November 06, 2026

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**	The Secretary **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	The Secretary **NSE IFSC Limited** Unit-1201, 12th Floor, Brigade International Financial Centre, Block- 14, Road 1C, Zone 1, GIFT SEZ, GIFT City, Gandhinagar, Gujarat – 382355

Sub: Corporate Presentation - November 2026

Dear Sir / Madam,

Pursuant to Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, please find enclosed the presentation titled "CGCL – Corporate Presentation November 2026".

Further, in compliance with Regulation 46(2)(o) of the Listing Regulations, the enclosed presentation titled "Corporate Presentation", proposed to be used during the upcoming investor meetings/calls, is also being uploaded on the Company's website at https://www.capriloans.in/cms/investor-presentation/FY%202026%20-%202027/CORPORATE%20PRESENTATION/Corporate%20Presentation/CGCL-Corporate-Presentation-Q2FY27_IR_0611-1.pdf

We confirm that no unpublished price sensitive information will be shared during such meetings/calls.

Date of occurrence of event/information: November 06, 2026
Time of occurrence: 12:33 PM

You are requested to take the above information on record and acknowledge compliance under the applicable provisions of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.

Thanking you,

Yours faithfully,
for **Capri Global Capital Limited**

Yashesh Bhatt
Company Secretary & Compliance Officer
Membership No: A20491

Encl.: As Above



Capri Global Capital
Corporate Presentation

CAPRI LOANS
Farz Nibhaatey Hain

November 2026

Table of Content

1 Positioning Highlights

2 Key Strategies

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CAPRI LOANS
Farz Nibhaatey Hain





Capri Global Capital – 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

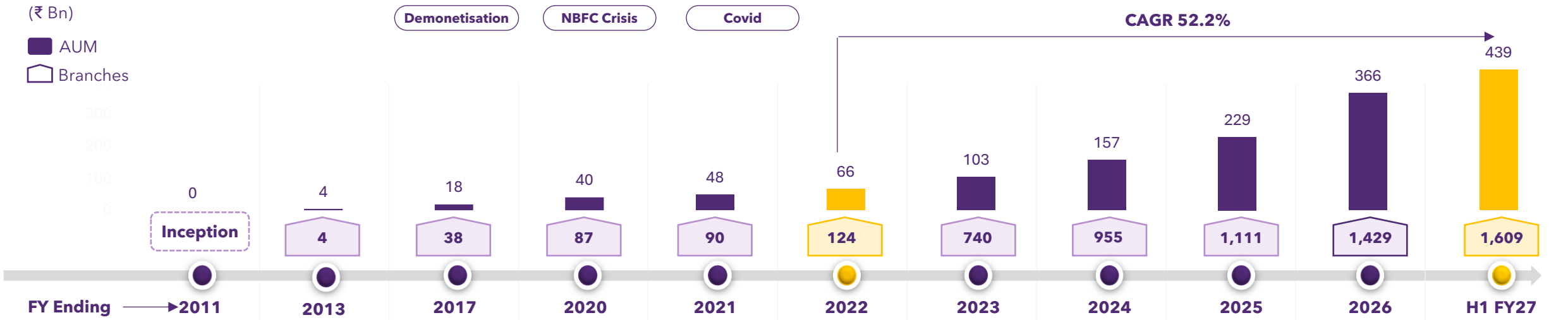
Product Offerings



Capri Global Capital - Journey

CAPRI 1.0: Establishing the bedrock for multifold growth

CAPRI 2.0: Cementing leadership through Tech & AI



Execution track record - launched, built and scaled 4 new businesses in last 5 and half years

Business Developments	Construction Finance	MSME Loans	Housing Finance		Co-Lending Car Loan Distribution	Gold Loans		Insurance Distribution	Micro LAP	Credit Rating – Fitch (BB-), Moody's (Ba3)	Raised $300 Mn through GMTN program
Capital Raising Event	₹ 4.5 bn QIP						₹ 14.4 bn Rights Issue			₹ 20.0 bn QIP	
Technology Developments				**Foundation & Institutionalization**			**Platform Scale & AI Enablement**			**AI Native & Cognitive Era**	
				Tech blueprint established and tech team onboarded			Swarnim LOS, Oracle Flexcube LMS; Orion LOS, Spark sales app, Pegasus collection app			AI integrated across lifecycle – customer, credit and collections	

Capri Global Capital at a Glance

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

Growth at Scale	**₹439bn** AUM (Q2 FY27) 62% YoY	**₹80 bn** Net worth (Q2 FY27)	**15,408** Employees
Pan-India Distribution	**1,609** Branches	**20 States & UTs** Geographical spread	**823K+** Customers
Efficient Liability Franchise	**40+ | 11+** Lenders | Co-lending partners	**₹305 bn** Borrowings	**3.8x | 22.7%**(1) D/E | CRAR^
Healthy Asset Quality	**1.2% / 0.8%** GNPA / NNPA	**0.8%**(2) Provisions / Avg. assets	**33.3%** Provision coverage
Strong Profitability	**8.3% / 9.6%** Loan spreads / NIM	**25.1%** Non-interest income/ Total Income	**4.4% /21.6%**(2) RoAA / RoAE

Note: (1) Standalone; (2) Annualized; All numbers pertaining to Q2 FY27

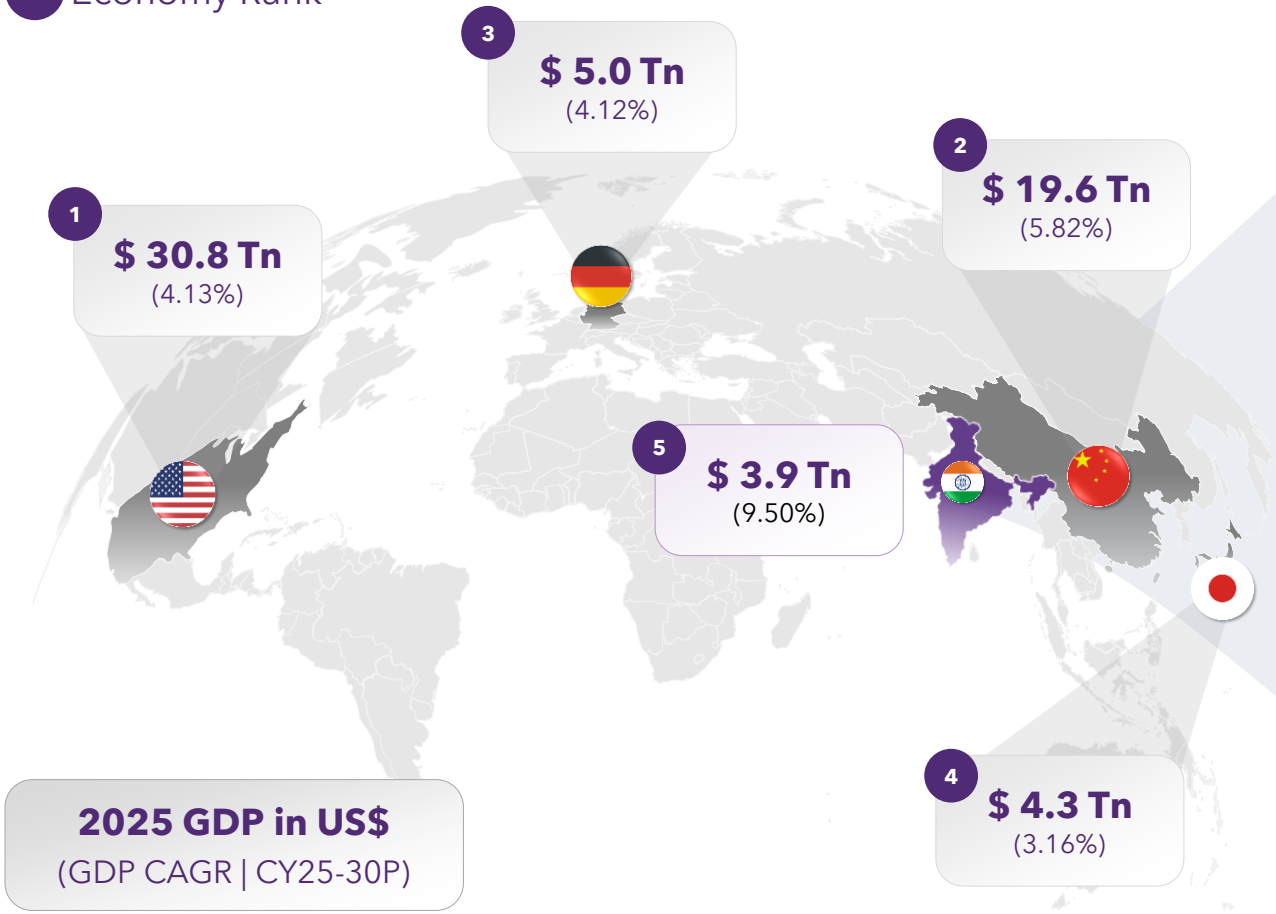
1 Positioning Highlights

India's Growth Story Creates a Structural Credit Tailwind

Macro expansion, favourable demographics and digital adoption are widening the opportunity for formal retail credit

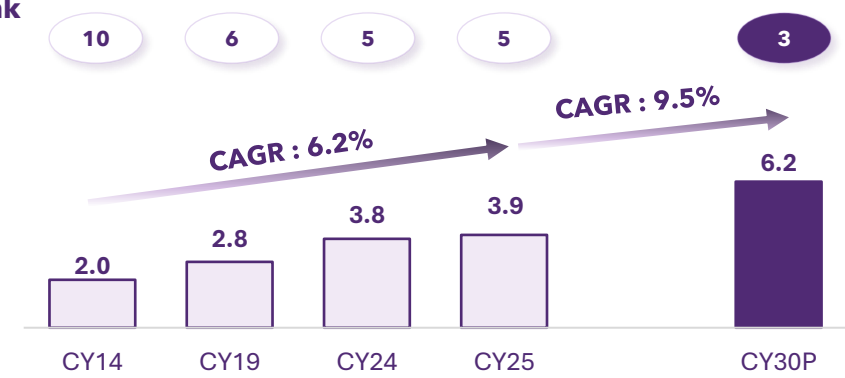
India on track to become world's 3rd largest economy

Economy Rank



2025 GDP in US$
(GDP CAGR | CY25-30P)

Economy Rank
(India)
US$ Tn



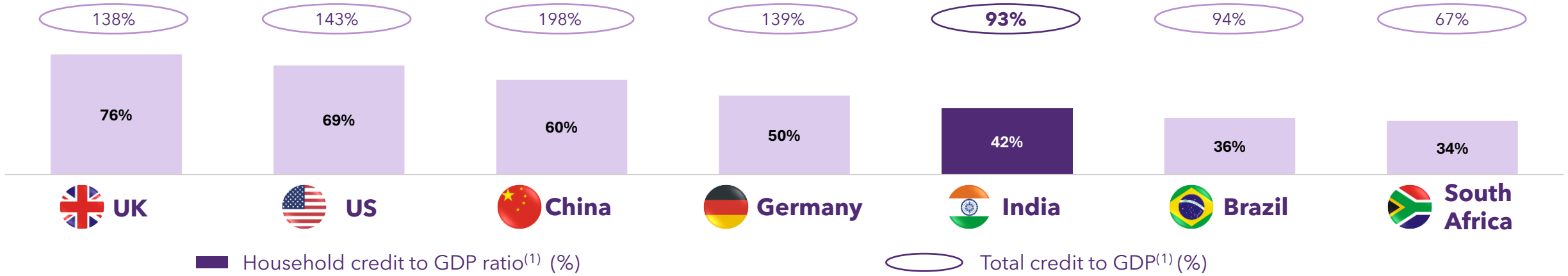
GDP per capita (US$)	CY14	CY19	CY24	CY25	CY30P
	1,540	2000	2,590	3,700	4,050

Source: IMF

But Retail Credit continues to Remain Significantly Underpenetrated

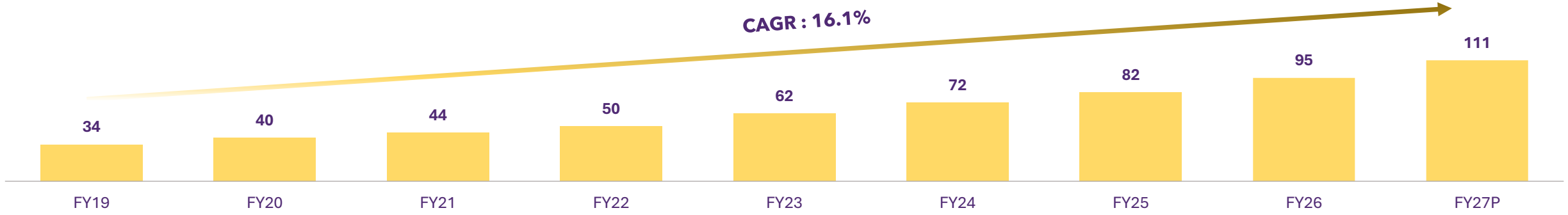
Low formal credit penetration creates a long runway for lenders focused on secured and underserved segments

India's retail credit remains underpenetrated and....



....is expected to grow at 16% up to FY27

(in ₹ tn)



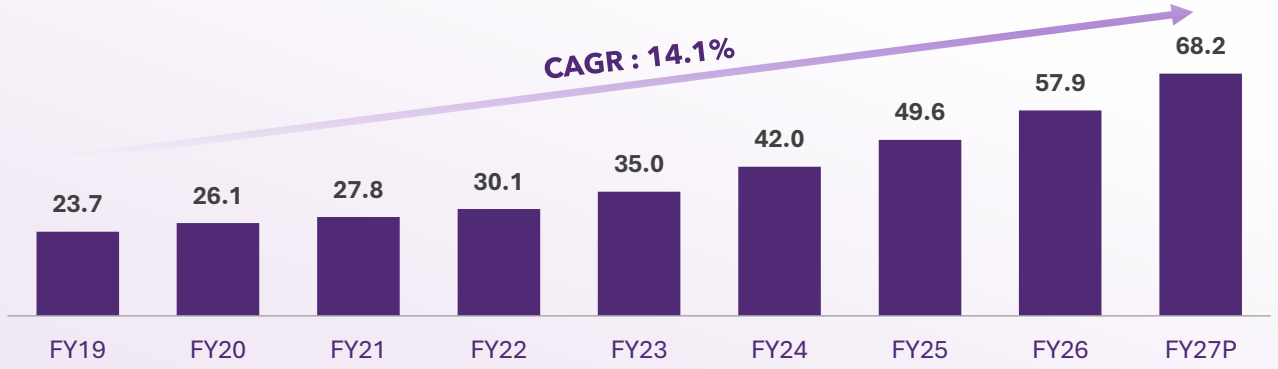
Source: RBI, bank of international settlement and Crisil intelligence (1) As of dec 31, 2024.

Resultingly, NBFCs are Poised to Win With Specialized Business Models

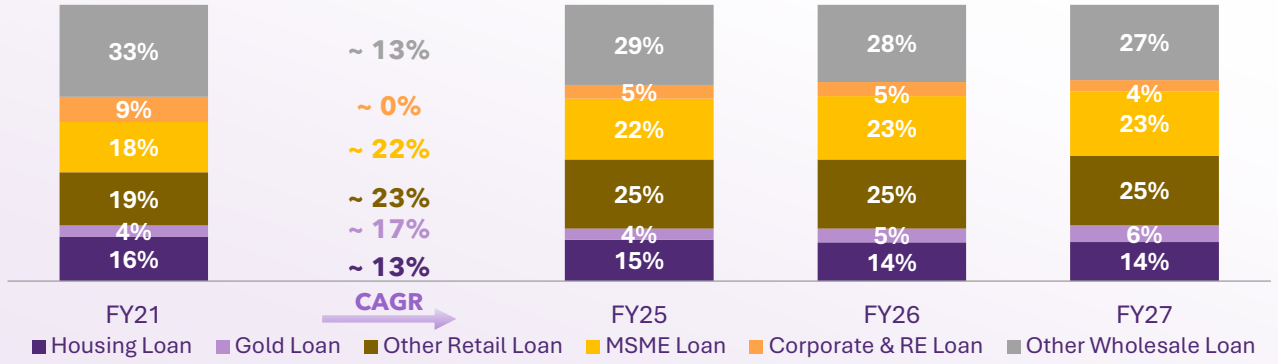
Specialised underwriting, local presence and high-touch servicing create a differentiated role in underserved markets

Unique proposition to cater to the "aspiring" and T2/T3 segment

NBFC credit to grow at 15-17% between FY25 and FY28
(in ₹ Tn)



Gold, Housing and MSME finance poised to grow fastest (% of NBFC credit)



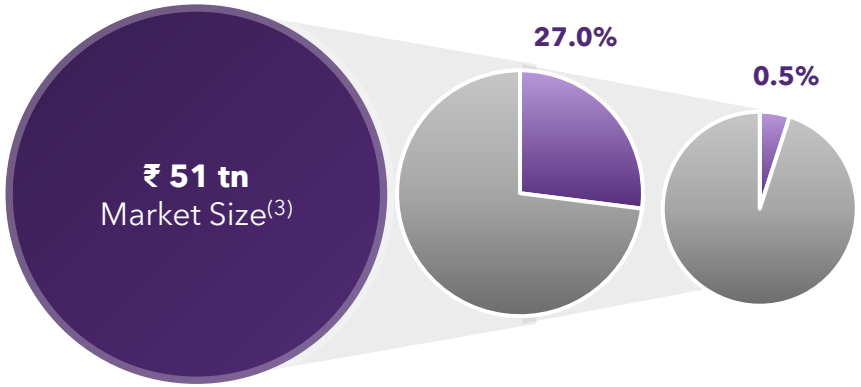
Rural reach	Access to geographies outside Bank's current customer segment
High touch model	Strong ownership of customers through regular interactions
Understanding of micro markets	Nuances of the geography & services business
Specialized underwriting	Assessment of informal income & SORP/SOCP(1)
Technology first model	Leveraging tech to reimagine lending process and lower TAT

Source: RBI, Crisil Intelligence; Notes: (1) SORP – Self-Occupied Residential Property; SOCP – Self Occupied Commercial Property; (2) RE – Real Estate

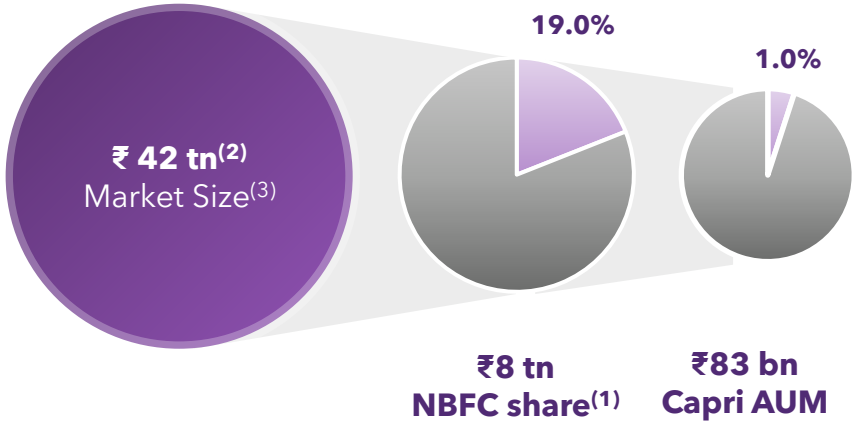
Capri Global's Focus Segments Present a ₹26tn Opportunity

NBFCs are poised to capture share in key retail lending segments; low penetration provides a long runway for growth

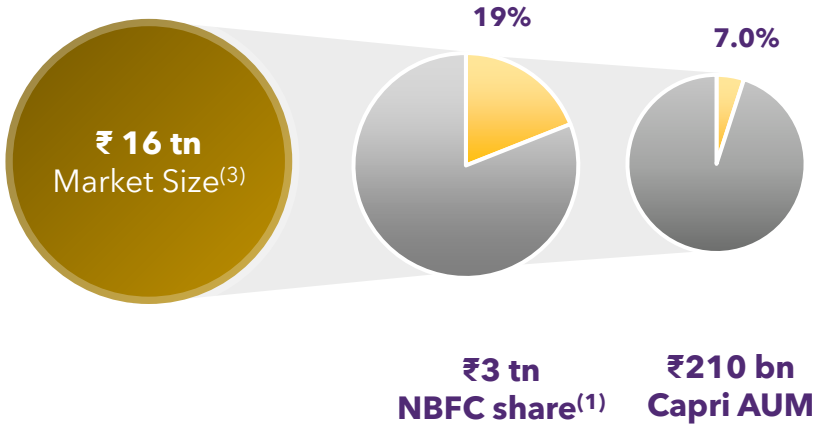
MSME loans



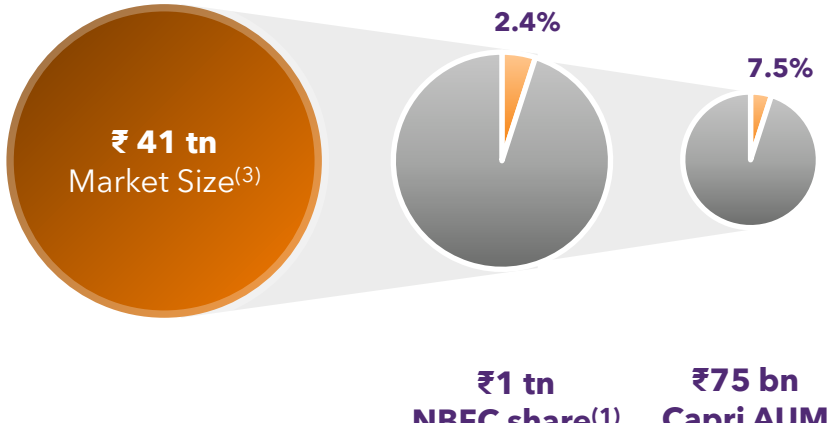
Housing loans



Gold loans



Construction finance



Source: RBI, NHB, MFIN, CRIF, CRISIL intelligence estimates, colliers; (1) Share of NBFCs/HFCs/NBFC MFIs; (2) Home loans market size; (3) market size data for FY2026

Large Addressable Market Opportunity across Focus Segments : Gold Loans

Significant unleveraged household gold pool presents a deep, collateral-backed lending opportunity

Gold Loan Credit Gap/Demand Potential [1]

Household Gold (tonnes)

~25,000

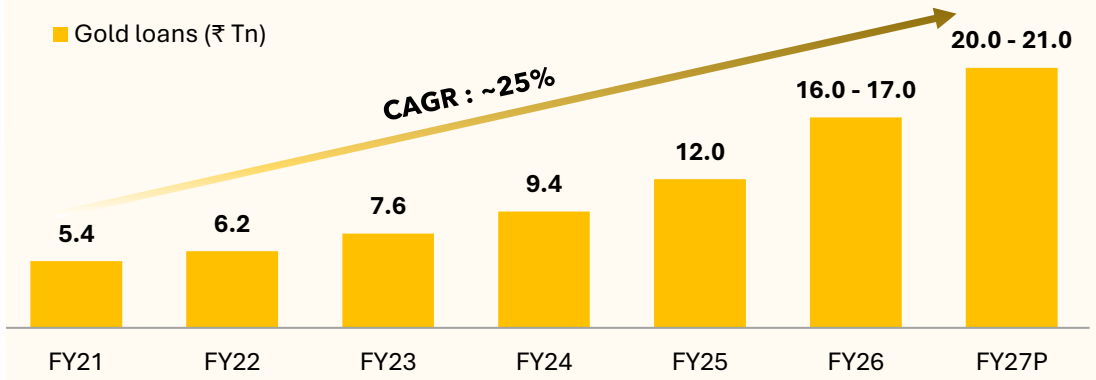
Gold value (₹ Tn)

190 - 195

Based on gold value @~Rs 10,919/gm & ~70% LTV [2]

Pledged	Unpledged
12%	88%
Formally Financed (tonnes)	Unfinanced (tonnes)
~3000	~22000

Gold Loan Market Size and Growth (FY2021-27E)

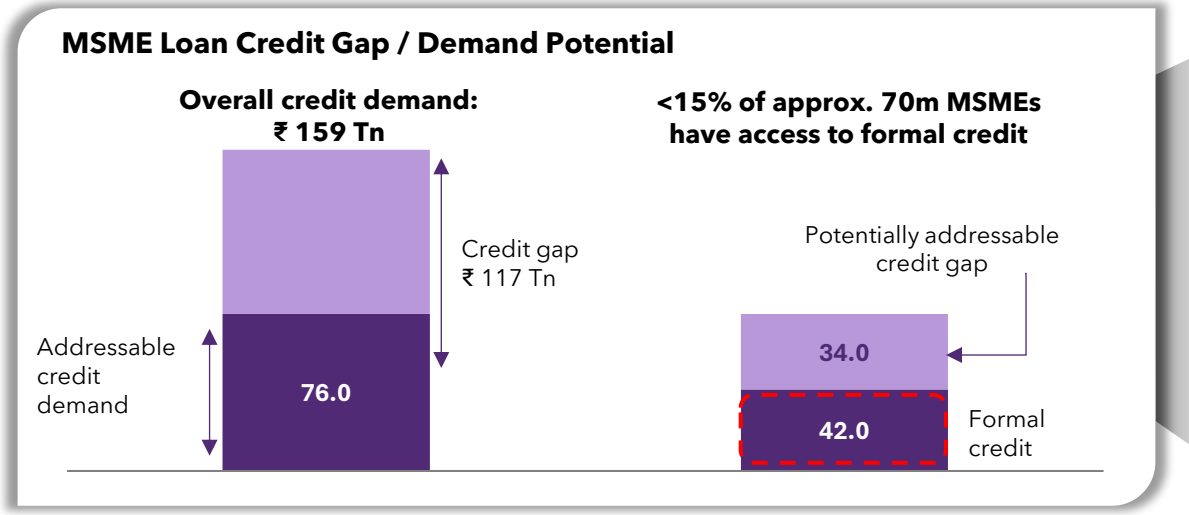


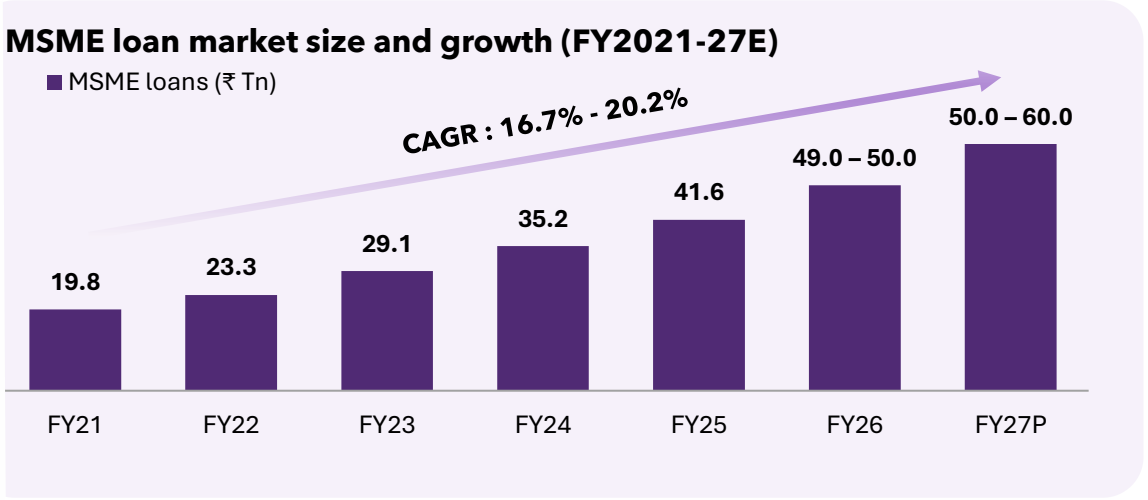
- Rising financialization of gold holdings
- Strong demand from informal sector & self-employed borrowers with limited credit access
- Fast, collateral-backed lending enabling quicker and more certain liquidity vs unsecured credit
- Expansion of organized players replacing unorganized pawn brokers (trust + transparency)
- Digital + doorstep gold loan disbursement improving reach and convenience

Source: RBI, Industry Experts; Notes: (1) Portfolio outstanding number includes agriculture lending by banks with gold as collateral and includes priority sector gold loans given by financiers ; (2) Rate for 18K gold given by India Bullion and Jewelers Association Ltd. as on July 8, 2026

