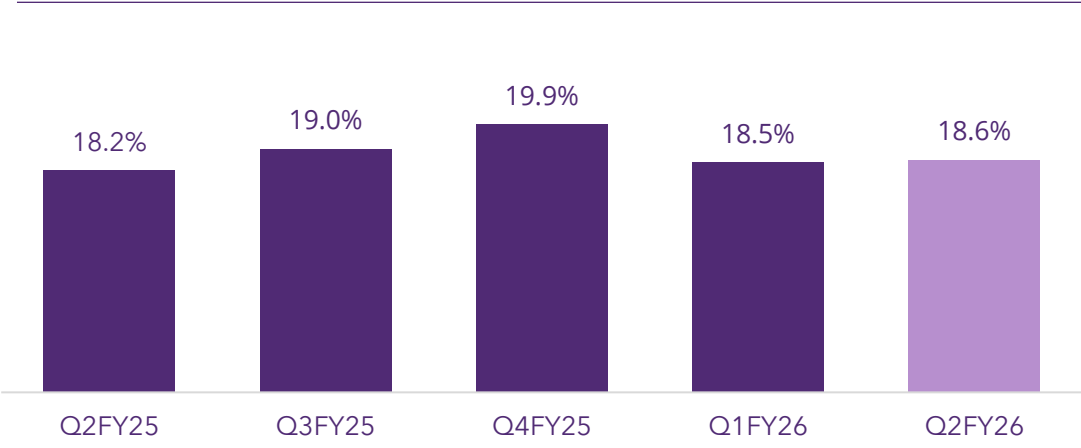
Housing Finance (%)*



Construction Finance (%)*



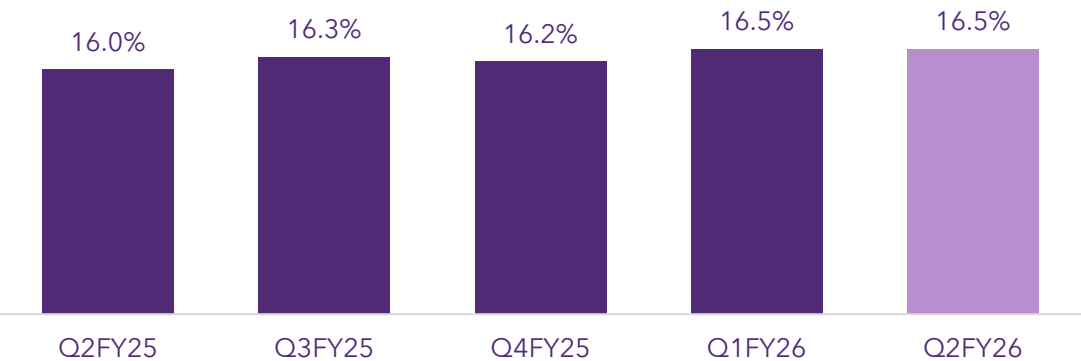
Gold Loans (%)*



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

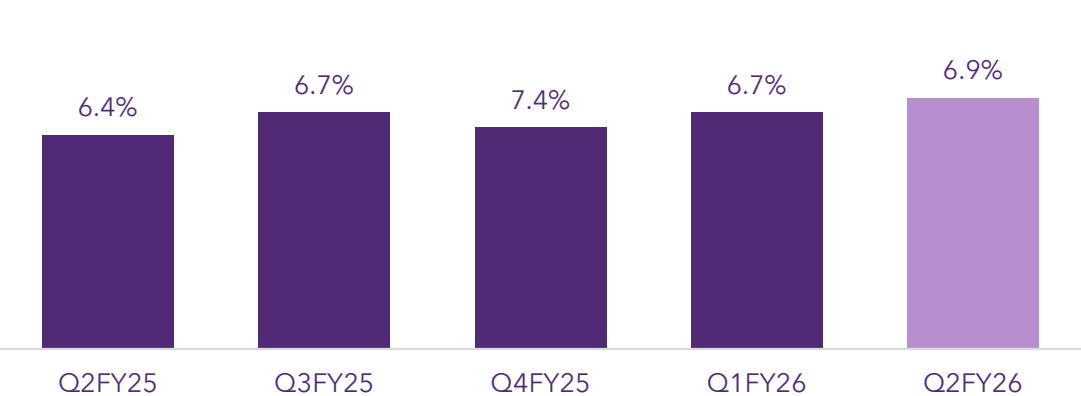
Loan Yields and Margins

Yield on Net Advances (%)

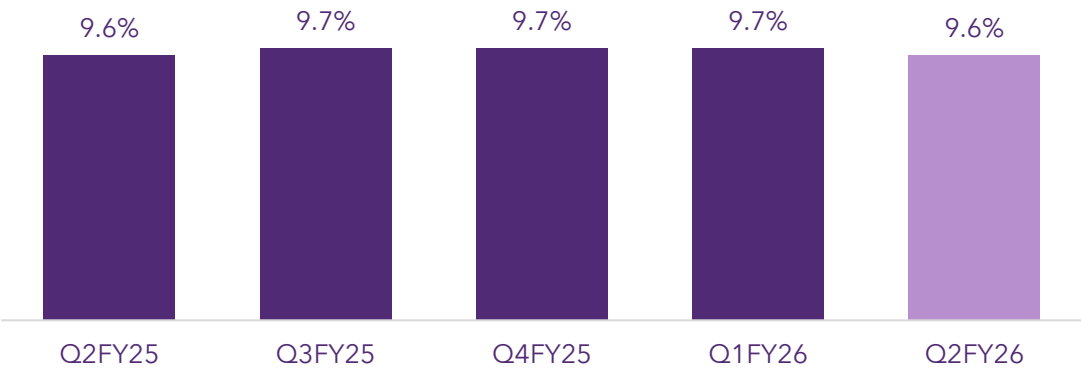


Note: Yield calculated as interest income including INDAS adjustments for processing fee, commission and other charges divided by four-month average of outstanding loans

Spreads (YoA - CoB) (%)

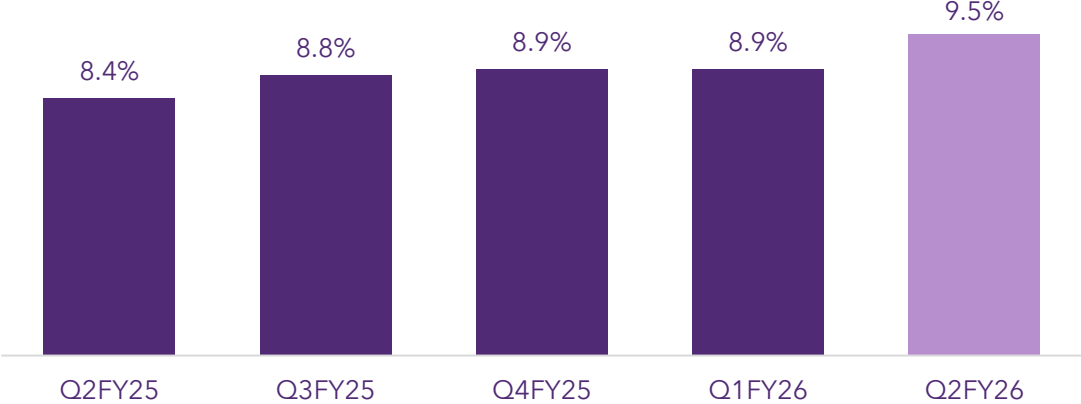


Cost of Borrowings (%)¹



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

Net Interest Margin (%)²

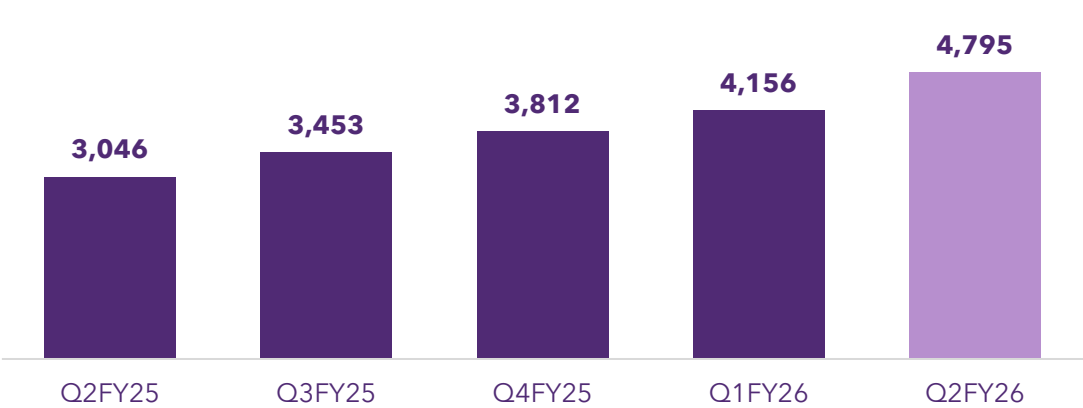


Note: Calculated using Net Interest Income / Avg. Interest Earning Assets

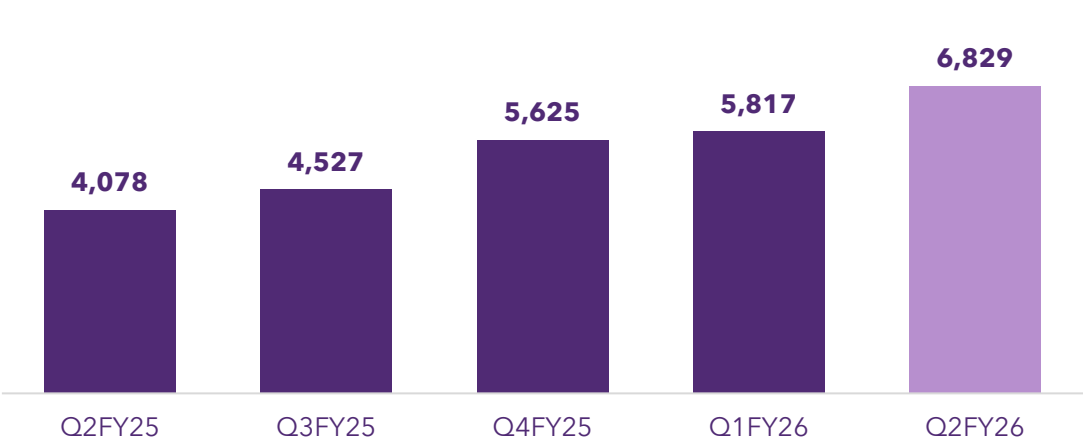
Note: 1. Borrowings include Debt Securities; 2. Net Interest Income excludes Int. Expense on Lease Liabilities, Interest Earning Assets include Bank Balances excluding Cash, Net Advances and Investments

Total Income grew 67% YoY; Momentum Picks in Fee Income

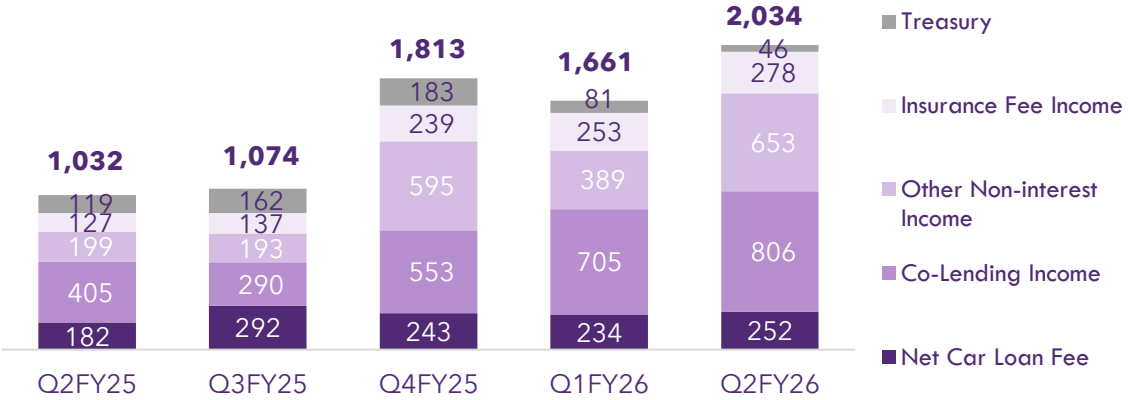
Net Interest Income (₹ mn)



