

May 13, 2025

The Secretary
BSE Limited
Pheeroze Jeejeebhoy Towers
Dalal Street, Fort
Mumbai - 400 001
Scrip Code: 531595

The Secretary
National Stock Exchange of India Limited
Exchange Plaza, 5th Floor
Plot No- 'C' Block, G Block
Bandra-Kurla Complex, Bandra (East)
Mumbai – 400 051
Scrip Code: CGCL

Sub: Corporate Presentation

Dear Sir / Madam,

Pursuant to Regulation 30 of SEBI (Listing Obligations & Disclosure Requirements) Regulations, 2015, we are attaching herewith presentation titled “CGCL - Corporate PresentationFY25”.

In compliance with Regulation 46(2)(o) of the Listing Regulations, the enclosed earnings presentation is also being uploaded on the Company’s website.

You are requested to take the same on record for dissemination to the stakeholders.

Thanking you,

Yours faithfully,
for Capri Global Capital Limited

Yashesh Bhatt
Company Secretary & Compliance Officer
Membership No: A20491

Encl.: As Above



Capri Global Capital Limited

(CIN: L65921MH1994PLC173469)

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

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Capri Global Capital Corporate Presentation

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Overview

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

Our Offerings



Our Growth

	FY23		FY25
AUM (₹ mn)	1,03,204.76	2.21x	2,28,601.98
Customers	141,692	3.86x	546,606
Branches	736	1.51x	1,111
Employees	9,076	1.26x	11,410
PAT (₹ mn)	2,046.54	2.34x	4,785.33
Net-worth (₹ mn)	35,654.66	1.21x	43,040.97



1 Positioning Highlights

1

Capri Global has Proven Track Record of Execution and Scaling Businesses in a Disciplined Way

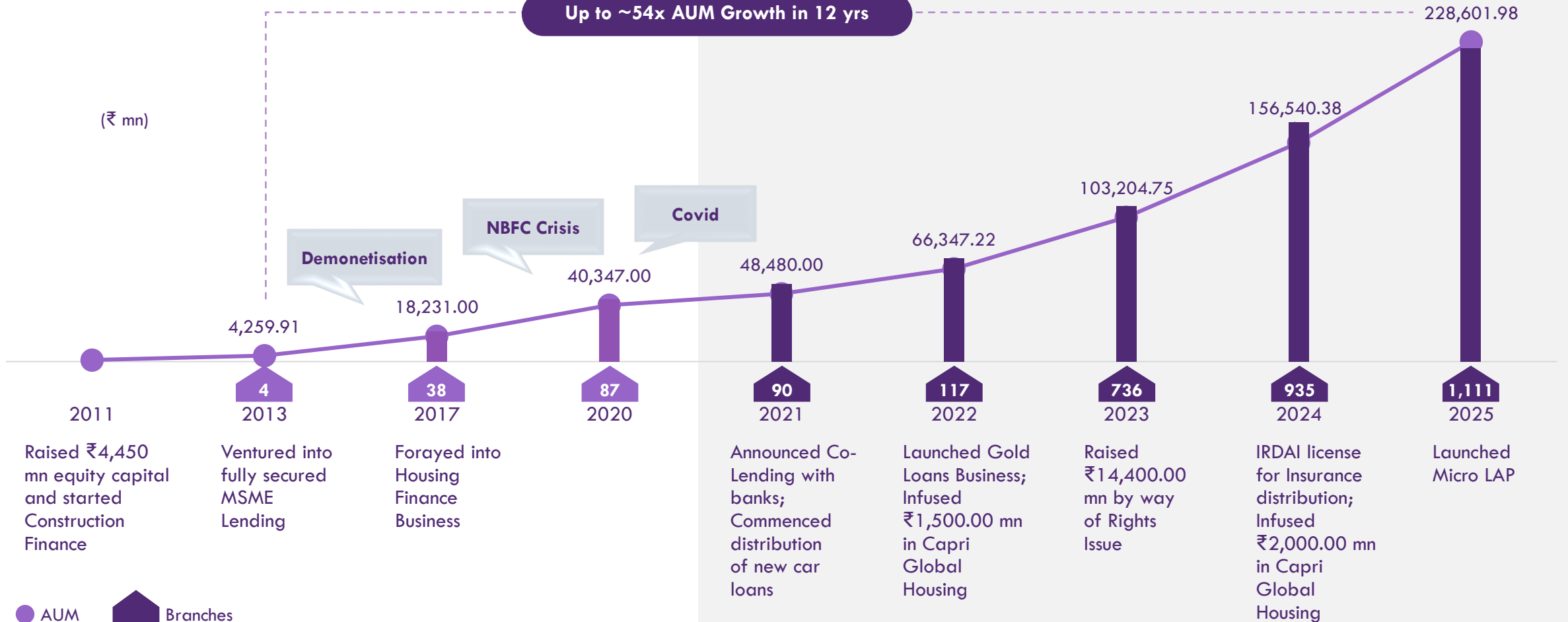


Long Vintage Makes Business Model Resilient through Macro Events

CAPRI 1.0: Establishing the Bedrock of a MultiFold Growth

CAPRI 2.0: Cementing Leadership through Tech

Up to ~54x AUM Growth in 12 yrs



Raised ₹4,450 mn equity capital and started Construction Finance

Ventured into fully secured MSME Lending

Forayed into Housing Finance Business

Announced Co-Lending with banks; Commenced distribution of new car loans

Launched Gold Loans Business; Infused ₹1,500.00 mn in Capri Global Housing

Raised ₹14,400.00 mn by way of Rights Issue

IRDAI license for Insurance distribution; Infused ₹2,000.00 mn in Capri Global Housing

Launched Micro LAP

1

Capri Global has Proven Track Record of Execution and Scaling Businesses in a Disciplined Way...

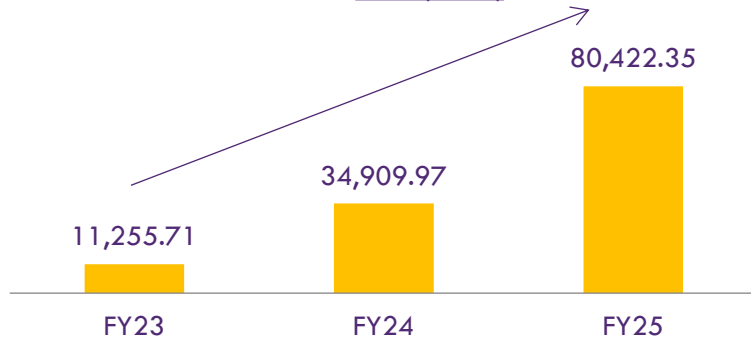


Launched, Built and Scaled 4 New Businesses in Last 5 Years

Recent Lending Businesses

Gold Loan
Launched in Aug'22

AuM (₹ mn)



Micro LAP
Launched in Q2FY25

₹3,547.24 mn
AUM

84
Branches

646
Employees

8.5K+
Customers

803
Branches

454K+
Customers

5,067
Employees

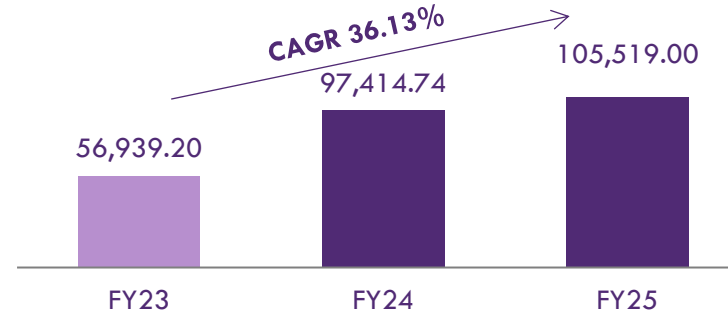
10
States

Reached AuM per branch of INR 100.15 million within ~2.5 years of launch

Recent Fee Businesses

Car Loan Origination
Launched in Feb'21

Loan Origination Value (₹ mn)



12
Partner Banks & financial institutions

1,579
Employees

Amongst the large non-dealer third party distributor

₹2,407.21 mn
Gross Fee Income (FY25)

814
Locations in 31 States & UTs

Insurance Distribution
Launched in Dec'23

18 Partnerships

Life: 9

General: 5

Health: 4

₹ 1,289.42 mn
Total Premium (FY25)

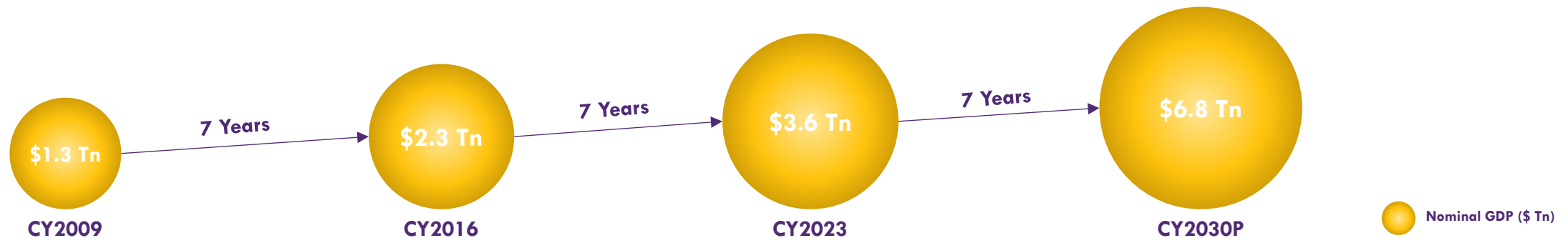
~406K
Policies Generated
(As of Mar'25)

All data points as of Mar'25

India Offers Massive Opportunity for Credit Growth – Favorable Macro and Monetization of Household Savings to Lead the Way

India's Golden Age | 3rd Largest Economy by 2030, "Developed" Aspiration by 2047

India's GDP to Increase by \$3.1 Trn in 7 Years from CY23 to CY30P, ~2.4 times of Increase from CY2016 to CY2023



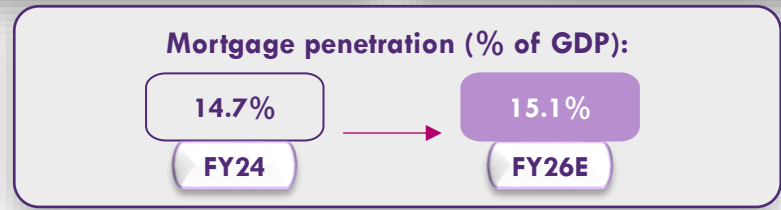
Note: IMF World Economic Outlook (April 2025), CRISIL Intelligence

Structural trends that will drive India's GDP and define "India of the future"

- 1 Lower Credit Penetration from major asset classes
- 2 Rural Sector supporting growth
- 3 Change in Household Savings
- 4 Rising Middle India Population
- 5 Favorable Demographics & Increasing per capita GDP
- 6 Rapid urbanization
- 7 Increasing financial inclusion and digital payments
- 8 Government support for growth

MSME credit penetration (FY24):
12% of GDP

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

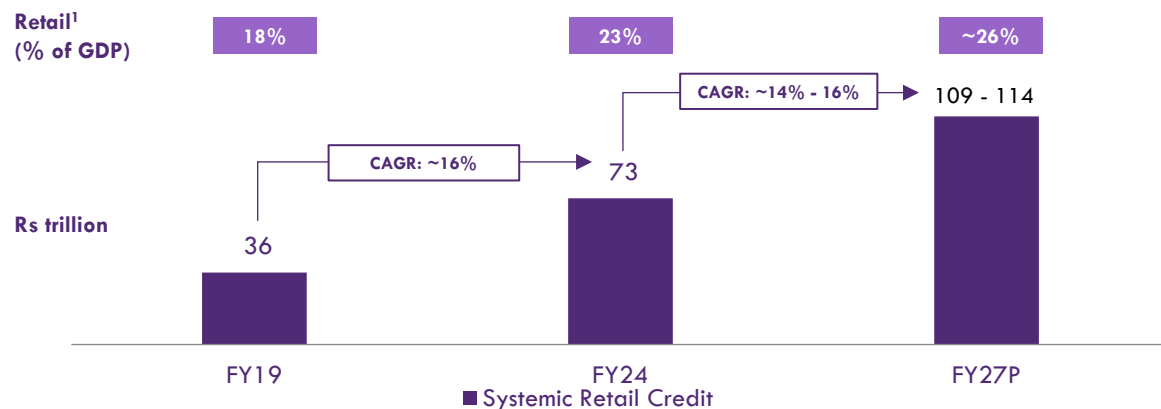


70% of Household savings invested in physical assets

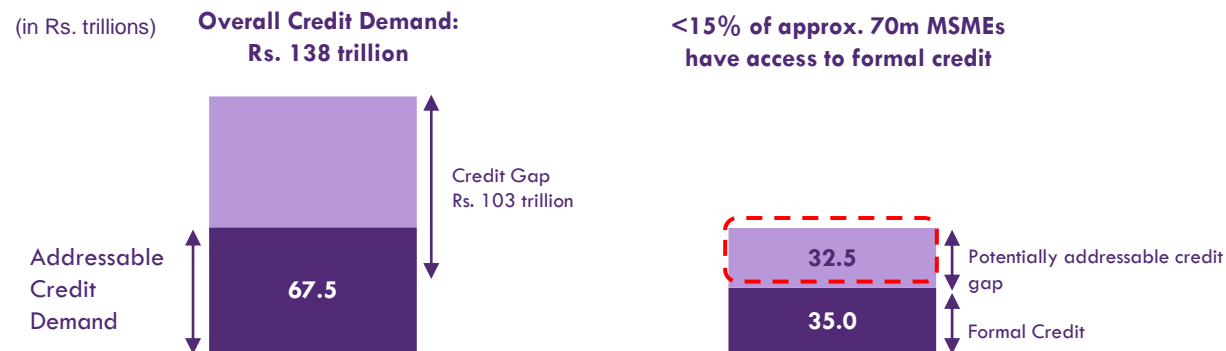
Retail Secured Lending Has Massive Under penetration and Credit Gap

Capri Global is a Retail Focused Secured Lender – >80% Retail and 100% Secured Book

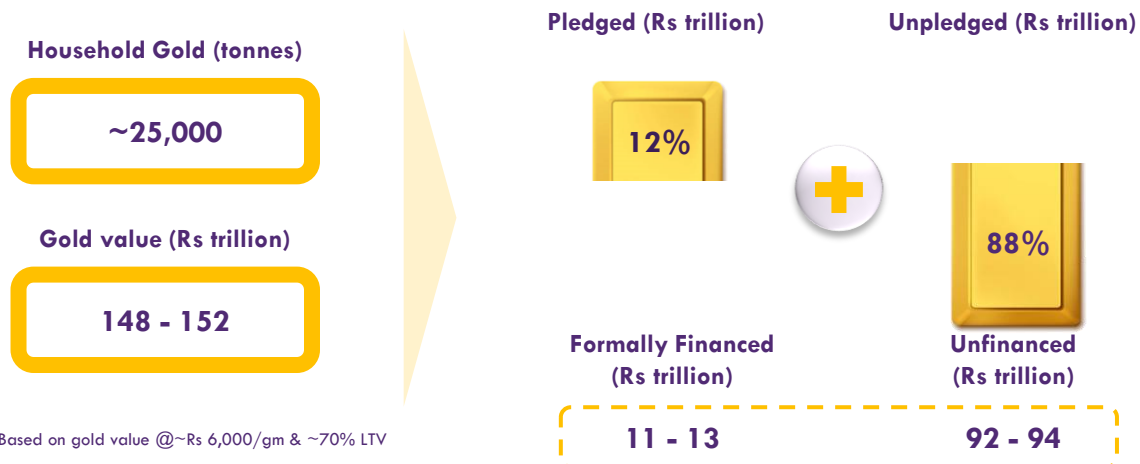
Retail credit to grow on a faster pace compared to overall credit



MSME Loan remains underpenetrated with significant credit gap



Gold Loan - large unfinanced household stock of gold

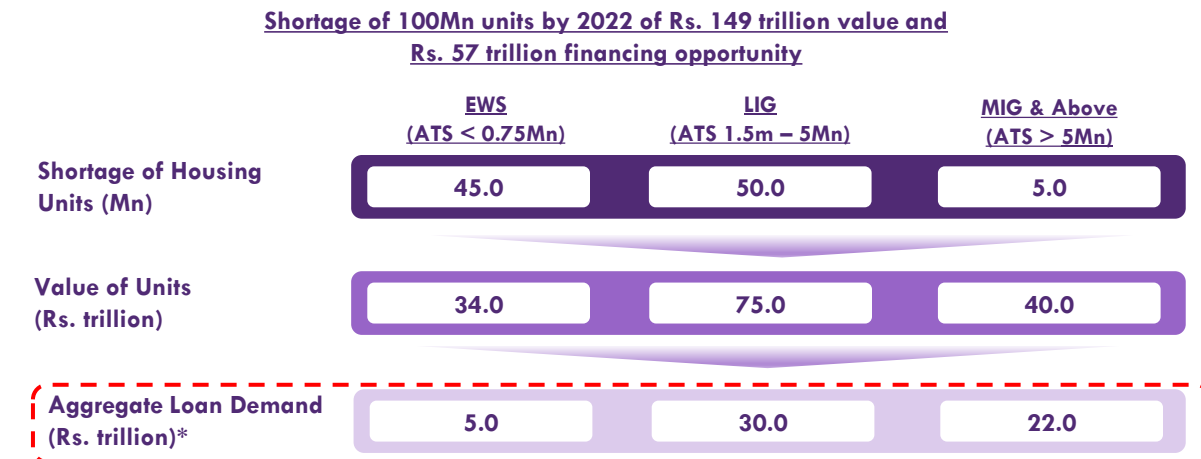


Based on gold value @~Rs 6,000/gm & ~70% LTV

Source: RBI data, CRISIL Reports

Note: 1) Retail Credit includes small ticket loans for asset classes such as Housing finance, Vehicle Financing, Gold Loans, Education Loans, Consumer Durables, Personal loans, credit cards and microfinance

Home Loan – Large unmet demand



Based on an assumption of *40%-85% credit penetration and 40-65% Loan-to-Value (LTV) ratios applied at various loan thresholds

Unique Proposition to cater to the “Aspiring” and T2/T3 segment

Rural Reach – Access to geographies outside the ambit of Bank’s customer segment

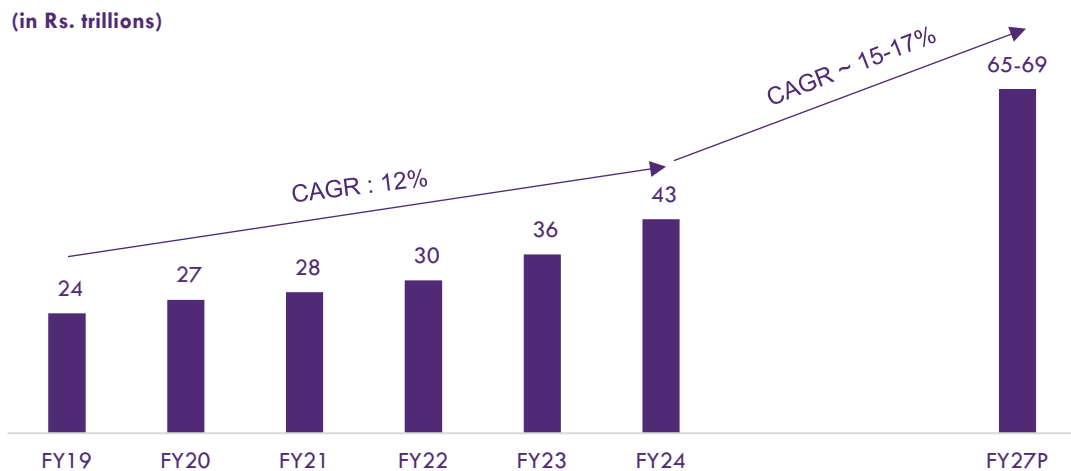
High Touch Model – Strong ownership of customers through regular interactions