Large Addressable Market Opportunity across Focus Segments : MSME Loans

Large, underpenetrated MSME segment offers a multi-year opportunity for scalable credit expansion





Formalization of MSMEs (GST, UDYAM) improving credit visibility and eligibility	Large structural credit gap vs demand in working capital and capex financing	Government-backed schemes (CGTMSE, priority sector lending) reducing lender risk	Digitization of cashflows enabling better underwriting (invoice + bank statement lending)	Growth in trade, e-commerce, and supply chain financing needs

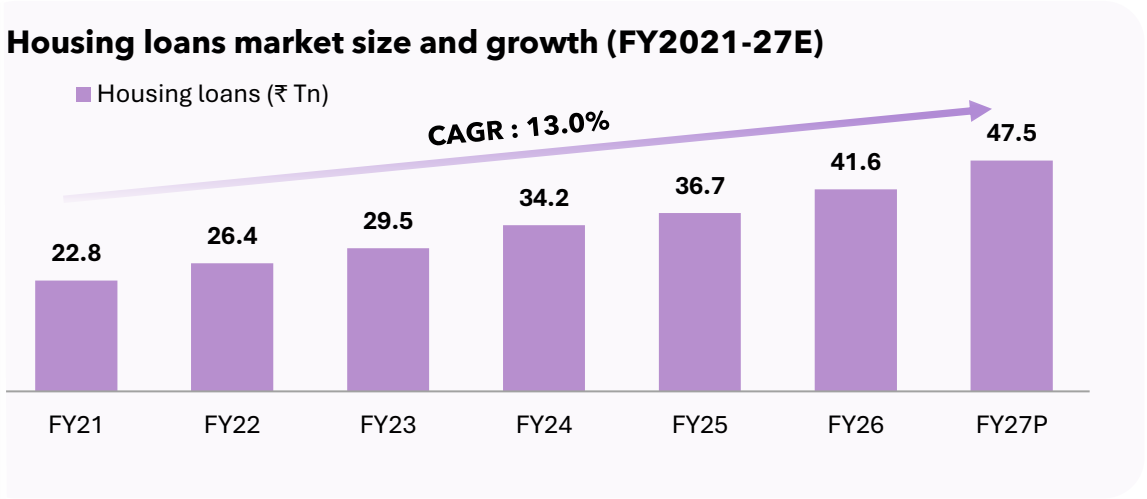
Source: RBI, Industry Experts, IFC, Transunion CIBIL, Udyam; CGTMSE-Credit guarantee fund trust for micro and small enterprises

Large Addressable Market Opportunity across Focus Segments : Housing Loans

Structural housing demand continues to drive sustained mortgage-led credit growth

Housing Loan Credit Gap / Demand Potential

	EWS (ATS < ₹ 0.75 Mn)	LIG (ATS ₹ 1.5 Mn – ₹ 5 Mn)	MIG & above (ATS > ₹ 5 Mn)
Shortage of housing Units (Mn)	45.0	50.0	5.0
Value of units (₹ Tn)	34.0	75.0	40.0
Aggregate loan demand (₹ Tn)	5.0	30.0	22.0



Persistent urban housing shortage + strong end-user demand in lower-income segments

Government push via PMAY and interest subsidies improving affordability

Rising formal income penetration enabling credit eligibility expansion

Migration to Tier 2/3 cities driving incremental housing demand

Shift from informal lenders to organized housing finance companies

Source: RBI, Industry Experts, CRIF; EWS – Economically Weaker Section, LIG – Low Income Group, MIG – Middle Income Group, PMAY – Pradhan Mantri Awas Yojana

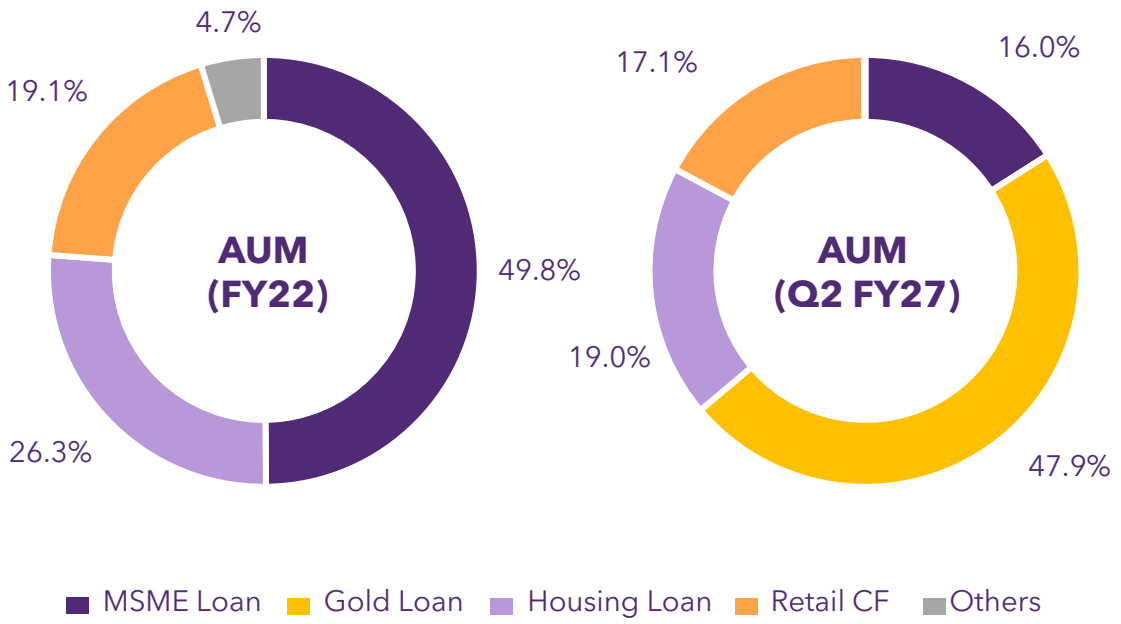
Leading to Strong Growth with Improving Key Metrics

Growth across customers, branches and earnings has been supported by stronger operating and risk outcomes

	FY22		Q2 FY27	
AUM (₹ Bn)	66	6.6x	439	Scaled rapidly with the launch of **new products** and expansion of **co-lending AUM**
Customers	38,675	19.8x	823,312	Strong growth in customer acquisition aiding **granular portfolio** growth
Branches	124	13.0x	1,609	Strong growth in branches, primarily gold loan branches to **deepen local reach**
Employees	3,202	4.8x	15,408	Scaling with lower employee growth due to strong **operating leverage from technology** platform
PAT (₹ Mn)	2,035	4.2x	9,492/4,183 (FY26 / Q2 FY27)	Strong PAT growth due to focus on **profitable growth**
Networth (₹ Bn)	19	3.9x	80	Strong balance sheet with **robust liquidity buffers**
NNPA (%)	1.7%		0.8%	**Improvement in asset quality** leveraging proprietary scorecards

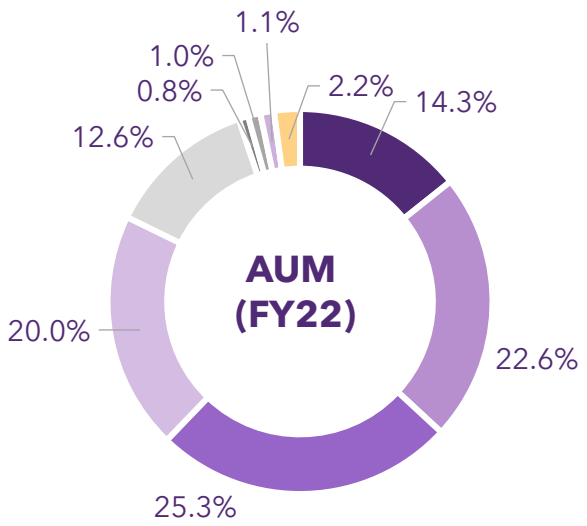
Capri Global has Diversified Business by Product and Geography…

Product Diversification – Entering into New Segments

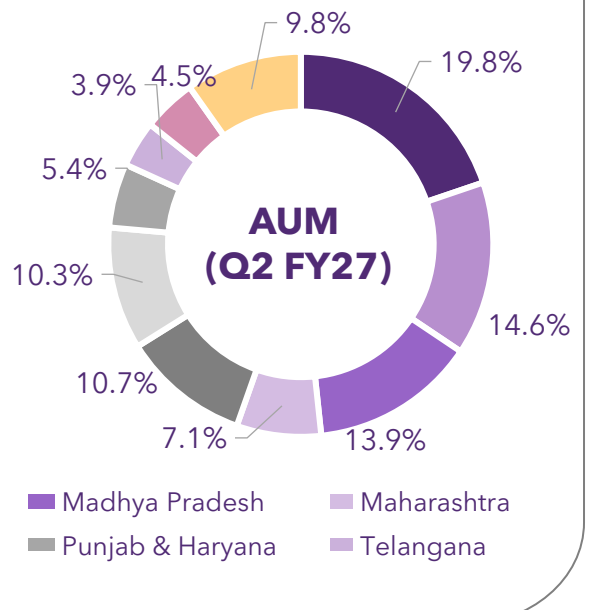


Geographical Diversification – Entering into New Markets#

Top 3 regions constitute ~68% of the Portfolio



Top 3 regions constitute ~50% of the Portfolio



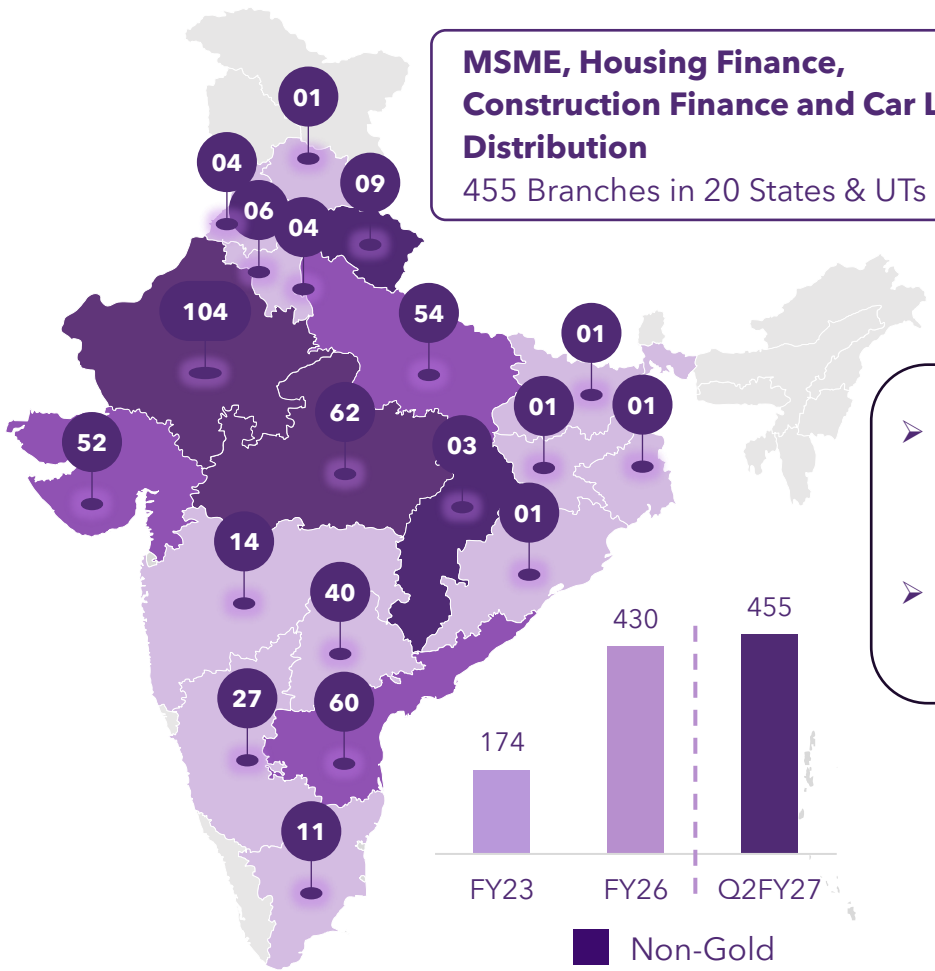
Note: #Includes MSME Loans, Micro LAP, Solar, Housing Loans, Gold Loans and Retail Construction Finance AUM

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

Branch Network

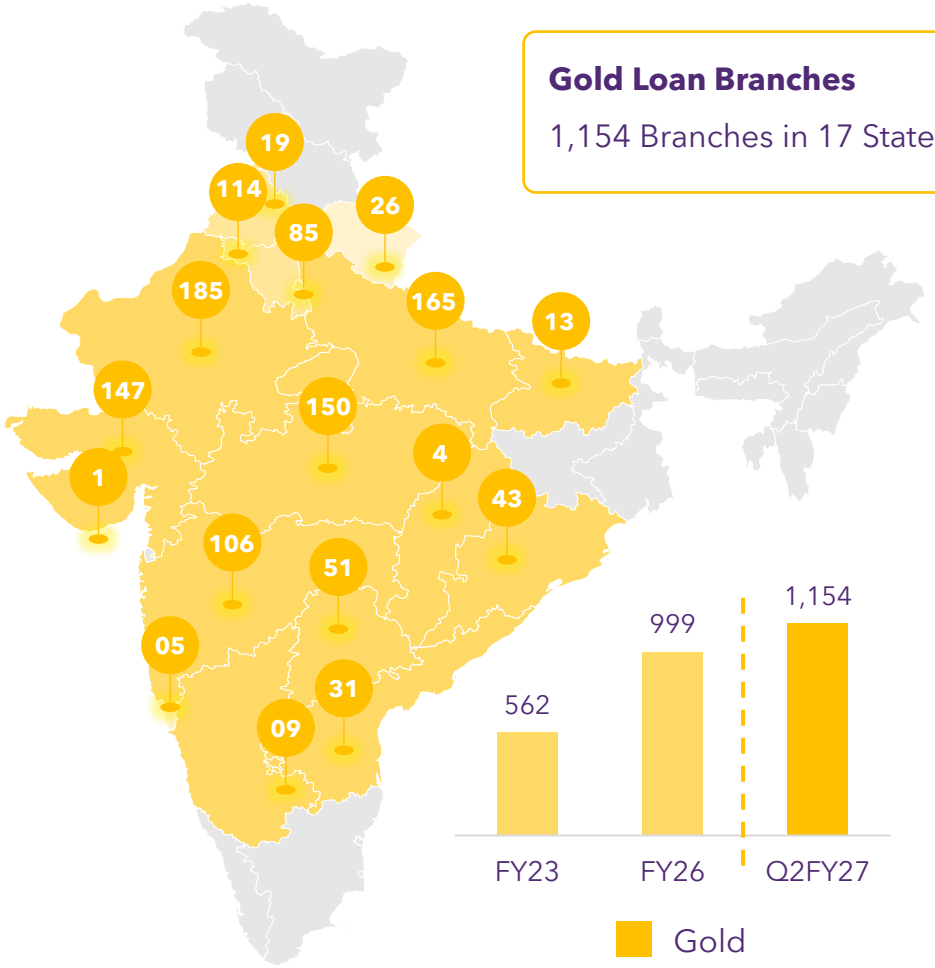
Widening reach, Strengthening presence nationwide

MSME, Housing Finance, Construction Finance and Car Loan Distribution
455 Branches in 20 States & UTs



- **Total branch network of 1,609 branches**
- Dedicated tech center in Gurgaon, Noida and Bangalore

Gold Loan Branches
1,154 Branches in 17 States & UTs



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

Gold Loans | Retail Focused with Granular and Secured Loan Book

Led by end-to-end digital journey

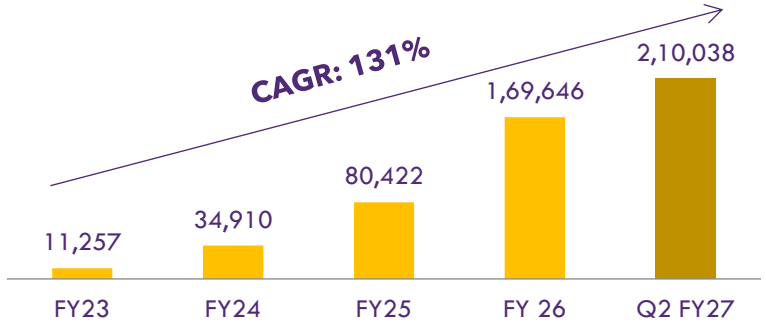
WHO ARE OUR CUSTOMERS?

- Small business owners, Salaried individuals, Women entrepreneurs & Small and marginal farmers
- 45.6% of the accounts with <₹100K disbursement amount
- 76.9% of the customers' family income is less than ₹0.5 million

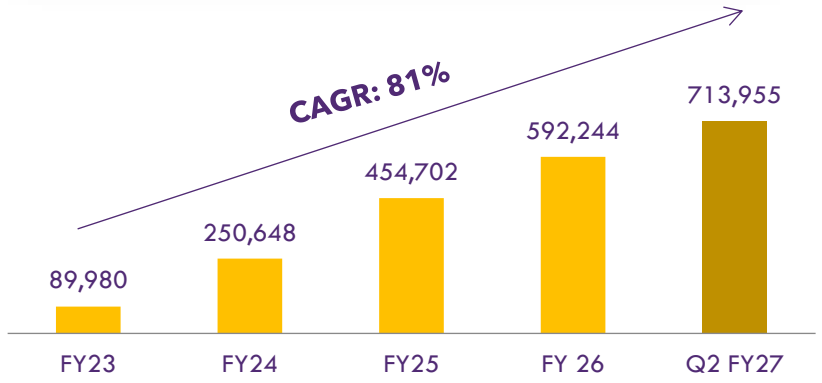
WHAT OUR CUSTOMERS NEED?

- Transparent, timely and hassle-free customer experience
- Medical exigency, short term financial requirements, business expansion, seasonal business working capital requirements
- Safety and security of pledge jewellery

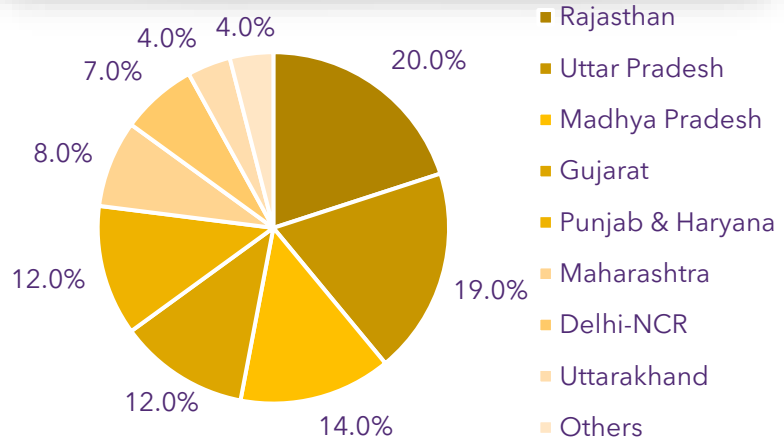
AUM (₹ mn)



No. of customers (#)



Geographical Distribution



KEY STATISTICS

714K+	**₹0.21 mn**	**73.8%**	**19.1%**	**17**	**6,913**
No. of customers	Portfolio ATS	Portfolio LTV	Portfolio Yield	States/UTs Present	Employees

*All data points as of 30-Sep-26 or for Q2FY27

Gold Loan - Key Highlights



01 **Superior execution capability** – fastest amongst peers to reach average **AUM per branch of INR 182 million** within ~4 and half years of launch

02 **Hassle free digital** loan journey for valuation, disbursal, multiple repayment modes and customer service – 100% paperless; proprietary LOS

03 **State of the art branches** equipped with advanced **AI powered security systems**

04 **Faster TAT (<30 mins)** with Relationship Manager approach - high **repeat customers** of 60%+

05 **Robust multi audit process for fraud prevention**

MSME Loans | Retail Focused with Granular and Secured Loan Book

Transforming Business Loans with advanced technology

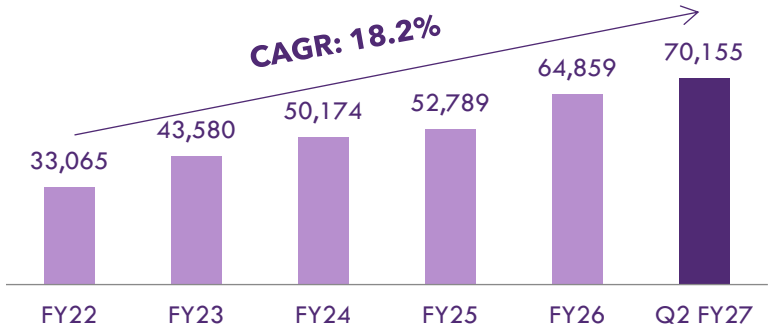
WHO ARE OUR CUSTOMERS?

- Self Employed Non-Professional (SENP) and underserved e.g. Provision stores, retail outlets, manufacturing workshops
- Focus on Tier 2, 3, 4 Cities
- 79.5% of our customers' family income is less than ₹1 million
- >90% customers are with assessed income proof
- 97% is SENP and 3% is salaried

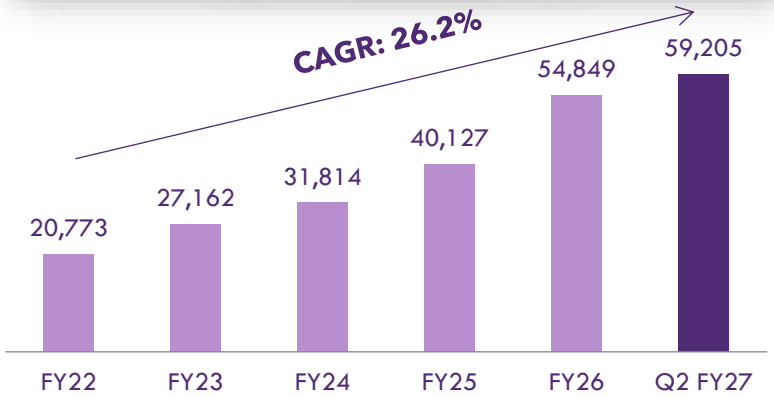
WHAT OUR CUSTOMERS NEED?

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

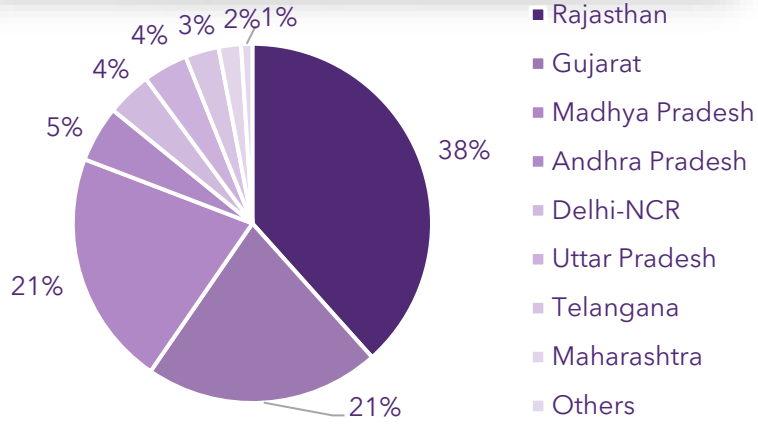
AUM (₹ mn)



No. of customers (#)



Geographical Distribution



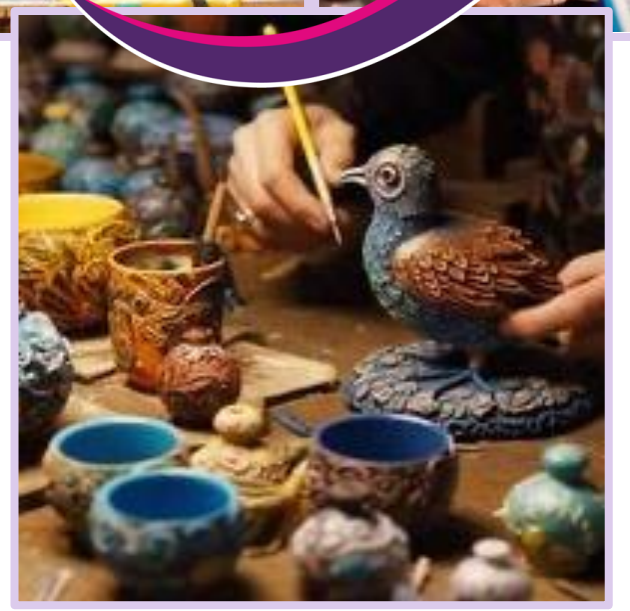
KEY STATISTICS

59K+	₹1.2 mn	52.2%	16.8%	12	3,517
No. of customers	Portfolio ATS	Portfolio LTV	Portfolio Yield	States/UTs Present	Employees

*All data points as of 30-Sep-26 or for Q2FY27; MSME includes MSME, Micro Lap and Solar Loans

MSME Loan - Key Highlights





01 **Long Vintage of more than 10 years**

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

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

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

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

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

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

Offering Affordable Housing Loans with advanced technology

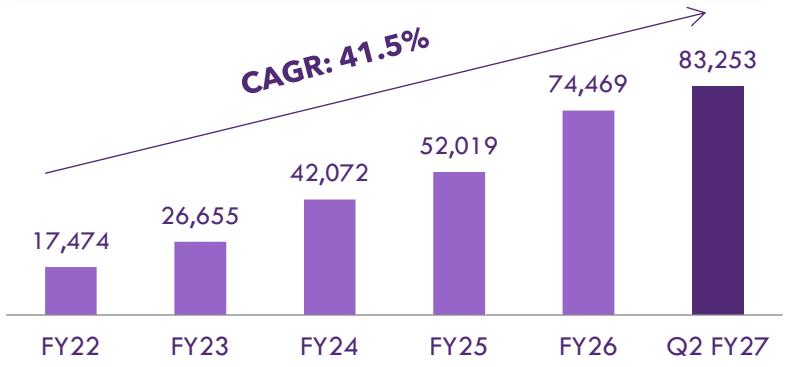
WHO ARE OUR CUSTOMERS?

- Underserved – SENP & formal salaried customers
- Majorly First-time home buyers located in Tier 2 and 3 cities
- 74.8% of our customers' family income is less than ₹1 Mn
- 76.5% customers with assessed income proof
- 76.0% is SENP and 24.0% is salaried

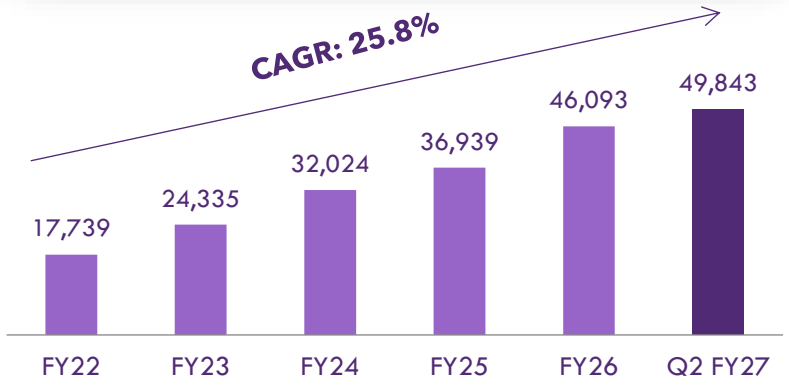
WHAT OUR CUSTOMERS NEED?

