

Date: September 01, 2026

To BSE Limited Phiroze Jeejeebhoy Towers Dalal Street Mumbai – 400001 Scrip Code: 531595	National Stock Exchange of India Limited 5th Floor, Exchange Plaza, Bandra (East) Mumbai – 400051 Scrip Code: CGCL	India International Exchange (IFSC) Limited 1st Floor, Unit No. 101, The Signature, Building no. 13B, Road 1C, Zone 1, GIFT SEZ, GIFT City, Gandhinagar, Gujarat – 382355	NSE IFSC Limited, Unit No.1201, Brigade International Financial Centre, 12th floor, Block-14, Road 1C, Zone-1, GIFT SEZ, Gandhinagar, Gujarat- 382355
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Subject: Disclosure under Regulation 30 & 51 and other applicable provisions of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended from time to time (“**LODR Regulations**”).

Dear Ma’am/Sir,

Pursuant to Regulation 30 & 51 and other applicable provisions of the LODR Regulations, we enclose the roadshow/investor presentation for the meeting with an investor scheduled on September 01, 2026.

The roadshow/investor presentation is available at the following link:

<https://www.capri loans.in/cms/investor-presentation/FY%202026%20-%202027/Roadshow%20Presentation/Investor%20Presentation%20%20%20/Capri-Global-Investor-Presentation-Sep-2026.pdf>

No unpublished price sensitive information is mentioned in the aforesaid roadshow/investor presentation.

This intimation was received by the Company on September 01, 2026, at 06:09 A.M. (IST) and is also uploaded on the Company’s website at www.capri loans.in.

You are requested to kindly take the above information on record.

Thanking you.

Yours faithfully,

For and on behalf of Capri Global Capital Limited



Yashesh Bhatt
Company Secretary & Compliance Officer
Membership No. 20491



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 Limited

Investor Presentation

Transaction Summary

Issuer	Capri Global Capital Limited
Issue	Fixed rate, Senior Secured US\$ bonds
Expected Issuer Rating	BB- (stable outlook) Fitch / Ba3 (stable outlook) Moody's
Size	US\$ Benchmark
Tenor	WAL [3Y]
Coupon	[]% p.a. payable semi-annually
Security	A first ranking pari passu charge (by way of hypothecation) over all standard Receivables, book debts, principal amounts and interest, costs, charges etc. (including loan book, coupon, premium and/or any default/penal interest, un-encumbered cash and bank balance, investment made by the Issuer in mutual funds/debt securities/bonds, term deposits with banks, etc.) owing to or receivable by the Issuer, both present and future (other than the Excluded Receivables), in respect of certain securities/loans/inter-corporate deposits subscribed to/given/placed by the Issuer, and all benefit, rights, interest, claims and demands of the Issuer in, to or in respect of all the aforesaid amounts, both present and future.
Format	144A/ RegS; fixed rate, senior secured US\$ bonds; drawdown off US\$ 1bn GMTN Program
Use of Proceeds	For activities as may be permitted under the RBI regulations such as onward lending, in accordance with the approvals granted by the RBI from time to time in this relation (if applicable) and in accordance with the ECB Guidelines and other applicable laws
Maintenance Covenants	• NNPA to not exceed 5% • Minimum Capital Adequacy Ratio of 15% in line with RBI guidelines • Minimum Security Coverage Ratio equal to or greater than 1.0x with security comprising of standard assets at all times
Denomination	[\$200k] and, in excess thereof, integral multiples of [1k]
Listing	India International Exchange (ISFC) Limited and NSE IFSC Limited
Governing Law	English Law
Joint Global Coordinators and Joint Book Runner	Barclays, Citigroup, DB (B&D), Emirates NBD, UBS

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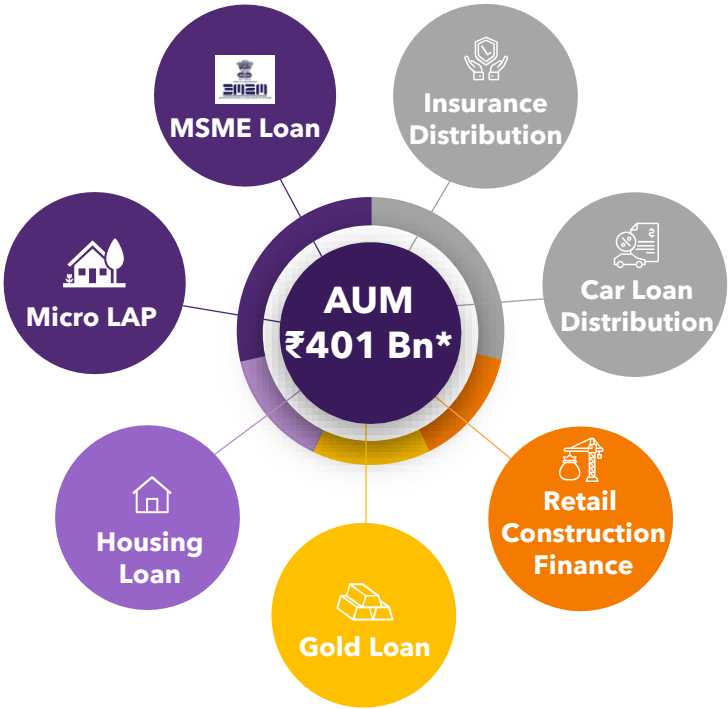


1 Company Overview

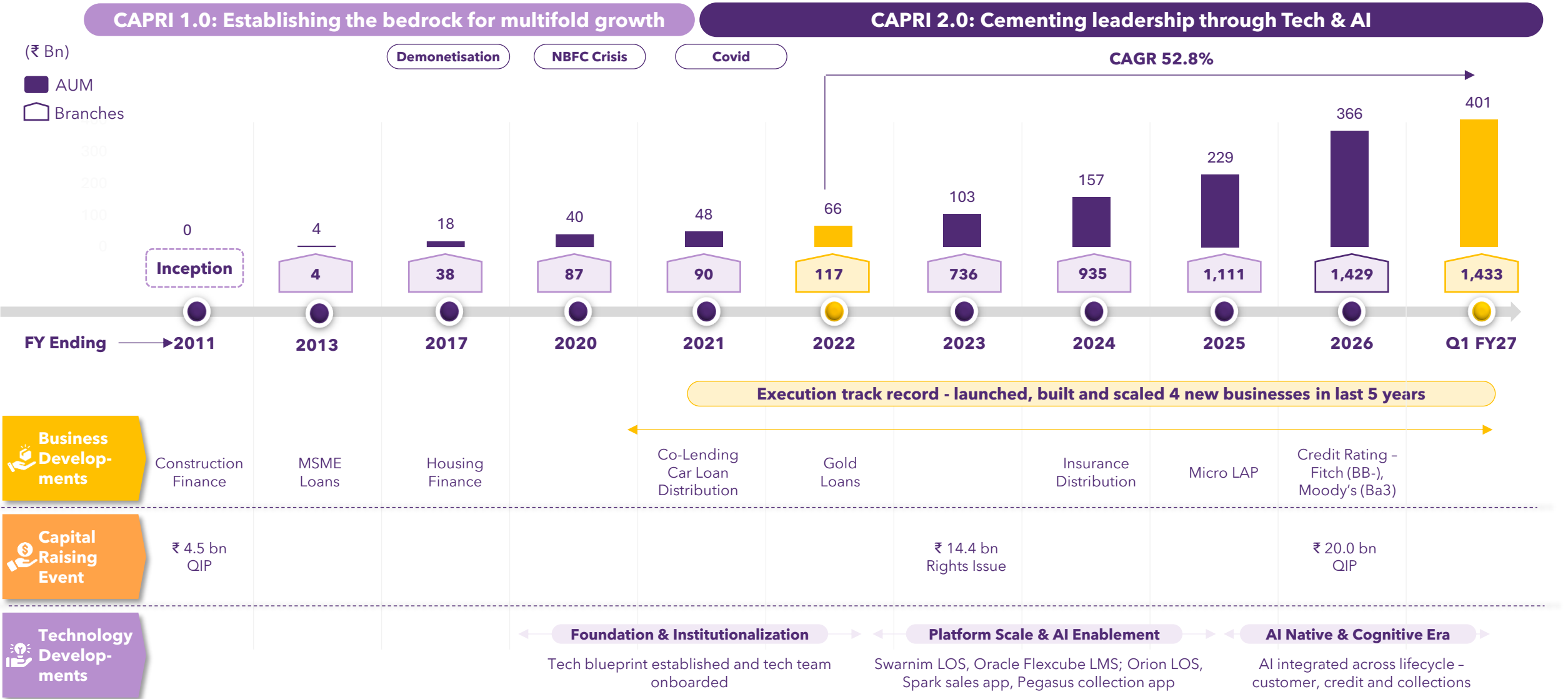
Key Highlights

- **Retail focused** & Granular Portfolio
- **Fully Secured & Diversified** Loan book
- Catering **Unbanked and Underserved** segment
- Self Employed & Salaried customers
- **Semi-Urban & Rural presence**- Tier 2/3/4 cities
- Advanced **in house developed tech** and data science capabilities
- Completely **in-house data driven collections** process

Product Offerings

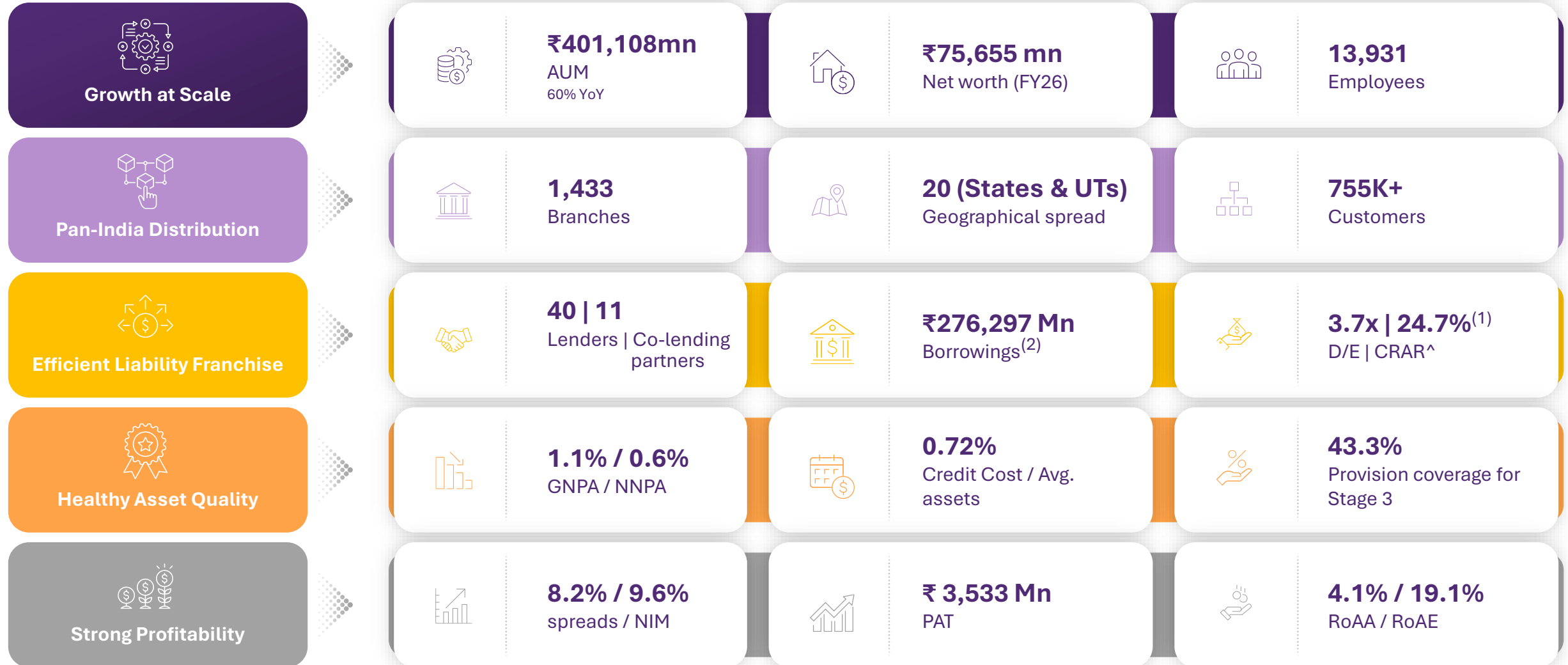


Capri Global Capital - Journey



Becoming Fast-Growing NBFC Platform with Strong Fundamentals

Scale, profitability, asset-quality discipline and capital strength create a solid foundation for the next phase of growth



Product Summary

Segment-wise Product Characteristics and Lending Framework

LENDING PRODUCTS	 Gold Loan Loan against Gold Jewellery	SECURITY Pledge of Gold Ornaments	LTV ~73.35%	Yield ~19.07%	ATS ¹ ₹mn ~0.19	Tenor Up to 3y	CUSTOMER PROFILE Individuals incl. small business owners, salaried, women, farmers
	 MSME Loan Loan against property (LAP) & Micro-LAP	SECURITY First & exclusive charge on property	LTV ~44.88%	Yield ~17.62%	ATS ¹ ₹mn ~1.19	Tenor Up to 15y	CUSTOMER PROFILE Small manufacturing units, traders & other businesses in Tier 2/3 cities
	 Construction Finance Affordable & budget residential projects	SECURITY Construction-linked disbursements & escrow-based repayments	Cover >1.50x	Yield ~18.28%	ATS ¹ ₹mn ~217.58	Tenor Up to 7y	CUSTOMER PROFILE Small & mid-sized real estate developers
	 Housing Finance (CGHFL)	SECURITY First & exclusive charge on mortgage property	LTV ~56.78%	Yield ~13.58%	ATS ¹ ₹mn ~1.95	Tenor Up to 25y	CUSTOMER PROFILE Small manufacturing units, traders & other businesses in Tier 2/3 cities
FEE BUSINESS	 Car Loan Distribution New vehicle financing	MODEL Fee-based distribution (off-book)	NATURE Distribution / fee income				CUSTOMER PROFILE Urban middle class
	 Insurance Distribution Distribution of insurance products	MODEL Fee-based distribution (off-book)	NATURE Distribution / fee income				CUSTOMER PROFILE Mid-income group; cross-sold to lending customers

¹ ATS at the balance sheet date on Non-GAAP basis

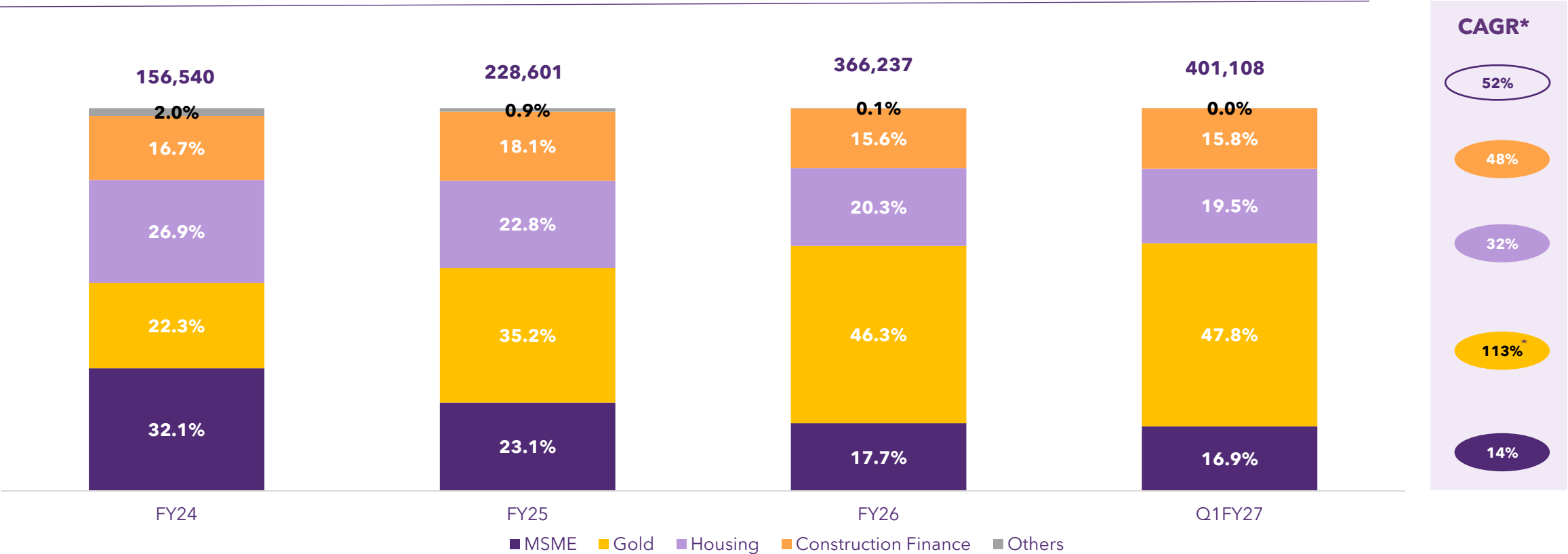
*All data points as of 30-June-26

AUM Growth



Consolidated AUM Up ~52% during FY24-Q1FY27

AUM Break Up (₹ mn)



With gold steadily rising as a share of AUM, the portfolio now carries a stronger, low-volatility anchor.

