

May 5, 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: Outcome of the meeting of Board of Directors of Capri Global Capital Limited (the "Company") held on May 05, 2025

Ref: Regulation 30, 51, 52 and 54 read with Schedule III and other applicable provisions of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ('Listing Regulations')

Dear Sir/ Madam,

We wish to inform you that, the Board of Directors of the Company, at its meeting held today, May 05, 2025, has inter-alia considered and approved the following:

- i. Pursuant to SEBI circular No. SEBI/HO/CFD/CFD-PoD-2/CIR/P/2024/185 dated December 31, 2024, read with BSE circular No. 20250102-4 and NSE circular No. NSE/CML/2025/02 dated January 2, 2025, Audited Financial Results (Standalone and Consolidated) the Integrated Filing for the quarter and year ended March 31, 2025;
- ii. Auditors' Report with unmodified opinions on the aforesaid Audited Financial Results (Standalone & Consolidated)- **Declaration with respect to Auditors' Report with Unmodified Opinion:**

Pursuant to Regulation 33(3)(d) of SEBI Listing Regulation, we hereby declare that the Statutory Auditors of the Company has issued the Auditors' Report under the Companies Act, 2013 and Financial Results as prepared under SEBI Listing Regulation for the Financial Year ended on March 31, 2025, with unmodified opinion.;
- iii. The statement indicating no deviation or variation in utilization of issue proceeds of non-convertible securities of the Company, duly reviewed by the Audit Committee of the Company, in accordance with Regulation 52 (7 and 7A) of the Listing Regulations - (Attached as Annexure A & B).
- iv. Disclosure regarding the related party transactions on consolidated basis for the half year ended March 31, 2025, drawn in accordance with applicable accounting standards and as per the requirements of Regulation 23(9) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (Attached as Annexure C).
- v. Recommended a final dividend of 20 Paise only per equity share of Rs. 1/- each for the financial year ended March 31, 2025;
- vi. Approved the re-appointment of Mr. Rajesh Sharma, as Director of the Company, who retires by rotation, subject to the approval of the shareholders of the Company at the ensuing Annual General Meeting (AGM) (Other Disclosures and brief profile attached as "Annexure- I").
- vii. Mr. Zoheb Sheikh who was appointed as Head Internal Audit of the Company has resigned effective from May 05, 2025 (Other Disclosures attached as "Annexure- II").



Capri Global Capital Limited

(CIN: L65921MH1994PLC173469)

502, Tower - A, Peninsula Business Park, Senapati Bapat Marg, Lower Parel, Mumbai, Maharashtra - 400013

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- viii. Appointment of Mr. Chirag Shah as Head Internal Audit of the Company for 3 years effective from May 05, 2025. (Other Disclosures and brief profile attached as "Annexure - III")
- ix. Mr. Vikram Vaswani who was previously designated as Senior Management Personnel (SMP) of the Company, will no longer be classified as SMPs due to a change in his designation. Further details are provided in 'Annexure IV'.
- x. Mr. Varun Malhotra, who was previously designated as Senior Management Personnel (SMP) of the Company, will no longer be classified as SMPs due to a change in his designation. Further details are provided in 'Annexure V'.
- xi. Pursuant to Regulation 24A, 30 and 51 read with Schedule III and other applicable provisions of the Listing Regulations, the Board of Directors at their meeting held today i.e. May 05, 2025 has and on basis of the recommendation of Audit Committee, approved the appointment of M/s Sandeep P Parekh & Co., Company Secretaries, a peer reviewed firm, as the Secretarial Auditor of the Company to hold office for a term of 5 consecutive years, from the conclusion of the 31st Annual General Meeting (AGM) of the Company until the conclusion of the 36th AGM of the Company, subject to the approval of the shareholders of the Company at the AGM, details whereof are given in "Annexure - VI".
- xii. Appointed M/s Dinesh Kumar Deora, Company Secretary in Practice as the Scrutinizer to scrutinize the e-voting process of the 31st Annual General Meeting of the Company.
- xiii. Increase in aggregate borrowing limits from Rs. 15,000 crore to Rs. 25,000 crore under Section 180(1)(a) and Section 180 (1)(c) of the Companies Act 2013. This may include fund raising by way of issue of non-convertible debentures and other modes of borrowings to be made from time to time in one or more tranches as may be required. The increase in aggregate borrowing limits would be subject to approval of the shareholders of the Company at the ensuing AGM. The detailed disclosure as required under Regulation 30 of the Listing Regulations read with SEBI Circular No. SEBI/HO/CFD/CFD-PoD- 1/P/CIR/2023/123 dated July 13, 2023 is enclosed as Annexure -VII
- xiv. In terms of Regulation 54 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, we are enclosing herewith the Security Cover Certificate for quarter and year ended March 31, 2025. (Attached as Annexure -VIII);

The aforesaid Financial Results will be made available on the Company's website at www.capri loans.in.

The meeting of the Board of Directors commenced at 09:30 A.M. and concluded at 01.45 P.M.

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

Thanking you,
Yours faithfully,
for Capri Global Capital Limited

Yashesh Bhatt
Company Secretary
Membership No: A20491
Encl: As above



Independent Auditor’s Report on Audited Consolidated Financial Results of Capri Global Capital Limited pursuant to the Regulation 33 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations 2015, as amended.

To the Board of Directors of Capri Global Capital Limited

Report on the Audit of Consolidated Financial Results

Opinion

We have audited the accompanying Statement of Consolidated Financial Results of Capri Global Capital Limited (hereinafter referred to as the “Holding Company”) and its subsidiaries (Holding Company and its subsidiaries together referred to as “the Group”), for the year ended March 31, 2025 (“the Statement”) attached herewith, being submitted by the Holding Company pursuant to the requirement of Regulation 33 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended (“Listing Regulations”).

In our opinion and to the best of our information and according to the explanations given to us, and based on the consideration of reports of other auditors on separate audited financial results of the subsidiaries, the aforesaid Statement:

(i) includes the annual financial results of Holding Company and the following entities

Sr. No	Name of the Entity	Relationship with the Holding Company
1.	Capril Global Housing Finance Limited	Subsidiary
2.	Capri Loans Car Platform Private Limited	Subsidiary

(ii) is presented in accordance with the requirements of the Listing Regulations in this regard; and

(iii) gives a true and fair view in conformity with the recognition and measurement principles laid down in the applicable accounting standards prescribed under Section 133 of the Companies Act, 2013 (“the Act”), read with Companies (Indian Accounting Standards) Rules, 2015, as amended, the RBI Guidelines and other accounting principles generally accepted in India, of the net profit, and other comprehensive income and other financial information of the Group for the year ended March 31, 2025.

Basis for Opinion

We conducted our audit in accordance with the Standards on Auditing (“SAs”) specified under section 143(10) of the Act. Our responsibilities under those SAs are further described in the Auditor’s Responsibilities for the Audit of the Consolidated Financial Results section of our report. We are independent of the Group, in accordance with the Code of Ethics issued by the Institute of Chartered Accountants of India together with the ethical requirements that are relevant to our audit of the Consolidated Financial Statements under the provisions of the Act and the Rules thereunder, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics.

We believe that the audit evidence obtained by us and other auditors in terms of their reports referred to in “Other Matters” paragraph below, is sufficient and appropriate to provide a basis for our opinion.

Management's and Board of Directors' Responsibilities for the Consolidated Financial Results

This Statement, which is the responsibility of the Holding Company's Management and approved by the Holding Company's Board of Directors, has been prepared on the basis of the consolidated financial statements. The Holding Company's Board of Directors are responsible for the preparation and presentation of this Statement that gives a true and fair view of the net profit, and other comprehensive income and other financial information of the Group in accordance with the recognition and measurement principles laid down in accordance with the applicable Indian Accounting Standards prescribed under Section 133 of the Act read with Companies (Indian Accounting Standards) Rules, 2015, as amended, issued thereunder, the RBI Guidelines and other accounting principles generally accepted in India and is in compliance with the Listing Regulations. The respective Board of Directors of the companies included in the Group are responsible for maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding of the assets of the Group and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and the design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring accuracy and completeness of the accounting records, relevant to the preparation and presentation of the Statement that give a true and fair view and are free from material misstatement, whether due to fraud or error, which have been used for the purpose of preparation of the Statement by the Directors of the Holding Company, as aforesaid.

In preparing the Statement, the respective Board of Directors and Management of the companies included in the Group are responsible for assessing the ability of the Group to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the respective Board of Directors and Management either intends to liquidate the Group or to cease operations, or has no realistic alternative but to do so.

The respective Board of Directors of the companies included in the Group are responsible for overseeing the financial reporting process of the Group.

Auditors' Responsibilities for the Audit of the Consolidated Financial Results

Our objectives are to obtain reasonable assurance about whether the Statement as a whole is free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of this Statement.

As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the Statement, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances. Under Section 143(3) (i) of the Act, we are also responsible for expressing our opinion on whether the Holding Company has adequate internal financial controls with reference to consolidated financial statements in place and the operating effectiveness of such controls.

