

October 27, 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, 5 th 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
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Sub: Regulation 54 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Listing Regulations") - Security Cover Certificate as at September 30, 2026

Dear Sir/Ma'am,

In compliance with Regulation 54 and other applicable provisions, if any, of the Listing Regulations read with SEBI Circular No. SEBI/HO/DDHS-PoD1/P/CIR/2025/117 dated August 13, 2025, and other applicable provisions, if any, please find enclosed the Security Cover Certificate as at September 30, 2026, certified by the Joint Statutory Auditors for quarter ended September 30, 2026.

You are requested to take the same on record.

The aforesaid certificate is also uploaded on the Company's website at www.capriloans.in.

Thanking you,

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



Yashesh Pankaj Bhatt
Company Secretary
Membership No: 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

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M S K A & Associates LLP (Formerly known as M S K A & Associates)
Chartered Accountants
602, Floor 6, Raheja Titanium,
Western Express Highway, Geetanjali
Railway Colony, Ram Nagar Goregaon (E)
Mumbai, 400 063, India
Tel: +91 22 6831 1600

Singhi & Co.
Chartered Accountants
B2 402B, Marathon Innova,
4th Floor, Off Ganpatrao Kadam Marg,
Lower Parel,
Mumbai - 400 013, India
T: +91 (22) 6662 5537 / 2495 2881

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

Independent Auditor's Report on Statement of Security Cover in respect of its Listed, Secured, Redeemable, Non-convertible Debentures aggregating to Rs.1,483.04 crores of Capri Global Capital Limited as at September 30, 2026, pursuant to Regulation 54 read with Regulation 56(1)(d) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended).

1. This Report is issued in terms of our mandate letter dated October 23, 2026 with Capri Global Capital Limited (hereinafter the "Company").
2. We, M S K A & Associates LLP (formerly known as M S K A & Associates), Chartered Accountants and Singhi & Co. Chartered Accountants, are the statutory auditors of the Company and have been requested by the Management of the Company to examine the accompanying Statement of Security Cover and Statement of Compliance Status of Covenants in respect of Listed Debt Securities (Non-convertible debentures) of the Company as at September 30, 2026 (the "Statement"). The Statement has been prepared by the Company on the basis of the unaudited books of account and other relevant records and documents maintained by the Company as at September 30, 2026 in respect of its Listed, Secured, Redeemable, Non-convertible debentures stated above, in compliance with the Regulation 54 read with Regulation 56(1)(d) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended) and Format prescribed in Circular no. HO/17/11/12(2)2026-DDHS-POD1/1/22420/2026 dated September 28, 2026 issued by Securities and Exchange Board of India (the "SEBI") (hereinafter together referred to as the "Regulations"). The Statement has been initialed by us for identification purpose only.

Management's Responsibility

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

Auditor's Responsibility

5. Pursuant to the requirements of the Regulations, it is our responsibility to obtain limited assurance and form a conclusion based on our examination and according to information and explanations given to us as to whether:
 - a. the book values of the assets of the Company contained in Columns A to O of the Statement have been accurately extracted from the unaudited books of accounts and other relevant records and documents maintained by the Company as at September 30, 2026;
 - b. the Company has maintained the required asset cover; and
 - c. the Company has complied with the financial and non-financial covenants as per the Debenture Trust Deed.

