

Date: June 29, 2026

To BSE Limited Phiroze Jeejeebhoy Towers Dalal Street Mumbai – 400001 Scrip Code: 531595	National Stock Exchange of India Limited 5th Floor, Exchange Plaza, Bandra (East) Mumbai – 400051 Scrip Code: CGCL	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	NSE IFSC Limited, Unit No.1201, Brigade International Financial Centre, 12th floor, Block-14, Road 1C, Zone -1, GIFT SEZ, Gandhinagar, Gujarat - 382355
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Subject: Disclosure under Regulation 30(6) and other applicable provisions of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended from time to time (“LODR Regulations”).

Ref: Our intimation relating to Schedule of Call(s)/Meet(s) of Analysts/Investors under Regulation 30 of SEBI (LODR) Regulations, 2015 dated June 23, 2026 (“Existing Intimation”).

Dear Ma’am/Sir,

Pursuant to Regulation 30(6) and other applicable provisions of the LODR Regulations, and in continuation of the above Existing Intimation, we wish to inform you regarding the roadshow/ investor presentation, in connection with the issuance, offer and sale of senior, secured and rated notes (“Notes”), proposed to be issued under the U.S.\$ 1,000,000,000 (United States Dollars one billion) Global Medium Term Note programme (“GMTN Programme”), pursuant to Regulation S and Rule 144A of the U.S. Securities Act of 1933 (as amended from time to time), is available at the following link:<https://www.capri loans.in/cms/investor-presentation/FY%202026%20-%202027/Roadshow%20Presentation/Investor%20Presentation%20%20%20/Capri-Global-Investor-Presentation-29.06.2026.pdf>.

No unpublished price sensitive information is mentioned in the aforesaid roadshow/investor presentation.

You are requested to take the above intimation on record, as compliance under Regulation 30(6) and other applicable provisions of the LODR Regulations, and acknowledge receipt of the same.

This intimation was received by the Company on Monday, June 29, 2026, at 06:37 PM (IST) and is also uploaded on the Company’s website at www.capri loans.in.

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

Thanking you.

Yours faithfully,

For and on behalf of Capri Global Capital Limited



Yashesh Bhatt

Company Secretary & Compliance Officer

Membership No. 20491



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.capri loans.in



Capri Global Capital Limited

Investor Presentation

Transaction Summary

Issuer	Capri Global Capital Limited
Issue	Fixed rate, Senior Secured US\$ bonds
Issuer Rating	BB- (stable outlook) Fitch / Ba3 (stable outlook) Moody's
Size	US\$ Benchmark
Tenor	WAL [3.25Y]
Coupon	[]% p.a. payable semi-annually
Security	A first ranking pari passu charge (by way of hypothecation) over standard Receivables book debts, principal amounts and interest, costs, charges etc. owing to or receivable by the Issuer, both present and future (other than the Excluded Receivables), in respect of certain securities/loans/inter-corporate deposits subscribed to/given/placed by the Issuer, and all benefit, rights, interest, claims and demands of the Issuer in, to or in respect of all the aforesaid amounts, both present and future.
Format	144A/ RegS; Fixed rate, senior secured US\$ bonds; drawdown off US\$ 1bn GMTN Program
Use of Proceeds	For activities as may be permitted under the RBI regulations such as onward lending, in accordance with the approvals granted by the RBI from time to time in this relation (if applicable) and in accordance with the ECB Guidelines and other applicable laws
Maintenance Covenants	<ul style="list-style-type: none"> • NNPA to not exceed 5% • Minimum Capital Adequacy Ratio 15% in line with RBI guidelines • Minimum Security Coverage Ratio equal to or greater than 1.0x with security comprising of standard assets at all times
Denomination	[\$[200k] and, in excess thereof, integral multiples of [1k]
Listing	India INX and NSE IX
Governing Law	English Law
Joint Global Coordinators and Joint Book Runner	Barclays, Citigroup, DB (B&D), Emirates NBD, UBS

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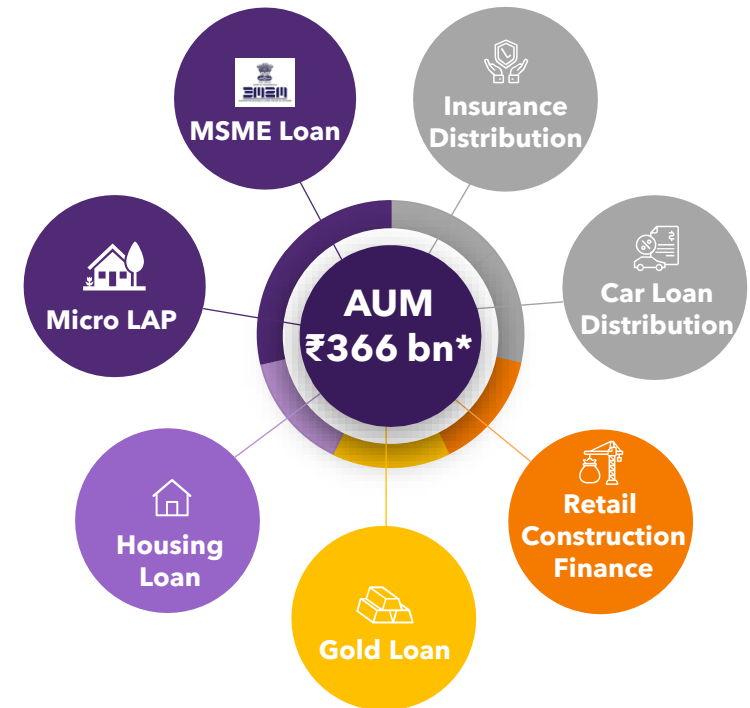


1 Company Overview

Key Highlights

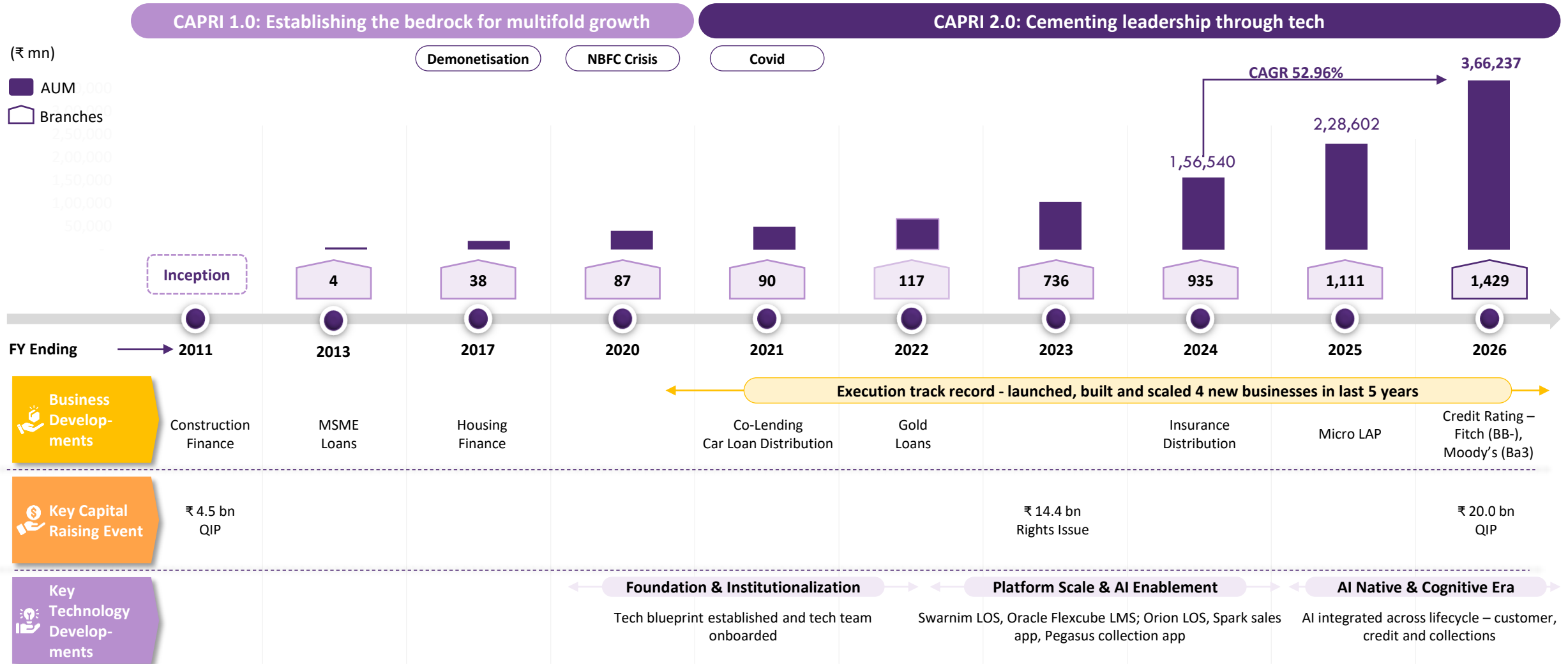
- **Retail focused** & Granular Portfolio
- **Fully Secured & Diversified** Loan book
- Catering **Unbanked and Underserved** segment
- Self Employed & Salaried customers
- **Semi-Urban & Rural presence**- Tier 2/3/4 cities
- Advanced **in house developed tech** and data science capabilities
- Completely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

Product Offerings



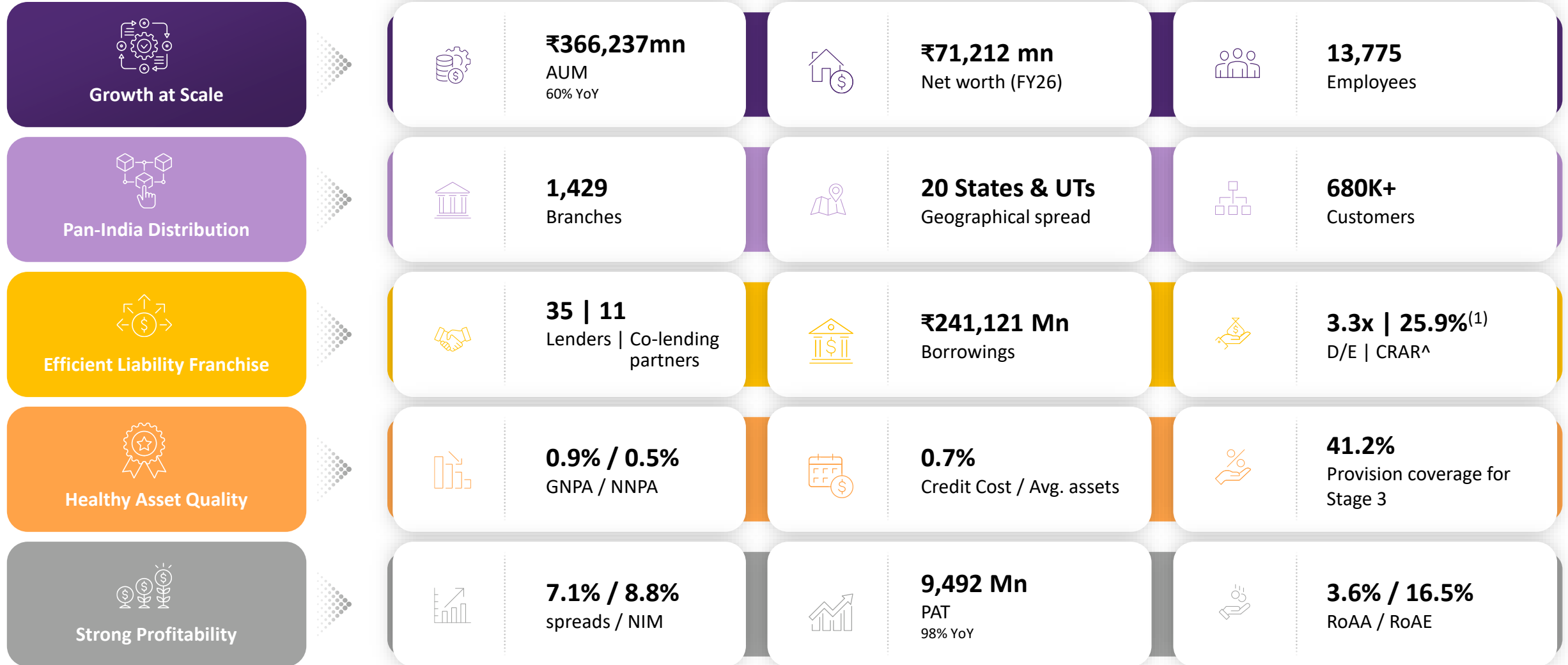
Witnessing a Decadal Journey of Consistent Growth and Strategic Evolution

Platform has evolved through multiple business launches while strengthening its technology and operating backbone



Becoming Fast-Growing NBFC Platform with Strong Fundamentals

Scale, profitability, asset-quality discipline and capital strength create a solid foundation for the next phase of growth