MSKA & Associates

Chartered Accountants

- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the Board of Directors.
- Conclude on the appropriateness of the Board of Directors use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the ability of the Group to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the Statement or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Group to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the Statement, including the disclosures, and whether the Statement represent the underlying transactions and events in a manner that achieves fair presentation.
- Obtain sufficient appropriate audit evidence regarding the financial results/financial information of the entities within the Group to express an opinion on the Statement. We are responsible for the direction, supervision and performance of the audit of financial information of such entities included in the Statement of which we are the independent auditors. For the other entities included in the Statement, which have been audited by other auditors, such other auditors remain responsible for the direction, supervision and performance of the audits carried out by them. We remain solely responsible for our audit opinion.

We communicate with those charged with governance of the Holding Company and such other entities included in the Statement of which we are the independent auditors regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

We also performed procedures in accordance with the circular issued by Securities and Exchange Board of India under Regulation 33(8) of the Listing Regulations, to the extent applicable.

Other Matters

1. The Statement includes the audited financial results of two subsidiaries, whose Financial Results reflect Group's share of total assets of Rs. 50,104.00 millions (before consolidation adjustments) as at March 31, 2025, Group's share of total revenue of Rs. 8,463.38 millions (before consolidation adjustments), Group's share of total net profit after tax of Rs. 635.91 millions (before consolidation adjustments), and Group's share of total comprehensive income of Rs. 633.36 millions (before consolidation adjustments) for the period from April 01, 2024 to March 31, 2025 and Group's net cash outflow of Rs. 1,757.72 millions (before consolidation adjustments) for the year ended as on date respectively, as considered in the Statement, which have been audited by other auditors whose reports on financial results of these entities have been furnished to us by the management and our opinion on the Statement, in so far as it relates to the amounts and disclosures included in respect of these Subsidiaries, is based solely on the reports of such other auditors and the procedures performed by us are as stated in paragraph above.

Our opinion is not modified in respect of the above matter with respect to our reliance on the work done and the reports of the other auditors.

MSKA & Associates

Chartered Accountants

2. The audited consolidated financial results of the Company for the year ended March 31, 2024, included in the Statement, was audited by another auditor whose report dated May 08, 2024 expressed an unmodified opinion on those consolidated audited financial results.
3. The Statement includes the results for the quarter ended March 31, 2025 being the balancing figure between the audited figures in respect of the full financial year ended March 31, 2025 and the published unaudited year to date figures up to the third quarter of the current financial year prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standard 34 "Interim Financial Reporting" which were subject to limited review by us.

Our opinion is not modified in respect of the above matters.

For M S K A & Associates

Chartered Accountants

ICAI Firm Registration Number: 105047W

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Date: 2025.05.05

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Prateek Khandelwal

Partner

Membership Number: 139144

UDIN: 25139144BMOJTR5101

Mumbai

May 05, 2025

Capri Global Capital Limited

CIN: U65990MH2006PLC161153

Regd. Office : 502, Tower-A, Peninsula Business Park, Senapati Bapat Marg, Lower Parel, Mumbai - 400013
e-mail: compliance@caprihomeloans.com, Website: www.caprihomeloans.com, Tel No. - +91 22 40888100 Fax No. - +91 22 40888170

Statement of consolidated financial results for the quarter and year ended March 31, 2025

(Currency : Indian Rupees in millions)

	Quarter ended			Year ended	
	31-Mar-25 (Audited) Refer Note 7	31-Dec-24 (Unaudited)	31-Mar-24 (Audited) Refer Note 7	31-Mar-25 (Audited)	31-Mar-24 (Audited)
I INCOME					
Revenue from operations					
a) Interest income	7,392.68	6,782.76	4,977.29	26,055.64	18,228.58
b) Dividend income	-	-	-	2.53	-
c) Fee and commission income	1,023.58	825.23	690.92	3,279.28	2,306.35
d) Net gain on fair value change	182.88	161.64	113.38	641.71	412.61
e) Net gain on derecognition of financial instruments	553.19	290.19	342.26	1,650.77	1,018.10
f) Sale of services	-	-	192.36	-	630.99
g) Other operating income	420.95	148.48	170.38	845.07	532.69
Total revenue from operations	9,573.28	8,208.30	6,486.59	32,475.00	23,129.32
Other income	7.25	10.37	5.65	33.36	13.40
Total income	9,580.53	8,218.67	6,492.24	32,508.36	23,142.72
II EXPENSES					
a) Finance costs	3,581.12	3,329.61	2,426.24	12,735.98	8,371.92
b) Fees and commission expense	375.20	361.53	353.56	1,444.17	1,093.48
c) Impairment on financial assets	184.65	184.46	30.60	1,008.16	913.66
d) Employee benefits expenses	2,166.33	1,793.75	1,820.57	7,429.62	6,236.92
e) Depreciation and amortization	285.36	255.08	238.67	1,017.13	878.70
f) Others expenses	632.70	587.01	557.44	2,540.12	1,991.64
Total expenses	7,225.36	6,511.44	5,427.08	26,175.18	19,486.32
III Profit before tax before exceptional items (I - II)	2,355.17	1,707.23	1,065.16	6,333.18	3,656.40
IV Exceptional item income	-	-	-	-	-
V Profit before tax after exceptional items (III + IV)	2,355.17	1,707.23	1,065.16	6,333.18	3,656.40
VI Tax expense					
a) Current tax	593.21	458.46	319.08	1,695.65	1,099.90
b) Deferred tax	(9.43)	(32.07)	(69.78)	(141.78)	(227.54)
c) Excess provision for tax - prior years	(6.02)	-	(10.02)	(6.02)	(10.02)
Total Tax	577.76	426.39	239.28	1,547.85	862.34
VII Profit for the year / period (V - VI)	1,777.41	1,280.84	825.88	4,785.33	2,794.06
VIII Other comprehensive income					
(a) Items that will not be reclassified to profit or loss					
Remeasurement of defined benefit plans	(15.22)	(9.93)	(19.62)	(33.84)	(28.77)
Income tax on above credit / (charge)	3.83	2.50	4.94	8.06	7.24
Total (a)	(11.39)	(7.43)	(14.68)	(25.78)	(21.53)
(b) Items that will be reclassified to profit or loss					
Fair Value Gain on time value of forward element of forward contract in hedging relationship	121.39	(129.56)	(30.04)	61.89	(39.46)
Fair Value Gain on loans measured at Fair value through OCI	(121.20)	(53.13)	-	(105.36)	-
Income tax on above credit / (charge)	5.42	17.81	7.56	(10.05)	9.93
Total (b)	5.61	(164.88)	(22.48)	(53.52)	(29.53)
Total other comprehensive (loss) / income (a+b)	(5.78)	(172.31)	(37.16)	(79.30)	(51.06)
IX Total comprehensive income for the year / period (VII + VIII)	1,771.63	1,108.53	788.72	4,706.03	2,743.00
X Paid up equity share capital (Face value ₹ 1 each)	825.12	825.12	824.94	825.12	824.94
XI Other equity				42,215.85	37,540.76
XII Earnings per equity share in Rupees (Face value ₹ 1 each) *					
Basic	2.15	1.55	1.00	5.80	3.39
Diluted	2.14	1.54	0.99	5.77	3.36

* Not annualised for period less than one year



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Capri Global Capital Limited
Consolidated Statement of Assets & Liabilities as at March 31, 2025

(Currency : Indian Rupees in millions)

Particulars	As at 31-Mar-25 (Audited)	As at 31-Mar-24 (Audited)
ASSETS		
(I) Financial Assets		
(a) Cash and cash equivalents	15,065.48	6,396.49
(b) Bank balances other than cash and cash equivalents	246.57	349.72
(c) Derivative financial instruments	-	41.05
(d) Receivables		
(i) Trade receivables	587.81	1,366.85
(ii) Other receivables	276.20	52.78
(e) Loans	1,82,515.02	1,34,211.83
(f) Investments	1,604.17	2,162.29
(g) Other financial assets	1,333.07	1,007.70
	2,01,628.32	1,45,588.71
(II) Non Financial Assets		
(a) Current tax assets (net)	441.47	279.24
(b) Deferred tax assets (net)	847.44	706.25
(c) Property, plant and equipment	2,978.65	3,210.06
(d) Capital work-in-progress	1.15	0.79
(e) Intangible assets under development	29.53	190.37
(f) Other intangible assets	435.60	285.54
(g) Other non financial assets	1,950.95	1,240.73
	6,684.79	5,912.98
Total Assets	2,08,313.11	1,51,501.69
LIABILITIES AND EQUITY		
LIABILITIES		
(I) Financial Liabilities		
(a) Derivative financial instruments	556.84	-
(b) Payables		
i) Trade payables		
Total outstanding dues of micro and small enterprises	7.70	5.44
Total outstanding dues of creditors other than micro and small enterprises	1,017.57	1,297.18
ii) Other payables		
Total outstanding dues of micro and small enterprises	-	-
Total outstanding dues of creditors other than micro and small enterprises	626.69	196.80
(c) Debt securities	5,086.57	1,521.65
(d) Borrowings (Other than debt securities)	1,50,681.54	1,02,547.48
(e) Other financial liabilities	6,200.97	6,994.40
	1,64,177.88	1,12,562.95
(II) Non-Financial Liabilities		
(a) Current tax liabilities (net)	410.69	24.53
(b) Provisions	457.90	274.91
(c) Other non-financial liabilities	225.67	273.60
	1,094.26	573.04
EQUITY		
(a) Equity share capital	825.12	824.94
(b) Other equity	42,215.85	37,540.76
	43,040.97	38,365.70
Total Liabilities and Equity	2,08,313.11	1,51,501.69