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

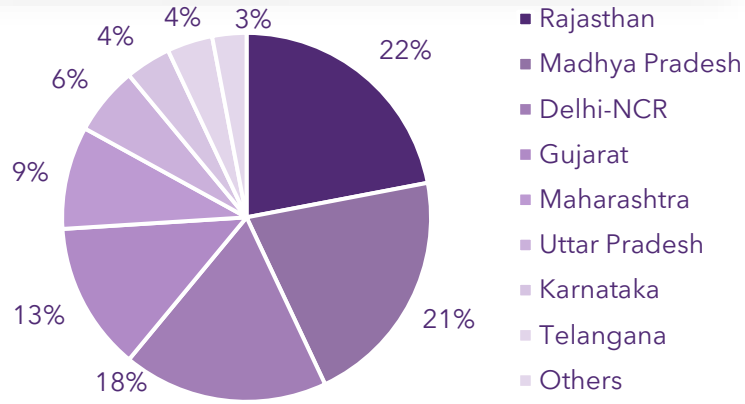
AUM (₹ mn)



No. of customers (#)



Geographical Distribution



KEY STATISTICS

49K+	₹1.55 mn	57.2%	13.7%	11	2,577
No. of customers	Portfolio ATS	Portfolio LTV	Portfolio Yield	States/UTs Present	Employees

*All data points as of 30-Sep-26 or for Q2FY27

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

High yield segment with low opex

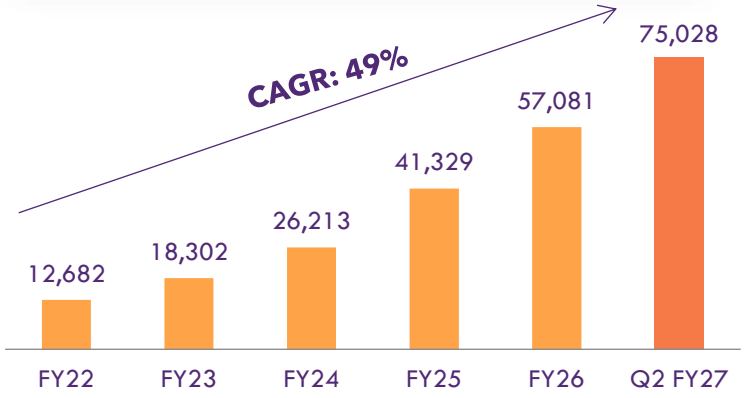
WHO ARE OUR CUSTOMERS?

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

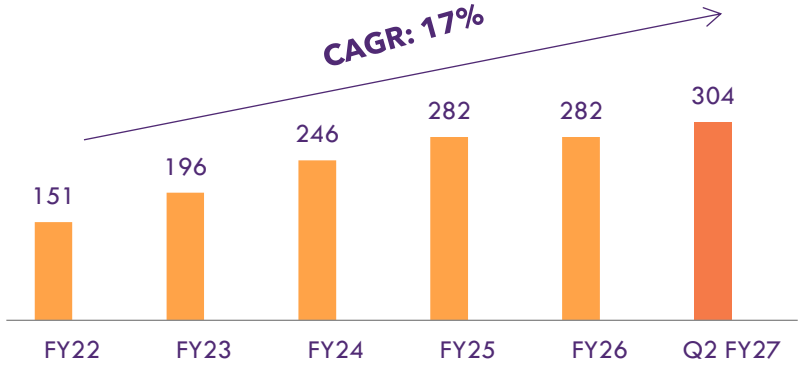
WHAT OUR CUSTOMERS NEED?

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

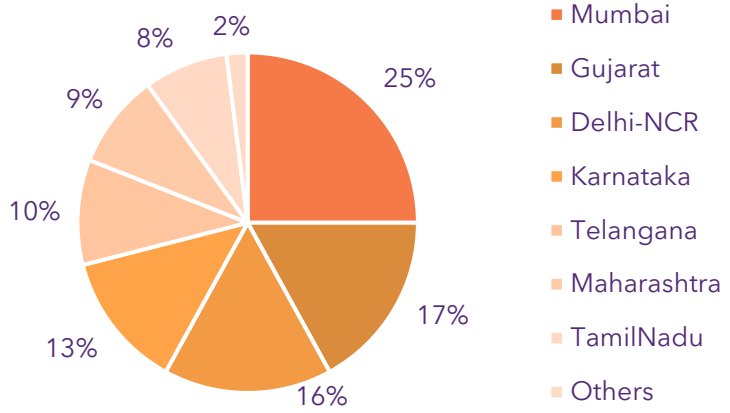
AUM (₹ mn)



No. of live accounts (#)



Geographical Distribution



KEY STATISTICS

304	₹247 mn	>2.0x	18.6%	10	107
Live Accounts	Portfolio ATS	Asset cover	Portfolio Yield	States	Employees

*All data points as of 30-Sep-26 or for Q2FY27

Retail Construction Finance – Key Highlights



01 **Niche expertise -** deep knowledge of the regional markets with vintage of **14+ years; Faster TAT**

02 **Granular portfolio** - focus on projects with **smaller ticket size** and shorter tenure (~2.6 years)

03 **Security cushion** - exclusive lender with **construction linked disbursal** and collections through **escrow mechanism**

04 **Superior asset quality** – robust multi layered credit approval process governed by Board; low GNPA and high recovery

05 **Stringent controls** with a dedicated monitoring team of 45+ members

06 **High quality and stable team with long vintage**

Insurance Distribution - Asset Light Income Stream

Strategic Partnerships with 23 Insurance Companies

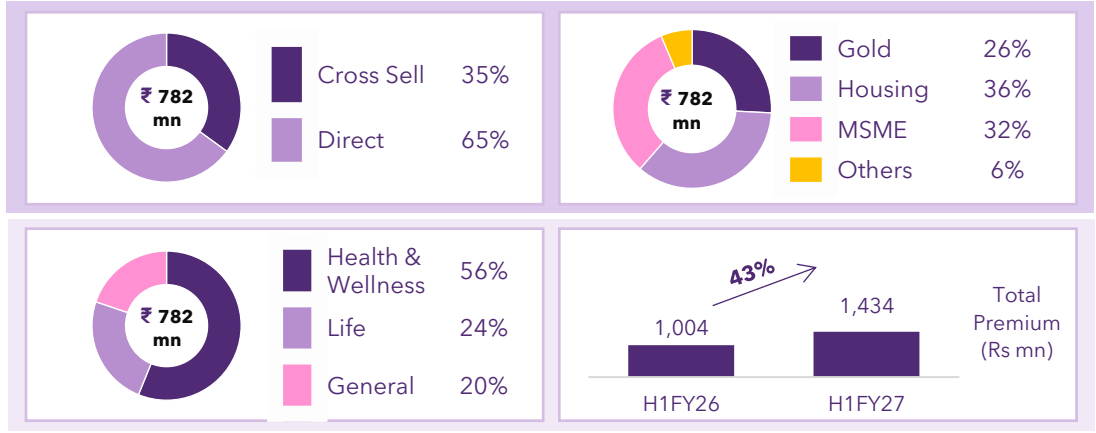
9 – Life Insurance Companies
- Life Insurance
- Credit Life Cover
- Term Plan

10 – General Insurance Companies
- Property Cover
- Private Car & 2-Wheeler

4 – Health Insurance Companies
- Retail & Group Health
- Hospi Daily Cash
- CI & PA*
- EMI Protect

*CI: Critical Illness; PA: Personal Accident

Policies | Key Statistics



*By premium (Q2FY27)

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

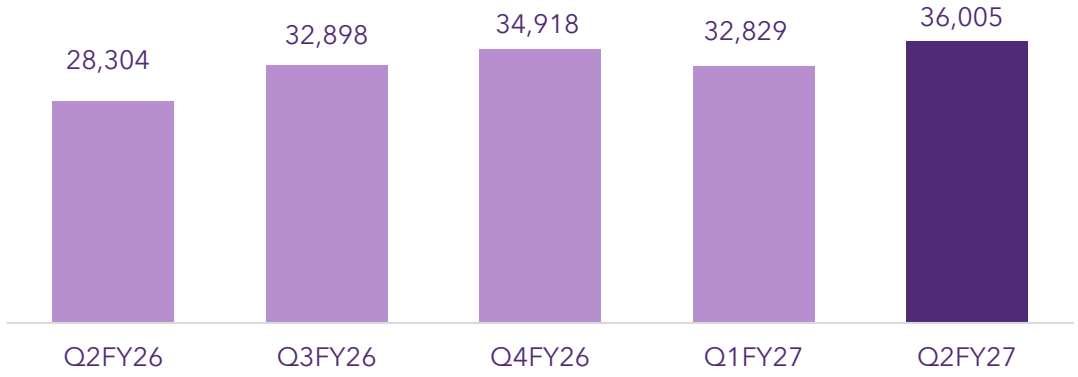
Customer Sourcing and On-Boarding

- 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**

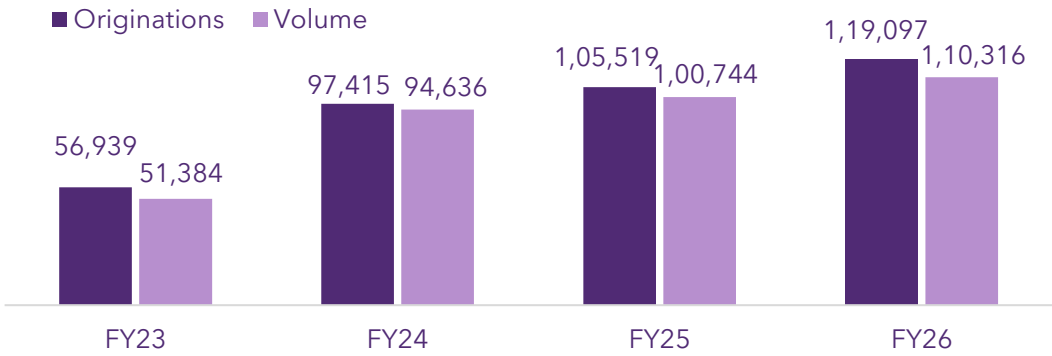
Car Loan Origination

27% YoY increase in the value of loan originations for the quarter

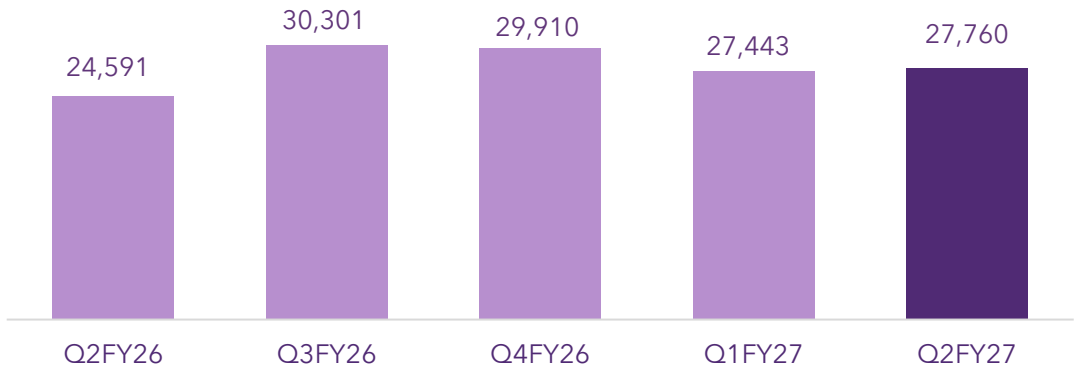
Consistently Rising Loan Originations (₹ mn)^



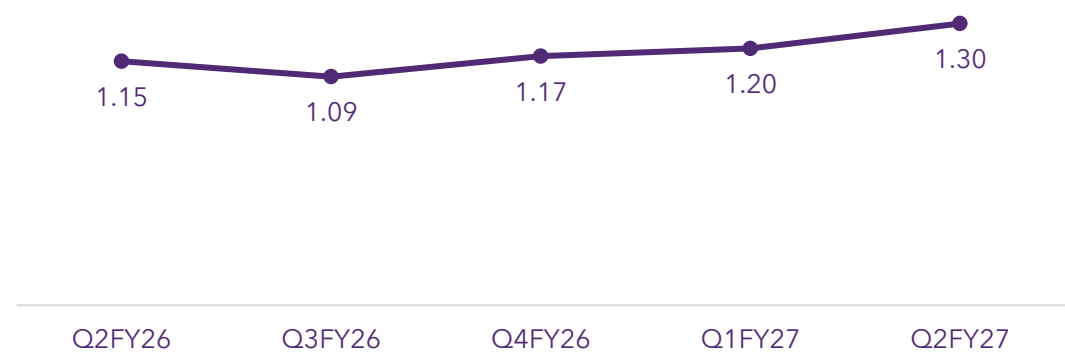
Loan Originations (₹ mn) and Volume Full Year Basis (Nos.)^



Loan Originations By Volume (Nos.)^



Average Ticket Size (₹ mn) *^



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

^Provisional data pertaining to previous quarters has been re-stated

Car Loan Origination | Complementary Asset Light Income Streams

Amongst the large non-dealer third party distributor

Partner Banks & Financial Institutions

ICICI Bank · AXIS BANK · HDFC BANK We understand your world · बैंक ऑफ़ बड़ौदा Bank of Baroda · बैंक ऑफ महाराष्ट्र Bank of Maharashtra भारत सरकार का उद्यम · इंडियन बैंक Indian Bank · इण्डियन ओवरसीज़ बैंक Indian Overseas Bank आपकी प्रगति का सच्चा साथी Good people to grow with · UCO BANK · Bank of India Relationship beyond banking · HDB FINANCIAL SERVICES · Punjab & Sind Bank · TATA CAPITAL · mahindra FINANCE

13
Partner Banks & financial institutions

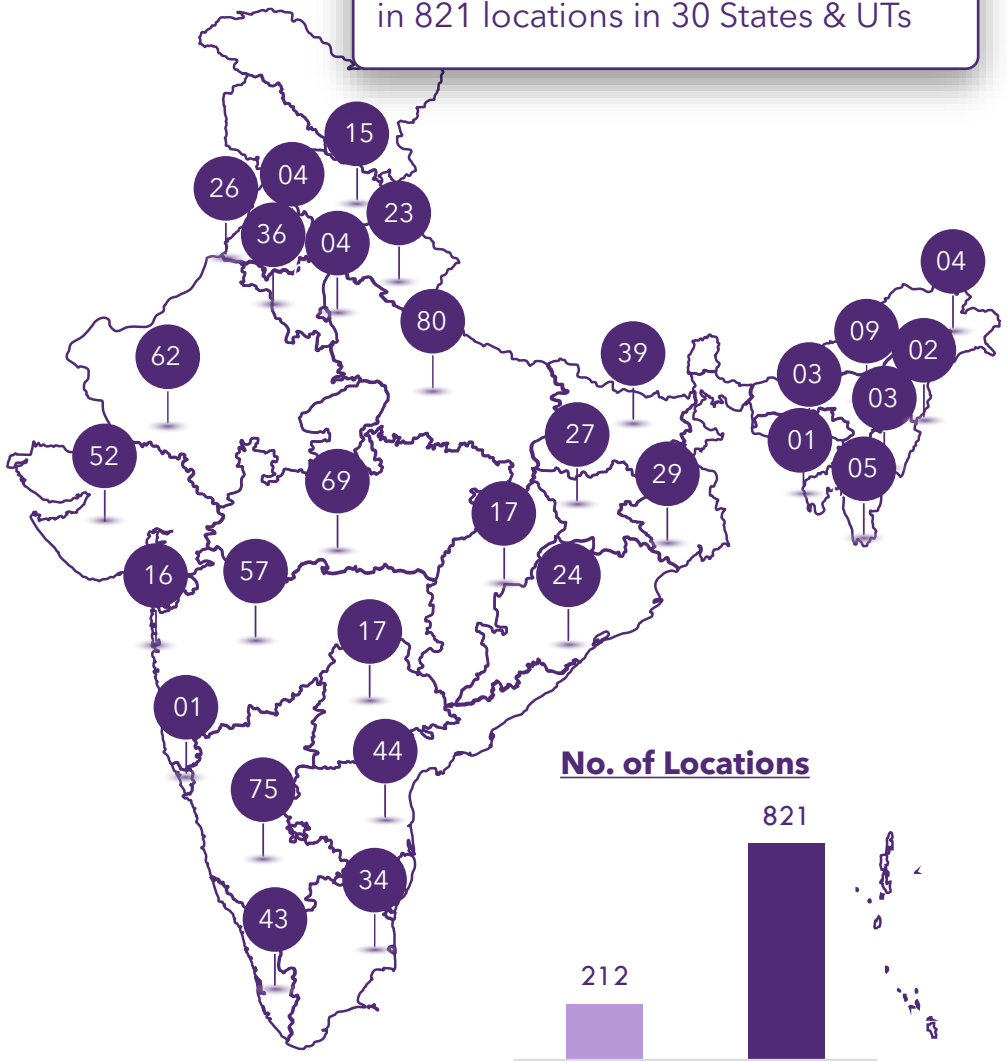
821
Locations in 30 States & UTs

12,500+
DSAs & Connectors

1,654
Employees

₹339 Mn
Net fee income (Q2FY27)

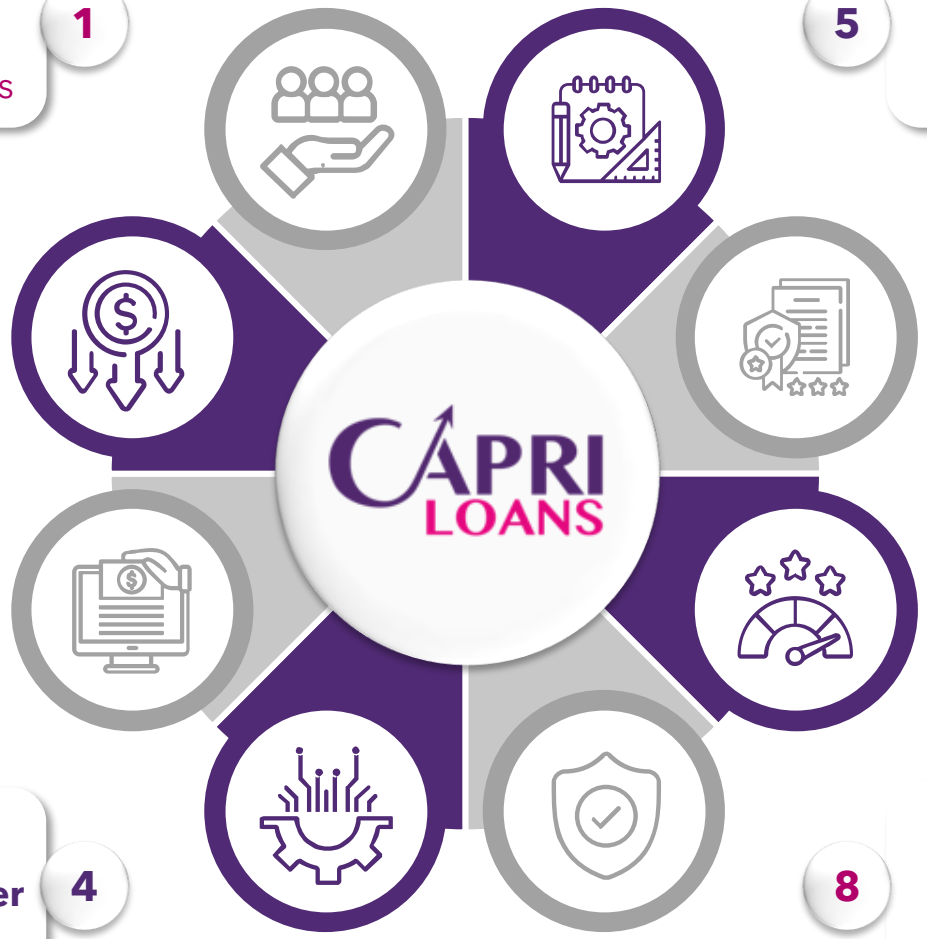
Pan-India coverage through presence in 821 locations in 30 States & UTs



Capri Global has In-house Developed Advanced Technology Platform

Significant Investment in Advanced Technology and Data Analytics Capabilities

1. **Dedicated 150+ member on-roll team**, committed to delivering advanced solutions
2. End to end developed in-house – **low maintenance costs**
3. Fully integrated workflow and digital loan journey – geared towards **faster TAT**
4. Sophisticated dashboards for performance monitoring - **higher productivity & cost efficiency**
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

1 Customer Onboarding | 2 Credit Underwriting | 3 Disbursement & Customer Engagement | 4 Collections & Legal

Lead Generation

- **Spark Mobility App:** Direct Sales Team
- **Leado Portal:** Tele Calling Unit
- **Capri Business Partner App**: DSA & Connectors
- **Lead Management Portal:** Multi-channel aggregation

Loan Processing

- **In-house Orion LOS -** Single window loan approval workflow
- **Central Processing Unit -** document validation
- **Whatsapp Integrated** query module
- **Athena App** – Income & collateral assessment; geotagging
- **Technical verification - - Daedalus App** for collateral evaluation
- **Sentinel 3.0 - Scorecard & Business Rule Engine (BRE)**
- **Risk-based Pricing**
- **TAT Monitoring** - comprehensive dashboards

Digital Disbursement

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

Customer Engagement

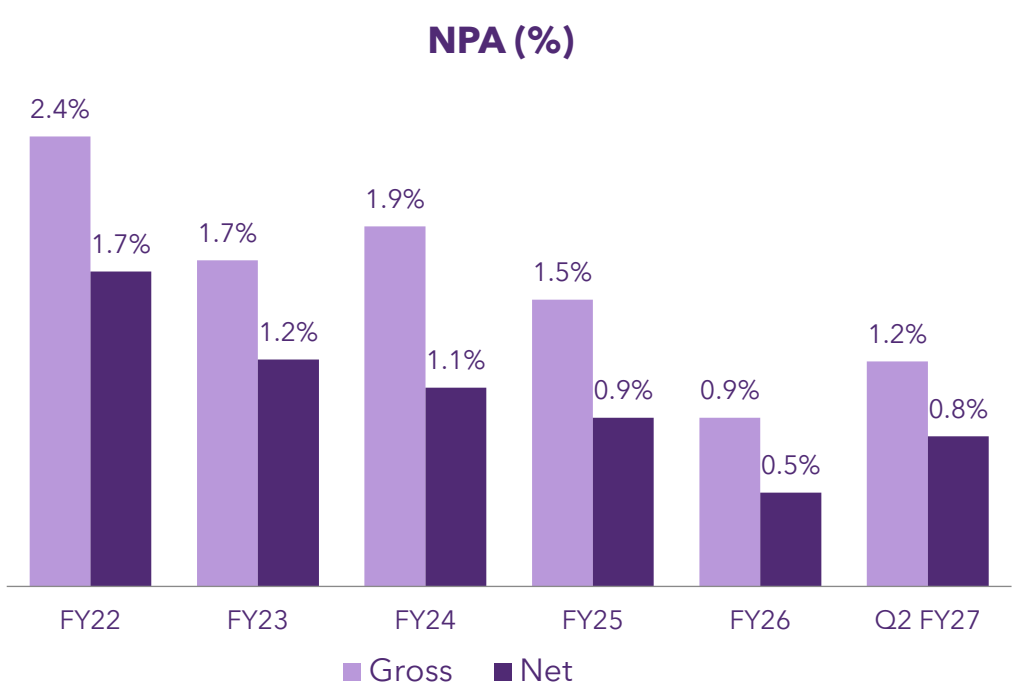
- **Capri Loans App** – loan documents, service requests, payments, loan top ups
- **AI chatbot – Capri AI-Dost**

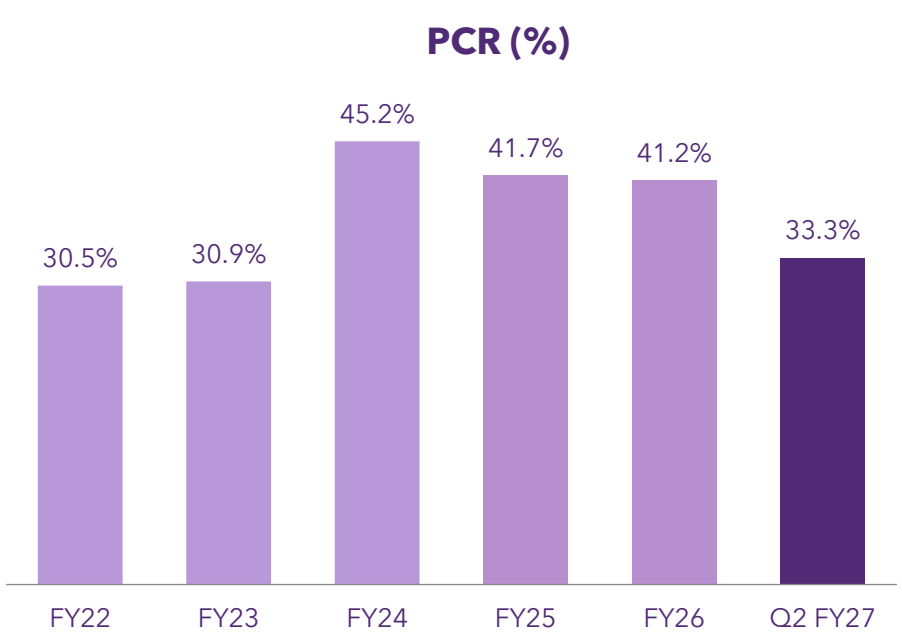
AI Led Digital Collection

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

Prudent Provisioning and Healthy Asset Quality

Healthy Asset Quality and Adequate Provisioning





~35%^
Login to Sanction ratio
(Superior Customer Selection)

100.0%
Secured loans
(Collateral cushion)

>98.0%
Robust Collections Efficiency
(In house collections)

Segment-wise Asset Quality (GNPA/NNPA/PCR)*

3.1% / 1.7% / 45.2%
MSME Loan

1.2% / 0.8% / 37.9%
Housing Loan

1.2% / 1.0% / 19.1%
Gold Loan

0.0% / 0.0% / 50.0%
Construction Finance

Note: *For Q2 FY27

^For MSME Loan, Housing Loan

Collections | Disciplined And Data Analytics Driven Approach

Customised channel wise collection strategy basis past customer behavior; 100% managed in-house

PRE-BOUNCE STRATEGY

- **ML based EWS model** for customer risk profiling, bounce rate & NPA prediction
- **AI** based automated bot calling
- **Pre-EMI reminders** through Whatsapp / SMS

POST-BOUNCE STRATEGY

- **Sloppy payer model** – roll back and roll forward prediction
- **Analytics engine** for prediction on honoring Promise to Pay
- DPD **Bucketwise collection channel strategy**

POST DELINQUENCY – FIELD & LEGAL PROCESS

- **NPA recovery model** – propensity to pay
- **Automated legal escalation** with TAT tracking
- **'Legal-like-letters'** and tele-calling for high-risk pre-delinquent accounts

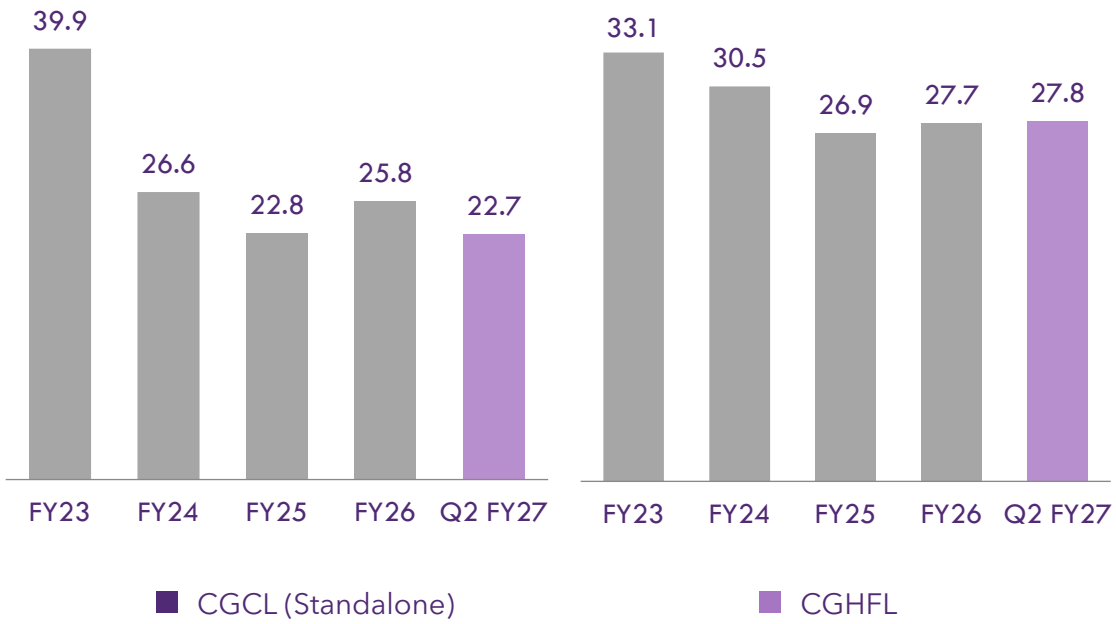
DIGITAL AND ANALYTICS TOOLS

- **Live collections dashboards and mobile app** for real time tracking
- **Incentive gamification** - performance driven leaderboard
- **Call Center Analytics** - Gen AI powered speech to text conversion