Product Summary

Segment-wise Product Characteristics and Lending Framework

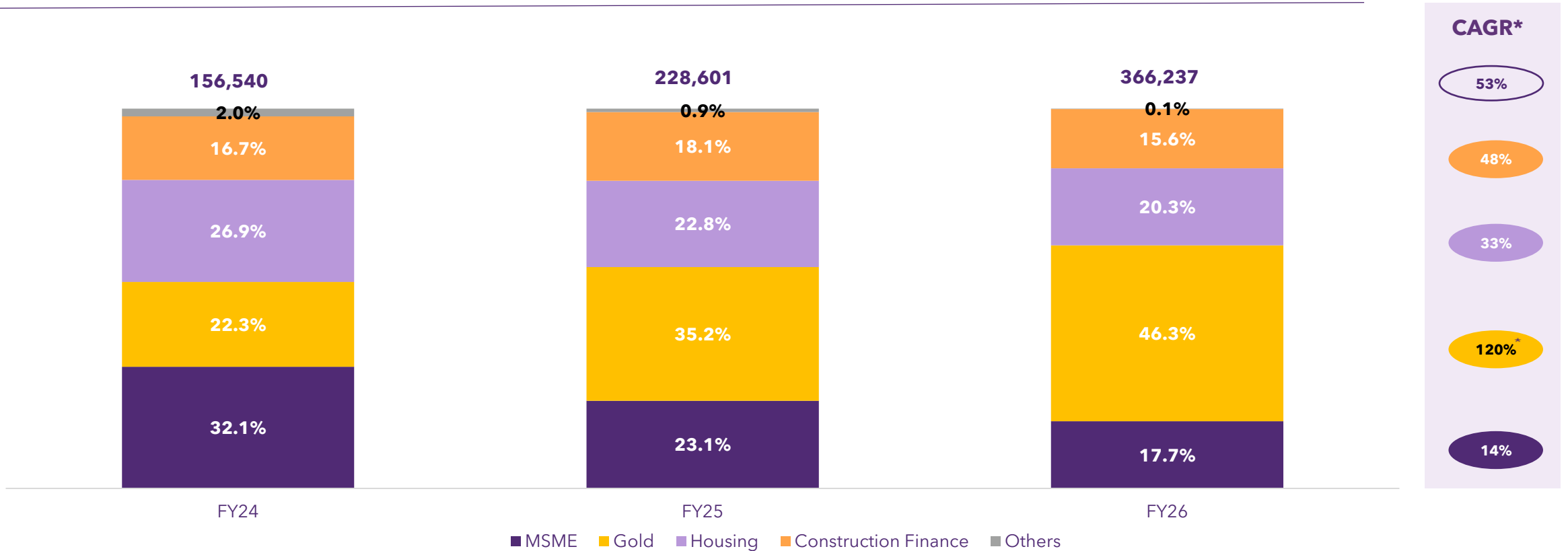
LENDING PRODUCTS	Product Name & Description	SECURITY	Key Metrics				CUSTOMER PROFILE
			LTV	Yield	ATS ¹ ₹mn	Tenor	
LENDING PRODUCTS	Gold Loan Loan against Gold Jewellery	Pledge of Gold Ornaments	~66.29%	~16.82%	~0.17	Up to 3y	Individuals incl. small business owners, salaried, women, farmers
	MSME Loan Loan against property (LAP) & Micro-LAP	First & exclusive charge on property	~50.40%	~17.34%	~1.18	Up to 15y	Small manufacturing units, traders & other businesses in Tier 2/3 cities
	Construction Finance Affordable & budget residential projects	Construction-linked disbursements & escrow-based repayments	Cover >1.5x	~17.80%	~202.42	Up to 7y	Small & mid-sized real estate developers
	Housing Finance (CGHFL)	First & exclusive charge on mortgage property	~57.13%	~13.11%	~1.61	Up to 25y	Small manufacturing units, traders & other businesses in Tier 2/3 cities
FEE BUSINESS	Car Loan Distribution New vehicle financing	MODEL Fee-based distribution (off-book)	NATURE Distribution / fee income			CUSTOMER PROFILE Urban middle class	
	Insurance Distribution Distribution of insurance products	MODEL Fee-based distribution (off-book)	NATURE Distribution / fee income			CUSTOMER PROFILE Mid-income group; cross-sold to lending customers	

¹ ATS at the balance sheet date on Non-GAAP basis
 *All data points as of 31-Mar-26

AUM Growth

Consolidated AUM Up ~53% during FY24-FY26

AUM Break Up (₹ mn)



With gold steadily rising as a share of AUM, the portfolio now carries a stronger, low-volatility anchor.

Note: *CAGR FY24-FY26.

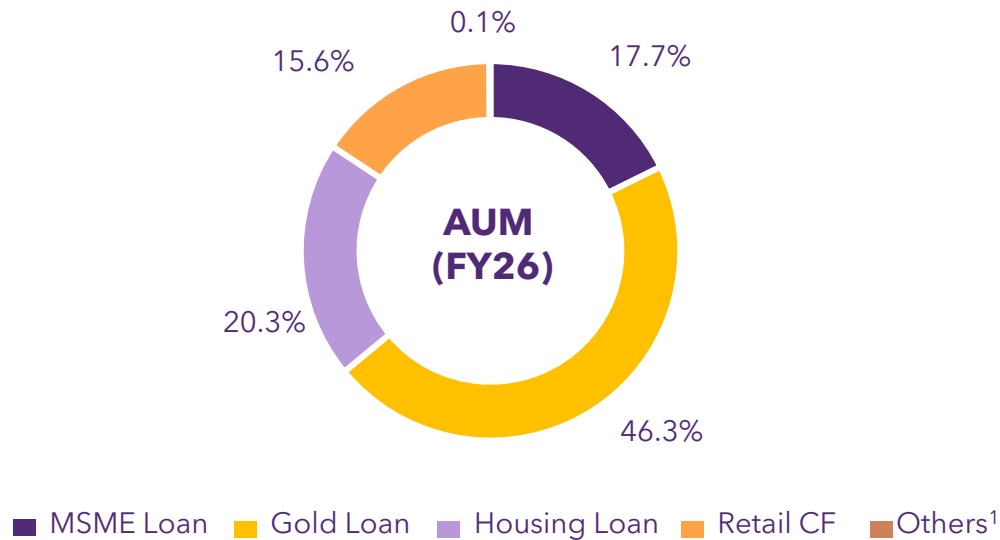
MSME AUM includes Micro LAP (Loan against property); MSME, Gold, and Housing AUM values are inclusive of co-lending and securitization AUM; Others include Indirect Lending, Small Business Loans and Employee Loans

Diversified Business by Product and Geography...

Hedged against Cyclical Risks

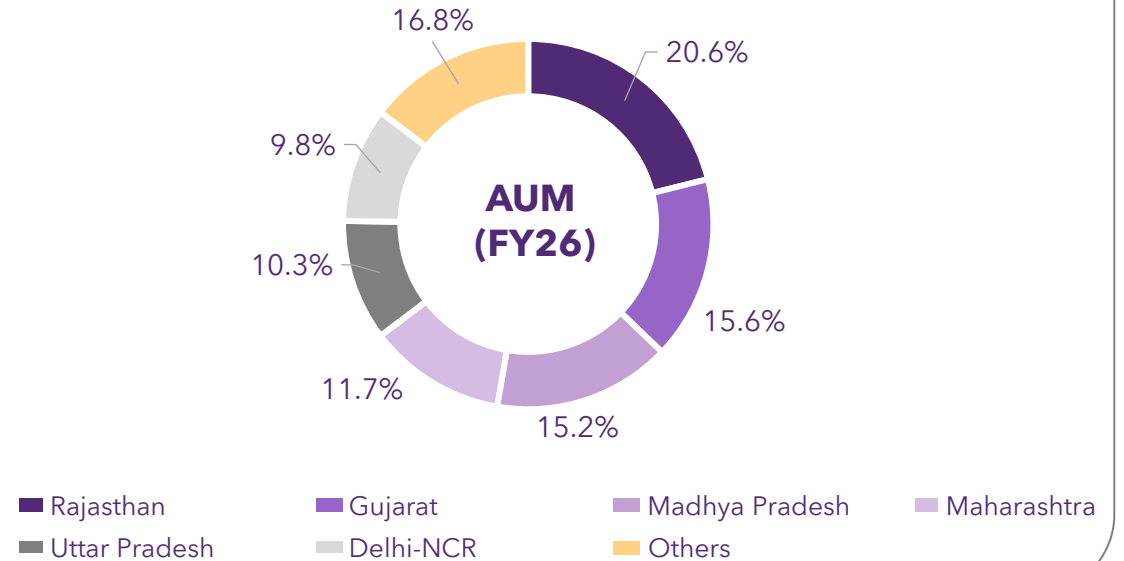
Product Diversification - Entering into New Segments

Gold constitutes the largest portfolio share (~46.3%)



Geographical Diversification - Entering into New Markets²

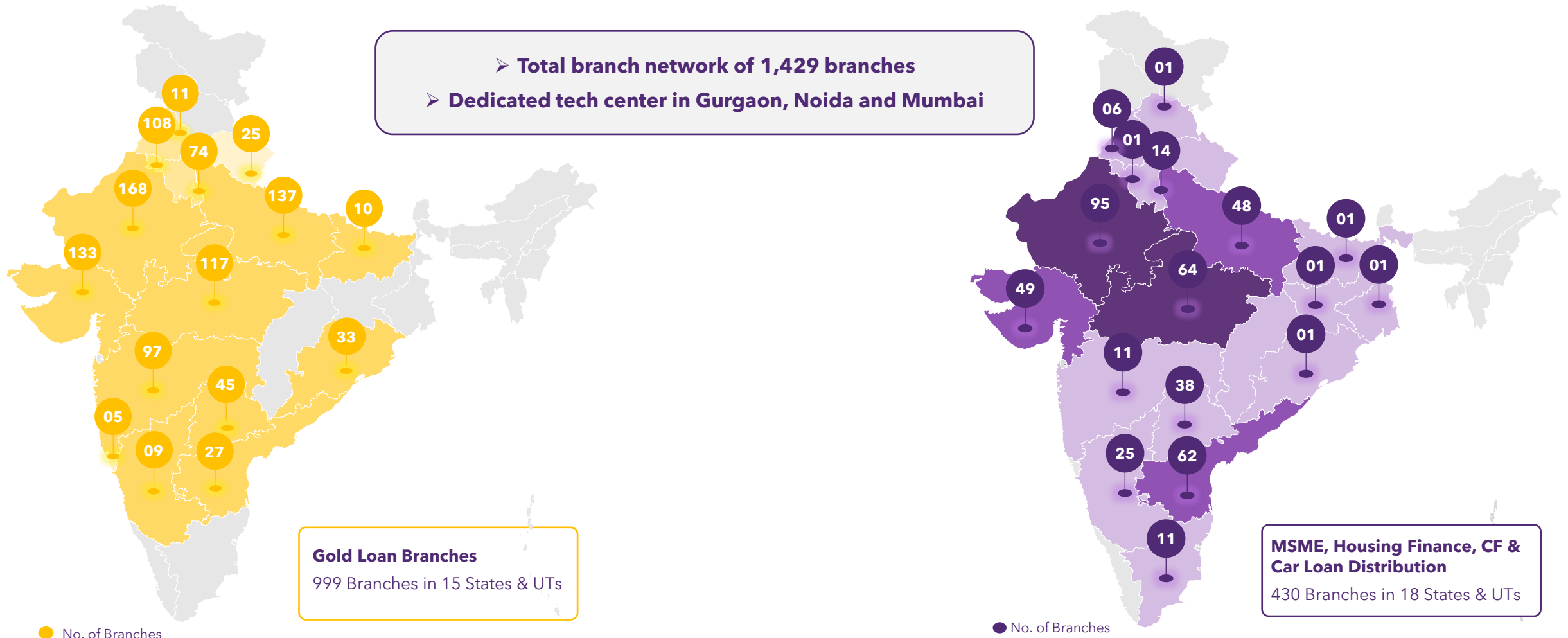
Top 3 regions constitute ~51% of the Portfolio in FY26



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

...Delivered through Deep and 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 network capacity

Board of Directors

Distinguished and Qualified Board Comprised Majorly of Independent Directors

<p>Lingam Venkata Prabhakar</p> 	<p>Rajesh Sharma</p> 	<p>Ajit Mohan Sharan</p> 	<p>Nupur Mukherjee</p> 	<p>Shishir Priyadarshi</p> 	<p>Subramanian Ranganathan</p> 
<p>Chairperson & Independent Director</p>	<p>Managing Director</p>	<p>Independent Director</p>	<p>Independent Director</p>	<p>Independent Director</p>	<p>Independent Director</p>
<p>Ex-MD & CEO Canara Bank and ex-ED Punjab National Bank</p> <p>Rich experience in banking and finance, AMCs, insurance companies</p>	<p>Promoter & MD</p> <p>Around 25 years of experience in finance sector</p>	<p>IAS - Batch 1979</p> <p>Over 3 decades of experience in varied aspects of public administration</p>	<p>Ex Global Head, Data Technologies at Standard Chartered Bank and Barclays</p> <p>Expertise in data-driven, cloud, AI and ESG, PMP</p>	<p>Ex-IAS officer from UP cadre</p> <p>Director World Trade Organization</p>	<p>Ex- Citicorp, Edelweiss Group</p> <p>Experience in finance and management</p>

5 Independent Directors with expertise in Banking, Finance, Risk management, IT and Public Policy
8 Board committees to ensure oversight – Risk Management, Audit, IT Strategy, Customer Service, CSR, Stakeholder Relationship, Wilful Defaulter Review, Nomination and Remuneration

Way Ahead: Strategic Initiatives to Drive Scale...

Key initiatives



Diversify our Product Offerings

- Offer customized products to underserved high growth markets and focus on revenue diversification
- Scale and expand product suite



Geographic Expansion and Deepening our Presence

- Open new branches in existing and new states to expand across Telangana, Karnataka, TN, AP, Orissa, UP
- Deepen presence through expanded branch network



Leverage Technology & Analytics for Operational Excellence

- Leverage tech & data science leadership – implement Agentic AI tools for cost efficiency, productivity, customer experience
- Increase sales productivity across MSME/HL/Gold



Leverage customer base to drive fee income and cross-selling

- Cross-sell loan products to large and rapidly growing customer base
- Scale existing verticals to increase fee income – Insurance, Car Loan distribution and other new verticals

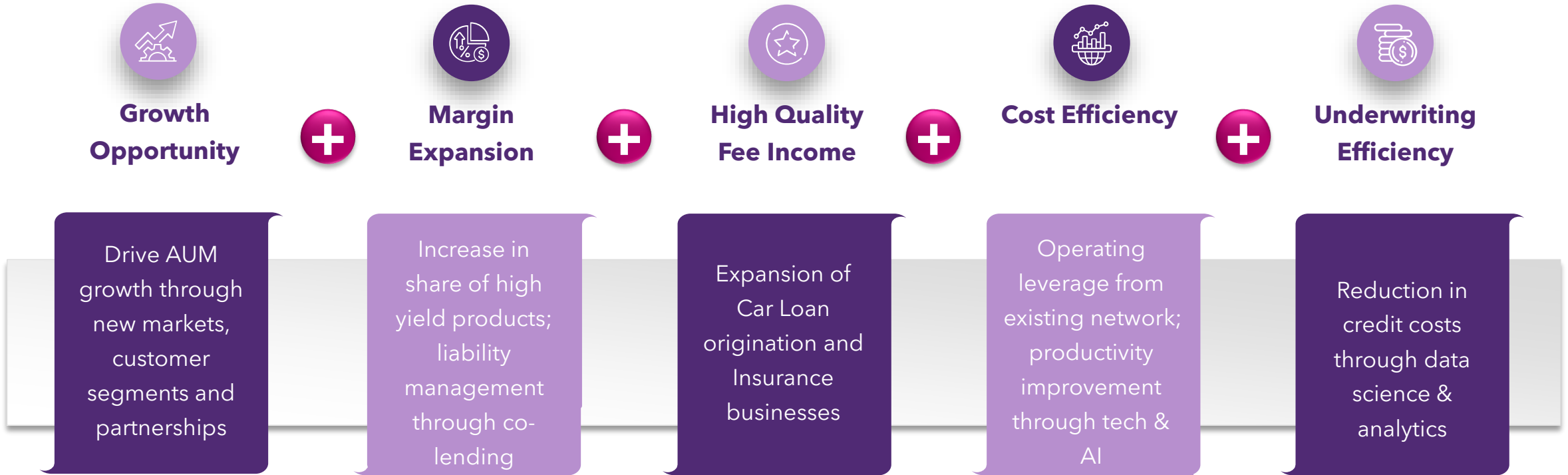


Diversify borrowings for effective liability management

- Diversification of borrowings – raise NCD/CP; widen lender base; reduce cost of funds
- Strengthen and grow co-lending partnerships

... to Deliver Strong Returns...