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(Currency : Indian Rupees in millions)

Particulars	For year ended Mar-25	For year ended Mar-24
Cash flow from operating activities		
Profit before tax	6,333.18	3,656.40
Adjustments for :		
Depreciation & amortisation	1,017.13	878.70
Impairment on financial instruments	1,008.16	913.66
Net Gain on Fair Valuation of Financial Instruments	(641.71)	(412.61)
Net Gain on Derecognition of Financial Instruments	(1,650.77)	(1,009.98)
Loss/(Gain) on sale of property, plant and equipment	0.61	(2.89)
Write off - property, plant and equipment	6.43	2.55
Write off - Others	0.65	1.82
Gain on early termination of Lease	(4.84)	(4.07)
Gain on sale of Assets held for sale	(2.11)	(2.91)
Share Based Payments to employees	91.63	85.70
Dividend income	(2.53)	-
Operational Loss	29.02	-
Interest on Lease liability	327.57	342.25
Interest income	(26,055.64)	(18,221.65)
Finance cost	12,408.41	8,029.68
Interest received	25,332.50	17,549.33
Interest Paid	(12,626.83)	(8,450.64)
Operating cash flow before working capital changes	5,570.86	3,355.34
Add / (Less): Adjustments for working capital changes		
(Increase)/Decrease in		
Loans	(48,367.64)	(39,822.18)
Trade receivables	649.59	(825.52)
Other Financial Assets	1,134.32	946.51
Other Non-financial Assets	(730.12)	(584.52)
Increase/(Decrease) in		
Trade payables	152.56	410.47
Other financial liability	(792.36)	633.36
Derivative instrument	659.78	(156.23)
Other Non-financial liability	(47.92)	127.19
Provision	121.69	77.85
Cash used in operations	(41,649.24)	(35,837.73)
Income taxes paid (Net of Refunds Received)	(1,467.11)	(1,147.92)
Net cash used in operating activities -A	(43,116.35)	(36,985.65)
Cash flow from investing activities		
Increase/(decrease) in Fixed deposits not considered as cash and cash equivalent	109.37	(7.23)
Purchase of property, plant and equipment and other intangible assets	(653.89)	(635.75)
Increase/(decrease) intangible assets under development	160.85	(42.33)
Increase/(decrease) capital work-in-progress	(0.37)	24.44
Proceeds from sale of property and equipment	2.89	73.31
Purchase of Mutual Fund units	(1,56,252.19)	(410.42)
Proceed from sale of mutual fund units	1,57,595.36	497.58
Purchase of shares & bonds	(7,055.89)	112.51
Proceed from sale of shares & bonds	6,619.94	-
Purchase of security receipt	(542.39)	-
Proceeds from sale of investment (PTC)	580.40	807.65
Purchase of investment (PTC)	-	(602.36)
Interest received on PTC	33.87	112.10
Dividend received	2.53	-
Net cash generated from / (used in) investing activities - B	600.48	(70.50)
Cash flow from financing activities		
Debt securities Issued	10,880.00	-
Debt securities Redeemed	(7,230.00)	(2,666.67)
Proceed from Borrowings other than debt securities	86,199.52	57,086.82
Repayment of Borrowings other than debt securities repaid	(38,077.23)	(28,194.39)
Other short term loan (net)	145.13	3,151.36
Payments for the principal portion of the lease liability	(282.59)	(226.87)
Payments for the interest portion of the lease liability	(327.57)	(342.25)
Dividends paid	(123.74)	(103.08)
Proceed from issue of equity shares	6.63	11.74
Right issue expenses	-	(18.81)
Proceeds from employee stock options	(5.29)	(10.35)
Net cash generated from financing activities - C	51,184.86	28,687.50
Net increase / (decrease) in cash and cash equivalents (A+B+C)	8,668.99	(8,368.65)
Cash and cash equivalent as at the beginning of the year	6,396.49	14,765.14
Cash and cash equivalent as at the end of the year	15,065.48	6,396.49



Independent Auditor's Report on Audited Standalone Financial Results of Capri Global Capital Limited pursuant to the Regulation 33 and Regulation 52 read with Regulation 63(2) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations 2015, as amended.

To the Board of Directors of Capri Global Capital Limited

Report on the Audit of Standalone Financial Results

Opinion

We have audited the accompanying statement of Standalone Financial Results of Capri Global Capital Limited (hereinafter referred to as "the Company") for the year ended March 31, 2025 ("the Statement"), attached herewith, being submitted by the Company pursuant to the requirement of Regulation 33 and Regulation 52 read with Regulation 63(2) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended ("Listing Regulations").

In our opinion and to the best of our information and according to the explanations given to us, the aforesaid Statement:

- (i) is presented in accordance with the requirements of the Listing Regulations in this regard; and
- (ii) gives a true and fair view, in conformity with the recognition and measurement principles laid down in the applicable accounting standards prescribed under Section 133 of the Companies Act, 2013 ("the Act"), read with Companies (Indian Accounting Standards) Rules, 2015 ("the Rules"), as amended, the RBI Guidelines and other accounting principles generally accepted in India, of the net profit, and other comprehensive income and other financial information of the Company for the year ended March 31, 2025.

Basis for Opinion

We conducted our audit in accordance with the Standards on Auditing ("SAs") specified under section 143(10) of the Act. Our responsibilities under those SAs are further described in the Auditor's Responsibilities for the Audit of the Standalone Financial Results section of our report. We are independent of the Company in accordance with the Code of Ethics issued by the Institute of Chartered Accountants of India together with the ethical requirements that are relevant to our audit of the Standalone Financial Statements under the provisions of the Act and the Rules thereunder, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics. We believe that the audit evidence obtained by us is sufficient and appropriate to provide a basis for our opinion.

Management's and Board of Directors' Responsibilities for the Standalone Financial Results

This Statement, which is the responsibility of the Company's Management and approved by the Board of Directors, has been prepared on the basis of the Standalone Financial Statements. The Company's Board of Directors are responsible for the preparation and presentation of this Statement that gives a true and fair view of the net profit, and other comprehensive income and other financial information in accordance with the recognition and measurement principles laid down in accordance with the Indian Accounting Standards prescribed under Section 133 of the Act read with Companies (Indian Accounting Standards) Rules, 2015, as amended, issued thereunder, the RBI Guidelines and other accounting principles generally accepted in India and is in compliance with the Listing Regulations. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding of the assets of the Company and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and the design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring

accuracy and completeness of the accounting records, relevant to the preparation and presentation of the Statement that give a true and fair view and are free from material misstatement, whether due to fraud or error.

In preparing the Statement, the Board of Directors of the Company are responsible for assessing the ability of the Company to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Board of Directors either intends to liquidate the Company or to cease operations, or has no realistic alternative but to do so.

The Board of Directors are responsible for overseeing the financial reporting process of the Company.

Auditors' Responsibilities for the Audit of the Standalone Financial Results

Our objectives are to obtain reasonable assurance about whether the Statement as a whole is free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these Statement.

As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the Statement, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances. Under Section 143(3) (i) of the Act, we are also responsible for expressing our opinion on whether the Company has adequate internal financial controls with reference to Standalone Financial Statements in place and the operating effectiveness of such controls.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the Board of Directors.
- Conclude on the appropriateness of the Board of Directors use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the ability of the Company to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the Statement or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Company to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the Statement, including the disclosures, and whether the Statement represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance of the Company of which we are the independent auditors regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

Other Matters

1. The audited standalone financial results of the Company for the year ended March 31, 2024, included in the Statement, was audited by another auditor whose report dated May 08, 2024 expressed an unmodified opinion on those standalone audited financial results.
2. The Statement includes the results for the quarter ended March 31, 2025 being the balancing figure between the audited figures in respect of the full financial year and the published unaudited year to date figures up to the third quarter of the current financial year prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standard 34 "Interim Financial Reporting" which were subject to limited review by us.

Our opinion is not modified in respect of the above matters.