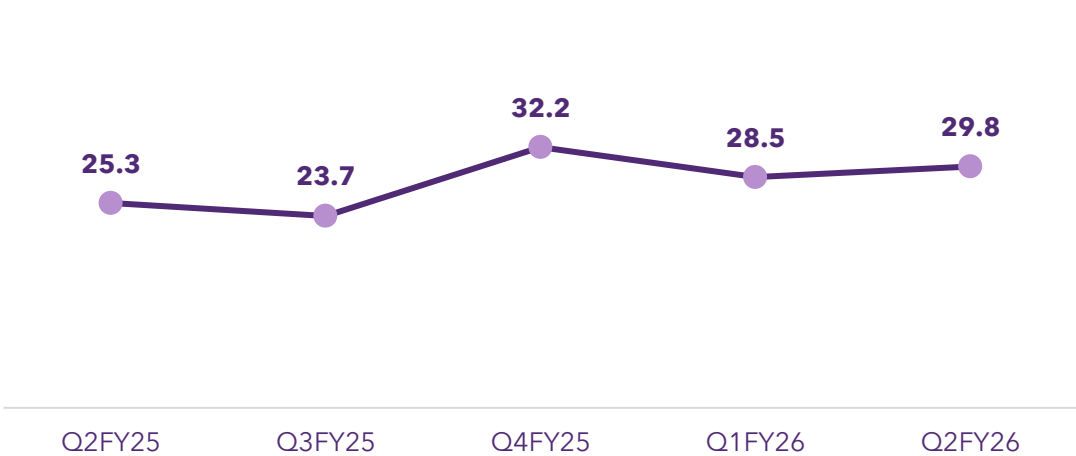
Net Total Income (₹ mn)



Non-Interest Income (₹ mn)



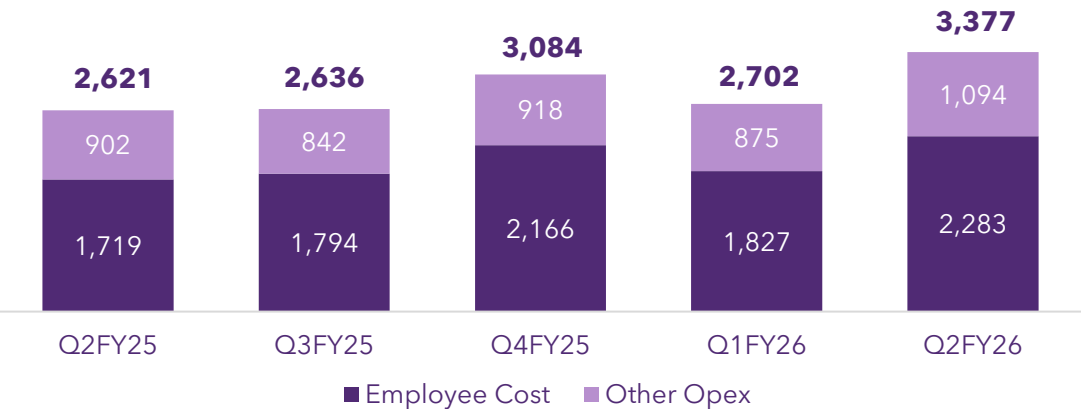
Non-Interest Income / Net Income (%)



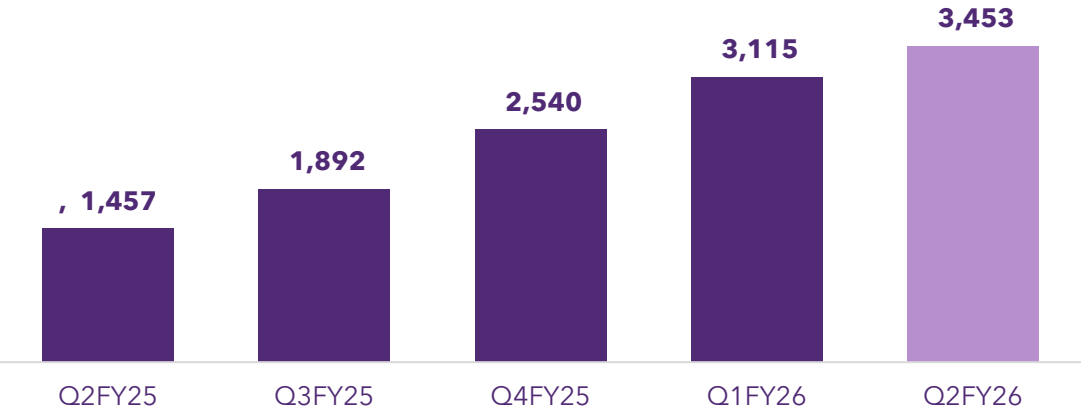
Financial Highlights

Profitable Growth Backed by Improved Cost Ratios and Credit Discipline

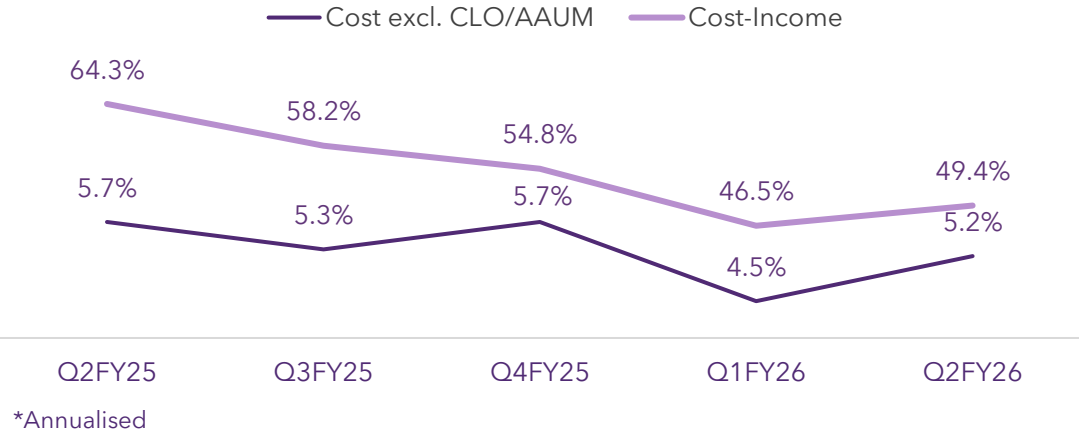
Operating Expenses (₹ mn)



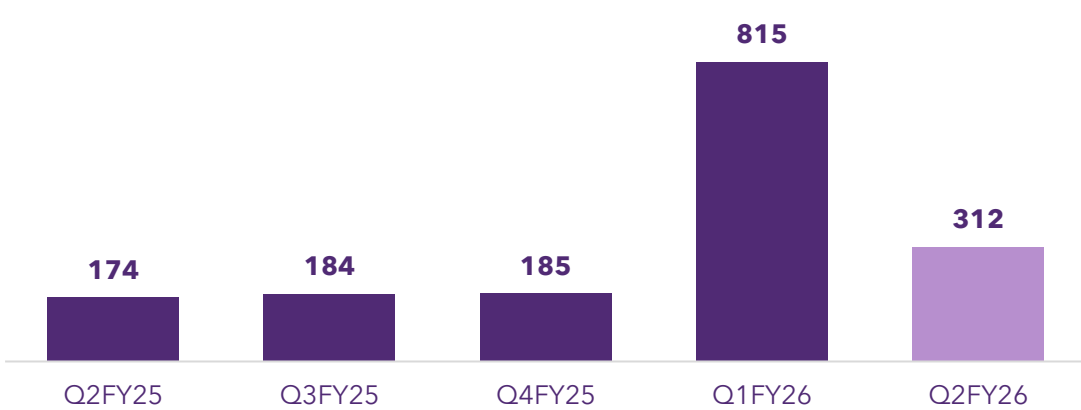
Operating Profit (₹ mn)



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



Credit Costs (₹ mn)

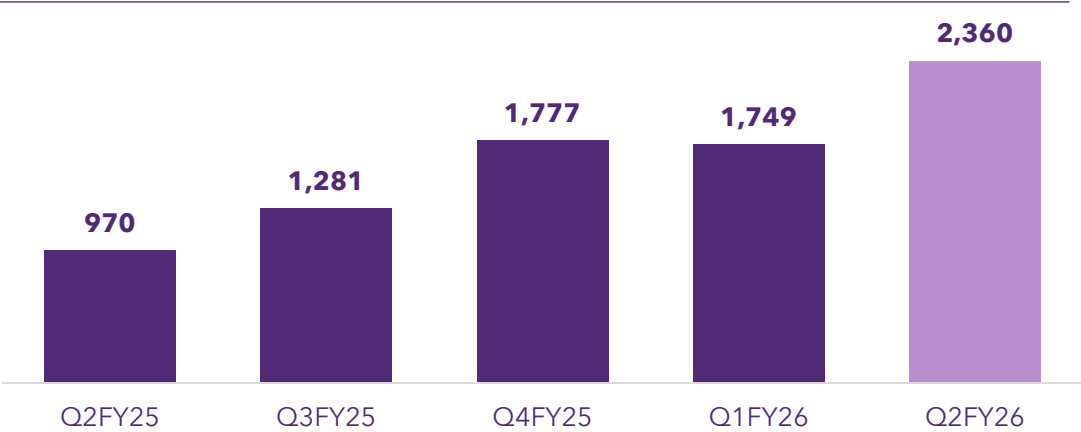


Note: Credit Cost include Write off + ECL Provisions

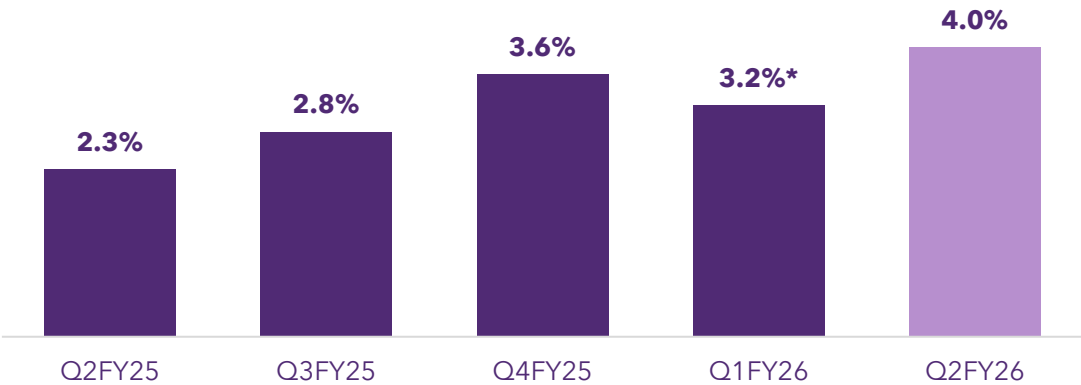
Profitability and Key Ratios

PAT rises 143% YoY

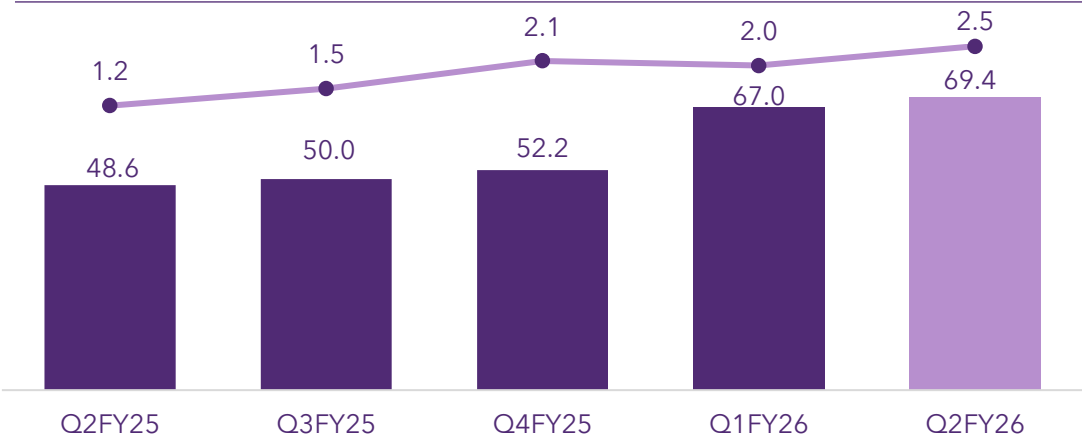
PAT (₹ mn)



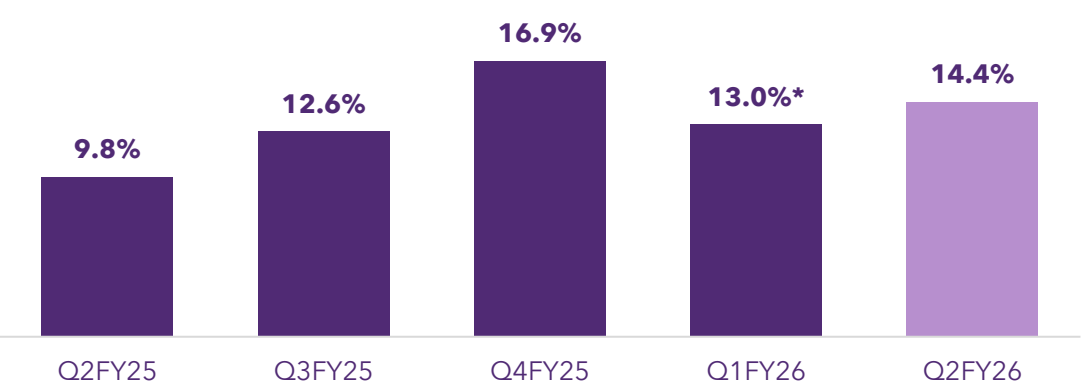
Return on Avg. Assets (% annualized)