Key levers for RoE expansion



Summary Highlights



Retail Led Business: Strong retail focus with >84% retail AUM and ~100% secured loan book; 16.1% yield, 8.8% NIM.



Track Record of Execution Excellence: Delivered ~53% AUM CAGR*; 1,429 branches across 20 states & UTs



Diversified Business Mix: MSME (including Micro LAP), Affordable Housing & Gold Loans driving growth



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



Discipline Collections: Leveraging AI & data analytics for real time monitoring and process efficiency; **In-house**

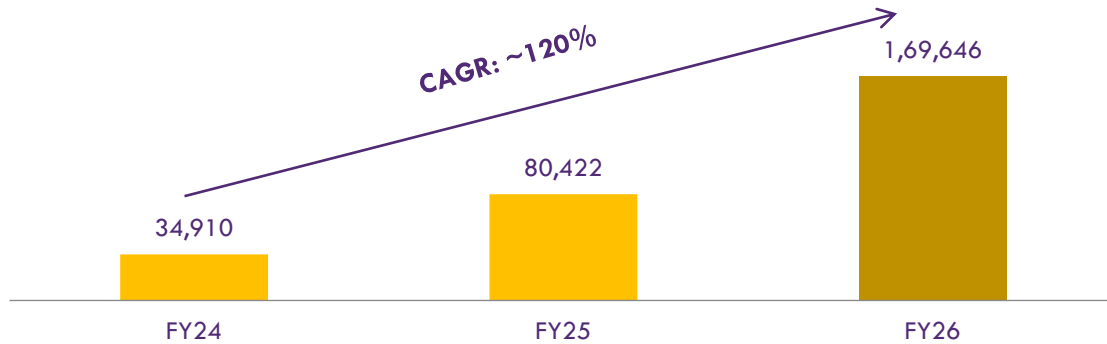


Well Capitalized Balance sheet: CRAR stands at 25.9% and Debt-to-Equity at 3.3x

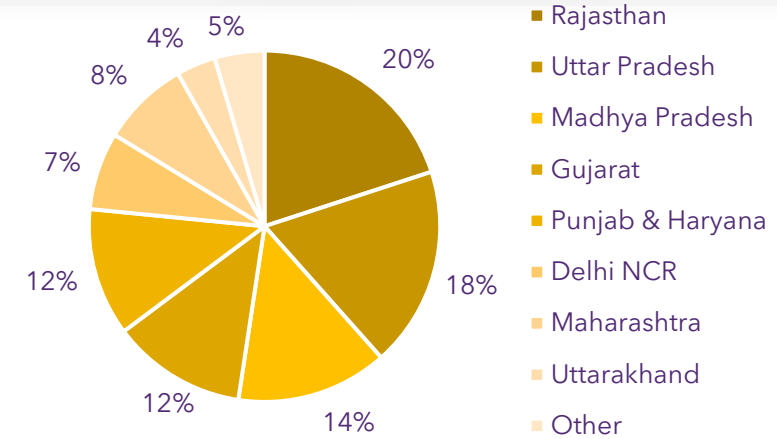


2 Product Overview

AUM (₹ mn)



Geographical Distribution



Led by End-to-End digital journey

WHO ARE OUR CUSTOMERS?

- Small business owners, Salaried individuals, Women entrepreneurs & Small and marginal farmers
- 67.5% of the customer with <₹70K disbursement amount
- 77.4% 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

KEY STATISTICS

592K+

No. of customers

~INR 0.17 mn

Portfolio ATS

~66.3%

Portfolio LTV

~16.8%

Portfolio Yield

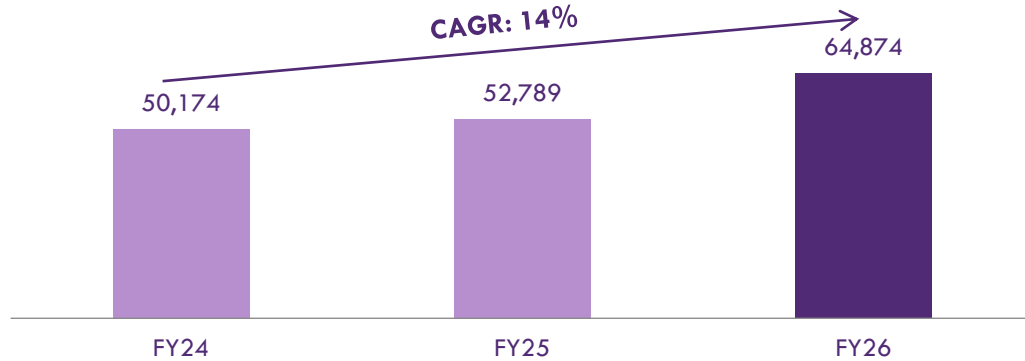
15

States/UTs Present

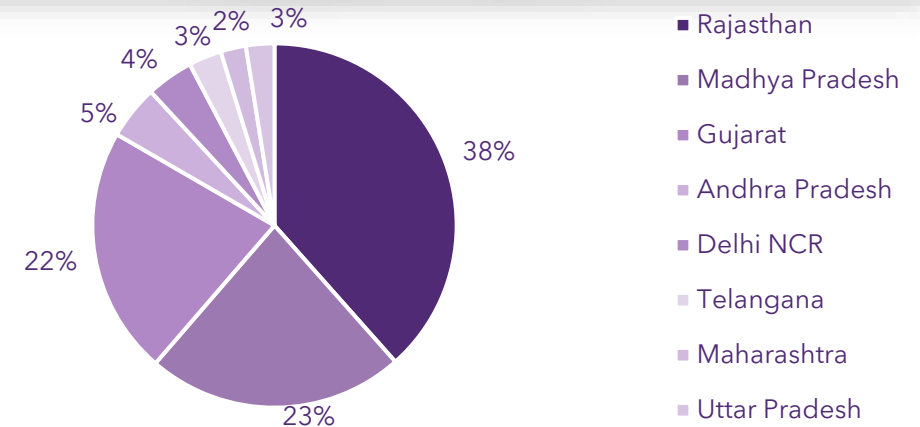
~5,518

Employees

AUM (₹ mn)



Geographical Distribution



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
- 46.6% of our customers' family income is less than ₹1 million
- 97% is SENP

WHAT OUR CUSTOMERS NEED?

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

KEY STATISTICS

52K+

No. of customers

~INR1.18 mn

Portfolio ATS

~50.4%

Portfolio LTV

~17.3%

Portfolio Yield

12

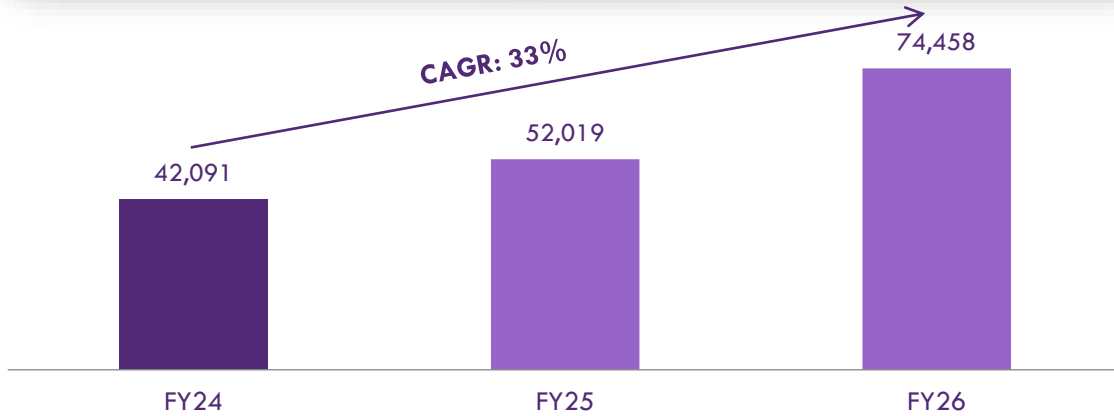
States/UTs Present

~3,535

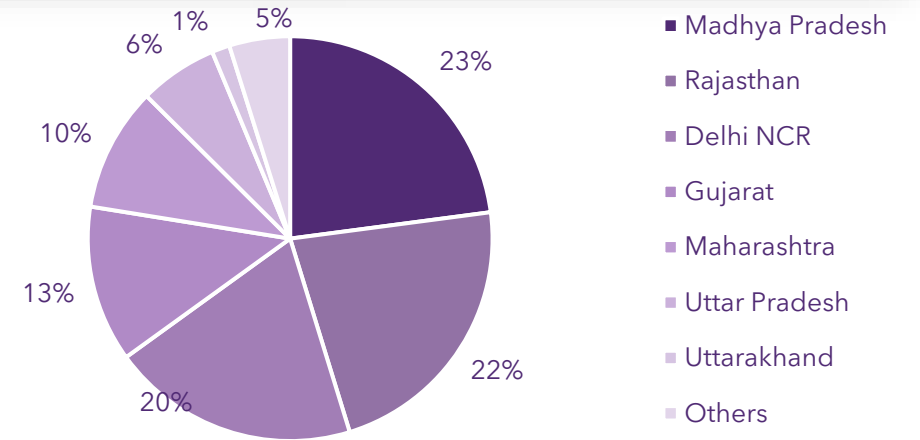
Employees

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

AUM (₹ mn)



Geographical Distribution



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
- 48.7% of our customers' family income is less than ₹1 million
- 74.1% is SENP

WHAT OUR CUSTOMERS NEED?

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

KEY STATISTICS

46K+

No. of customers

~INR1.61 mn

Portfolio ATS

~57.1%

Portfolio LTV

~13.1%

Portfolio Yield

9

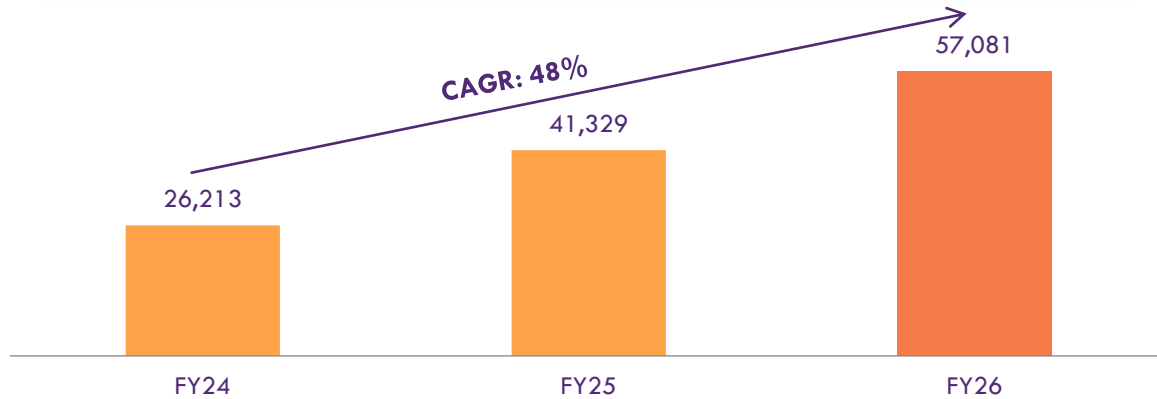
States/UTs Present

~2,323

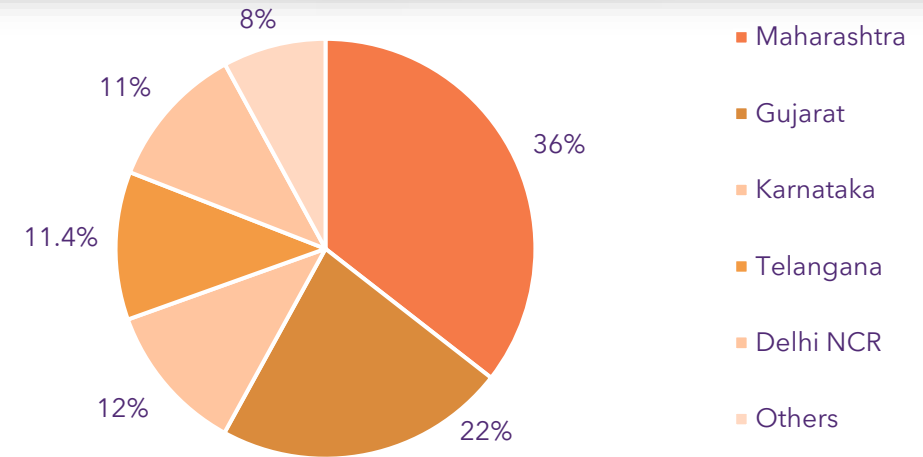
Employees

Strong Asset Cover and Attractive Yields

AUM (₹ mn)



Geographical Distribution



High yield segment with low opex

WHO ARE OUR CUSTOMERS?

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

WHAT OUR CUSTOMERS NEED?