For M S K A & Associates

Chartered Accountants

ICAI Firm Registration Number:105047W

PRATEEK

KHANDELWAL

Digitally signed by
PRATEEK KHANDELWAL
Date: 2025.05.05
12:37:03 +05'30'

Prateek Khandelwal

Partner

Membership Number: 139144

UDIN: 25139144BMOJTQ2898

Mumbai

May 05, 2025

Capri Global Capital Limited

CIN: L65921MH1994PLC173469

Regd Office : 502, Tower-A, Peninsula Business Park, Senapati Bapat Marg, Lower Parel, Mumbai - 400013
e-mail: investor.relation@capriglobal.in, Website : www.capriglobal.in, Tel No. - +91 22 40888100 Fax No. - +91 22 40888170

Statement of standalone financial results for the quarter and year ended March 31, 2025

(Currency : Indian Rupees in millions)

	Quarter ended			Year ended	
	31-Mar-25 (Audited) Refer Note 10	31-Dec-24 (Unaudited)	31-Mar-24 (Audited) Refer Note 10	31-Mar-25 (Audited)	31-Mar-24 (Audited)
I INCOME					
Revenue from operations					
a) Interest income	5,960.50	5,459.18	3,805.08	20,789.35	14,207.68
b) Dividend income	-	-	-	1.33	-
c) Fee and commission income	369.62	157.12	201.60	820.05	1,705.56
d) Net gain on fair value change	147.55	32.87	64.17	397.63	273.73
e) Net gain on derecognition of financial instruments	509.29	253.72	305.32	1,458.84	756.48
f) Sale of services	-	-	156.64	-	442.71
g) Other operating income	338.54	104.72	115.33	633.70	396.23
Total revenue from operations	7,325.50	6,007.61	4,648.14	24,100.90	17,782.39
Other income	32.18	35.37	14.89	134.08	49.50
Total Income	7,357.68	6,042.98	4,663.03	24,234.98	17,831.89
II EXPENSES					
a) Finance costs	2,723.09	2,501.25	1,777.41	9,541.96	6,198.03
b) Fees and commission expense	-	-	85.45	6.88	781.49
c) Impairment on financial assets	223.44	128.08	40.74	859.93	691.31
d) Employee benefits expenses	1,577.89	1,301.99	1,350.97	5,375.76	5,020.45
e) Depreciation and amortization	243.19	216.26	217.47	862.94	800.18
f) Others expenses	483.17	454.27	462.33	2,065.24	1,720.84
Total expenses	5,250.78	4,601.85	3,934.37	18,712.71	15,212.30
III Profit before tax before exceptional items (I - II)	2,106.90	1,441.13	728.66	5,522.27	2,619.59
IV Exceptional item income	-	-	-	-	-
V Profit before tax after exceptional items (III + IV)	2,106.90	1,441.13	728.66	5,522.27	2,619.59
VI Tax expense					
a) Current tax	567.37	401.36	224.32	1,517.46	845.94
b) Deferred tax	(42.42)	(41.45)	(48.94)	(143.20)	(199.35)
c) Excess provision for tax - prior years	(0.93)	-	(7.59)	(0.93)	(7.59)
Total Tax	524.02	359.91	167.79	1,373.33	639.00
VII Profit for the year / period (V - VI)	1,582.88	1,081.22	560.87	4,148.94	1,980.59
VIII Other comprehensive income					
(a) Items that will not be reclassified to profit or loss					
Remeasurement of defined benefit plans	(11.51)	(6.44)	(17.06)	(20.16)	(24.83)
Income tax on above credit / (charge)	2.89	1.62	4.29	5.07	6.25
Total (a)	(8.62)	(4.82)	(12.77)	(15.09)	(18.58)
(b) Items that will be reclassified to profit or loss					
i) Fair Value Gain on time value of forward element of forward contract in hedging relationship	99.71	(97.54)	(23.84)	57.75	(33.90)
ii) Fair Value Gain on loans measured at Fair value through OCI	(122.48)	(40.47)	-	(107.35)	-
Income tax on above credit / (charge)	5.74	10.18	6.00	(12.06)	8.53
Total (b)	(17.03)	(127.83)	(17.84)	(61.66)	(25.37)
Total other comprehensive (loss) / income (a+b)	(25.65)	(132.65)	(30.61)	(76.75)	(43.95)
IX Total comprehensive income for the year / period (VII + VIII)	1,557.23	948.57	530.26	4,072.19	1,936.64
X Paid up equity share capital (Face value ₹ 1 each)	825.12	825.12	824.94	825.12	824.94
XI Other equity				38,823.27	34,782.02
XII Earnings per equity share in Rupees (Face value ₹ 1 each) *					
Basic	1.92	1.31	0.68	5.03	2.40
Diluted	1.91	1.30	0.67	5.00	2.38
* Not annualised for period less than one year					



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Capri Global Capital Limited

Standalone Statement of Assets & Liabilities as at March 31, 2025

(Currency : Indian Rupees in millions)

Particulars	As at 31-Mar-25 (Audited)	As at 31-Mar-24 (Audited)
ASSETS		
(I) Financial Assets		
a) Cash and cash equivalents	12,576.53	2,149.82
b) Bank balances other than cash and cash equivalents	24.10	138.58
c) Derivative financial instruments	-	31.23
d) Receivables		
(i) Trade receivables	204.24	981.02
(ii) Other receivables	274.06	51.54
e) Loans	1,37,895.09	96,232.83
f) Investments	6,994.25	5,815.56
g) Other financial assets	1,162.20	846.74
	1,59,130.47	1,06,247.32
(II) Non Financial Assets		
a) Current tax assets (net)	333.46	259.96
b) Deferred tax assets (net)	707.03	564.85
c) Property, plant and equipment	2,780.00	2,994.92
d) Capital work-in-progress	1.15	0.79
e) Intangible assets under development	28.25	90.43
f) Other intangible assets	266.41	197.32
g) Other non financial assets	750.03	811.21
	4,866.33	4,919.48
Total Assets	1,63,996.80	1,11,166.80
LIABILITIES AND EQUITY		
LIABILITIES		
(I) Financial Liabilities		
a) Derivative financial instruments	478.31	-
b) Payables		
i) Trade payables		
Total outstanding dues of micro and small enterprises	6.43	4.48
Total outstanding dues of creditors other than micro and small enterprises	338.41	801.12
ii) Other payables		
Total outstanding dues of micro and small enterprises	-	-
Total outstanding dues of creditors other than micro and small enterprises	576.66	170.44
c) Debt securities	5,086.57	1,521.65
d) Borrowings (other than debt securities)	1,12,559.42	69,584.86
e) Other financial liabilities	4,413.83	3,069.37
	1,23,459.63	75,151.92
(II) Non-Financial Liabilities		
a) Current tax liabilities (Net)	393.30	6.98
b) Provisions	316.96	199.95
c) Other non-financial liabilities	178.52	200.99
	888.78	407.92
EQUITY		
(a) Equity share capital	825.12	824.94
(b) Other equity	38,823.27	34,782.02
	39,648.39	35,606.96
Total Liabilities and Equity	1,63,996.80	1,11,166.80



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Capri Global Capital Limited
Standalone Statement of cash flow

(Currency : Indian Rupees in millions)

Particulars	For year ended 31-Mar-25	For year ended 31-Mar-24
Cash flow from operating activities		
Profit before tax	5,522.27	2,619.59
Adjustments for :		
Depreciation and amortisation	862.94	800.18
Impairment on financial instruments	859.93	691.31
Net gain on fair valuation of financial instruments	(397.63)	(273.73)
Net gain on derecognition of financial instruments	(1,458.84)	(756.48)
Loss/(Gain) on sale of property, plant and equipment	0.98	(3.02)
Write off - property, plant and equipment	4.19	2.41
Write off - others	0.65	1.82
Gain on early termination of Lease	(4.53)	(1.35)
Gain on sale of assets held for sale	(2.11)	(2.91)
Share based payments to employees	100.74	70.63
Dividend income	(1.33)	-
Operational loss	29.02	-
Interest on lease liability	317.47	322.76
Interest income	(20,789.35)	(14,207.68)
Finance cost	9,224.49	5,875.27
Interest received	20,170.71	13,699.65
Interest paid	(9,471.86)	(6,201.06)
Operating cash flow before working capital changes	4,967.74	2,637.39
Adjustments for working capital changes		
(Increase)/Decrease in		
Loans	(41,597.77)	(27,192.88)
Receivables	459.88	(693.97)
Other financial assets	1,142.73	1,031.98
Other non-financial assets	41.27	(176.07)
Increase/(Decrease) in		
Trade payables	(54.54)	41.86
Other financial liability	1,322.20	(1,647.11)
Derivative instrument	567.29	(123.18)
Other non-financial liability	(22.47)	78.98
Provision	68.98	40.08
Cash used in operations	(33,104.69)	(26,002.92)
Income taxes paid (net)	(1,209.68)	(893.00)
Net cash used in operating activities - A	(34,314.37)	(26,895.92)
Cash flow from investing activities		
Increase/(decrease) in fixed deposits not considered as cash and cash equivalent	114.48	(4.33)
Purchase of property, plant and equipment and other intangible assets	(453.30)	(519.91)
Increase/(decrease) intangible assets under development	62.18	(16.72)
Increase/(decrease) capital work-in-progress	(0.36)	24.43
Proceeds from sale of property and equipment	0.35	73.12
Purchase of mutual fund units	(1,19,274.04)	-
Proceed from sale of mutual fund units	1,18,955.86	497.58
Purchase of shares	(2,216.85)	52.81
Sale of shares	1,923.03	-
Purchase of security receipt	(542.39)	-
Investment in shares of subsidiaries	(499.50)	(2,000.10)
Proceeds from sale of investment (PTC)	537.24	113.59
Purchase/ Redemption of investment (PTC)	-	(602.37)
Interest received on PTC	31.15	58.91
Dividend received	1.33	-
Net cash used in investing activities - B	(1,361.22)	(2,322.99)
Cash flow from financing activities		
Debt securities issued	10,880.00	-
Debt securities redeemed	(7,230.00)	(2,666.67)
Proceed from borrowings other than debt securities	72,219.53	32,988.37
Repayment of borrowings other than debt securities repaid	(29,227.80)	(15,924.68)
Other short term loan (net)	145.13	3,151.37
Payments for the principal portion of the lease liability	(235.39)	(197.99)
Payments for the interest portion of the lease liability	(317.47)	(322.76)
Dividends paid	(123.74)	(103.08)
Proceed from issue of equity Shares	6.64	11.74
Right issue expenses	-	(18.81)
Proceeds from employee stock options	(14.40)	4.72
Net cash generated from financing activities - C	46,102.30	16,922.21
Net increase / (decrease) in cash and cash equivalents (A+B+C)	10,426.71	(12,296.70)
Cash and cash equivalent as at the beginning of the year	2,149.82	14,446.52
Cash and cash equivalent as at the end of the year	12,576.53	2,149.82



