September 22, 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.: **Proceedings of 32nd Annual General Meeting of the Company held on Tuesday, September 22, 2026, at 04:00 P.M. through Video Conferencing and other Audio-Visual Means pursuant to Regulation 30 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 (Listing Regulations)**

Dear Sir/Ma'am,

In compliance with Regulation 30 and 51 read with Schedule III and other applicable provisions of the Listing Regulations, please find enclosed proceedings of the 32nd Annual General Meeting ("AGM") of the Company held today i.e. September 22, 2026, at 04:00 P.M. through Video Conferencing and other Audio-Visual Means. The meeting concluded at 05:05 P.M. (IST).

The dividend declared at the meeting will be credited on or after September 26, 2026, to those shareholders whose names appear in the Register of Members of the Company as on the Record date i.e., Friday, September 04, 2026.

All the resolutions have been passed with requisite majority. We shall be submitting results of e-voting (remote e-voting and e-voting at AGM) along with the consolidated Scrutinizer's report separately in due course.

The said intimation is also available on the Company's website at www.capriloans.in

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

Thanking you,

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

Yashesh Bhatt
Company Secretary
ACS: 20491

Encl.: As above

Capri Global Capital Limited
(CIN: L65921MH1994PLC173469)
502, Tower - A, Peninsula Business Park, Senapati Bapat Marg, Lower Parel, Mumbai, Maharashtra - 400013
+9122 4088 8100/4354 8200 | contact@capriglobal.in | www.capriloans.in

<u>Proceedings (in brief) of the 32nd Annual General Meeting of the Members of Capri Global Capital Limited pursuant to Regulation 30 and 51 read with Schedule III of the Listing Regulations.</u>

Date, Time and Venue of the Meeting:

The Thirty-second Annual General Meeting ("AGM") of the Members of Capri Global Capital Limited ("the Company") was held today, i.e., Tuesday, September 22, 2026, through Video Conferencing ("VC") / Other Audio-Visual Means ("OAVM"). The deemed venue for the AGM was the Registered Office of the Company at 502, Tower A, Peninsula Business Park, Senapati Bapat Marg, Lower Parel, Mumbai, Maharashtra - 400013. Members were given an opportunity to join the meeting 15 minutes prior to the meeting in compliance with Ministry of Corporate Affairs (MCA) Circulars. The Meeting commenced at 04:00 P.M. (IST).

This meeting was held in compliance with the circulars issued by MCA and Securities and Exchange Board of India (SEBI) and as per the applicable provisions of the Companies Act, 2013 and the Rules made thereunder.

Proceedings in brief:

- Mr. L. V. Prabhakar, Chairman of the Board, chaired the Meeting and welcomed the members.
- All Directors of the Company were present at the Meeting. The Chairman introduced all the Directors.
- The Chairman read out his address to the shareholders.
- The Chairman of all the Committees constituted by the Board, including Chairman of the Audit Committee, the Nomination and Remuneration Committee and the Stakeholder Relationship Committee were present at the Meeting. The representatives of the Joint Statutory Auditors and Secretarial Auditors were also present. The Chief Financial Officer and the Company Secretary were present throughout the Meeting.
- The requisite quorum being present, the Chairman called the Meeting to order.
- The Company Secretary welcomed the members and informed them that the Company had taken all possible steps, to facilitate member participation in the AGM via Video Conferencing and to enable voting on the agenda items outlined in the Notice of the meeting. The Secretary also provided a summary of the statutory aspects, which included the following key points:

  i. The facility of joining the Annual General Meeting through Video Conferencing and other audio-visual means was made available to the members on first come first serve basis.

  ii. All members who joined the meeting, would by default be placed on mute mode, by the Moderator to avoid any disturbance arising from background noise and to ensure smooth and seamless conduct of the Meeting.

  iii. Once the Questions & Answer sessions starts, the Moderator would announce the name of the Shareholder, who have registered themselves as speakers.

  iv. There were no qualifications in the Statutory Auditors' Report on the Financial Statements and the Secretarial Auditors' Report. Hence, both were taken as read.