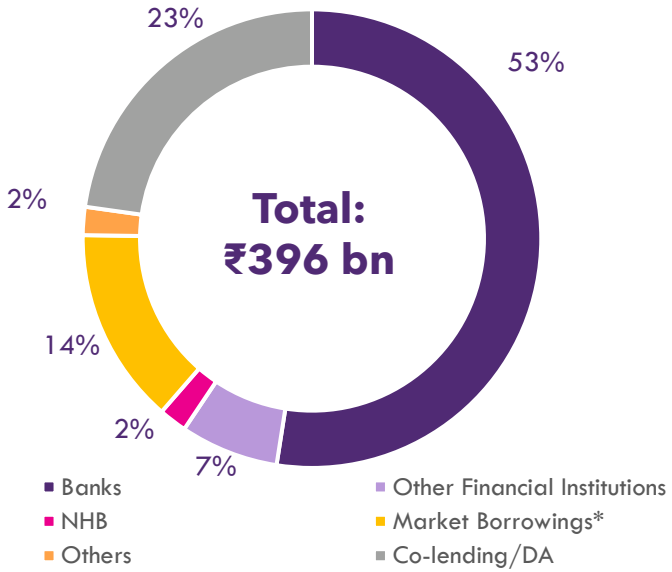
Higher Collection Efficiency | **Improved Resolution Rates** | **Higher NPA Recovery** | **Reduced Collection Cost**

Capri Global has Robust Balance Sheet and Efficient Liability Management…

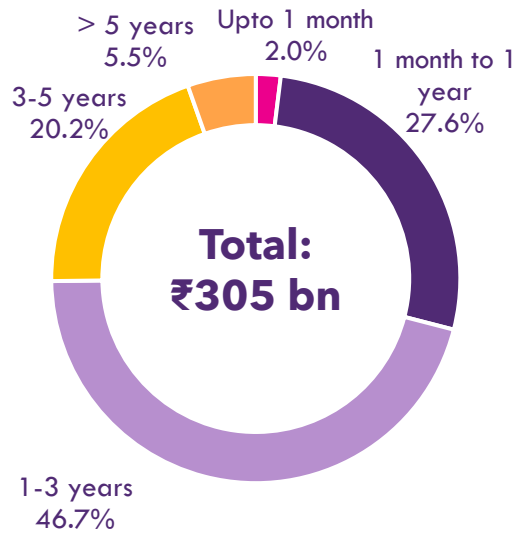
Capital Adequacy - CRAR (%)



Funding Mix (Q2 FY27)



Borrowings Maturity Profile



Access to New Credit Lines → **Adequate Liquidity** → **Potential Rating Upgrades**

Strengthened Capital Adequacy through infusion of ₹20bn equity capital in Q1FY26 via QIP

New credit facilities sanctioned for Q2 FY27 stood at ₹44,276 mn on a consolidated basis

Relationship with 40+ Lenders across Public & Private Sector Banks and Financial Institutions

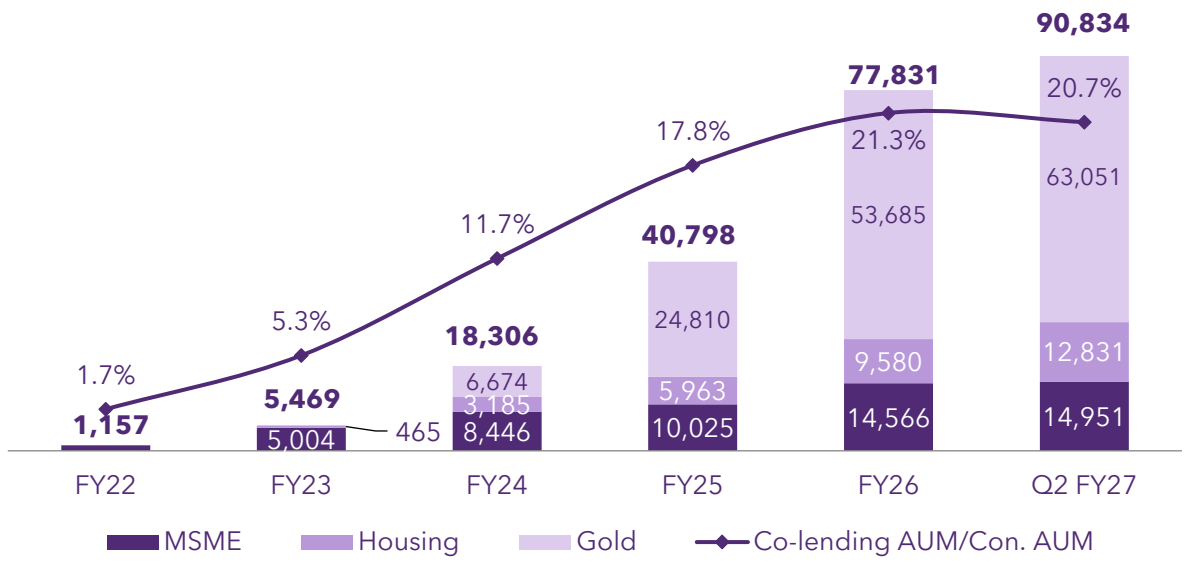
*Market Borrowings includes NCB, CP & PTC

Leveraging co-lending for capital efficient expansion

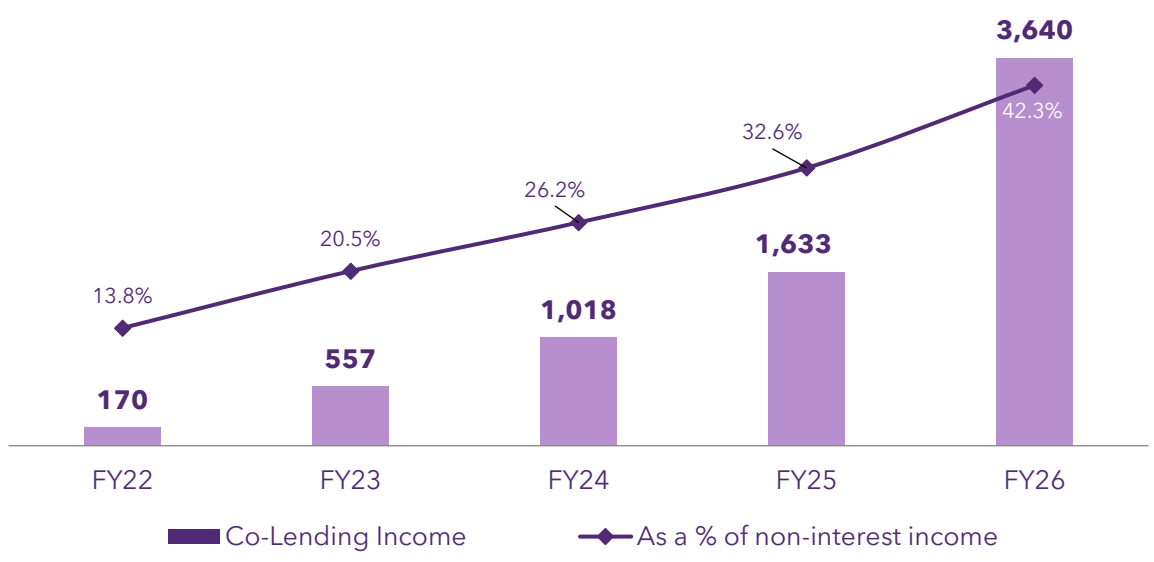
Additional Funding Source & High RoE Accretion

1. CGCL retains 20-30% while co-lending partners (CLPs) retain the balance
2. CGCL earns spread and loan servicing fee on the co-lending loans
3. Additional source of funds while conserving capital and boost RoE
4. Diversification of borrowings

Co-Lending AUM (₹ mn) (% of overall)



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



11 Partner Banks

SBI | Bank of India | Central Bank of India | Punjab National Bank | Union Bank | Indian Overseas Bank | UCO Bank | YES BANK | Bank of Baroda | Bank of Maharashtra | sidbi

Note: *Net gain on derecognition of financial instruments

Co-lending includes Direct Assignment; CLM: Co-Lending

Strong Corporate Governance

Distinguished and Qualified Board Comprised Majorly of Independent Directors

Lingam Venkata Prabhakar	Rajesh Sharma	Ajit Mohan Sharan	Nupur Mukherjee	Shishir Priyadarshi	Subramanian Ranganathan
					
Chairman & 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; M.Sc. (Agri), CAIIB	Promoter & MD Capri Global Capital Entrepreneur with over 3 decades of experience in Financial Services Expertise in Lending, Financial Advisory, Corporate Finance & Investment Banking; CA	IAS - Batch 1979 Over 3 decades of experience in varied aspects of public administration	Ex Global Head, Enterprise Data Technologies at Standard Chartered Bank and Barclays Expertise in data-driven, cloud, AI and ESG, PMP, BCom, CIMA	Ex-IAS officer from UP cadre; Director World Trade Organization MA (Economics, UK) and M. Sc (Physics, DU)	Ex- Citicorp, Edelweiss Group Experience in finance and management, CA, CS, CWA, LL.B

5 Independent Directors with expertise in Banking, Finance, Risk Management, IT and Public Policy

9 board committees to ensure oversight – Risk, Credit, Asset Liability, Info Security, Audit, CSR, ESG, Stakeholder relationship, Nomination & Remuneration

Experienced and Stable Management Team

Proven track record of scaling businesses

CORPORATE FUNCTIONS



Divya Sutar

President & ED – Strategy

GMP (Harvard Business School), Master's Degree (USF)
Work Experience: 26+ yrs



Kishore Lodha

Chief Financial Officer

Ex-UGRO Finance, Hinduja Finance, SREI Infra Finance; CA
Work Experience: 24+ yrs



Sanjeev Srivastava

Chief Risk Officer

Ex-IIFL Finance, CA
Work Experience: 20+ yrs



Tarun Aggarwal

Group Chief Technology Officer

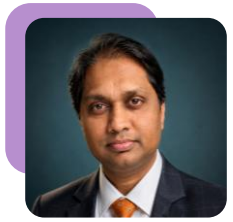
Ex-Paytm, Adobe System, Quad Analytix, Expedia, PGDBM (IMT)
Work Experience: 20+ yrs



Vinay Surana

Group Head – Treasury

Ex-Axis Bank, CA
Work Experience: 17+ yrs



Ignatius Kaitha

Chief HR Officer

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



Varun Malhotra

Chief Technology & Data Officer

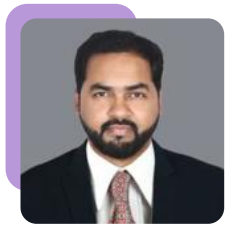
Ex-BYJU's, Policy Bazaar; MTech – BITS Pilani
Work Experience: 20+ yrs



Abhishek Yadav

Chief Compliance Officer

Ex- ANZ Bank, L&T Fin, Yes Bank, Axis Bank, Kotak Bank, B.Com, CS
Work Experience: 23+ yrs



Zoheb Sheikh

Head – Internal audit

Ex- Kotak Mahindra Bank, Reliance Securities
Total Exp: 20+ yrs

Experienced and Stable Management Team

Proven track record of scaling businesses

RETAIL BUSINESS



Ravish Gupta

Chief Business Officer – Gold

Ex-IIFL, GE Money, HDFC Bank, BCA
Work Experience: 20+ yrs



Abhishek Sinha

Chief Business Officer – MSME & MLAP

Ex Bajaj Housing Finance Ltd., Bajaj Finance Ltd., Tata Capital Ltd.
Work Experience: 22+ yrs



Munish Jain

Chief Business Officer – HL

Ex-Shriram Housing, GE Money, DHFL, MBA
Work Experience: 20+ yrs

RETAIL CONSTRUCTION FINANCE



Vijay Kumar Gattani

Chief Business Officer - CF

Ex-Goldman Sachs, ICICI Bank, CA
Work Experience: 21+ yrs



Bhaskarla Keshav Kumar

Director – Monitoring – CF

Ex-AGM, SBI
Work Experience: 40+ yrs

CREDIT



Vaibhav Shah

Head Credit – MSME & MLAP

Ex- AUSFB, DCB Bank, IIFL, HDFC Bank, ICICI Bank, MMS, B.com
Work Experience: 23+ yrs

FEE BASED BUSINESS



Rohit Chugh

Head – Insurance Distribution

Ex- Star Health, SBI GI, Tata AIG, MBA
Work Experience: 27+ yrs



Amit Setia

Chief Business Officer– Car Loan Distribution

Ex-Reliance Capital, Dhanlaxmi Bank, MBA
Work Experience: 20+ yrs



Ajay Manglunia

ED – Fixed Income Markets

Ex- JM Financial, Edelweiss, InCred; CA
Work Experience: 30+ yrs

Capri Global - Summary Highlights

Retail Focused: Retail secured lending has massive under penetration and large credit gap; Retail NBFCs better placed; >85% Retail and 100% Secured loan book; **17.5% Yields, 8.3% Spread and 9.6% NIM** for **Q2 FY27**

Huge Market Opportunity: Focus Segments MSME loans, Micro LAP, Affordable Housing loans and Gold loans offer strong growth opportunities; Fast-growing NBFC with **52% AUM CAGR from 2022-Q2FY27***

Track Record of Execution Excellence: Launched, built and scaled 4 new products in last 5 years – Lending - Gold Loans, Micro Lap, Fee Income - Car Loan Origination, Insurance Distribution

Diversified Business mix: Well-diversified by both product & geography

Extensive Network: Wider geographical reach with 1,609 branches operational, well placed to capitalize on market opportunities and improve profitability through economies of scale

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

Note: All data as of Q2 FY27; *Among top 20 listed NBFCs/HFCs (>US$1bn market cap)

Capri Global - Summary Highlights

Robust Credit Underwriting with Deep Expertise - Comprehensive assessment approach enabled through in-house tech applications

Disciplined Collections: Leveraging AI & data analytics for real time monitoring and process efficiency; **100% in-house**

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

Efficient Liability Franchise: 40+ lenders and 11 co-lending partners (21% AUM), no ALM mismatch, adequate liquidity

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

Growth Targets & Sustainable Returns: Diversified mix with **₹650 bn AUM by FY28, 19.0%-21.0% RoAE and 4.2% - 4.7% RoAA**

2 Key Strategies

Way Ahead: Strategic Initiatives to Drive Scale…

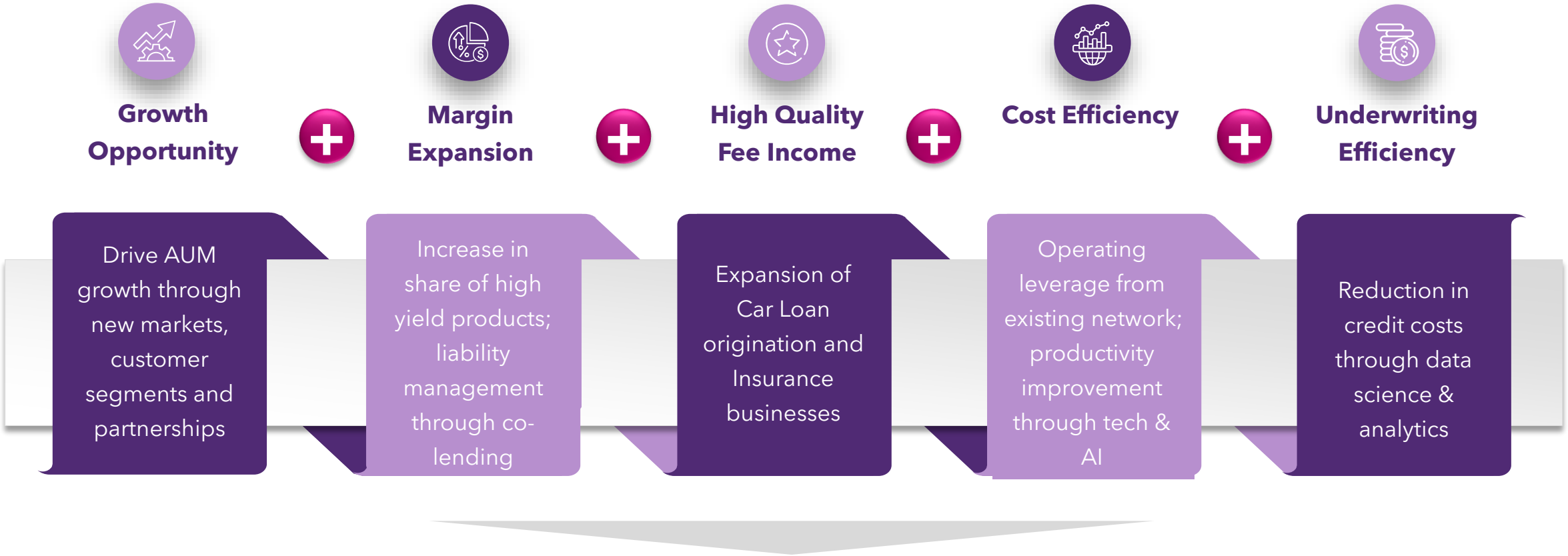
Key initiatives

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 i**n existing and new states to expand across Telangana, Karnataka, TN, AP, Orissa, UP • **Deepen presence through** expanded branch network – 750-800 new branches over next 2 years.
Leverage Technology & Analytics for Operational Excellence	• **Leverage tech & data science leadership –** implement Agentic AI tools for cost efficiency, productivity, customer experience • **Increase** s**ales 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**

Capri Global's target is ₹650 bn AUM by FY28 and ₹1,250 bn+ by FY31 growing at 28% - 30% CAGR

… and Deliver Sustainable Return

Key levers for RoE expansion



Capri Global's target is to deliver consistent RoAE of 19.0% - 21.0% and RoAA of 4.2% - 4.7%

3 Annual Financial Performance

Performance Highlights –Q2 & H1 FY27

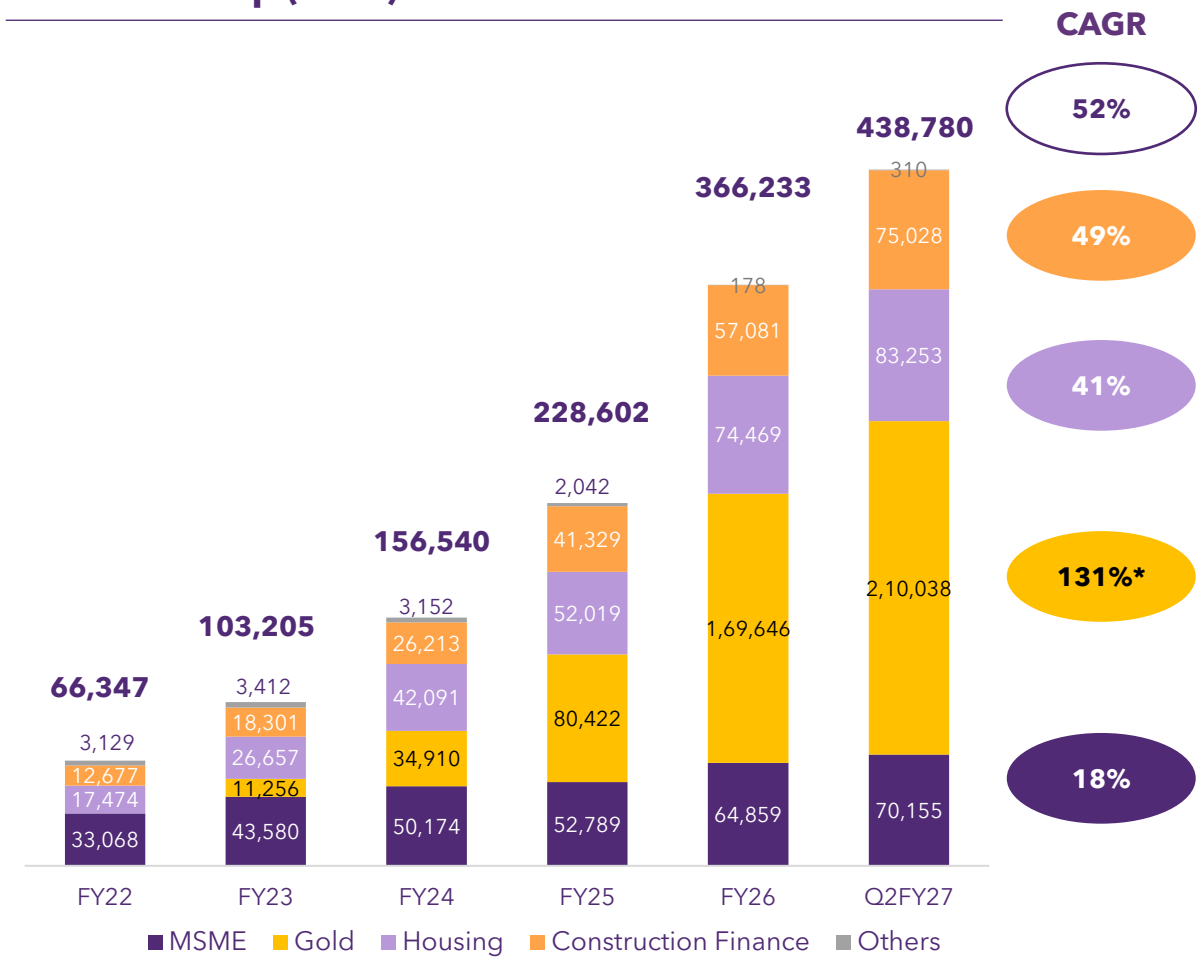
(In ₹ mn unless stated otherwise)

	Q2FY27	Q2FY26	YoY	H1FY27	H1FY26	YoY
AUM	438,780	270,400	62%	438,780	270,400	62%
Net Interest Income	8,125	4,795	69%	15,488	8,920	74%
Non Interest Income	2,730	2,034	34%	4,871	3,727	31%
Operating Expenses	4,492	3,377	33%	8,675	6,079	43%
Operating Profit	6,363	3,453	84%	11,683	6,567	78%
PAT	4,183	2,360	77%	7,717	4,109	88%
Cost-Income Ratio (%)	41.4%	49.4%	(807) bps	42.6%	48.1%	(546) bps
NNPA (%)	0.8%	0.7%	9 bps	0.8%	0.7%	9 bps
ROAE (%)	21.6%	14.4%	716 bps	20.4%	15.0%*	539 bps
ROAA (%)	4.4%	4.0%	41 bps	4.2%	3.6%*	61 bps

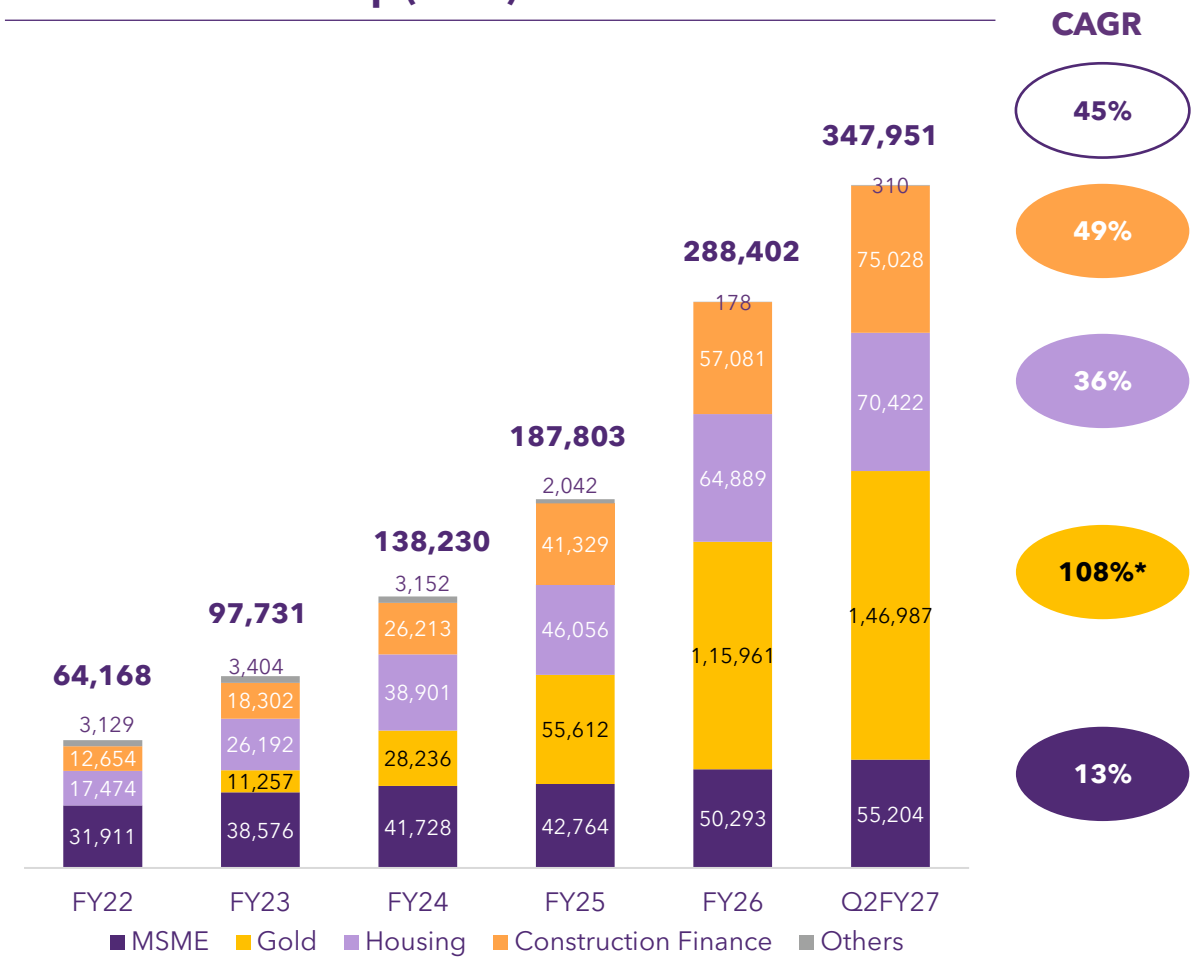
AUM and Loan Growth

Consolidated AUM Up 52% CAGR FY22-Q2FY27

AUM Break Up (₹ mn)



Gross Loans Break Up (₹ mn)



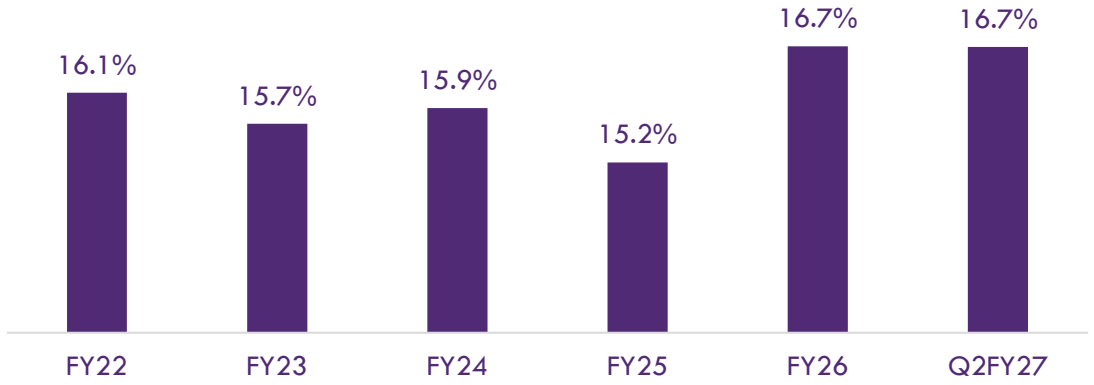
Note: *CAGR FY23-Q2FY27

MSME AUM includes MSME, Micro LAP and Solar Loans; MSME, Gold, and Housing AUM values are inclusive of co-lending and directly assigned AUM