Earnings per Share and Book Value per Share (₹)



Return on Avg. Equity (% annualized)

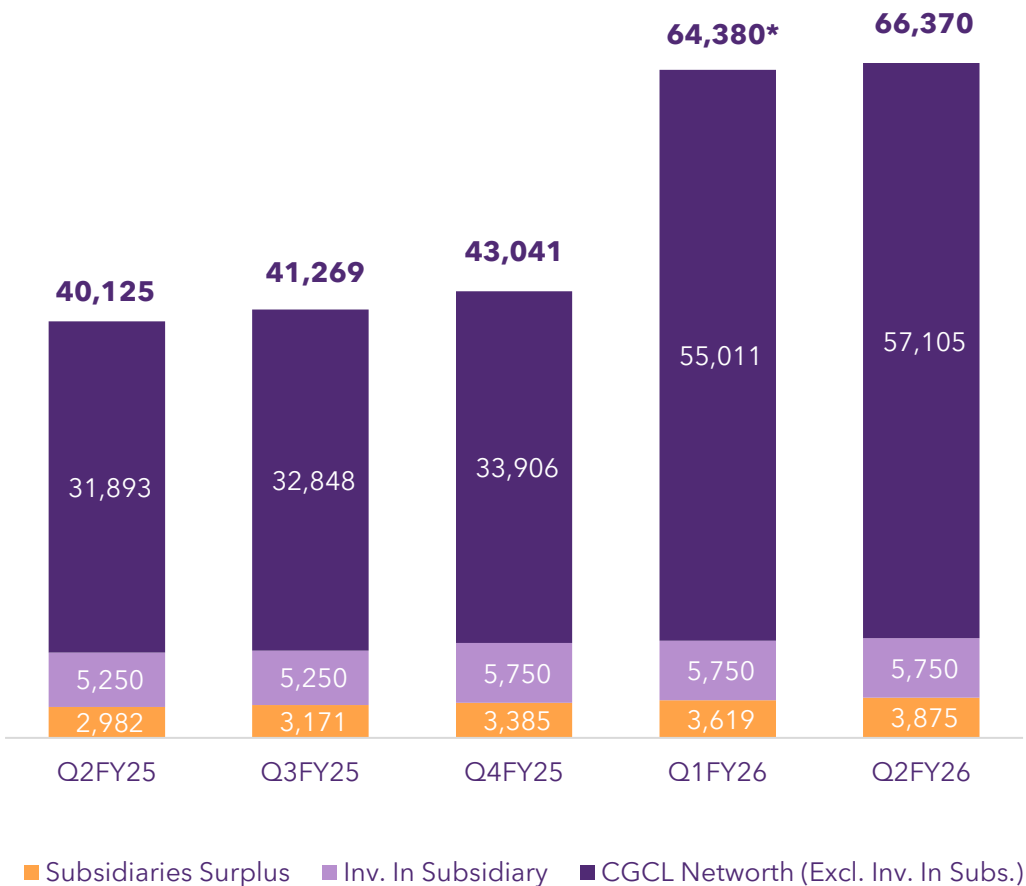


*Post equity capital infusion of Rs20 bn in Q1FY26

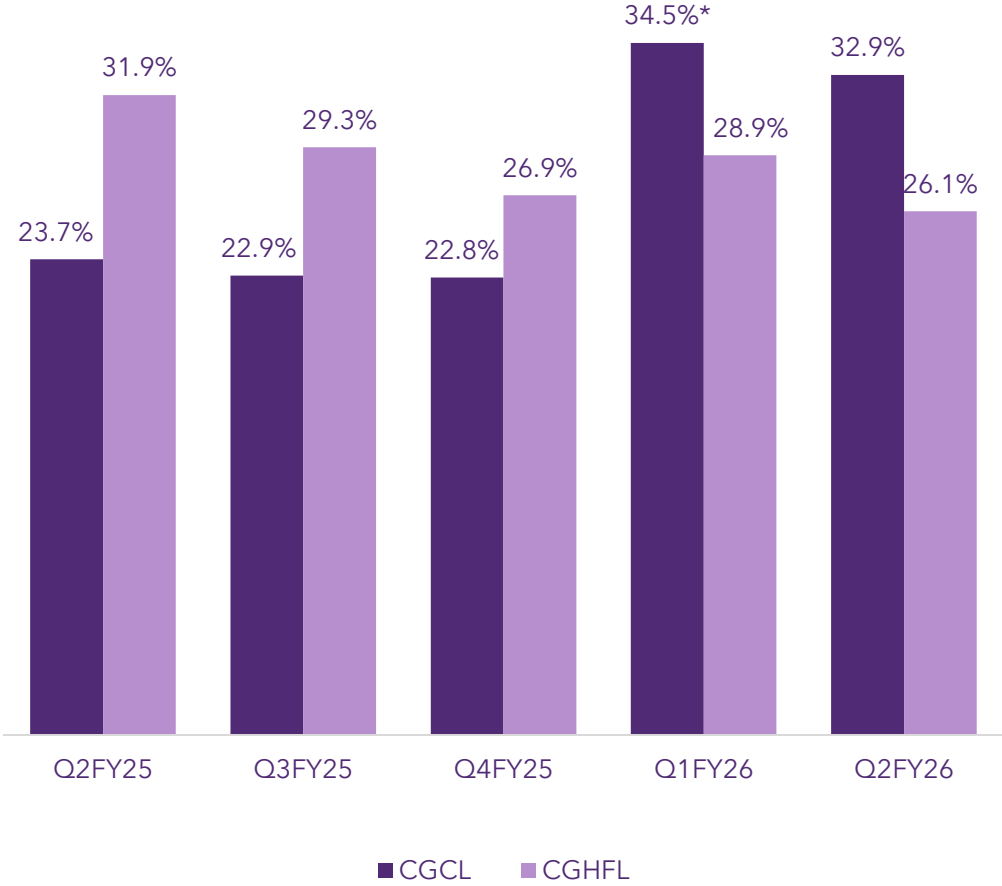
Robust Capital Position

Well Capitalized for Medium Term Growth

Consolidated Network (₹ mn)



Capital Adequacy (%)

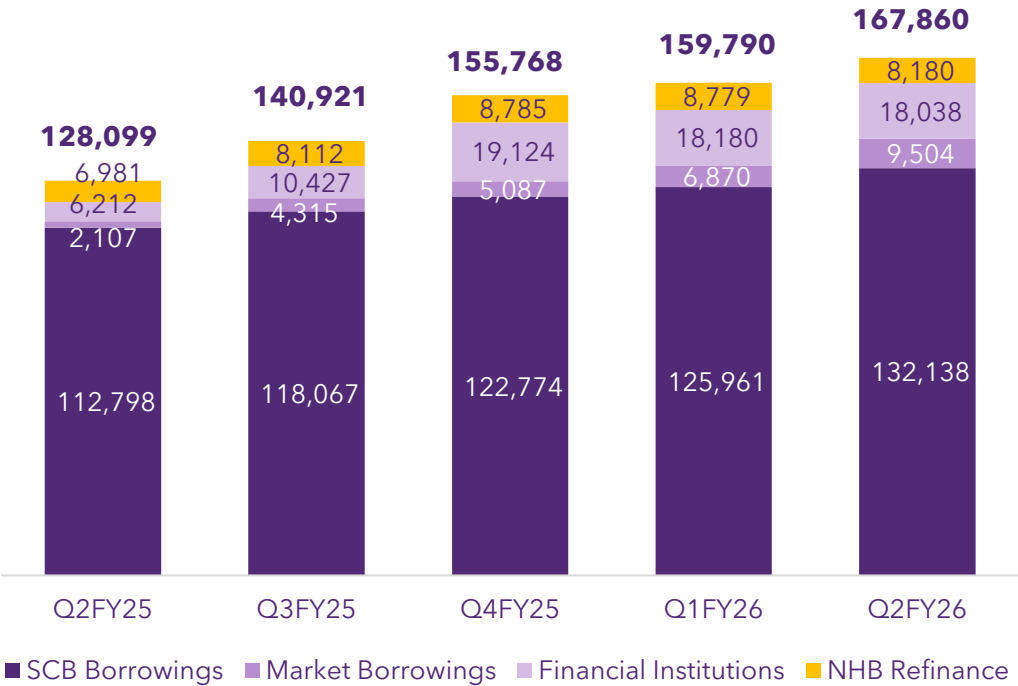


Note - *Post equity capital infusion of Rs20 bn in Q1FY26

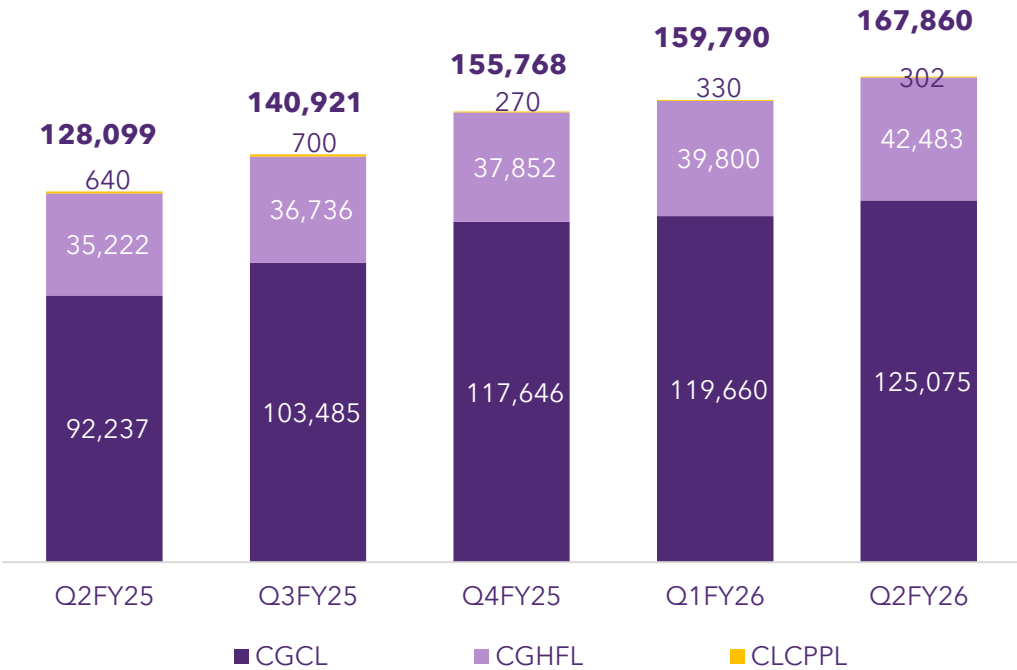
Liability Mix

Increase led by Bank Borrowings

Diversified Funding Profile (₹ mn)



Consolidated Borrowings Break-up (₹ mn)



- CGCL’s Board has approved raising of funds up to Rs 10 bn by way of NCDs; Rs 4 bn successfully raised during October 2025.
- Raised NCD and CPs in Q2FY26 of Rs 2,630 mn; market Borrowings include NCD and CPs.