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



6. Our examination did not extend to any aspects of legal or propriety nature of the subject matter stated above and other compliances thereof. Nothing contained in this report, nor anything said or done in the course of, or in connection with the services that are subject to this report, will extend any duty of care that we may have in our capacity of the statutory auditors of any financial statements of the Company.
7. The financial statements referred in para 5(a) above are subject to our audit for the financial year ending March 31, 2027 pursuant to the requirement of the Companies Act 2013.
8. We conducted our examination of the Statement in accordance with the Guidance Note on Reports or Certificates for Special Purposes (Revised 2016) issued by the ICAI (the "Guidance Note"). The Guidance Note requires that we comply with the ethical requirements of the Code of Ethics issued by the ICAI.
9. We have complied with the relevant applicable requirements of the Standard on Quality Control (SQC) 1, Quality Control for Firms that Perform Audits and Reviews of Historical Financial Information, and Other Assurance and Related Services Engagements issued by the ICAI.
10. A limited assurance engagement includes performing procedures to obtain sufficient appropriate evidence on the applicable criteria mentioned in paragraph 5 above. The procedures performed vary in nature and timing from, and are less extent than for, a reasonable assurance. Consequently, the level of assurance obtained is substantially lower than the assurance that would have been obtained had a reasonable assurance engagement been performed. Our procedures included the following in relation to the Statement:
 - a. Obtained and read the terms of Private Placement offer document / Information Memorandum and Debenture Trust Deed entered into between the Company and its Debenture trustee;
 - b. Obtained the workings of assets and liabilities presented in the respective columns in the Statement and verified the same from the unaudited books of account and relevant records and documents of the Company as at September 30, 2026;
 - c. Traced and agreed the principal amount and the interest of the borrowings outstanding in respect of debt securities as at September 30, 2026 to the unaudited books of accounts maintained by the Company as at September 30, 2026;
 - d. Understood the nature of charge (viz exclusive charge or pari-passu charge) on the asset of the Company by obtaining the list and value of assets placed under lien or encumbrance for the purpose of obtaining any other loan and determined that such assets are not included in the calculation of Security Cover in respect of secured, listed non-convertible debt security;
 - e. Examined and verified the arithmetical accuracy of the computation of security cover ratio (based on book values) mentioned in the Statement;
 - f. Compared the asset cover with the asset cover required to be maintained as per Debenture Trust Deed and Information Memorandum;
 - g. Obtained list of all applicable financial and non-financial covenants as confirmed by the management in Annexure II. Verified compliance with covenants with the underlying books and records of the Company;
 - h. Performed necessary inquiries with the management; and
 - i. Obtained written representations from the Management in this regard.

Conclusion

11. Based on the procedures performed as referred to in paragraph 10 above and according to the information, explanations and representations provided to us by the Management of the Company, nothing has come to our attention that causes us to believe that:
 - a. the book values of the assets of the Company contained in Columns A to O of the Statement have not been accurately extracted from the unaudited books of accounts and other relevant records and documents maintained by the Company as at September 30, 2026;
 - b. the Company has not maintained the asset cover; and
 - c. the Company has not complied with the financial covenants as per the Debenture Trust Deed.



Restriction on Use

12. The report is addressed to the Board of Directors of the Company solely for the purpose of onward submission to the Company's debenture trustee pursuant to the requirements of the Regulations. It should not be used by any other person or for any other purpose. This report relates only to the Statement specified above and does not extend to any financial or other information of the Company. M S K A & Associates LLP (formerly known as M S K A & Associates LLP) and Singhi & Co. shall not be liable to the Company or to any other concerned for any claims, liabilities or expenses relating to this assignment.
13. Accordingly, we do not accept or assume any liability or any duty of care for any other purpose or to any other person to whom this certificate is shown or into whose hands it may come without our prior consent in writing.

For M S K A & Associates LLP (Formerly known as M S K A & Associates)
Chartered Accountants

ICAI Firm's Registration Number: 105047W / W101187

Prateek Khandelwal
Prateek Khandelwal
Partner
Membership Number: 139144
UDIN: 26139144DDIJOV7784

Mumbai
October 27, 2026



For Singhi & Co
Chartered Accountants

ICAI Firm's Registration Number: 302049E

Milind Agal
Milind Agal
Partner
Membership Number: 123314
UDIN: 26123314FVILMH 2249

Mumbai
October 27, 2026



Statement of Security Cover as on September 30, 2026

(Rs. In Crs.)