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

KEY STATISTICS

282

Live Accounts

~INR202 mn

Portfolio ATS

>1.5x

Asset Cover

~17.8%

Portfolio Yield

9

States/UTs Present

~114

Employees

Complementary Asset Light Income Streams

Strategic Partnerships with 18 Insurance Companies

9

Life Insurance Companies

- Life Insurance
- Credit Life Cover
- Term Plan

5

General Insurance Companies

- Property Cover
- Private Car & 2-Wheeler

4

Health Insurance Companies

- Retail & Group Health
- Hospi Daily Cash
- CI
- EMI Protect

*CI: Critical Illness; PA: Personal Accident

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

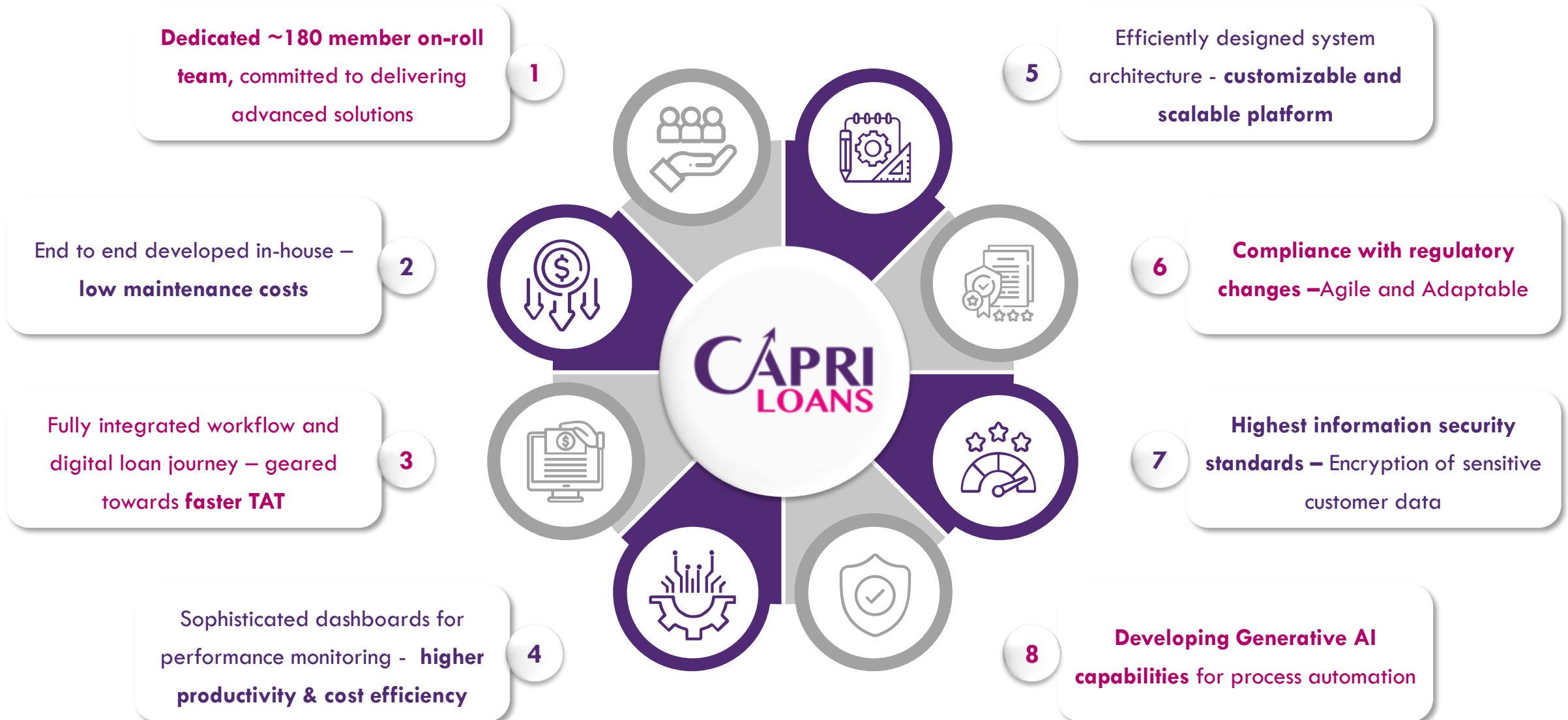
- ✓ Insurance Product offering to Loan customers as embedded product
- ✓ Cross-Selling of Health and Motor Insurance for penetration in tier II, III, IV cities and rural area
- ✓ Suitable product offerings WhatsApp links with 2-click buying journey



3 Technology, Data Science and AI

Capri Global has In-house Developed Advanced Technology Platform

Significant Investment in Advanced Technology and Data Analytics Capabilities



Complete Suite of Applications for End-to-end Digital Journey of Mortgage Loans



Lead Generation

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

Loan Processing

- ✓ **In-house Orion LOS -** Single window loan approval workflow
- ✓ **Central Processing Unit -** document validation
- ✓ **Whatsapp Integrated** query module
- ✓ **PD Mobility App** – Income & collateral assessment; geotagging
- ✓ **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
- ✓ **Pegasus App** – Route optimization, schedule field visits, live agent tracking and collection status
- ✓ **Incentive Gamification**
- ✓ **AI Powered Call Center Analytics**
- ✓ **ML driven models** – EWS, Sloppy Payer & NPA prediction Model

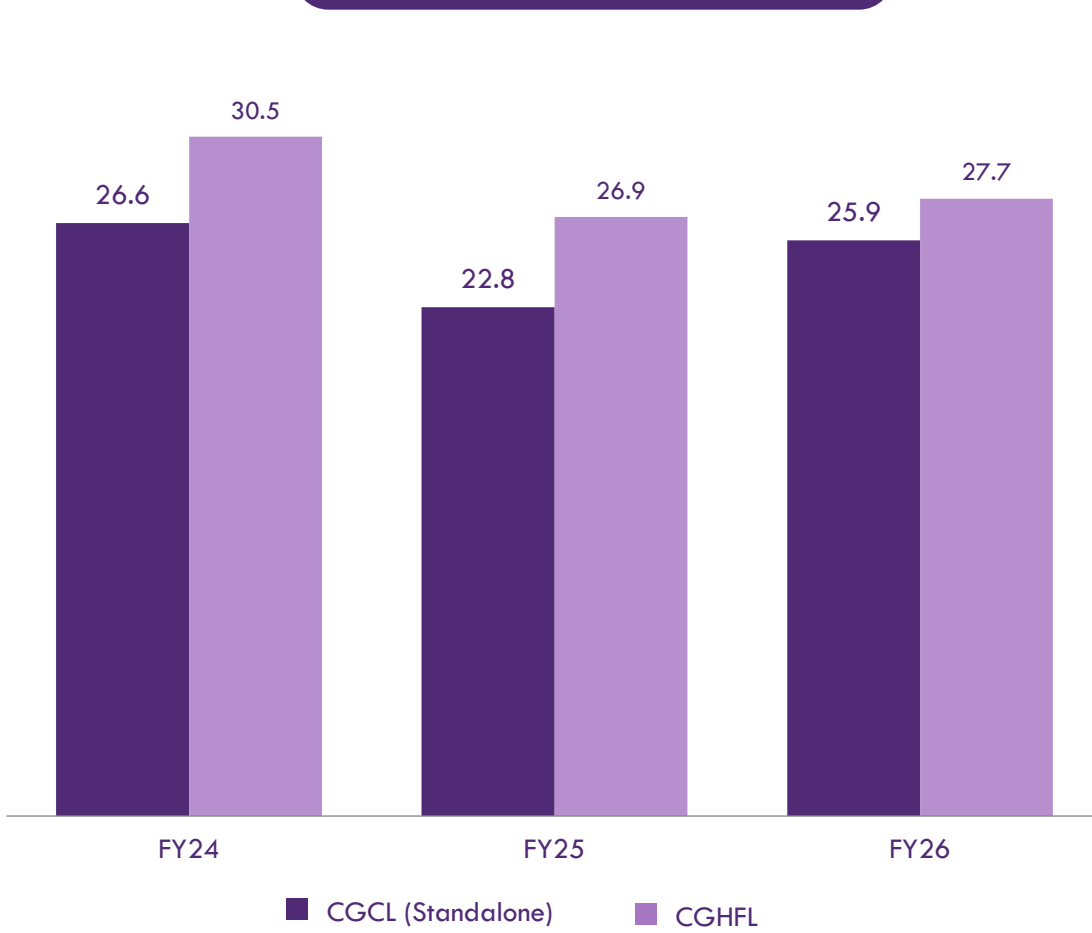


4 Balance Sheet and ALM

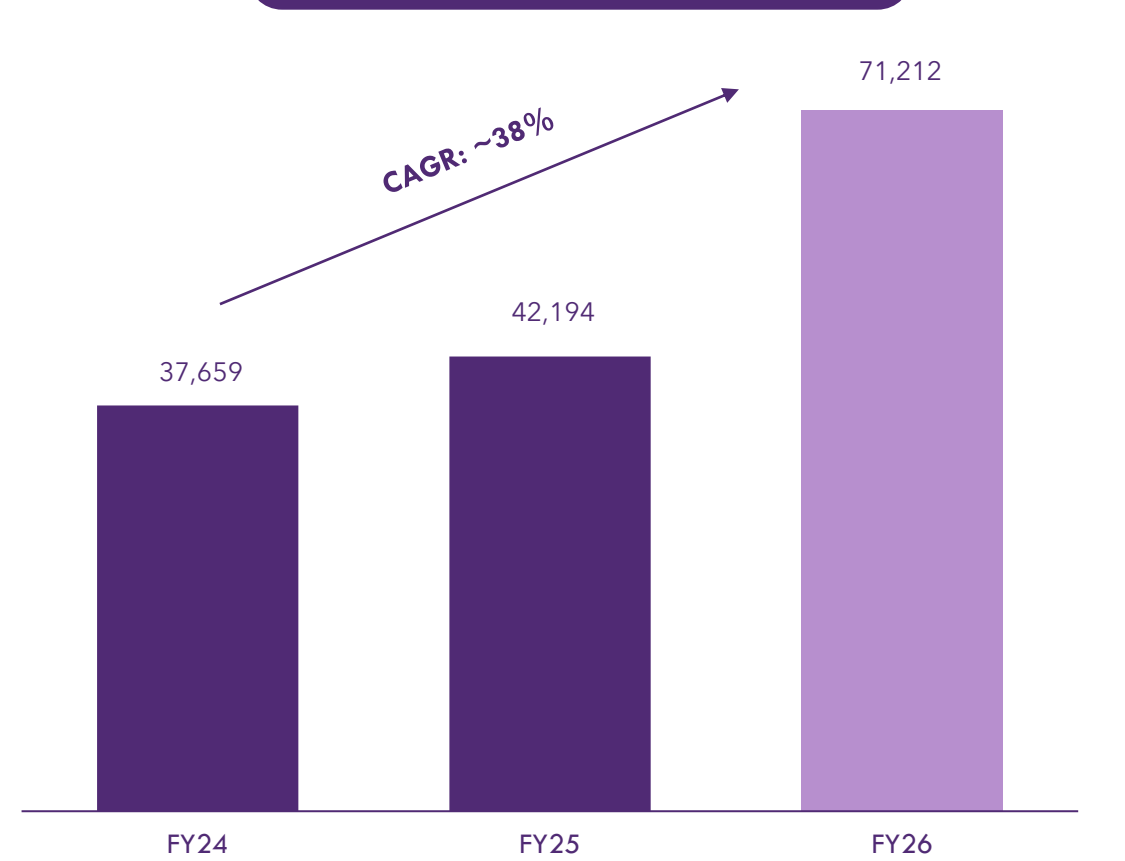
Robust Balance Sheet and Efficient Liability Management...

Comfortable Liquidity Position

Capital Adequacy – CRAR (%)



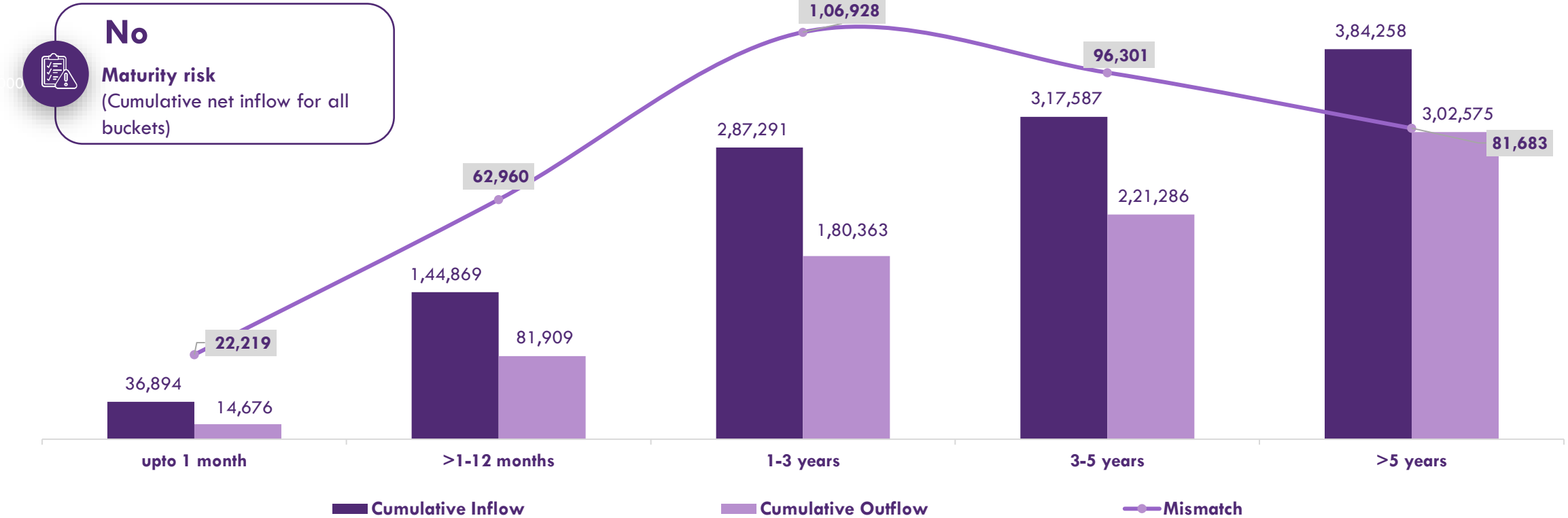
Consolidated Net worth (INR mn)



CRAR remains comfortably above the minimum regulatory requirement of 15% across all periods