Understanding of Micro Markets – Nuances of the geography & services business

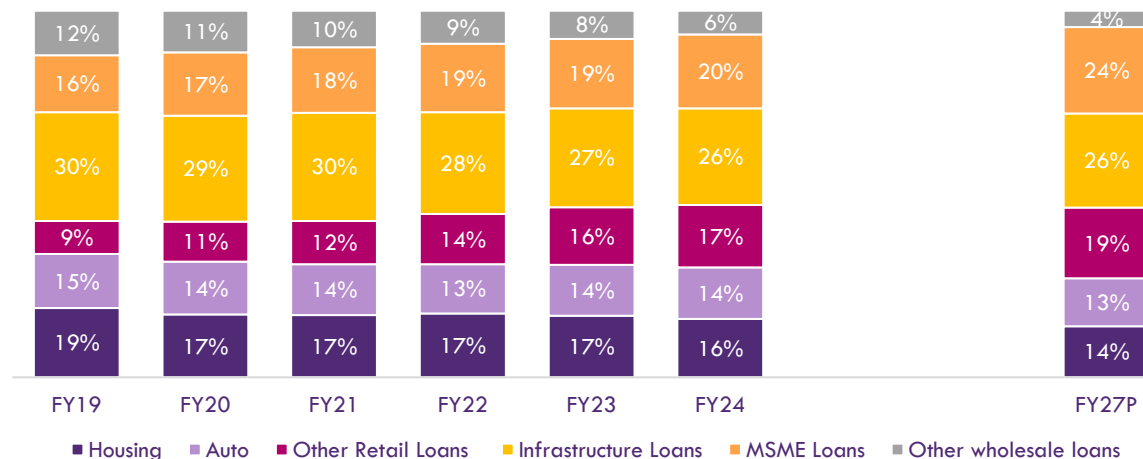
Specialized Underwriting – Assessment of informal income & SORP/SOCP

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

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



Distribution of NBFC Credit across asset classes



Capri Global's Focus Segments – MSME Loan, Housing Loan, Micro Lap & Gold Loans have Strong Growth Opportunity

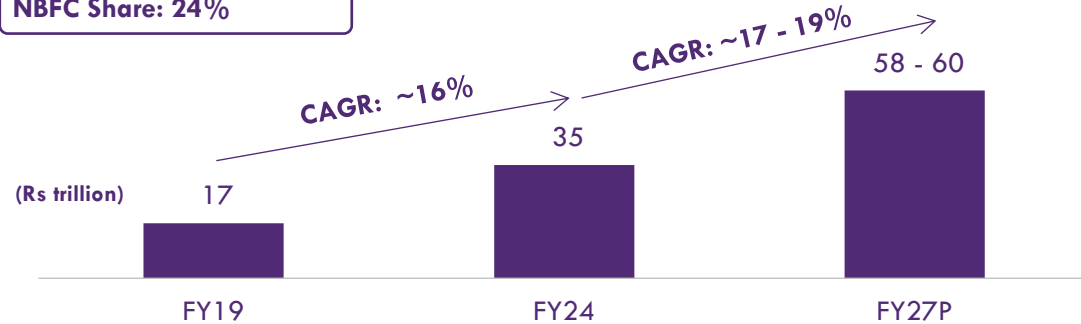


Capri Global is focussing on providing loans in high growth segments to underbanked & underserved customers



Industry MSME Loan

NBFC Share: 24%

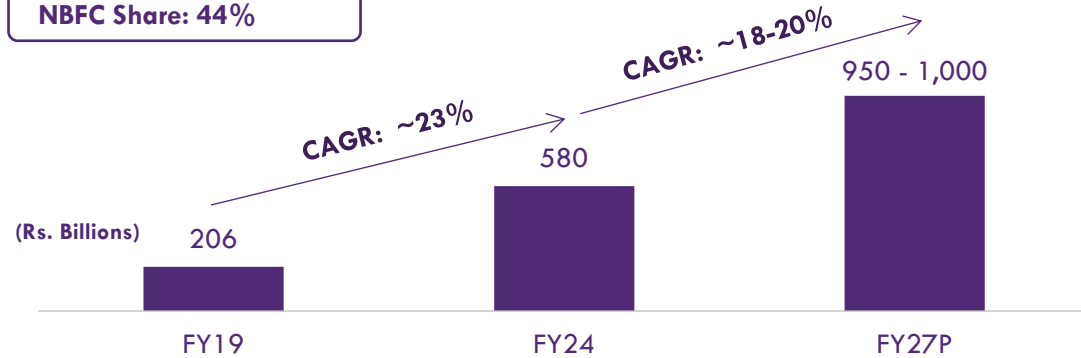


Secured MSME Loan - Rs. 9.8 trillion in FY24 to Rs. 16.0 trillion in FY27P (CAGR of 16-18%)
NBFC Market share: 37%



Industry Micro LAP Loan (<Rs 0.5mn)

NBFC Share: 44%

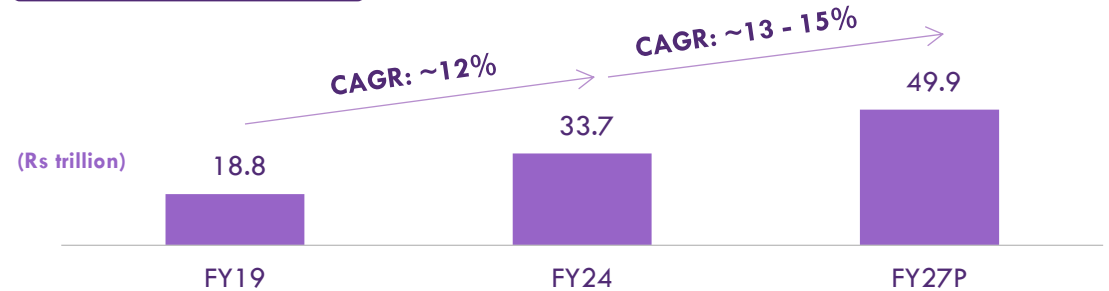


Potential Market expected to be Rs 22 trillion



Industry Housing Loan

HFC Share: 20%

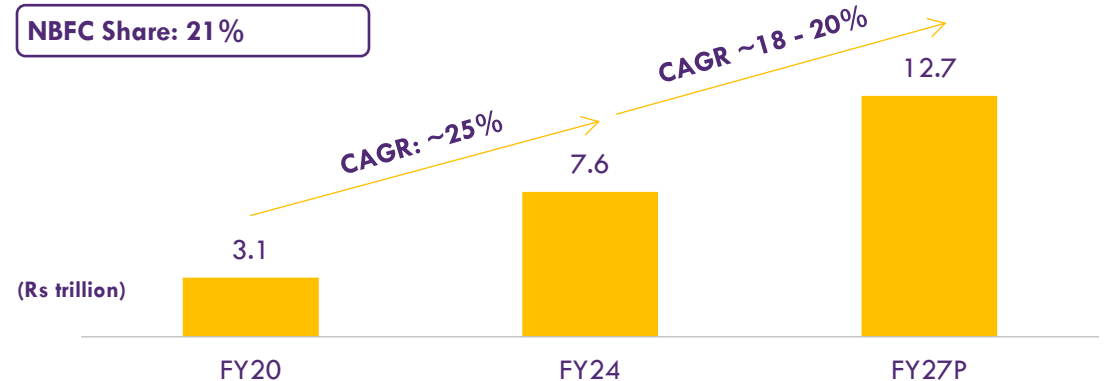


Affordable Housing Loans (ATS <2.0 Mn): Rs. 7.8 trillion in FY24, Rs. 9.6 trillion in FY27 comprising 23% market share of overall Housing Loan segment



Industry Gold Loan

NBFC Share: 21%



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

4 Capri Global has Established Expertise in Each of the Business Segments

MSME & Housing Loans

- Deep understanding** of sector specific nuances and focus on SENP customers with assessed income
- Hybrid sourcing model** with mix of in-house sales and business partners for balancing **growth** versus **opex**
- Hub and Spoke branch model** for deeper penetration into high growth areas / states
- End-to-end tech enabled** loan processing, underwriting and customer engagement
- Data Science & AI** backed 100% in-house collection processes

Gold Loan

- Superior execution capability** – Reached average **AuM per branch of INR 100.15 million** within ~2.5 years of launch
- Hassle free digital** loan journey for valuation, disbursal, collection and customer service – 100% paperless
- State of the art branches** equipped with advanced **AI powered security system**
- Faster TAT (<30 mins)** with Relationship Manager approach - high **repeat customers** of 54.56%

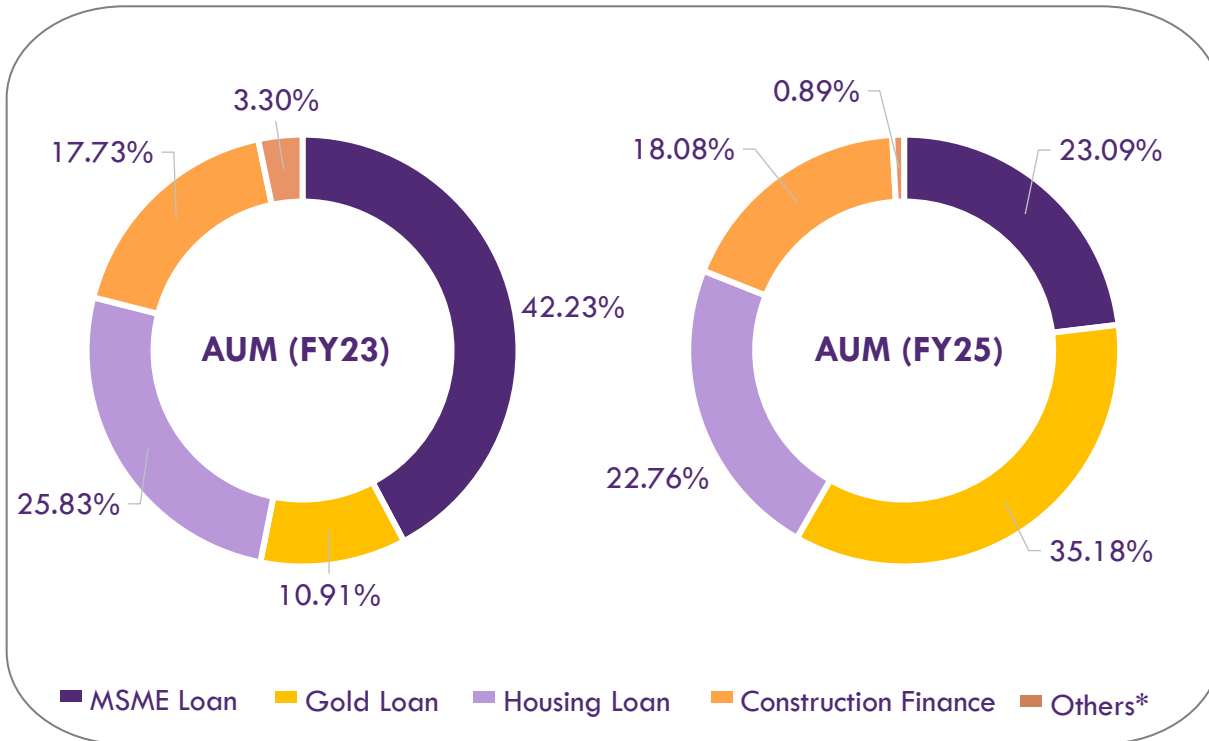
Construction Finance

- Niche expertise** - deep knowledge of the regional markets with vintage of **10+ years; Faster TAT**
- Granular portfolio** - focus on projects with **smaller ticket size** and shorter tenure (~2.6 years)
- Security cushion** - exclusive lender with **construction linked disbursal** and collections through **escrow mechanism**
- Superior asset quality** - multi layered credit approval process governed by Board
- Stringent controls** with a dedicated monitoring team of 37 members[^]

5 Capri Global has Diversified Business by Product and Geography...

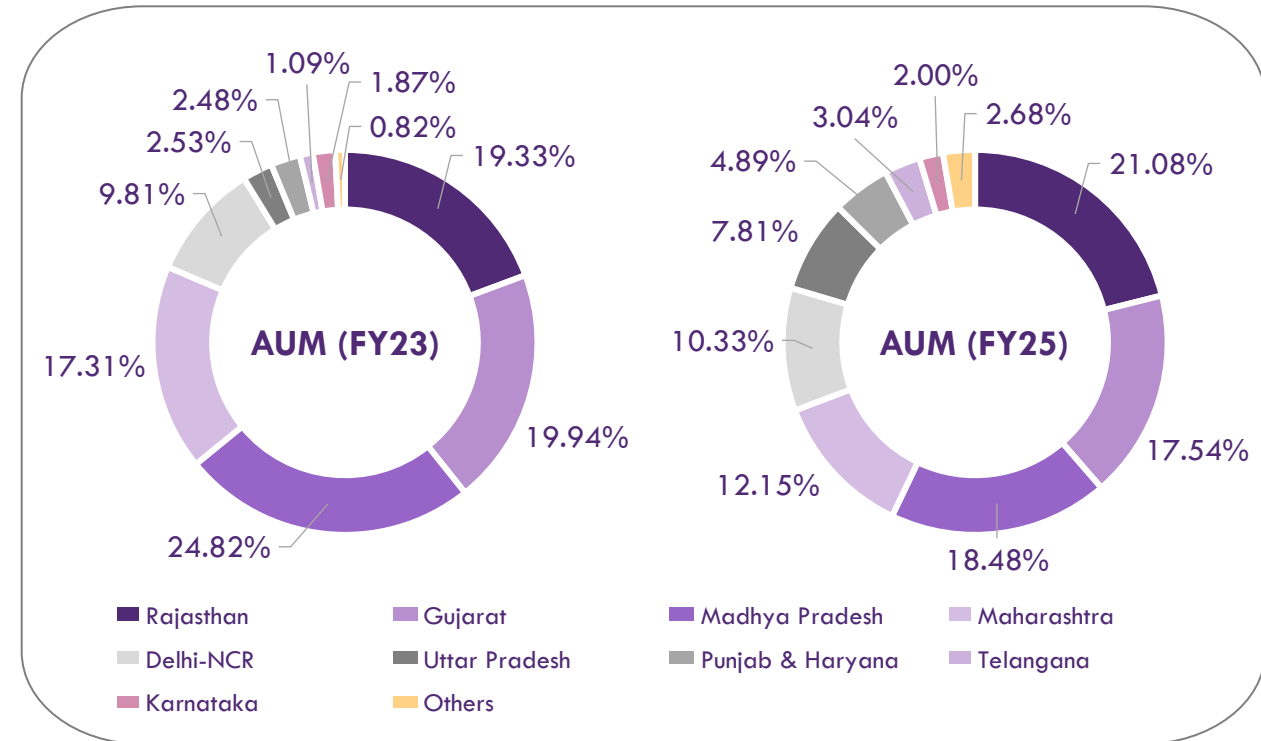
No Product >35% and No State >25%

Product Diversification – Entering into New Segments



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

Geographical Diversification – Entering into New Markets#

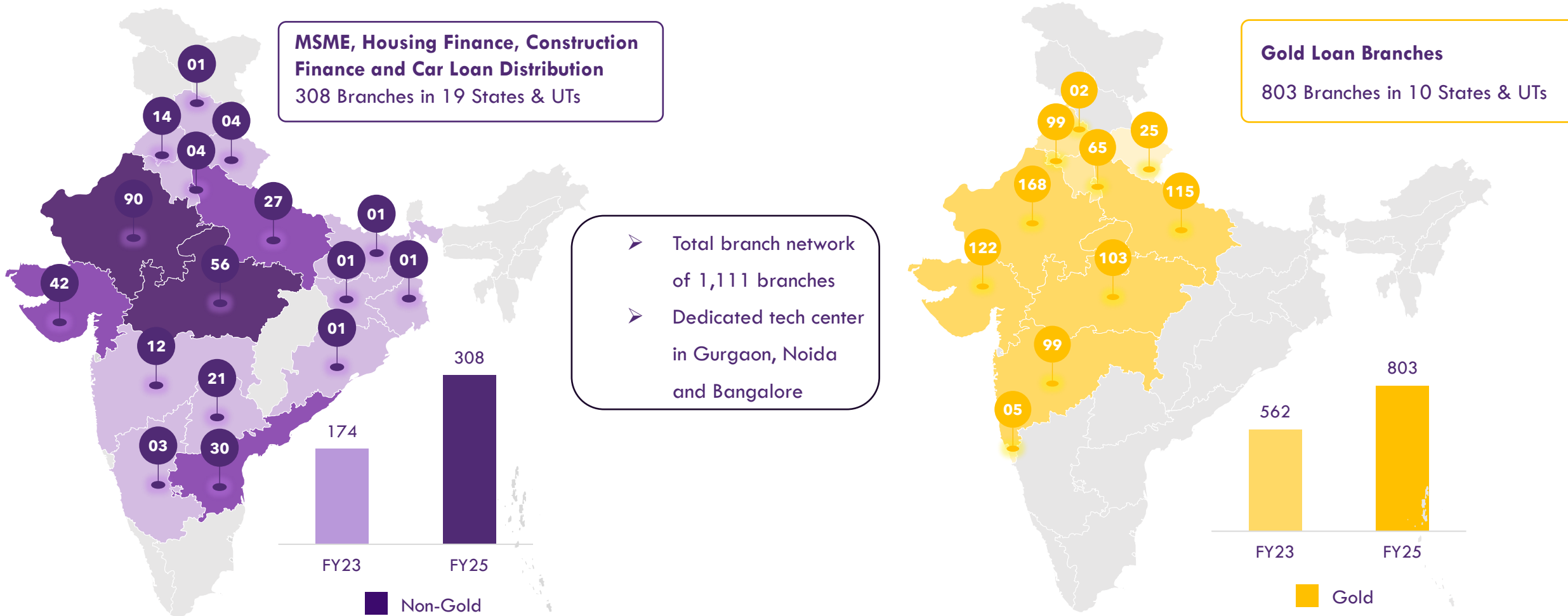


Note: #Includes MSME Loans, Micro LAP, Housing Loans, Gold Loans and Construction Finance AUM