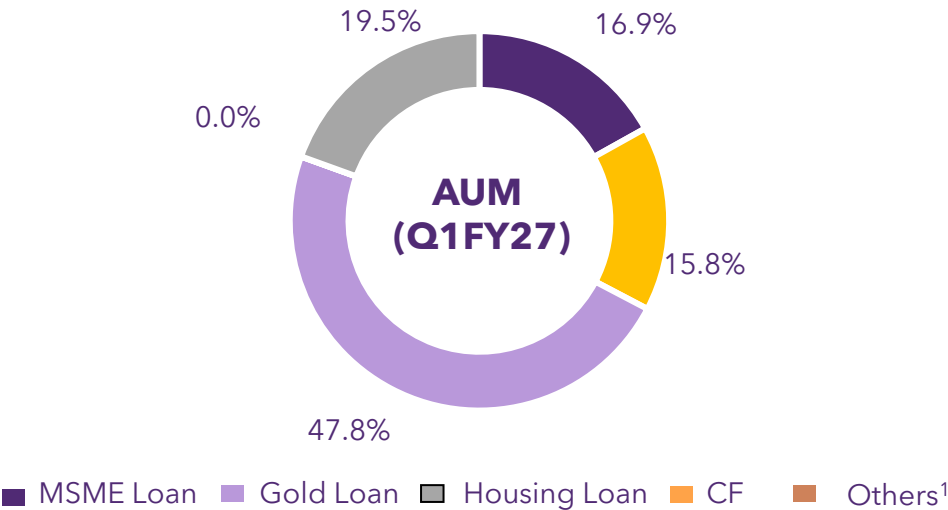
Note: *CAGR FY24-Q1FY27.
MSME AUM includes Micro LAP (Loan against property); MSME, Gold, and Housing AUM values are inclusive of co-lending and securitization AUM; Others include Indirect Lending, Small Business Loans and Employee Loans

Diversified Business by Product and Geography...

Hedged against Cyclical Risks

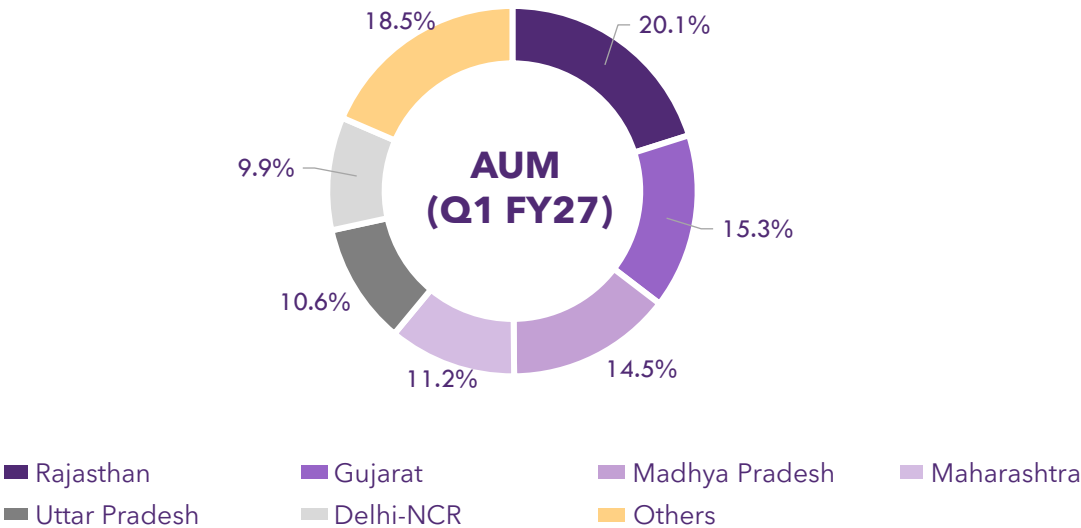
Product Diversification - Entering into New Segments

Gold constitutes the largest portfolio share (~47.8%)



Geographical Diversification - Entering into New Markets²

Top 3 regions constitute ~50% of the Portfolio in Q1 FY27

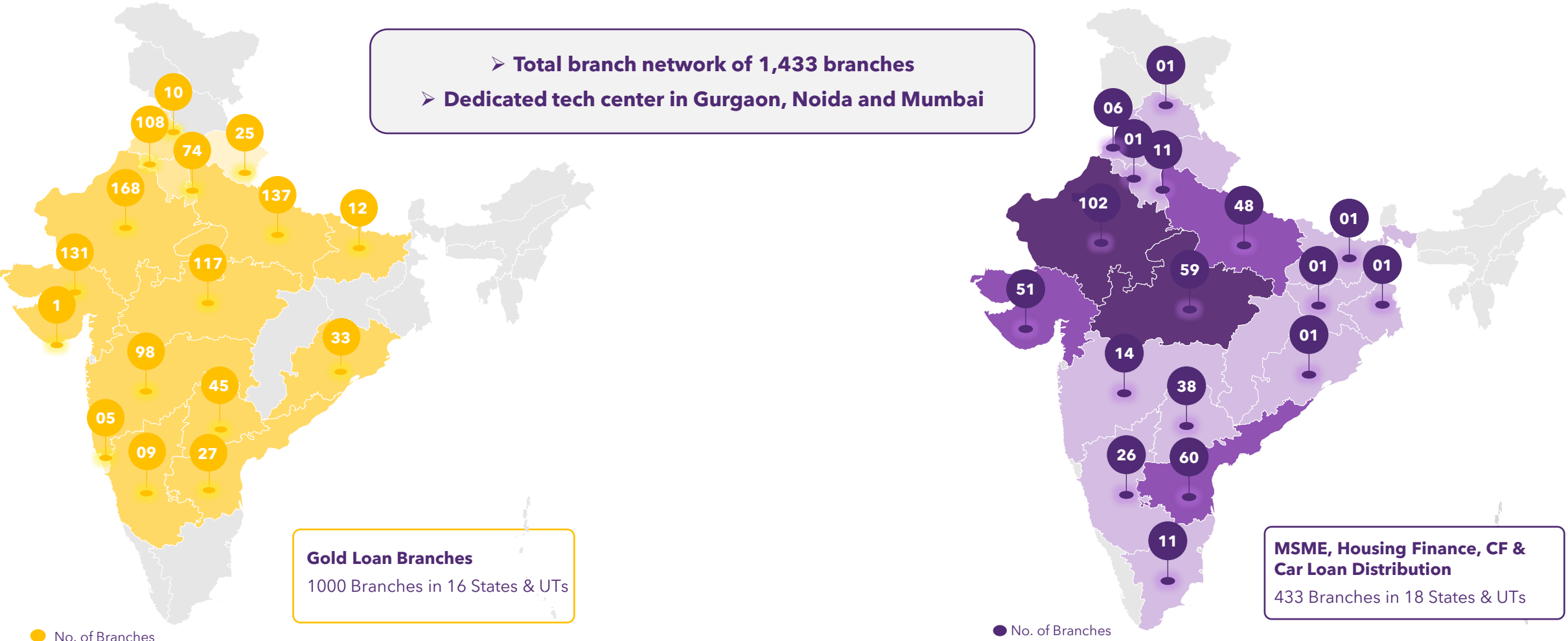


Capri Global's product and geographical diversification provides hedge against macroeconomic cycles leading to sustainable business model

Note: 1. Others include Indirect Lending, Small Business Loans and Employee loans, 2 Includes MSME Loans, Micro LAP, Housing Loans, Gold Loans and Retail Construction Finance AUM

...Delivered through Deep and Extensive Branch Network

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



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

Board of Directors

Distinguished and Qualified Board Comprised Majorly of Independent Directors

Lingam Venkata Prabhakar 	Rajesh Sharma 	Ajit Mohan Sharan 	Nupur Mukherjee 	Shishir Priyadarshi 	Subramanian Ranganathan 
Chairperson & Independent Director	Managing Director	Independent Director	Independent Director	Independent Director	Independent Director
Ex-MD & CEO Canara Bank and ex-ED Punjab National Bank Rich experience in banking and finance, AMCs, insurance companies	Promoter & MD Around 25 years of experience in finance sector	IAS - Batch 1979 Over 3 decades of experience in varied aspects of public administration	Ex Global Head, Data Technologies at Standard Chartered Bank and Barclays Expertise in data-driven, cloud, AI and ESG, PMP	Ex-IAS officer from UP cadre Director World Trade Organization	Ex- Citicorp, Edelweiss Group Experience in finance and management

5 Independent Directors with expertise in Banking, Finance, Risk management, IT and Public Policy
8 Board committees to ensure oversight – Risk Management, Audit, IT Strategy, Customer Service, CSR, Stakeholder Relationship, , Wilful Defaulter Review, Nomination and Remuneration

Way Ahead: Strategic Initiatives to Drive Scale...

Key initiatives



Diversify our Product Offerings

- Offer **customized products** to underserved high growth markets and **focus on revenue diversification**
- **Scale and expand product suite**



Geographic Expansion and Deepening our Presence

- **Open new branches** in existing and new states to expand across Telangana, Karnataka, TN, AP, Odisha, UP
- **Deepen presence through** expanded branch network



Leverage Technology & Analytics for Operational Excellence

- **Leverage tech & data science leadership** – implement Agentic AI tools for cost efficiency, productivity, customer experience
- **Increase sales productivity** across MSME/HL/Gold



Leverage customer base to drive fee income and cross-selling

- **Cross-sell loan products** to large and rapidly growing customer base
- **Scale existing verticals to increase fee income** – Insurance, Car Loan distribution and other new verticals

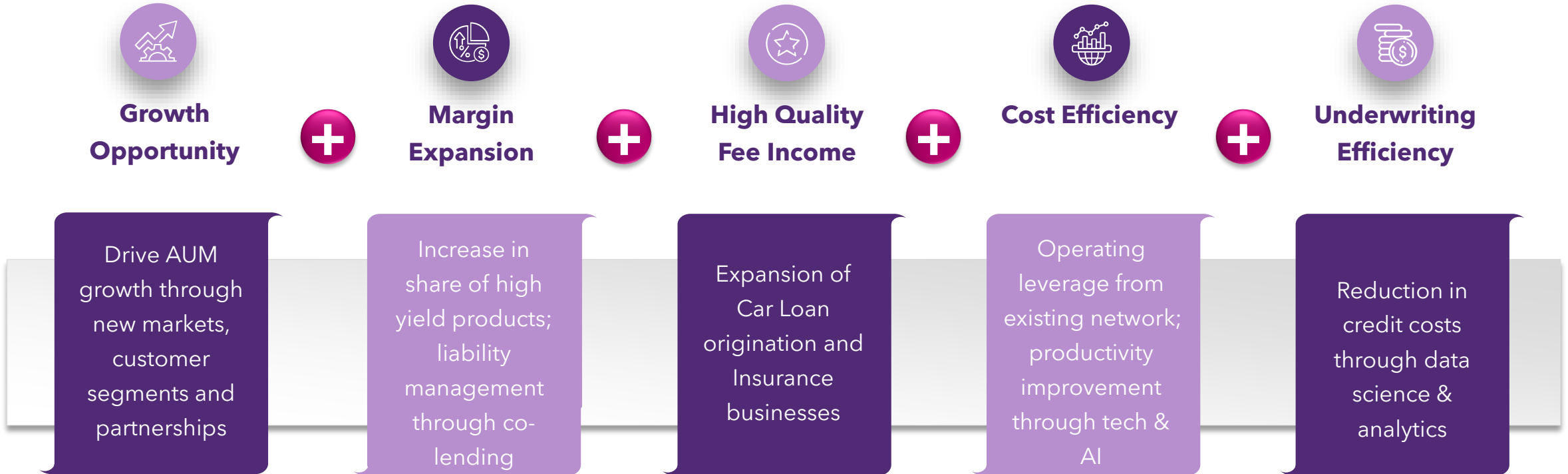


Diversify borrowings for effective liability management

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

... to Deliver Strong Returns...

Key levers for RoE expansion



Summary Highlights



Retail Led Business: Strong retail focus with >84% retail AUM and ~100% secured loan book; 17.47% yield, 9.63% NIM.



Track Record of Execution Excellence: Delivered ~52% AUM CAGR*; 1,433 branches across 20 states & UTs



Diversified Business Mix: MSME (including Micro LAP), Affordable Housing & Gold Loans driving growth



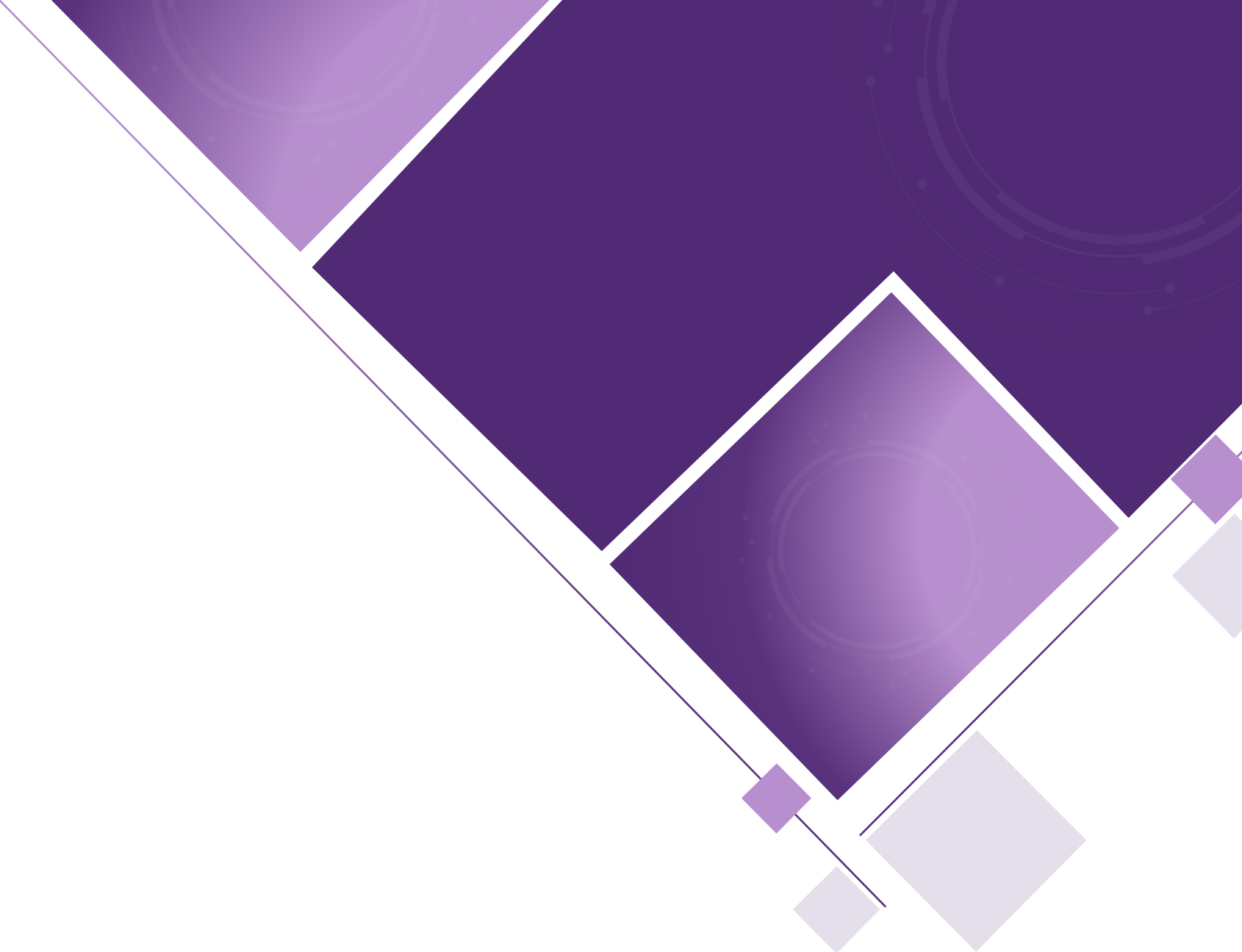
Healthy Asset Quality: Long vintage with business model resilient through macro events; GNPA amongst industry top quartile. Adequate provisioning. High collection efficiency.