Annexure I														
Column A	Column B	Column C	Column D	Column E	Column F	Column G	Column H	Column I	Column J	Column K	Column L	Column M	Column N	Column O
Particulars	Description of asset/liability for which this certificate relate	Exclusive Charge	Exclusive Charge	Pari-Passu Charge	Pari-Passu Charge	Pari-Passu Charge	Assets not offered as Security	Elimination (amount in negative)	(Total C to H)	Related to only those items covered by this certificate				
		Debt for which this certificate being issued	Other Secured Debt	Debt for which this certificate being issued	Assets shared by pari passu debt holder (includes debt for which this certificate is issued & other debt with pari-passu charge)	Other assets on which there is pari- Passu charge (excluding items covered in Column F)		Debt amount considered more than once (due to exclusive plus pari passu charge)		Market Value for Assets charged on Exclusive basis	Carrying / book value for exclusive charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSRA market value is not applicable)	Market Value for Pari passu charge Assets ^{viii}	Carrying value/book value for pari passu charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSRA market value is not applicable)	Total Value(=K+L+M+ N)
		Book Value	Book Value	Yes/ No	Book Value	Book Value						Relating to Column F		
ASSETS														
Property, Plant and Equipment			-	-	0.17	-	100.97		101.14				0.17	0.17
Capital Work-in- Progress			-		-	-	8.27		8.27				-	-
Right of Use Assets			-		-	-	233.13		233.13				-	-
Goodwill			-		-	-	-		-				-	-
Intangible Assets			-		-	-	7.47		7.47				-	-
Intangible Assets under Development			-		-	-	3.62		3.62				-	-
Investments			-			1,755.62	898.92		2,654.54				-	-
Loans			37.72		5,433.07	21,454.32	242.68		27,167.79				5,433.07	5,433.07
Inventories			-		-	-	-		-				-	-
Trade Receivables			-		-	-	6.42		6.42				-	-
Cash and Cash Equivalents			-		-	2,349.51	-		2,349.51				-	-
Bank Balances other than Cash and Cash Equivalents			-		-	-	14.78		14.78				-	-
Others			-		-	-	507.83		507.83				-	-
Total		-	37.72	-	5,433.24	25,559.45	2,024.09	-	33,054.50				5,433.24	5,433.24

For Capri Global Capital Limited

Kishore Lodha

Mr. Kishore Lodha
Chief Financial Officer
October 27, 2026



Statement of Security Cover as on September 30, 2026

Annexure I														
Column A	Column B	Column C	Column D	Column E	Column F	Column G	Column H	Column I	Column J	Column K	Column L	Column M	Column N	Column O
Particulars	Description of asset/liability for which this certificate relate	Exclusive Charge	Exclusive Charge	Pari-Passu Charge	Pari-Passu Charge	Pari-Passu Charge	Assets not offered as Security	Elimination (amount in negative)	(Total C to H)	Related to only those items covered by this certificate				
		Debt for which this certificate being issued	Other Secured Debt	Debt for which this certificate being issued	Assets shared by pari passu debt holder (includes debt for which this certificate is issued & other debt with pari-passu charge)	Other assets on which there is pari- Passu charge (excluding items covered in Column F)		Debt amount considered more than once (due to exclusive plus pari passu charge)		Market Value for Assets charged on Exclusive basis	Carrying / book value for exclusive charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSRA market value is not applicable)	Market Value for Pari passu charge Assets ^{iviii}	Carrying value/book value for pari passu charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSRA market value is not applicable)	Total Value(=K+L+M+ N)
		Book Value	Book Value	Yes/ No	Book Value	Book Value							Relating to Column F	
LIABILITIES														
Debt securities to which this certificate pertains			-	Yes	1,483.04	-	-	-	1,483.04				-	-
Other debt sharing pari-passu charge with above debt			-	No	2,817.11	-	693.35	-	3,510.46				-	-
Other Debt			-		-	-	-	-	-				-	-
Subordinated debt			-		-	-	-	-	-				-	-
Borrowings			20.00	-	-	19,274.26	-	-	19,294.26				-	-
Bank			-		-	-	-	-	-				-	-
Debt Securities		not to be filled	-		-	-	-	-	-				-	-
Other Payables			-		-	-	138.64	-	138.64				-	-
Trade Payables			-		-	-	144.13	-	144.13				-	-
Lease Liabilities			-		-	-	282.93	-	282.93				-	-
Provisions			-		-	-	24.46	-	24.46				-	-
Others			-		-	-	787.43	-	787.43				-	-
Total			20.00		4,300.15	19,274.26	2,070.94	-	25,665.35				-	-
Cover on Book Value			1.89		1.26	1.33								

Notes:

- Receivable under financing activities is part of the non-trading book where loans are in the nature of held to maturity and created with sole objective of collecting principal and interest therefore company has considered the book value for reporting in column N.
- The immovable property has been offered as security on pari passu basis against Series 4 of NCD issued.
- Liquid investments have been considered as security and has been reported in column G. Further Investments in subsidiaries and security receipts are reported in column H.
- In case of debt securities, asset considered for pari-passu charge is calculated based on security cover requirements as per respective offer document.
- Trade receivables are not related to loan assets hence have been reported in column H.
- Loans which are not offered as security under Column H represents NPA net of total ECL provision, interest accrued thereon, loans to employees and advances received.