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

6 ...Delivered through Extensive Branch Network

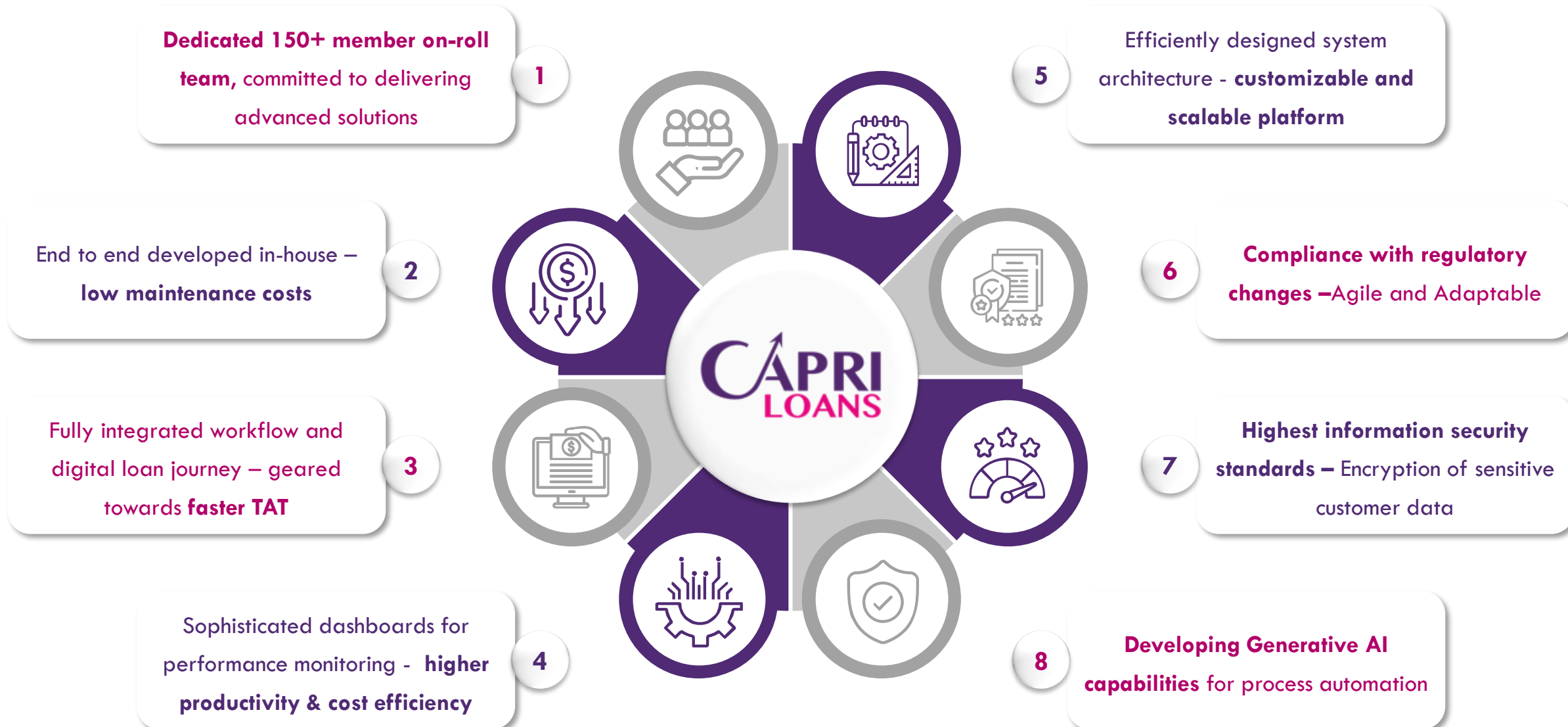
Significant Investments in Branch Expansion - Rapidly Growing with Deeper Penetration across States



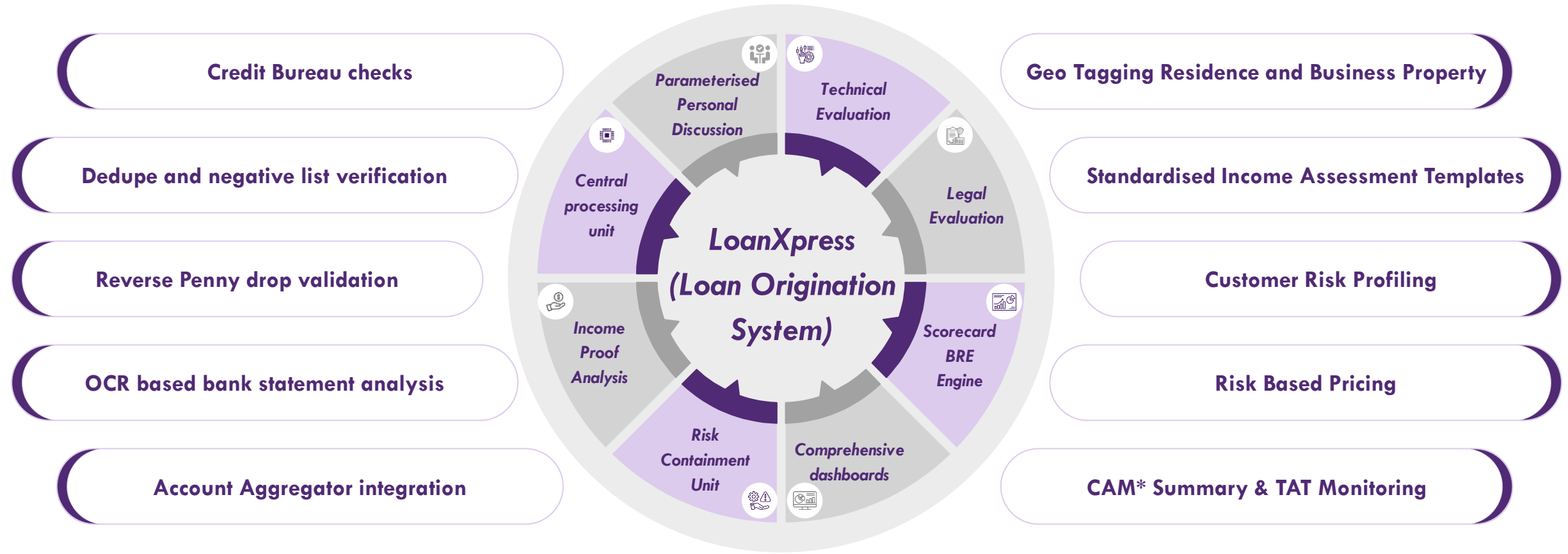
Significant upside through economies of scale and productivity improvement from existing deployed network capacity

Capri Global has Developed Advanced Technology

Significant Investment in Advanced Technology and Data Analytics Capabilities



Capri Global is Following a Comprehensive Credit Assessment Approach for MSME & Housing Loans



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

* Credit Appraisal Memorandum

A proprietary LOS (Swarnim) for digital loan processing, disbursement, collection and customer experience

➤ **100% digital journey** enabling faster loan approvals

➤ **OTP-Based E-Sign** to simplify documentation and reduce onboarding time

➤ **No cash disbursement** (for amounts >₹20k)

➤ **Disbursal TAT ~30 minutes** for improved customer satisfaction

➤ **Maker checker approach** to loan approval

➤ **Dedicated relationship manager** for smooth and faster customer onboarding process

➤ **Transparent process** through live CCTV recording of gold evaluation by certified gold valuers

➤ **Customer live photo capture**, geotagging and scheme selection

➤ **Bank account disbursement** through reverse penny drop validation

➤ **UPI-based disbursement** up to ₹1 Lakh instantly into accounts

➤ **Click-to-Call feature** to connect with customers for intimation about slab change, DPD, tenure expiry via single click

➤ **Collection dashboard** to track payment, tenure expiry and overdue account

➤ **Capri Loans App / WhatsApp chatbot** – vernacular KFS & MITC, Interest due reminders and apply top up loans

Capri Global has Adopted a Disciplined and Data Analytics Driven Approach to Collections...

Customised channel wise collection strategy basis past customer behavior

PRE-BOUNCE STRATEGY

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

POST-BOUNCE STRATEGY

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

POST DELINQUENCY – FIELD & LEGAL PROCESS

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

DIGITAL AND ANALYTICS TOOLS

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

Higher Collection Efficiency

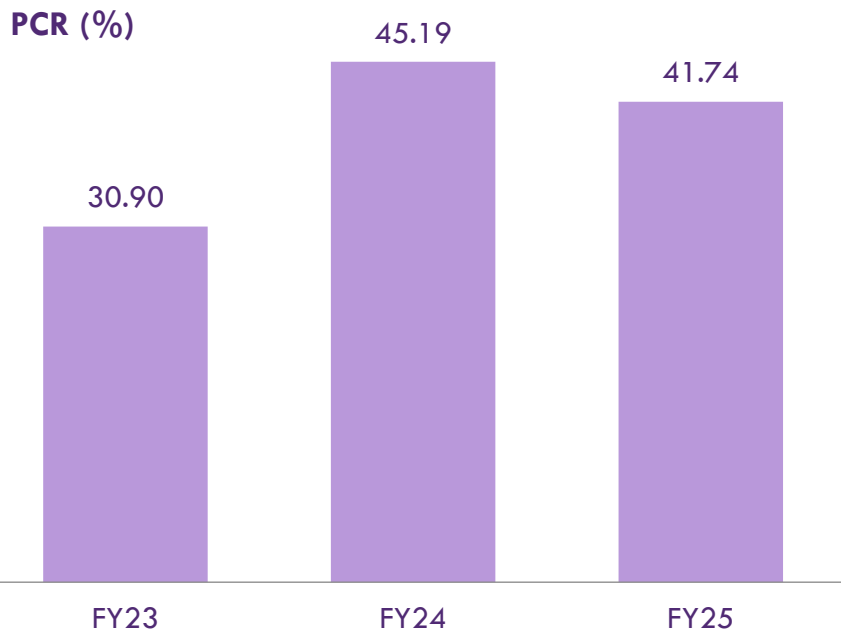
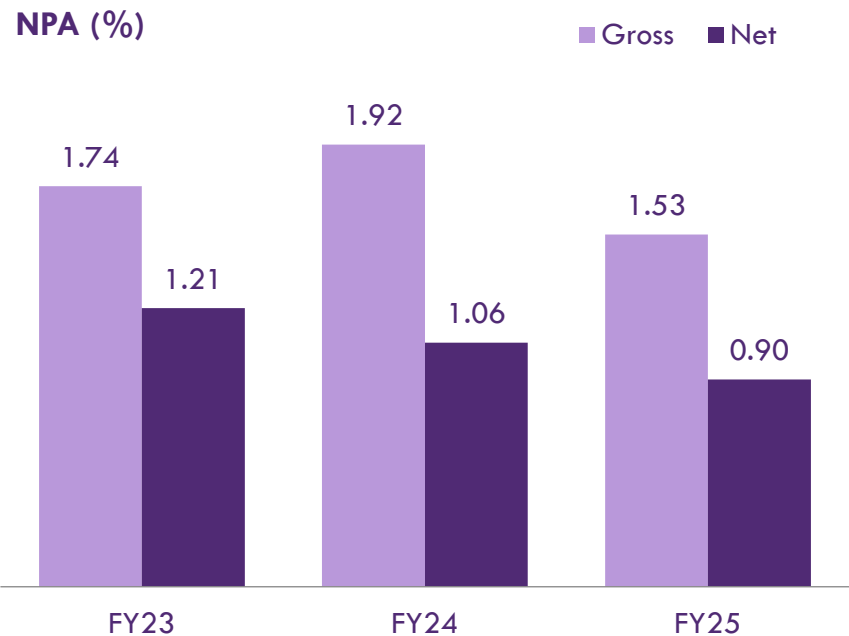
Improved Resolution Rates

Higher NPA Recovery

Reduced Collection Cost

... Backed by Prudent Risk Management

Improving Asset Quality and Adequate Provisioning



- 99.88%**
 Secured loans (FY25)
 (Collateral cushion)
- ~31%***
 Login to Sanction ratio (FY25)
 (Superior Customer Selection)
- *For MSME Loan, Housing Loan
- 99.86%**
 Robust Collections Efficiency
 (In house collections)

Healthy Asset Quality (GNPA/NNPA/PCR)

3.95%/2.05%/49.11%

MSME Loan

1.39%/0.86%/38.76%

Housing Loan

0.81%/0.69%/15.74%

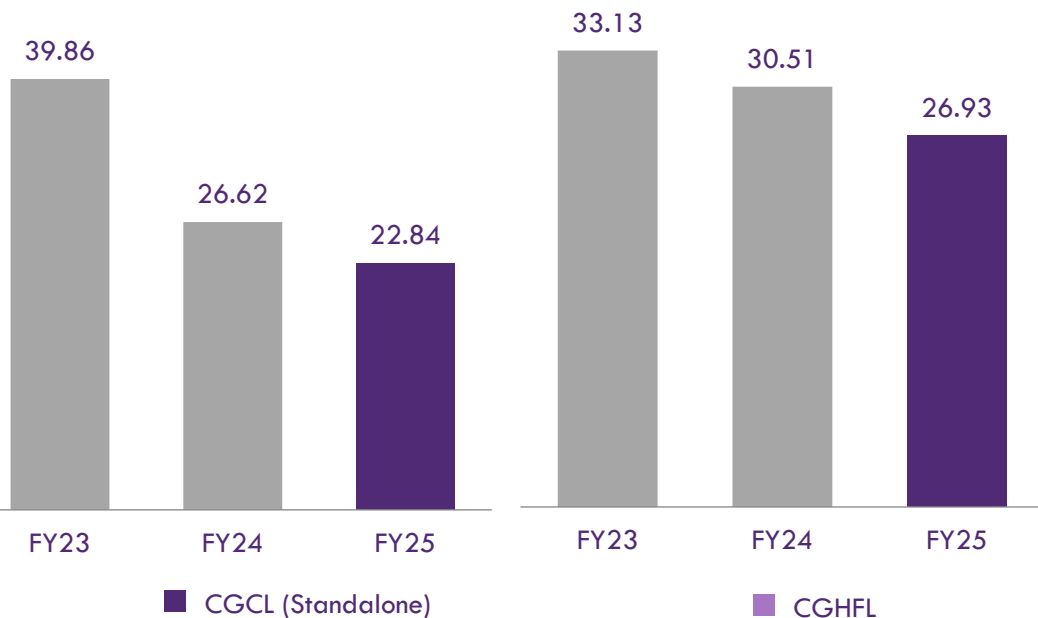
Gold Loan

0.18%/0.09%/50.05%

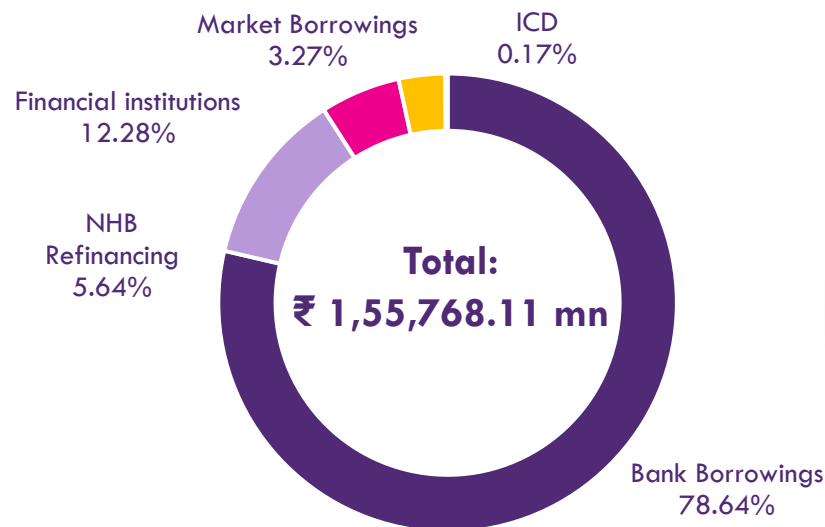
Construction Finance

Note: *For MSME Loan, Housing Loan

Capital Adequacy - CRAR (%)



Borrowings (₹ mn) (FY25)



ALM

No
Maturity risk
(Cumulative net inflow for all buckets)



Relationship with 21 Financial Institutions across Public Sector Financial Institutions, Private Sector Banks and Life Insurance companies

Incremental credit sanctioned of ₹76,250 mn and liquidity of ₹18,277 mn through cash and cash equivalents and undrawn credit lines for FY25

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

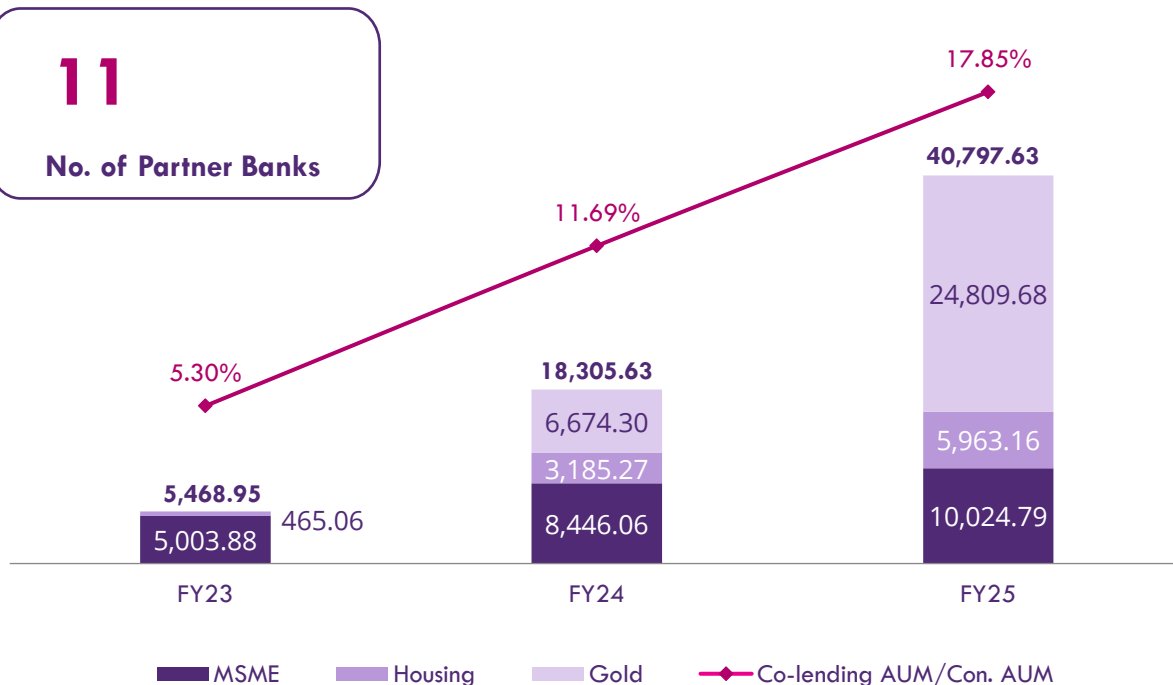
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Diversification of borrowings