Disciplined Collections: Leveraging AI & data analytics for real time monitoring and process efficiency; **In-house**



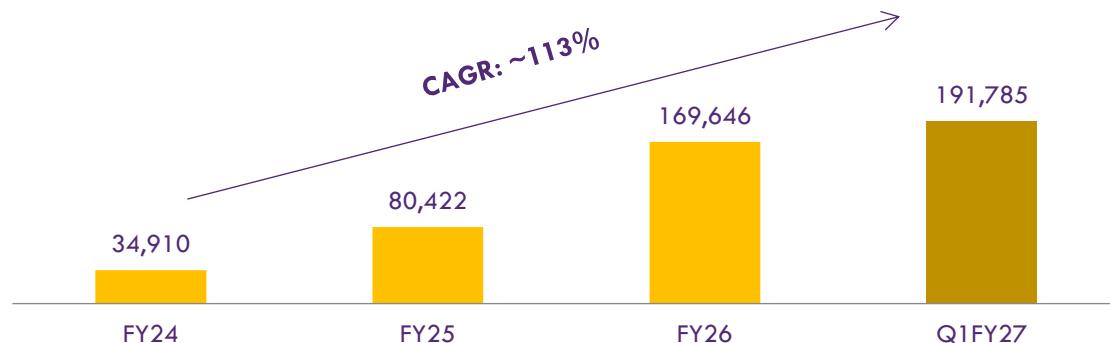
Well Capitalized Balance sheet: CRAR stands at 24.7% and Debt-to-Equity at 3.7x



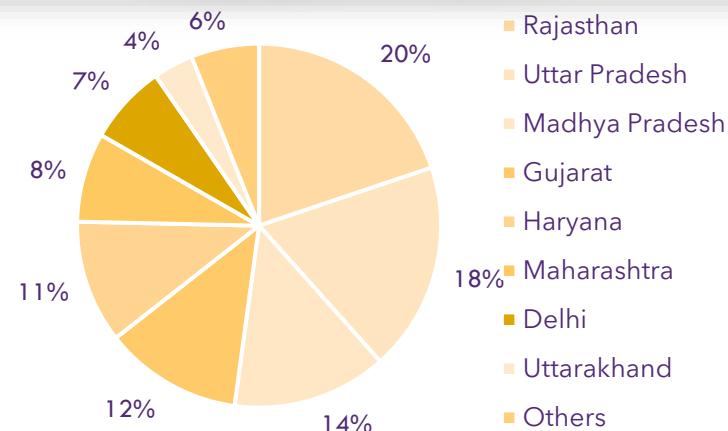
2 Product Overview

Gold Loans | Retail Focused with Granular and Secured Loan Book

AUM (₹ mn)



Geographical Distribution



Led by End-to-End
digital journey

WHO ARE OUR CUSTOMERS?¹

- Small business owners, Salaried individuals, Women entrepreneurs & Small and marginal farmers
- 67.5% of the customer with <₹70K disbursement amount
- 77.4% of the customers' annual 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

KEY STATISTICS

659K+

No. of customers

~INR 0.19 mn

Portfolio ATS

~73.35%

Portfolio LTV

~19.07%

Portfolio Yield

16

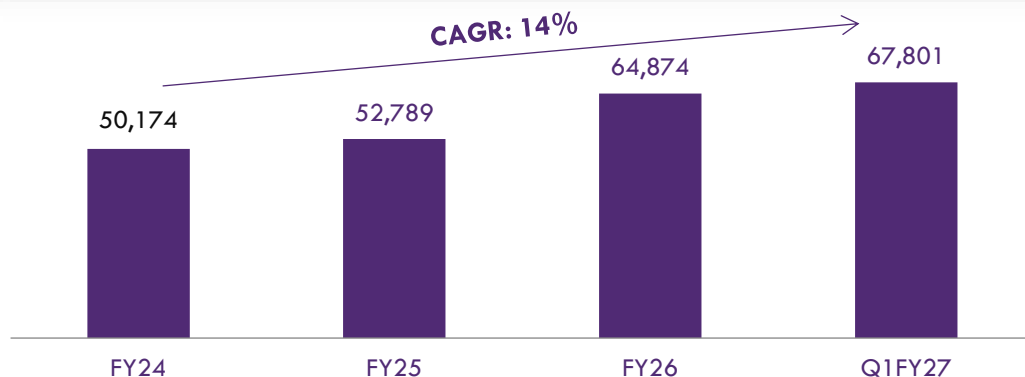
States/UTs Present

~5,667

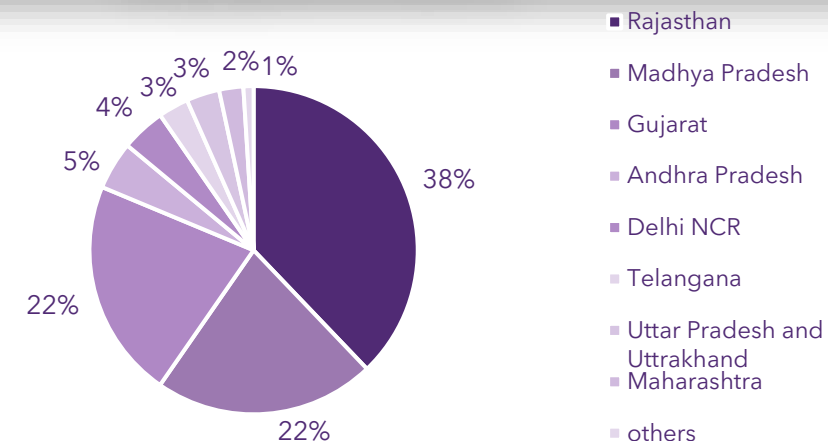
Employees

MSME Loans | Retail Focused with Granular and Secured Loan Book

AUM (₹ mn)



Geographical Distribution



Transforming Business Loans with advanced technology

WHO ARE OUR CUSTOMERS?¹

- Self Employed Non-Professional (SENP) and underserved e.g. Provision stores, retail outlets, manufacturing workshops etc.
- Focus on Tier 2, 3, 4 Cities
- 46.6% of our customers' annual family income is less than ₹1 million
- 97% is SENP

WHAT OUR CUSTOMERS NEED?

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

KEY STATISTICS

54K+

No. of customers

~INR1.19 mn

Portfolio ATS

~44.88%

Portfolio LTV

~17.62%

Portfolio Yield

12

States/UTs Present

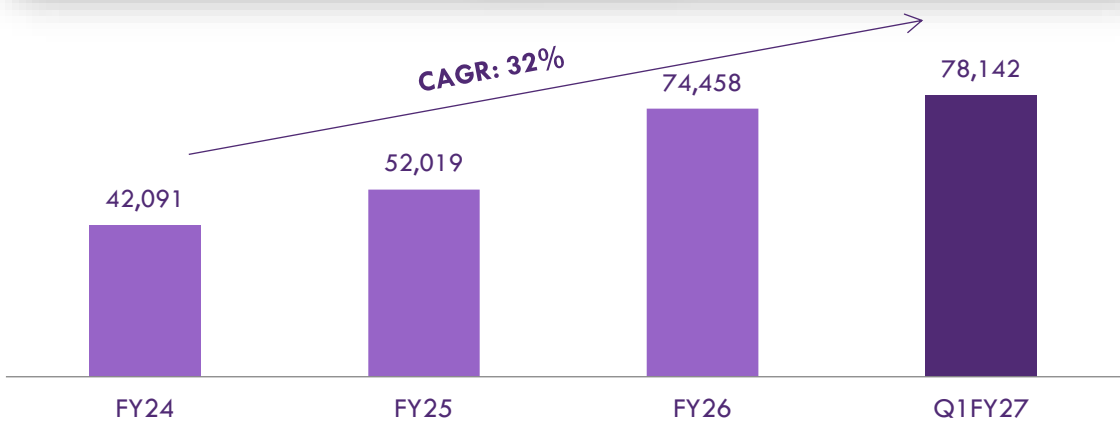
~3,464

Employees

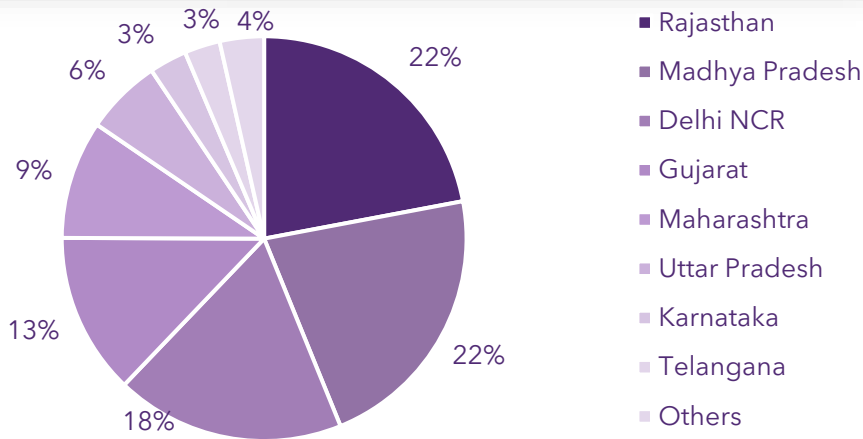
Affordable Housing Loans | Retail Focused with Granular and Secured Loan Book



AUM (₹ mn)



Geographical Distribution



Offering Affordable Housing Loans with advanced technology

WHO ARE OUR CUSTOMERS?¹

- Underserved – SENP & formal salaried customers
- Majorly First-time home buyers located in Tier 2 and 3 cities
- 48.7% of our customers’ annual family income is less than ₹1 million
- 74.1% is SENP

WHAT OUR CUSTOMERS NEED?

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

KEY STATISTICS

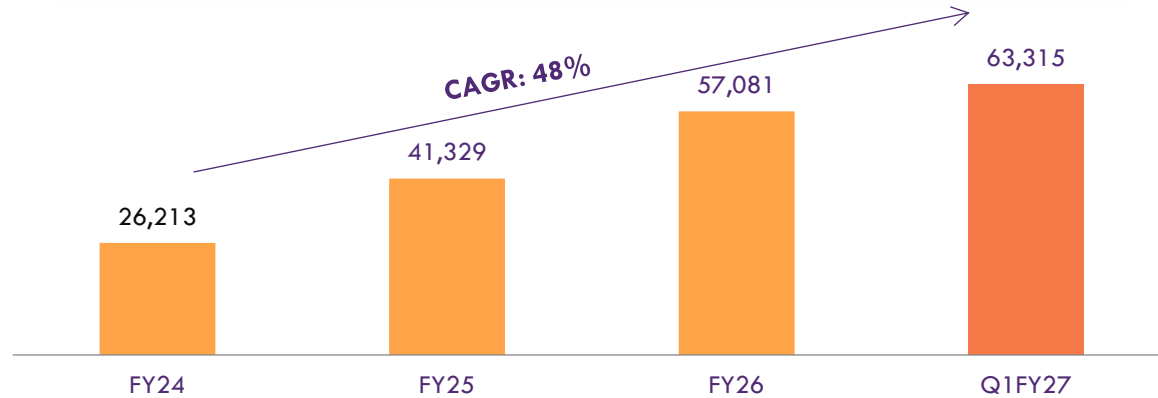
40K+	~INR1.95 mn	~56.78%	~13.58%	11	~2,483
No. of customers	Portfolio ATS	Portfolio LTV	Portfolio Yield	States/UTs Present	Employees

*All data points as of 30-June-26
Note: 1. As of March'26

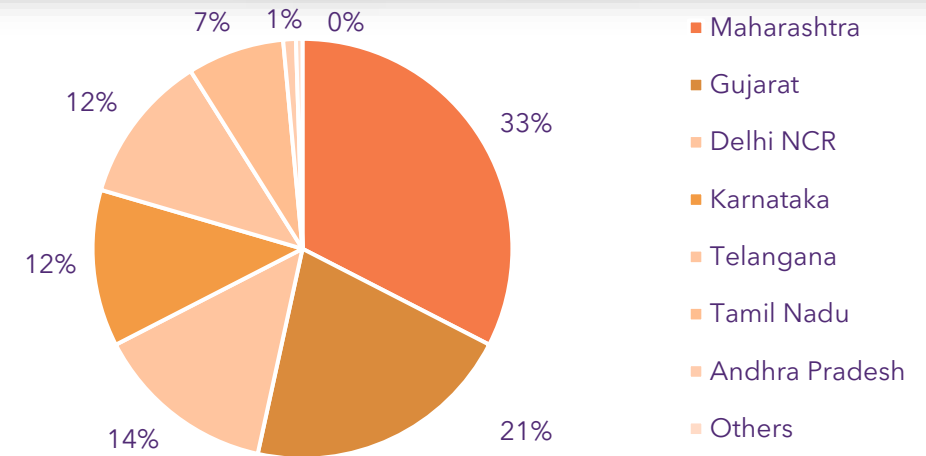
Retail Construction Finance | Retail Focused with Granular and Secured Loan Book

Strong Asset Cover and Attractive Yields

AUM (₹ mn)



Geographical Distribution



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

KEY STATISTICS

291

Live Accounts

~INR217.58 mn

Portfolio ATS

>1.50x

Asset Cover

~18.28%

Portfolio Yield

10

States/UTs Present

~98

Employees

Complementary Asset Light Income Streams

Strategic Partnerships with 22 Insurance Companies

9

Life Insurance Companies

- Life Insurance
- Credit Life Cover
- Term Plan

9

General Insurance Companies

- Property Cover
- Private Car & 2-Wheeler

4

Health Insurance Companies

- Retail & Group Health
- Hospi Daily Cash
- CI
- 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

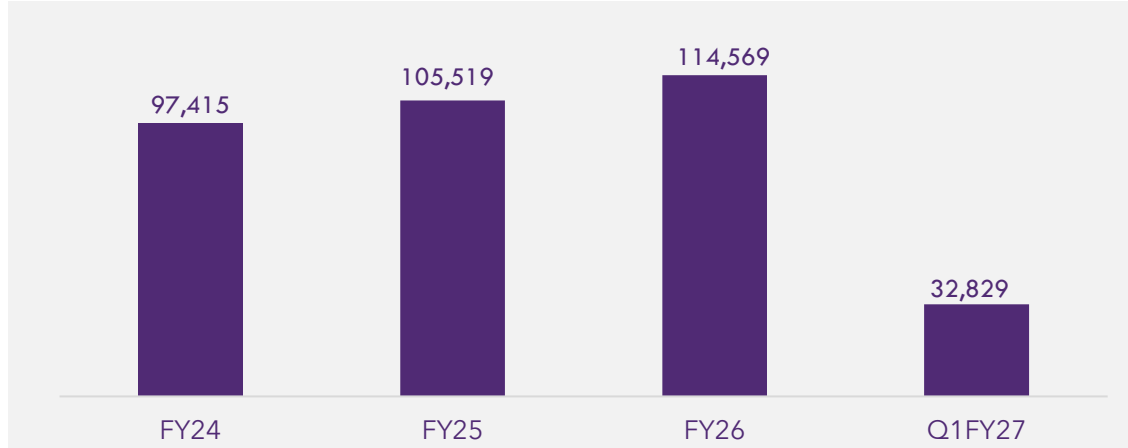
Customer Sourcing and On-Boarding

- ✓ 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**

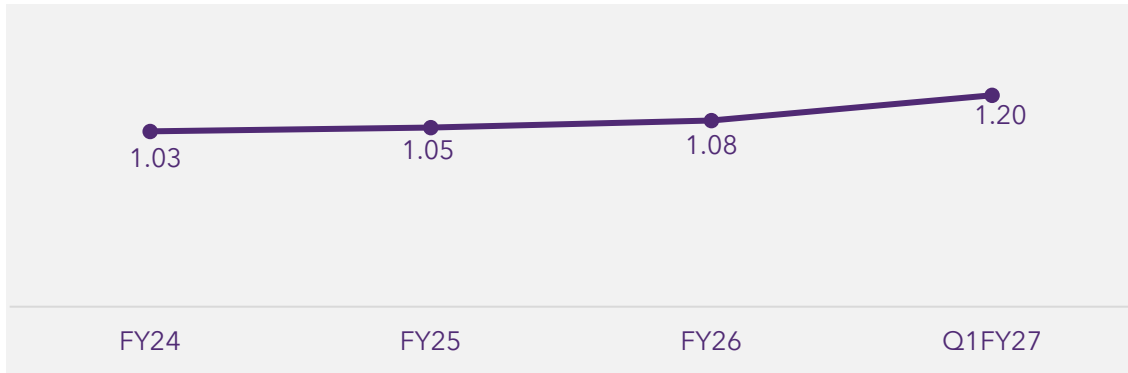
Car Loan Origination | Complementary Asset Light Income Streams

14.6% from Increase in the Value of Loan Originations

Loan Originations (₹ mn)



Average Ticket Size (₹ mn) *

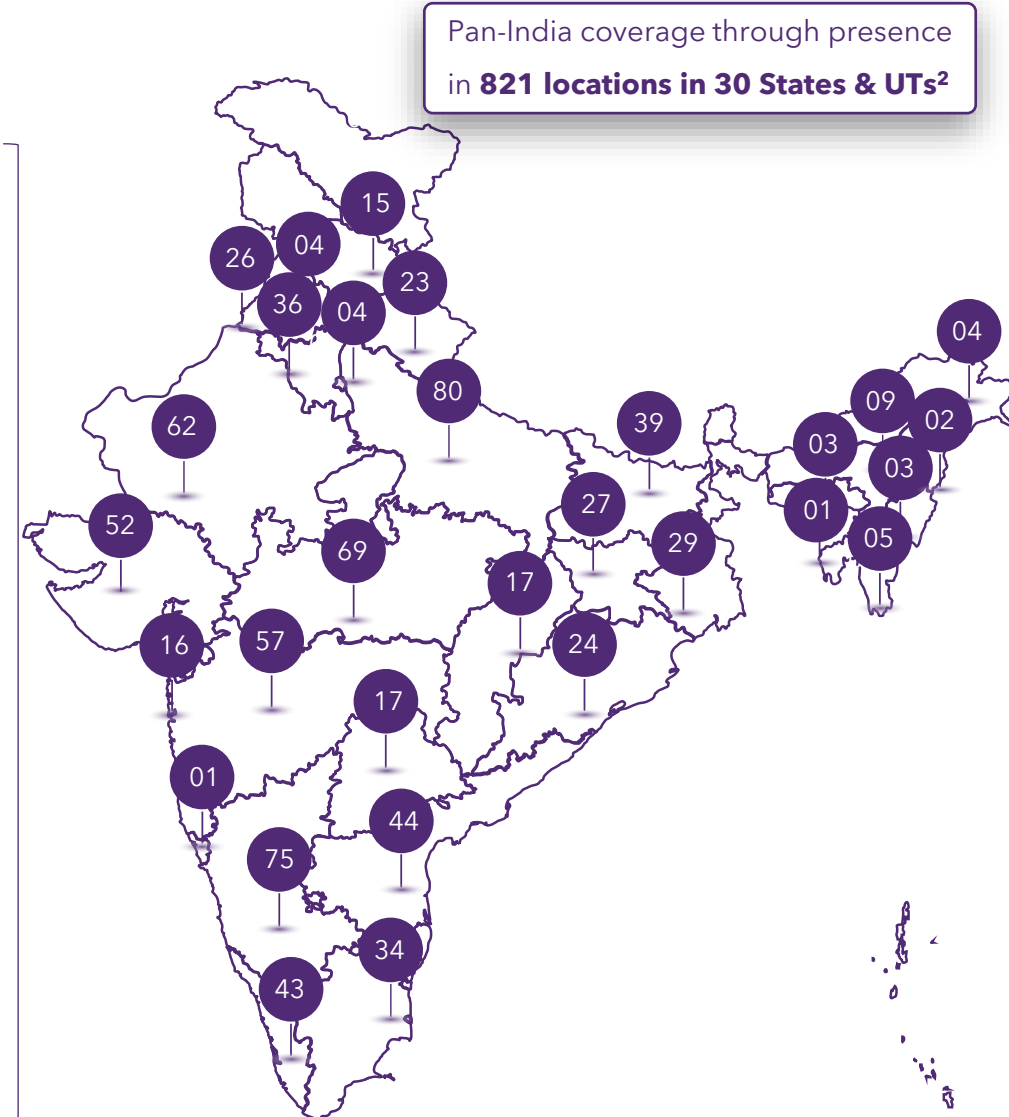


14
Partner Banks &
financial
institutions

₹ 763mn
Gross fee
income
(Q1FY27)