Asset-Liability Position - CGCL Standalone

Maintains minimum 3 months of liquidity coverage at any given point

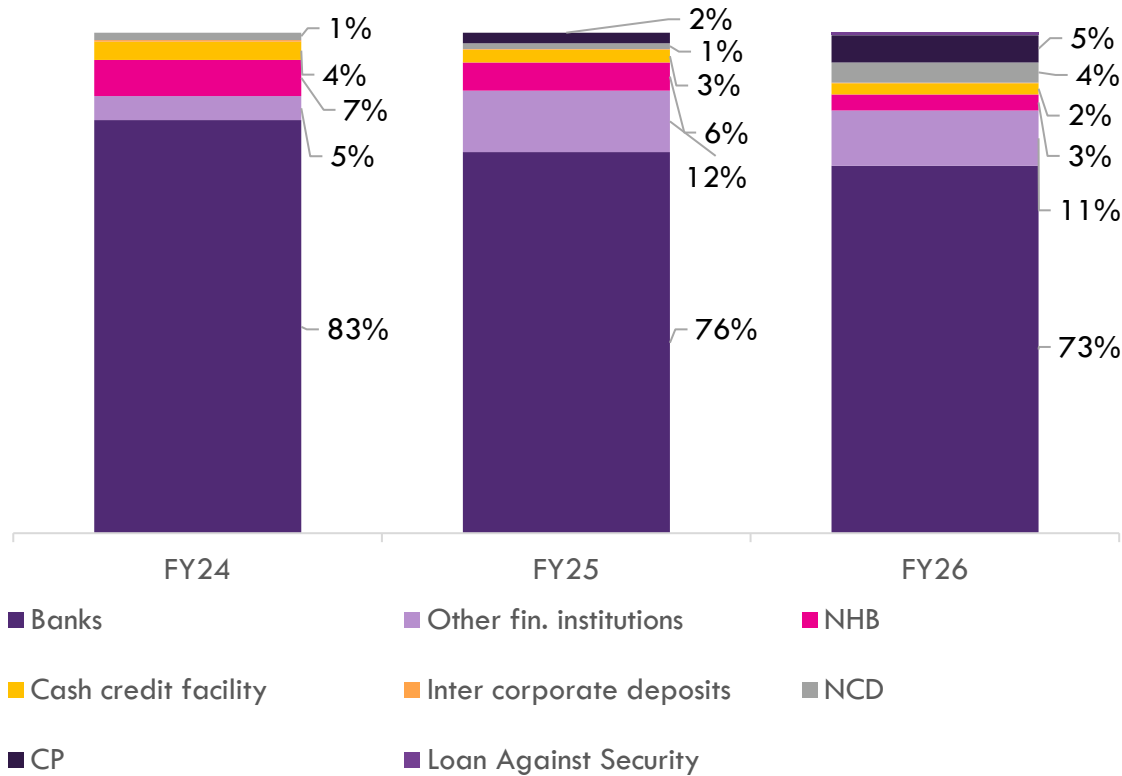


INR Mn	Upto 1 month	> 1-12 months	1-3 years	3-5 years	> 5 years
Total Inflow	36,894	107,975	142,422	30,296	66,671
Total Outflow	14,676	67,233	98,455	40,923	81,289
Cumulative Mismatch	22,219	62,960	106,928	96,301	81,683

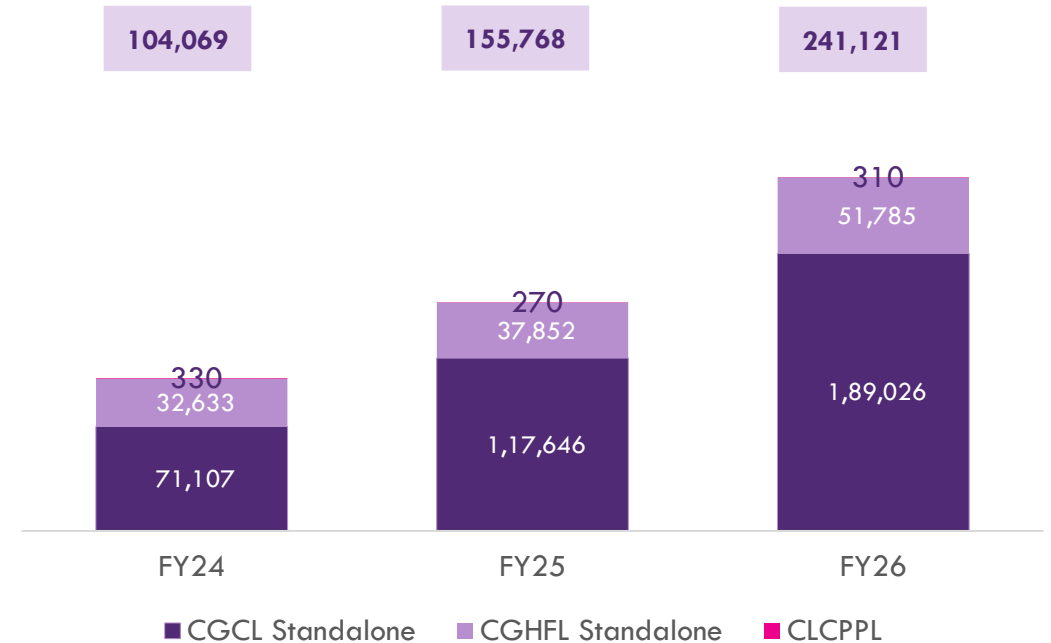
Enhanced Borrowing Mix

Widening lender base and increase in share of market borrowings

Diversified Borrowing Profile (₹ mn)



Consolidated Borrowings Break-up (₹ mn)



Borrowings comprised NCDs and CPs and Bank Term Loans/Refinance
Relationship with 35 Lenders across Public & Private Sector Banks and Financial Institutions; Added 15 new lenders in FY26

Co-lending with 11 Partner Banks

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

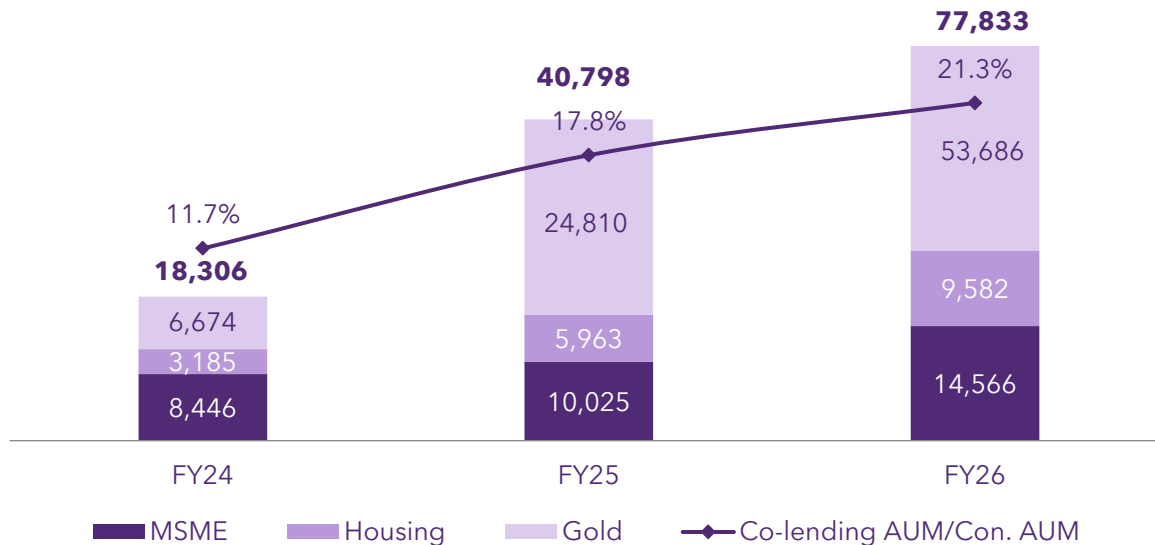
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Additional source of funds while conserving capital and boost RoE

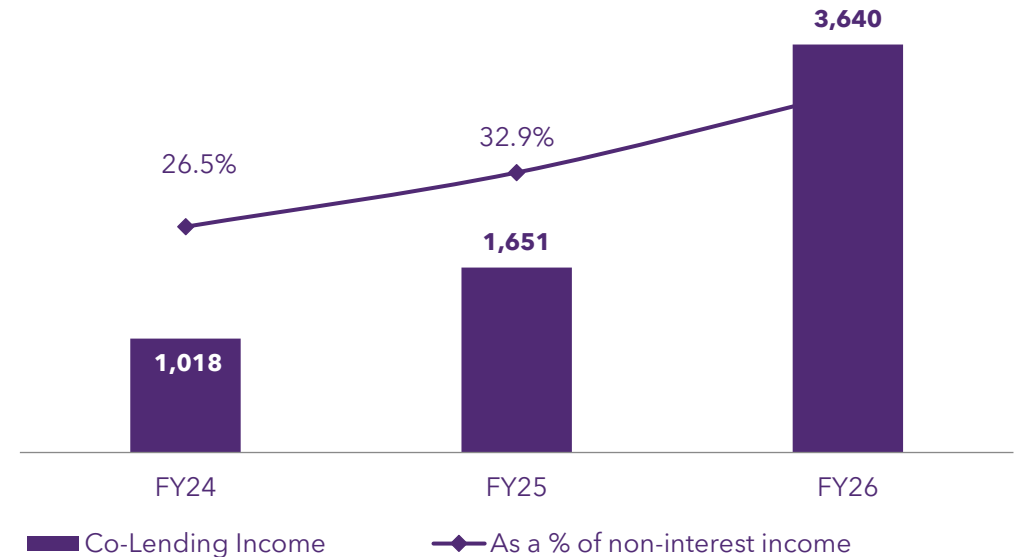
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Diversification of borrowings

Co-Lending AUM (INR mn) (% of overall)



Co-lending income^ (INR mn) (% of non-interest income)



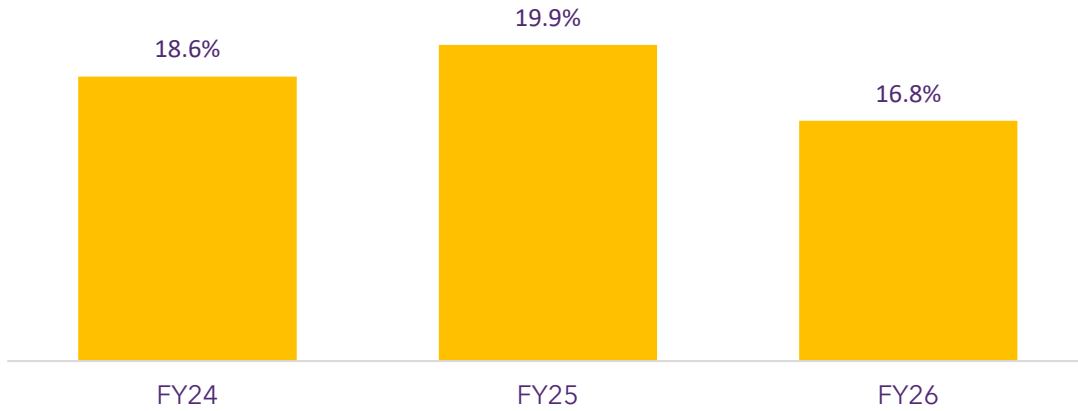


5 Financial Highlights

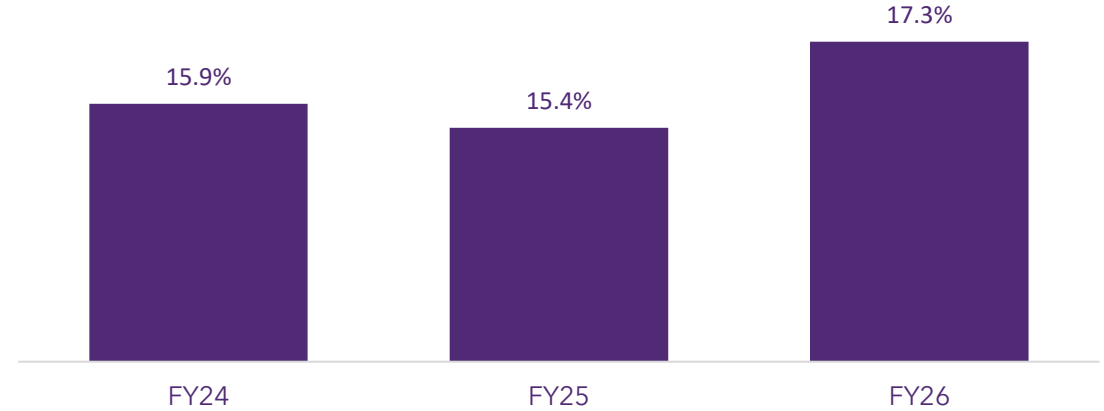
Strong Segmental Yields¹

Robust Yields Sustained Alongside AUM Growth

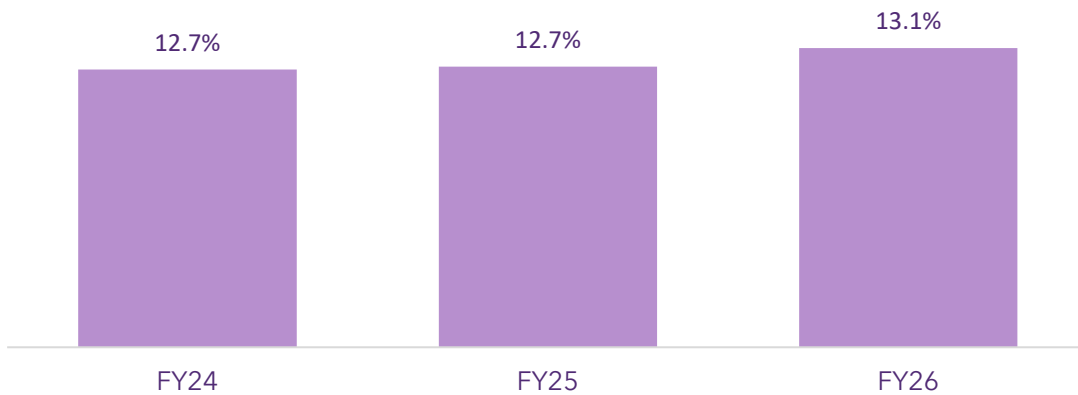
Gold Loans (%)



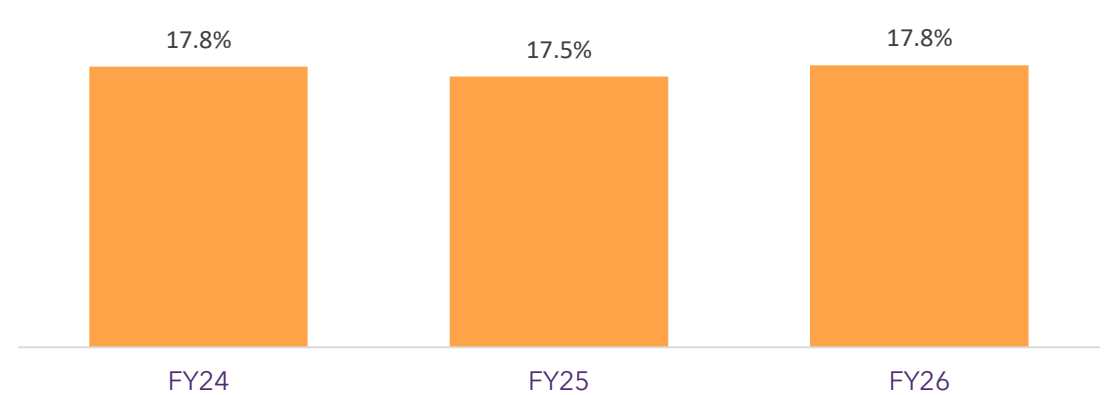
MSME (%)



Housing Finance (%)



Construction Finance (%)