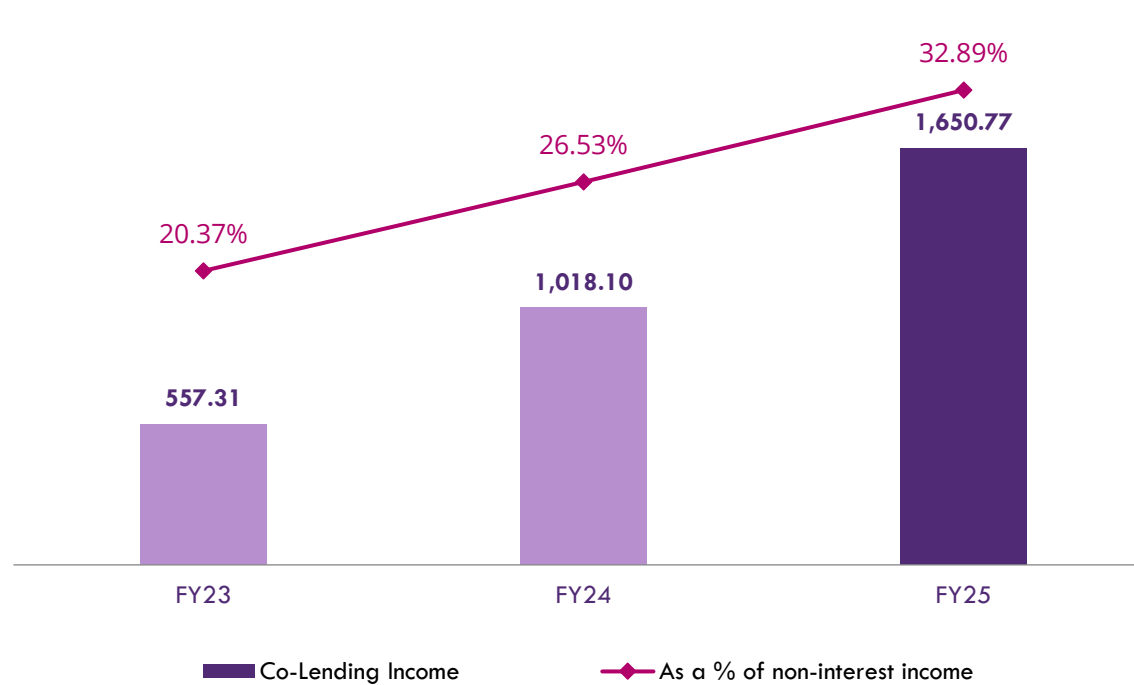
11

No. of Partner Banks

Co-Lending AUM (₹ mn) (% of overall)



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



Note: [^]Net gain on derecognition of financial instruments

Distinguished and Qualified Board Comprised Majorly of Independent Directors

Lingam Venkata Prabhakar



Chairman & Independent Director

Ex-MD & CEO Canara Bank and ex-ED Punjab National Bank;

Rich experience in banking and finance, AMCs, insurance companies; M.Sc. (Agri), CAIIB

Rajesh Sharma



Managing Director

Promoter & MD

Around 25 years of experience in finance sector, CA

Ajit Mohan Sharan



Independent Director

IAS - Batch 1979

Over 3 decades of experience in varied aspects of public administration

Desh Raj Dogra



Independent Director

Ex - CEO and MD of CARE Ratings

Experience in financial sector & credit administration, MBA, CAIIB

Nupur Mukherjee



Independent Director

Ex Global Head, Data Technologies at Standard Chartered Bank and Barclays

Expertise in data-driven, cloud, AI and ESG, PMP, BCom, CIMA

Shishir Priyadarshi



Independent Director

Ex-IAS officer from UP cadre; Director World Trade Organization

MA (Economics, UK) and M. Sc (Physics, DU)

Subramanian Ranganathan



Independent Director

Ex- Citicorp, Edelweiss Group

Experience in finance and management, CA, CS, CWA, LL.B

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

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

Proven Track Record of Scaling Businesses

RETAIL BUSINESS



Ravish Gupta

Business Head — Gold Loans

Ex-IIFL, GE Money, HDFC Bank, BCA
Capri vintage: 3Y 3M



Abhishek Sinha

Chief Business Officer — MSME & ML

Ex – Bajaj Housing, Bajaj Finance, Tata Capital, Tata Motor, ICICI Bank, ACC Ltd.
Capri vintage: 1M



Munish Jain

Business Head — Home Loans

Ex-Shriram Housing, GE Money, DHFL, MBA
Capri vintage: 6Y 2M

CONSTRUCTION FINANCE & INDIRECT LENDING



Vijay Kumar Gattani

Director – Credit – CF

Ex-Goldman Sachs, ICICI Bank, CA
Capri vintage: 9Y 6M



Bhaskarla Keshav Kumar

Director – Monitoring – CF

Ex-AGM, SBI
Capri vintage: 10Y 2M

TECHNOLOGY & DATA ANALYTICS



Tarun Aggarwal

Group Chief Technology Officer

Ex-Paytm, Adobe System, Quad Analytix, Expedia, PGDBM (IMT Ghazibad)
Capri vintage: 9M

FEE BASED BUSINESS



Sanjay Manglani

Head - Insurance

Ex-SBI GI, SMC Insurance, Religare, MBA
Capri vintage: 2Y 1 Months



Amit Setia

Head – Business Alliances – Car Loans

Ex-Reliance Capital, Dhanlaxmi Bank, MBA
Capri vintage: 4Y 2M



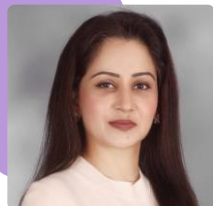
Piyush Dangaich

Chief Data Science & Analytics Officer

Ex-Accenture, Fractal Analytics & Saarthi.ai, B. Tech (IIT, Roorkee)
Capri vintage: 2Y 5M

Proven Track Record of Scaling Businesses

CORPORATE FUNCTIONS



Divya Sutar

Director — Business Strategy

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

Capri vintage: 12Y 5M



Partha Chakraborti

Chief Financial Officer

Ex-R R Kabel, Hafele India, CA, CWA

Capri vintage: 1Y 6M



Vinay Surana

Head — Treasury

Ex-Axis Bank, CA

Capri vintage: 7Y 2M



Magesh Iyer

Chief Operating Officer

Ex-Incred Finance, Reliance Commercial Finance, ICICI Bank, B.Com, PGDBA

Capri vintage: 2Y 3M



Yashesh Bhatt

Company Secretary & Compliance

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

Capri vintage: 3Y 5M



Sanjeev Srivastava

Chief Risk Officer

Ex-IIFL Finance, CA

Capri vintage: 1Y 8M



Bhupinder Singh

Head — Legal Litigation

Ex-DHFL, Deutsche PostBank, BA, LLB

Capri vintage: 5Y 9M



Hardik Doshi

Head – Corp Fin & Investor Relations

Ex- Kotak IB, Deutsche Bank, MBA - Finance

Capri vintage: 8M



Abhishek Yadav

Chief Compliance Officer

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

Capri vintage: 3M



2 Key Strategies

Way Ahead: Strategic Initiatives to Drive Scale...

Key initiatives



Diversify our Product Offerings

- **Offer customized products** to address customers' needs in underserved markets with high growth potential
- **Focus on revenue diversification** and margin expansion



Geographic Expansion and Deepening our Presence

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



Leverage Technology and Analytics for Operational Excellence

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



Leverage customer base to drive fee income and cross-selling

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

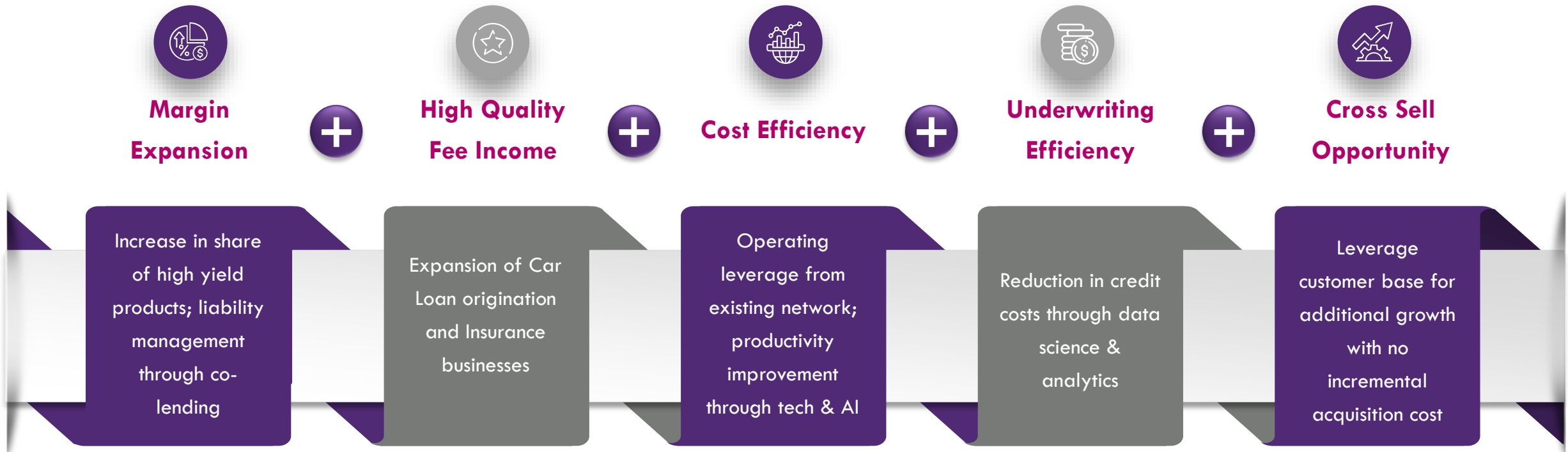


Diversify borrowings for effective liability management

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

... and Deliver Sustainable Returns...

Key levers for RoE expansion





3 Company Overview

Capri Global - Key Highlights



Retail Focused: Retail secured lending has massive under penetration and large credit gap; Retail NBFCs better placed; >80% Retail and 100% Secured loan book



Huge Market Opportunity: Focus Segments MSME loans, Micro LAP, Affordable Housing loans and Gold loans offer strong growth opportunities; Fast-growing NBFC with 49% AuM CAGR from 2023 to date*



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



Established Expertise in each of the business segments – MSME Loans, Housing Loans, Gold Loans & Construction Finance



Diversified Business: Well-diversified by product & geography, No Product >35% and No Geography >25%



Extensive Network: 1,111 branches operational, positioning the company to capitalize on market opportunities with improving profitability through economies of scale

Capri Global - Key Highlights



Technology Edge: Dedicated tech center with 131 engineers and 22 data scientists, developing advanced tech and data analytics platform; Complete Suite of In-house developed applications for end-to-end digital process



Robust Credit Underwriting and Disciplined Collections: Comprehensive assessment approach with data analytics and tech driven process; 100% in-house collections



Stable Asset Quality: long vintage makes business model resilient through macro events; Low GNPA with adequate provisioning. High collection efficiency



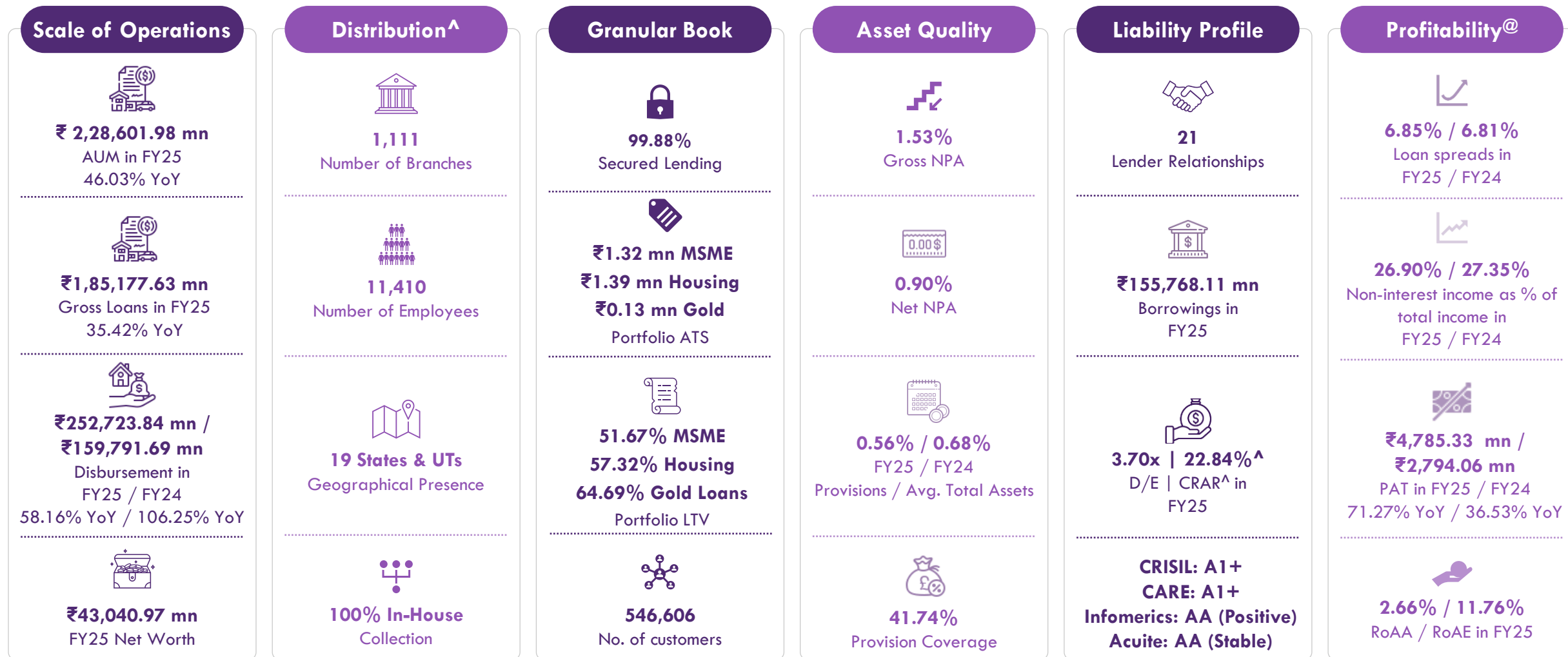
Effective Liability Franchise: 21 lenders and 11 co-lending partners (18% AuM), no ALM mismatch, adequate liquidity, 8.5% NIM and 6.9% Spread



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

Capri Global – One Snap View

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



Note: All data as of Mar'25 / FY25 except specified

[^]as at Mar'25

[@]standalone

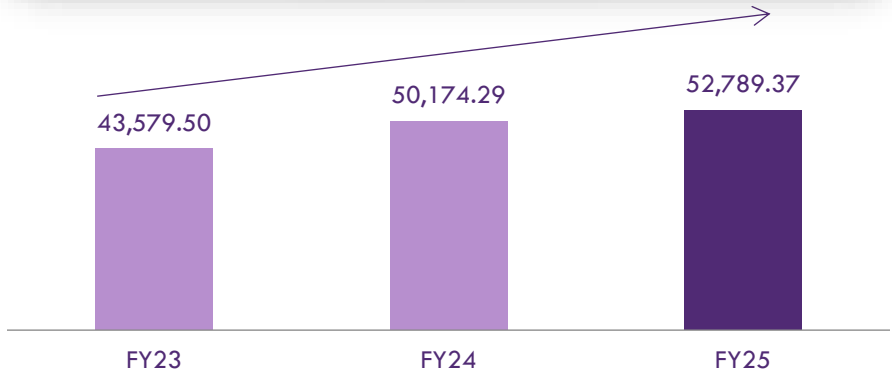
Transforming Business Loans with advanced technology



WHO ARE OUR CUSTOMERS?

- Self Employed Non-Professional (SENP) and underserved e.g. Provision stores, retail outlets, manufacturing workshops etc.
- Focus on Tier 2, 3, 4 Cities
- 49.91% of our customers' family income is less than ₹1 million
- 89.08% customers are with assessed income proof
- 97.13 is SENP and 2.87% is salaried

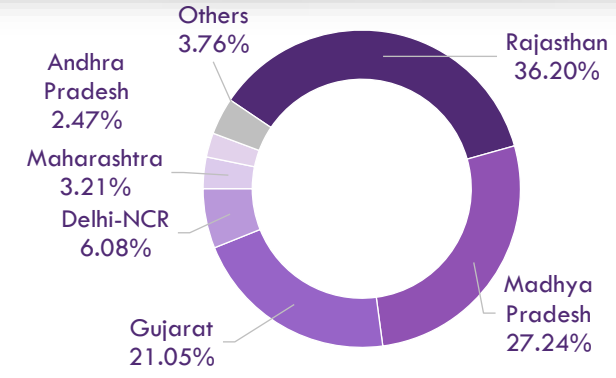
MSME AUM (₹ mn)



WHAT OUR CUSTOMERS NEED?

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

Geographical Distribution



KEY STATISTICS

40K+
No. of customers

₹1.32 mn
Portfolio ATS

51.67%
Portfolio LTV

15.37%
Portfolio Yield

10
States/UTs Present

*All data points as of 31-Mar-25 or for FY25; MSME includes Micro Lap and Solar Loans

Offering Affordable Housing Loans with advanced technology



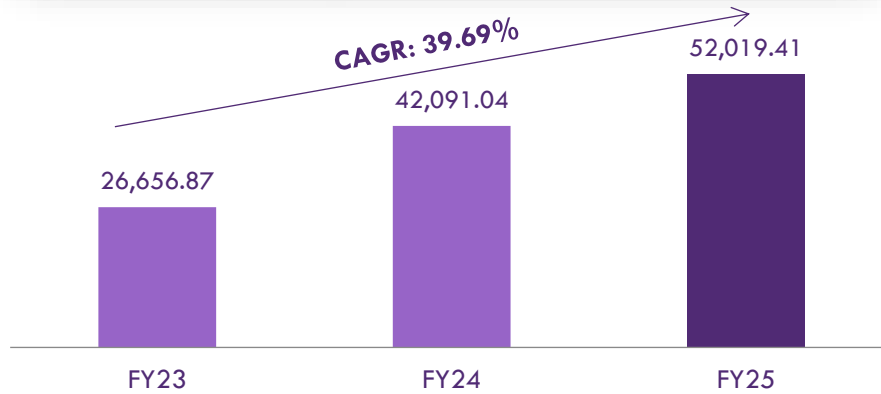
WHO ARE OUR CUSTOMERS?

- Underserved – SENP & formal salaried customers
- Majorly First-time home buyers located in Tier 2 and 3 cities
- 60.62% of our customers' family income is less than ₹1 million
- 62.38% customers with assessed income proof
- 68.48% is SENP and 31.52% is salaried

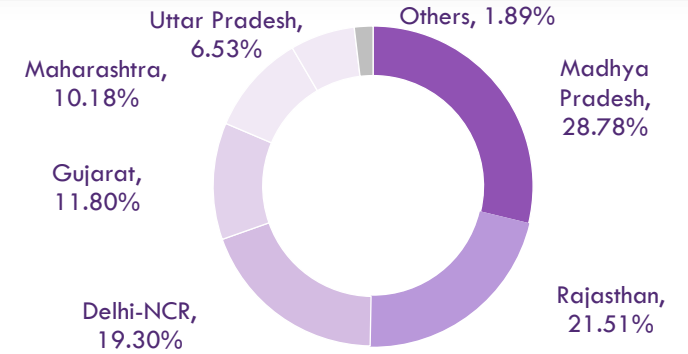
WHAT OUR CUSTOMERS NEED?

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

Housing Finance AUM (₹ mn)



Geographical Distribution



KEY STATISTICS

36K+
No. of customers

₹1.39 mn
Portfolio ATS

57.32%
Portfolio LTV

12.73%
Portfolio Yield

7
States/UTs Present

Gold Loans | Retail Focused with Granular and Secured Loan Book

Led by end-to-end digital journey



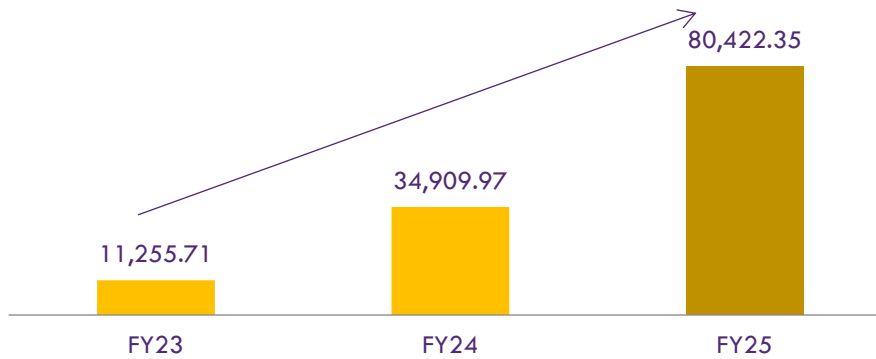
WHO ARE OUR CUSTOMERS?