₹ 321mn
Net fee income
(Q1FY27)

1,598
Employees



* ATS = Originations by Value / Originations by Volume



3 Technology, Data Science and AI

Capri Global has In-house Developed Advanced Technology Platform

Significant Investment in Advanced Technology and Data Analytics Capabilities

Dedicated 190+ member on-roll team, committed to delivering advanced solutions

1

End to end developed in-house - **low maintenance costs**

2

Fully integrated workflow and digital loan journey - geared towards **faster TAT**

3

Sophisticated dashboards for performance monitoring - **higher productivity & cost efficiency**

4

5

Efficiently designed system architecture - **customizable and scalable platform**

6

Compliance with regulatory changes - Agile and Adaptable

7

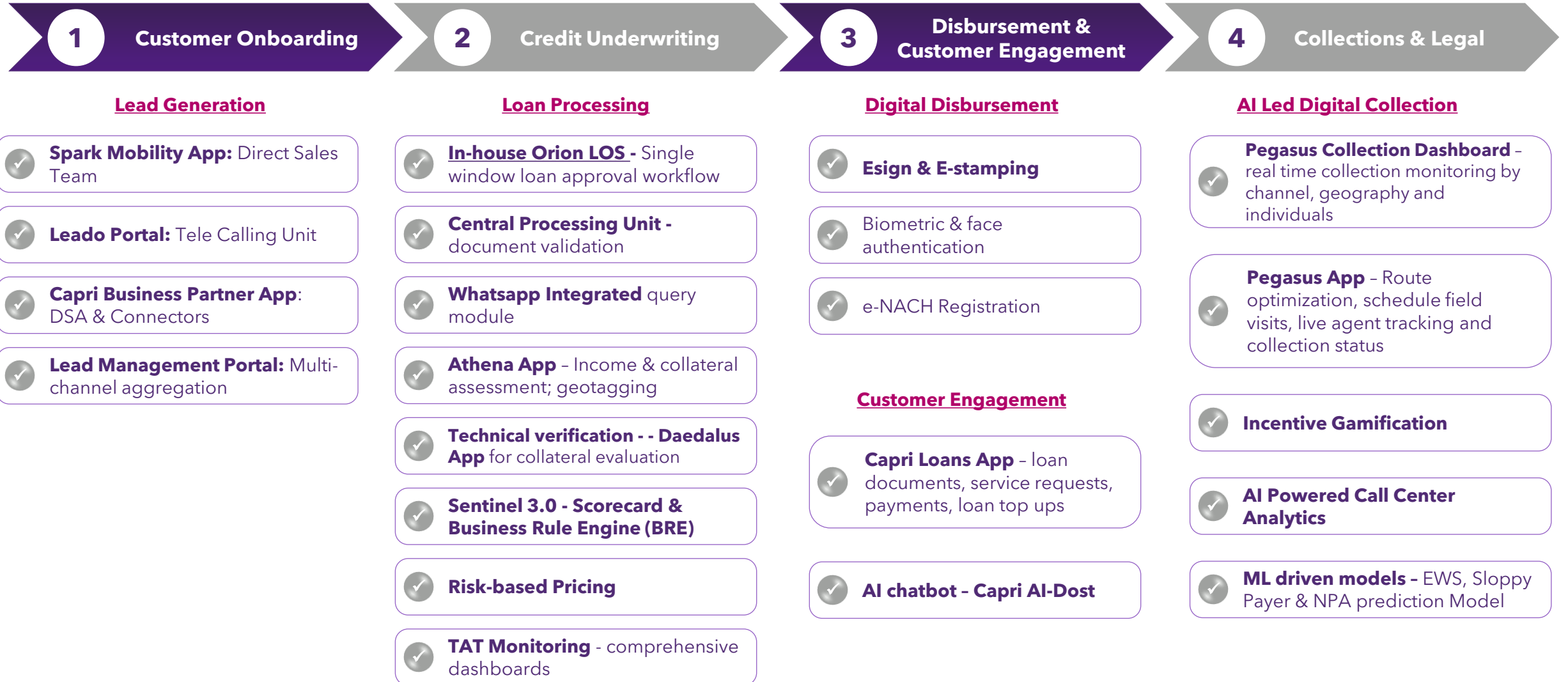
Highest information security standards - Encryption of sensitive customer data

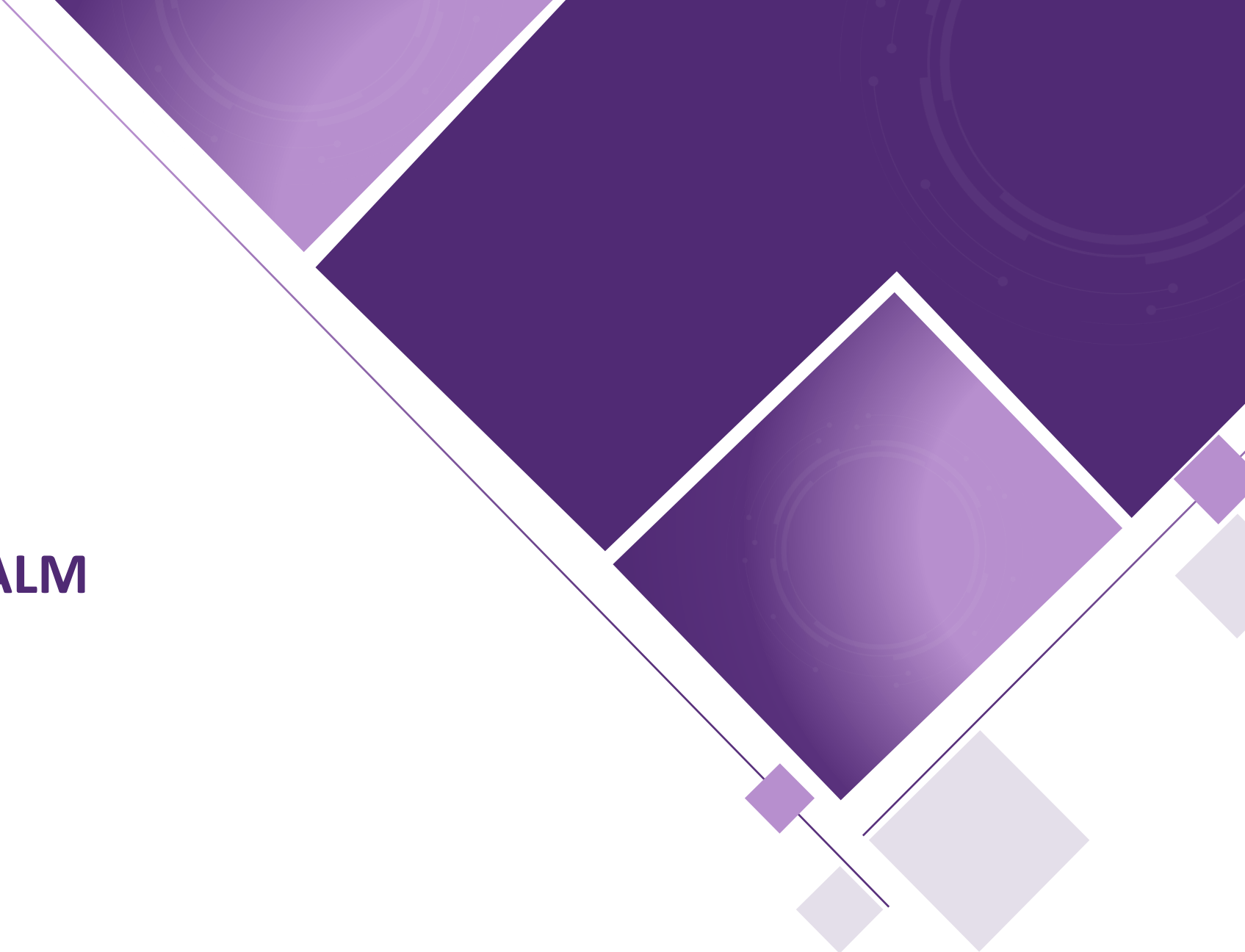
8

Developing Generative AI capabilities for process automation



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

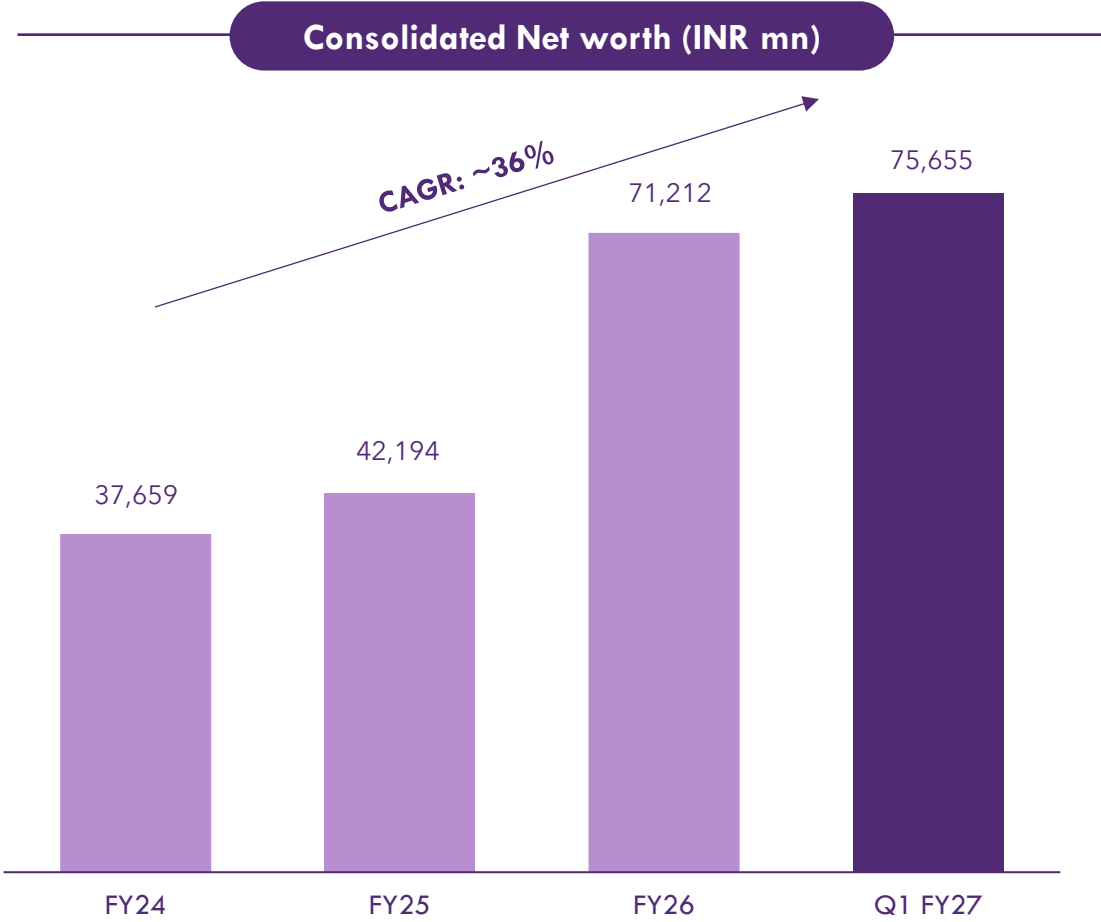
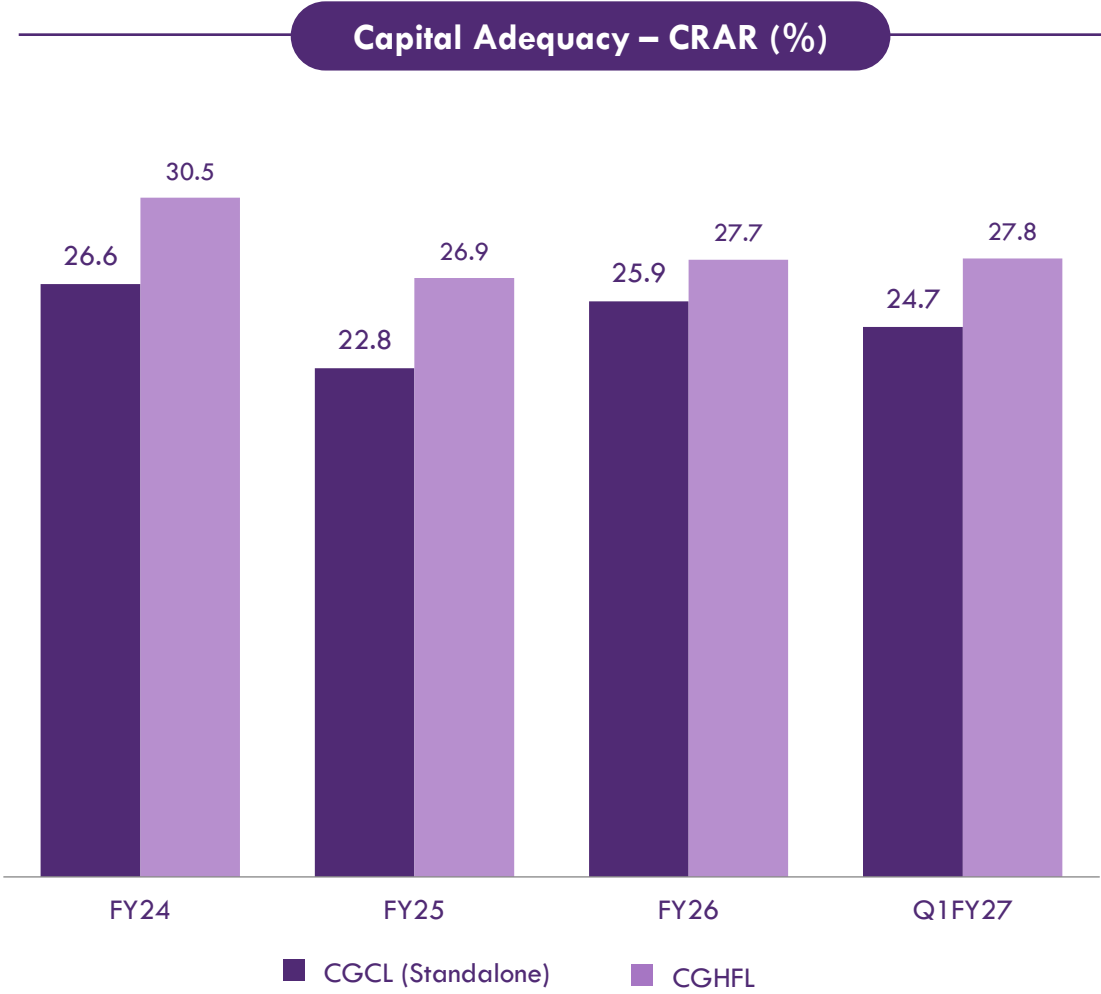




4 Balance Sheet and ALM

Robust Balance Sheet and Efficient Liability Management...