For Capri Global Capital Limited



Chief Financial Officer
October 27, 2026



Annexure II – Statement of Compliance with covenants for the quarter ended September 30, 2026

Covenants	Management Comments	Status of Compliance
Payment of interest and/or principal redemption to be made on due dates. In case of default in payment, the company shall pay additional interest at the rate of 2.00% p.a. over and above the coupon rate for the defaulting period.	During the period, the interest and principal redemptions have been paid on due dates. Hence, there has been no event of additional interest.	Complied
The security stipulated is to be created and perfected within the timelines as stipulated before making listing application to BSE Limited.	The security charge has been created and perfected within the stipulated timeline.	Complied
The securities need to be listed within 3 working days from the Issue Closing Date. If not then the company will pay additional interest of 1% p.a. over the Coupon Rate to the Debenture Holders from the date of allotment till the listing of Debt Securities.	The company has completed the listing of securities within the three days from issue closing date.	Complied
The long-term rating of the debentures issued by the company should not be downgraded during the tenor of the debentures.	There is no downgrade in rating of the debentures as on September 30, 2026.	Complied
The stipulated security cover shall be maintained throughout the tenure of the debentures as per the terms of issue.	The required asset cover is being maintained as per the terms of issue.	Complied

For Capri Global Capital Limited

Kishore Lodha

Mr. Kishore Lodha
Chief Financial Officer
 October 27, 2026



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

Independent Auditor's Report on the Statement of Asset Cover as at September 30, 2026 for submission to Security Trustee.

1. This Report is issued in terms of our mandate letter dated October 23, 2026 with Capri Global Capital Limited (hereinafter the "Company").
2. We, M S K A & Associates LLP (formerly known as M S K A & Associates), Chartered Accountants and Singhi & Co. Chartered Accountants, are the statutory auditors of the Company and have been requested by the Company to examine the accompanying Statement of Asset Cover as at September 30, 2026 (the "Statement") of the Company which is prepared by the Management of the Company having information of a) credit facilities availed from Banks and Financial Institutions ("Fis") as mentioned in part B.1 and b) Private and Public Non-convertible debentures and Global Medium Term Notes issued by the Company as mentioned in part B.2 of the Statement. These credit facilities are secured by hypothecation of loans, liquid investments and cash and cash equivalents on pari passu basis. With regards to the information mentioned in part B.2 of the Statement, Catalyst Trusteeship Limited and IDBI Trusteeship Services Limited have been appointed as Debenture Trustees (the "Trustee"). Pursuant to the condition laid in the Debenture Trustee cum Intercreditor Agreement (as amended from time to time), and sanction letters received from the Banks and FI's (the "Agreement"), the Company is required to maintain the stipulated asset cover from time to time. The Statement has been initiated by us for identification purposes only.

Management's Responsibility

3. The preparation of the Statement is the responsibility of the Management of the Company, including the preparation and maintenance of all accounting and other relevant supporting records and documents. This responsibility includes the design, implementation and maintenance of internal control relevant to the preparation and presentation of the Statement and applying an appropriate basis of preparation and making estimates that are reasonable in the circumstances.
4. The Management is also responsible for ensuring that the Company complies with the sanctioned conditions including the asset cover requirement laid down in the agreement by the Banks, FIs and the Trustee throughout the period.

Auditor's Responsibility

5. Pursuant to the requirement of the mandate letter, our responsibility is to provide limited assurance in the form of a conclusion based on our examination and according to information and explanations given to us as to whether the amount contained in the Statement have been accurately extracted from the unaudited books of accounts and other relevant records and documents maintained by the Company as at September 30, 2026 and whether the asset cover is maintained as per the agreement.
6. Our examination did not extend to any aspects of legal or propriety nature of the subject matter stated above and other compliances thereof. Nothing contained in this report, nor anything said or done in the course of, or in connection with the services that are subject to this report, will extend any duty of care that we may have in our capacity of the statutory auditors of any financial statements of the Company.
7. The books of accounts referred in para 5 above are subject to our audit for the financial year ending March 31, 2027 pursuant the requirement of the Companies Act, 2013
8. We conducted our examination of the Statement in accordance with the Guidance Note on Reports or Certificates for Special Purposes (Revised 2016) issued by the ICAI (the "Guidance Note"). The Guidance Note requires that we comply with the ethical requirements of the Code of Ethics issued by the ICAI.
9. We have complied with the relevant applicable requirements of the Standard on Quality Control (SQC) 1, Quality Control for Firms that Perform Audits and Reviews of Historical Financial Information, and Other Assurance and Related Services Engagements issued by the ICAI.
10. A limited assurance engagement includes performing procedures to obtain sufficient appropriate evidence on the applicable criteria mentioned in paragraph 5 above. The procedures performed vary in nature and timing from, and are less extent than for, a reasonable assurance. Consequently, the level of assurance obtained is substantially



lower than the assurance that would have been obtained had a reasonable assurance engagement been performed. Our procedures included the following in relation to the Statement:

- a. Obtained and read the sanction letters of the Banks and FI's and Information Memorandum and Key Information Document for the Non-convertible Debenture Holder (NCDs) and noted the asset cover on sample basis, required to be maintained by the Company, for the respective Banks, FIs and NCDs, as indicated in the Statement;
- b. Traced and reconciled the outstanding principal balance of borrowings to supporting third-party statements obtained from Banks and Financial Institutions, and agreed the outstanding Non-Convertible Debentures to the Beneficiary Position (BENPOS) statement provided by management as on September 30, 2026;
- c. Obtained and referred the list of book debts excluded for a specific charge created in favour of NABARD as on September 30, 2026;
- d. Traced the value of book debts from the statement to the unaudited books of accounts maintained by the Company as at September 30, 2026;
- e. Examined and verified the arithmetical accuracy of the computation of asset cover indicated in the Statement;
- f. Performed necessary inquiries with the management; and
- g. Obtained written representations from the Management in this regard.

Conclusion

11. Based on the procedures performed by us and according to the information and explanations received, nothing has come to our attention that causes us to believe that the amount contained in the Statement have not been accurately extracted from the unaudited books of accounts and other relevant records and documents maintained by the Company as on September 30, 2026 or that the asset cover is not maintained as per the agreement.

Restriction on Use

12. The Report is addressed to the Board of Directors of the Company solely for the purpose of onward submission to the Trustee, Banks and FIs pursuant to the requirements of the specific condition laid in the Agreement. This Report should not be used by any other person or for any other purpose. Accordingly, we do not accept or assume any liability or any duty of care for any other purpose or to any other person to whom this Report is shown or into whose hands it may come without our prior consent in writing.
13. Accordingly, we do not accept or assume any liability or any duty of care for any other purpose or to any other person to whom this certificate is shown or into whose hands it may come without our prior consent in writing.

For M S K A & Associates LLP (Formerly known as M S K A & Associates)
Chartered Accountants