  v. The Company provided the Members, facility to cast their vote electronically from Friday, September 18, 2026 (10:00 a.m. IST) to Monday, September 21, 2026 (05:00 p.m. IST), on all resolutions set forth in the AGM Notice. The Members who attended the AGM through VC facility and had not cast their votes through Remote E-Voting facility, were provided an opportunity to cast their votes through the E-voting system during the AGM.

vi. Mr. Dinesh Kumar Deora, Practicing Company Secretaries was appointed as the Scrutinizer to scrutinize the remote e-voting process as well as e-voting during the AGM, in a fair and transparent manner.

vii. The Register of Directors and Key Managerial Personnel and their shareholdings, Registers of Contracts or arrangements in which Directors are interested and other relevant documents as referred to in the AGM Notice and additional information and certificate from the Secretarial Auditor of the Company relating to implementation of the Company's ESOP Scheme as required to be kept at the AGM were available for inspection electronically.

- As per the attendance record 71 members were present through VC at the meeting and after ascertaining that the requisite quorum was present, Mr. L.V. Prabhakar, Chairman of the Company called the meeting to order.

- Other Directors of the Company attending the AGM through VC / OAVM were introduced by the Chairperson of the Meeting.

- The Chairperson of all the Committees constituted by the Board, including Chairperson of the Audit Committee, the Nomination and Remuneration Committee and the Stakeholders Relationship Committee were present at the Meeting.

- The Chairman welcomed all the shareholders, Statutory Auditors and Secretarial Auditor and delivered his speech.

- The Chairperson with permission of the Members took the AGM Notice as read. As there were no qualifications in the Statutory Auditors' Report and the Secretarial Audit Report, they were also taken as read, with permission of the Members.

The following resolutions set out in the Notice convening the AGM were read in brief by the Chairman:

Sr. No.	Details of Resolutions	Resolution required
Ordinary Business		
1 a.	To receive, consider and adopt the Audited Standalone Financial Statements of the Company for the financial year ended March 31, 2026, including Balance Sheet as at March 31, 2026, the Statement of Profit and Loss and Cash Flow Statement for the year ended on that date and the Report of the Board of Directors and Auditors thereon.	Ordinary
1 b.	To receive, consider and adopt the Audited Consolidated Financial Statements of the Company for the financial year ended March 31, 2026, including Balance Sheet as at March 31, 2026, the Statement of Profit and Loss and Cash Flow Statement for the year ended on that date and the Report of the Auditors thereon.	Ordinary

2.	To declare Dividend on Equity Shares of the Company for the Financial Year 2025-26.	Ordinary
3.	To appoint a Director in place of Mr. Rajesh Sharma (DIN: 00020037), who retires by rotation and being eligible, offers himself for re-appointment.	Ordinary
Special Business		
4.	To approve re-appointment of Dr. Nupur Mukherjee (DIN: 10061931) as an Independent Director of the Company.	Special
5.	To approve re-appointment of Mr. Shishir Priyadarshi (DIN: 03459204) as an Independent Director of the Company.	Special
6.	To consider and approve amendment in the Employee Stock Option Plan Scheme of the Company.	Special
7.	To consider and approve the Borrowing in excess of Paid-up Capital & Free reserves of the Company.	Special
8.	To consider and approve the Mortgage / Create charge on the assets of the Company.	Special
9.	To consider and approve the Conversion of Loan into Equity.	Special
10.	To consider and approve revision in the Commission payable to the Non-Executive Directors of the Company.	Special

The Chairman informed the Members who were present at the AGM and who had not cast their votes through remote e-voting may cast their votes electronically through the e-voting platform. The Chairman then invited the Members who had registered themselves as speakers at the AGM to express their views.

The questions raised by the Speaker Shareholders were suitably responded to by Mr. Rajesh Sharma, Managing Director of the Company.

It was then informed to the Members that the combined results of the e-voting on the resolutions, along with the Scrutinizer's Report, would be intimated to the National Stock Exchange of India Limited and BSE Limited and that they would also be placed on the Company's website and on the website of National Securities Depository Limited in due course. The Chairman authorized Mr. Yashesh Bhatt, Company Secretary, to receive the scrutinizer's report and papers on e-voting, to counter sign the same and declare the consolidated results of the voting.