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Capri Global Capital Limited

Notes :

- The standalone financial results of Capri Global Capital Limited (the 'Company') for the quarter and year ended March 31, 2025 have been prepared in accordance with Indian Accounting Standard ('Ind AS') prescribed under section 133 of the Companies Act, 2013 (the 'Act') read with relevant rules and other accounting principles generally accepted in India and in accordance with the requirements of Regulation 33 and Regulation 52 read with Regulation 63(2) of the Securities and Exchange Board of India (Listing Obligation and Disclosure Requirements) Regulations 2015, as amended.
- The above standalone financial results have been reviewed by the Audit Committee on May 03, 2025 and subsequently approved by the Board of Directors on May 05, 2025 at their respective meetings. The financial results for the quarter and year ended March 31, 2025 have been subject to audit by M S K A & Associates, Chartered Accountants who have issued an unmodified opinion in their report thereon. The financial result for the quarter and year ended March 31, 2024 was audited by M M Nissim & Co LLP, Chartered Accountants.
- Disclosures pursuant to RBI Notification - RBI/DOR/2021-22/86 DOR.STR.REC.51/21.04.048/2021-22 on "Transfer of Loan Exposure" dated September 24, 2021 as amended from time to time

a) Details of loans (not in default) transferred through direct assignment executed.

Particulars	Quarter ended March 31, 2025	Year ended March 31, 2025
Amount of Loan accounts assigned (₹ in millions)	-	270.54
Retention of Beneficial Economic Interest (in %)	-	10.00%
Weighted Average Maturity (in Years)	-	11.68
Weighted Average Holding Period (in Years)	-	2.28
Coverage of tangible security Coverage (in %)	-	200.00%

b) Details of loans transferred under Co-Lending arrangements (akin to Direct assignment) in respect of loans not in default.

Particulars	Quarter ended March 31, 2025	Year ended March 31, 2025
Amount of Loan accounts assigned (₹ in millions)	17,480.29	51,688.61
Retention of Beneficial Economic Interest (in %)	20.00%	20% / 30%
Weighted Average Maturity (in Years)	1.98	1.98
Weighted Average Holding Period (in Years)	0.15	0.16
Coverage of Tangible Security Coverage (in %)	144.46%	148.34%

c) Details of loans acquired (not in default) during the quarter and year ended March 31, 2025.

Particulars	Quarter ended March 31, 2025	Year ended March 31, 2025
Amount of loans acquired through assignment (₹ in millions)	27.14	27.14
Retention of beneficial economic interest (in %)	10.00%	10.00%
Weighted average residual maturity (in Years)	2.37	2.37
Weighted average holding period (in Years)	2.53	2.53
Coverage of Tangible Security Coverage (in %)	165.89%	165.89%
Rating wise distribution of rated loans	Unrated	Unrated

d) Details of stressed loans transferred to ARCs during the year ended March 31, 2025.

Particulars	Year ended March 31, 2025		
	To ARCs	To permitted transferees	To other transferees
Number of accounts (Nos)	927.00	-	-
Aggregate principal outstanding of loans transferred (₹ in millions)	708.99	-	-
Weighted average residual tenor of the loans transferred (in months)	134.27	-	-
Net book value of loans transferred (at the time of transfer) (₹ in millions)	407.34	-	-
Aggregate consideration (₹ in millions)	638.10	-	-
Additional consideration realised in respect of accounts transferred in earlier years	-	-	-
Provision reversed to the statement of profit and loss (₹ in millions)	-	-	-

e) Details of ratings of security receipts outstanding as on March 31, 2025 are given below:-

Particulars	Rating Agency	Rating
Security Receipt of Omkara PS 16/2024-25 Trust	INFOMERICS VALUATION AND RATING L.T.D.	IVR RR 1+ (IVR Double R One Plus)



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4 Disclosure pursuant to RBI Notification -RBI/2021-22/31/DOR STR REC.11/21.04.048/2021-22 dated May 05, 2021

Type of Borrower	(A)	(B)	(C)	(D)	(E)
	Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at the end of the previous half-year (A) *	Of (A), aggregate debt that slipped into NPA during the half-year	Of (A) amount written off during the half-year	Of (A) amount paid by the borrowers during the half-year	Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at the end of this half-year **
Personal Loans	-	-	-	-	-
Corporate Loans	-	-	-	-	-
Of which MSMEs	-	-	-	-	-
Others	1,031.22	34.81	18.13	147.01	866.75
Total	1,031.22	34.81	18.13	147.01	866.75

- 5 The Company operates mainly in the business segment of fund based financing activity. All other activities revolve around the main business. Further, all activities are carried out within India. As such, there are no separate reportable segments as per the provisions of IND AS 108 on 'Operating Segments'.
- 6 The compliance related to disclosure of certain ratios and other financial information as required under Regulation 52(4) and Regulation 54(2) of the listing regulation is made in Annexure 1.
- 7 The material accounting policies applied in the preparation of these financial results are consistent with those followed in the annual financial statements for the year ended March 31, 2025.
- 8 During the quarter and year ended March 31, 2025 the Company has allotted Nil and 1,76,380 equity shares of Rs. 1 each respectively, pursuant to the exercise of stock option by employee.
- 9 The Board of Directors at their meeting held on May 05, 2025 have recommended a dividend of ₹ 0.20 per equity share (previous year ₹ 0.15 per equity share) on face value of ₹ 1/- per equity share. The dividend proposed by the Board of Directors is subject to the approval of the shareholders in the ensuing Annual General Meeting.
- 10 The figures of the last quarter in each of the financial years are the balancing figures between audited figures in respect of the full financial year and the published year to date figures upto the end of the third quarter of the respective financial years.
- 11 The previous year / period figures have been reclassified / regrouped to conform to the figures of the current period.

Mumbai
May 05, 2025

On behalf of the Board of Directors
Capri Global Capital Limited

**RAJESH
SHARMA**
Rajesh Sharma
Managing Director
DIN 00020037

Digitally signed by RAJESH SHARMA
DN: cn=RAJESH SHARMA, o=Capri Global Capital Limited, email=rajesh.sharma@capriglobal.in, c=IN
Date: 2025.05.06 12:22:39 +05'30'



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Capri Global Capital Limited

Annexure 1

Disclosures pursuant to 52(4) and 54(2) of the SEBI (Listing Obligations & Disclosure Requirements) Regulations, 2015 as on March 31, 2025 for the Non-Convertible Debentures (NCDs) issued on Private Placement Basis.

Particulars	Ratio
(a) Debt-Equity Ratio ¹	3.03
(b) Outstanding redeemable preference shares ²	
Quantity	Not Applicable
Value	Not Applicable
(c) Debenture Redemption Reserve ²	
Pursuant to Rule 18(7) (b) (iii) of The Companies (Share Capital and Debenture) Rules 2014 no debenture redemption reserve is required to be created in cases of privately placed debentures issued by NBFC registered with the RBI under Section 45-IA of the RBI (Amendment) Act, 1997.	
(d) Net Worth (₹ in million) ³	38,941.36
(e) Net Profit after Tax (₹ in million)	4,148.94
(f) Earnings per Share (₹):	
Basic	5.03
Diluted	5.00
(g) Current Ratio ²	Not Applicable
(h) Long term debt to working capital ²	Not Applicable
(i) Bad debts to Account receivable ratio ²	Not Applicable
(j) Current liability ratio ²	Not Applicable
(k) Total debts to total assets ⁴	0.72
(l) Debtors turnover ²	Not Applicable
(m) Inventory turnover ²	Not Applicable
(n) Operating margin (%) ²	Not Applicable
(o) Net profit margin (%) ⁶	17.12%
(p) Sector specific equivalent ratios, as applicable	
CAR	22.84%
GNPA ⁶	1.56%
NNPA ⁷	0.91%

(q) Extent and nature of security created and maintained with respect to Secured Listed Non-Convertible Debentures:

The NCDs issued by the Company are secured by first pari-passu charge on book debts and immovable property (Located in Chennai). The security cover is 1.26 times of the aggregate face value of Debentures issued.