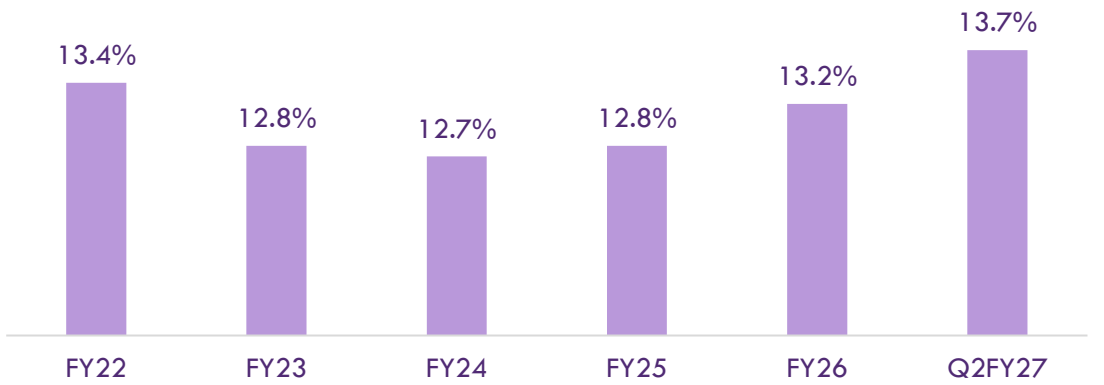
Segment Wise Loan Yields

Improving Yields

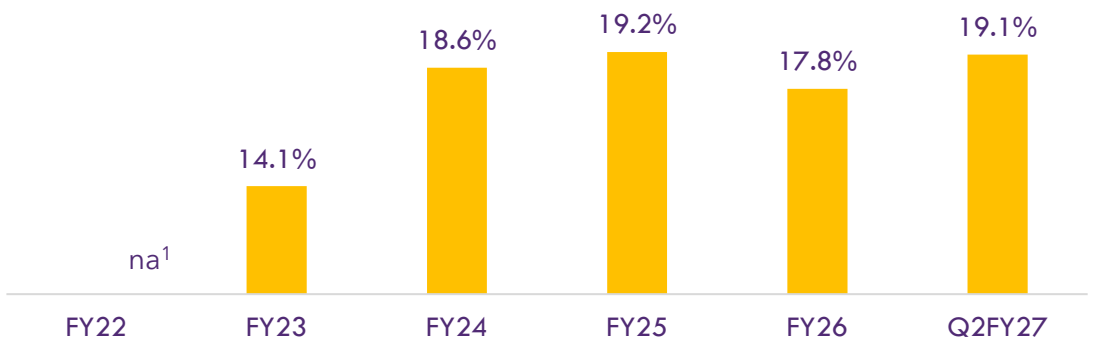
MSME (%)*



Housing Finance (%)*

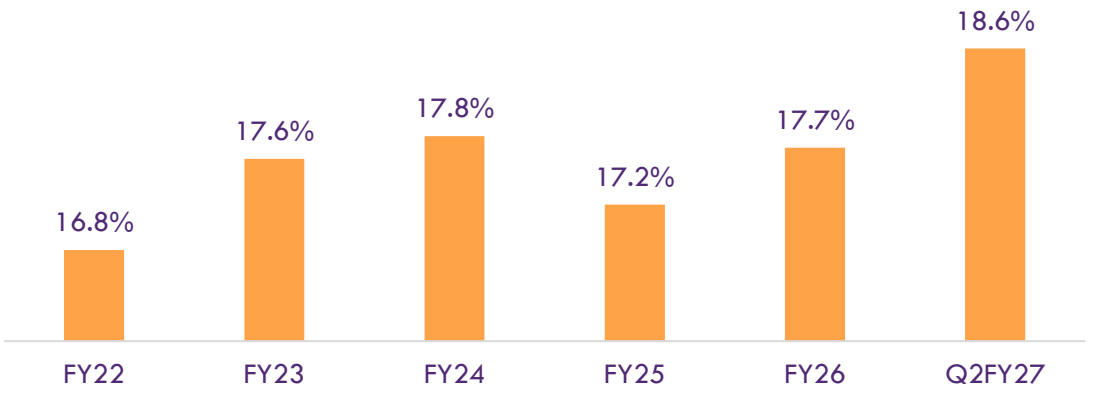


Gold Loans (%)*



[1]Gold Loan business started in Aug-22

Retail Construction Finance (%)*

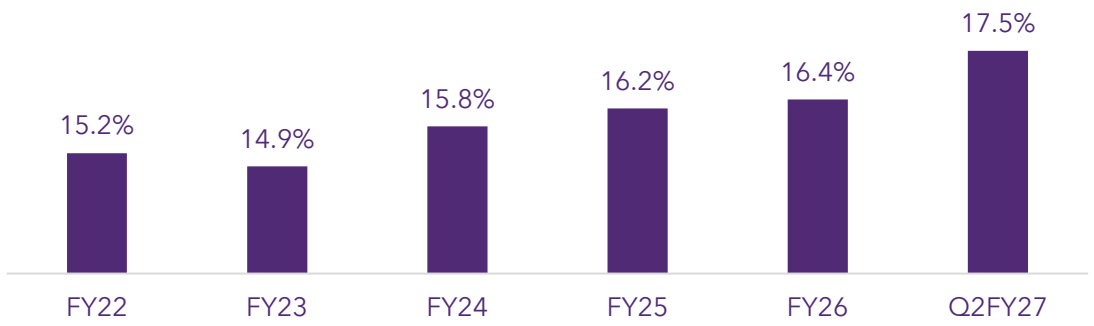


Note: *Yield calculated as interest income including INDAS adjustments for processing fee, commission and other charges divided by monthly average of outstanding loans

Yields & Margins

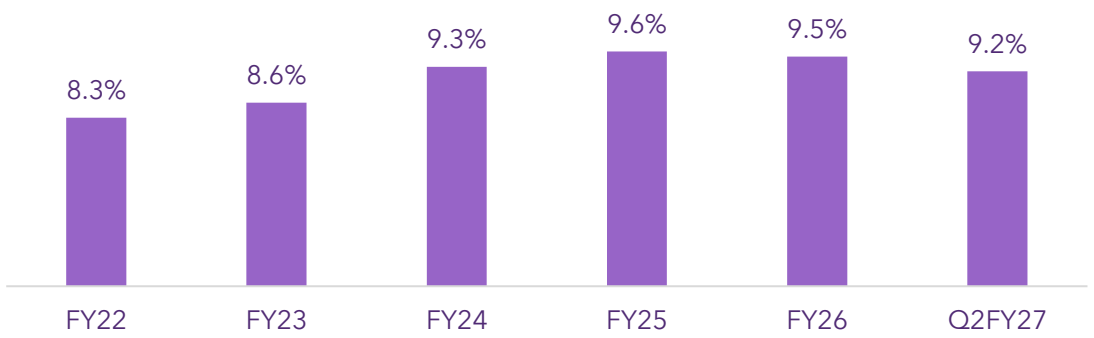
Improving spreads and margins

Yield on Net Advances (%)



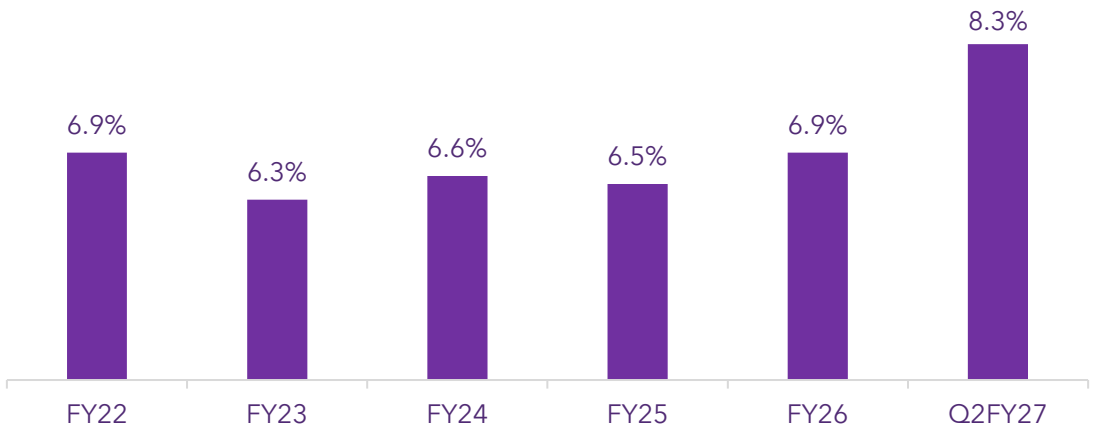
Note: Yield calculated as interest income including INDAS adjustments for processing fee, commission and other charges divided by monthly average of outstanding loans

Cost of Borrowings (%)[1]

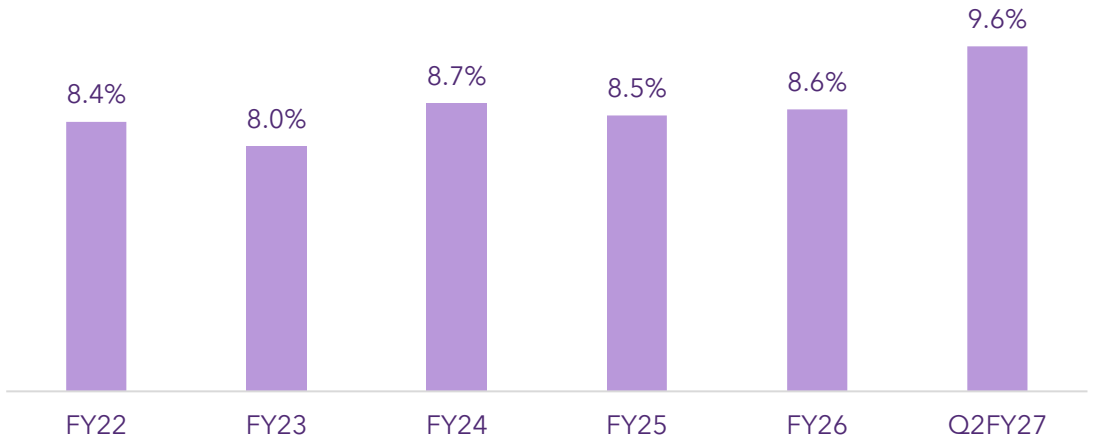


Note: Calculated as (Interest Expense including processing fee divided by monthly average of borrowings

Spreads (YoA – CoB) (%)



Net Interest Margin (%)[2]



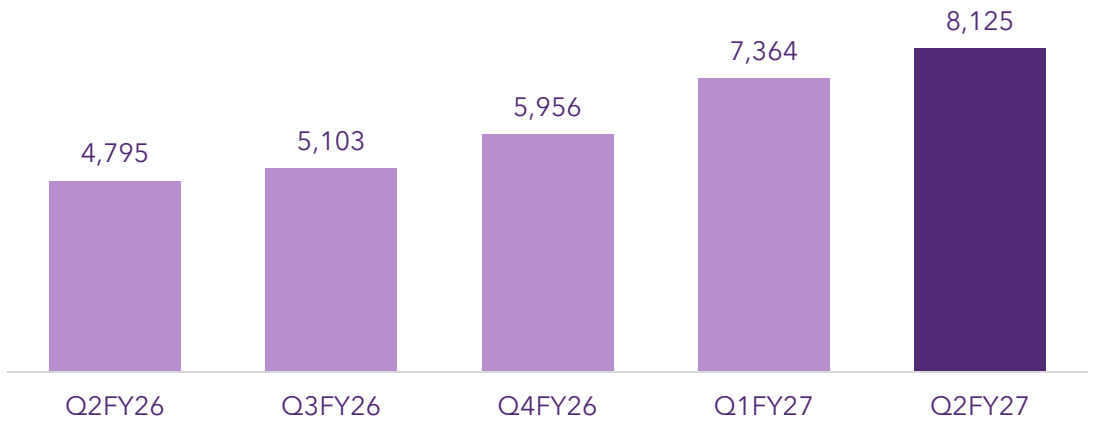
Note: Calculated using Net Interest Income / Avg. Interest Earning Assets

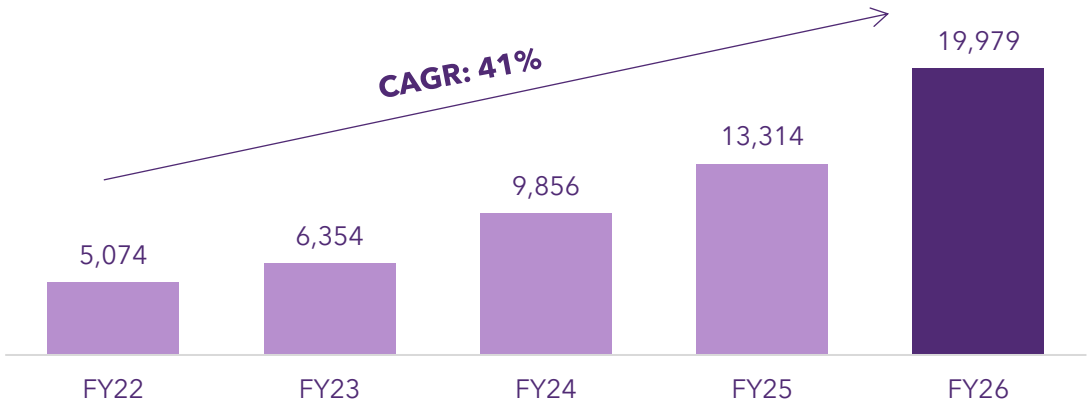
Note: 1. Borrowings include Debt Securities; 2. Net Interest Income excludes Int. Expense on Lease Liabilities, Interest Earning Assets include Bank Balances excluding Cash, Net Advances and Investments

Financial Highlights

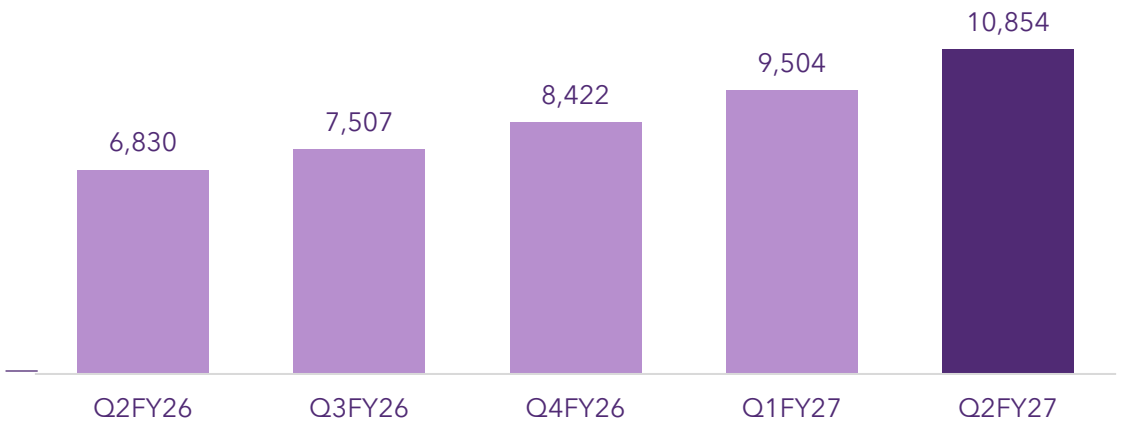
High yield asset mix, liquidity sufficiency supportive of strong growth in interest income

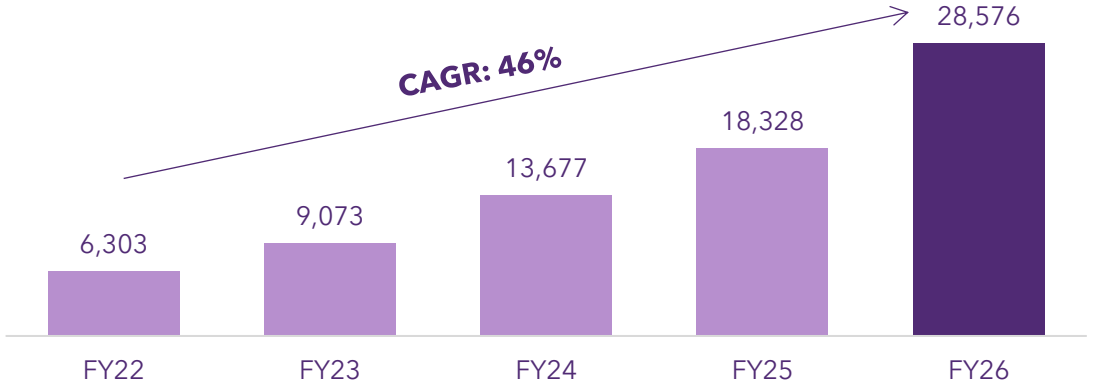
Net Interest Income (₹ mn)





Net Total Income (₹ mn)

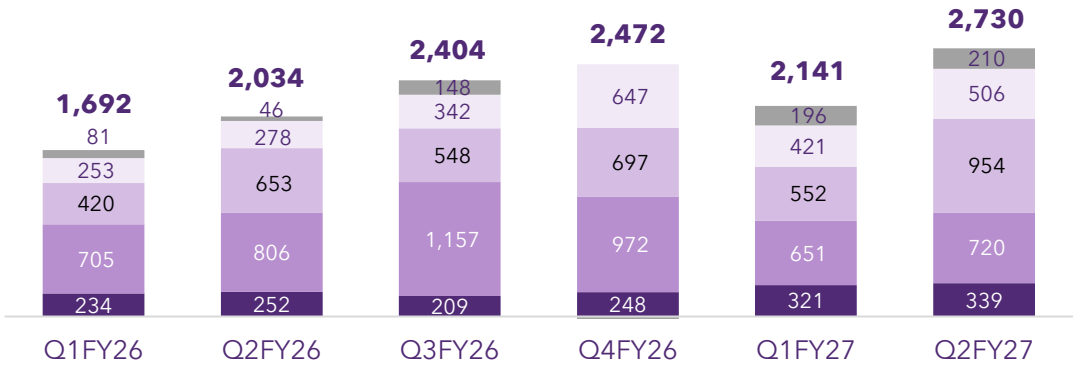


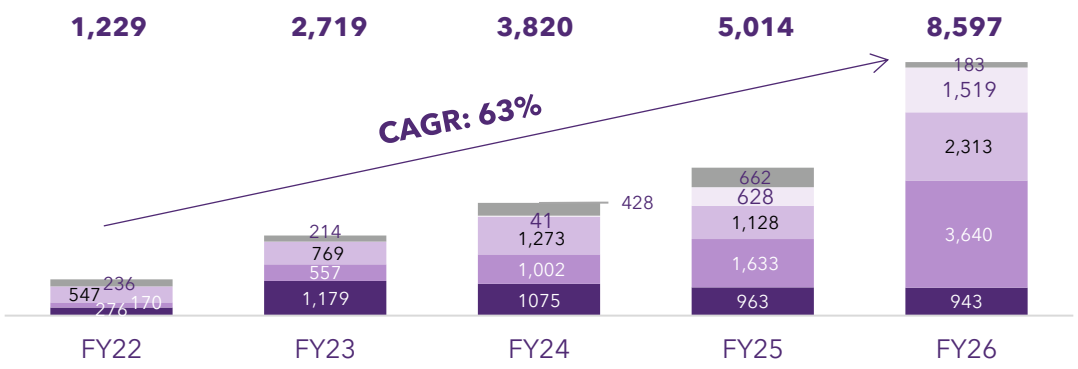


Financial Highlights

Continued momentum in fee income ; 34% YoY growth for the quarter

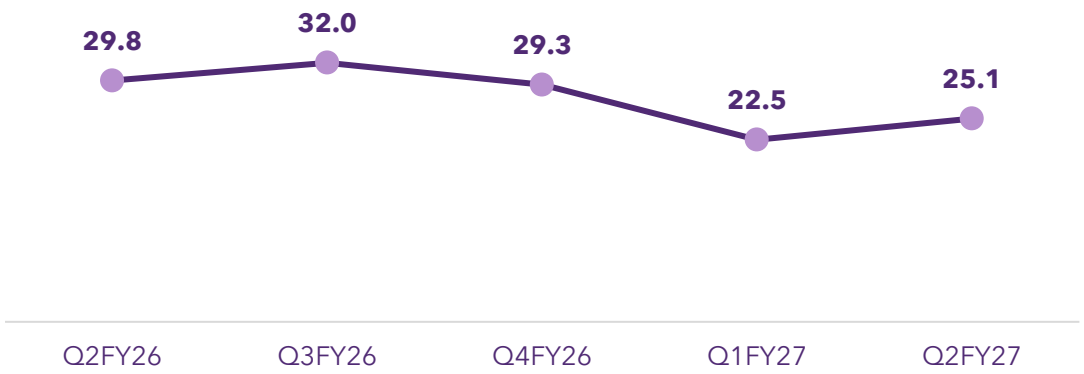
Non-Interest Income (₹ mn)

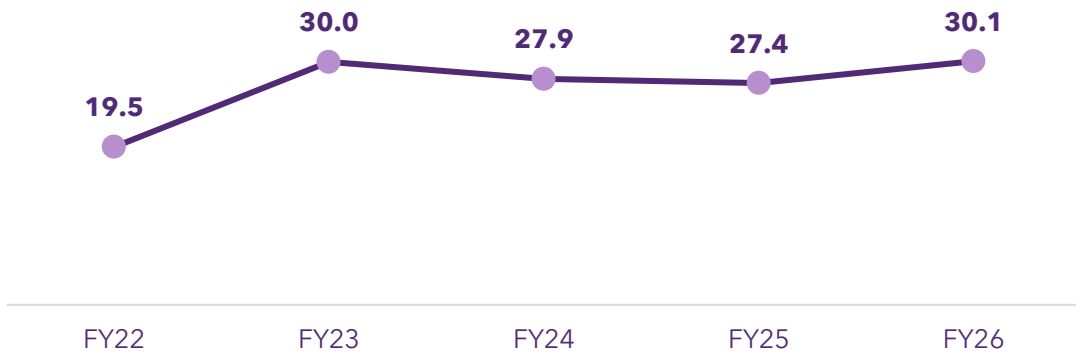




Car Loan distribution (net) | Co-Lending/DA Income | Other Non-interest Income | Insurance distribution | Treasury

Non-Interest Income / Net Income (%)

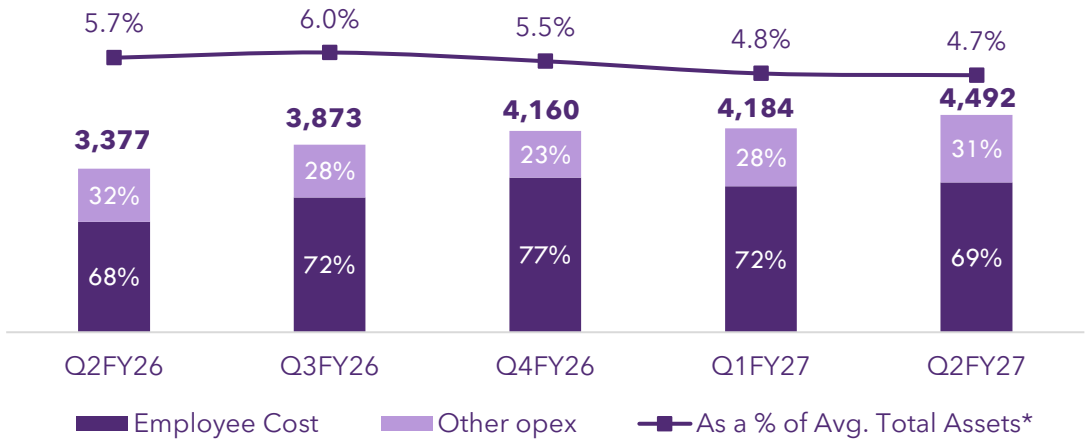


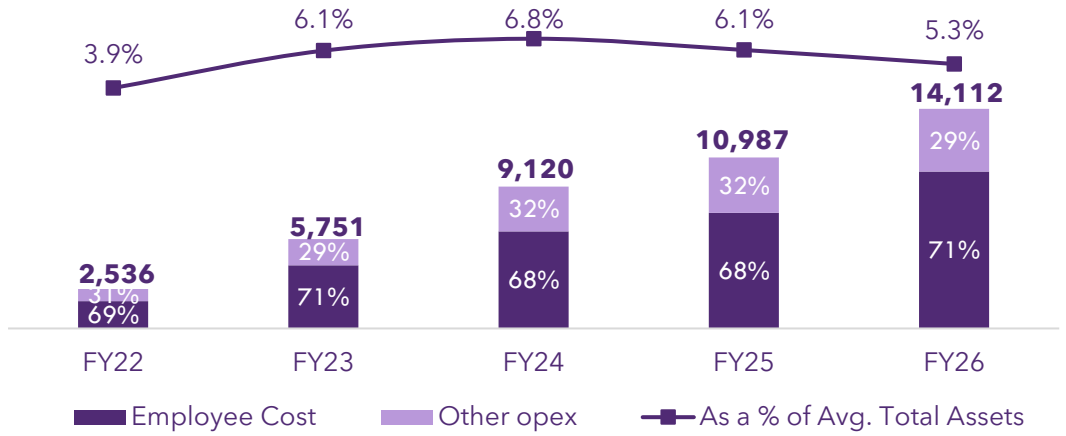


Financial Highlights

Accelerated operational efficiency through productivity gains and targeted tech integration

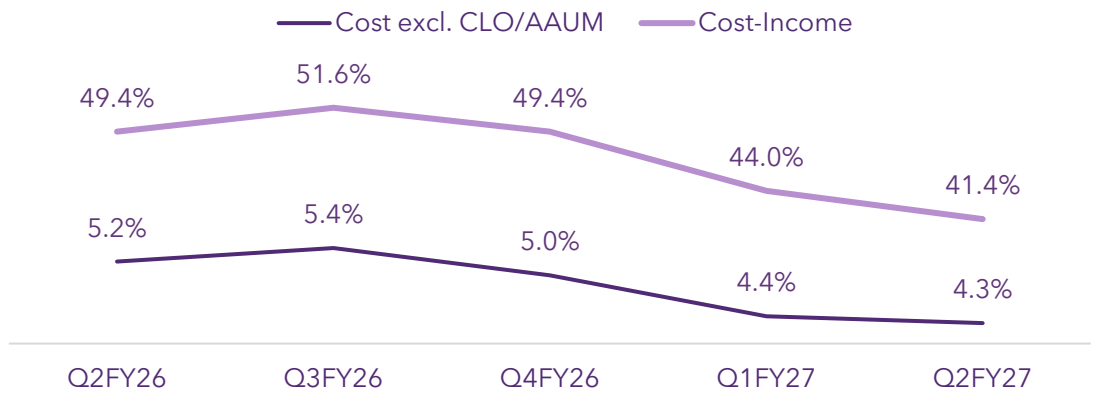
Operating Expenses (₹ mn)