The Chairman thanked Members for attending and participating in the AGM. He also thanked the Directors for joining the Meeting. The e-Voting facility was kept open for 15 minutes from the conclusion of the meeting from 04:50 PM to 05:05 PM to enable the Members to cast their vote.

This document does not constitute minutes of the proceedings of the Annual General Meeting of the Company.

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

Yashesh Bhatt
Company Secretary
ACS: 20491

Date: September 22, 2026
Place: Mumbai

Capri Global Capital Limited

Chairman's Speech
32nd Annual General Meeting
Tuesday, September 22, 2026

Dear Shareholders

It is my privilege to address you at the end of another fiscal year. As we reflect on Company's performance for FY 2025-26, I do so with a sense of pride and deeper purpose. This has been a year of meaningful progress marked not only by growth and strategic diversification, but by staying true to who we are and whom we serve.

Overview

The year under review must be seen not merely as another period in the journey of your Company, but as a defining moment in the evolution of India's financial landscape—one that has created unprecedented opportunities for focused, disciplined and forward looking Non-Banking Financial Companies (NBFCs) such as Capri Global Capital Limited.

We are passing through a period of structural transformation in the Indian economy. The architecture of credit delivery is being reshaped by a powerful confluence of factors: deepening financial inclusion, regulatory support, technological advancements through Artificial Intelligence and a stronger than ever nationwide emphasis on credit formalization. In this evolving ecosystem, NBFCs particularly those with a retail focus and strong execution capabilities are uniquely positioned to play a catalytic role.

A sector at the cusp of structural expansion

For decades, a significant segment of India's population particularly in semi-urban and rural geographies remained outside the ambit of the formal financial system. Its access to credit was largely dependent on informal channels, often characterized by high cost, opacity and limited recourse.

This reality is changing rapidly.

Today, millions of individuals and small enterprises who were previously under-served are gaining access to institutional credit at affordable interest rates. This expansion of formal lending is not merely a business opportunity; it represents a profound socio-economic shift.

Financial inclusion is no longer an aspiration, it has become a fast unfolding reality fueling the Indian economic growth.

Government initiatives have played a pivotal role in accelerating this transition. The digitisation of property records by various State governments has significantly improved the verifiability of collateral, thereby enabling lenders to extend credit with greater confidence. The Pradhan

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Mantri Awas Yojana (PMAY 2.0) aimed at 'Housing for All' has reinforced the momentum in affordable housing, creating a sustained demand for home loans. Similarly, targeted interventions such as MSME credit guarantee schemes, rationalisation of GST rates and the broader agenda of 'Insurance for All' have collectively strengthened the credit ecosystem.

Equally important has been the progressive and pragmatic stance adopted by the Reserve Bank of India (RBI), which has provided a stable regulatory framework, while encouraging responsible growth. The emphasis on governance, capital adequacy and risk management has enhanced the credibility of well-managed NBFCs, enabling them to access diversified sources of funding.

The transformative power of technology

If policy has provided the direction, technology has catalysed the acceleration.

The increasing digitisation of the economy has resulted in the availability of rich, multi dimensional data on borrowers. From GST filings and banking transactions to credit bureau histories and digital footprints, lenders today have access to an unprecedented insight into customer behaviour and creditworthiness.

This data revolution is transforming underwriting practices. It is enabling a more accurate risk assessment, more appropriate pricing and a faster decision-making. It has also reduced information asymmetry that has historically disadvantaged lenders and borrowers.

At Capri Global, we have embraced this transformation with conviction.

The integration of advanced analytics and emerging technologies, including artificial intelligence, is enabling us to automate processes, enhance productivity and deliver a superior customer experience. The adoption of agentic AI tools is not merely about efficiency; it represents a shift towards intelligent, adaptive systems that can continuously learn and improve.

Technology is not merely an enabler - it is a strategic differentiator.

Strengths that define our competitive advantage

Your Company's progress is anchored in a set of enduring strengths.