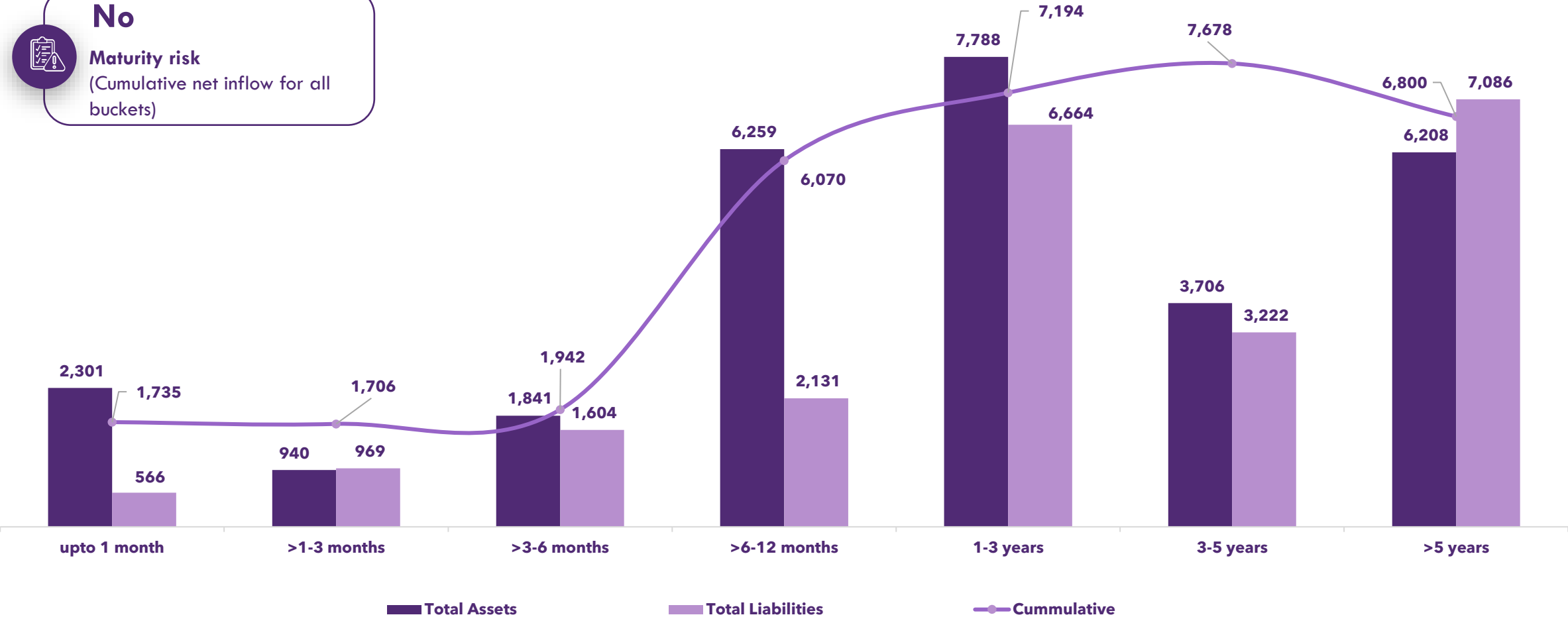
Asset-Liability Position

₹ crore except stated



No

Maturity risk
(Cumulative net inflow for all buckets)



Liquid and Overnight funds

Comfortable Liquidity Position



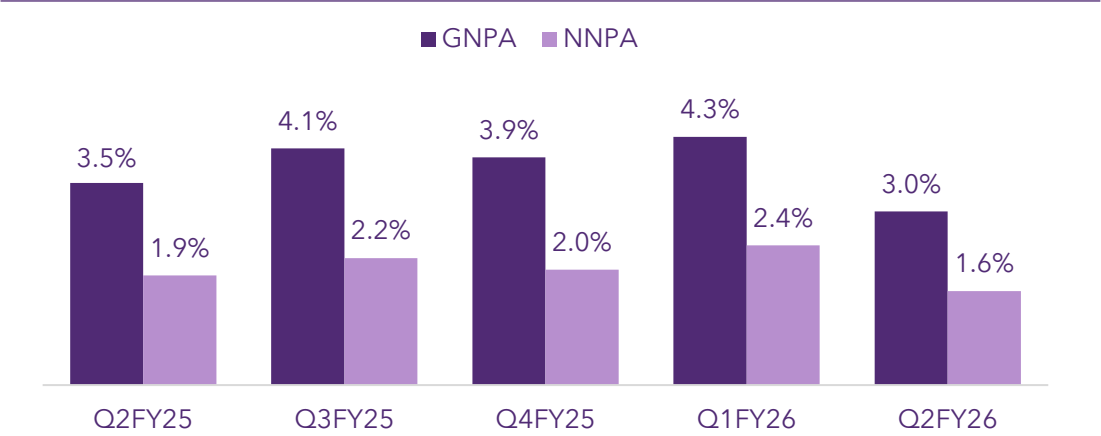
Particulars (₹ mn) (30 th Sep 2025)	CGCL (Standalone)	CGHFL	Consolidated
Cash and Bank Balances	16,640	930	17,570
Investment in fixed deposits	552		552
Investment in Mutual Funds or corporate bonds	6,906		6,906
Undrawn Bank Lines	1,956	5,713	7,669
Net Available cash or cash equivalents	26,053	6,642	32,696

- Total current liquidity of Rs 32,696 mn in cash and bank balances, investments and undrawn credit lines across CGCL and CGHFL.

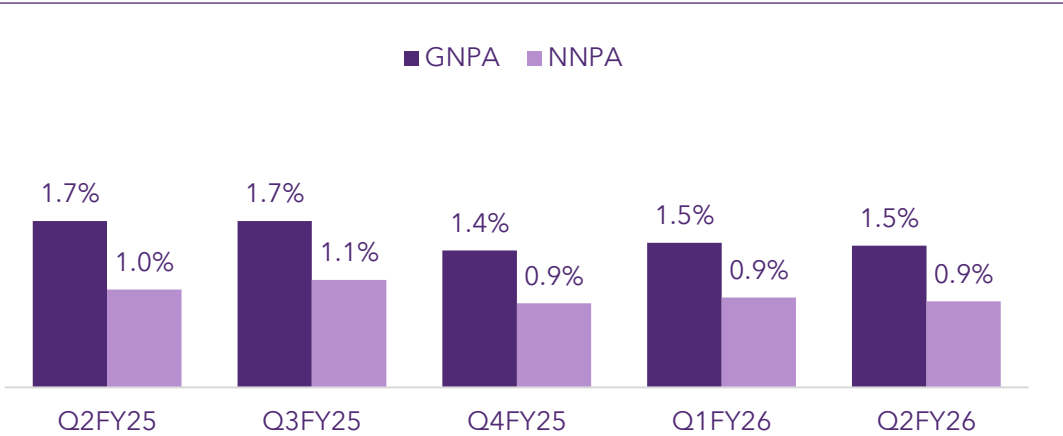
Segmental NPAs

Disciplined Underwriting Driving Sustained Improvement in Asset Quality

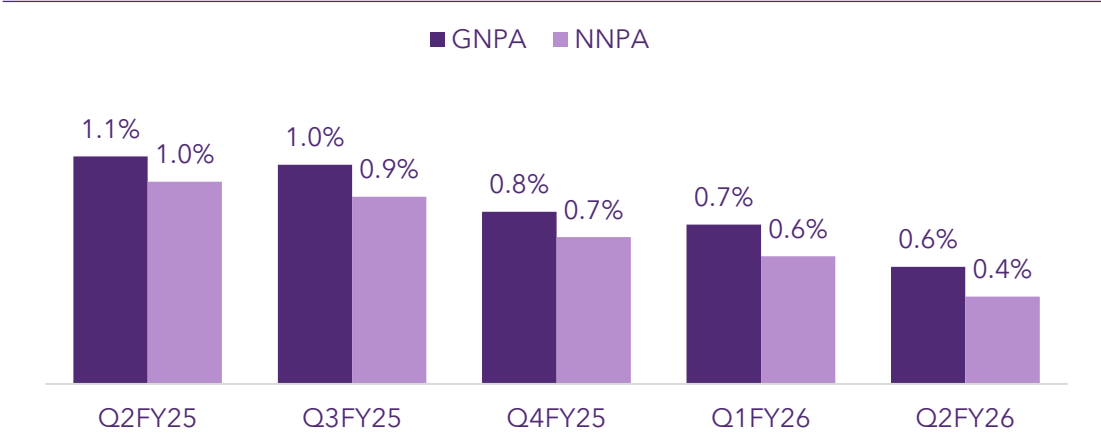
MSME



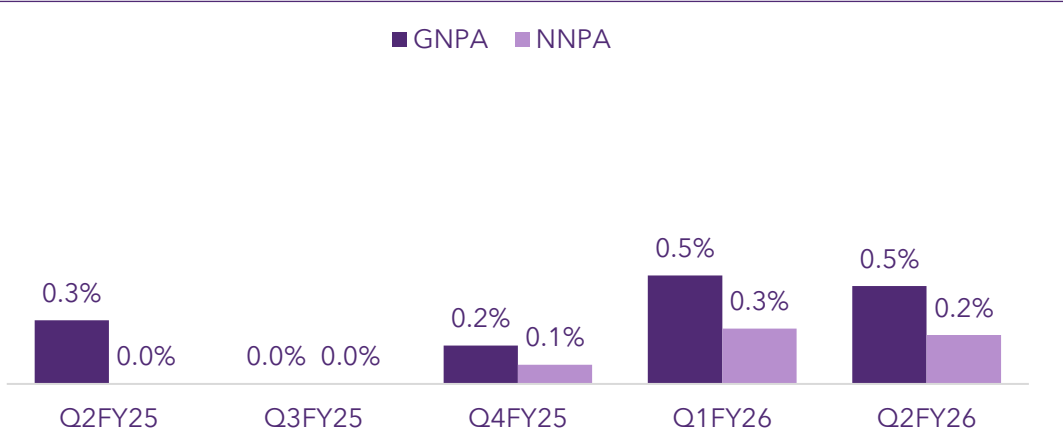
Housing Finance



Gold Loan



Construction Finance



Adequate Provisioning Coverage

₹ mn except stated

ECL Analysis As Per IndAS	Q2FY26	Q1FY26	Q4FY25	Q3FY25	Q2FY25
Stage 1 - Gross	202,607	189,118	1,75,797	156,044	147,388
Stage 1 - ECL Provisions	1,067	1,013	779	674	720
Stage 1 - Net	201,540	188,106	1,75,019	155,370	146,668
Stage 1 - ECL Provisions %	0.5%	0.5%	0.4%	0.4%	0.5%
Stage 2 - Gross	8,258	8,228	9,120	10,937	7,557
Stage 2 - ECL Provisions	919	835	703	868	766
Stage 2 - Net	7,338	7,393	8,417	10,069	6,791
Stage 2 - ECL Provisions %	11.1%	10.1%	7.7%	7.9%	10.1%
Stage 3 - Gross	2,741	3,355	2,867	2,840	2,588
Stage 3 - ECL Provisions	1,174	1,375	1,197	1,119	1,039
Stage 3 - Net NPA	1,567	1,981	1,670	1,721	1,549
Stage 3 - ECL Provisions %	42.8%	41.0%	41.7%	39.4%	40.1%
Total - Loan book	213,606	200,702	187,784	169,822	157,533
Total ECL Provisions	3,161	3,222	2,678	2,661	2,525
Stage 3 % - Gross NPA	1.3%	1.7%	1.5%	1.7%	1.6%
Stage 3 % - Net NPA	0.7%	1.0%	0.9%	1.0%	1.0%

Consolidated Income Statement

Quarterly and Half Yearly Comparison

₹ mn except stated

Particulars	Q2FY26	Q2FY25	Y-o-Y (%)	Q1FY26	Q-o-Q (%)	H1FY26	H1FY25	YoY (%)
Interest earned	8,854	6,156	43.8%	8,096	9.4%	16,950	11,880	42.7%
Interest expense	4,059	3,110	30.5%	3,940	3.0%	7,998	5,825	37.3%
Net interest income	4,795	3,046	57.5%	4,156	15.4%	8,952	6,055	47.8%
Net car loan fees	252	182	38.2%	234	7.9%	486	428	13.5%
Co-lending income	806	405	99.1%	705	14.4%	1,511	807	87.2%
Other operating income	976	445	119.2%	722	35.1%	1,698	886	91.6%
Non-interest income	2,034	1,033	97.0%	1,661	22.5%	3,695	2,122	74.2%
Total income	6,829	4,078	67.5%	5,817	17.4%	12,646	8,176	54.7%
Employee cost	2,283	1,719	32.8%	1,827	24.9%	4,110	3,470	18.5%
Other expenses	1,094	902	21.4%	875	25.1%	1,969	1,797	9.6%
Operating expenses	3,377	2,621	28.9%	2,702	25.0%	6,079	5,267	15.4%
Operating profit	3,453	1,457	136.9%	3,115	10.8%	6,567	2,910	125.7%
ECL provisions	289	160	81.0%	714	(59.5%)	1,003	296	238.6%
Write-offs	23	15	49.7%	101	(77.8%)	124	343	(63.9%)
Total provisions	312	175	78.3%	815	(61.8%)	1,126	639	76.3%
Profit before tax	3,153	1,283	144.9%	2,300	36.6%	5,453	2,271	139.6%
Tax	781	313	149.6%	551	41.7%	1,332	544	145.0%
Implied tax rate	24.9%	24.4%	0.5%	24.0%	0.9%	24.5%	23.9%	0.5%
Profit after tax	2,360	970	143.3%	1,749	34.9%	4,109	1,727	137.9%
EPS (basic) (Rs.) (not annualised)	2.45	1.18	107.6%	2.05	19.5%	4.53	2.09	116.7%