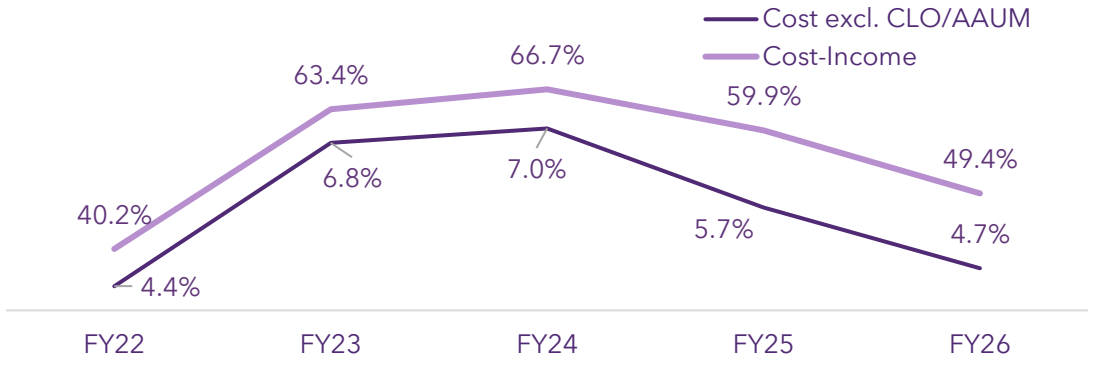


*Annualised

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



Increase in FY23 & FY24 due to investment in Tech, Branches & Employees

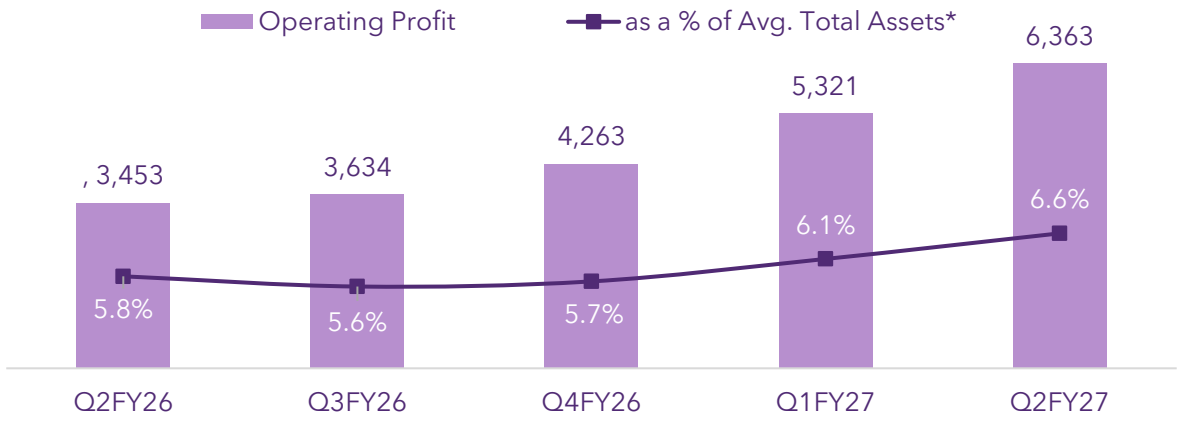


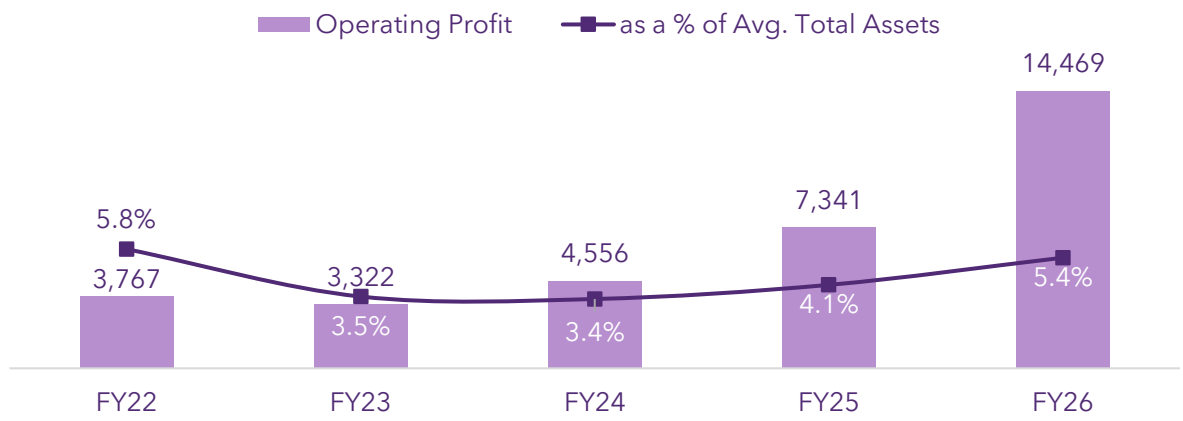
*Annualised

Financial Highlights

Profitable scale powered by margin expansion, cost discipline and risk controls

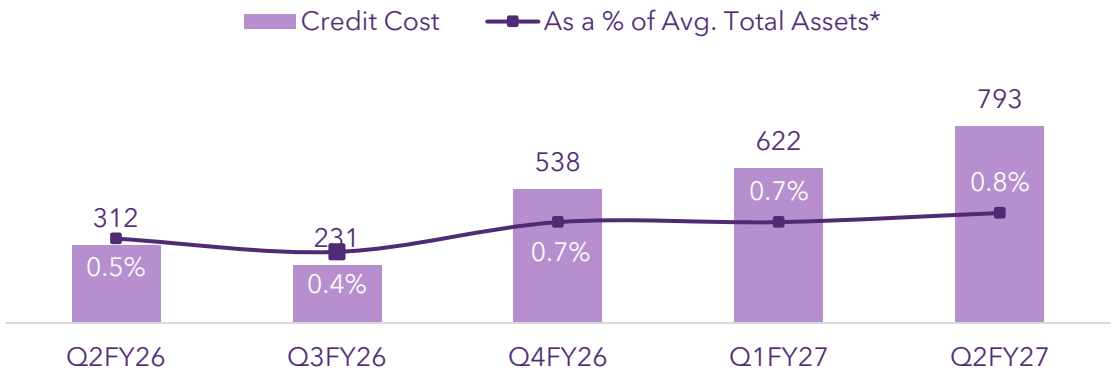
Operating Profit (₹ mn)

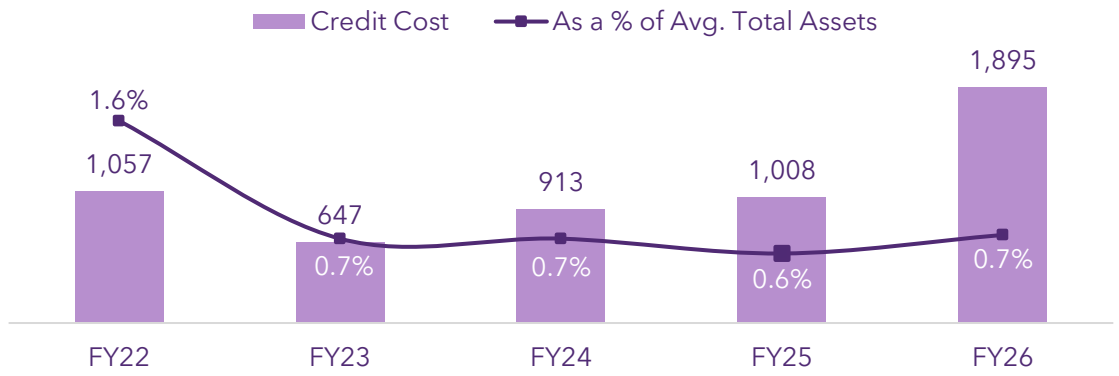




*Annualised

Credit Costs[1] (₹ mn)





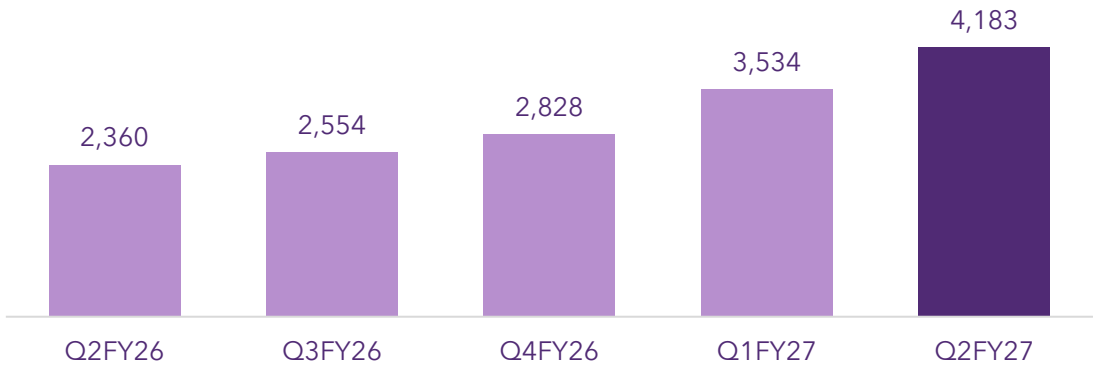
*Annualised

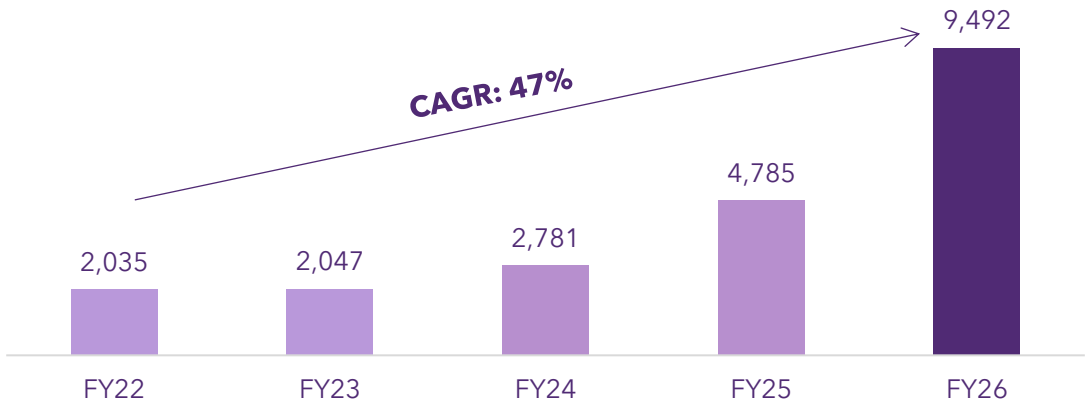
Note: [1]Credit Cost include Write off + ECL Provisions

Financial Highlights

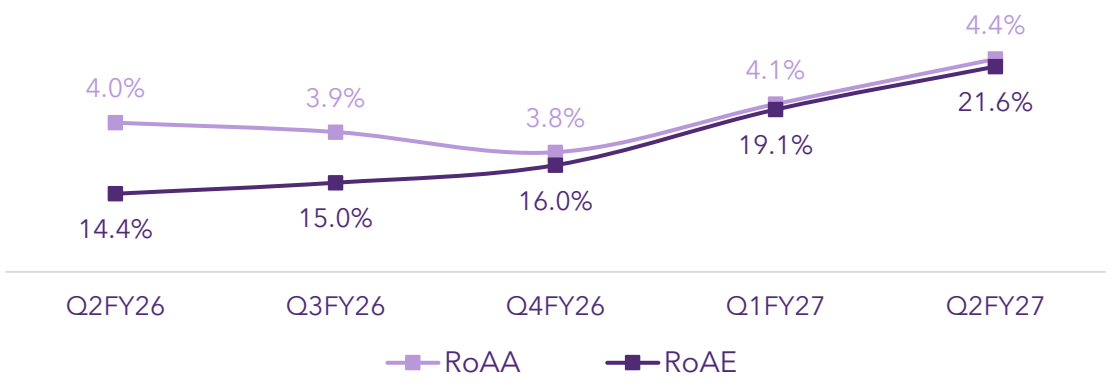
Scaling profits faster; PAT rises 77% YoY for the quarter

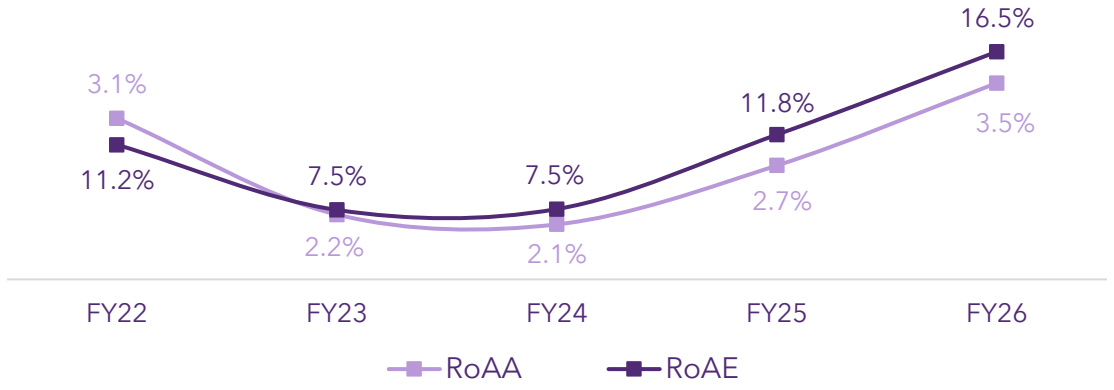
Profit After Tax (₹ mn)





Return on Avg. Assets & Return on Avg. Equity (% annualized)



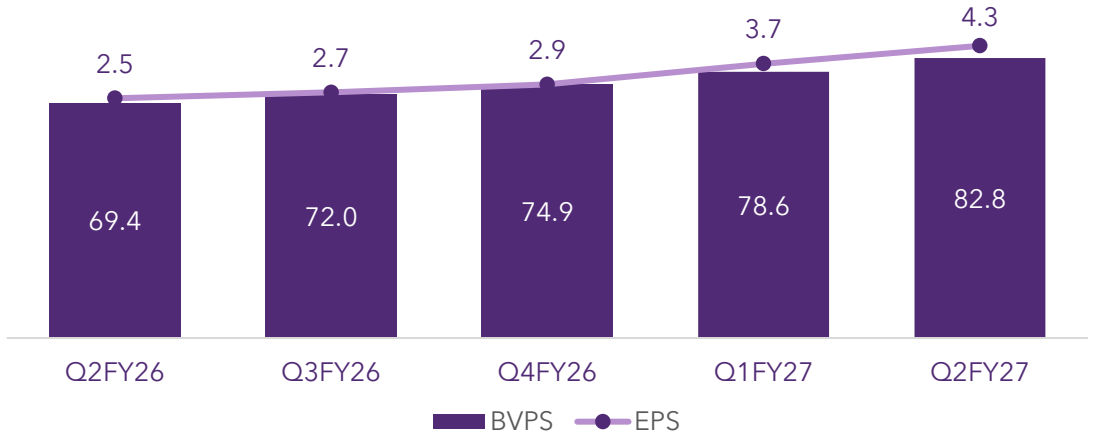


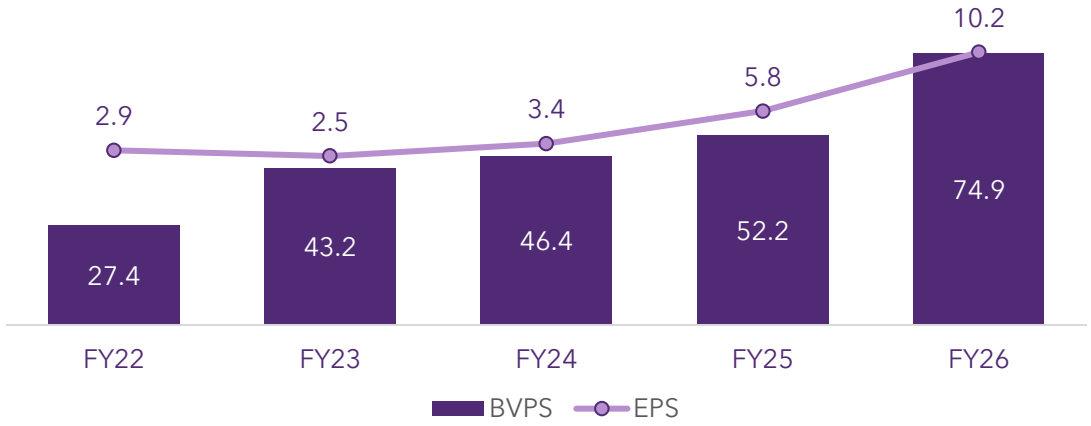
RoAE is calculated basis the average of beginning and ending equity for the period

Financial Highlights

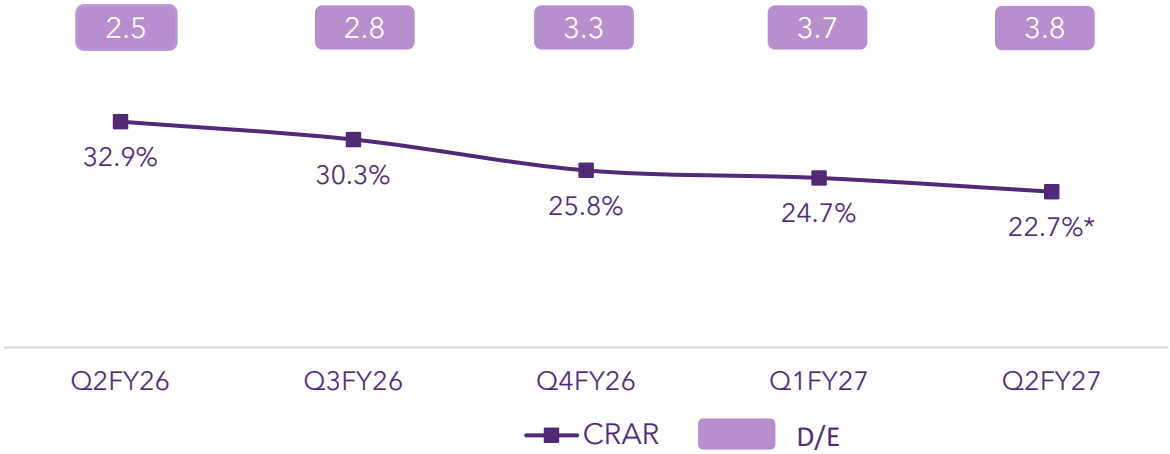
Comfortable leverage and strong capital adequacy position

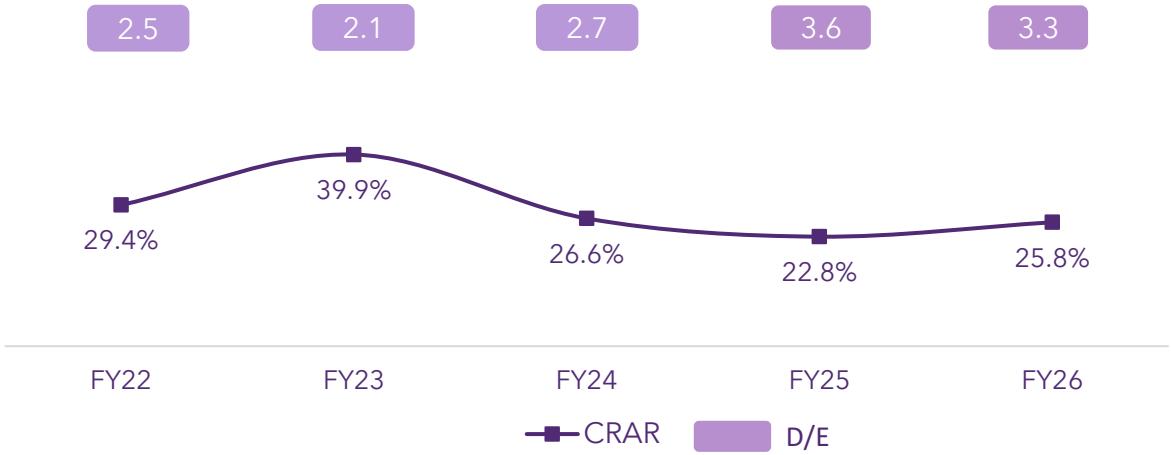
EPS & Book Value per Share (₹)





D/E (x) | CRAR



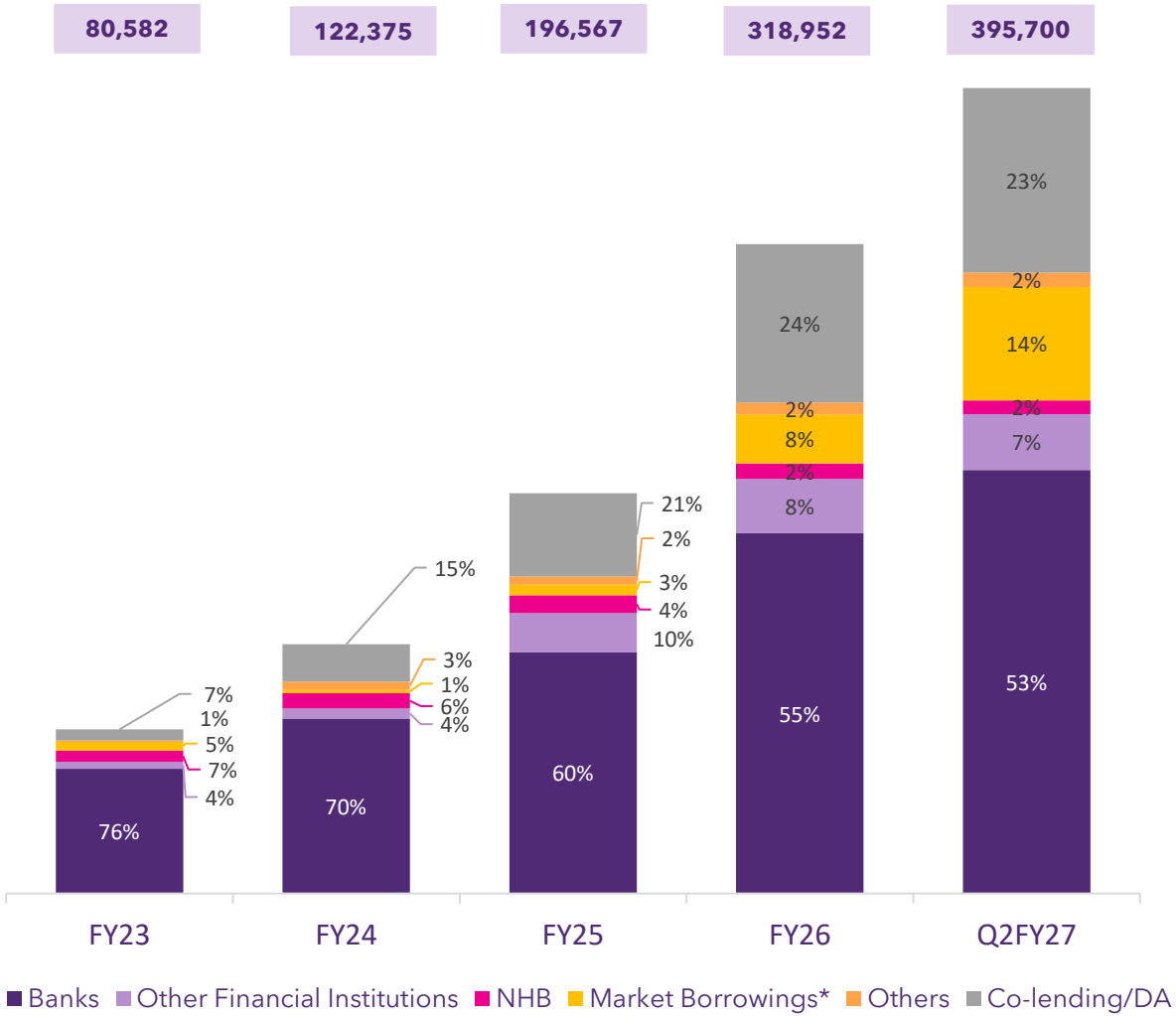


*Standalone

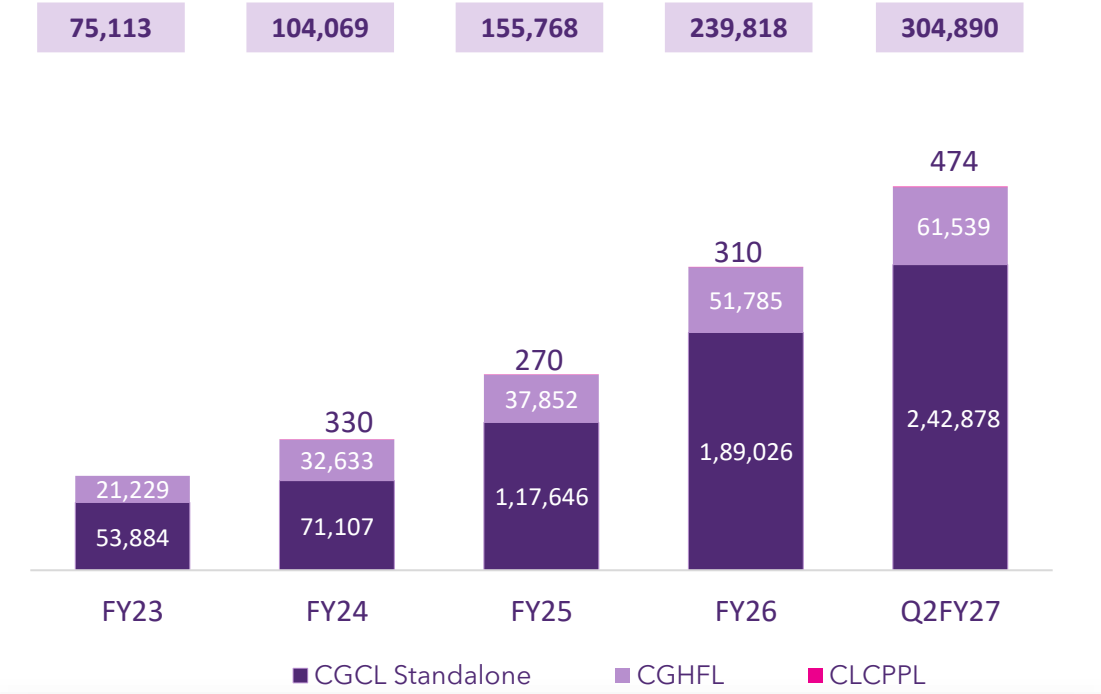
Liability Mix

Diversification led by market borrowings and co-lending

Funding Profile (₹ mn)



Consolidated Borrowings Break-up (₹ mn)



- New credit facilities sanctioned for Q2 FY27 stood at ₹44,276 mn on a consolidated basis
- Total lender base of 40+
- Undrawn limits of ₹3,621 mn available.