India's lending market remains under penetrated, particularly in our chosen segments. This presents a substantial runway for growth. Your Company can grow its assets under management (AuM) by multiple times over the coming years. Ability to innovate, execute and scale is central to our growth as demonstrated in our track record of the past 5 years. Our investments in technology and data science have created a robust platform for process efficiency and customer engagement. Equally, our strong liabilities franchise supported by deep relationships with lenders and adequate equity capital provides us with the foundation for sustained expansion. We have demonstrated a consistent improvement in profitability and return metrics, reflecting a disciplined execution and a focus on value creation. Our business model centred on retail, secured lending provides stability and scalability. With 80% in retail and 100% fully secured assets, we focus on safety and high quality of the book.

Our strategic direction

Against this expanding opportunity, your Company has articulated a coherent strategy one that balances ambition and growth with prudence and discipline.

The diversification of product offerings remains a central pillar of our approach. We are focused on designing and delivering customised financial solutions for underserved, high-growth segments. By expanding our product suite across MSME loans, micro loans against property, affordable housing finance and gold loans, we are not only diversifying our revenue streams but also deepening our engagement with customers.

Our geographic expansion and a deeper market penetration are equally critical. India's diversity demands a granular, localised approach. Over the next two years, we plan to add around 800-1,000 branches across our existing and new States, including Telangana, Karnataka, Tamil Nadu, Andhra Pradesh, Odisha and Uttar Pradesh. This expansion goes beyond growing our footprint; it focuses on strengthening last mile connectivity and building lasting customer relationships.

Operational excellence through technology and analytics will continue to underpin our growth. By leveraging advanced tools, we aim to enhance sales and collections productivity across key verticals. The objective is clear: to create a scalable, efficient and responsive operating model. Leveraging our customer base for cross-selling and fee income generation represents another opportunity. By offering complementary products such as insurance and facilitating car loan distribution, we aim to increase our wallet share while enhancing customer value.

On the liabilities side, the diversification of borrowings remains a priority. We are actively expanding our lender base through instruments such as non convertible debentures (NCDs) and commercial papers (CPs), while strengthening co-lending partnerships. This approach will not only optimise our cost of funds but also enhance our balance sheet resilience.

Investing in the future: People, processes and platforms

At Capri Global, we recognise that sustainable growth is built on the triad of people, processes and technology.

We have continued to invest in attracting and nurturing high-quality talent, while strengthening our leadership team. A strong organisational culture rooted in accountability, agility and customer-centricity is essential as we scale.

Our processes are being continuously strengthened to enhance efficiency, reduce our customer turnaround time and improve risk management. The integration of digital tools ensures that these processes are not only robust but also scalable.

Our technology platform, meanwhile, is evolving to support the next phase of our growth enabling us to operate with greater speed, precision and intelligence.

Outlook: A journey towards scale and significance

Looking ahead, we are guided by realism and optimism.

India's macroeconomic environment remains supportive, with the country poised to sustain its growth momentum. The continued formalization of the national economy, coupled with rising incomes and entrepreneurial activity, is expected to drive a sustained demand for credit.

Against this backdrop, Capri Global stands poised to capitalize on new market opportunities.

We have set ourselves an ambitious, yet achievable, goal: to grow our assets under management from ₹360 Billion to over ₹1,250 Billion over the next five years. This growth will be driven by a combination of organic expansion, product diversification and operational excellence.

Our focus remains on building a credible, sustainable and responsible financial institution one that balances growth with governance, profitability with prudence, and ambition with accountability.

Conclusion: A purpose beyond numbers

As we reflect on the year gone by and look ahead into the future, it is important to recognise that our journey is not defined solely by financial metrics.

At its core, Capri Global's mission is to empower individuals and enterprises by providing them with access to fair, transparent and timely financial services. In doing so, we contribute to the broader national objective of inclusive growth.

The road ahead will undoubtedly present challenges. But it will also offer opportunities to those prepared, disciplined and forward-looking.

I would like to place on record my appreciation for the dedication and commitment of our employees, the trust of our customers, and the continued support of our shareholders, lenders and partners. It is their collective strength that enables us to move forward with confidence.

Capri Global stands today at the intersection of opportunity and capability poised to scale new heights, while remaining grounded in its values.

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Let us continue this exciting growth journey, which creates a multiplier effect, leading to positive social impact.

Thank You.

Mr. L. V. Prabhakar,
Chairman