Consolidated Balance Sheet



Quarterly Comparison

₹ mn except stated

Particulars	Q2FY26	Q2FY25	YoY (%)	Q1FY25	QoQ (%)
Paid-up equity	962	825	16.6%	962	0.0%
Reserves and surplus	65,769	39,300	67.4%	63,418	3.7%
Total Equity	66,730	40,125	66.3%	64,380	3.7%
Bank borrowings	158,356	125,992	25.7%	152,920	3.6%
Debt securities	9,504	2,107	351.1%	6,870	38.3%
Other liabilities and provisions	9,545	6,369	49.9%	8,848	7.9%
Total Equity & Liabilities	244,135	174,592	39.8%	233,017	4.8%
Cash and bank balances	18,436	10,863	69.7%	26,057	(29.2%)
Investments	7,460	1,421	425.0%	2,680	178.4%
Assets under financing activities	208,216	153,310	35.8%	195,421	6.5%
Other assets	10,024	8,998	11.4%	8,859	13.2%
Total Assets	244,135	174,592	39.8%	233,017	4.8%

RoAA Tree

Calculated as % of Average Assets (%)	2QFY25	3QFY25	4QFY25	1QFY26	2QFY26	1HFY25	1HFY26
Interest income	14.6%	14.9%	14.9%	14.7%	14.8%	14.6%	15.0%
Interest expenses	7.4%	7.3%	7.2%	7.1%	6.8%	7.1%	7.1%
Net interest income	7.2%	7.6%	7.7%	7.5%	8.0%	7.4%	7.9%
Net Car Loan Fee	0.4%	0.6%	0.5%	0.4%	0.4%	0.5%	0.4%
Co-lending Income	1.0%	0.6%	1.1%	1.3%	1.4%	1.0%	1.3%
Insurance	0.3%	0.3%	0.5%	0.5%	0.5%	0.3%	0.5%
Other income	0.8%	0.8%	1.6%	0.9%	1.2%	0.8%	1.0%
Non-interest income	2.4%	2.4%	3.6%	3.0%	3.4%	2.6%	3.3%
Net total income	9.6%	9.9%	11.3%	10.5%	11.5%	10.0%	11.2%
Employee expenses	4.1%	3.9%	4.4%	3.3%	3.8%	4.3%	3.6%
Other expenses	1.5%	1.3%	1.3%	1.1%	1.4%	1.6%	1.3%
D&A	0.6%	0.6%	0.6%	0.4%	0.4%	0.6%	0.4%
Operating expenses	6.2%	5.8%	6.2%	4.9%	5.7%	6.5%	5.4%
Operating profit	3.4%	4.2%	5.1%	5.6%	5.8%	3.6%	5.8%
ECL provisions	0.2%	0.2%	0.5%	1.3%	0.1%	0.3%	0.7%
Write-offs	0.2%	0.2%	-0.1%	0.2%	0.4%	0.5%	0.3%
Total Provisions	0.4%	0.4%	0.4%	1.5%	0.5%	0.8%	1.0%
Profit before tax	3.0%	3.7%	4.7%	4.2%	5.3%	2.8%	4.8%
Profit after tax (RoAA)	2.3%	2.8%	3.6%	3.2%	4.0%	2.1%	3.6%

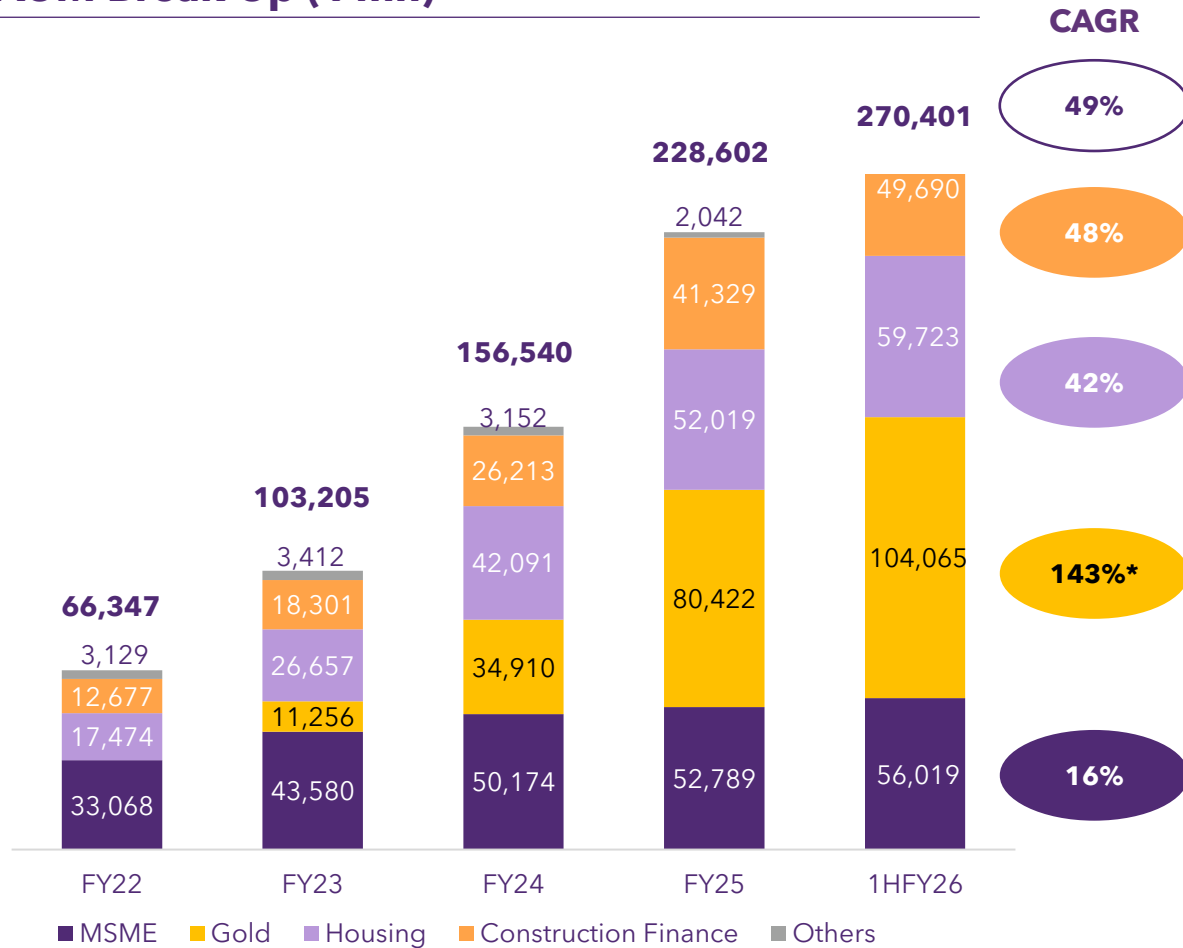


4 Yearly Financial Performance

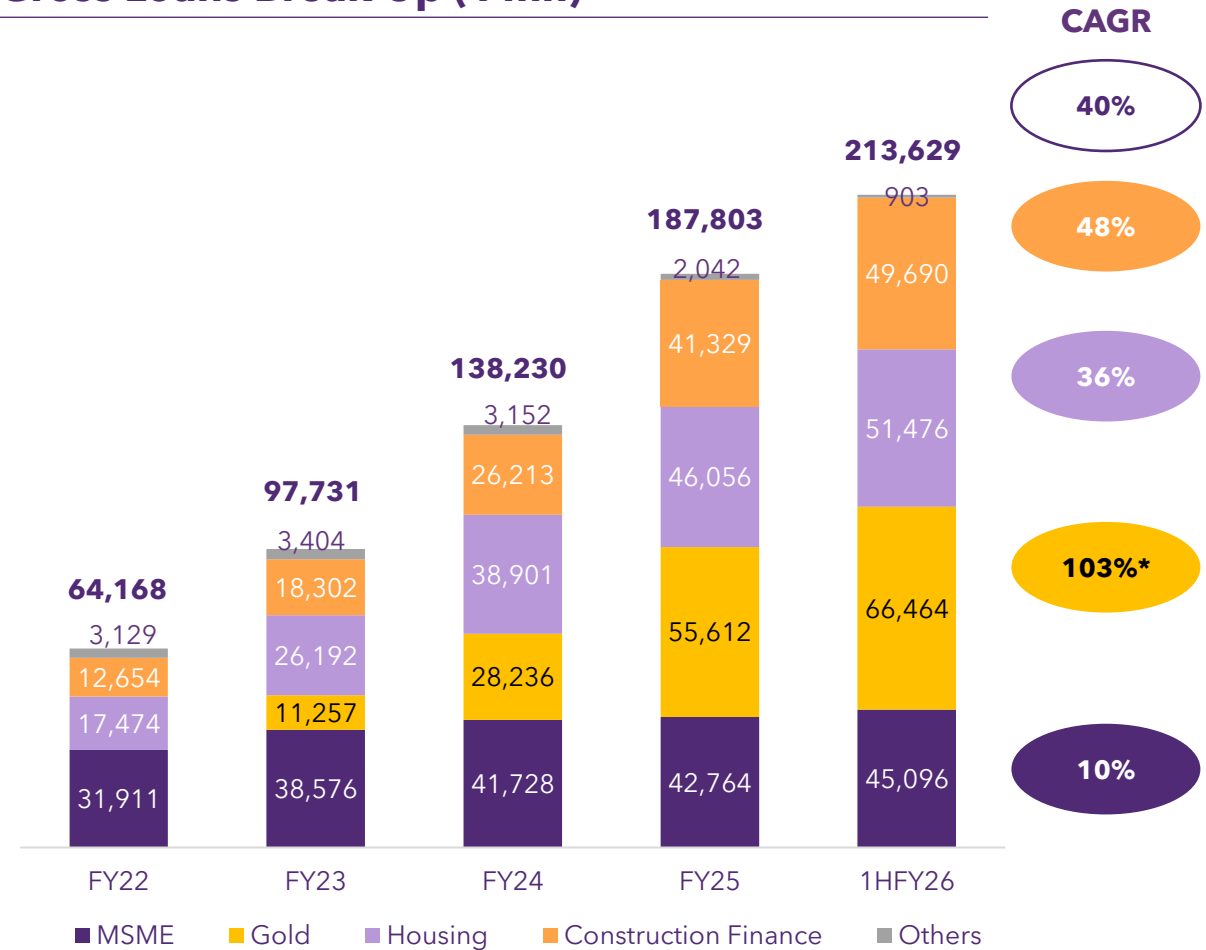
AUM and Loan Growth

Consolidated AUM Up 49% CAGR FY22-1HFY26

AUM Break Up (₹ mn)



Gross Loans Break Up (₹ mn)



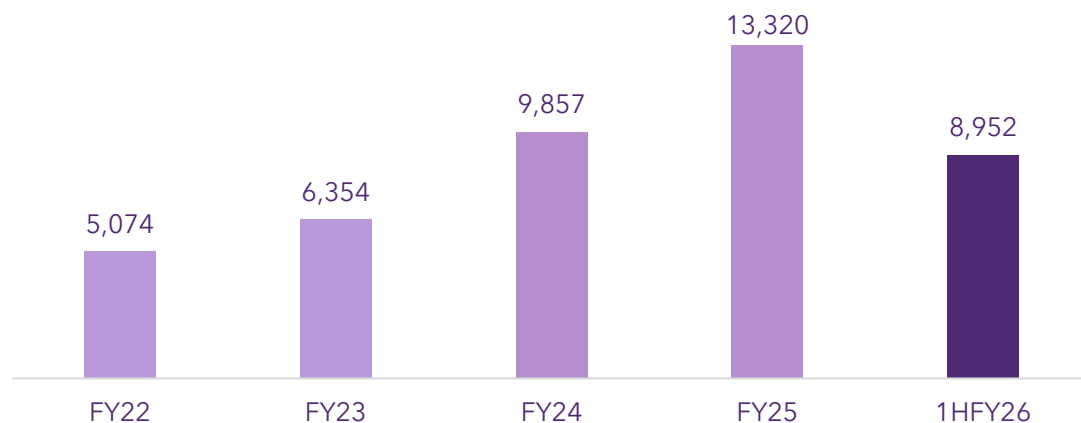
Note: *CAGR FY23-1HFY26

MSME AUM includes Micro LAP and Solar Loans; MSME, Gold, and Housing AUM values are inclusive of co-lending and directly assigned AUM; Others include Indirect Lending, Small Business Loans and Employee Loans