ICAI Firm's Registration Number: 105047W / W101187

Prateek Khandelwal

Prateek Khandelwal
Partner

Membership Number: 139144

UDIN: 26139144 HKHWVC9751

Mumbai
October 27, 2026



For Singhi & Co
Chartered Accountants

ICAI Firm's Registration Number: 302049E

Milind Agal

Milind Agal
Partner

Membership Number: 123314

UDIN: 26123314 JBWOHF9398

Mumbai
October 27, 2026



Statement of Asset Cover as at September 30, 2026	(Rs. in crore)		
A. Particulars of Assets available as cover for secured borrowings	Amount as at September 30, 2026		
Standard Receivables from MSME & Retail Book and interest accrued but not due	5,296.45		
Standard Receivables from Wholesale Lending & other lending including interest accrued but not due	7,395.19		
Standard Receivables from Gold Loan including interest accrued but not due	14,391.36		
Receivables from investment in securities (debt) including interest accrued but not due	1,755.62		
Cash, Cash Equivalents and other bank balance *	2,349.50		
Total Standard Receivables including Cash and Cash Equivalent	31,188.12		
Less: Receivables from MSME & Retail Book exclusively charged to NABARD	(37.72)		
Less: Effective Interest Rate, Ind AS Impact	(157.89)		
Total Secured Assets - (A)	30,992.51		
B. Particulars of Asset Cover Required for the Borrowings	(Rs. in crore)		
Name of the Lenders	Amount as at September 30, 2026	Minimum Asset Cover to be maintained (in times)	Asset Cover Required
B.1 Credit Facilities from Banks / Financial Institution			
Union Bank of India (Cash Credit Limit)	50.00	1.25	62.50
Union Bank of India (Term Loan E-Andhra)	1.90	1.33	2.53
Union Bank of India (Term Loan V.VI.VIII.IX X XI & XII)	839.73	1.25	1,049.67
Union Bank of India (Term Loan XIII & XIV)	1112.48	1.11	1,234.85
Bank of Baroda (Term Loan VI)	74.68	1.33	99.33
Bank of Baroda (Term Loan VII)	300.00	1.20	360.00
Bank of Maharashtra (Term Loan V, VI, VII, VIII, IX, X & XI)	985.12	1.25	1,231.40
Bank of India (Term Loan VI, VII & VIII)	254.25	1.25	317.81
UCO Bank (Term Loan III)	12.41	1.33	16.51
UCO Bank (Term Loan IV, V, VI, VII & VIII)	423.50	1.20	508.20
UCO Bank (Term Loan IX)	299.94	1.11	332.93
UCO Bank (Term Loan X)	416.47	1.11	462.28
Yes Bank Limited (Cash Credit Limit)	30.00	1.25	37.50
Yes Bank Limited (Term Loan IV)	51.88	1.25	64.84
Yes Bank Limited (WC DL) I	392.00	1.25	490.00
Yes Bank Limited (WC DL) II	125.00	1.20	150.00
Indian Bank (Term Loan III IV & V)	79.82	1.20	95.79
Indian Bank (Term Loan VI VII & X)	617.00	1.10	678.70
Indian Bank (Term Loan VIII)	75.61	1.11	83.92
Indian Bank (Term Loan IX)	167.88	1.11	186.35
Punjab & Sind Bank (Term Loan II III IV & V)	258.00	1.20	309.60
Punjab & Sind Bank (Term Loan VI)	179.99	1.11	199.79
State Bank of India (Term Loan III V VI VII & VIII)	1399.90	1.33	1,861.87
State Bank of India (Term Loan IX)	366.53	1.15	421.51
State Bank of India (CEL)	50.00	1.33	66.50
Karnataka Bank (Term Loan IV)	4.05	1.20	4.87
Karnataka Bank (Term Loan V)	75.00	1.11	83.25
SIDBI (Refinance Aug 2023 & Feb 2025)	200.00	1.20	240.00
SIDBI (Refinance 2026)	285.70	1.20	342.84
Canara Bank (Term Loan II)	5.64	1.33	7.50
Canara Bank (Term Loan III V & VI)	456.78	1.25	570.97
Canara Bank (Term Loan VII VIII)	390.79	1.25	488.48
Canara Bank (Term Loan IX & X)	899.86	1.15	1,034.84
Indian Overseas Bank (Term Loan I II III IV V VI VII & VIII)	2127.95	1.20	2,553.54
NabKisan (Term Loan III)	34.08	1.20	40.89
NabKisan (Term Loan IV & V)	120.73	1.10	132.80
NABARD (Refinance Oct 2024)	180.00	1.20	216.00
NABARD (Refinance Mar 2025)	227.50	1.20	273.00
NABARD (Refinance Mar 2026)	447.36	1.20	536.83
Nabsamruddhi Finance Limited	48.75	1.10	53.62
IDBI Bank (Term Loan I)	91.67	1.25	114.58
IDBI Bank (Term Loan II)	140.74	1.33	187.19
IDBI Bank (Term Loan III)	175.00	1.10	192.50
Punjab National Bank (Term Loan II III IV V VI & VII)	1260.86	1.25	1,576.08
Central Bank of India (Term Loan I)	31.22	1.25	39.02
Central Bank of India (Term Loan II & III)	454.08	1.20	544.89
Central Bank of India (Term Loan IV)	499.97	1.11	554.97
Shivalik Bank (Term Loan I)	17.90	1.15	20.59
LIC Housing Finance Limited (Term Loan I)	228.25	1.15	262.49
Utkarsh Small finance bank Limited (Term Loan I)	23.78	1.15	27.35
Axis Bank (Term Loan I)	34.99	1.15	40.23
Axis Bank (Term Loan II)	83.33	1.15	95.82
Axis Bank (WC DL)	15.00	1.15	17.25
HDFC Bank (WC DL)	50.00	1.15	57.50
Jana Small Finance Bank (Term Loan I II & III)	114.86	1.10	126.35
Suryodaya Small Finance Bank (Term Loan I & II)	40.00	1.10	44.00
Qatar National Bank (Term Loan I & II)	63.75	1.15	73.31
Qatar National Bank (ECB)	239.15	1.15	275.02
Poonawalla Fincorp	77.46	1.10	85.21
ESAF Small Finance Bank	16.54	1.10	18.19
Bajaj Finance Limited	55.56	1.15	63.89
Woori Bank (Term Loan I)	78.75	1.15	90.56
Kookmin Bank (Term Loan I)	65.00	1.10	71.50
ICICI Bank (Term Loan II)	140.63	1.10	154.69
ICICI Bank (Cash Credit)	25.00	1.10	27.50
AU Small Finance Bank Limited (Term Loan I)	87.50	1.10	96.25
Tata Capital Limited (Term Loan I)	83.33	1.15	95.83
IDFC Bank (Term Loan I)	256.67	1.15	295.17
IDFC Bank (Cash Credit)	1.00	1.15	1.15
Equitas Small Finance Bank (Term Loan II & III)	309.38	1.10	340.32
Jammu & Kashmir Bank Ltd (Term Loan I)	189.95	1.10	208.94
Karur Vyasa Bank (Term Loan I)	99.97	1.10	109.97
RBL Bank Limited (WC DL)	75.00	1.15	86.25
RBL Bank Limited (Cash Credit)	5.00	1.15	5.75
Interest accrued but not due on Term Loans from Banks	8.80	1.33	11.70
Interest Accrued but not due on Overdraft	0.01	1.25	0.02
Interest accrued but not due on Term Loans from Other than Banks	5.37	1.33	7.14
Interest accrued but not due on ECB	0.78	1.15	0.90
Total (B.1)	19,214.53		22,923.88