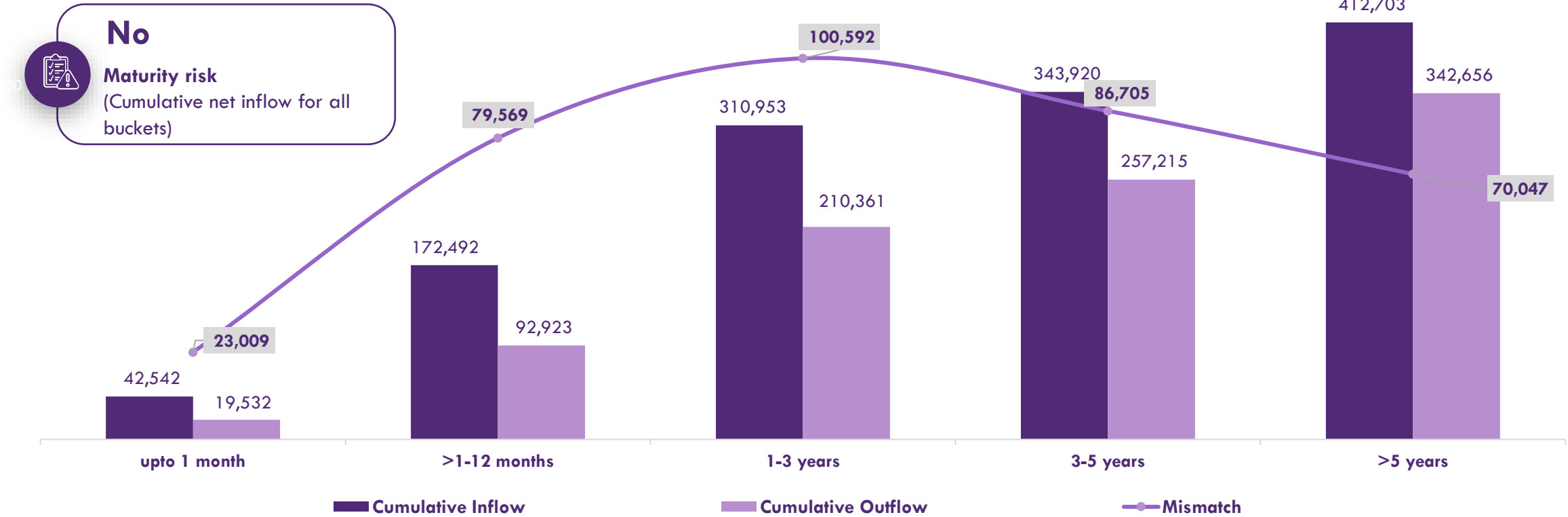
Comfortable Liquidity Position



CRAR remains comfortably above the minimum regulatory requirement of 15% across all periods

Asset-Liability Position - CGCL Standalone

Maintains minimum 3 months of liquidity coverage at any given point

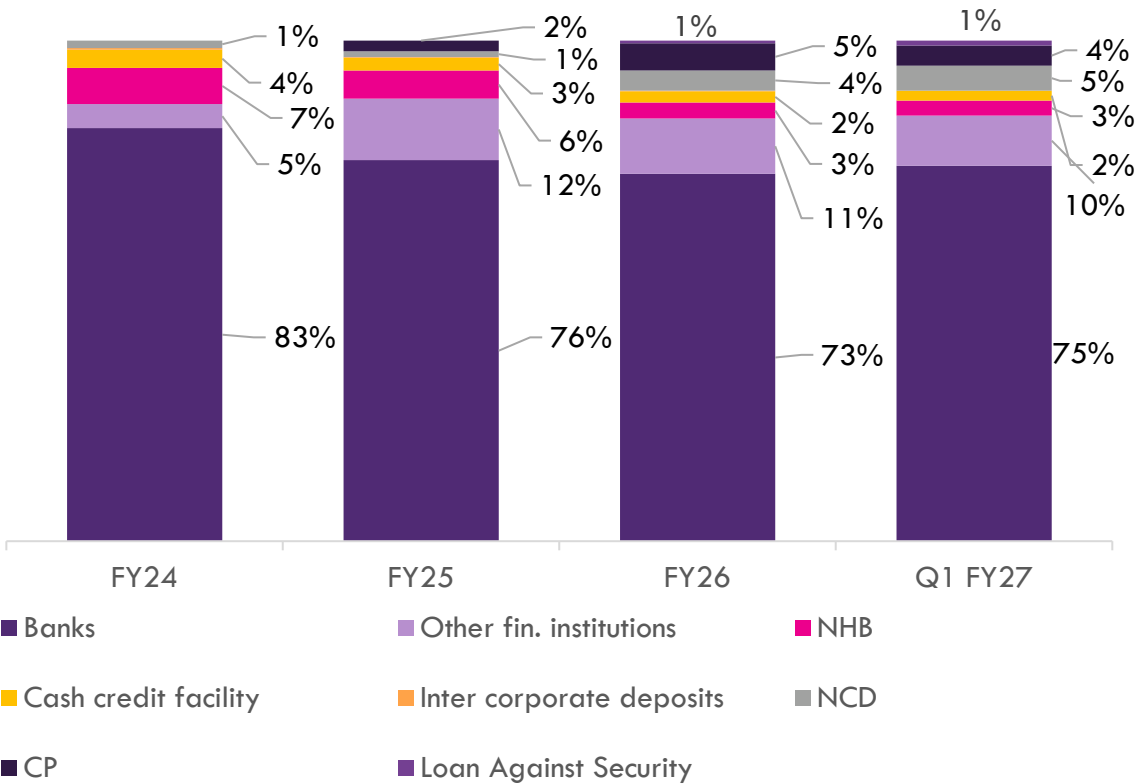


INR Mn	Upto 1 month	> 1-12 months	1-3 years	3-5 years	> 5 years
Total Inflow	42,542	1,29,951	1,38,461	32,966	68,783
Total Outflow	19,532	73,391	1,17,438	46,854	85,441
Cumulative Mismatch	23,009	79,570	1,00,592	86,705	70,047

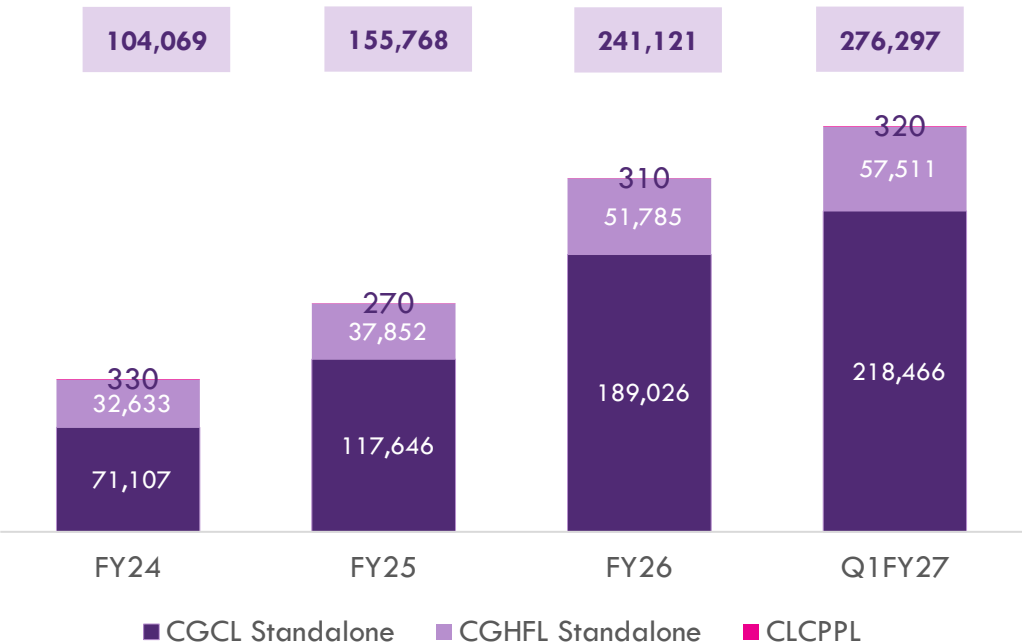
Enhanced Borrowing Mix

Widening lender base and increase in share of market borrowings

Diversified Borrowing Profile (₹ mn)



Consolidated Borrowings Break-up (₹ mn)



Borrowings comprised NCDs and CPs and Bank Term Loans/Refinance
Relationship with 40 Lenders across Public & Private Sector Banks and Financial Institutions; Added 5 new lenders in Q1 FY27

Co-lending with 11 Partner Banks

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

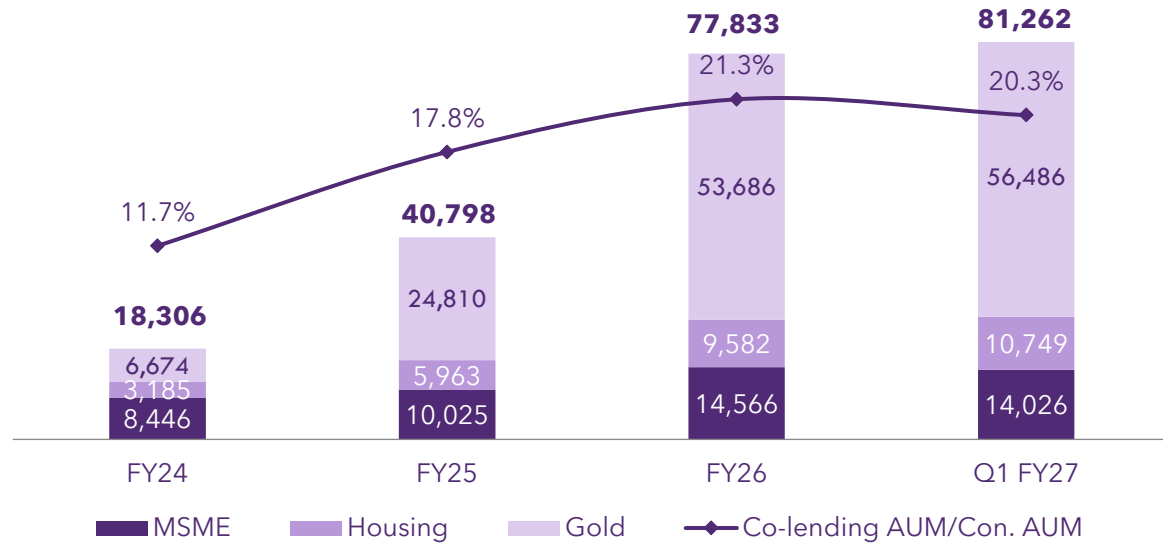
3

Additional source of funds while conserving capital and boost RoE

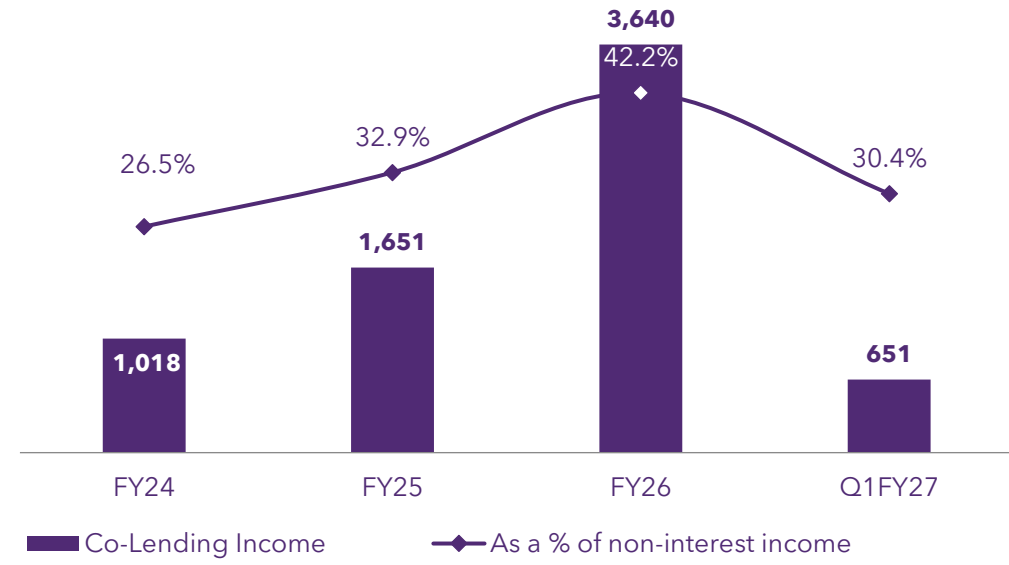
4

Diversification of borrowings

Co-Lending AUM (INR mn) (% of overall)



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



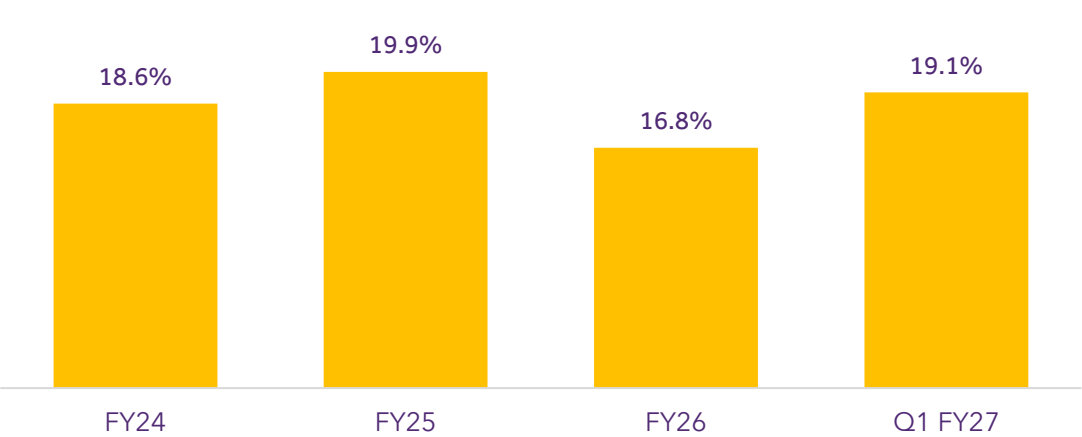


5 Financial Highlights

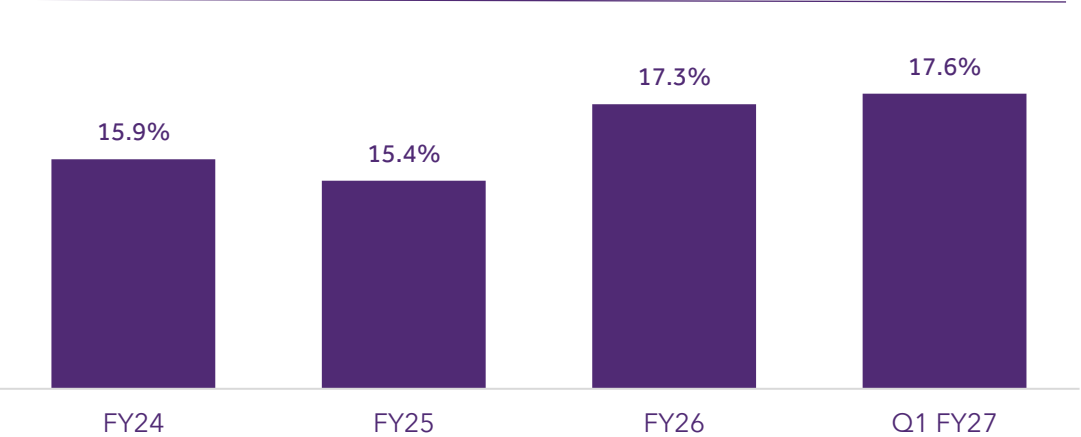
Strong Segmental Yields

Robust Yields Sustained Alongside AUM Growth

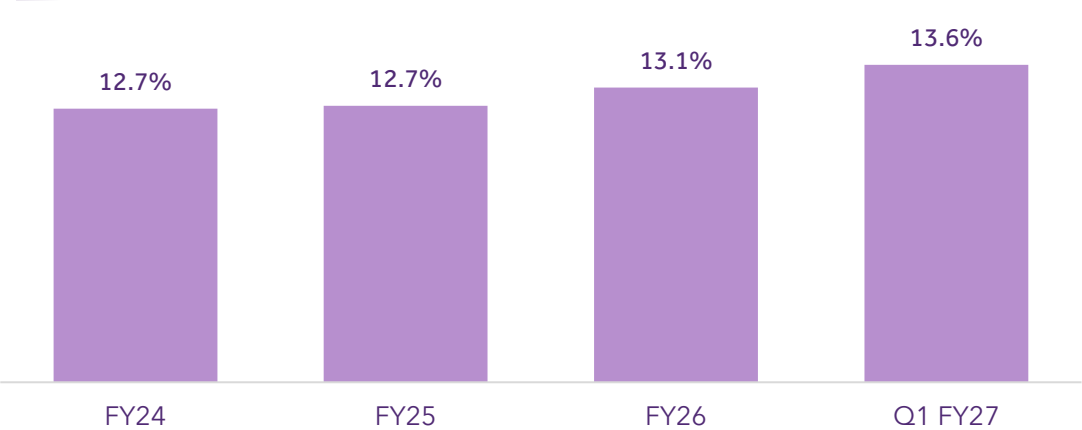
Gold Loans (%)



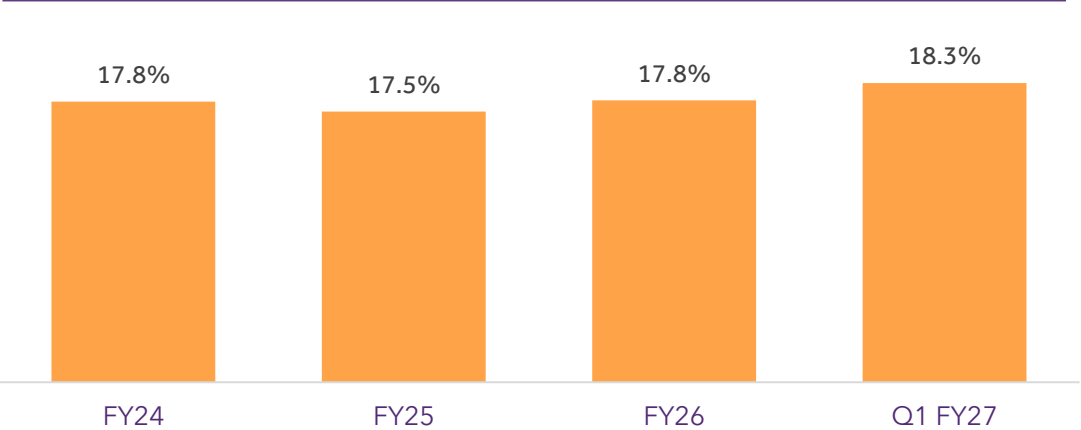
MSME (%)