Note:

- 1 Debt-Equity Ratio = (Debt Securities + Borrowings (other than debt securities) + Derivative financial instruments)/Net Worth
- 2 The company is registered under the Reserve Bank of India Act, 1934 as Non-Banking Financial Company, hence these ratios are generally not applicable
- 3 Networth is calculated as defined in section 2 (57) of Companies Act 2013
- 4 Total Debts to Total Assets = (Debt securities + Borrowings (other than debt securities) + Derivative financial instruments)/Total Assets
- 5 Net Profit Margin = Net Profit after tax/Total Income
- 6 GNPA - Gross NPA to Gross Advances (%)
- 7 NNPA - Net NPAs to Net Advances (%) (Net of Provision on NPA)



Capri Global Capital Limited

(CIN: L65921MH1994PLC173469)

502, Tower A, Peninsula Business Park, Senapati Bapat Marg, Lower Parel, Mumbai, Maharashtra - 400013

+9122 4088 8100 / 4354 8200 | contact@capriglobal.in | www.capriloads.in

Details of Outstanding Qualified Borrowings and Incremental Qualified Borrowings for FY2025

Sr. No.	Particulars	Amount/Ratings
1	Outstanding long term borrowings at the start of the Financial Year (Rs. in Crore):	7,140.42
2	Incremental borrowing done during the year (qualified borrowing) (Rs. in Crore):	6,315.00
3	Outstanding long term borrowings at the end of the Financial Year (Rs. in Crore)	11,873.49
4	Highest Credit rating of the company	AA
5	Borrowings by way of issuance of debt securities during the year. (Rs. in crore)	20.00

Note: Figure of borrowings are excluding INDAS adjustments.



Annexure A

Statement of utilization of issue proceeds for the quarter ended 31st March 2025:

Name of the Issuer	ISIN	Mode of Fund Raising	Type of Instrument	Date of raising funds	Amount Raised (Rs. In crore)	Fund utilised (Rs. In crore)	Any Deviation (Yes/No)	If 8 is Yes, then specify the purpose of for which the funds were utilized	Remarks, if any
1	2	3	4	5	6	7	8	9	10
Board of Trustees MSRTC CPF	INE180 C07148	Private Placement	Secured, Rated, Listed, Redeemable, Non-Convertible Debentures	28 th March 2025	20	20	No	NA	NA



Annexure B
Statement on Deviation or Variation for Proceeds

Statement on deviation / variation in utilisation of funds raised	
Name of listed entity	Board of Trustees MSRTC CPF
Mode of Fund Raising	Private Placement
Type of Instrument	Secured, Rated, Listed, Redeemable, Non-Convertible Debentures
Date of Raising Funds	28 th March 2025
Amount Raised	Rs. 20 Crores
Report filed for quarter ended	31 st March 2025
Monitoring Agency	NIL
Monitoring Agency Name, if applicable	NIL
Is there a Deviation / Variation in use of funds raised	No
If yes, whether the same is pursuant to change in terms of a contract or objects, which was approved by the shareholders	NA
If Yes, Date of shareholder Approval	NA
Explanation for the Deviation / Variation	NA
comments of the Audit Committee after review	NA
Comments of the auditors, if any	NA
Objects for which funds have been raised and where there has been a deviation, in the following table	NA



Deviation or variation could mean:

(a) Deviation in the objects or purposes for which the funds have been raised or

Original Object	Modified Object, if any	Original Allocation	Modified allocation, if any	Funds Utilised	Amount of Deviation/Variation for the quarter according to applicable object	Remarks if any
The funds raised through this issue will be used for onward lending purposes, refinancing, working capital requirements and general corporate purpose.	NIL	The funds raised through this issue will be used for onward lending purposes, refinancing, working capital requirements and general corporate purpose	NIL	The funds raised through this issue will be used for onward lending purposes, refinancing, working capital requirements and general corporate purpose	NIL	NIL

(b) Deviation in the amount of funds actually utilized as against what was originally disclosed or

(c) Change in terms of a contract referred to in the fund raising document i.e. prospectus, letter of offer, etc.

DISCLOSING OUTSTANDING DEFAULT ON LOANS AND DEBT SECURITIES: Not Applicable as there were no defaults made

Sr. No.	Particulars	Amount (in Crores)
1.	Loans / revolving facilities like cash credit from banks / financial institutions	
A.	Total amount outstanding as on date	0
B.	Of the total amount outstanding, amount of default as on date	0
2.	Unlisted debt securities i.e. NCDs and NCRPS	
A.	Total amount outstanding as on date	0
B.	Of the total amount outstanding, amount of default as on date	0
3.	Total financial indebtedness of the listed entity including short-term and long-term debt	0



Annexure I

Sr. No.	Particulars	Disclosures
1.	Name of Director/ KMP / Senior Management and Designation	Mr. Rajesh Sharma
2.	Reason for change viz. appointment, re-appointment, resignation, removal, death or otherwise	Re-appointment of Mr. Rajesh Sharma as Director of the Company, who retires by rotation and being eligible for re-appointment offers himself for re-appointment to be considered by the members of the Company at the ensuing AGM of the Company.
3.	Date of appointment/ re-appointment/cessation (as applicable) & term of appointment/re-appointment	Recommended by the Board of Directors at their Board meeting held on May 5, 2025 With effect from the date of the AGM of the Company.
4.	Brief profile (in case of appointment)	Mr. Sharma is a Promoter Director. He is a qualified Chartered Accountant with over two decades of experience in Capital Market and Financial Advisory Services. He has been instrumental in making the Company one of the leading financial services players in India. He brings along rich experience in corporate finance, investment banking, merchant banking and asset financing. He is an expert in innovating financial products, designing investment strategies for clients and financial risk management. Under his able leadership the Company has achieved various milestones.
5.	Disclosure of relationships between directors (in case of appointment of a director)	Not Applicable



Annexure II

Sr. No.	Particulars	Disclosures
1.	Name of Director/KMP / Senior Management and Designation	Mr. Zoheb Sheikh
2.	Reason for change viz. appointment, re-appointment, resignation, removal, death or otherwise	Resigned from the position of Head Internal Audit & Internal Auditor of the Company
3.	Date of appointment/re-appointment/cessation (as applicable) & term of appointment/re-appointment	May 5, 2025
4.	Brief profile (in case of appointment)	Not Applicable
5.	Disclosure of relationships between directors (in case of appointment of a director)	Not Applicable
6.	Resignation Letter	Attached



Zoheb Sheikh

To,
Board of Directors,
Capri Global Capital Limited

Sub: Resignation from the office of Head Internal Audit.

Dear Sir,

I, Zoheb Sheikh hereby resign from the office of Head Internal Audit and Internal Auditor of Capri Global Capital Limited, under RBI Regulations and Section 138 of Companies Act, 2013 respectively, with effect from May 05, 2025.



Zoheb Sheikh
Head Internal Audit

Accepted
Bhakti
Yashesh Shakti
Company Secretary

Annexure III

Sr. No	Particulars	Disclosures
1.	Name of Director/ KMP / Senior Management and Designation	Mr.Chirag Shah, Head Internal Audit & Internal Auditor of the Company
2.	Reason for change viz. appointment, resignation, removal, death or otherwise.	Mr. Chirag Shah, who was appointed as Associate Director – Internal Audit and designated as part of the Senior Management Personnel (“SMP”) effective January 30, 2025, has now been elevated to the position of Head of Internal Audit.
3.	Date of Appointment	Appointment for a period of 3 years with effect from May 05, 2025
4.	Brief Profile	<p>Mr. Chirag Shah is a distinguished professional with 24 years of extensive expertise in Internal Auditing, Statutory Audits, Limited Reviews, Income Tax Audits, and various Financial Audits for both national and international listed companies and their subsidiaries. He possesses specialized knowledge in Risk-based Audit frameworks, concentrating on identifying fraud risks and implementing effective mitigation strategies. His experience in the Non-Banking Financial Company (NBFC) sector is particularly notable, with a focus on Gold Loans, Property Loans, and Business Loans. He has a proven ability to engage with clients from a variety of industries, including Manufacturing, Financial Services, and Real Estate, and is currently dedicated to the NBFCs, Portfolio Management Services, and Alternate Investment Funds sectors.</p> <p>Mr. Shah has shown remarkable proficiency in ensuring compliance with Indian Accounting Standards (Ind. AS), IFRS, and Corporate Governance while developing and reviewing relevant policies and procedures. He excels in executing audits effectively, collaboratively addressing audit issues with management, and drafting detailed audit reports. He is acknowledged for his proactive approach as an Early Warning System, managing operational risks while maintaining financial integrity and regulatory compliance.</p> <p>As an effective team leader, Mr. Shah focuses on enhancing audit performance and providing value-added solutions that increase profitability through higher customer fees. He actively participates in knowledge management and thought leadership initiatives within his practice. With exceptional communication, problem-solving, negotiation, analytical, and motivational skills, he is dedicated to sustaining organizational growth and fostering high individual performance.</p> <p>With a solid academic background and professional expertise, Mr. Shah has made significant contributions to enhancing Financial</p>



		Due Diligence in the organizations he has served.
5.	Disclosure of Relationship between Directors. (in case of appointment of Director)	Not Applicable



Annexure IV

Sr. No	Particulars	Disclosures
1.	Name of Director/KMP / Senior Management and Designation	Mr. Vikram Vaswani, Head of Insurance
2.	Reason for change viz. appointment, resignation, removal, death or otherwise.	Mr. Vikram Vaswani, who was previously designated as Senior Management Personnel (SMP) of the Company, will no longer be classified as SMPs due to a change in his designation as non SMP.
3.	Date of cessation	With effect from close of business hours from 5 th May 2025 .
4.	Brief profile (in case of appointment)	Not Applicable.
5.	Disclosure of relationships between directors (in case of appointment of a director)	Not Applicable.