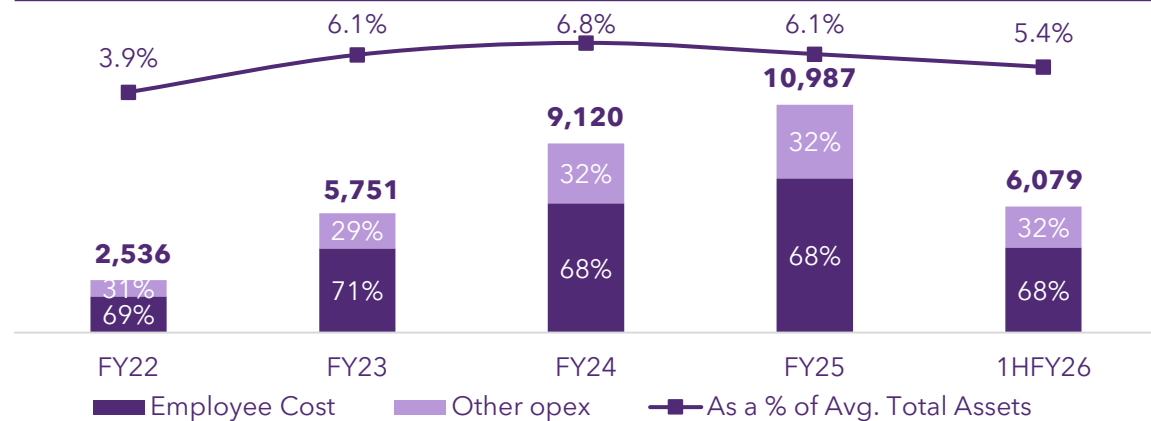
Financial Highlights

High share of non-interest income

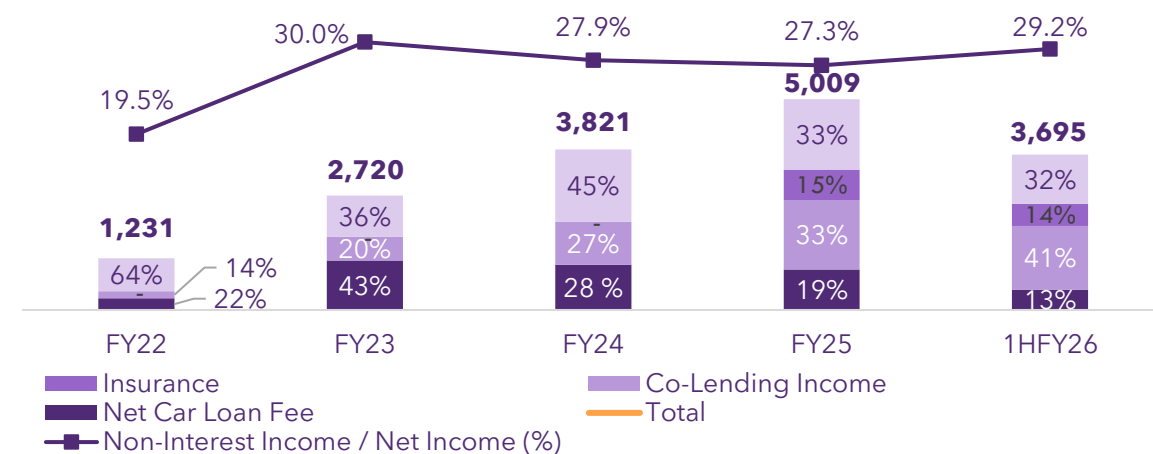
Net Interest Income (₹ mn)



Operating Expense (₹ mn)*



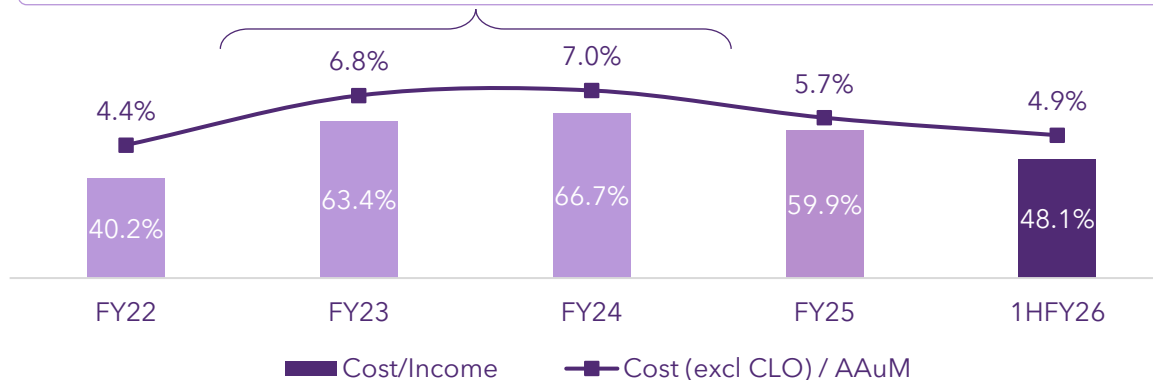
Non-Interest Income^ (₹ mn)



^Adjusted for Car Loan Origination (CLO) Commission Expense

Cost-Income (%)*

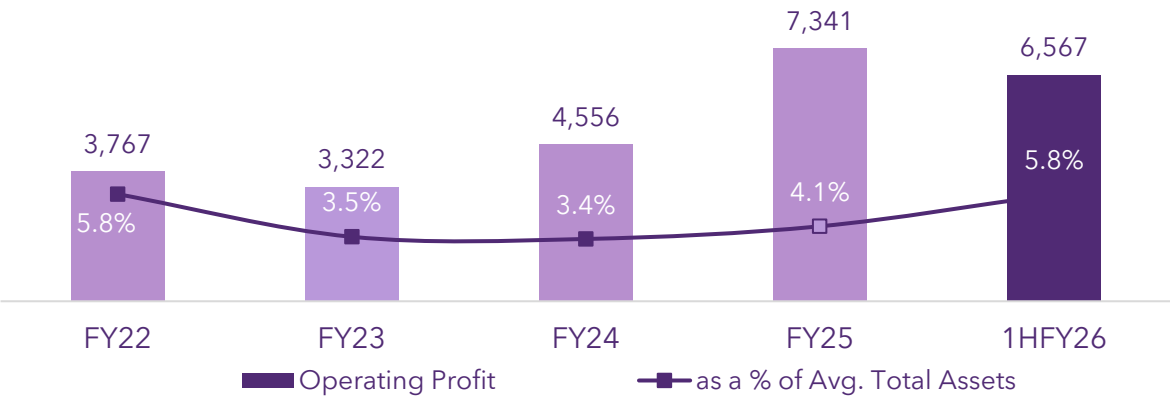
Increased due to significant investment in Technology, Branches and Employees



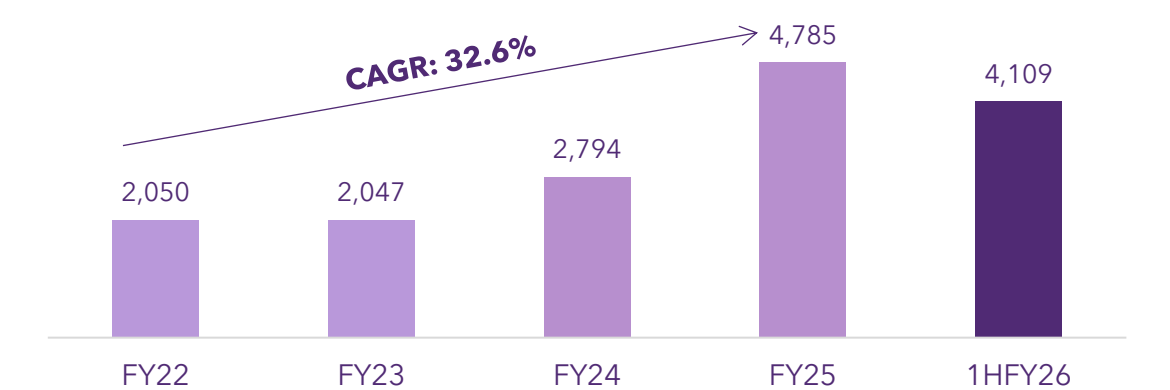
*Excluding Car Loan Origination (CLO) Commission Expense

Improving Return Metrics

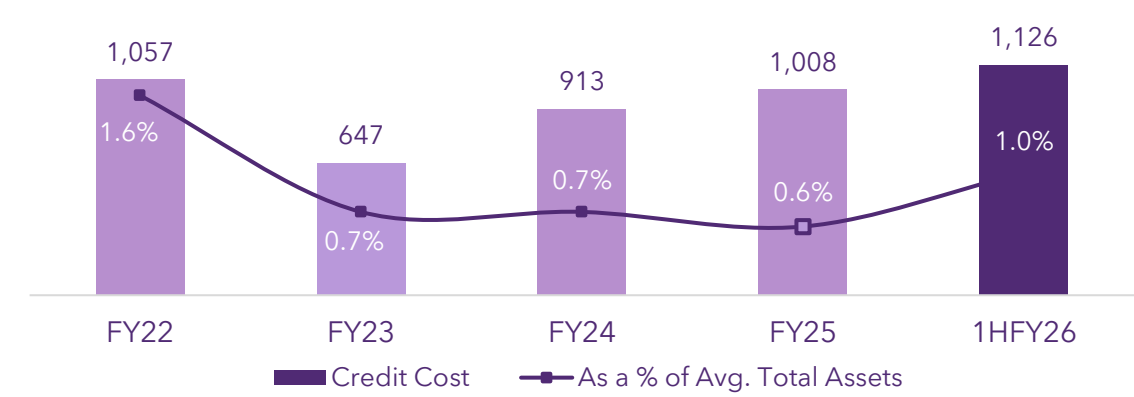
Operating Profit (₹ mn)



Profit After Tax (₹ mn)

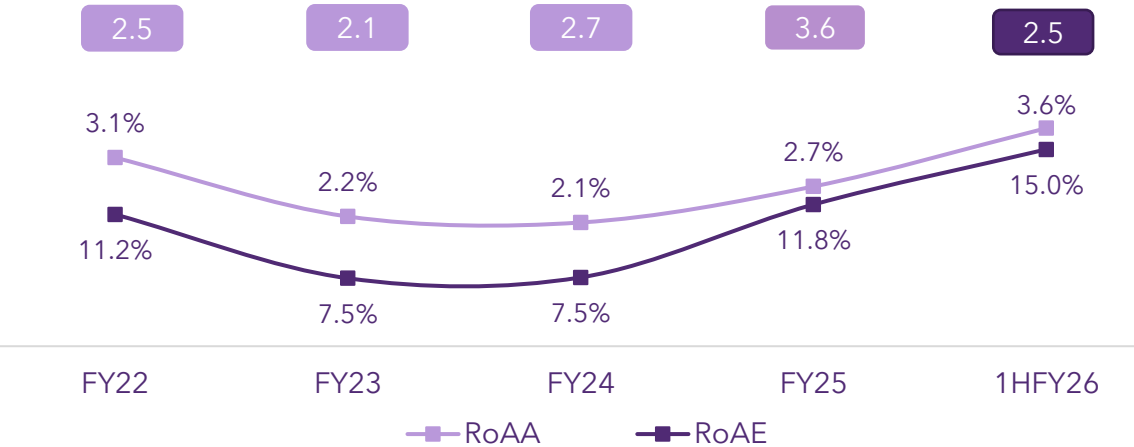


Credit Costs* (₹ mn)



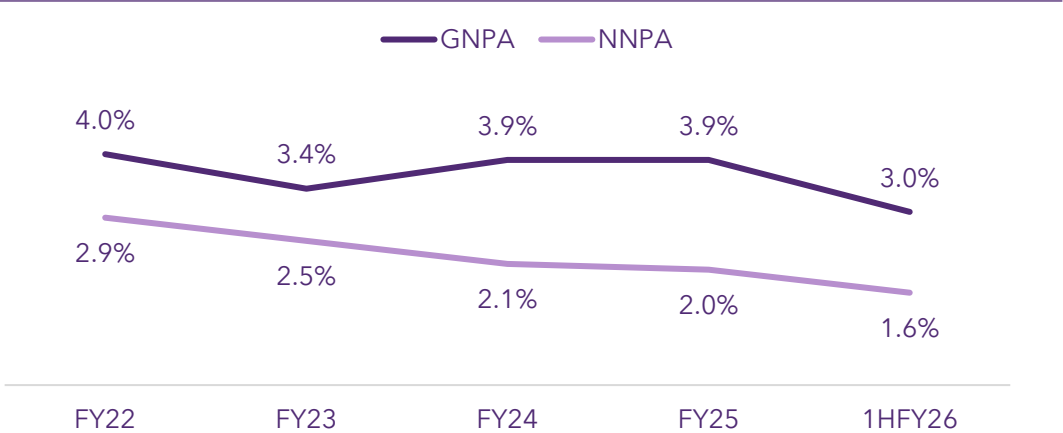
*Impairment of financial instruments (expected credit loss)