Housing Finance (%)

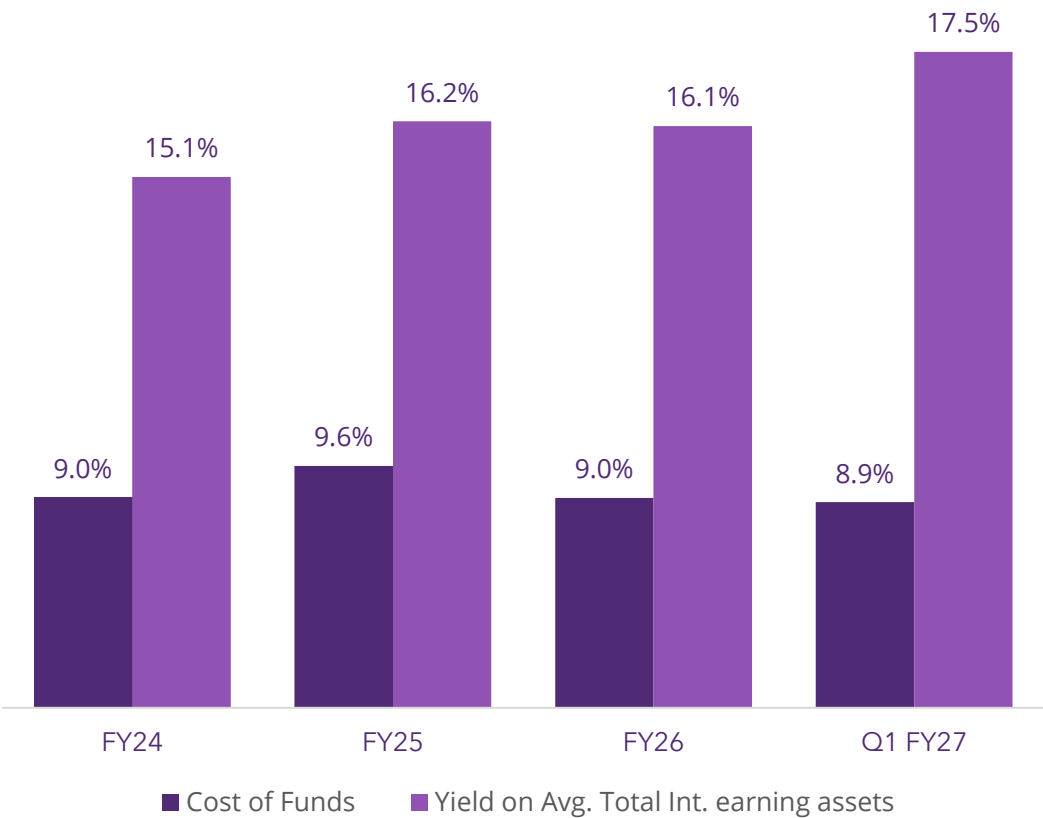


Construction Finance (%)



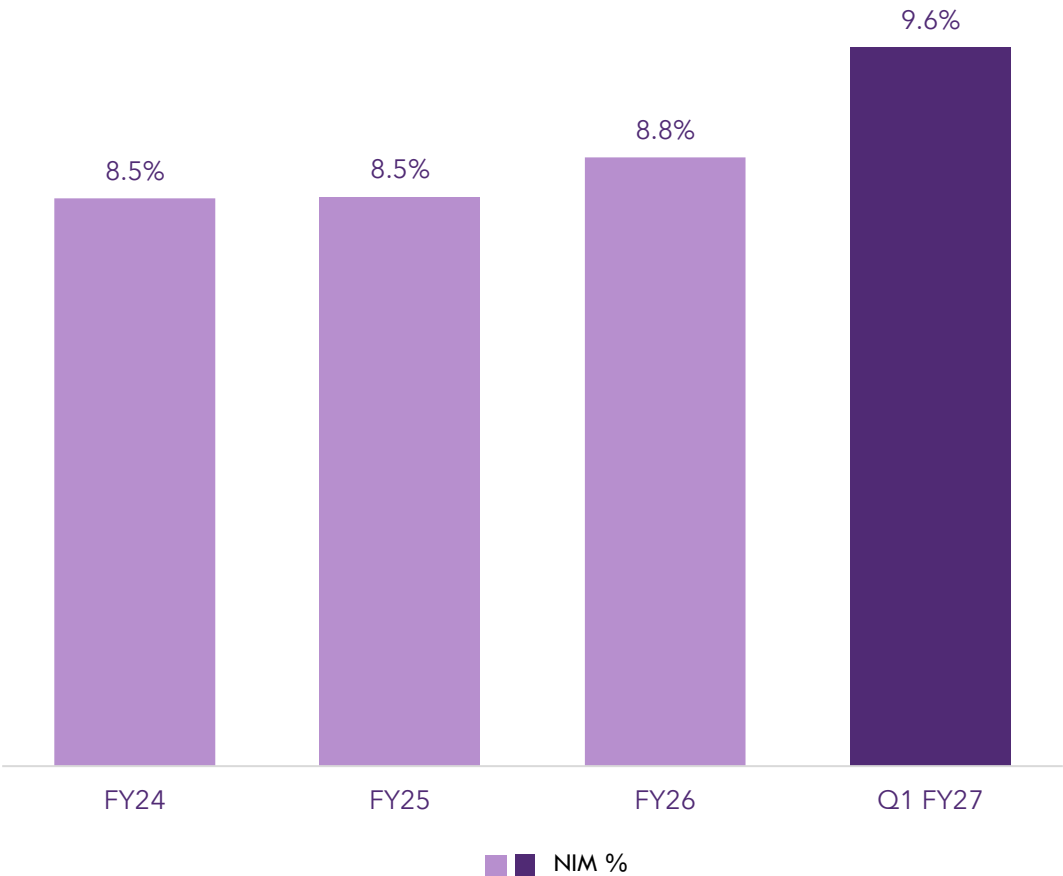
Sustained Yield growth supported by Efficient Pricing

Yield and Cost of Funds (%)



Note: Cost of Funds = Finance costs (net off lease liability) / Avg. Total Interest-Bearing Liabilities
Yield on Avg. Interest-Earning Loans = Interest earned on loans / Avg. Interest-earning Loans

Net Interest Margins (%)¹



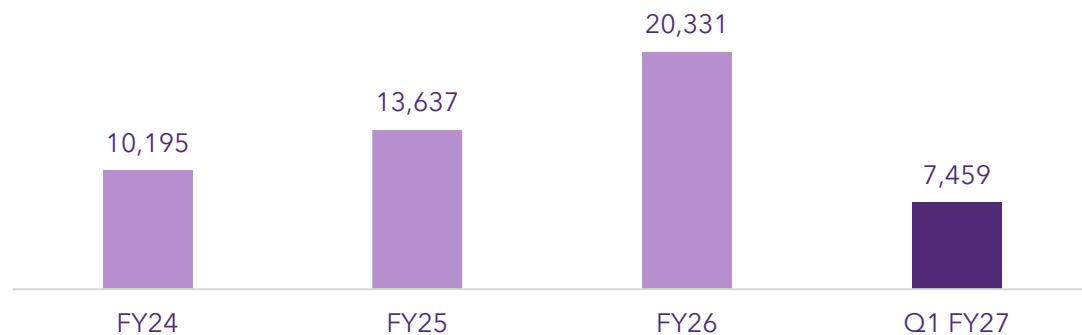
Note: Calculated using Net Interest Income / Avg. Total Interest-Earning Assets

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

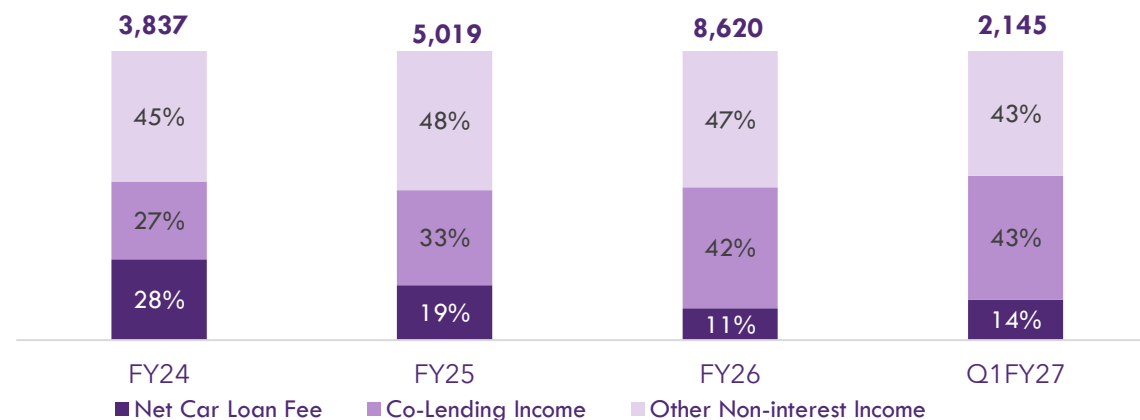
Financial Highlights

High share of non-interest income

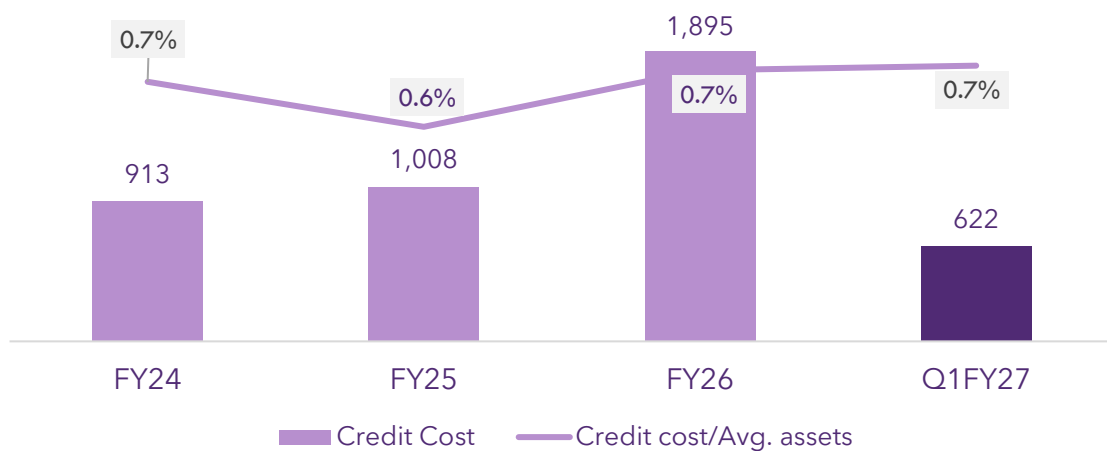
Net Interest Income¹ (₹ mn)



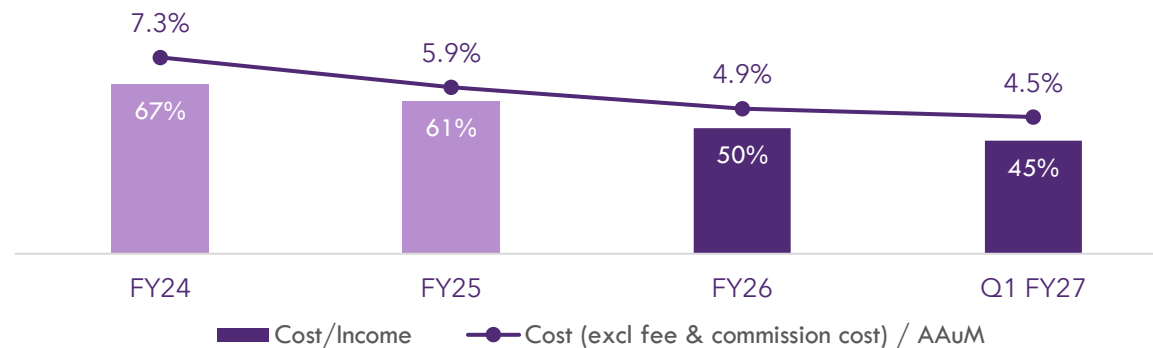
Non-Interest Income[^] (₹ mn)



Credit Costs (₹ mn)



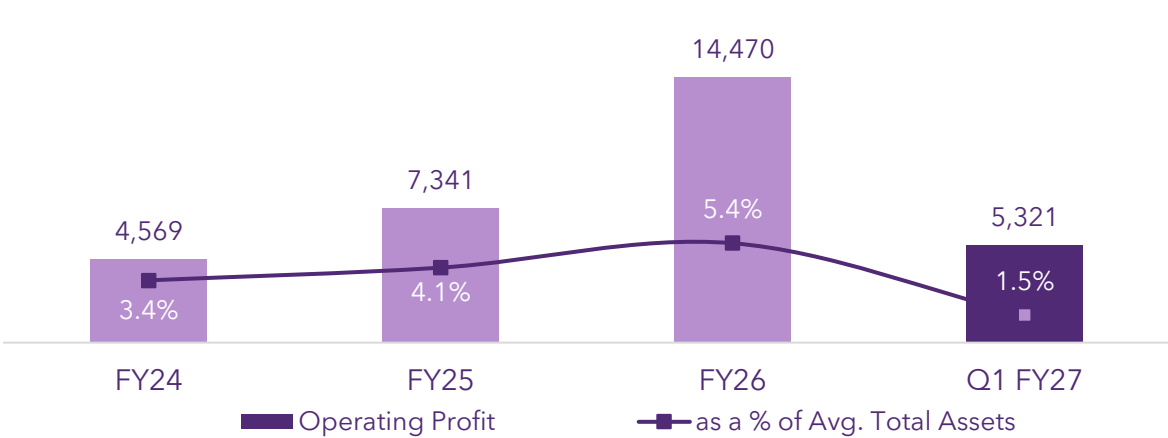
Cost-Income² (%)



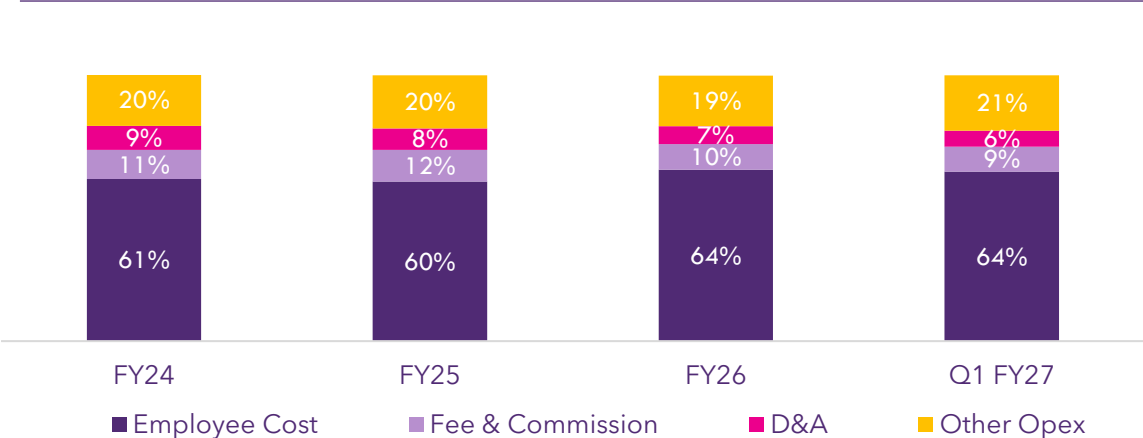
[^]Adjusted for Car Loan Origination (CLO) Commission Expense