- Small business owners, Salaried individuals, Women entrepreneurs & Small and marginal farmers
- 46.35% of the customer with <₹75K disbursement amount
- 87.23% of the customers' family income is less than ₹0.5 million

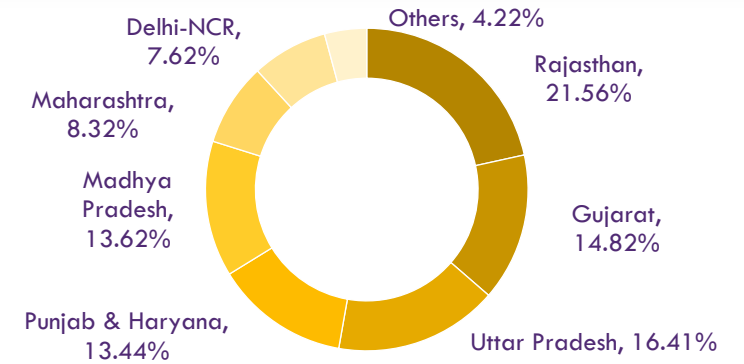
WHAT OUR CUSTOMERS NEED?

- 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

Gold Loan AUM (₹ mn)



Geographical Distribution



KEY STATISTICS

454K+
No. of customers

₹0.13 mn
Portfolio ATS

64.69%
Portfolio LTV

19.91%
Portfolio Yield

10
States/UTs Present

*All data points as of 31-Mar-25 or for FY25

Led by deep underwriting knowledge of segment and low opex

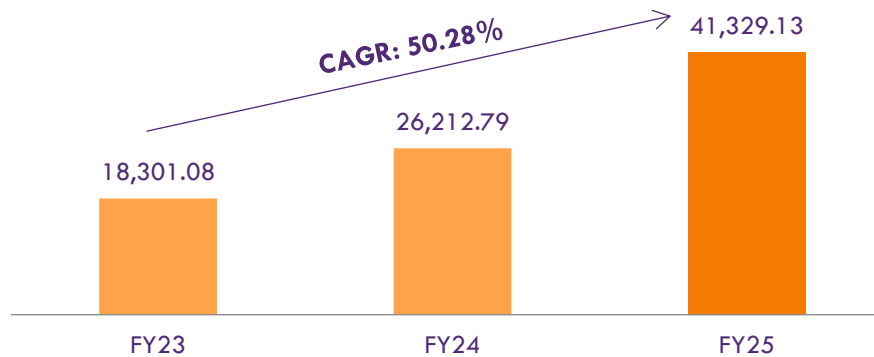
WHO ARE OUR CUSTOMERS?

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

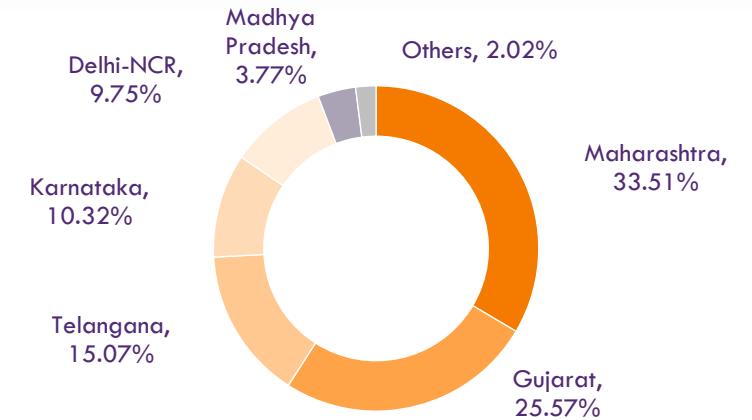
WHAT OUR CUSTOMERS NEED?

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

Construction Finance AUM (₹ mn)



Geographical Distribution



KEY STATISTICS

282

Live Accounts

₹146.56 mn

Portfolio ATS

>1.50x

Asset cover

17.49%

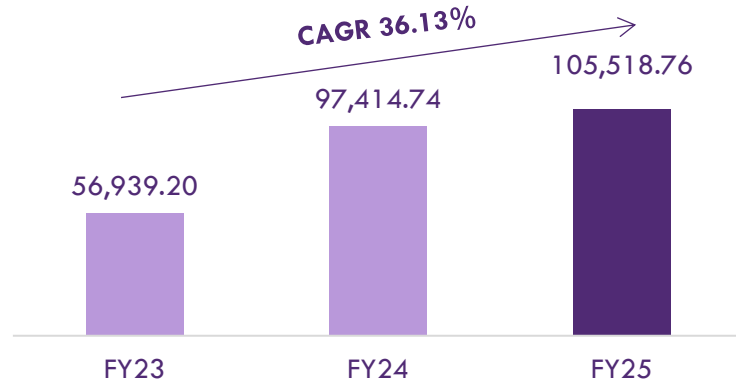
Portfolio Yield

10

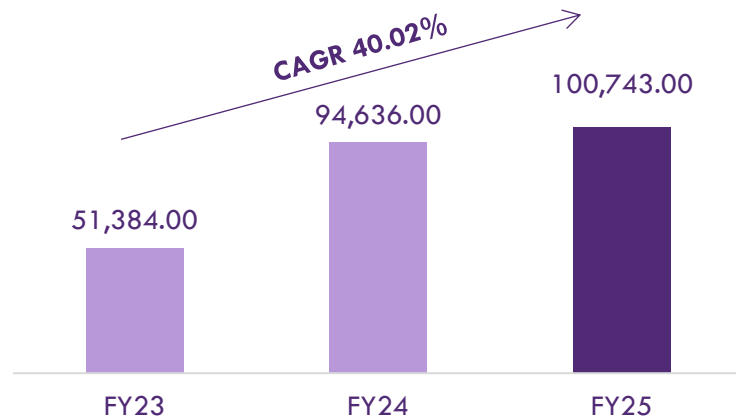
States

Car Loan Origination | Complementary Asset Light Income Streams

Rising Loan Originations (₹ mn)



Loan Originations By Volume (Nos.)



12

Partner Banks & financial institutions

₹2407.21 mn

Gross fee income (FY25)

₹963.04 mn

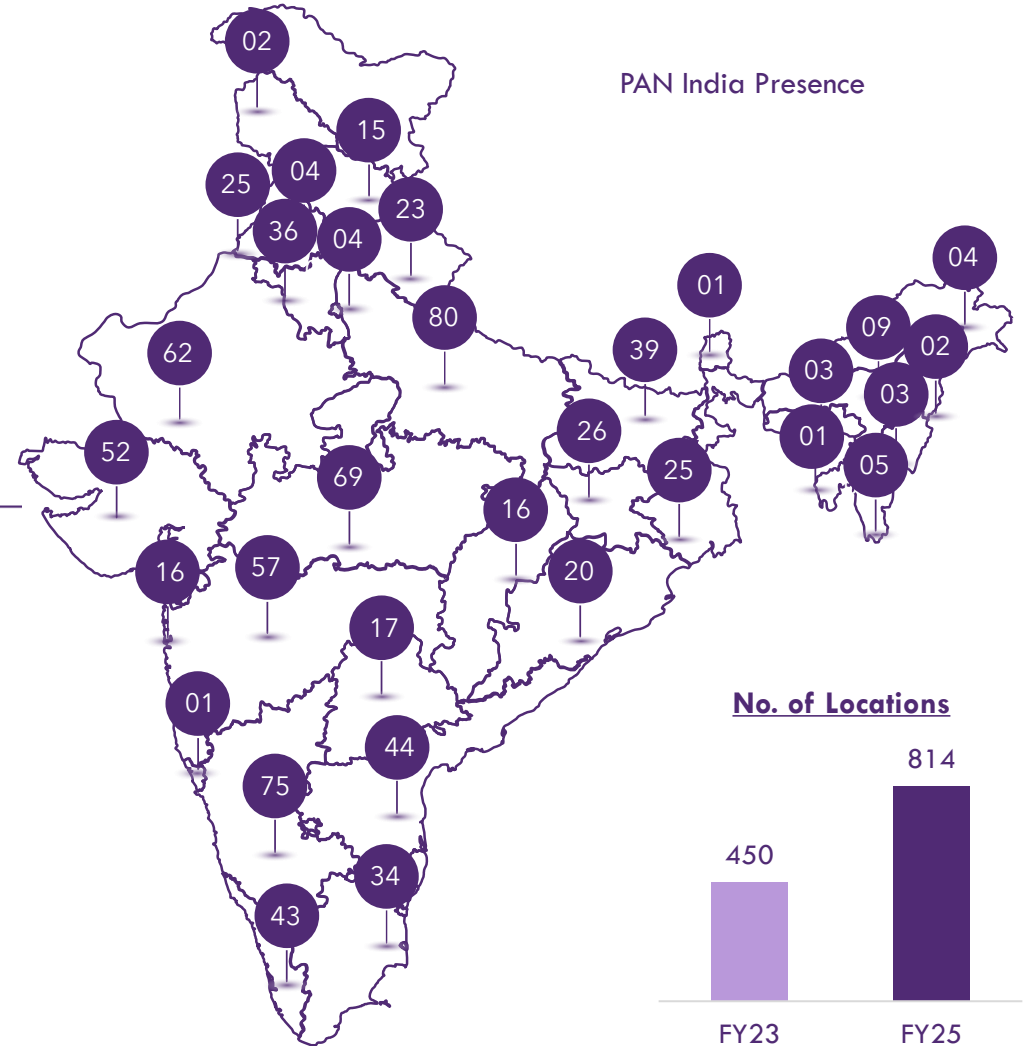
Net fee income (FY25)

₹1.05 mn

Average Ticket Size (FY25)

814

Locations in 31 States & UTs

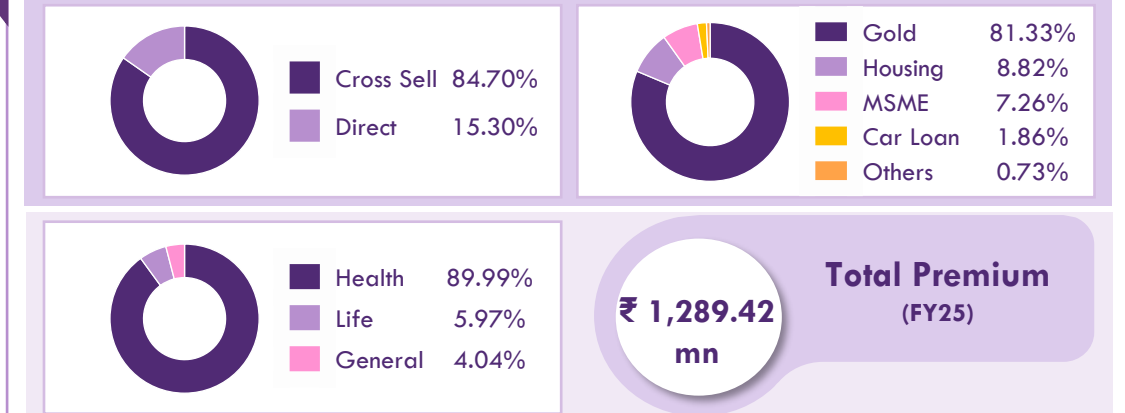


Strategic Partnerships with 18 Insurance Companies

<p>9</p> <p>Life Insurance Companies</p> <ul style="list-style-type: none"> Life Insurance Credit Life Cover Term Plan 	<p>5</p> <p>General Insurance Companies</p> <ul style="list-style-type: none"> Property Cover Private Car & 2 Wheeler 	<p>4</p> <p>Health Insurance Companies</p> <ul style="list-style-type: none"> Retail & Group Health Hospi Daily Cash CI & PA* EMI Protect
---	---	---

*CI: Critical Illness; PA: Personal Accident

Policies | Key Statistics



*By policy count

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



4 Technology and Data Science

Complete Suite of In-house Developed Applications for End-to-end Digital Journey of MSME and Housing Loans

1 Customer Onboarding

Lead Generation

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

2 Credit Underwriting

Loan Processing

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

3 Disbursement & Customer Engagement

Digital Disbursement

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

Customer Engagement

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

4 Collections & Legal

AI Led Digital Collection

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

1. Customer Onboarding

Pragati Mobile App

A digital customer on-boarding app empowering direct sales executives to collect customer documents electronically and smooth application login process



Digital document collection - high-accuracy OCR for upload of KYC, income, property and business documents



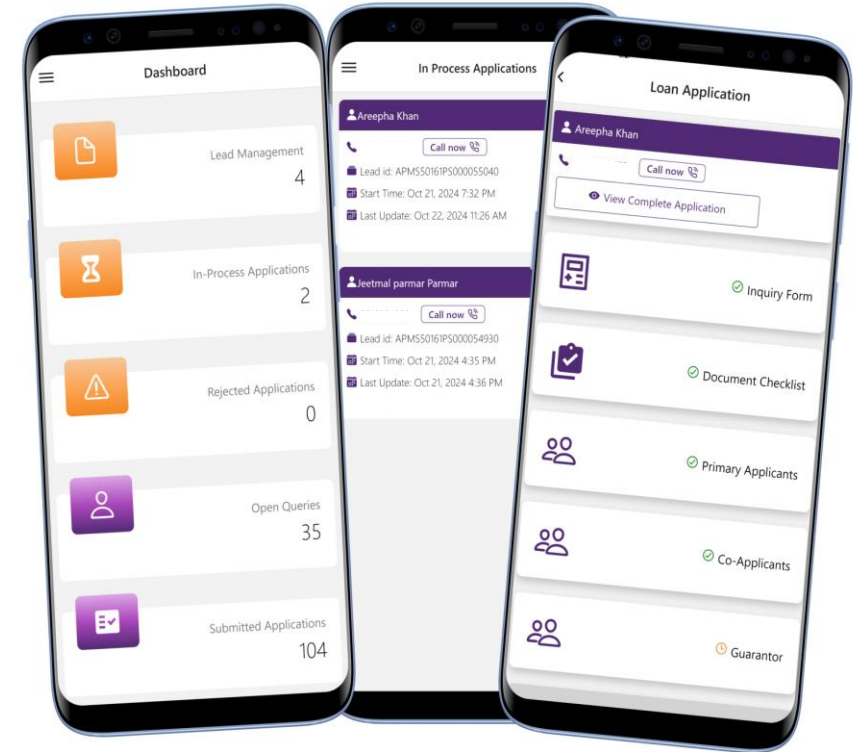
Efficient application fees collection - QR Code-based system driving higher realization rates



BRE-driven CIBIL gating with advanced screening features



Improvement in First Time Right (FTR), resulting in faster TAT and enhanced sales productivity



95K+

Logins
(from Apr-24 to Mar-25)

~6%

Upfront Filtering Rate

1. Customer Onboarding

Capri Business Partner App

A digital platform enabling seamless end-to-end engagement with Capri Business Partners

- **Real-time updates** on lead qualification and loan progress
- **Live status tracking** of loan progress and easy document upload
- **Automated invoicing** - one-day incentive payment cycle post-disbursement
- **Enhanced activation rates** with pivot towards direct engagement model

78K+

Registrations[#]

17K+

Leads Disbursed[#]

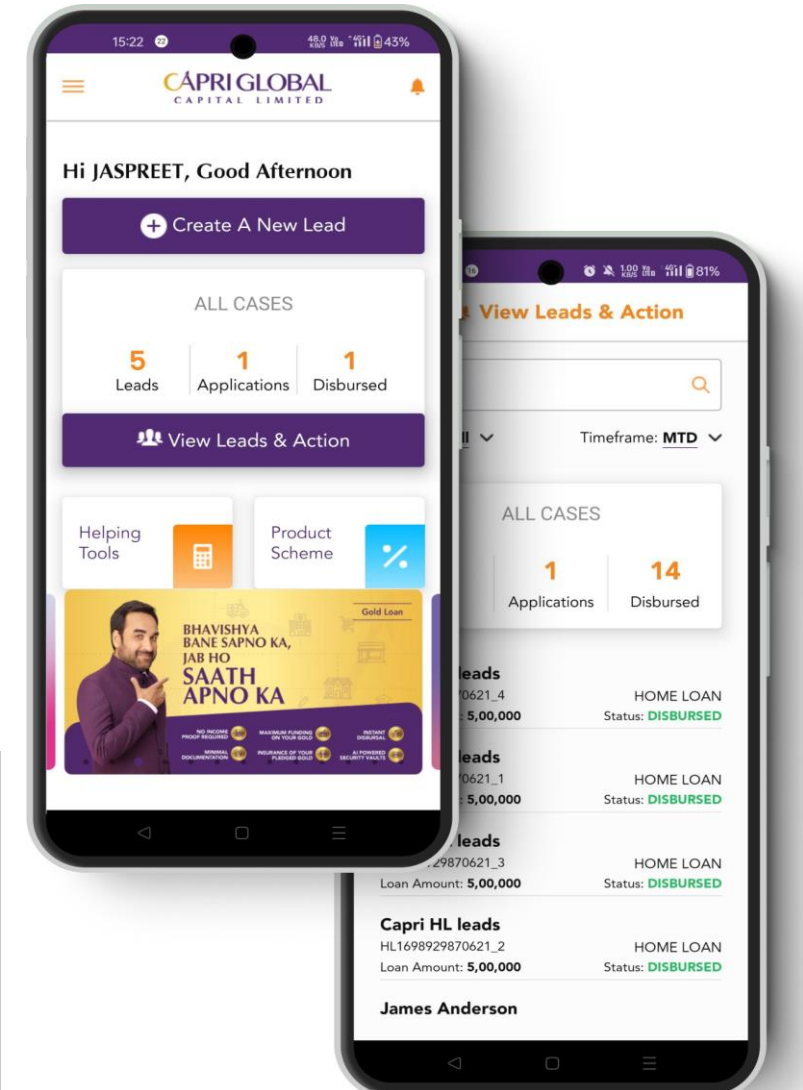
₹7k+ mn

Disbursed Amount[#]

~16%

Activation Rate[#]

*Activation rate is defined as No. of CBP with lead generated / total CBP registered; # from 30-Aug-2022 to 31-Mar-2025



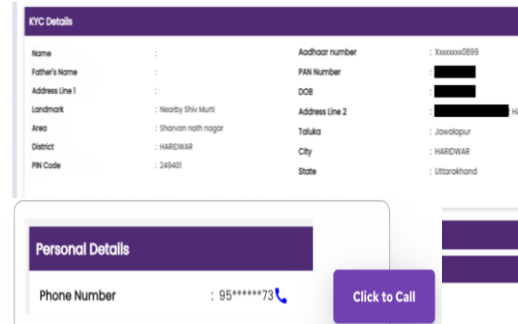
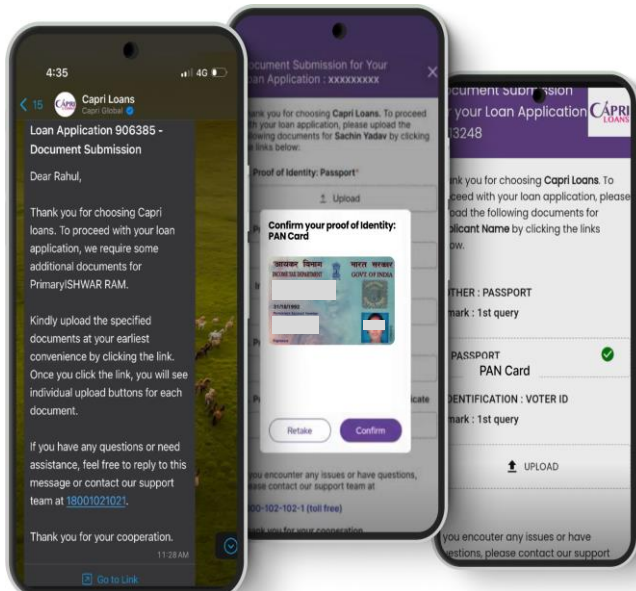
2. Credit Underwriting