D/E (x) | RoAA (%) | RoAE (%)

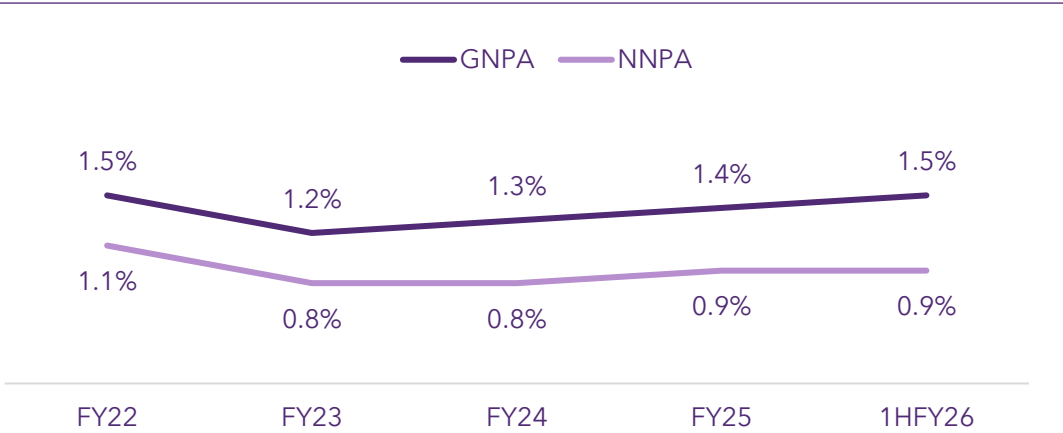


Segmental NPAs

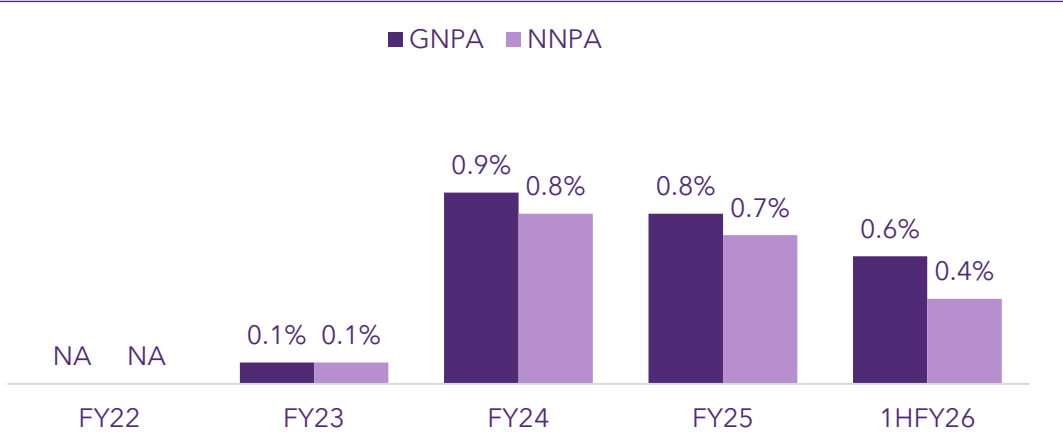
MSME Loan



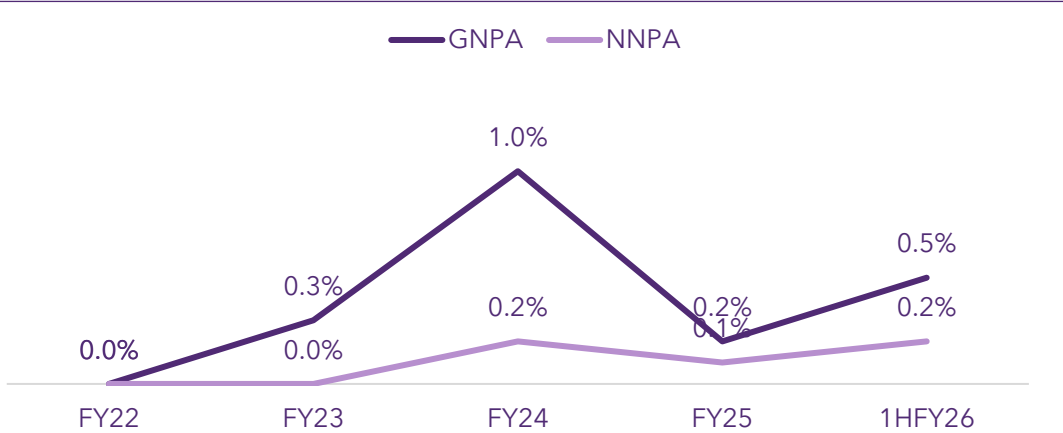
Housing Finance



Gold Loan



Retail Construction Finance



Adequate Provisioning Coverage

₹ mn except stated

ECL Analysis As Per IndAS	FY22	FY23	FY24	FY25	1HFY26
Stage 1 - Gross	57,255	90,920	129,580	1,75,797	202,607
Stage 1 - ECL Provisions	377	461	619	779	1,067
Stage 1 - Net	56,877	90,459	128,961	1,75,019	201,540
Stage 1 - ECL Provisions %	0.7%	0.5%	0.5%	0.4%	0.5%
Stage 2 - Gross	6,373	5,108	5,987	9,120	8,258
Stage 2 - ECL Provisions	854	807	746	703	919
Stage 2 - Net	5,519	4,301	5,241	8,417	7,338
Stage 2 - ECL Provisions %	13.4%	15.8%	12.5%	7.7%	11.1%
Stage 3 - Gross	1,562	1,704	2,661	2,867	2,741
Stage 3 - ECL Provisions	476	526	1,202	1,197	1,174
Stage 3 - Net NPA	1,086	1,178	1,458	1,670	1,567
Stage 3 - ECL Provisions %	30.5%	30.9%	45.2%	41.7%	42.8%
Total - Gross	65,189	97,732	138,227	187,784	213,606
Total ECL Provisions	1,707	1,794	2,567	2,678	3,161
Stage 3 % - Gross NPA	2.4%	1.7%	1.9%	1.5%	1.3%
Stage 3 % - Net NPA	1.7%	1.2%	1.1%	0.9%	0.7%

Consolidated Income Statement

All figures in ₹ mn except stated otherwise

Profit and Loss A/c	FY21	FY22	FY23	FY24	FY25	FY21-25 CAGR
Interest income	6,735	8,396	11,678	18,229	26,055	
Interest expenses	2,887	3,308	5,317	8,372	12,736	
Net interest income	3,848	5,087	6,361	9,857	13,320	36.4%
Net Car Loan Fee	-	276	1,179	1,076	963	
Co-lending Income	-	170	557	1,018	1,651	
Other operating income	636	785	983	1,727	2,395	
Non interest income	636	1,231	2,719	3,821	5,009	67.5%
Net income	4,484	6,318	9,080	13,677	18,328	42.2%
Employee expenses	994	1,746	4,061	6,237	7,430	
Other expenses	526	790	1,690	2,870	3,557	
Operating expenses	1,520	2,536	5,750	9,107	10,987	64.0%
Operating profit	2,964	3,783	3,330	4,570	7,341	25.4%
ECL provisions	545	618	77	713	635	
Write-offs	62	439	570	199	373	
Total Provisions	607	1,057	647	913	1,008	13.5%
Profit before tax	2,357	2,726	2,683	3,656	6,333	28.0%
Tax	588	676	636	862	1,548	
Implied Tax rate (%)	24.9%	24.8%	23.7%	23.6%	24.4%	
Profit after tax	1,770	2,050	2,047	2,794	4,785	28.2%

Consolidated Balance Sheet

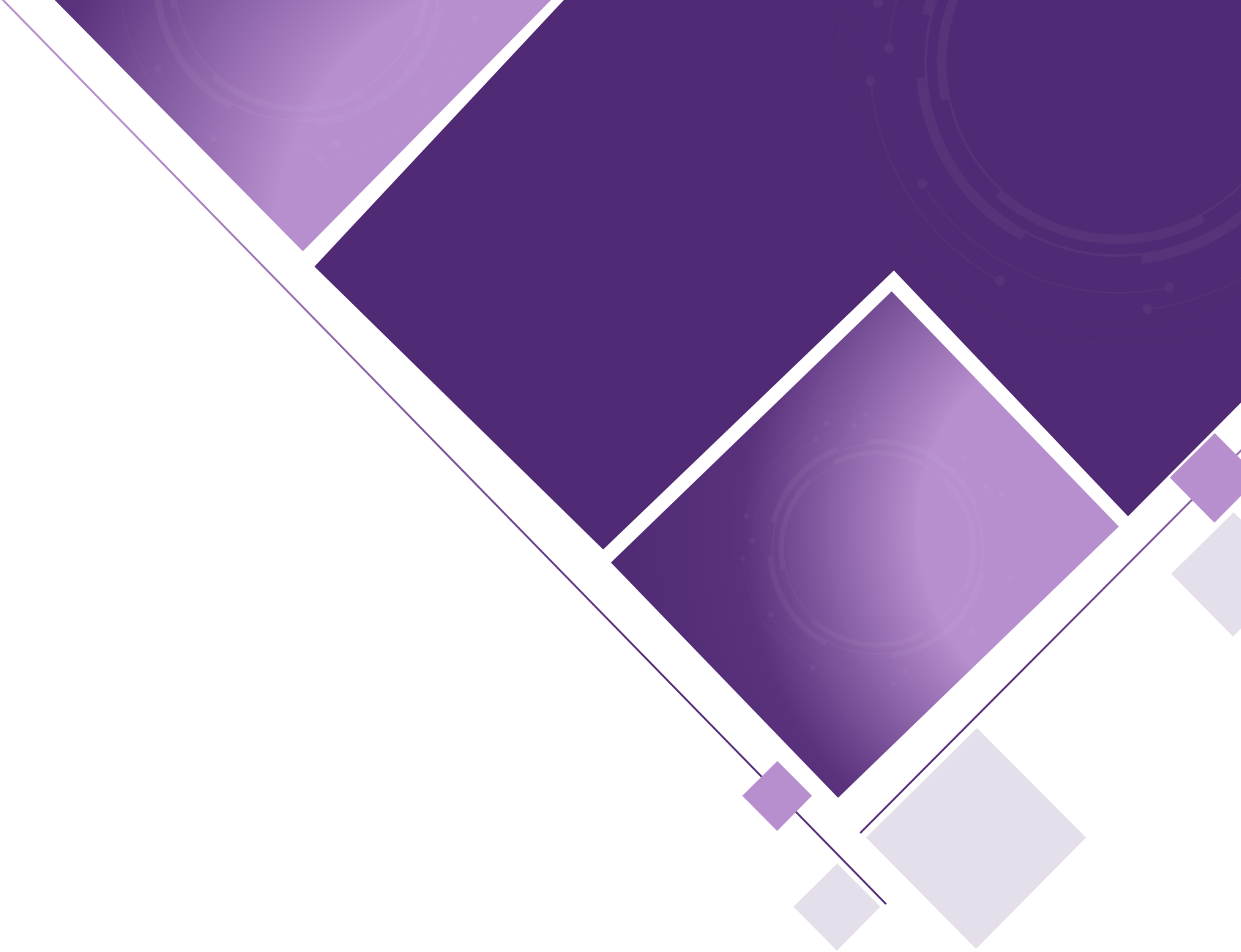
All figures in ₹ mn except stated otherwise

Balance Sheet	FY21	FY22	FY23	FY24	FY25	FY21-25 CAGR
Liabilities						
Paid-up equity	351	351	412	825	825	
Reserves	16,822	18,873	35,242	37,541	42,216	
Networth	17,173	19,225	35,655	38,366	43,041	25.8%
Borrowings	37,689	48,084	75,113	104,069	155,768	42.6%
Other liabilities	3,269	4,219	7,246	9,062	9,504	
Total liabilities	58,131	71,528	118,013	151,497	208,313	37.6%
Assets						
Cash and equivalents	2,242	3,531	15,100	6,746	15,312	
Investments	8,075	3,775	2,155	2,162	1,604	
Loans	46,863	62,708	94,816	134,212	182,515	40.5%
Other assets	951	1,514	5,942	8,377	8,882	
Total assets	58,131	71,528	118,013	151,497	208,313	37.6%