Improving Return Metrics

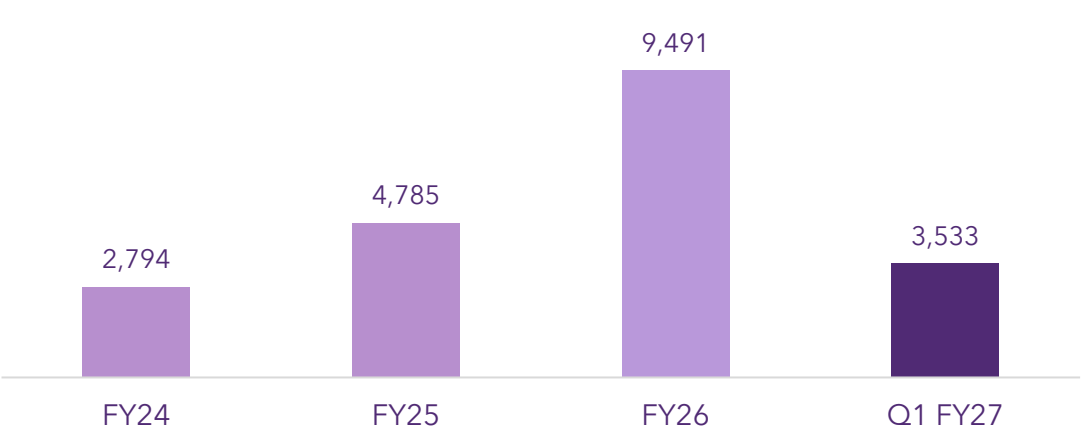
Operating Profit (₹ mn)¹



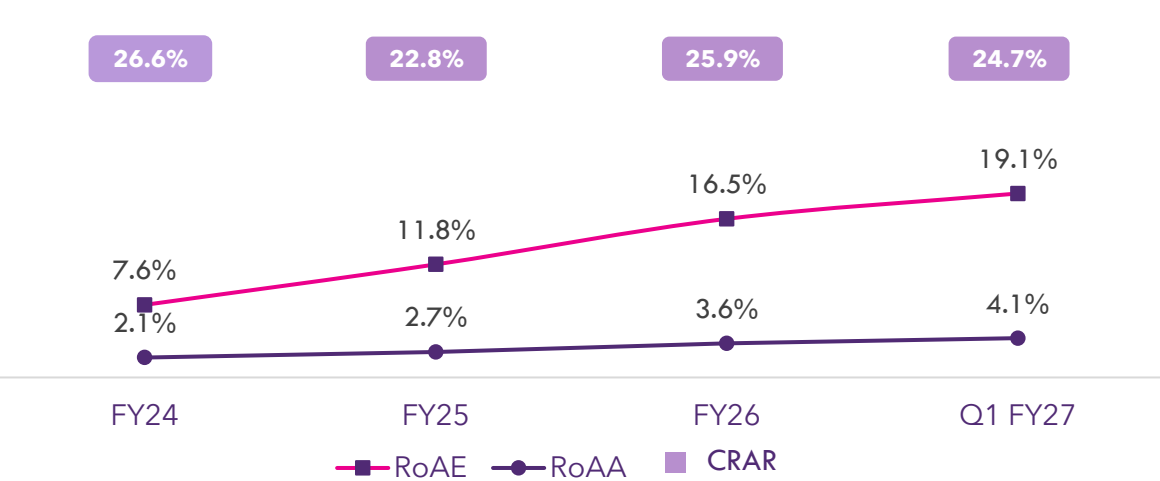
Operating Expense (₹ mn)²



Profit After Tax (₹ mn)



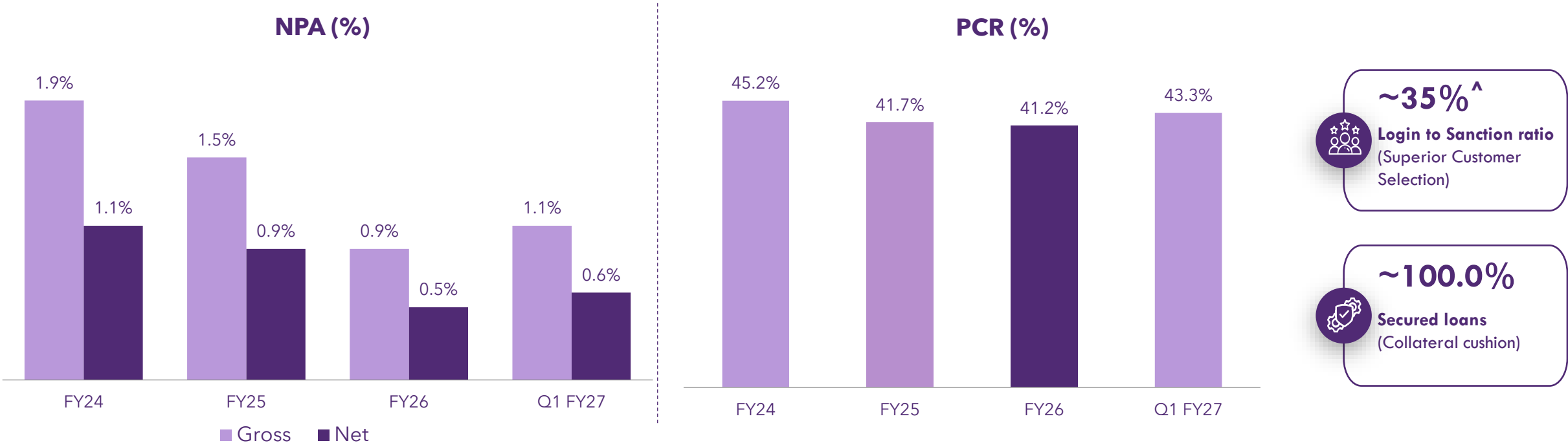
CRAR³ | RoAA | RoAE (%)



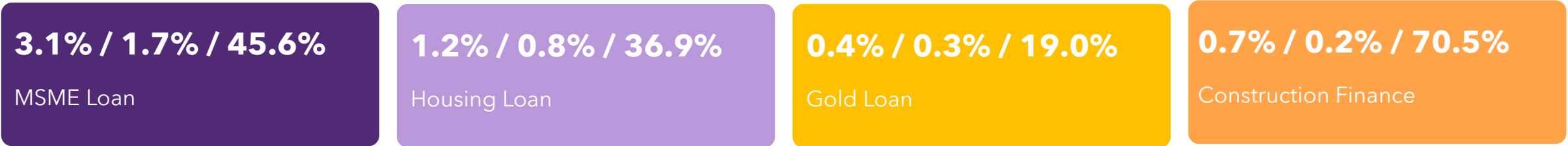
Note: 1. Operating Profit is before working capital changes, 2. Other Opex includes lease liability and excludes impairment of financial instruments, 3. As per CGCL standalone

Prudent Provisioning and Healthy Asset Quality

Healthy Asset Quality and Adequate Provisioning



Healthy Asset Quality (GNPA/NNPA/PCR)*

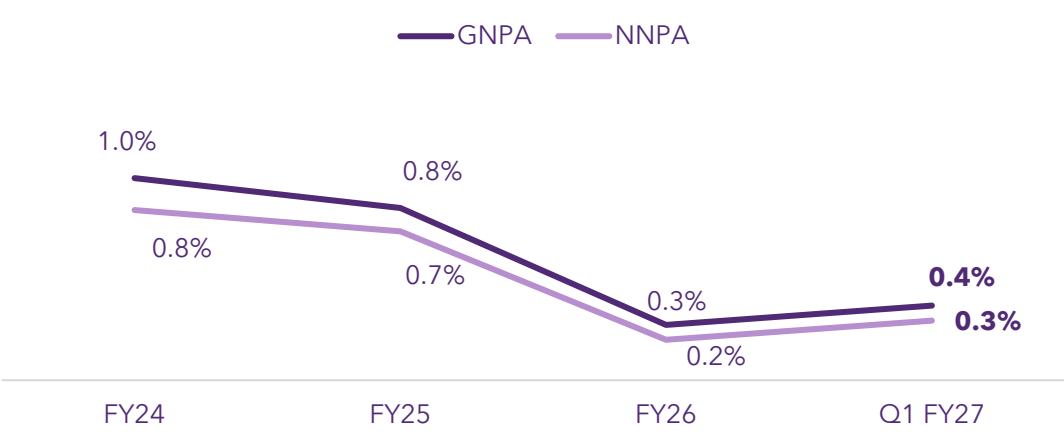


Note: * June 2026; [^]For MSME Loan, Housing Loan as of March 31st

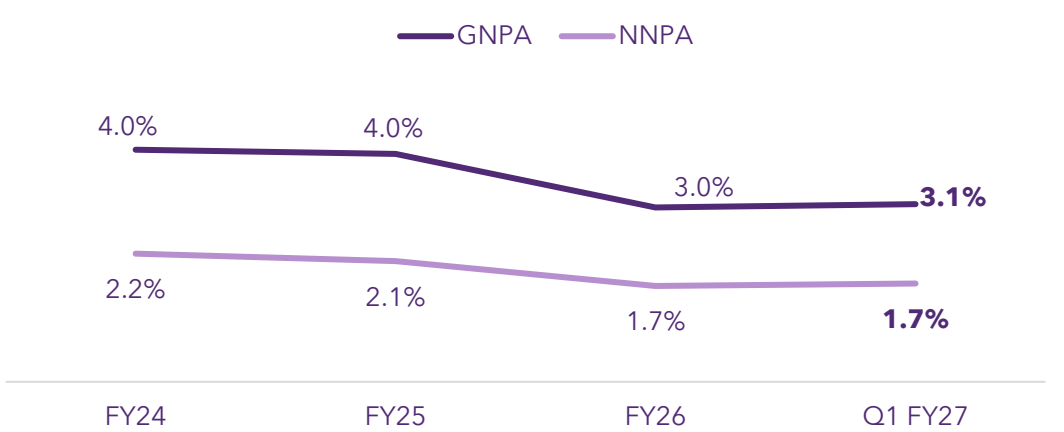
Supported by Segmental NPAs

Improving trends in MSME and Gold loan segments

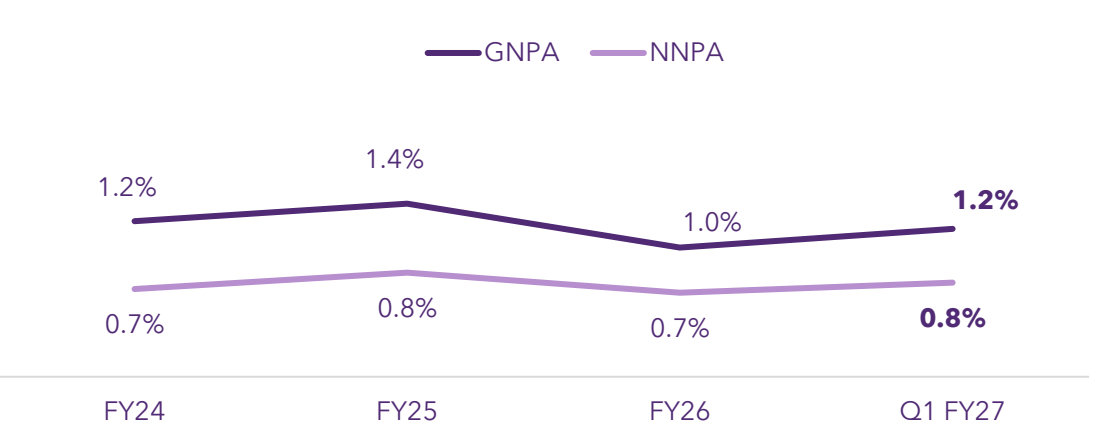
Gold Loan



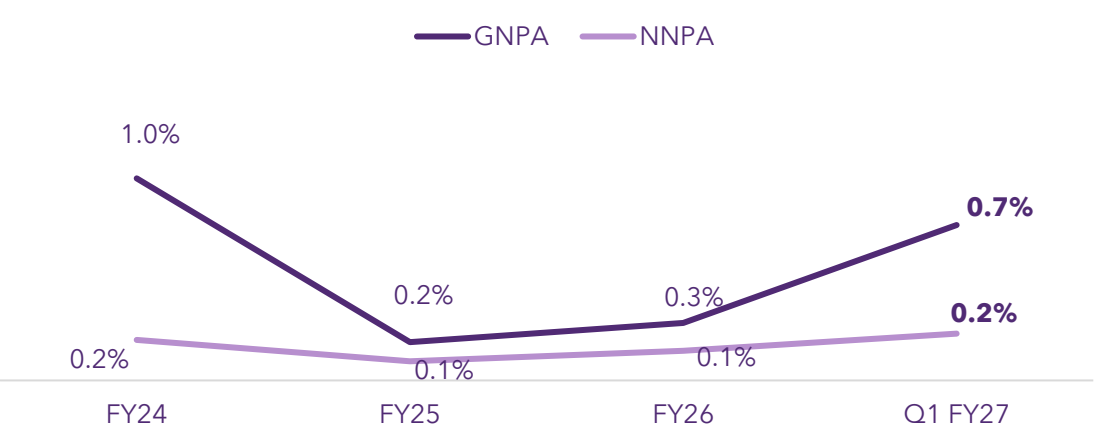
MSME Loan

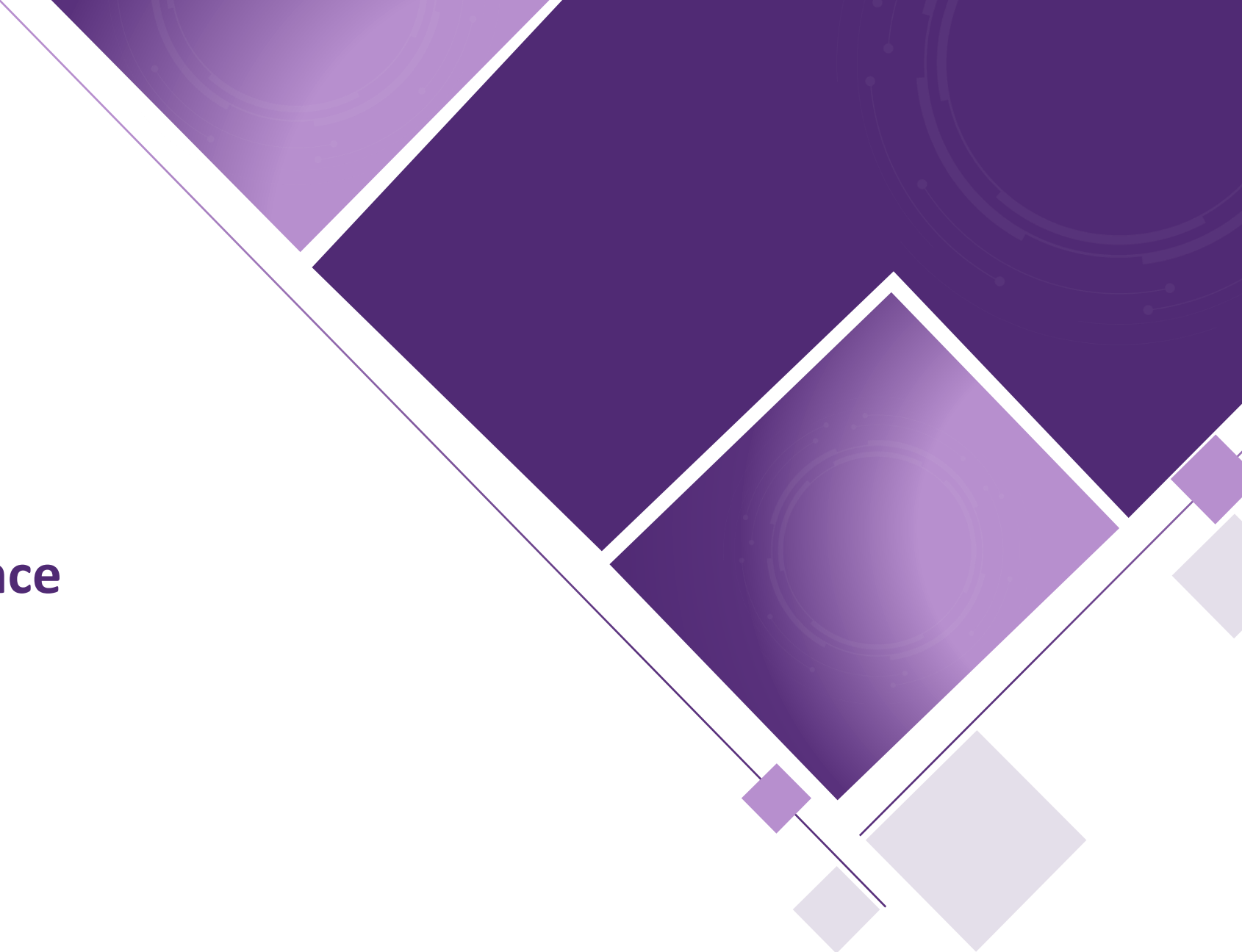


Housing Finance



Retail Construction Finance





6

Corporate Governance

Experienced and Stable Management Team (1/2)

Experienced and Stable Management with over 20 years of avg. experience

CORPORATE FUNCTIONS



Divya Sutar

President & ED- Business Strategy
Ex-Viteos Capital Markets & XL Dynamics
Total Exp: 26Y+



Kishore Lodha

Chief Financial Officer
Ex-UGRO Finance, Hinduja Finance, SREI Infra Finance
Total Exp: 23Y+



Sanjeev Srivastava

Chief Risk Officer
Ex-IIFL Finance
Total Exp: 25Y+



Tarun Aggarwal

Group Chief Technology Officer
Ex-Paytm, Adobe System, Quad Analytix, Expedia
Total Exp: 20Y+



Vinay Surana

Group Head of Treasury
Ex-Axis Bank
Total Exp: 21Y+



Ignatius Kaitha

Chief HR Officer
Ex-IndusInd Bank, HSBC, MBA
Work Experience: 20+ yrs



Varun Malhotra

Chief Technology Officer
Ex-BYJUS, Policy Bazaar, Affle
Total Exp: 17Y+



Abhishek Yadav

Chief Compliance Officer
Ex- ANZ Bank, L&T Fin, Yes Bank, Axis Bank, Kotak Bank
Total Exp: 23Y+



Jinisha Sharma

Principal-ESG & Impact Investments
M.B.A., University of Vermont, U.S.A.
Total Exp: 7Y+



Yashesh Bhatt

Company Secretary
Ex-L&T Fin., TATA Housing, M&M
Total Exp: 20Y+



Hardik Doshi

Head-Corp Fin & Investor Relations
Ex-Kotak IB, Deutsche Bank
Total Exp: 15Y+



Zoheb Sheikh

Head of Internal Audit
Ex-Kotak Bank, Reliance Securities
Total Exp: 16Y+

Experienced and Stable Management Team (2/2)