Central Processing Unit

A centralized unit for quality and non-discrepancy checks

➤ **Integrated query module** for customers to upload additional documents securely via WhatsApp links

➤ **Click-to-Call facility** for direct customer contact without Relationship Managers (RMs) dependency



~9 (Peak at 35)
Files processed per person per day#

from Apr-24 to Mar-25

Personal Discussion Mobility App

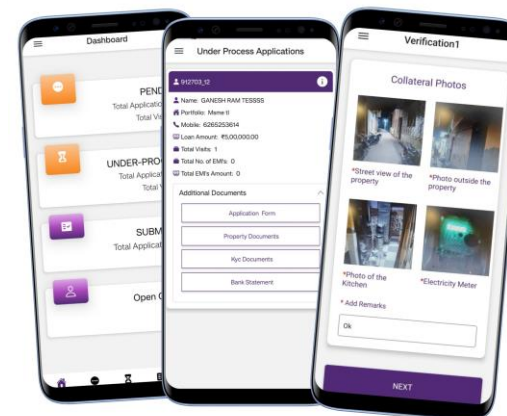
An app designed for personal discussions (PD) and property verification

➤ **Route mapping** for on-site verification

➤ **Live photo capture with geo-tagging** - Residence & Business Collateral Verification

➤ **Standardized credit questionnaire** for harmonized underwriting practices

➤ **PD case summary & status tracking**



81K+
Applications processed#

310
Applications processed per day#

2. Credit Underwriting

Technical Evaluation - Digital App for Collateral Evaluation

An in-house developed technical app ensuring uniformity and accuracy in collateral evaluation

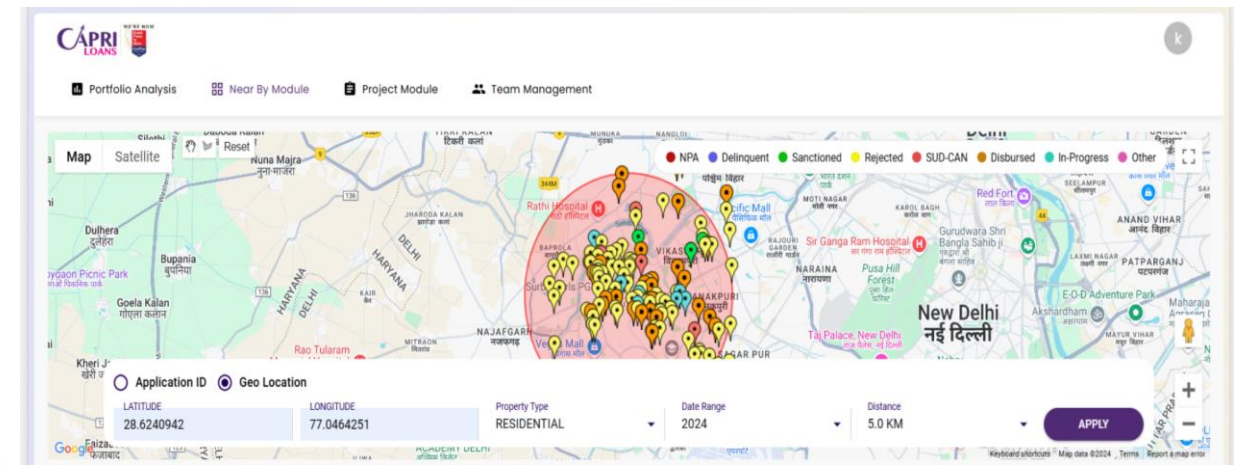
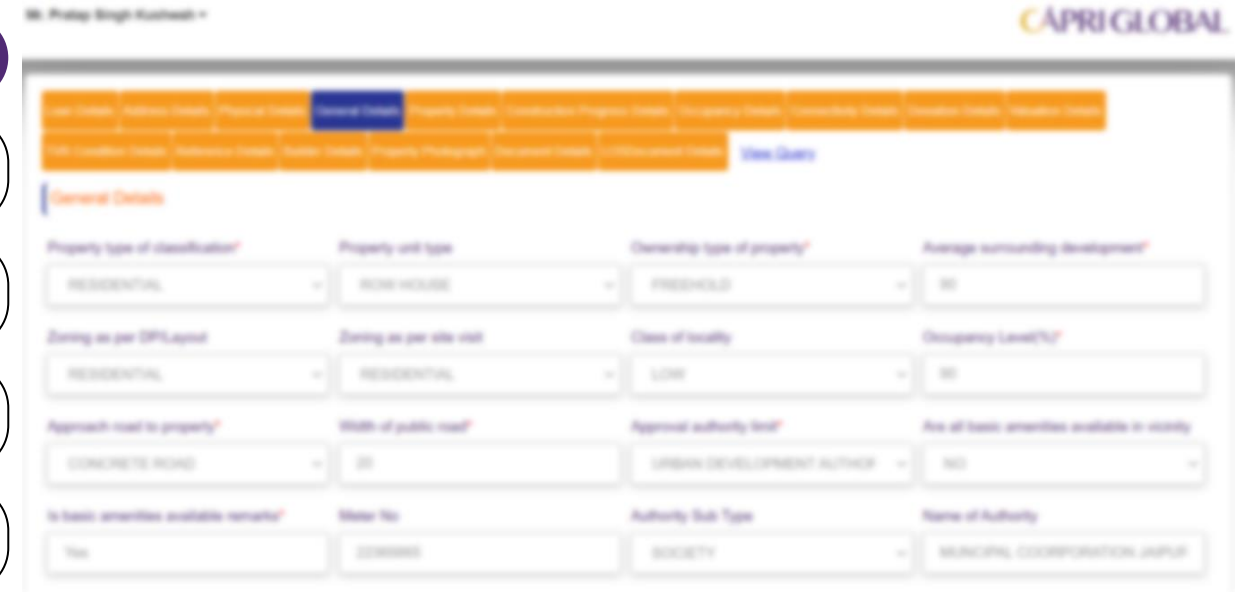
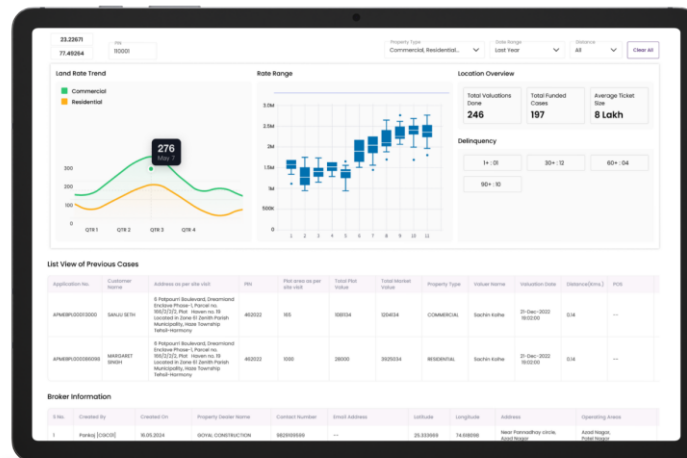
- **Historical transaction data** for trends in property values
- **Insights from property registration data**
- **Delinquency trend mapping** for funded and non-funded properties
- **Local insights** through broker network tailored to regional contexts

1.5

TAT (Mar-25)

387

No of technical per day
(Apr-24 to Mar-25)



2. Credit Underwriting

Risk-Based Pricing

A BRE and scorecard-driven approach ensuring commercial approvals aligned with customer risk profile

- **CapriScore** based on customer demographic, bureau score and application parameters, collateral quality
- **Customer categorization** by risk profile
- **System recommended commercial parameters** (yield, fees) based on customer risk profile
- **Branch-specific targets** for informed commercial decisions
- **Defined authority matrix** for deviations and waiver approvals

Capri Scorecard Output

GREEN

Capri Scorecard Output for Application is Green. Please Process and close the case on priority.

System Values

Account	Branch	Branch	Collateral
00000	00000	00	000
00	000	00	

Weighted %	Branch Rate	Regional Rate	Overall Rate	Target Rate
None Loan (Rate_0)	0.0%	0.0%	0.0%	0.0%

Weighted Insurance

Weighted %	Branch Insur.	Regional Insur.	Overall Insur.	Target Insur.
None Loan (Rate_0)	0.0%	0.0%	0.0%	0.0%

2. Credit Underwriting

Comprehensive Dashboards – CAM Summary

- **Consolidated summary** of Credit Appraisal Memorandum(CAM)
- **Effective credit decisioning** through single view of customer profile and loan parameters
- **No email communication** – all queries, legal reports, technical reports, property photographs available on single screen
- **Automated system deviations** and defined approval matrix

Focus on TAT Improvement

- Focused approach to **monitor region-wise, branchwise and process stage wise TAT** from login to disbursement
- **Automated notifications** to individuals and supervisors for delayed TATs ensuring timely resolutions
- **50-60% improvement** in TAT in last 8 months



3. Disbursement and Customer Engagement

E-sign

A fully digital process offering a seamless customer experience for loan sanction and disbursement

- **E-Stamp and E-Sign digital sanction documents**
- **Biometric & face authentication** using Aadhar
- **Vernacular Key Fact Sheet (KFS)** for critical information
- **Digital disbursement and loan repayments** e-NACH

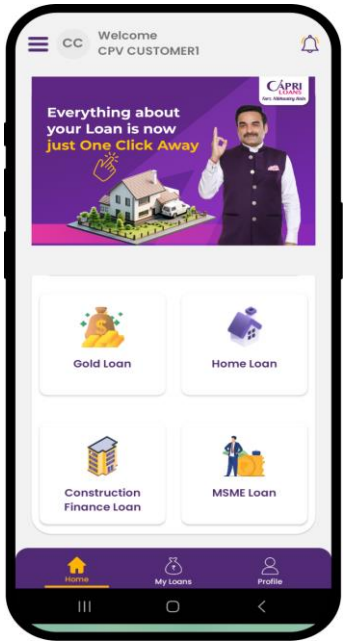
>95%
Disbursements done through e-sign to eligible customers in Mar-25



Capri Loans App

A digital and secure platform designed for customer engagement and payments

- Easy access to loan details and documents
- **Multiple Payment Modes**
- Raise service requests digitally
- **Apply top-up loans**



700K+ Customers registered#	210K+ Monthly Average Active Users (Mar-25)
44K+ Service requests handled digitally#	₹10K+ mn EMI Collected#

from Nov-23 to 31-Mar-2025

4. Collections | Disciplined And Data Analytics Driven Approach

Collection Dashboard

A state-of-the-art dashboard offering real-time analysis and visibility into field collection progress

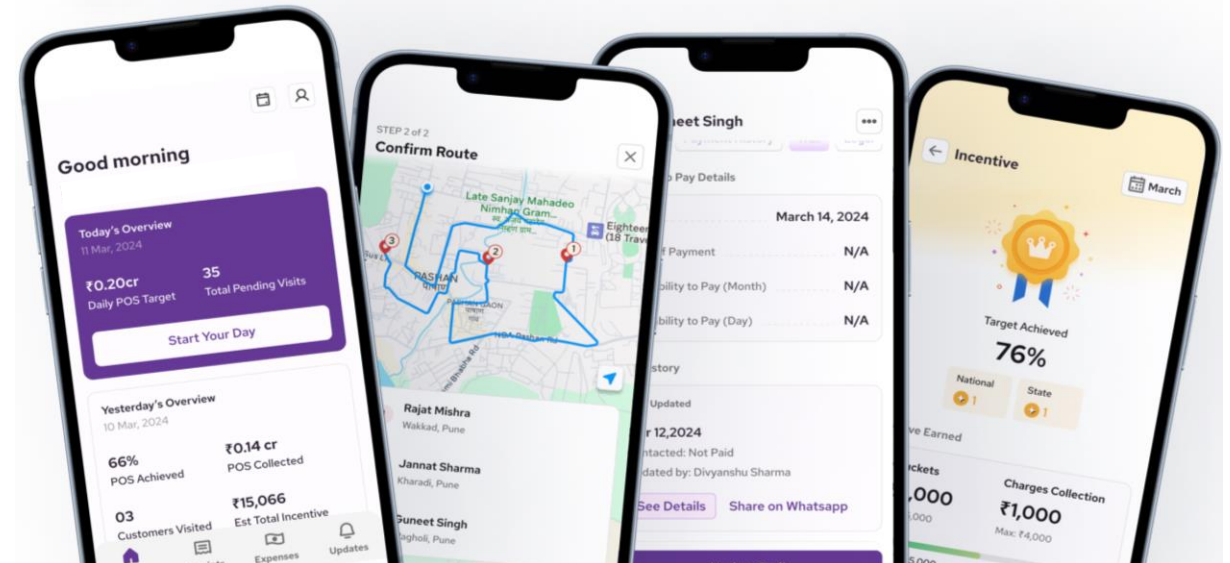
- **Performance monitoring:** DPD wise, channel-wise, geography-wise and individual-wise performance tracking for proactive action
- **Target tracking:** comparison of collections targets versus fulfilment
- **Incentive gamification** to boosts agent performance



CollectXpress App

A digital app designed to enhance productivity of field collection agents

- **Route map optimization** to maximize collection staff customer visits
- **Real-time tracking** of field agent location and collection status for effective supervision
- **Payment insights** on historical customer payment trends, including Promise-to-Pay (PTP) status



5. Underwriting Gold Loans Through Technology

End-to-end Digital Process

A proprietary LOS (Swarnim) that digitizes and streamlines loan processing, customer experience and risk management

➤ **100% digital journey** enabling faster loan approvals

➤ **OTP-Based E-Sign** to simplify documentation and reduce onboarding time

➤ **No cash disbursement** (for amounts >₹20k)

➤ **Disbursal TAT ~30 minutes** for improved customer satisfaction

➤ **Maker checker approach** to loan approval



5. Underwriting Gold Loans Through Technology

End-to-end Digital Process

Digital Disbursement and Collection

- **Dedicated relationship manager** for smooth and faster customer onboarding process
- **Transparent process** through live CCTV recording of gold evaluation by certified gold valuers
- **Customer live photo** capture, geotagging and scheme selection
- **Bank account disbursement** through reverse penny drop validation
- **UPI-based disbursement** up to ₹1 Lakh instantly into accounts
- **Click-to-Call feature** to connect with customers for intimation about slab change, DPD, tenure expiry via single click
- **Collection dashboard** to track payment status, tenure expiries and overdue accounts
- **Capri Loans App / WhatsApp chatbot** – vernacular KFS & MITC, Interest due reminders and apply top up loans

The screenshot displays the digital disbursement and collection interface. At the top, a progress bar shows steps A through H: KYC Documents, Personal Information, Employment Information, Occupation Address, Nominee Details, Relationship Manager, Bank Details, and Send OTP. Below this is a verification screen for UPI with a QR code and a 'Pay ₹1.00' button. The bottom part shows a 'Payment Status' progress bar with steps 1 through 10: Applied Loan Amount, Collateral Details, Consolidated Collateral Details, Gold Information, Scheme Selection, Fee Information, Fund Transfer, Net Disbursement To Customer, Additional Gold Information, and Customer & Loan Details. Below the progress bar is a form for 'Net Disbursement To Customer' with fields for amount (49,587), Disbursement Mode (UPI), Online Disbursement (in Rs) (49,587), and UPI ID. A 'Verify' button and 'Next' button are also visible.

LAN	Customer Name	Tenure Expiry Date
L30100002442884	YOGENDRA SINGH	2024-12-15
L30100001556442	MAINA DEVI	2024-10-31
L30100010117627	YOGENDRA SINGH	2024-12-15

5. Underwriting Gold Loans Through Technology

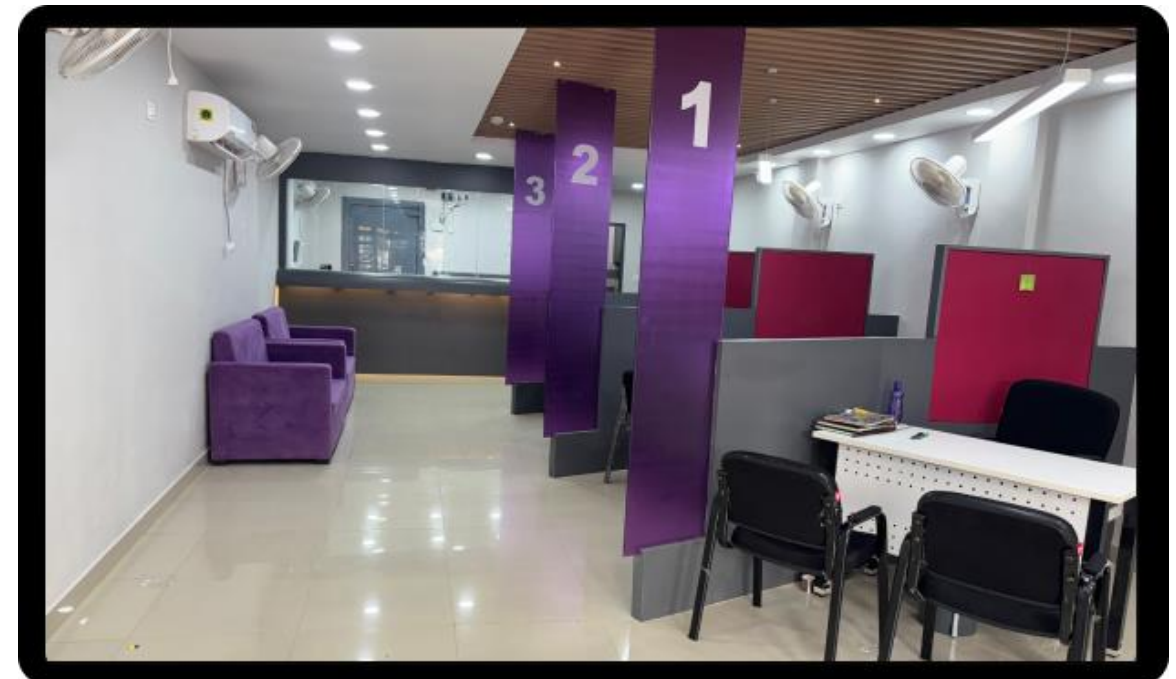
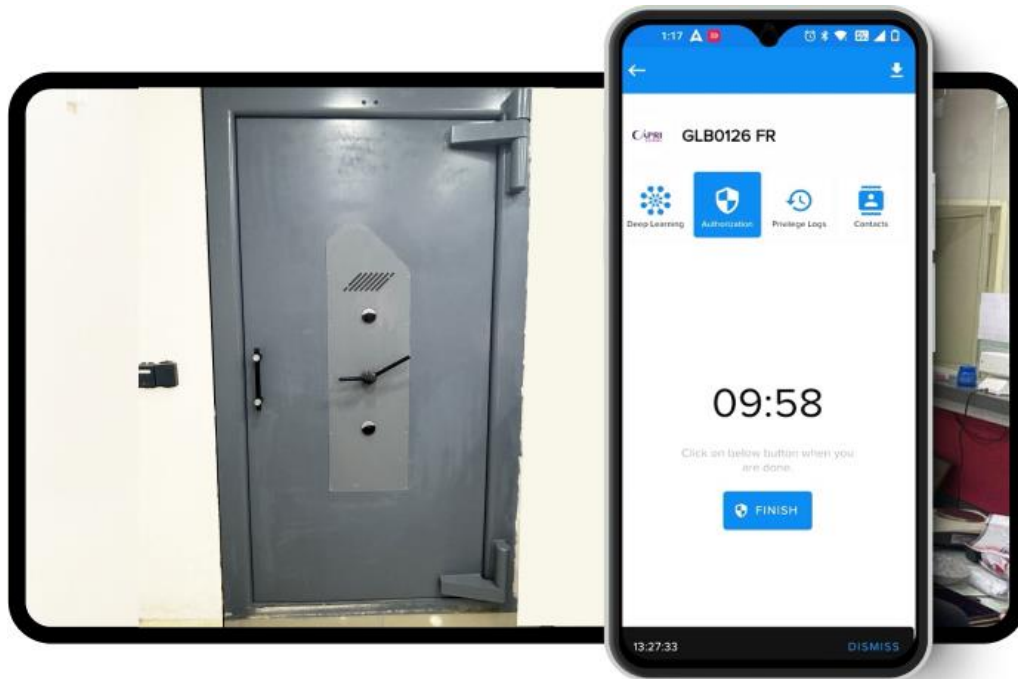
State-of-the-Art Branches Equipped with AI Powered Security Systems