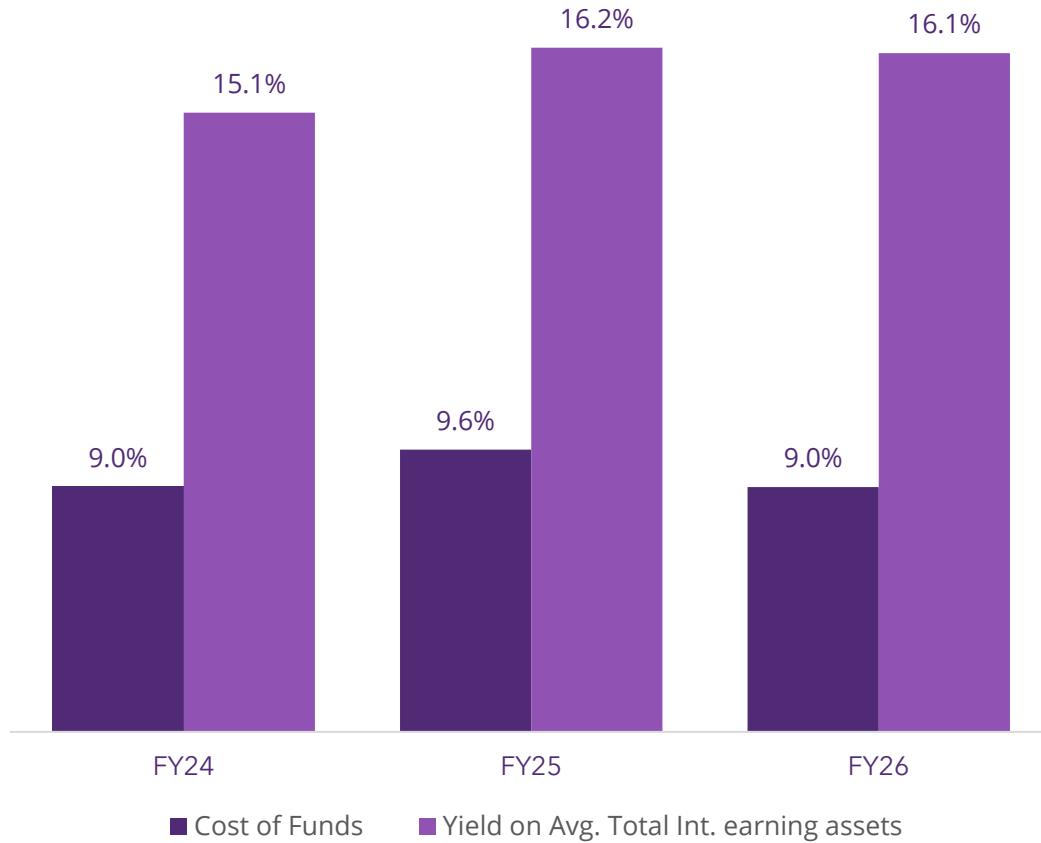


Average balances are calculated as the avg of the opening balance at the start of the relevant fiscal year and the closing balance as at half year end and year end in the relevant FY.

Yield and Margins

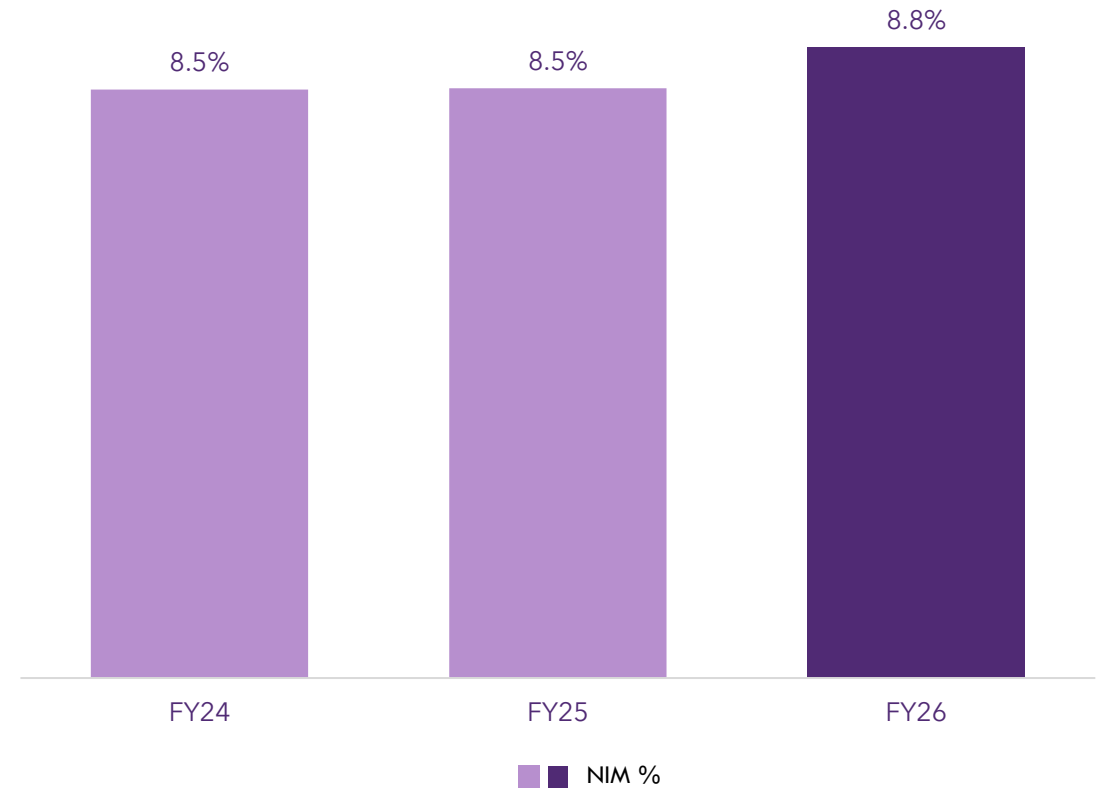
Sustained Yield growth supported by Efficient Pricing

Yield and Cost of Funds (%)



Note: Cost of Funds = Finance costs (net off lease liability) / Avg. Total Interest-Bearing Liabilities
 Yield on Avg. Interest-Earning Loans = Interest earned on loans / Avg. Interest-earning Loans

Net Interest Margins (%)¹

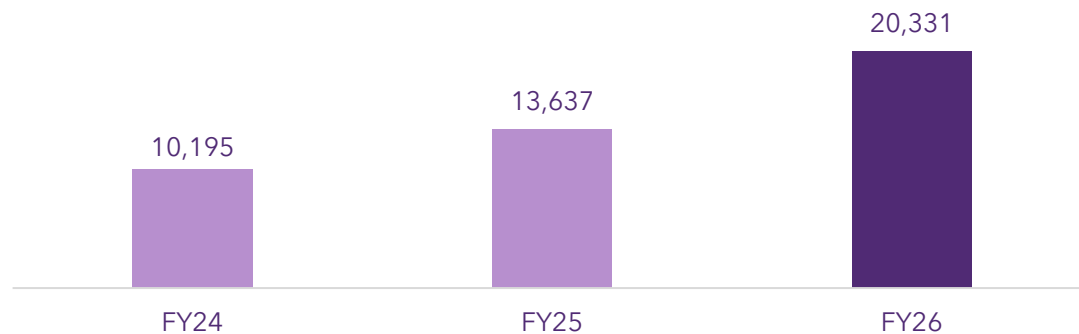


Note: Calculated using Net Interest Income / Avg. Total Interest-Earning Assets

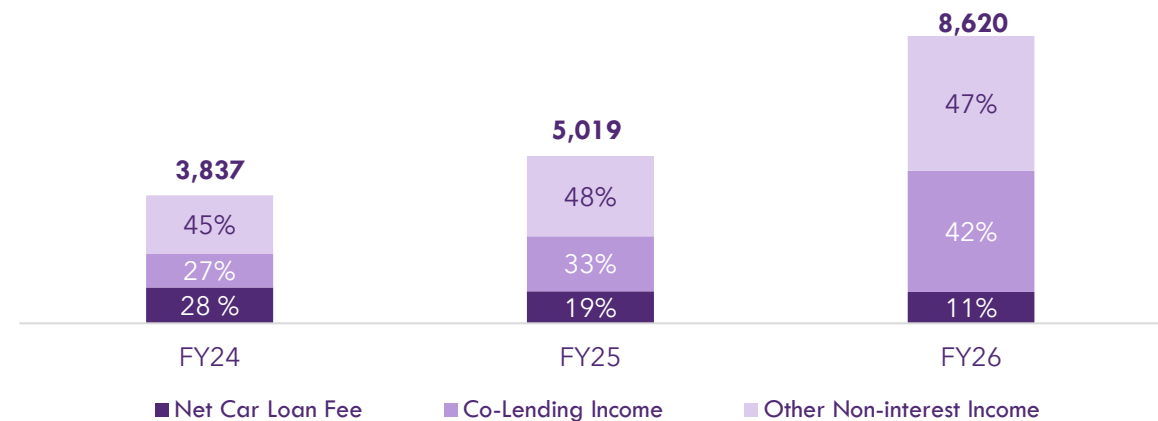
Financial Highlights

High share of non-interest income

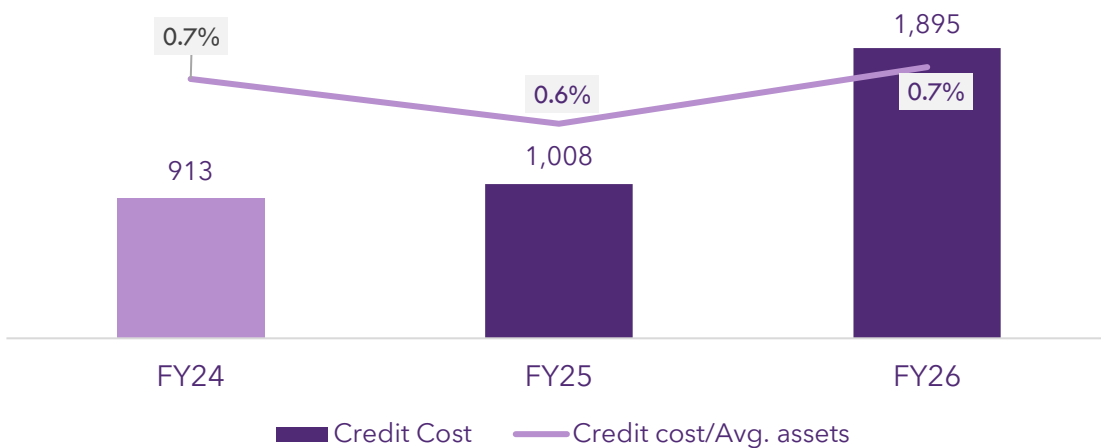
Net Interest Income¹ (₹ mn)



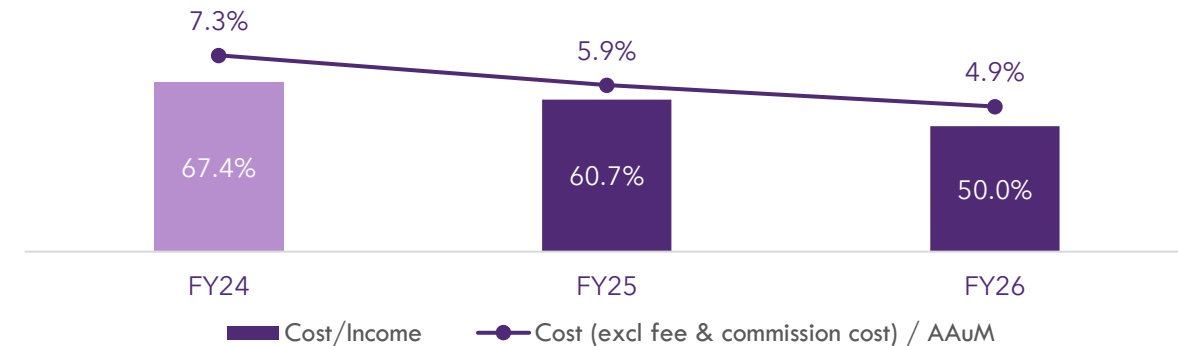
Non-Interest Income[^] (₹ mn)



Credit Costs (₹ mn)



Cost-Income² (%)