RoAA Tree

Calculated as % of Average Assets (%)	FY21	FY22	FY23	FY24	FY25
Interest income	13.1	13.0	12.3	13.5	14.5
Interest expenses	5.6	5.1	5.6	6.2	7.1
Net interest income	7.5	7.8	6.7	7.3	7.4
Net Car Loan Fee	-	0.4	1.2	0.8	0.5
Co-lending Income	-	0.3	0.6	0.8	0.9
Other income	1.2	1.2	1.0	1.3	1.3
Non-interest income	1.2	1.9	2.9	2.8	2.8
Net income	8.7	9.7	9.6	10.2	10.2
Employee expenses	1.9	2.7	4.3	4.6	4.1
Other expenses	1.0	1.2	1.8	2.1	2.0
Operating expenses	3.0	3.9	6.1	6.8	6.1
Operating profit	5.8	5.8	3.5	3.4	4.1
ECL provisions	1.1	1.0	0.6	0.5	0.4
Write-offs	0.1	0.7	0.1	0.1	0.2
Provisions	1.2	1.6	0.7	0.7	0.6
Profit before tax	4.6	4.2	2.8	2.7	3.5
Tax	1.1	1.0	0.6	0.6	0.9
Profit after tax (RoAA)	3.4	3.2	2.2	2.1	2.7

5 ESG





- 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

ESG Snapshot & Ratings for FY25

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 befiting 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

6 out of 7 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

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	62 (Strong)
Sustainalytics ESG Risk Rating	24.0 (Medium Risk)
Standard & Poor's (S&P) Dow Jones Sustainability Indices (DJSI) Corporate Sustainability Assessment	49 (Industry Average 30)

Our Focus Sustainable Development Goals Compass



CGCL achieved an impressive score of 49 in its maiden application, exceeding the industry average of 30



Why This Matters

- ❖ The **S&P Global CSA** - respected benchmark for ESG practices, assessing risks and opportunities
- ❖ Capri Global's performance reflects leadership in ethics, inclusion, and transparency in disclosures



What this Represents

- ❖ **Drives environmental, societal and governance as priorities**
- ❖ Strengthening ESG framework showcases **sustainability as a core principle**
- ❖ Highlights efforts in **creating sustainable value** for all stakeholders

Score: 75

(99th Percentile)

Financial Inclusion

Score: 58

(Industry average: 32)

Labour Practices

Score: 76

(Industry average: 40)

Business Ethics

Score: 79

(94th Percentile)

Tax Strategy

79% disclosure rate

for CSA-required information reflecting very high data availability

Board of Directors



CRO
Operational Risk Committee



HIA
Internal Audit



CCO
Compliance



BUSINESS HEAD
Credit Policy Committee



6 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*

Zero Customer Complaints Pending

We had 17 complaints pending as of 31st March 2025 which were subsequently resolved by 30th April 2025

Training & Awareness Programs

On ESG Principles conducted for Board of Directors and KMPs

Note: As on 31-Mar-25



- **Strategic Vision:** Deploying capital to uplift underserved communities through impactful, scalable interventions.
- **Proven Model:** Need-based, multi-stakeholder approach with strong M&E governance, enabling replication and sustainability.
- **High Impact: Over 1 million** lives impacted across livelihoods, education, health, and rural infrastructure development.
- **Key Outcomes:** Women empowerment, sustainable Livelihood, improved education, maternal health, and green practices.

Lives Positively Impacted :
1,024,287

Capri's CSR strategy stands at the intersection of purpose and performance, delivering social value through impactful, well-governed investments. Our approach is structured yet agile. It is built on identifying real needs, aligning stakeholders, and designing scalable interventions under robust monitoring and evaluation frameworks. This ensures that each initiative creates measurable and replicable change.

₹ 178bn

US\$ 2.0bn²
Market capitalisation¹

₹ 66.7bn

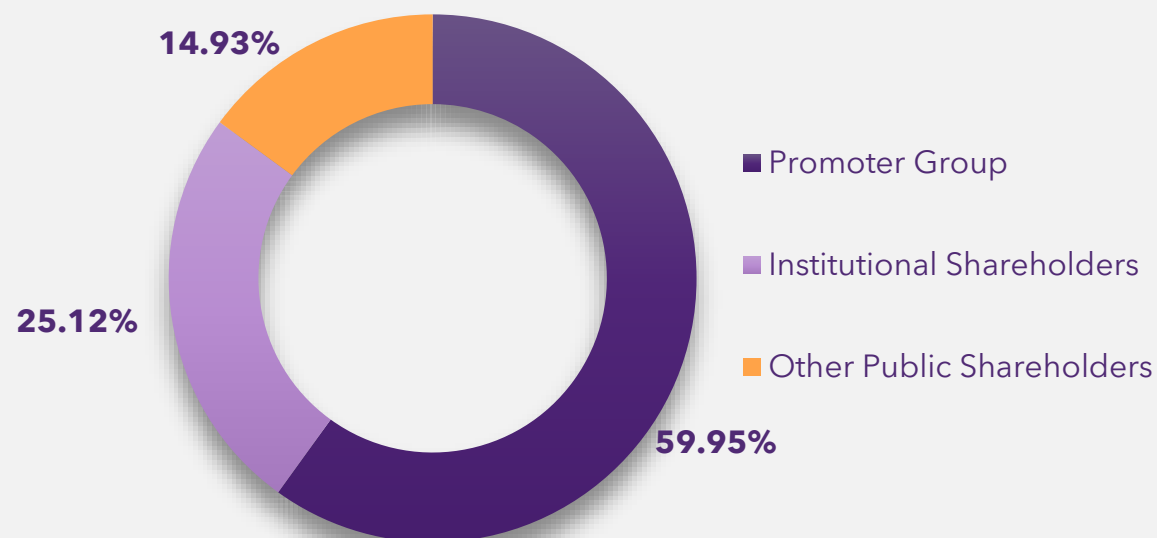
Cons. Net worth³ (Q2FY26)

₹ 961.6mn

Paid-up Equity

₹ 1

Face Value

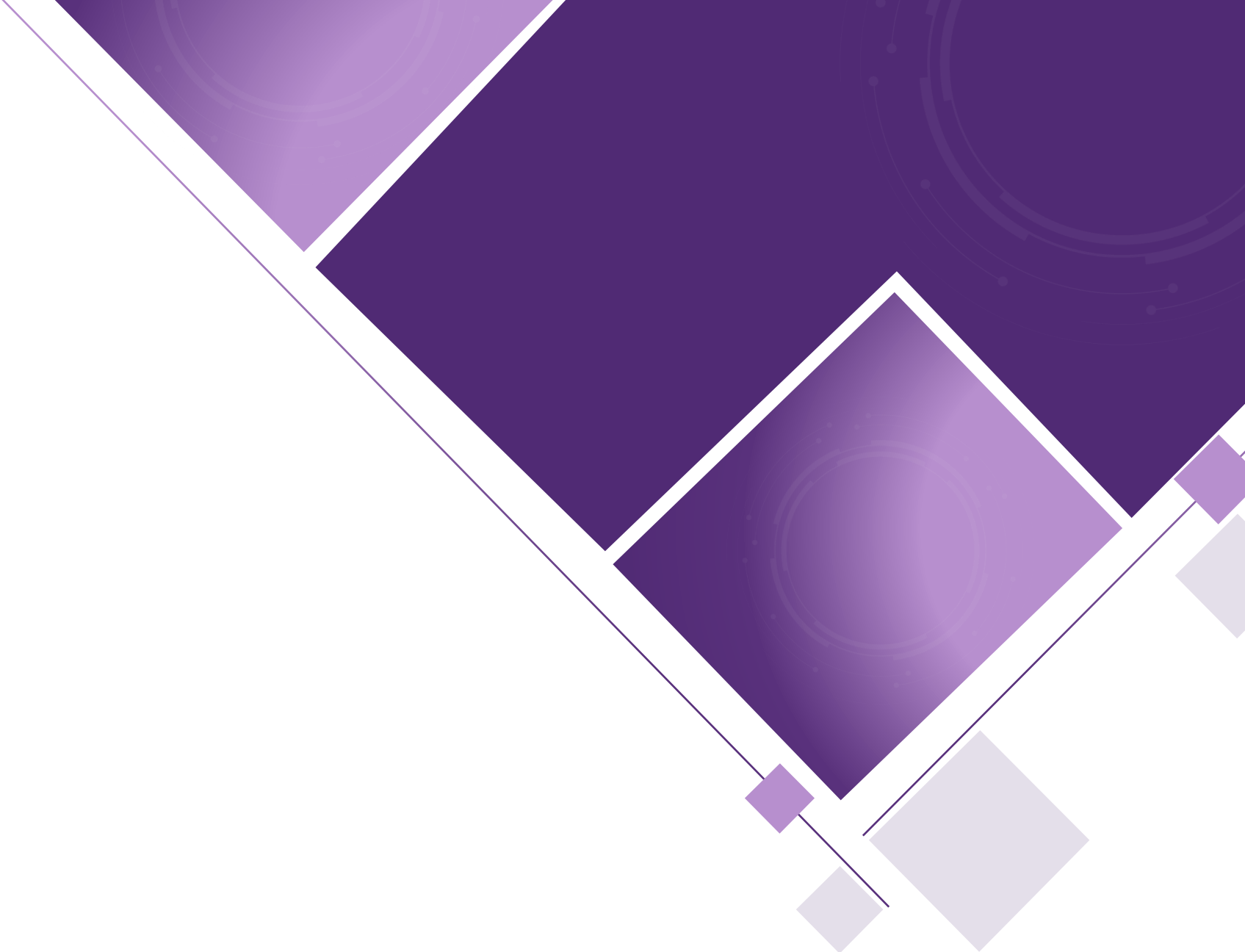


Shareholding as at the end of Q2FY26

NOTES

1. Market capitalization NSE on 30th Sep'25.
2. 1 US\$ = ₹ 88.79
3. Not adjusted for DTAs.
4. AMFI classifies CGCL as a small cap company based on six monthly average market capitalization (June'25 rank 419).
5. CGCL is part of NIFTY Smallcap 250 index.

6 Annexure



Awards and Recognition



"Best Brands – 2024" award at the ET Now Best Brands Conclave 2024



"Best BFSI Brands" by the Economic Times in 2021



Most promising Leader of Asia in 2020 - 21



Company of the Year (2018) – Zee Business Dare to dream award



The Economics Times – Best BFSI Brands 2019



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



India's Most Admired Financial Service Company by White Page India – 2019



"Great Place to Work" - Awarded for 3 consecutive years



Best CSR initiative in Non-Banking Sector

Building the Brand Capri Loans

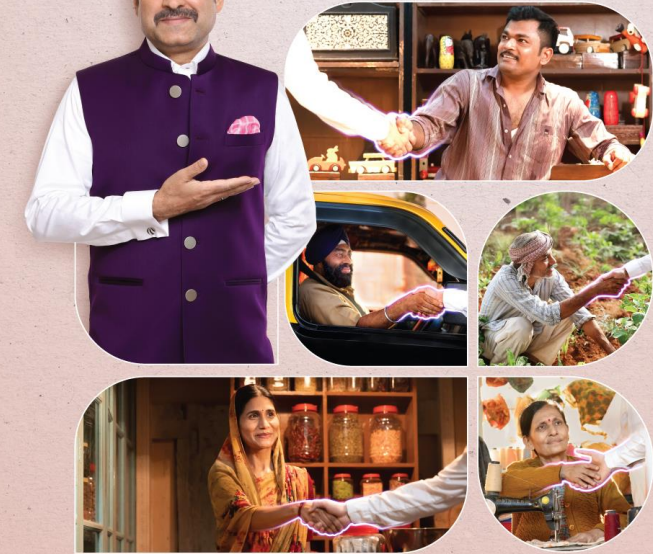
#TarrakiKeHaath

We launched our latest Brand campaign with Pankaj Tripathi 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 is being promoted through a 360 degree Media plan to reach our target audience across our markets and has been well received.

Campaign Delivery

- TV ads focusing on top Hindi NEWS channels, Movie channels and Cable TV. Reaching estimated 65 Million + viewers
- Print ads in leading publications across our key states, with a reach of over 56 Million
- Digital Media promotions across Social Media, OTT, News and Utility Apps, delivering reach of over 30 mn
- Over 30 mn views received on our social media handles (YouTube, LinkedIn, Facebook, Instagram)
- Social Media influencers used for granular reach of the campaign
- Branch level visibility created through collaterals across all branches
- Cinema and On-ground visibility activities part of plan for future deployment
- Campaign covered across leading advertising media like ET Brand Equity, AFAQs, Ad Gully

Jo haath desh chaltey hain,
unki tarakki ke liye hum
haath badhaatey hain.



#TarrakiKeHaath

19 States and UTs | 1100+ Branches | 11,400+ Employees | 7,20,000+ Customer accounts



Tarakki ke
Haath

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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.

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