*Market Borrowings includes NCD, CP & PTC

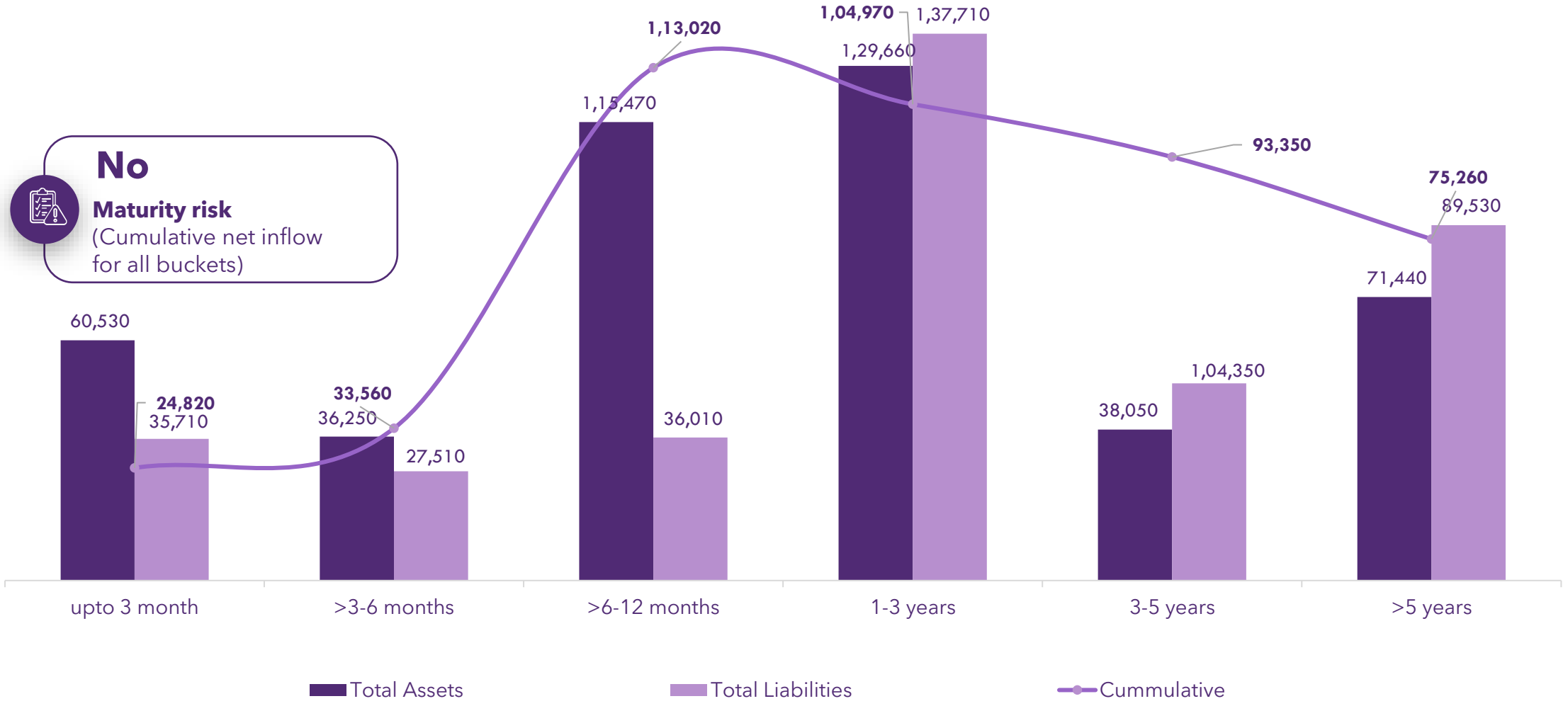
Asset-Liability Position

Cumulative surplus across buckets

All amount in ₹ mn

No

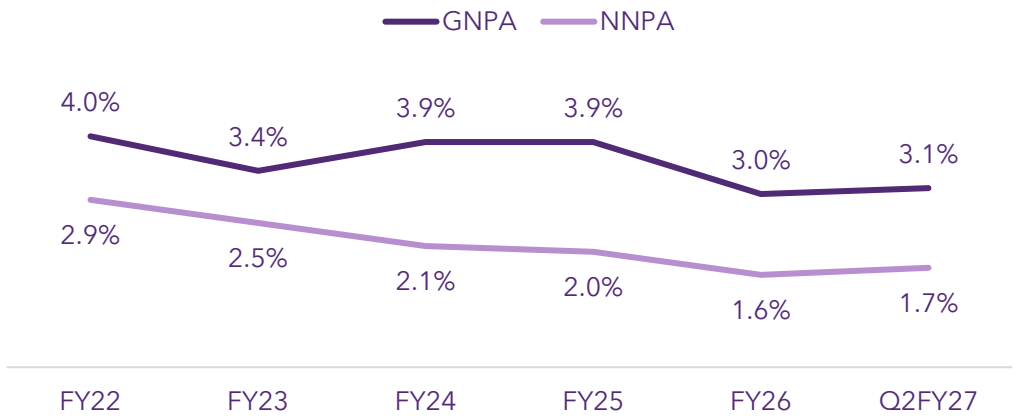
Maturity risk
(Cumulative net inflow for all buckets)



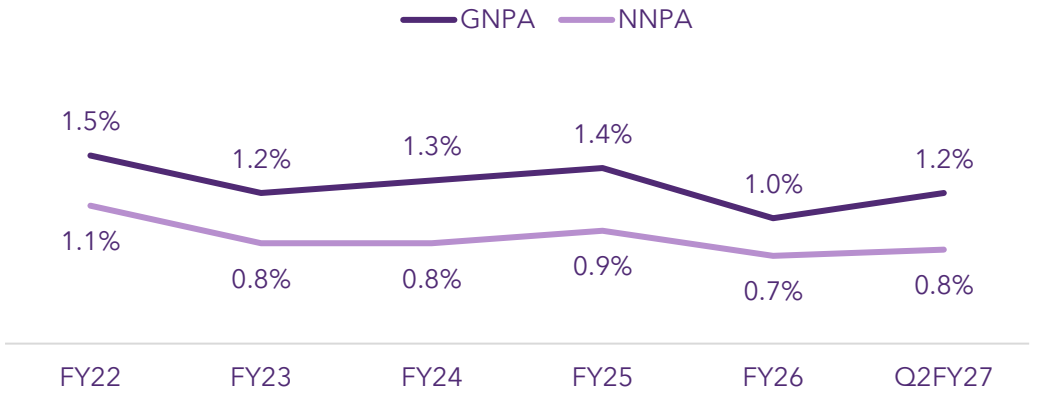
Note – Data ending Q2 FY27

Segmental NPAs

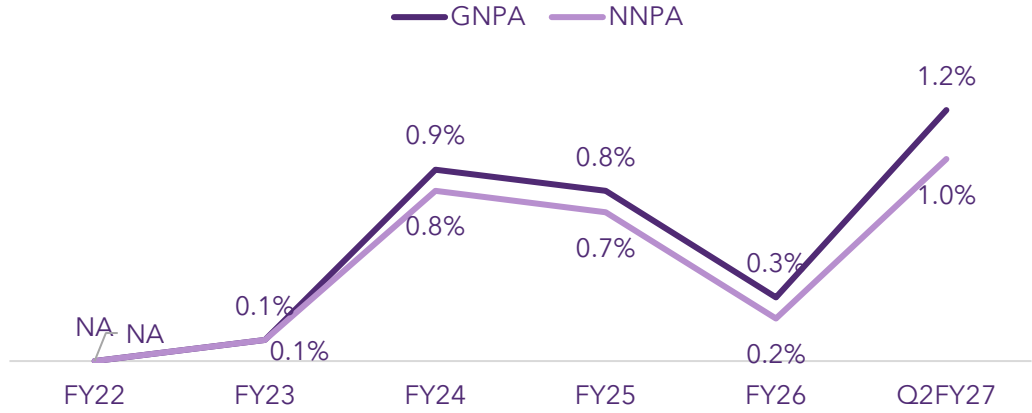
MSME Loan



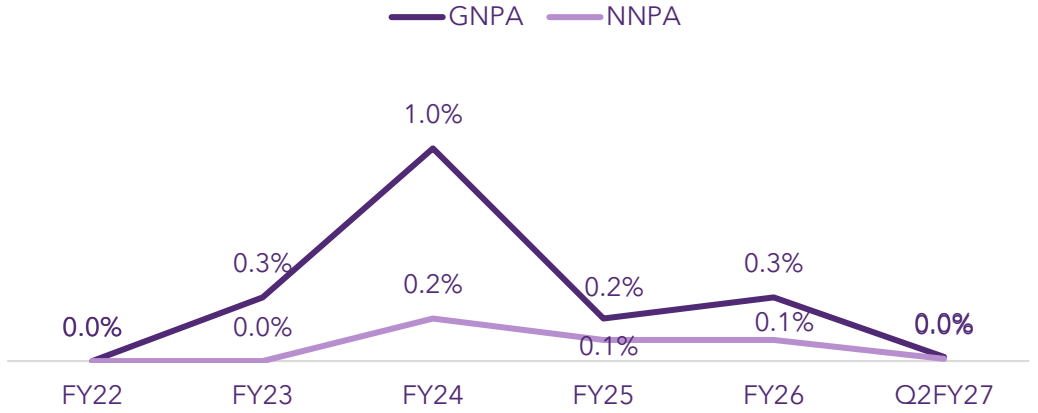
Housing Finance



Gold Loan



Retail Construction Finance



Asset Quality

Adequate provisioning coverage

₹ mn except stated

ECL Analysis	FY22	FY23	FY24	FY25	FY26	Q2 FY27
Stage 1 - Gross	**57,255**	**90,920**	**129,580**	**175,797**	**277,537**	**318,879**
Stage 1 - ECL Provisions	377	461	619	779	1,576	1,842
Stage 1 - Net	56,877	90,459	128,961	175,019	275,961	317,037
Stage 1 - ECL Provisions %	**0.7%**	**0.5%**	**0.5%**	**0.4%**	**0.6%**	**0.6%**
Stage 2 - Gross	**6,373**	**5,108**	**5,987**	**9,120**	**8,215**	**24,723**
Stage 2 - ECL Provisions	854	807	746	703	968	1,347
Stage 2 - Net	5,519	4,301	5,241	8,417	7,248	23,376
Stage 2 - ECL Provisions %	**13.4%**	**15.8%**	**12.5%**	**7.7%**	**11.8%**	**5.4%**
Stage 3 – Gross	**1,562**	**1,704**	**2,661**	**2,867**	**2,643**	**4,337**
Stage 3 – ECL Provisions	476	526	1,202	1,197	1,089	1,446
Stage 3 – Net NPA	1,086	1,178	1,458	1,670	1,554	2,891
Stage 3 – ECL Provisions %	**30.5%**	**30.9%**	**45.2%**	**41.7%**	**41.2%**	**33.3%**
Total – Gross	**65,189**	**97,732**	**138,227**	**187,784**	**288,396**	**347,938**
Total ECL Provisions	**1,707**	**1,794**	**2,567**	**2,678**	**3,633**	**4,634**
Stage 3 % – Gross NPA	**2.4%**	**1.7%**	**1.9%**	**1.5%**	**0.9%**	**1.2%**
Stage 3 % – Net NPA	**1.7%**	**1.2%**	**1.1%**	**0.9%**	**0.5%**	**0.8%**

RoAA Tree

Calculated as % of Average Assets (%)	FY22	FY23	FY24	FY25	FY26	Q2 FY27
Interest income	13.0%	12.3%	13.5%	14.5%	13.9%	15.3%
Interest expenses	5.1%	5.6%	6.2%	7.1%	6.5%	6.8%
Net interest income	**7.9%**	**6.7%**	**7.3%**	**7.4%**	**7.5%**	**8.5%**
Net Car Loan Fee	0.4%	1.2%	0.8%	0.5%	0.4%	0.4%
Co-lending Income	0.3%	0.6%	0.7%	0.9%	1.4%	0.8%
Insurance distribution	-	-	0.0%	0.3%	0.6%	0.5%
Other operating income	1.2%	1.0%	1.3%	1.0%	0.9%	1.2%
Non-interest income	**1.9%**	**2.9%**	**2.8%**	**2.8%**	**3.2%**	**2.8%**
Net income	**9.8%**	**9.6%**	**10.1%**	**10.2%**	**10.7%**	**11.3%**
Employee expenses	2.7%	4.3%	4.6%	4.1%	3.8%	3.2%
Other expenses	1.2%	1.8%	2.1%	2.0%	1.5%	1.5%
Operating expenses	**3.9%**	**6.1%**	**6.8%**	**6.1%**	**5.3%**	**4.7%**
Operating profit	**5.9%**	**3.5%**	**3.4%**	**4.1%**	**5.4%**	**6.6%**
ECL provisions	1.0%	0.1%	0.5%	0.3%	0.6%	0.2%
Write-offs	0.7%	0.6%	0.1%	0.2%	0.1%	0.6%
Provisions	**1.7%**	**0.7%**	**0.7%**	**0.6%**	**0.7%**	**0.8%**
Profit before tax	**4.2%**	**2.8%**	**2.7%**	**3.5%**	**4.7%**	**5.8%**
Tax	1.0%	0.6%	0.6%	0.9%	1.2%	1.4%
Profit after tax (RoAA)	**3.2%**	**2.2%**	**2.1%**	**2.7%**	**3.5%**	**4.4%**

Consolidated Balance Sheet

Annual Comparison

All figures in ₹ mn except stated otherwise

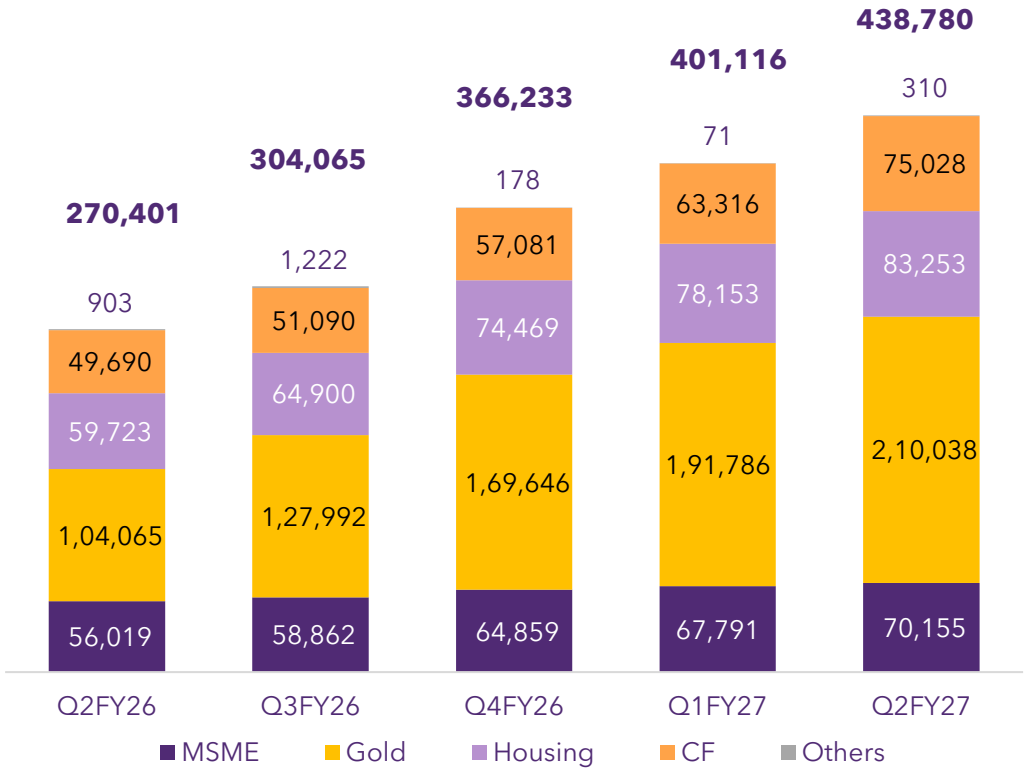
Balance Sheet	FY22	FY23	FY24	FY25	FY26	FY22-26 CAGR
Liabilities						
Paid-up equity	351	412	825	825	962	
Reserves and surplus	18,873	35,242	37,541	42,216	71,073	
Total Equity	**19,225**	**35,655**	**38,366**	**43,041**	**72,035**	**39.1%**
Borrowings	48,322	75,113	104,069	155,768	241,121	49.5%
Other liabilities and provisions	4,036	7,246	9,067	9,520	13,604	
Total liabilities	**71,583**	**118,013**	**151,502**	**208,329**	**326,760**	**46.2%**
Assets						
Cash and bank balances	3,531	15,100	6,746	15,312	21,229	
Investments	3,781	2,155	2,162	1,604	12,361	
Assets under financing activities	62,763	94,816	134,212	182,515	281,499	45.5%
Other assets	1,507	5,942	8,381	8,898	11,671	
Total assets	**71,583**	**118,013**	**151,502**	**208,329**	**326,760**	**46.2%**

4 Quarterly Financial Performance

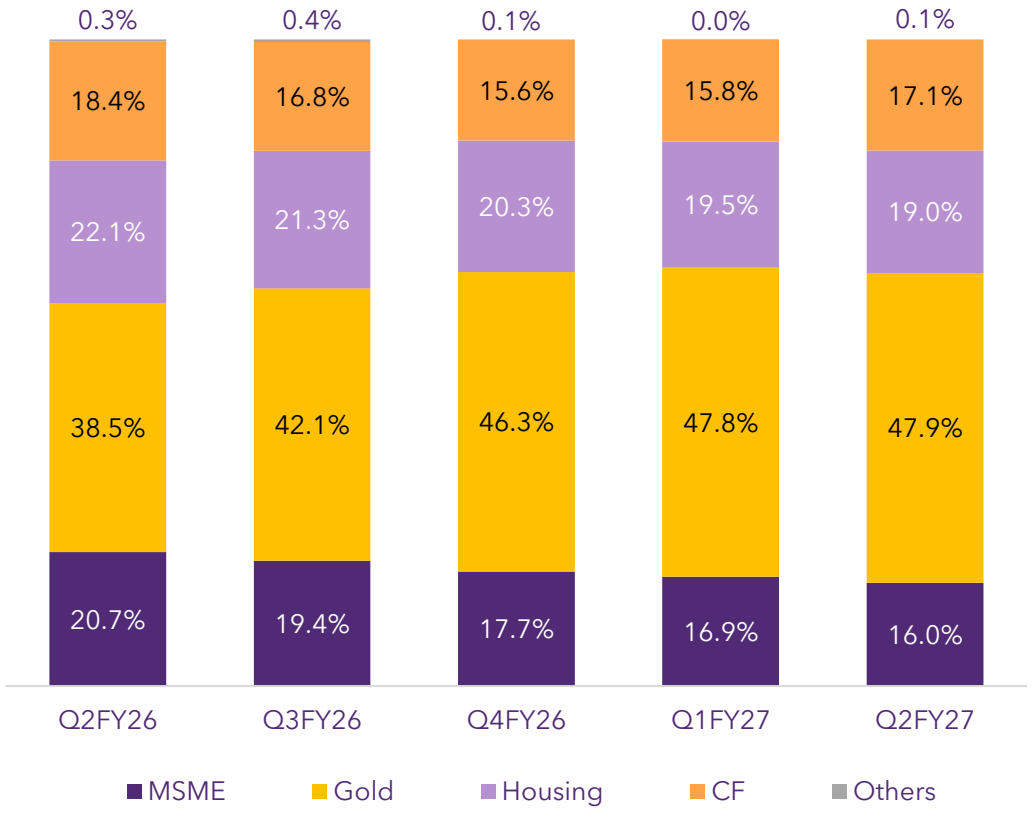
Business Update

Comprehensive growth across all business segments driving overall AUM expansion

AUM Break Up (₹ mn)



Composition of AUM (%)



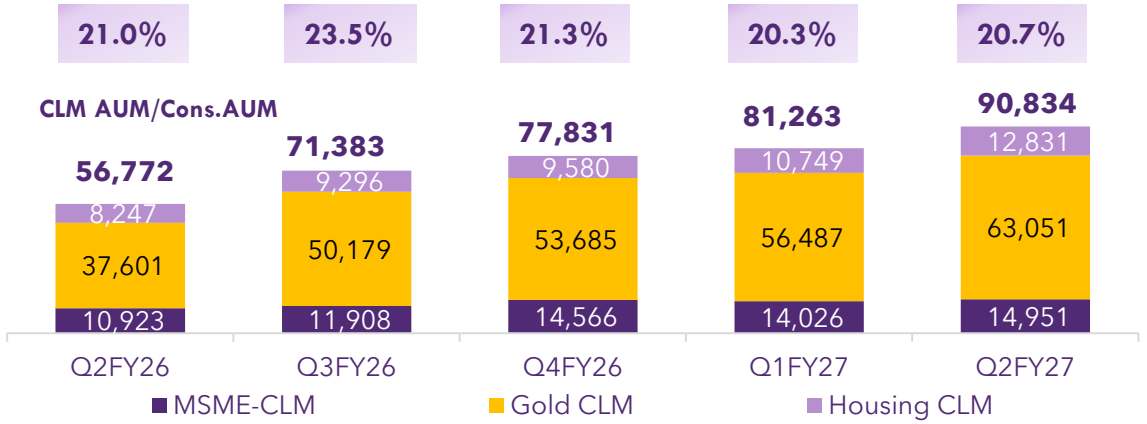
- MSME, Gold, and Housing AUM values are inclusive of co-lending and Directly Assigned AUM. Refer next slide for further details.

Note: MSME AUM includes MSME, Solar & Micro LAP

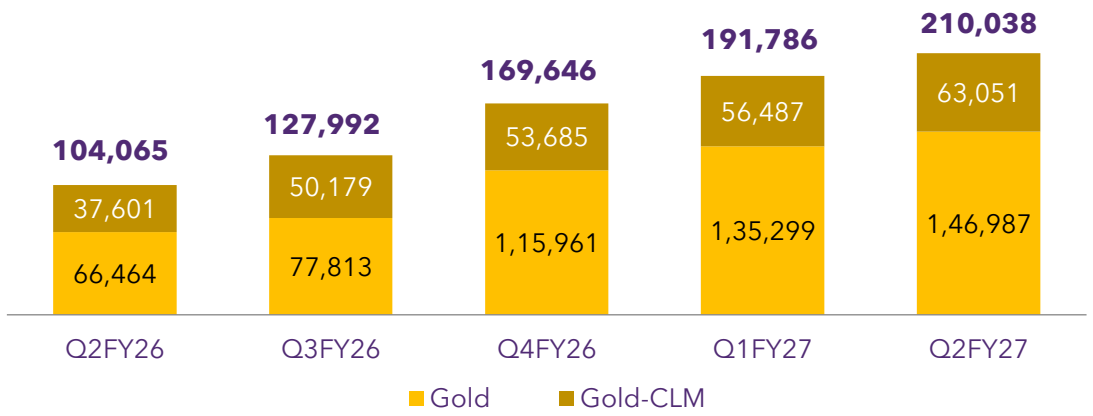
Retail AUM

Leveraging co-lending & DA for capital efficient growth

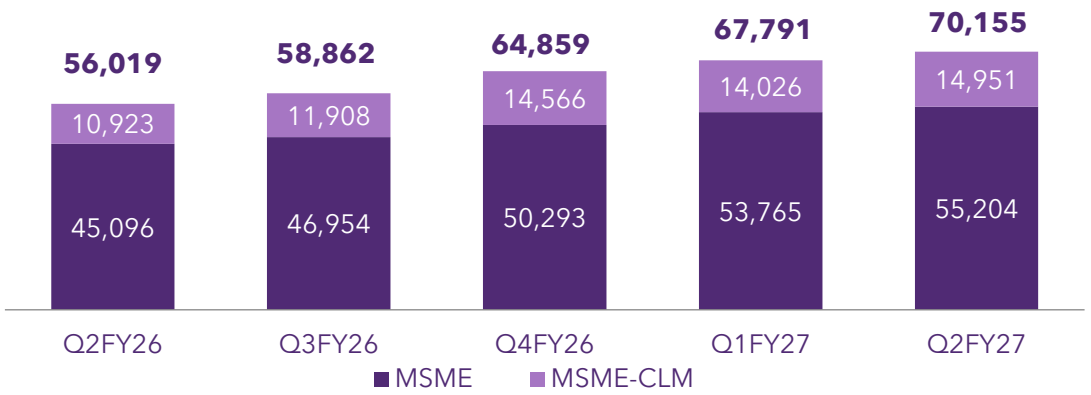
Co-Lending/DA AUM (₹ mn)



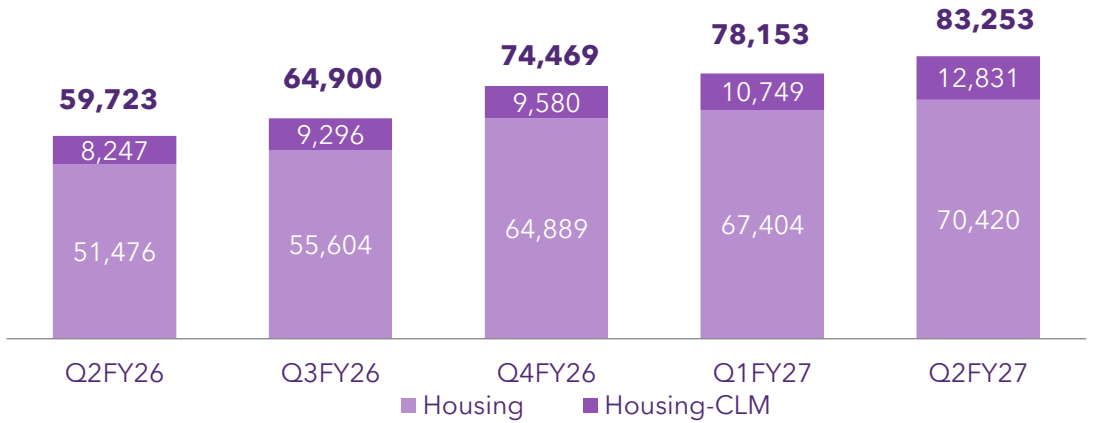
Gold AUM (₹ mn)



MSME AUM (₹ mn)



Housing AUM (₹ mn)

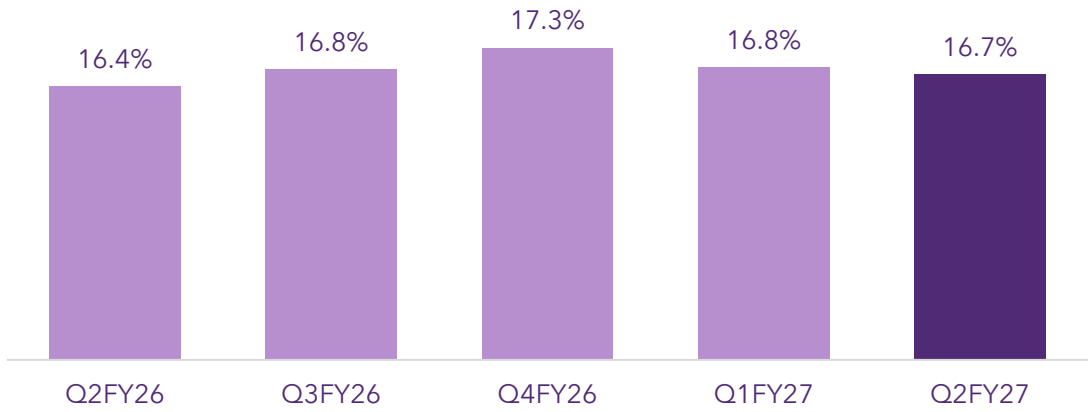


Co-lending includes Direct Assignment; CLM: Co-Lending

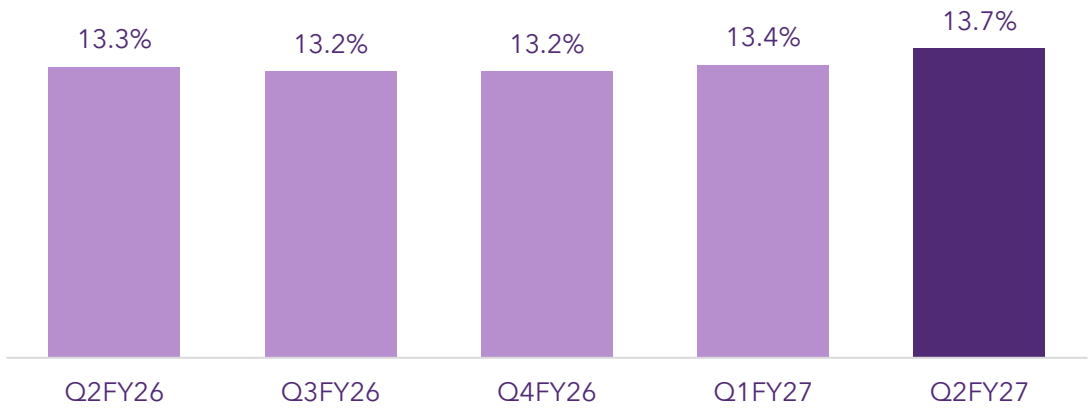
Segmental Yields

Robust yields sustained across business segments alongside AUM growth

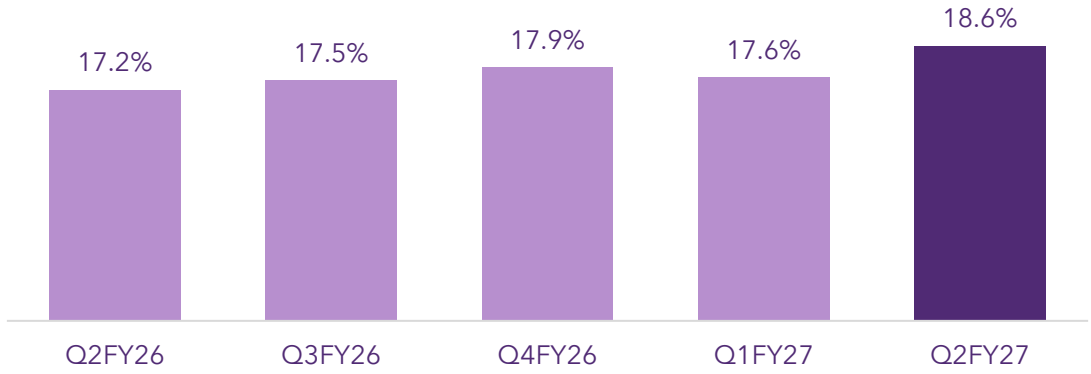
MSME (%)*



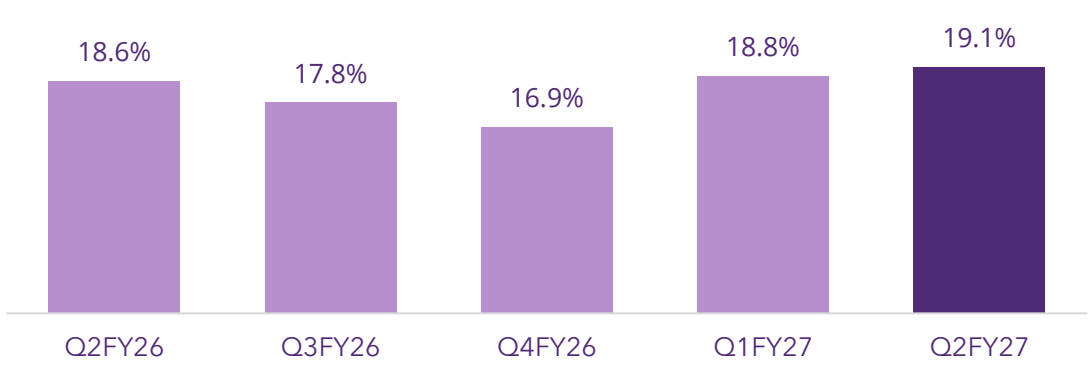
Housing Finance (%)*



Construction Finance (%)*



Gold Loans (%)*

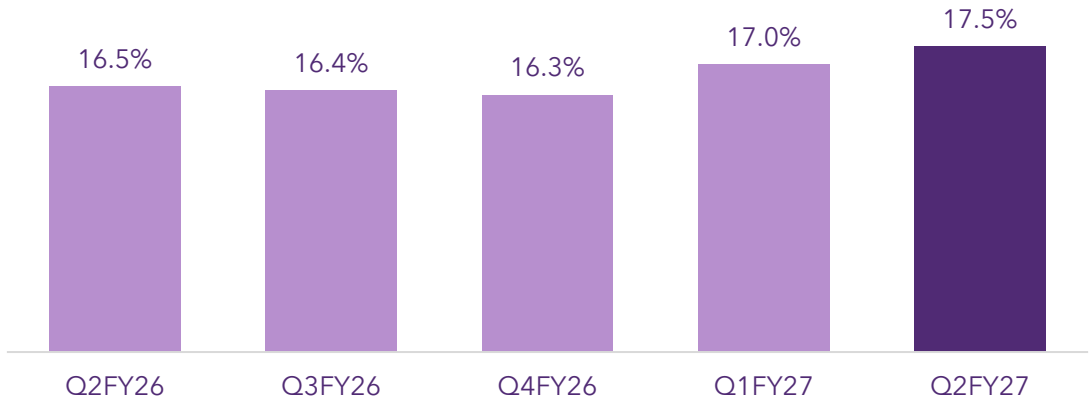


Note: *Yield calculated as interest income including INDAS adjustments for processing fee, commission and other charges divided by monthly average of outstanding loans