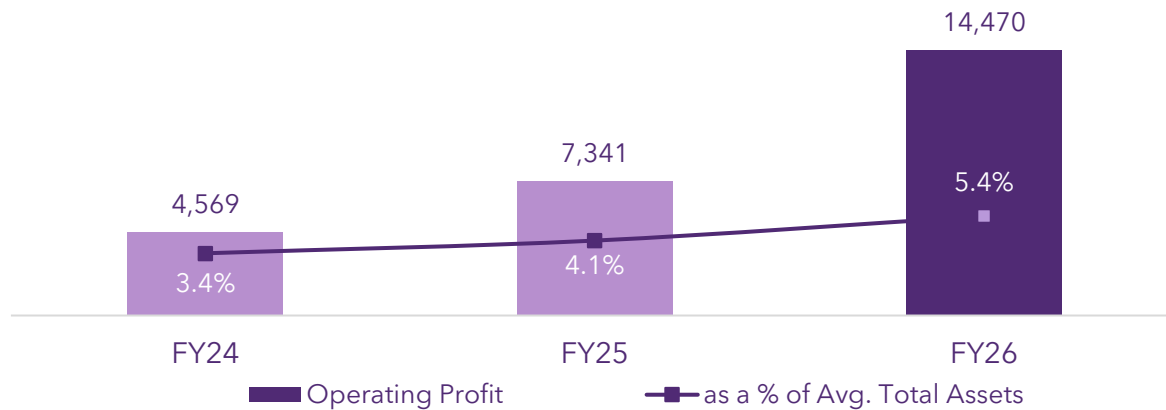


[^]Adjusted for Car Loan Origination (CLO) Commission Expense

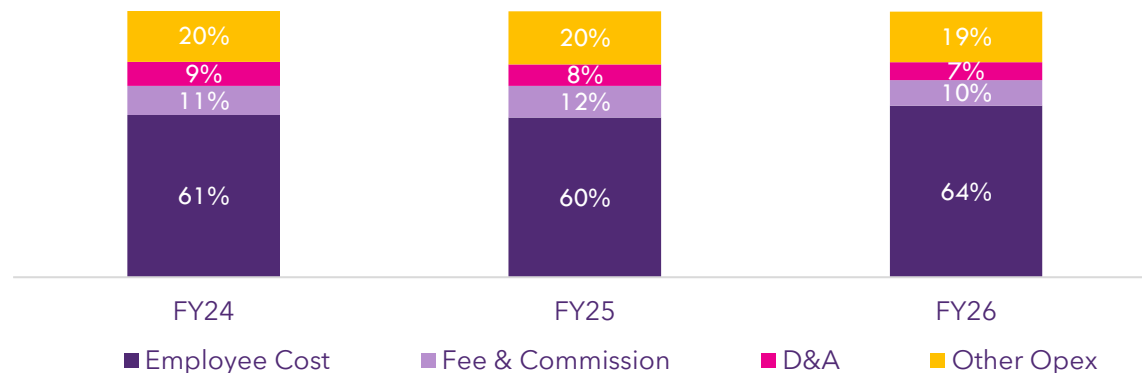
Financial Highlights

Improving Return Metrics

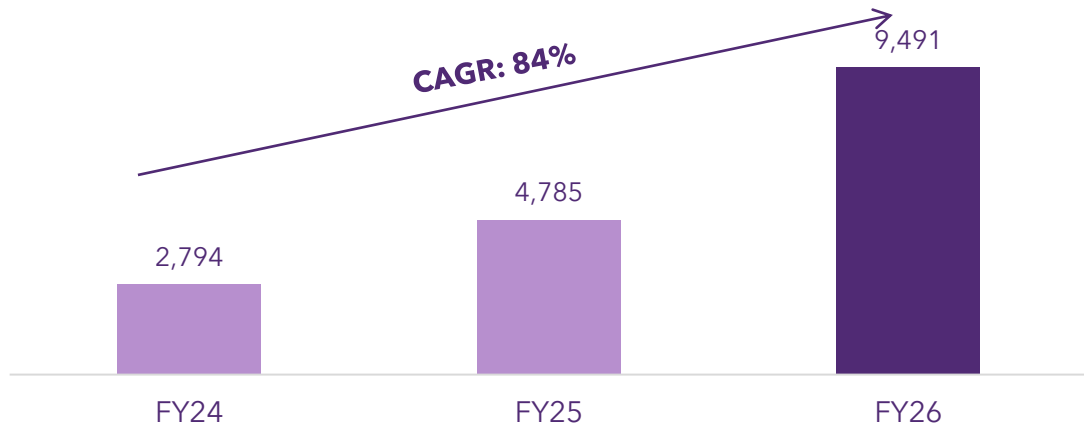
Operating Profit (₹ mn)¹



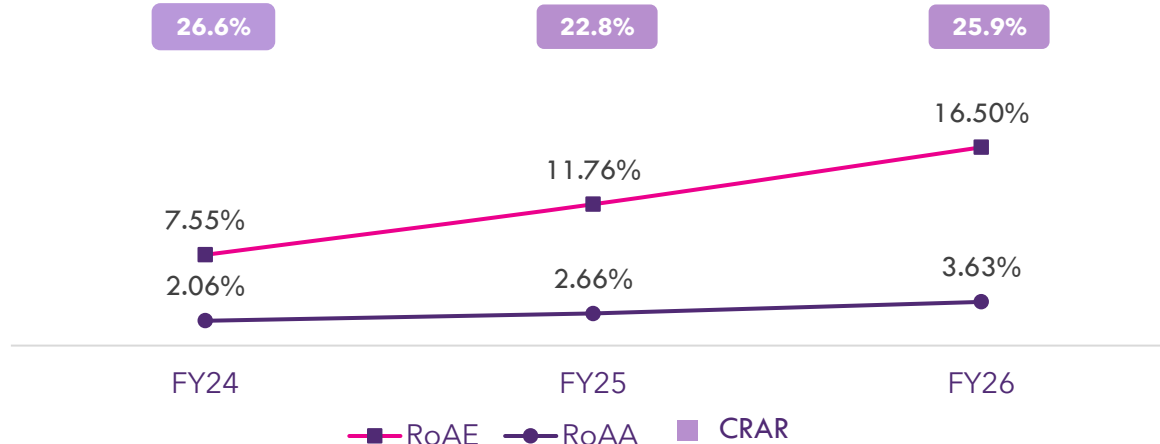
Operating Expense (₹ mn)²



Profit After Tax (₹ mn)



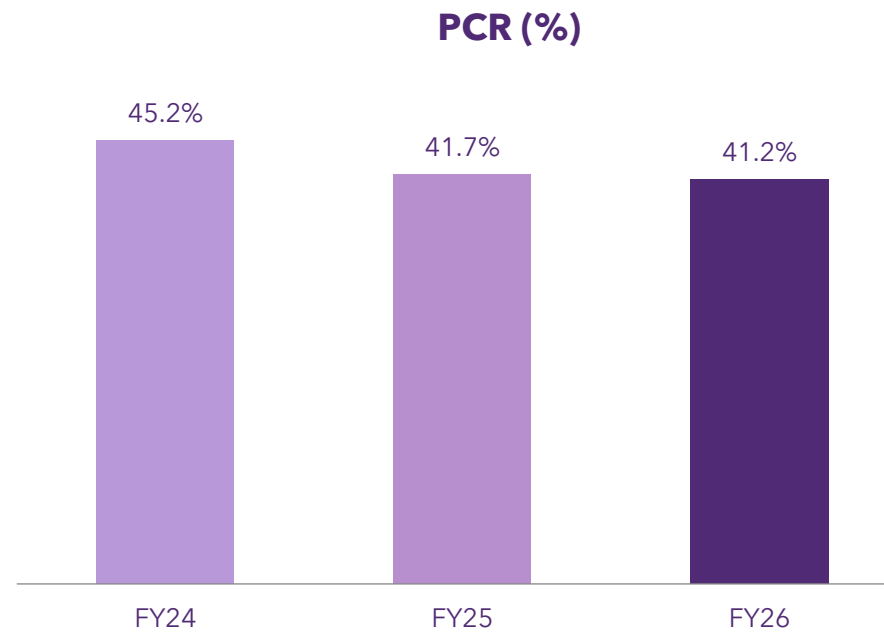
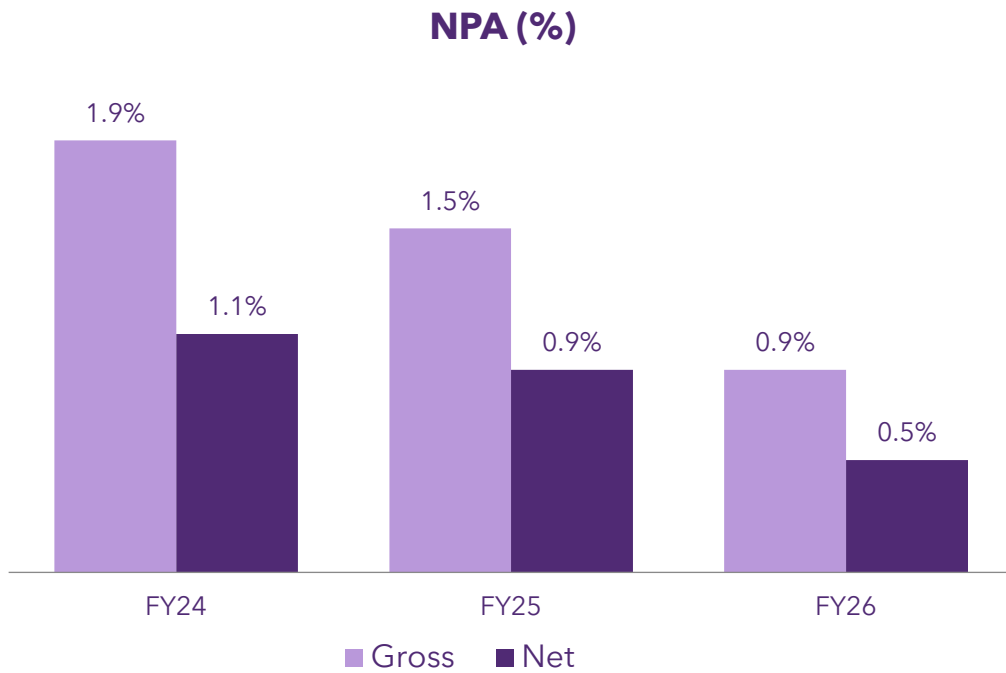
CRAR³ | RoAA | RoAE (%)



Note: 1. Operating Profit is before working capital changes, 2. Other Opex includes lease liability and excludes impairment of financial instruments, 3. As per CGCL standalone

Prudent Provisioning and Healthy Asset Quality

Healthy Asset Quality and Adequate Provisioning



- ~38%[^]**
 Login to Sanction ratio
 (Superior Customer Selection)
- ~100.0%**
 Secured loans
 (Collateral cushion)

Healthy Asset Quality (GNPA/NNPA/PCR)*

3.0% / 1.6% / 45.9%

MSME Loan

1.0% / 0.7% / 35.8%

Housing Loan

0.3% / 0.2% / 24.9%

Gold Loan

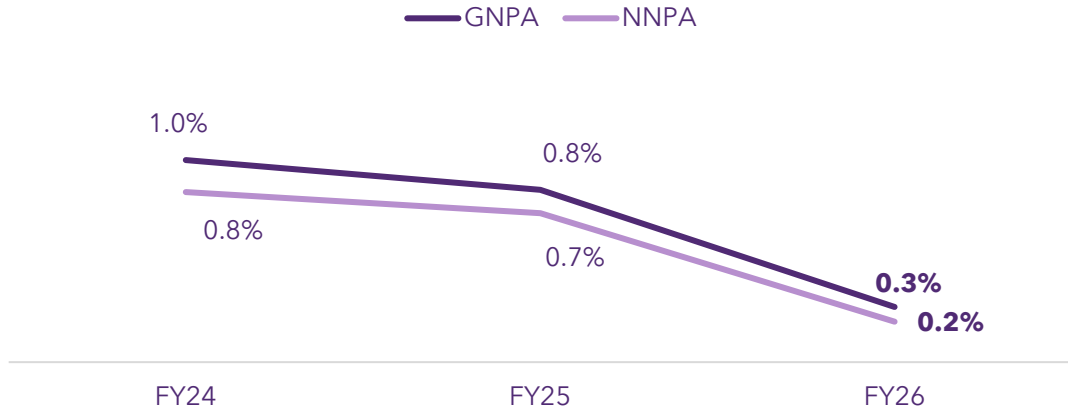
0.3% / 0.1% / 50.0%

Construction Finance

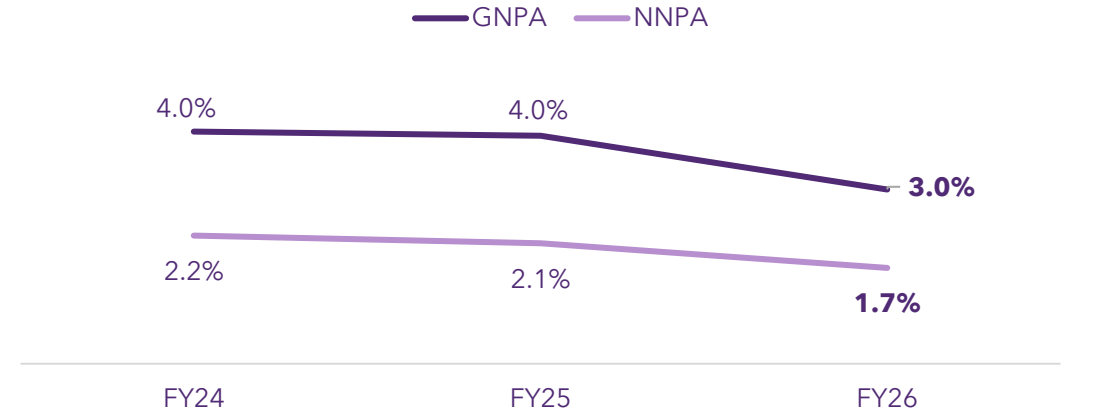
Supported by Segmental NPAs

Improving trends in MSME and Gold loan segments

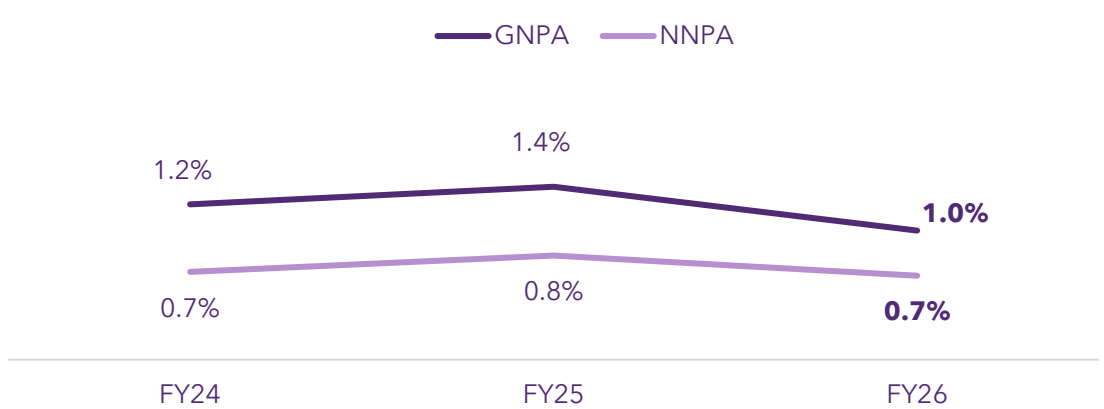
Gold Loan



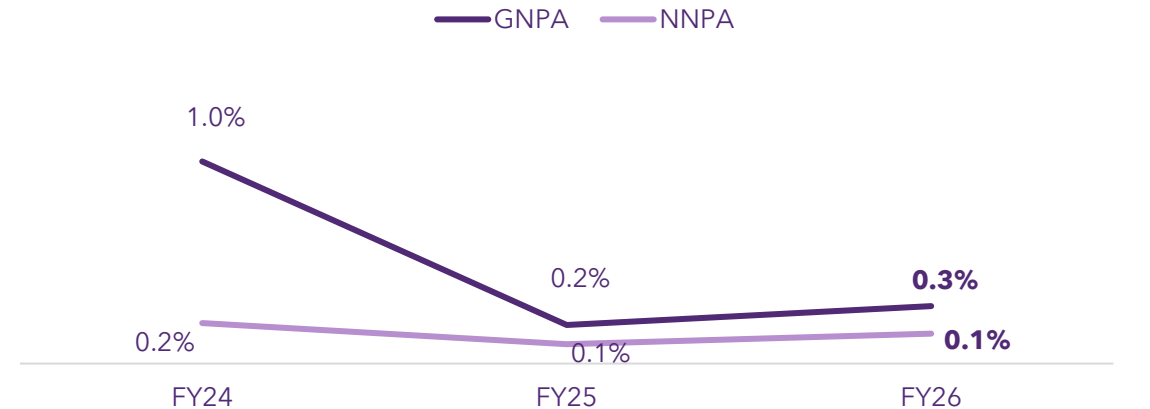
MSME Loan



Housing Finance



Retail Construction Finance





6

Corporate Governance

Experienced and Stable Management Team (1/2)

Experienced and Stable Management with over 20 years of avg. experience

CORPORATE FUNCTIONS



Divya Sutar

President & ED- Business Strategy

Ex-Viteos Capital Markets & XL Dynamics

Total Exp: 26Y+



Kishore Lodha

Chief Financial Officer

Ex-UGRO Finance, Hinduja Finance, SREI Infra Finance

Total Exp: 23Y+



Sanjeev Srivastava

Chief Risk Officer

Ex-IIFL Finance

Total Exp: 25Y+



Tarun Aggarwal

Group Chief Technology Officer

Ex-Paytm, Adobe System, Quad Analytix, Expedia

Total Exp: 20Y+



Vinay Surana

Group Head of Treasury

Ex-Axis Bank

Total Exp: 21Y+



Zoheb Sheikh

Head of Internal Audit

Ex-Kotak Bank, Reliance Securities

Total Exp: 16Y+



Varun Malhotra

Chief Technology Officer

Ex-BYJUS, Policy Bazaar, Affle

Total Exp: 17Y+



Abhishek Yadav

Chief Compliance Officer

Ex- ANZ Bank, L&T Fin, Yes Bank, Axis Bank, Kotak Bank

Total Exp: 23Y+



Jinisha Sharma

Principal-ESG & Impact Investments

M.B.A., University of Vermont, U.S.A.