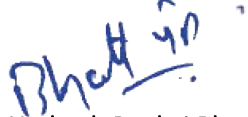


CERTIFIED TRUE COPY OF RESOLUTION PASSED IN THE 01ST (OF FINANCIAL YEAR 2025-26) MEETING OF THE BOARD OF DIRECTORS OF CAPRI GLOBAL CAPITAL LIMITED HELD ON MONDAY, MAY 05, 2025, AT 7TH FLOOR, TOWER A, PENINSULA BUSINESS PARK, SENAPATI BAPAT MARG, LOWER PAREL, MUMBAI 400013,

RESOLVED THAT Mr. Vikram Vaswani, who was earlier designated as a Senior Management Personnel (SMP) of the Company, be and is hereby classified as non Senior Management Personnel in line with the responsibilities involved and change in organization structure;

RESOLVED FURTHER THAT any of the Directors of the Company be and is hereby authorized to take all necessary actions, do all such acts, deeds, matters and things, and to execute and deliver all such documents, as may be required to give effect to the foregoing resolutions.

Certified True Copy
for Capri Global Capital Limited

A handwritten signature in blue ink that reads "Bhatt 90".

Yashesh Pankaj Bhatt
Company Secretary

Date: 05.05.2025
Place: Mumbai



Annexure V

Sr. No	Particulars	Disclosures - Mr. Varun Malhotra
1.	Name of Director/KMP / Senior Management and Designation	Mr. Varun Malhotra, Chief Technology Officer
2.	Reason for change viz. appointment, resignation, removal, death or otherwise.	Mr. Varun Malhotra, who was previously designated as Senior Management Personnel (SMP) of the Company, will no longer be classified as SMPs due to a change in his designation as non SMP.
3.	Date of cessation	With effect from close of business hours from 5 th May 2025
4.	Brief profile (in case of appointment)	Not Applicable.
5.	Disclosure of relationships between directors (in case of appointment of a director)	Not Applicable.

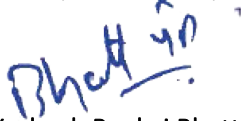


CERTIFIED TRUE COPY OF RESOLUTION PASSED IN THE 01ST (OF FINANCIAL YEAR 2025-26) MEETING OF THE BOARD OF DIRECTORS OF CAPRI GLOBAL CAPITAL LIMITED HELD ON MONDAY, MAY 05, 2025, AT 7TH FLOOR, TOWER A, PENINSULA BUSINESS PARK, SENAPATI BAPAT MARG, LOWER PAREL, MUMBAI 400013,

RESOLVED THAT Mr. Varun Malhotra, who was earlier designated as a Senior Management Personnel (SMP) of the Company, be and is hereby classified as non Senior Management Personnel in line with the responsibilities involved and change in organization structure;

RESOLVED FURTHER THAT any of the Directors of the Company be and is hereby authorized to take all necessary actions, do all such acts, deeds, matters and things, and to execute and deliver all such documents, as may be required to give effect to the foregoing resolutions.

Certified True Copy
for Capri Global Capital Limited

A handwritten signature in blue ink, appearing to read 'Bhatt 90', written over a faint circular stamp.

Yashesh Pankaj Bhatt
Company Secretary

Date: 05.05.2025
Place: Mumbai



Annexure VI

Sr. No	Particulars	Disclosures
1.	Name	M/s Sandeep P Parekh & Co
2.	Reason for change viz. appointment, resignation, removal, death or otherwise.	In compliance with Regulation 24(A) of Listing Regulations, the Board has recommended the appointment of M/s Sandeep P Parekh & Co, Company Secretaries, as the Secretarial Auditor of the Company from the conclusion of the 31 st Annual General Meeting (AGM) of the Company until the conclusion of the 36 th AGM of the Company, subject to approval of the shareholders of the Company at the ensuing AGM.
3.	Date of Appointment	Appointed for the first term of 5 consecutive years with effect from the date of conclusion of 31 st Annual General Meeting of the Company, subject to approval of the shareholders of the Company at the ensuing AGM.
4.	Brief Profile	<p>M/s Sandeep P Parekh & Co. was established in 2007 by CS Sandeep Parekh and has since built a strong reputation in providing a wide range of services, including Secretarial Audit, FEMA compliance, Listing Regulations, Mergers & Acquisitions, and other Secretarial matters for both listed and unlisted companies, including foreign companies. The firm specializes in Secretarial Audits and Due Diligence activities, with a particular focus on Compliance Management and Advisory services.</p> <p>The firm has a strong client base, serving prominent organizations such as the TATA Group, Shapoorji Pallonji Group, and Mahindra Group of Companies. The firm is well-regarded for its expertise and experience across various sectors.</p>
5.	Disclosure of Relationship between Directors. (in case of appointment of Director)	Not Applicable



Annexure VII

Disclosure under Regulation 30 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

S. No.	Particulars	Disclosure
1.	Type of securities proposed to be issued	Non-Convertible Debentures
2.	Type of issuance	Private Placement
3.	Total number of securities proposed to be issued or the total amount for which the securities will be issued (approximately)	Not exceeding Rs. 1,000 Crore (Rupees One Thousand only) for the time being in force in one or more tranches.
4.	In case of preferential issue the listed entity shall disclose the additional details to the stock exchange(s)	Not Applicable
5.	In case of bonus issue the listed entity shall disclose the additional details to the stock exchange(s)	Not Applicable
6.	In case of issuance of depository receipts (ADR/GDR) or FCCB the listed entity shall disclose the additional details to the stock exchange(s)	Not Applicable
7.	In case of issuance of debt securities or other non-convertible securities the listed entity shall disclose the additional details to the stock exchange(s)	Data Provided as available with the Company as on date of Filing.
8.	Any cancellation or termination of proposal for issuance of securities including reasons thereof	Not Applicable



To,
The Board of Directors of
Capri Global Capital Limited,
502, Tower A, Peninsula Business Park,
Senapati Bapat Marg, Lower Parel,
Mumbai 400 013.

Independent Auditor's Report on Statement of Security Cover in respect of its Listed, Secured, Redeemable, Non-convertible Debentures aggregating to Rs. 172.11 crores of Capri Global Capital Limited as at March 31, 2025, pursuant to Regulation 54 read with Regulation 56(1)(d) of the Securities and Exchange Board of India (Listing Obligations And Disclosure Requirements) Regulations, 2015 (as amended).

1. This report is being issued with the terms of mandate letter to the Board of Directors of Capri Global Capital Limited dated September 25, 2024.
2. We, M S K A & Associates, Chartered Accountants, are the statutory auditors of Capri Global Capital Limited (the "Company") and have been requested by the Management of the Company to examine the accompanying Statement of Security Cover and Statement of Compliance Status of Covenants in respect of Listed Debt Securities (Non-convertible debentures) of the Company as at March 31, 2025 (the "Statement"). The Statement has been prepared by the Company on the basis of the audited books of account and other relevant records and documents maintained by the Company as at March 31, 2025 in respect of its Listed, Secured, Redeemable, Non-convertible debentures stated above, in compliance with the Regulation 54 read with Regulation 56(1)(d) of the Securities and Exchange Board of India (Listing Obligations And Disclosure Requirements) Regulations, 2015 (as amended) and Format prescribed in Circular no. SEBI/HO/MIRSD/MIRSD_CRADT/CIR/P/2022/67 dated May 19, 2022 issued by Securities and Exchange Board of India (the "SEBI") (hereinafter together referred to as the "Regulations").

Management's Responsibility for the Statement

3. The preparation of the Statement is the responsibility of Management of the Company, including the preparation and maintenance of all accounting and other relevant supporting records and documents. This responsibility includes design, implementation and maintenance of internal control relevant to the preparation and presentation of the Statement and applying an appropriate basis of preparation and making estimates that are reasonable in the circumstances.
4. The Management of the Company is also responsible for ensuring that the Company complies with all the relevant requirements of the Regulations and for providing all relevant information to the Company's Debenture Trustee as prescribed in the respective Debenture Trust Deeds entered into between the Company and its Debenture Trustees in respect of its Listed, Secured, Redeemable, Non-convertible debentures aggregating to Rs. 172.11 Crores.