Digital Security: Strong Room Managed by High Tech AI System

- Access linked with 3 Door Interlock System
- AI Facial recognition system
- Concretized strong room for additional security

Branch Security: 3 Layers

- Access to main channel gate lock post verification by security guard
- Round the clock e-surveillance; 6 CCTVs for live visuals; 4 panic switches



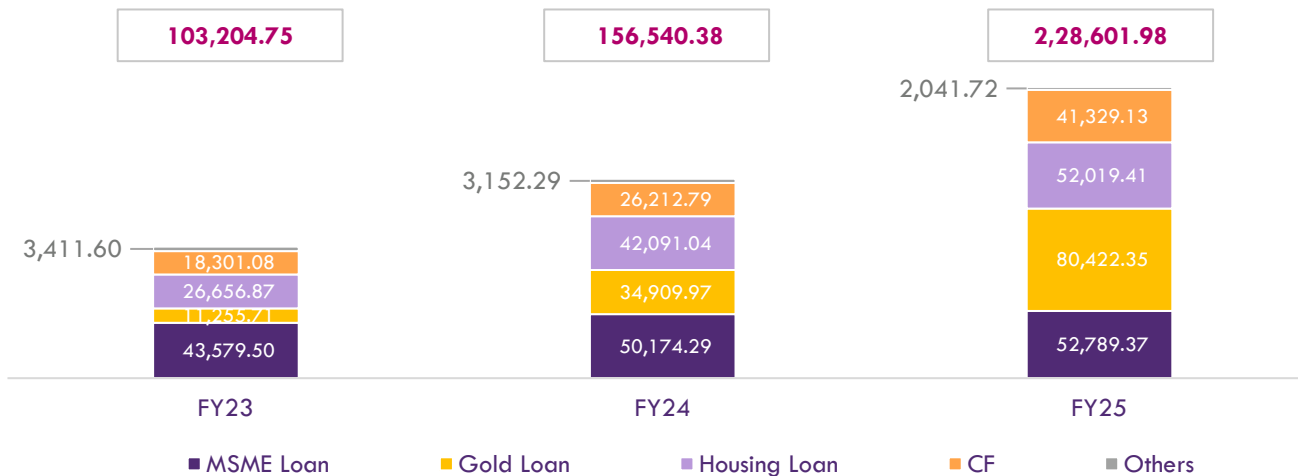


5 Financial Performance

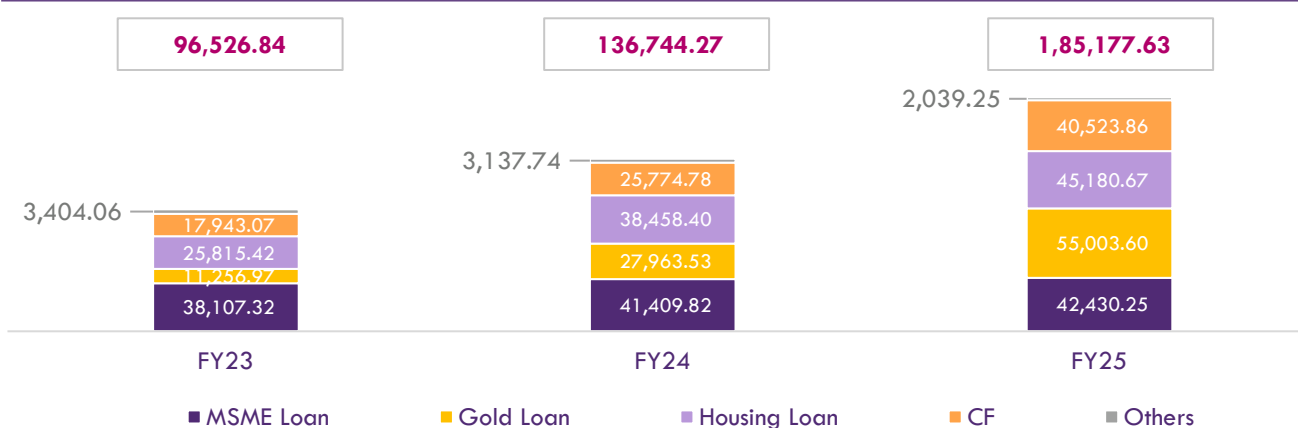
AUM and Loan Growth

Consolidated AUM Up 46.03% YoY

AUM Break Up (₹ mn)



Gross Loans Break Up (₹ mn)



AUM Growth and Co-lending Share (%)

Product	CAGR (%) (FY23-FY25)	Co-lending AuM as a % of Segment AUM (%) (FY25)
MSME Loan	10.06%	18.99%
Gold Loan	167.30%	30.85%
Housing Loan	39.69%	11.46%
Construction Finance	50.28%	NA
Total	48.83%	17.85%

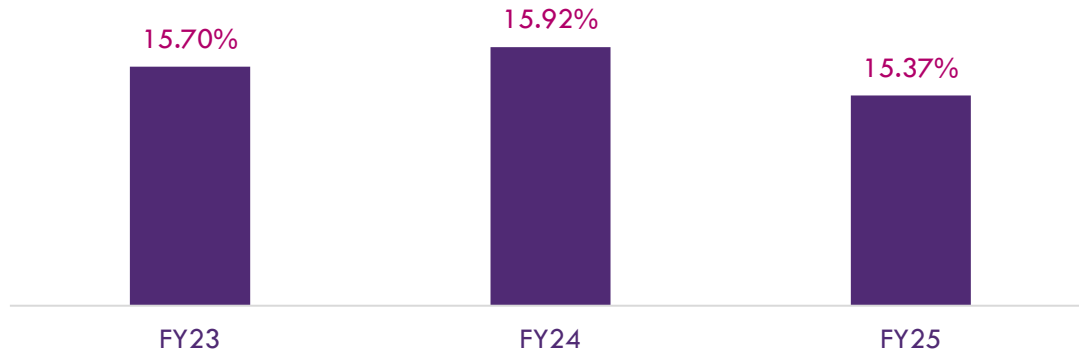
Note:

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

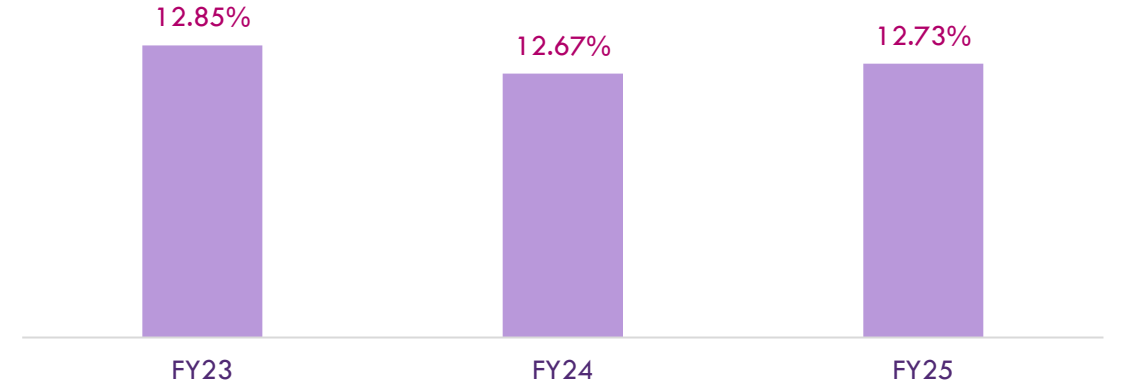
Segment Wise Loan Yields

Higher Yields

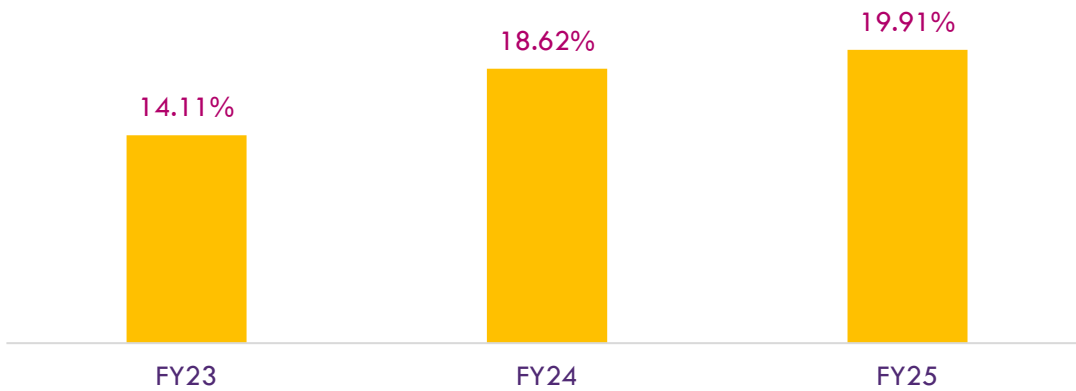
MSME (%)



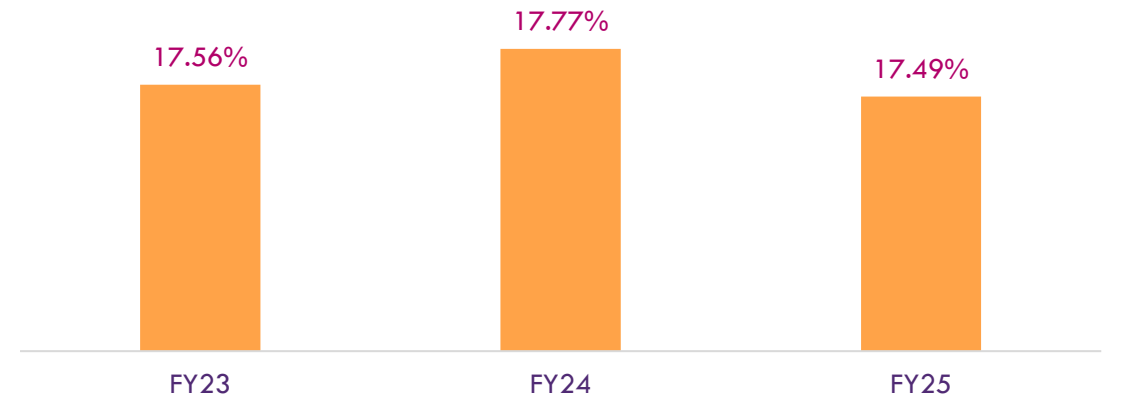
Housing Finance (%)



Gold Loans (%)



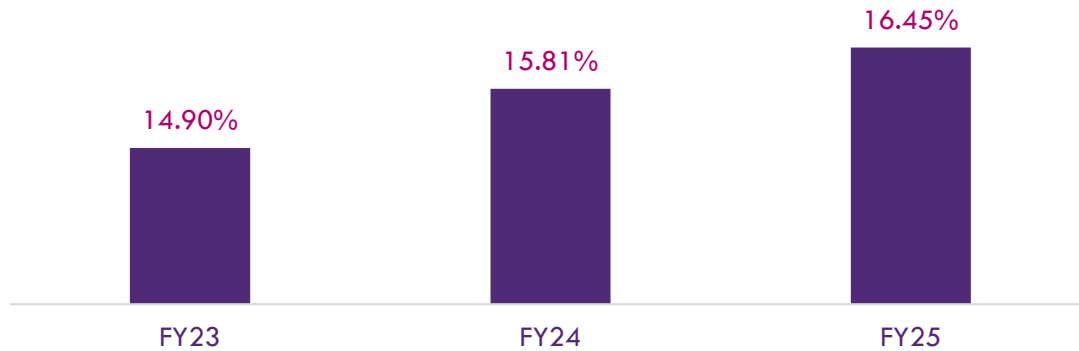
Construction Finance (%)



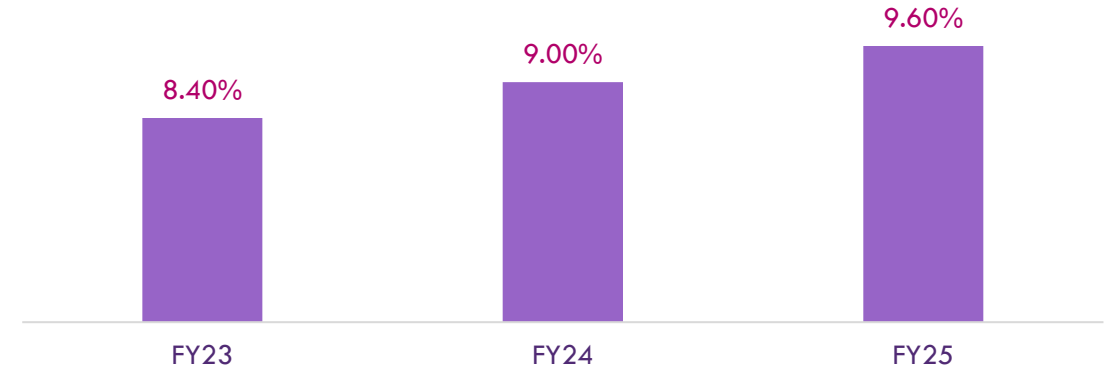
Loan Yields & Margins

Higher spreads and margins

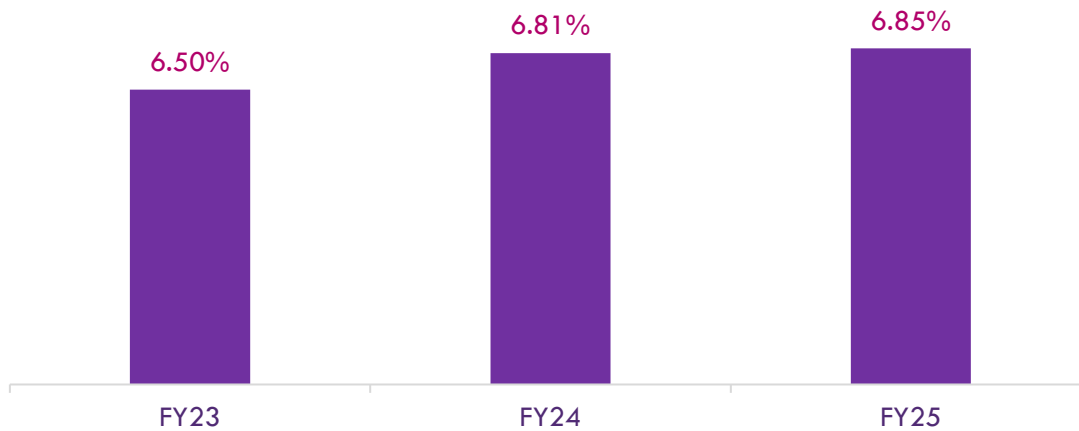
Yield on Loans (%)*



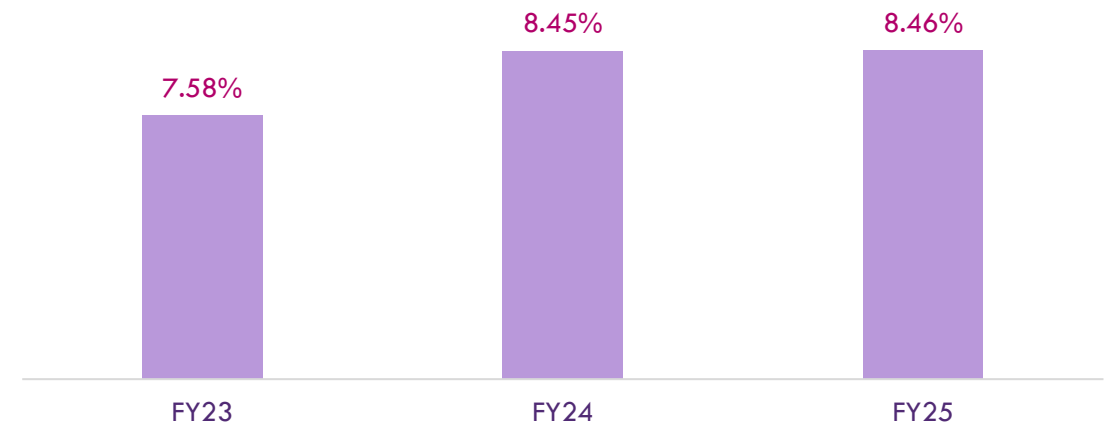
Cost of Funds (%)*



Spread on Loans (%)



Net Interest Margin (%)^

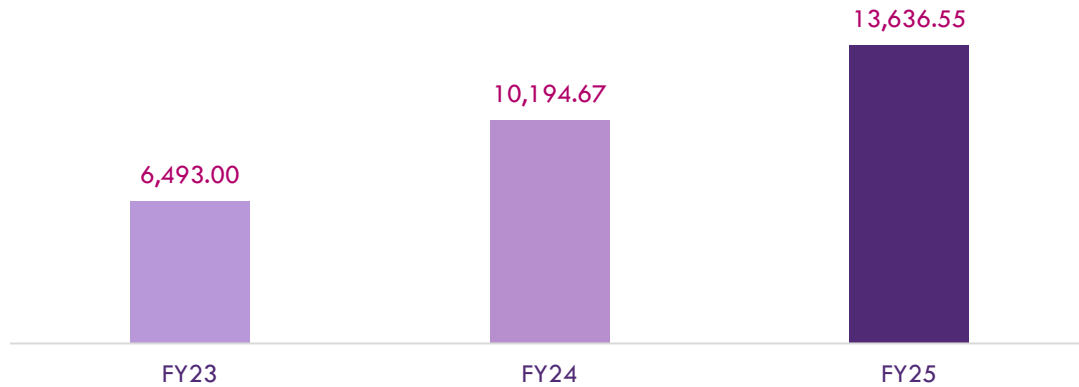


^NIM is calculated as Net Interest Income to Average Total Interest-Earning Assets