Total Exp: 7Y+



Yashesh Bhatt

Company Secretary

Ex-L&T Fin., TATA Housing, M&M

Total Exp: 20Y+



Hardik Doshi

Head-Corp Fin & Investor Relations

Ex-Kotak IB, Deutsche Bank

Total Exp: 15Y+

Experienced and Stable Management Team (2/2)

Veteran Business Heads with over 25 years of avg. experience

RETAIL BUSINESS



Ravish Gupta

Chief Business Officer – Gold Loan

Ex-IIFL, GE Money, HDFC Bank, BCA

Total Exp: 20Y+



Abhishek Sinha

Chief Business Officer – MSME & ML

Ex Bajaj Housing Finance Ltd., Bajaj Finance Ltd., Tata Capital Ltd.

Total Exp: 22Y+



Munish Jain

Chief Business Officer - Home Loan

Ex-Shriram Housing, GE Money, DHFL

Total Exp: 20Y+

RETAIL CONSTRUCTION FINANCE



Vijay Kumar Gattani

Director - Credit - Construction Finance

Ex-Goldman Sachs, ICICI Bank

Total Exp: 21Y+



Bhaskarla Keshav Kumar

Director - Monitoring - Construction Finance

Ex-AGM, SBI

Total Exp: 40Y+

Credit



Vaibhav Shah

Head Credit - MSME and Micro LAP

Ex-AUSFB, DCB Bank, IIFL, HDFC Bank, ICICI Ban

Total Exp: 23Y+

FEE BASED BUSINESS



Rohit Chugh

Business Head - Insurance Distribution

Ex- Star Health, SBI GI, Tata AIG

Total Exp: 27Y+



Amit Setia

Chief Business Officer - Car Loan Distribution

Ex-Reliance Capital, Dhanlaxmi Bank

Total Exp: 20Y+



Ajay Manglunia

ED - Fixed Income Markets

Ex- JM Financial, Edelweiss, InCred

Total Exp: 30Y+

Strong Corporate Governance Framework

Board of Directors



5 Independent Board of Directors including one woman Director

Separate Chairman and Managing Director

Zero Disciplinary Actions

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

Zero Customer Complaints Pending

We had 5 complaints pending as of 31st March 2026 which were subsequently resolved by 18th April 2026

Training & Awareness Programs

On ESG Principles conducted for Board of Directors and KMPs

Note: As on 31-Mar-26

ESG Snapshot & Ratings

Environmental (E)

- 23% Reduction** of E-Waste Compared To FY2023-24
- ~500+Kg** of waste Recycled and Reused
- 15,300 KL** of water Harvesting Capacity created through Desilting, check Dams and Bunds
- ₹6.8 Crore** Government Investments Supported 1,924 Households and created 225 Hectares of Water Harvesting Capacity
- 2.61 Lac Pages** saved by MSME and Housing Business Through Digital Initiatives

Social (S)

- 15,519** Beneficiaries Reached Including 13,287 Women
- Zero** Facilities in our operations
- 100 Training Sessions** Conducted be befitting 8,179 individuals across 80 villages
- 681 SHGs Formed** for Community Strengthening and Institution Building
- 1,20,000 Women** Impacted through our livelihood development program

Governance (G)

- 100%** DEI training for senior management
- 5 out of 6** Independent Directors
- Zero cases** of Discrimination and Harassment
- Zero Cases** of Money Laundering, Insider Trading and Conflict of Interest
- Zero Cases** of Cybersecurity Breaches or Threats

Received Second-Party Opinion (SPO) rated “Good” by Sustainable Fitch for Company’s Sustainable Financing Framework (SFF)

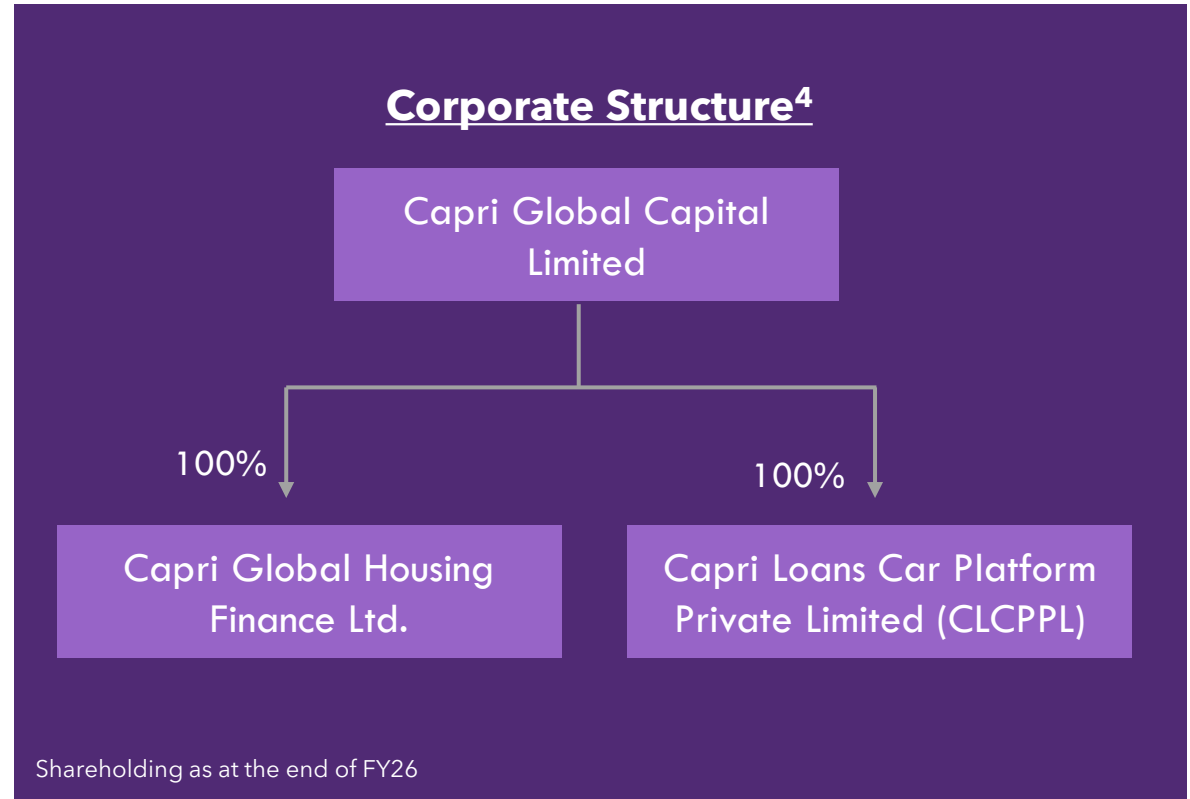
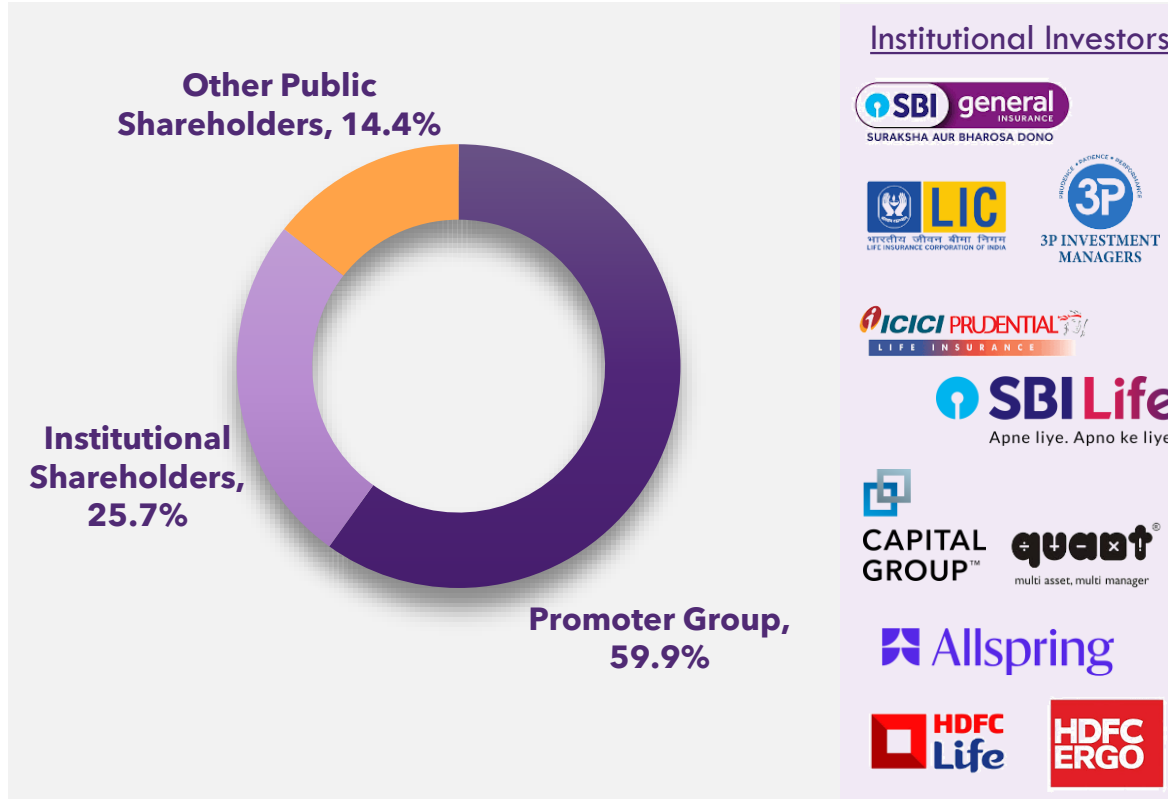
Name of the ESG Rating Provider	Ratings
SES ESG Research Private Limited	75 (B+)
NSE Sustainability Ratings & Analytics Limited	69
CRISIL ESG Ratings & Analytics Limited	64 (Strong)
Standard & Poor’s (S&P) Dow Jones Sustainability Indices (DJSI) Corporate Sustainability Assessment	70 (Industry Average 30)



7 Appendix

Shareholding

Ownership Structure & Capital Position



₹ 209 bn
 US\$ 2.3bn²
 Market capitalisation¹

₹ 71.2bn
 Cons. Net worth³ (FY26)

₹ 962.2mn
 Paid-up Equity

₹ 1
 Face Value

Note: 1. Market capitalization BSE on 25th June'26, 2. FX (USD/INR): 90, 3. adjusted for DTAs, 4. Capri Global Capital Markets Pvt. Ltd., Capri Global Securities Pvt. Ltd. and Capri Global insurance Brokers Pvt. Ltd. are subsidiaries incorporated in FY 2026.

RoAA Tree

Calculated as % of Average Assets (%)	2024	2025	2026
Interest income	13.52%	14.48%	13.93%
Interest expenses	5.95%	6.9%	6.33%
Net Interest Income (A)	7.57%	7.58%	7.60%
Non-Interest Income (net of fee and commission) (B)	2.85%	2.79%	3.22%
Net income (C) = (A) + (B)	10.42%	10.37%	10.82%
Employee expenses	4.63%	4.13%	3.77%
Other expenses	2.39%	2.16%	1.64%
Operating expense (D) (excluding fee and commission expense)	7.02%	6.29%	5.41%
Operating profit (E) = (C) - (D)	3.39%	4.08%	5.41%
ECL provisions	0.53%	0.35%	0.61%
Write-offs	0.15%	0.21%	0.10%
Provisions (F)	0.68%	0.56%	0.71%
Profit before tax (G) = (E) - (F)	2.71%	3.52%	4.70%
Taxes	0.64%	0.86%	1.15%
Profit after tax (RoAA)	2.07%	2.66%	3.55%

Consolidated Income Statement

Annual Comparison

All figures in ₹ mn except stated otherwise

Profit and Loss A/C	FY 24	FY 25	FY 26	FY 24- FY 26
Revenue from operations	23,129	32,475	47,311	
Other Income	13	33	109	
Total Income	23,142	32,508	47,420	43%
Finance costs	8,359	12,736	17,298	
Fees and commission expense	1,093	1,444	1,540	
Impairment on financial assets	913	1,008	1,895	
Employee benefits expenses	6,237	7,430	10,087	
Depreciation and amortisation	879	1,017	1,096	
Other expenses	2,005	2,540	2,930	
Total Expenses	19,486	26,175	34,846	34%
Profit Before Tax	3,656	6,333	12,574	85%
Tax	862	1,548	3,083	
Profit After Tax	2,794	4,785	9,492	84%

Consolidated Balance Sheet

Annual Comparison

All figures in ₹ mn except stated otherwise

Balance Sheet	FY24	FY25	FY26	FY24-26 CAGR
Liabilities				
Paid-up equity	825	825	962	
Reserves and surplus	37,541	42,216	71,073	
Total Equity	38,366	43,041	72,035	37.02%
Borrowings	104,069	155,768	241,121	52.21%
Other liabilities and provisions	9,062	9,504	13,604	
Total liabilities	151,497	208,313	326,760	46.86%
Assets				
Cash and bank balances	6,746	15,312	21,229	
Investments	2,162	1,604	12,361	
Assets under financing activities	134,212	182,515	281,499	44.82%
Other assets	8,377	8,882	11,671	
Total assets	151,497	208,313	326,760	46.86%

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