Auditor's Responsibility

5. Pursuant to the requirements of the Regulations, it is our responsibility to obtain limited assurance and form a conclusion as to whether:
 - a. the book values of the assets of the Company contained in Columns A to J of the Statement have been accurately extracted from the audited financial statements and underlying books and other relevant records and documents maintained by the Company for the year ended March 31, 2025;
 - b. the Company has maintained the asset cover; and
 - c. the Company has complied with the financial and non-financial covenants as per the Debenture Trust Deed.

Our responsibility does not include the evaluation of adherence by the Company with all the applicable Regulations.

6. The financial statements referred in para 5(a) above for the financial year ended March 31, 2025 have been audited by us, on which we issued an unmodified audit opinion vide our report dated May 05, 2025. Our audits of these financial statements were conducted in accordance with the Standards on Auditing and other applicable authoritative pronouncements issued by the Institute of Chartered Accountants of India (the "ICAI"). Those Standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement..

MSKA & Associates

Chartered Accountants

7. A limited assurance engagement involves making inquiries, primarily of the Company's personnel responsible for financial and accounting matters and applying analytical and other review procedures. The procedures performed vary in nature and timing from, and are less in extent than for, a reasonable assurance engagement. Consequently, the level of assurance obtained in a limited assurance engagement is substantially lower than the assurance that would have been obtained had a reasonable assurance engagement been performed.
8. We have performed the following procedures in relation to the Statement:
 - a) Obtained and read the terms of Private Placement offer document/Information Memorandum and Debenture Trust Deed entered into between the Company and its Debenture trustee.
 - b) Obtained the workings of assets and liabilities presented in the respective columns in the Statement and verified the same from the audited books of account and relevant records and documents of the Company for the year ended March 31, 2025.
 - c) Traced and agreed the principal amount and the interest of the borrowings outstanding in respect of debt securities as at March 31, 2025 to the audited books of account maintained by the Company as at March 31, 2025.
 - d) Understood the nature of charge (viz exclusive charge or pari-passu charge) on the asset of the Company by obtaining the list and value of assets placed under lien or encumbrance for the purpose of obtaining any other loan and determined that such assets are not included in the calculation of Security Cover in respect of secured, listed non-convertible debt security.
 - e) Examined and verified the arithmetical accuracy of the computation of security cover ratio (based on book values) mentioned in the Statement.
 - f) Compared the asset cover with the asset cover required to be maintained as per Debenture Trust Deed and Information Memorandum.
 - g) Obtained list of all applicable financial and non-financial covenants as confirmed by the management in Annexure II. Verified compliance with covenants with the underlying books and records of the Company.
 - h) Performed necessary inquiries with the management.
 - i) Obtained written representations from the Management in this regard.
9. We conducted our examination of the Statement in accordance with the 'Guidance Note on Reports or Certificates for Special Purposes' ("the Guidance Note") issued by the Institute of Chartered Accountants of India ("ICAI"). The Guidance Note requires that we comply with the ethical requirements of the Code of Ethics issued by the ICAI.
10. We have complied with the relevant applicable requirements of the Standard on Quality Control (SQC) 1, Quality Control for Firms that Perform Audits and Reviews of Historical Financial Information, and Other Assurance and Related Services Engagements.

Conclusion

11. Based on the procedures performed as referred to in paragraph 8 above and according to the information, explanations and representations provided to us by the Management of the Company, nothing has come to our attention that causes us to believe that:
 - a. the book values of the assets of the Company contained in Columns A to J of the Statement have not been accurately extracted from the audited financial statements and underlying books and other relevant records and documents maintained by the Company for the year ended March 31, 2025;
 - b. the Company has not maintained the asset cover; and
 - c. the Company has not complied with the financial covenants as per the Debenture Trust Deed.

MSKA & Associates

Chartered Accountants

Restriction on Use

12. The report is addressed to the Board of Directors of the Company solely for the purpose of onward submission to the Company's debenture trustee pursuant to the requirements of the Regulations. It should not be used by any other person or for any other purpose. This report relates only to the Statement specified above and does not extend to any financial or other information of the Company. M S K A & Associates shall not be liable to the Company or to any other concerned for any claims, liabilities or expenses relating to this assignment.
13. Accordingly, we do not accept or assume any liability or any duty of care for any other purpose or to any other person to whom this report is shown or into whose hands it may come without our prior consent in writing. We have no responsibility to update this report for events and circumstances occurring after the date of this report.

For M S K A & Associates
Chartered Accountants
ICAI Firm Registration Number: 105047W

PRATEEK
KHANDELW
AL

Digitally signed by
PRATEEK
KHANDELWAL
Date: 2025.05.05
13:50:49 +05'30'

Prateek Khandelwal
Partner
Membership Number: 139144
UDIN: 25139144BMOJTU6120

Mumbai
May 05, 2025

Statement of Security Cover as on March 31, 2025

Column A Particulars	Column B Description of asset for which this certificate relate	Column C Exclusive Charge	Column D Exclusive Charge	Column E Pari-Passu Charge	Column F Pari-Passu Charge	Column G Pari-Passu Charge	Column H Assets not offered as Security	Column I Elimination (amount in negative)	Column J (Total C to H)	Column K Related to only those items covered by this certificate	Column L	Column M	Column N	Column O
		Debt for which this certificate being issued	Other Secured Debt	Debt for which this certificate being issued	Assets shared by pari passu debt holder (includes debt for which this certificate is issued & other debt with pari-passu charge)	Other assets on which there is pari-passu charge (excluding items covered in Column F)		Debt amount considered more than once (due to exclusive plus pari passu charge)		Market Value for Assets charged on Exclusive basis	Carrying / book value for exclusive charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSRA market value is not applicable)	Market Value for Pari passu charge Assets ⁱⁱⁱ	Carrying value/book value for pari passu charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, market value is not applicable)	Total Value=(K+L+M+ N)
		Book Value	Book Value	Yes/ No	Book Value	Book Value								
ASSETS														
	Property, Plant and Equipment		-		0.18	-	69.61		69.79				0.18	0.18
	Capital Work-in-Progress		-		-	-	0.11		0.11				-	-
	Right of Use Assets		-		-	-	208.21		208.21				-	-
	Goodwill		-		-	-	-		-				-	-
	Intangible Assets		-		-	-	26.64		26.64				-	-
	Intangible Assets under Development		-		-	-	2.83		2.83				-	-
	Investments		-		-	103.39	586.03		689.43				-	-
	Loans		198.11		217.23	13,419.02	(44.85)		13,789.51			217.23	217.23	217.23
	Inventories		-		-	-	-		-				-	-
	Trade Receivables		-		-	-	20.42		20.42				-	-
	Cash and Cash Equivalents		-		-	1,257.65	-		1,257.65				-	-
	Bank Balances other than Cash and Cash Equivalents		-		-	-	2.41		2.41				-	-
	Others		-		-	-	322.68		322.68				-	-
	Total		198.11		217.41	14,780.06	1,204.09		16,399.68			217.41	217.41	217.41
LIABILITIES														
	Debt securities to which this certificate pertains		-	Yes	172.11	-	-		172.11				172.11	172.11
	Other debt sharing pari-passu charge with above debt		-		-	-	336.55		336.55				-	-
	Other Debt		-		-	-	47.83		47.83				-	-
	Subordinated debt		-		-	-	-		-				-	-
	Borrowings		120.00		-	11,135.94	-		11,255.94				-	-
	Bank		-		-	-	-		-				-	-
	Debt Securities		-		-	-	-		-				-	-
	Other Payables		-		-	-	57.67		57.67				-	-
	Trade Payables		-		-	-	34.48		34.48				-	-
	Lease Liabilities		-		-	-	241.85		241.85				-	-
	Provisions		-		-	-	31.70		31.70				-	-
	Others		-		-	-	256.72		256.72				-	-
	Total		120.00		172.11	11,135.94	1,006.80		12,434.85			172.11	172.11	172.11
	Cover on Book Value		1.65		1.28	1.33								

- Notes:**
- Receivable under financing activities is part of the non-trading book where loans are in the nature of held to maturity and created with sole objective of collecting principal and interest therefore company has considered the book value for reporting in column N.
 - The immovable property has been offered as security on pari passu basis against Series 4 of NCD issued.
 - Liquid investments have been considered as security accordingly investments in subsidiary has been reported in column H.
 - The loans have been offered in proportion to the outstanding of the borrowings other than debt securities and NCD's in column F & G. However, these assets are on pari passu basis and same can be offered interchangeably on requirement basis.
 - Trade receivables are not related to loan assets hence have been reported in column H.
 - Loans which are not offered as security under Column H represents NPA net of total ECL provision, interest accrued thereon, loans to employees and advances received.
 - Cash and cash equivalent has been adjusted for cheques issued but not presented accordingly that amount has been reported in column H.

For Capri Global Capital Limited

SURESH GATTANI

Mr. Suresh Gattani
Authorized Signatory
May 05, 2025



Capri Global Capital Limited
(CIN: L65921MH11994PLC173469)
502, Tower - A, Peninsula Business Park, Senapati Bapat Marg, Lower Panel, Mumbai, Maharashtra - 400013
+9122 4088 8100/4354 8200 | contact@capriglobal.in | www.capri Loans.in