B. Particulars of Asset Cover Required for the Borrowings			
(Rs. in crore)			
Name of the Lenders	Amount as at September 30, 2026	Minimum Asset Cover to be maintained (in times)	Asset Cover Required
B.2 Debt Securities			
Privately placed secured Non Convertible Debentures - Series IV	150.00	1.25	187.50
Privately placed secured Non Convertible Debentures - Series XI	20.00	1.00	20.00
Privately placed secured Non Convertible Debentures - Series XII	50.00	1.10	55.00
Privately placed secured Non Convertible Debentures - Series XIII	100.00	1.10	110.00
Privately placed secured Non Convertible Debentures - Series XIV	50.00	1.10	55.00
Privately placed secured Non Convertible Debentures - Series XV	20.00	1.10	22.00
Privately placed secured Non Convertible Debentures - Series XVI	100.00	1.10	110.00
Privately placed secured Non Convertible Debentures - Series XVII.1	47.00	1.10	51.70
Privately placed secured Non Convertible Debentures - Series XVII.2	20.00	1.10	22.00
Public Issue secured Non Convertible Debentures - I	400.00	1.10	440.00
Public Issue secured Non Convertible Debentures - II	489.11	1.10	538.03
GMTN Foreign Bonds	2861.38	1.00	2,861.38
Interest accrued but not due on Non Convertible Debentures	11.37	1.25	14.21
Interest accrued but not due on Non Convertible Debentures (Public Issue)	42.00	1.10	46.20
Interest accrued but not due on Foreign Bonds	18.10	1.00	18.10
Total (B.2)	4,378.96		4,551.12
Total Borrowings (B.3) = (B.1+B.2)	23,593.49		27,475.00
Less: Effective Interest Rate, Ind AS Impact (B.4)	(155.77)	1.00	(155.77)
Borrowings considered for Asset Cover (B) = (B.3-B.4)	23,437.72		27,319.23
Excess Security Cover available after meeting asset cover covenants of all the lenders (A-B)			3,673.28

Notes :-

- 1.The committed minimum asset cover is available.
- 2.The assets included above have not been assigned/secured to the lender other than mentioned above.
3. Only standard assets are being included for calculation of asset cover.
4. Secured assets considered for cover is in accordance with the security mentioned in the sanction letters by various lenders and as defined in the Deed of Hypothecation executed in favour of the lenders/debenture holders. These secured assets include receivables from MSME lending, Wholesale lending, lending against gold, digital lending, receivables from investment in debt securities and un-encumbered cash and cash equivalents.
5. All the borrowings mentioned in above table(B) are secured by pari passu charge, accordingly borrowings from issuance of NCD are considered to ensure adequacy of asset cover for every lender.
6. Borrowings mentioned in table (B) does not include Refinance from NABARD aggregating to Rs. 20 crores

For Capri Global Capital Limited

Kishore Lodha

Mr. Kishore Lodha
Chief Financial Officer
Mumbai
Date: October 27, 2026