Loan Yields and Margins

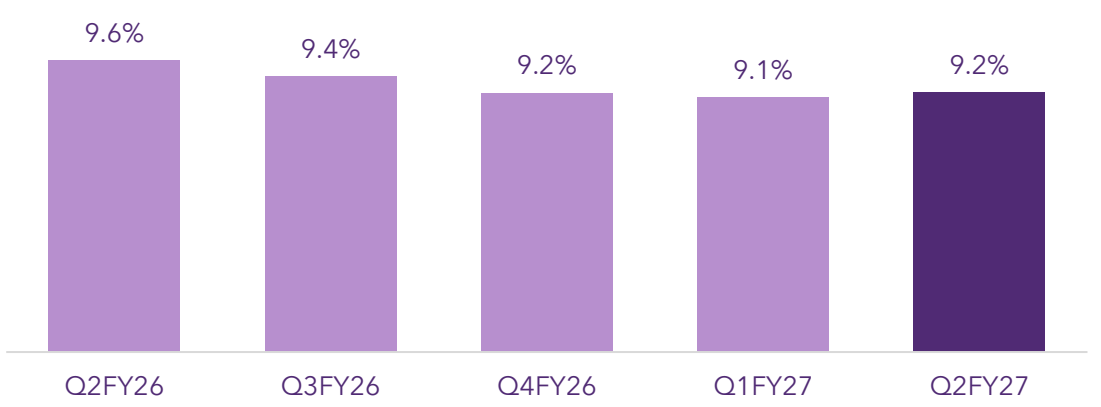
Resilient spreads with robust yields mitigating modest increase in cost of borrowings

Yield on Net Advances (%)



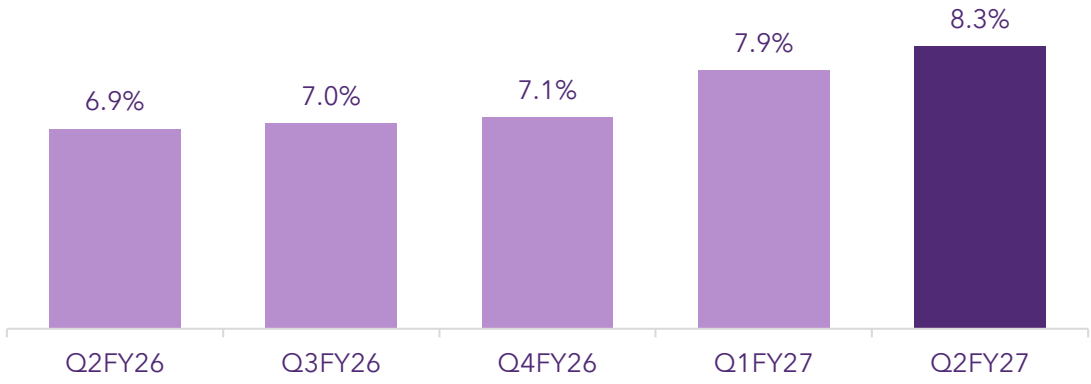
Note: Yield calculated as interest income including INDAS adjustments for processing fee, commission and other charges divided by monthly average of outstanding loans

Cost of Borrowings (%)[1]

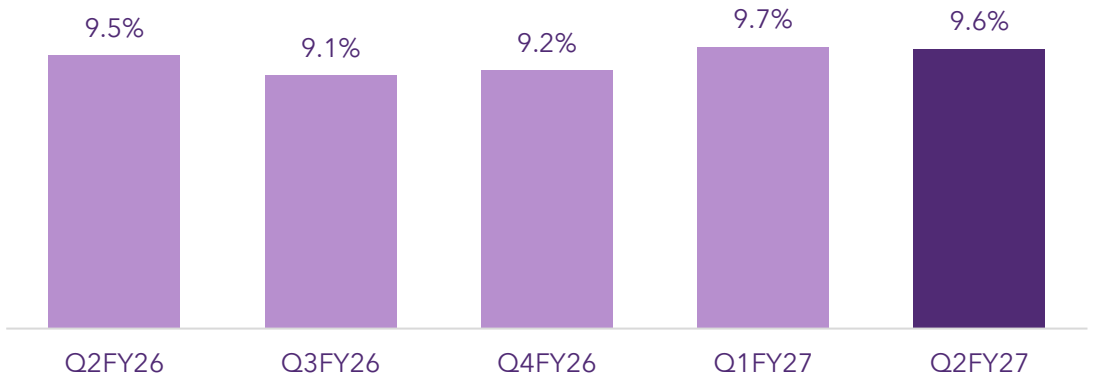


Note: Calculated as (Interest Expense including processing fee divided by monthly average of borrowings

Spreads (YoA – CoB) (%)



Net Interest Margin (%)[2]



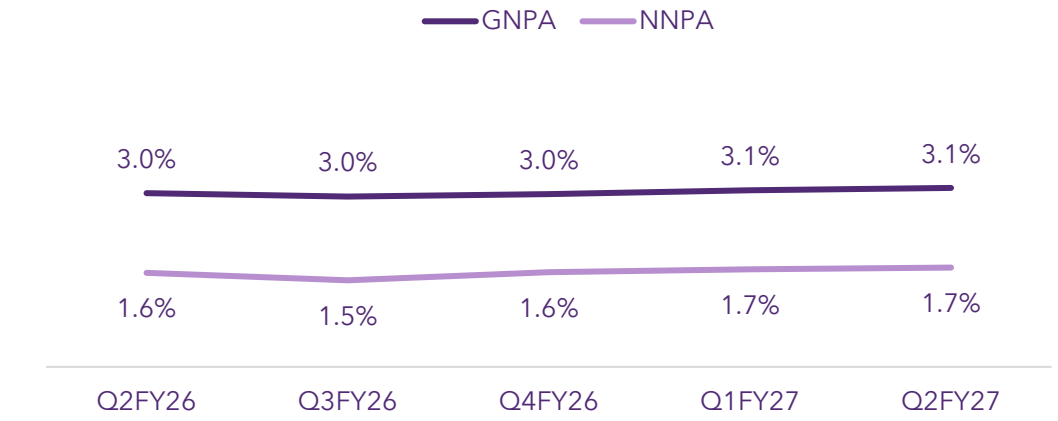
Note: Calculated using Net Interest Income / Avg. Interest Earning Assets

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

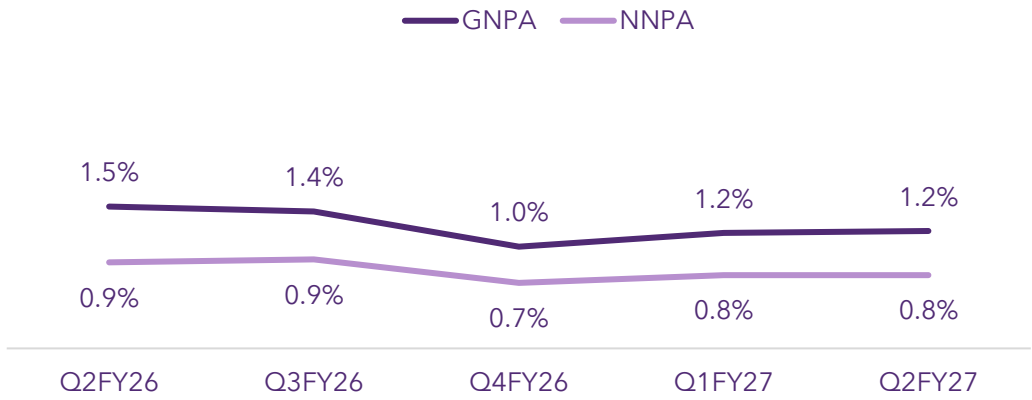
Segmental NPAs

Disciplined credit underwriting continues to safeguard asset quality

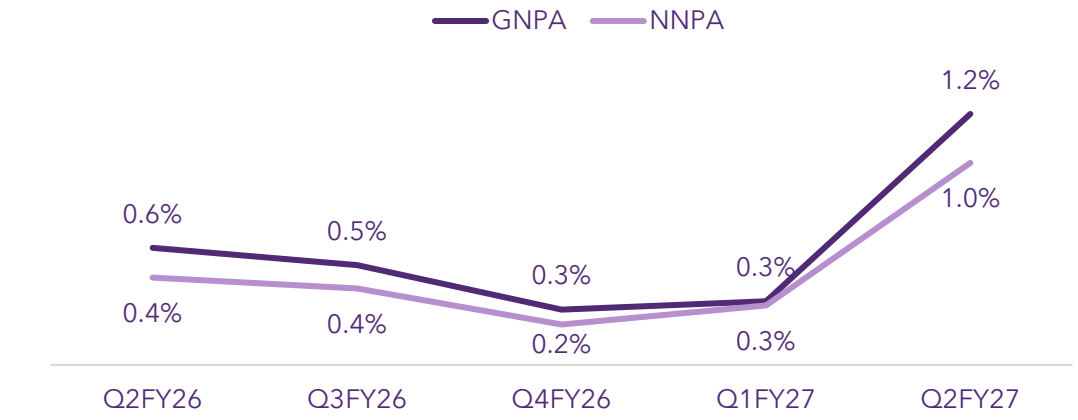
MSME



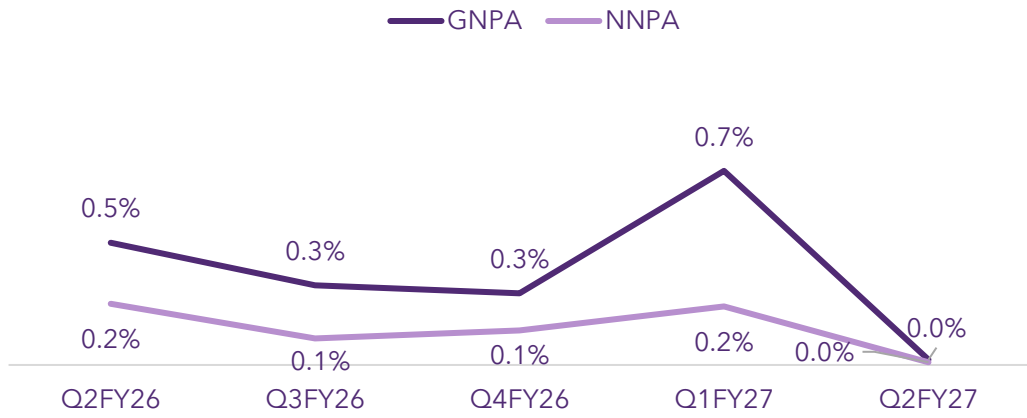
Housing Finance



Gold Loan



Construction Finance



Asset Quality

Conservative provisioning stance enabling asset quality control

₹ mn except stated

ECL Analysis	Q2FY27	Q1FY27	Q4FY26	Q3FY26	Q2FY26
Stage 1 - Gross	**318,879**	**304,395**	**277,537**	**220,712**	**202,606**
Stage 1 - ECL Provisions	1,842	1,838	1,576	1,054	1,067
Stage 1 - Net	317,037	302,557	275,961	219,657	201,539
Stage 1 - ECL Provisions %	**0.6%**	**0.6%**	**0.6%**	**0.5%**	**0.5%**
Stage 2 - Gross	**24,723**	**12,063**	**8,215**	**9,213**	**8,258**
Stage 2 - ECL Provisions	1,347	1,135	968	905	919
Stage 2 - Net	23,376	10,928	7,248	8,308	7,339
Stage 2 - ECL Provisions %	**5.4%**	**9.4%**	**11.8%**	**9.8%**	**11.1%**
Stage 3 – Gross	**4,337**	**3,387**	**2,643**	**2,753**	**2,741**
Stage 3 – ECL Provisions	1,446	1,465	1,089	1,199	1,178
Stage 3 – Net NPA	2,891	1,922	1,554	1,554	1,567
Stage 3 – ECL Provisions %	**33.3%**	**43.2%**	**41.2%**	**43.6%**	**43.0%**
Total - Gross	**347,938**	**319,845**	**288,396**	**232,678**	**213,606**
Total ECL Provisions	**4,634**	**4,438**	**3,633**	**3,158**	**3,161**
Stage 3 % – Gross NPA	**1.2%**	**1.1%**	**0.9%**	**1.2%**	**1.3%**
Stage 3 % – Net NPA	**0.8%**	**0.6%**	**0.5%**	**0.7%**	**0.7%**

RoAA Tree

Quarterly Comparison

Calculated as % of Average Assets (%)	Q2FY26	Q3FY26	Q4FY26	Q1FY27	Q2FY27
Interest income	14.8%	14.5%	14.6%	15.3%	15.3%
Interest expenses	6.8%	6.7%	6.6%	6.8%	6.8%
Net interest income	**8.0%**	**7.8%**	**8.0%**	**8.5%**	**8.5%**
Net Car Loan Fee	0.4%	0.3%	0.3%	0.4%	0.4%
Co-lending Income	1.4%	1.8%	1.3%	0.8%	0.8%
Insurance distribution	0.5%	0.5%	0.9%	0.5%	0.5%
Other income	1.2%	1.1%	0.8%	0.9%	1.2%
Non-interest income	**3.5%**	**3.7%**	**3.3%**	**2.6%**	**2.9%**
Net total income	**11.4%**	**11.6%**	**11.2%**	**11.0%**	**11.3%**
Employee expenses	3.8%	4.3%	4.3%	3.5%	3.2%
Other expenses	1.4%	1.2%	0.9%	1.0%	1.1%
D&A	0.4%	0.4%	0.4%	0.3%	0.3%
Operating expenses	**5.7%**	**5.9%**	**5.6%**	**4.8%**	**4.6%**
Operating profit	**5.8%**	**5.6%**	**5.7%**	**6.2%**	**6.6%**
ECL provisions	0.5%	0.2%	0.7%	1.0%	0.2%
Write-offs	0.0%	0.1%	0.1%	(0.3)%	0.6%
Total Provisions	0.5%	**0.4%**	**0.7%**	**0.7%**	**0.8%**
Profit before tax	**5.3%**	**5.3%**	**5.0%**	**5.4%**	**5.8%**
Profit after tax (RoAA)	**4.0%**	**3.9%**	**3.8%**	**4.1%**	**4.4%**

Consolidated Income Statement

Quarterly & Annual Comparison

₹ mn except stated

Particulars	Q2FY27	Q2FY26	Y-o-Y (%)	Q1FY27	Q-o-Q (%)	H1FY27	H1FY26	YoY (%)
Interest earned	14,646	8,854	65%	13,229	11%	27,874	16,918	65%
Interest expense	6,521	4,059	61%	5,865	11%	12,387	7,998	55%
Net interest income	**8,125**	**4,795**	**69%**	**7,363**	**10%**	**15,488**	**8,920**	**74%**
Net car loan fees	339	252	35%	321	6%	660	486	36%
Co-lending income	720	806	-11%	651	11%	1,372	1,511	-9%
Insurance distribution	506	278	82%	421	20%	927	530	56%
Treasury	210	46	361%	196	7%	406	126	222%
Other operating income	954	653	46%	552	73%	1,506	1,073	40%
Non-interest income	**2,729**	**2,034**	**34%**	**2,141**	**27%**	**4,871**	**3,727**	**31%**
Total income	**10,855**	**6,830**	**59%**	**9,504**	**14%**	**20,359**	**12,647**	**61%**
Employee cost	3,095	2,281	36%	3,014	3%	6,109	4,108	49%
Other expenses	1,397	1,096	27%	1,170	19%	2,567	1,971	30%
Operating expenses	**4,492**	**3,377**	**33%**	**4,184**	**7%**	**8,675**	**6,079**	**43%**
Operating profit	**6,362**	**3,453**	**84%**	**5,321**	**20%**	**11,683**	**6,567**	**78%**
ECL provisions	212	289	-27%	888	-76%	1100	1,003	10%
Write-offs	582	23	2483%	-267	-318%	315	124	154%
Total provisions	**794**	**312**	**155%**	**622**	28%	**1,415**	**1,126**	**26%**
Profit before tax	**5,570**	**3,141**	**77%**	**4,699**	**19%**	**10,269**	**5,441**	**89%**
Tax	1,386	781	78%	1,166	19%	2,552	1,332	92%
Implied tax rate	24.9%	24.9%		24.8%		24.9%	24.5%	
Profit after tax	**4,183**	**2,360**	**77%**	**3,534**	**18%**	**7,717**	**4,109**	**88%**

Consolidated Balance Sheet

Quarterly Comparison

₹ mn except stated

Particulars	Q2FY27	Q2FY26	YoY (%)	Q1FY27	QoQ (%)
Paid-up Equity	962	962	0%	962	0%
Reserves and Surplus	78,614	65,769	20%	74,692	5%
Total Equity	**79,576**	**66,730**	**19%**	**75,654**	**5%**
Bank Borrowings	254,955	158,356	61%	250,193	2%
Debt Securities	49,935	9,504	425%	26,104	91%
Other Liabilities and Provisions	15,929	9,545	67%	14,105	13%
Total Equity & Liabilities	**400,395**	**244,135**	**64%**	**366,057**	**9%**
Cash and Bank Balances	28,350	18,436	54%	29,466	(4%)
Investments	18,993	7,460	155%	10,796	76%
Assets under Financing Activities	340,793	208,216	64%	312,855	9%
Other Assets	12,259	10,024	22%	12,940	(5%)
Total Assets	**400,395**	**244,135**	**64%**	**366,057**	**9%**

5 ESG

Strong ESG Performance Underpinned by Measurable Impact and Robust Governance

Financial inclusion, governance and sustainability initiatives support responsible growth

Key ESG impact highlights (1)

Environmental (E)

- **23% reduction** of e-waste compared to FY2023-24, **~500+kg** of waste recycled and reused
- **500+ Solar lights installed** through CSR initiatives. **100+ Acres** under climate-resilient cultivation through CSR initiatives.
- **15,300 KL** of water harvesting capacity created through desilting, check dams and bunds
- **₹ 68 Mn** government investments supported 1,924 households and created 225 hectares of water harvesting capacity
- **2.61 Lakh Pages** saved by MSME and Housing business through Digital Initiatives. **3150+ plantations** completed.

Social (S)

- **15,519** beneficiaries reached including 13,287 women. **8,500+ students** supported.
- **1200+ farmers trained** and adopted on regenerative practices. **Zero** fatalities in our operations.
- **100 training sessions** conducted benefitting 8,179 individuals across 80 villages
- **681 SHGs formed** for community strengthening and institution building
- **10,000+ 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

Best-in-class ESG scores

Name of the ESG rating provider	Ratings
SES ESG research private limited	**75** (B+)
NSE sustainability ratings & analytics limited	**73**
CRISIL ESG ratings & analytics limited	**72** (strong)
Standard & poor's (S&P) global corporate sustainability assessment **(only NBFC to qualify for S&P CSA yearbook)**	**70** (industry average 29)

Score: 100 (industry avg. 10)
Financial inclusion

Score: 100 (industry avg: 20)
Human rights

Score: 100 (industry avg: 23)
Customer relations

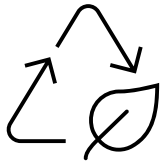
Score: 91 industry avg. 32
Privacy protection

Note: (1) Highlights for FY25

Key Pillars of ESG - Fostering Sustainable and Responsible Operations

Responsible operations and social impact are embedded into the operating model

01



Environmental stewardship

- Environment management system-like processes for monitoring energy, water, waste, and emissions with measurable targets.
- Focus on energy efficiency, digital-first services, and climate risk management
- Calculation of Scope 1,2,3 including Financed Emissions is now in place. The emissions are regularly tracked.
- Target is to reduce combined Scope 1 and Scope 2 emissions intensity by 5% by FY2027-28.

02



Social empowerment

- Expanding financial access for underserved communities, women, and first-time borrowers
- Purpose-driven products such as gold loans, MSME, affordable housing and micro-lap for livelihood support
- Capri foundation initiatives in education, healthcare, digital literacy, and rural empowerment
- Employee wellbeing through health, wellness, skills training, and safety policy
- Goal to reach over 200 K women beneficiaries by 2030 under CSR initiatives

03



Governance excellence

- Strong governance foundation with top management-level ESG steering committee chaired by the managing director
- Robust policies on ethics, equality, human rights, safety, ABAC, whistleblower and data privacy
- AI-enabled cyber and data protection systems to safeguard customer information
- ESG-linked evaluations for senior management and supplier accountability
- Integration of ESG KPIs in leadership goals with compliance to SEBI BRSR, GRI, and NGRBC

Corporate Governance Framework

Board of Directors

COMMITTEES

- Risk
- Nomination & Remuneration
- Board Credit Committee
- Information Security
- Audit Committee
- Asset Liability Committee
- CSR
- Stakeholder Relationship Committee

CRO
Operational Risk Committee

HIA
Internal Audit

MD, BUSINESS HEADS
ESG Committee

CCO
Compliance

BUSINESS HEAD
Credit Policy Committee

♂ ♂ ♂ ♂ ♂ ♀

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

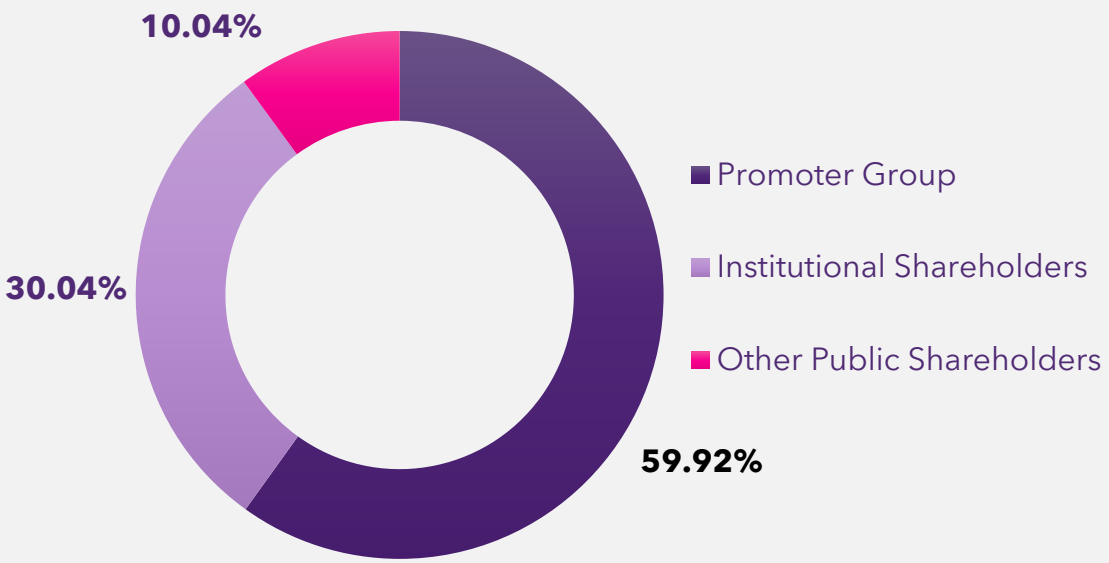
Shareholding

₹238bn
US$2.48bn[2]
Market capitalisation[1]

₹ 79.6bn
Cons. Equity (Sep'26)

₹ 962mn
Paid-up Equity

₹ 1
Face Value



Shareholding as at the end of Q2 FY27

NOTES

1. Market capitalization NSE on 30th Sep'26.
2. 1 US$ = ₹ 95.98
3. CGCL is part of
   - ✓ Nifty Smallcap 250 Momentum Quality 100
   - ✓ BSE 250 Smallcap Index
   - ✓ MSCI India Small Cap Index
   - ✓ FTSE India Index

6 Annexure

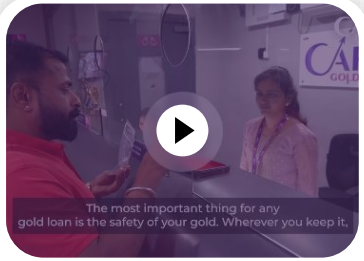
Delivering Impactful Customer Outcomes

Gold loans



"I wanted some funds for my son's education fees. Capri Loans helped me access the required funds with a fully digital process and good interest rates. Even my interest payments are done online."

- Sheetal Makwana
(Home Maker)



"Capri offered me a good interest rate and very good per-gram rate as well. With the Capri App, making payments became very easy staff were extremely supportive and co-operative, the entire payment process has become very smooth."

- Raghvendra Bhat
(Event Management Business)

MSME loans



"When I applied for the loan, I didn't have to face a lot of difficulties. The staff from Capri Global came to see the property, my work & my documents. I had to go Capri office just once to collect the cheque."

- Arun Gupta
(Cosmetics Store)



"I am extremely grateful to Capri Global for helping me get my business done. I got my loan sanctioned in just 15-20 days. Today I have a surplus of good in my shop and every distributor in the area is eager to work with us."

- CG Baidnath
(Kitchenware Store)

Housing loans



"I was able to realize my dream only because of Capri Global Housing Finance Limited. Thank you for taking care of individuals like me."

- Raghavendra Joshi
(Rickshaw Driver)



"Today people respect me in my neighbourhood because of my own home. Thank you Capri Global Housing Finance Limited, for financing my dream home."

- Pravin Devekar
(Security Guard)

Building the Brand Capri Loans – Brand Ambassadors

Key Brand Ambassadors amplify the Brand message and build resonance and affinity with our target audience



Lady Superstar **Nayanthara** along with acclaimed actor **Pankaj Tripathi,** reinforce Capri Loans' commitment to building a **strong and relatable connect with regional audiences** across the country.

Together, the two Brand Ambassadors represent the company's vision of creating deeper resonance **with diverse customer segments across India.**



Building the Brand Capri Loans

Established Capri Loans in South India with 2 brand campaigns starring Nayanthara:

#DreamsGetWings & #TryCapriGoldLoans

The idea was to drive brand awareness & active product consideration, while inviting them to try the brand thereby driving footfalls

141 Mn+
Campaign Reach

93.8%
Positive Visibility Impact

+173%
Gold Loan Search Growth

We didn't just launch a Gold Loan campaign in South India. We built Capri Loans' place in the conversation.



Awards and Recognitions



Excellence in AI-Driven Financial Services & Innovation award at the ET Business Excellence & Leadership Summit 2026



Corporate Environment Excellence Award by World Environment Council in 2026



National Housing Bank – Winner in the Category of Growth in Housing Loan (Asset size : ₹100 Cr to ₹ 500 Cr), 2025



Best TV Advertising Campaign for 2025 & 2026 by Afaqs Bankfin 360 – Excellence in BFSI Marketing Awards



Sustainability Reporting & Transparency Excellence Award at the BW Sustainable World Awards 2026



Best CSR initiative in Non-Banking Sector by Bharat CSR & Sustainability Awards, 2025



Best AI / Machine Learning initiative, Compliance initiative & New Application Development Awards - by Banking Frontiers 2025

Great Place To Work®

Great Place to Work - Awarded for 5 consecutive years



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

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Thank You!

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Our Vision

To create an inclusive & transformative credit ecosystem, with equal & fair access to capital for people & businesses and help them fulfil their potential.

Our Mission

Our mission is to empower more people and businesses with our versatile loan offerings. We believe in building pathways of prosperity for all towards a brighter & inclusive financial future. We aim to foster progress by bridging the gap between aspirations and opportunities with a new-age platform that helps deliver diverse financial goals.