Veteran Business Heads with over 25 years of avg. experience

RETAIL BUSINESS



Ravish Gupta

Chief Business Officer – Gold Loan
Ex-IIFL, GE Money, HDFC Bank, BCA
Total Exp: 20Y+



Abhishek Sinha

Chief Business Officer – MSME & ML
Ex Bajaj Housing Finance Ltd., Bajaj Finance Ltd., Tata Capital Ltd.
Total Exp: 22Y+



Munish Jain

Chief Business Officer – Home Loan
Ex-Shriram Housing, GE Money, DHFL
Total Exp: 20Y+

RETAIL CONSTRUCTION FINANCE



Vijay Kumar Gattani

Chief Business Officer - CF
Ex-Goldman Sachs, ICICI Bank
Total Exp: 21Y+



Bhaskarla Keshav Kumar

Director – Monitoring – Construction Finance
Ex-AGM, SBI
Total Exp: 40Y+

Credit



Vaibhav Shah

Head Credit – MSME and Micro LAP
Ex-AUSFB, DCB Bank, IIFL, HDFC Bank, ICICI Bank
Total Exp: 23Y+

FEE BASED BUSINESS



Rohit Chugh

Business Head – Insurance Distribution
Ex- Star Health, SBI GI, Tata AIG
Total Exp: 27Y+



Amit Setia

Chief Business Officer – Car Loan Distribution
Ex-Reliance Capital, Dhanlaxmi Bank
Total Exp: 20Y+



Ajay Manglunia

ED – Fixed Income Markets
Ex- JM Financial, Edelweiss, InCred
Total Exp: 30Y+

Strong Corporate Governance Framework

Board of Directors



♂ ♂ ♂ ♂ ♂ ♀
5 Independent Board of Directors including one woman Director

👤 👤
Separate Chairman and Managing Director

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

Training & Awareness Programs
On ESG Principles conducted for Board of Directors and KMPs

Note: As on 31-Mar-26

ESG Snapshot & Ratings

Environmental (E)

23% Reduction of E-Waste Compared To FY2023-24

~500+Kg of waste Recycled and Reused

15,300 KL of water Harvesting Capacity created through Desilting, check Dams and Bunds

₹6.8 Crore Government Investments Supported 1,924 Households and created 225 Hectares of Water Harvesting Capacity

2.61 Lac Pages saved by MSME and Housing Business Through Digital Initiatives

Social (S)

15,519 Beneficiaries Reached Including 13,287 Women

Zero Facilities in our operations

100 Training Sessions Conducted be befitting 8,179 individuals across 80 villages

681 SHGs Formed for Community Strengthening and Institution Building

1,20,000 Women Impacted through our livelihood development program

Governance (G)

100% DEI training for senior management

5 out of 6 Independent Directors

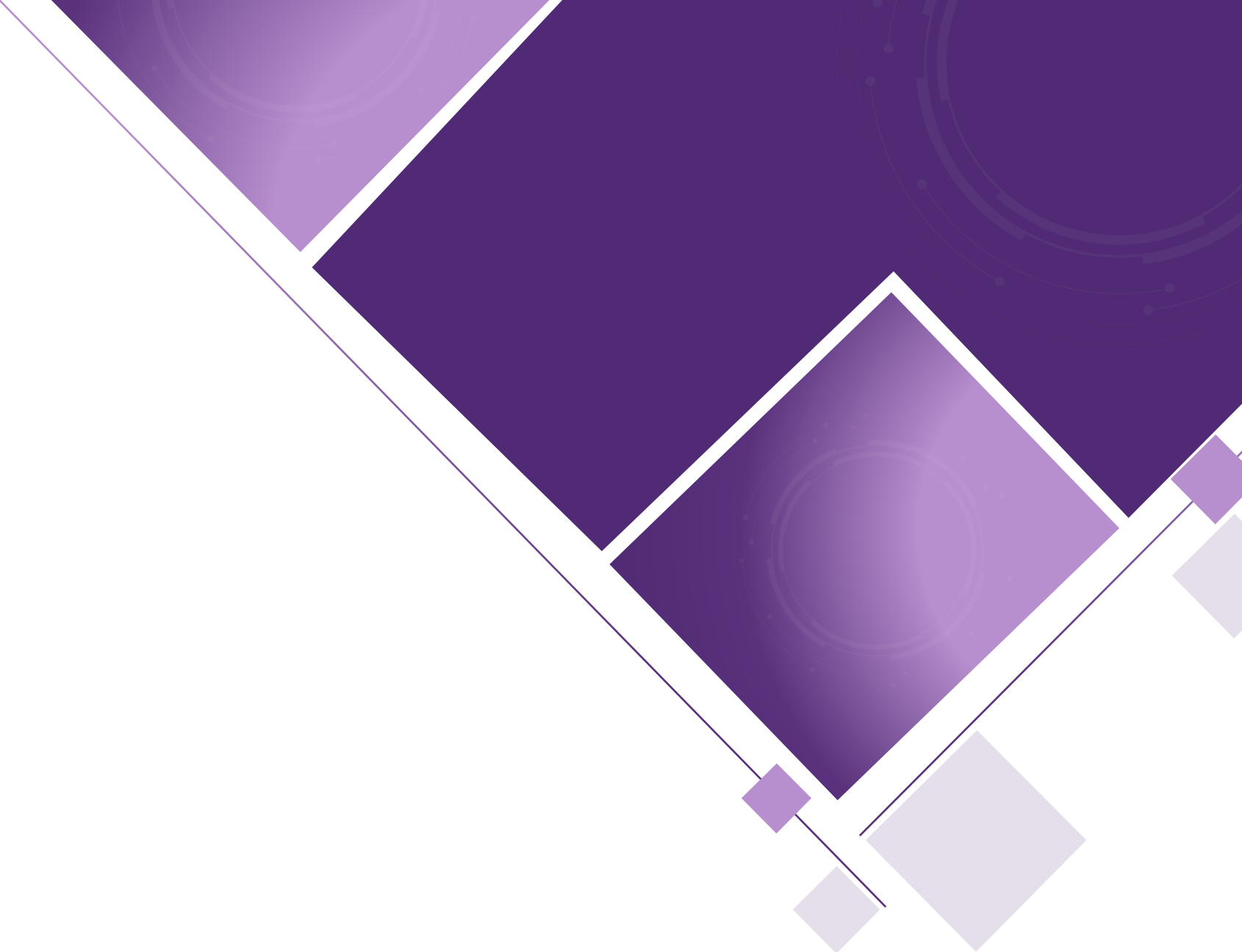
Zero cases of Discrimination and Harassment

Zero Cases of Money Laundering, Insider Trading and Conflict of Interest

Zero Cases of Cybersecurity Breaches or Threats

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

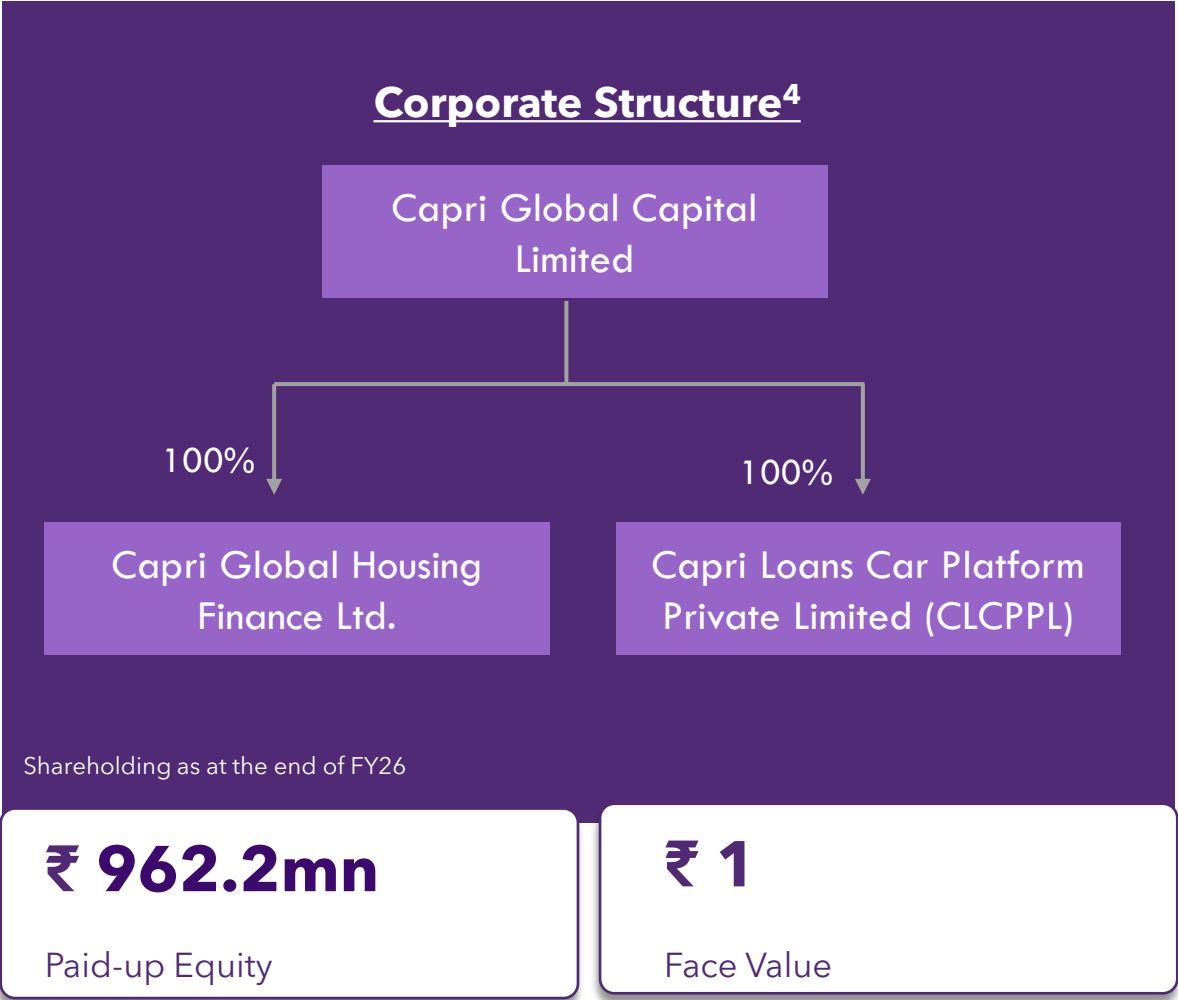
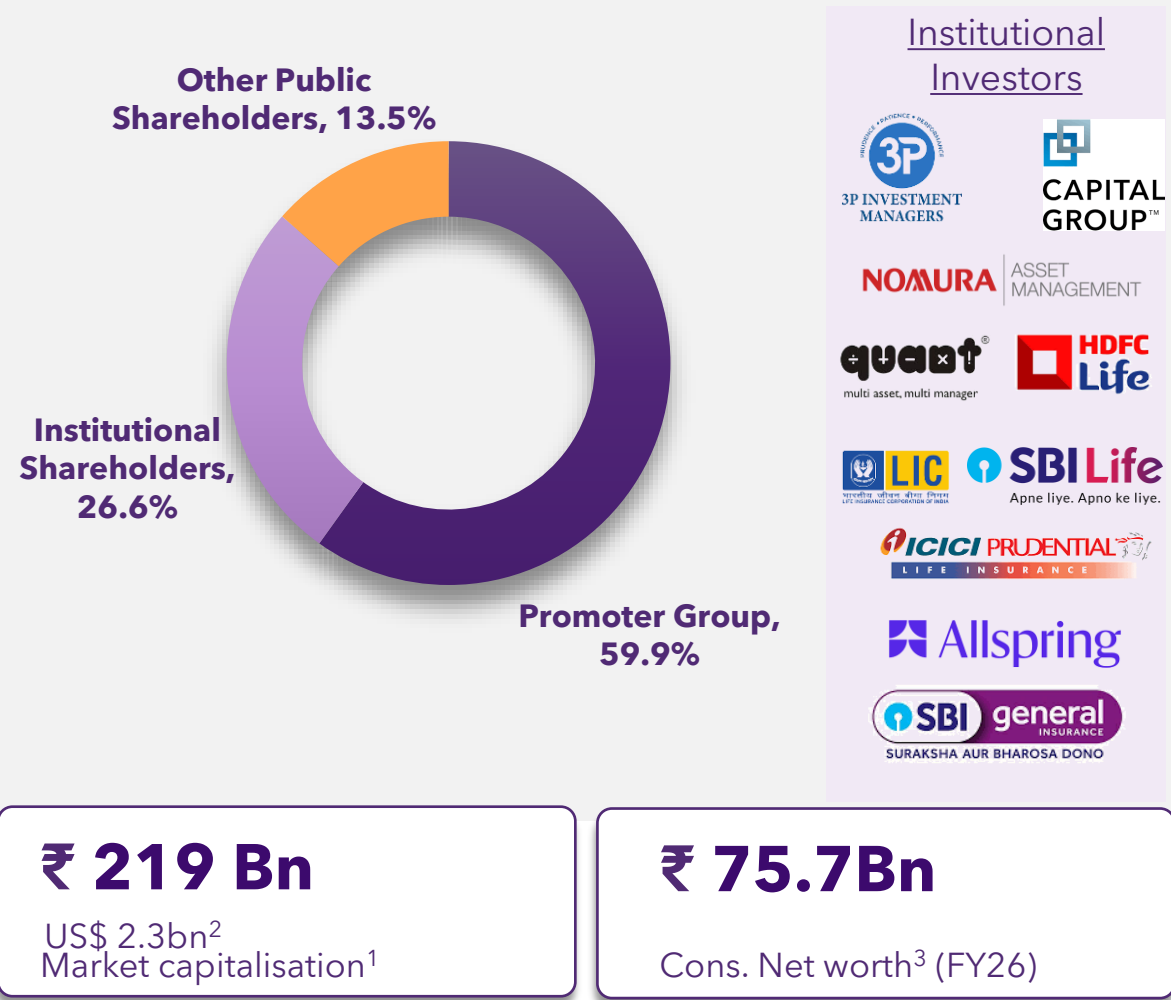
Name of the ESG Rating Provider	Ratings
SES ESG Research Private Limited	75 (B+)
NSE Sustainability Ratings & Analytics Limited	69
CRISIL ESG Ratings & Analytics Limited	64 (Strong)
Standard & Poor’s (S&P) Dow Jones Sustainability Indices (DJSI) Corporate Sustainability Assessment	70 (Industry Average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



7 Appendix

Shareholding

Ownership Structure & Capital Position



RoAA Tree

Calculated as % of Average Assets (%)	2024	2025	2026	Q1 FY27
Interest income	13.5%	14.5%	13.9%	15.3%
Interest expenses	6.0%	6.9%	6.3%	6.7%
Net Interest Income (A)	7.6%	7.6%	7.6%	8.6%
Non-Interest Income (net of fee and commission) (B)	2.9%	2.8%	3.2%	2.5%
Net income (C) = (A) + (B)	10.4%	10.4%	10.8%	11.1%
Employee expenses	4.6%	4.1%	3.8%	3.5%
Other expenses	2.4%	2.2%	1.6%	1.5%
Operating expense (D) (excluding fee and commission expense)	7.0%	6.3%	5.4%	5.0%
Operating profit (E) = (C) - (D)	3.4%	4.1%	5.4%	6.1%
ECL provisions	0.5%	0.4%	0.6%	1.0%
Write-offs	0.2%	0.2%	0.1%	(0.3)%
Provisions (F)	0.7%	0.6%	0.7%	0.7%
Profit before tax (G) = (E) - (F)	2.7%	3.5%	4.7%	5.4%
Taxes	0.6%	0.9%	1.2%	1.4%
Profit after tax (RoAA)	2.1%	2.7%	3.6%	4.1%

Consolidated Income Statement

Annual Comparison

All figures in ₹ mn except stated otherwise

Profit and Loss A/C	FY 24	FY 25	FY 26	Q1 FY27
Revenue from operations	23,129	32,475	47,311	15,765
Other Income	13	33	109	47
Total Income	23,142	32,508	47,420	15,812
Finance costs	8,359	12,736	17,298	5,865
Fees and commission expense	1,093	1,444	1,540	442
Impairment on financial assets	913	1,008	1,895	621
Employee benefits expenses	6,237	7,430	10,087	3,014
Depreciation and amortisation	879	1,017	1,096	288
Other expenses	2,005	2,540	2,930	882
Total Expenses	19,486	26,175	34,846	11,112
Profit Before Tax	3,656	6,333	12,574	4,700
Tax	862	1,548	3,083	1,166
Profit After Tax	2,794	4,785	9,492	3,534

Consolidated Balance Sheet

Annual Comparison



All figures in ₹ mn except stated otherwise

Balance Sheet	FY24	FY25	FY26	Q1 FY27
Liabilities				
Paid-up equity	825	825	962	962
Reserves and surplus	37,541	42,216	71,073	74,692
Total Equity	38,366	43,041	72,035	75,655
Borrowings	104,069	155,768	241,121	276,297
Other liabilities and provisions	9,062	9,504	13,604	12,217
Total liabilities	151,497	208,313	326,760	364,169
Assets				
Cash and bank balances	6,746	15,312	21,229	29,466
Investments	2,162	1,604	12,361	10,796
Assets under financing activities	134,212	182,515	281,499	312,855
Other assets	8,377	8,882	11,671	11,052
Total assets	151,497	208,313	326,760	364,169

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