Financial Highlights

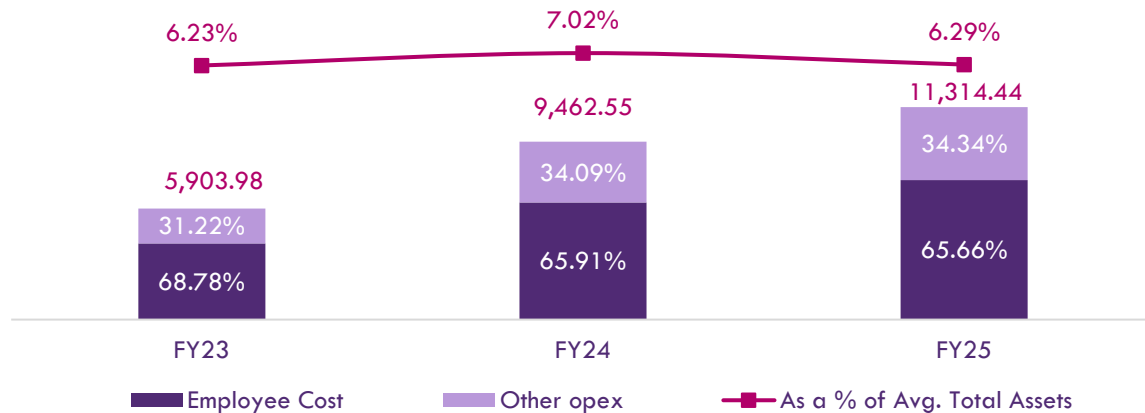
High share of non-interest income

Net Interest Income (₹ mn)^



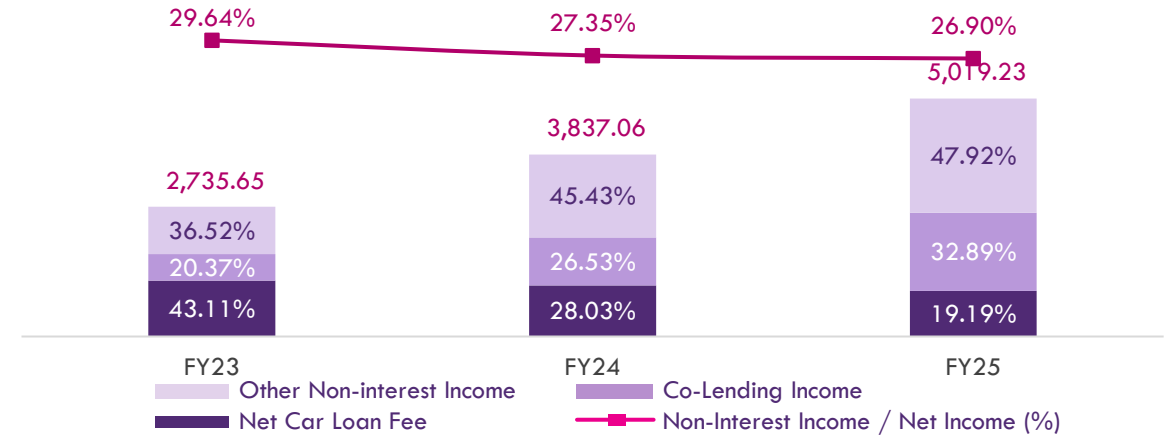
^Interest income less interest on security deposit, Interest expense is finance costs less interest on lease liability

Operating Expense (₹ mn)*



*Excluding Car Loan Origination (CLO) Commission Expense and including interest on lease liability

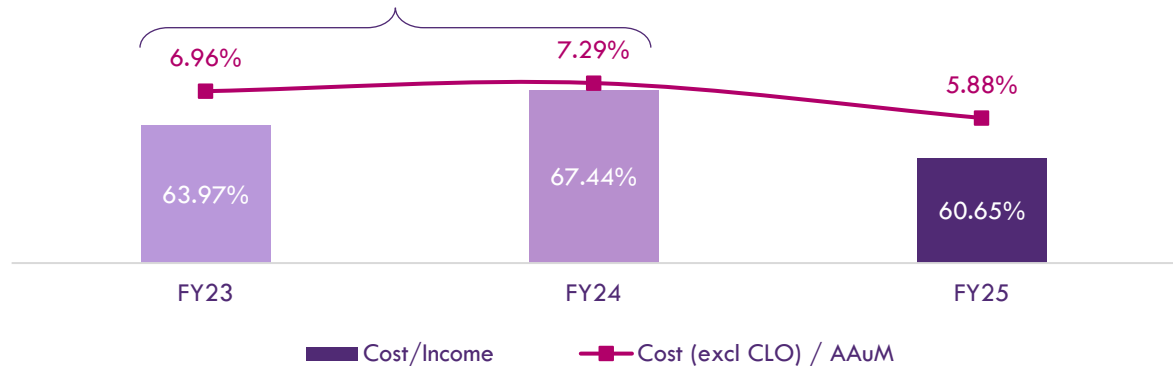
Non-Interest Income# (₹ mn)



Adjusted for Car Loan Origination (CLO) Commission Expense and including interest on security deposit

Cost-Income (%)*

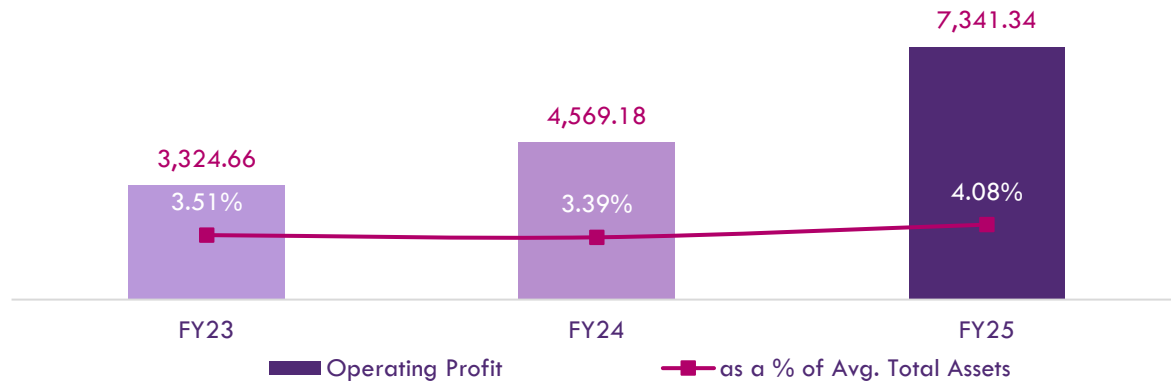
Increased due to significant investment in Technology, Branches and Employees



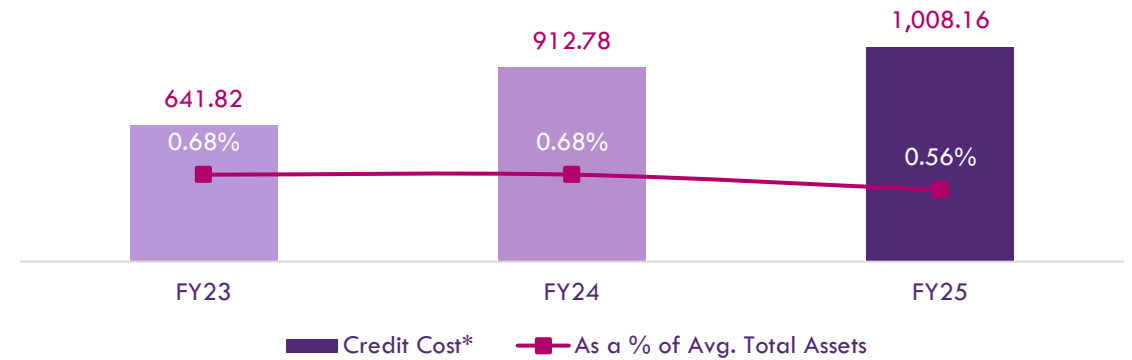
Financial Highlights

Declining credit costs and improving return profile

Operating Profit (₹ mn)

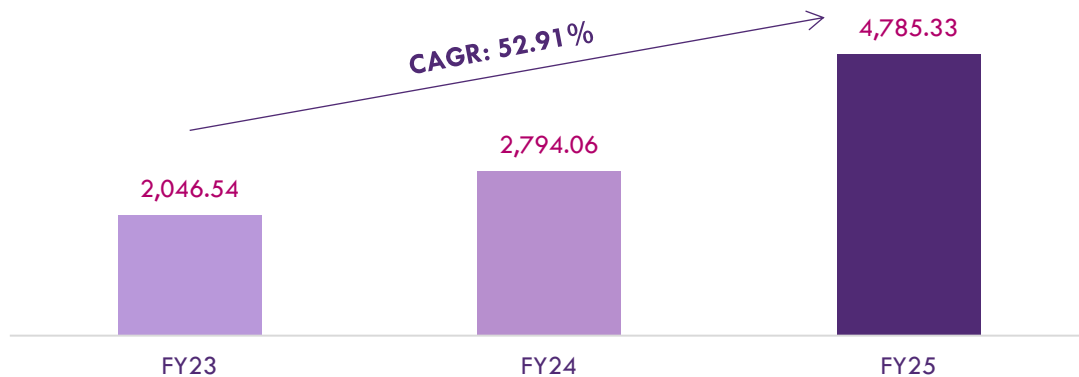


Credit Costs* (₹ mn)

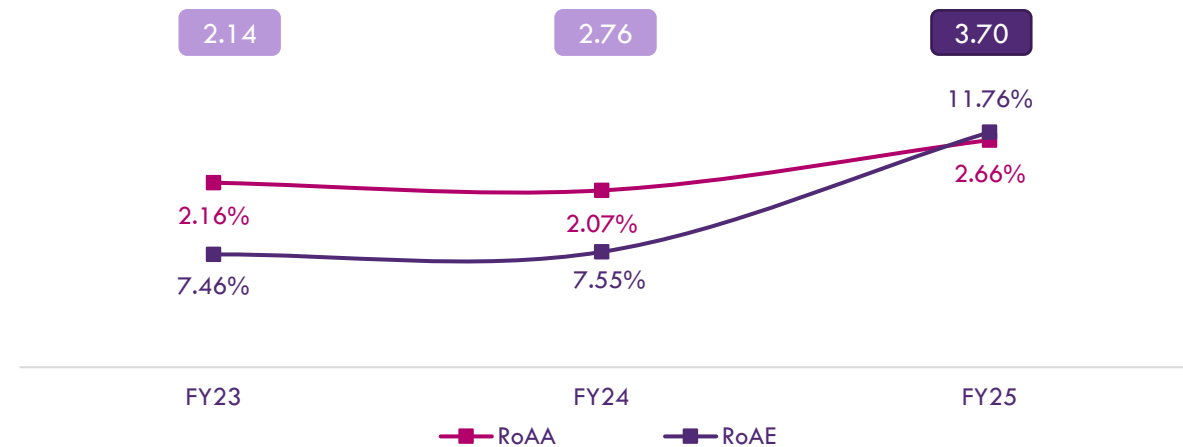


*Impairment of financial instruments (expected credit loss)

Profit After Tax (₹ mn)



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



Consolidated Income Statement



₹ mn except stated

Particulars (INR Mn)	FY23	FY24	FY25
Interest earned	11,656.56	18,211.43	26,044.96
Interest expended	5,163.56	8,016.76	12,408.41
Net interest income	6,493.00	10,194.67	13,636.55
Non-interest income	2,735.65	3,837.06	5,019.23
Net car loan origination fees [§]	1,179.30	1,075.68	963.04
Co-lending income [^]	557.31	1,018.10	1,650.77
Other Non-interest income [*]	999.04	1,743.28	2,405.42
Net total income	9,228.65	14,031.73	18,655.78
Operating expenses	5,903.98	9,462.55	11,314.44
Employee cost	4,060.78	6,236.92	7,429.62
Other operating expenses [#]	1,843.20	3,225.63	3,884.82
Operating profit	3,324.66	4,569.18	7,341.34
Total Credit Cost	641.82	912.78	1008.16
Profit before tax	2,682.84	3,656.40	6,333.18
Tax	636.30	862.34	1,547.85
Profit after tax	2,046.54	2,794.06	4,785.33

Note: [^]Net gain on derecognition of financial instruments; ^{*}Includes net gain on fair value change, insurance income, application fees, other operating income and other income; [§]Commission income on car loan sourcing minus fee and commission expense; [#]Includes depreciation, other expense and interest on lease liability

Consolidated Balance Sheet



₹ mn except stated

Particulars (INR Mn)	FY23	FY24	FY25
Paid-up equity	412.31	824.94	825.12
Reserves and surplus	35,242.35	37,540.77	42,215.85
Total Equity	35,654.66	38,365.71	43,040.97
Debt securities	4,386.14	1,521.65	5,086.57
Borrowings (Other than debt securities)	70,726.65	102,547.48	1,50,681.54
Other liabilities and provisions*	7,178.70	9,062.13	9,504.03
Total Liabilities and Equity	1,17,946.15	1,51,496.97	2,08,313.11
Cash and bank balances	15,102.80	6,746.21	15,312.05
Investments	2,150.41	2,162.29	1,604.17
Assets under financing activities	94,753.52	1,34,211.83	1,82,515.02
Other assets [^]	5,939.42	8,376.64	8,881.87
Total assets	1,17,946.15	1,51,496.97	2,08,313.11

Note: [^]Includes derivative financial instruments, receivables, other financial assets & non-financial assets; *Includes derivative financial instruments, payables, other financial liabilities, non-financial liabilities

DuPont Analysis

Particulars (In Percentages %)	FY23	FY24	FY25
Interest income	12.30%	13.52%	14.48%
Interest expenses	5.45%	5.95%	6.90%
Net Interest Income (A)	6.85%	7.57%	7.58%
Non-Interest Income (net of fee and commission) (B)	2.89%	2.85%	2.79%
Net income (C) = (A) + (B)	9.74%	10.42%	10.37%
Operating expense (excluding fee and commission) (D)	6.23%	7.02%	6.29%
Of which:			
Employee expenses	4.29%	4.63%	4.13%
Other expenses	1.95%	2.39%	2.16%
Operating profit (E) = (C) – (D)	3.51%	3.39%	4.08%
Provisions (F)	0.68%	0.68%	0.56%
Of which:			
ECL provisions	0.08%	0.53%	0.35%
Write-offs	0.60%	0.15%	0.21%
Profit before tax (G) = (E) – (F)	2.83%	2.71%	3.52%
Less:			
Taxes	0.67%	0.64%	0.86%
Profit after tax (RoAA)	2.16%	2.07%	2.66%

Asset Quality

Maintained Adequate PCR

₹ mn except stated

ECL Analysis As Per IndAS	FY23	FY24	FY25
Stage 1 & 2 - Gross	96,028.41	1,35,566.59	1,84,917.21
Stage 1 & 2 - ECL Provisions	1,268.04	1,364.39	1,481.22
Stage 1 & 2 - Net	94,760.36	1,34,202.20	1,83,435.99
Stage 1 & 2 - ECL Provisions %	1.32%	1.01%	0.80%
Stage 3 – Gross	1,703.96	2,660.81	2,866.98
Stage 3 – ECL Provisions	526.45	1,202.45	1,196.74
Stage 3 – Net NPA	1,177.51	1,458.36	1,670.24
Stage 3 – ECL Provisions %	30.90%	45.19%	41.74%
Total ECL Provisions	1,794.50	2,566.84	2,677.96
Stage 3 % – Gross NPA	1.74%	1.92%	1.53%
Stage 3 % – Net NPA	1.21%	1.06%	0.90%
Restructured Assets	1,598.13	1,514.51	935.33
Restructured Assets (%)	1.64%	1.10%	0.50%
Provision on Restructured Assets	331.46	516.51	275.32
Provision on Restructured Assets (%)	20.74%	34.10%	29.44%

Note: On consolidated basis

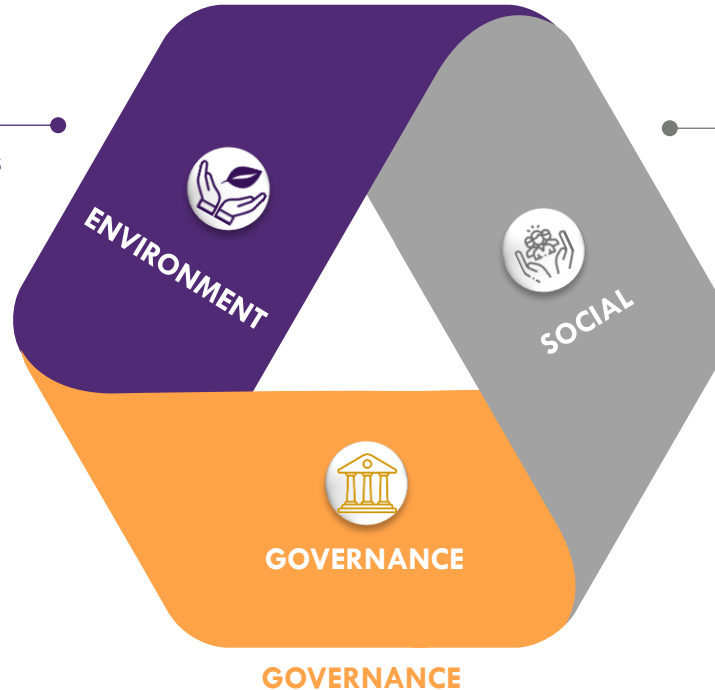
6 ESG



ENVIRONMENT, SOCIAL, GOVERNANCE (ESG)

ENVIRONMENT

- **E-waste** is responsibly disposed through authorized recyclers
- Continued investment in **digital transformation** to improve accessibility
- Reduction of operational carbon footprint
- Commitment to align business practices with **UN Sustainable Development Goals (SDGs)**



SOCIAL

- **Training on ESG principles** for Capri Group Employees
- **Workplace Inclusion, Health, and Safety:** Committed to fostering an equitable and inclusive environment thereby prioritising employee well-being through robust **health, safety, and wellness initiatives**
- **Skill Development:** Regional-level training programmes and digital literacy initiatives

- **Steering Committee:** Dedicated to advancing the company's ESG agenda by ensuring compliance, enhancing transparency, and integrating ESG strategies into business operations
- **Transparency and Reporting:** Adherence to GRI standards and SEBI's BRSR requirements, ensuring accountability and robust disclosures
- **Suppliers Code of Conduct:** Suppliers to comply with ESG standards, including adherence to relevant laws, protection of human rights, and business integrity
- **Anti Corruption and Anti Bribery:** a zero-tolerance stance towards bribery and corruption
- **6 out of 7** board members are **Independent Directors** including one woman director

S&P Global Corporate Sustainability Assessment (CSA)

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



Why This Matters

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

What this Represents

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

Score: 75

(99th Percentile)

Financial Inclusion

Score: 58

(Industry average: 32)

Labour Practices

Score: 76

(Industry average: 40)

Business Ethics

Score: 79

(94th Percentile)

Tax Strategy

79% disclosure rate

for CSA-required information reflecting very high data availability

Corporate Governance Framework

Board of Directors



6 Independent Board of Directors including one woman Director

Separate Chairman and Managing Director

Zero Disciplinary Actions

For Corruption and Complaints related to Conflict of Interest against Directors or KMPs*

Zero Customer Complaints Pending

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

Training & Awareness Programs

On ESG Principles conducted for Board of Directors and KMPs

Note: As on 31-Mar-25

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Thank You!



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.

Hardik Doshi

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