

October 29, 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: Revised Investor Presentation for the quarter and half year ended September 30, 2026

Dear Sir / Ma'am,

Pursuant to Regulation 30 and any other applicable provisions of SEBI (Listing Obligations & Disclosure Requirements) Regulations, 2015 and further to our letter dated October 23, 2026, intimating Earning Conference Call scheduled on October 29, 2026, and with reference to the intimation regarding the investor presentation filed on October 28, 2026 at 05:23 P.M, we hereby enclose the revised presentation titled "Q2 & H1 FY27 Earnings Presentation".

The said intimation was received by the Company on October 29, 2026, at 11:22 A.M. (IST).

This intimation is also being uploaded on the Company's website at <https://www.capri loans.in/cms/investor-presentation/FY%202026%20-%202027/INVESTOR%20PRESENTATION/Quarter%20-%20202/Capri-Global-Capital-Earnings-Presentation-Q2-H1FY27-Final.pdf>

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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Farz Nibhaatey Hain

Q2 & H1FY27 Earnings Presentation

28th October 2026

x



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Quarterly Performance Highlights

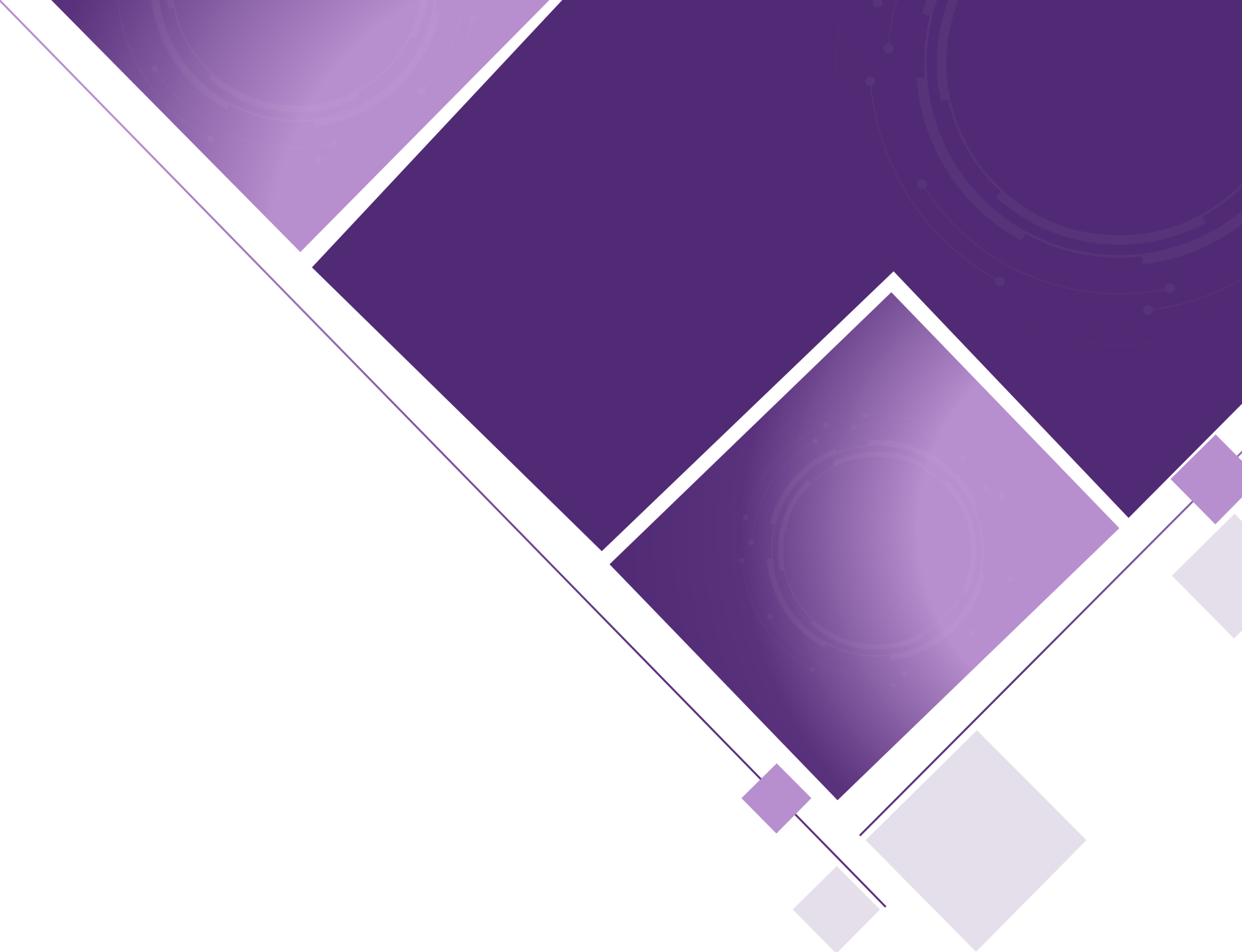
(In ₹ mn unless stated otherwise)

	Q2FY27	Q2FY26	YoY	Q1FY27	QoQ
AUM	438,785	270,400	↑ 62%	401,116	↑ 9%
Net Interest Income	8,125	4,795	↑ 69%	7,363	↑ 10%
Non Interest Income	2,730	2,034	↑ 34%	2,141	↑ 28%
Operating Expenses	4,492	3,377	↑ 33%	4,184	↑ 7%
Operating Profit	6,363	3,453	↑ 84%	5,321	↑ 20%
PAT	4,183	2,360	↑ 77%	3,534	↑ 18%
Cost-Income Ratio (%)	41.4%	49.4%	↓ (807) bps	44.0%	↓ (264) bps
NNPA (%)	0.8%	0.7%	↑ 9 bps	0.6%	↑ 22 bps
RoAE (%)	21.6%	14.4%	↑ 716 bps	19.1%	↑ 242 bps
RoAA (%)	4.4%	4.0%	↑ 41 bps	4.1%	↑ 29 bps

Performance Highlights

(In ₹ mn unless stated otherwise)

	H1FY27	H1FY26	YoY
AUM	438,785	270,400	↑ 62%
Net Interest Income	15,488	8,920	↑ 74%
Non Interest Income	4,871	3,727	↑ 31%
Operating Expenses	8,675	6,079	↑ 43%
Operating Profit	11,683	6,567	↑ 78%
PAT	7,717	4,109	↑ 88%
Cost-Income Ratio (%)	42.6%	48.1%	↓ (546) bps
NNPA (%)	0.8%	0.7%	↑ 9 bps
RoAE (%)	20.4%	15.0%*	↑ 539 bps
RoAA (%)	4.2%	3.6%*	↑ 61 bps

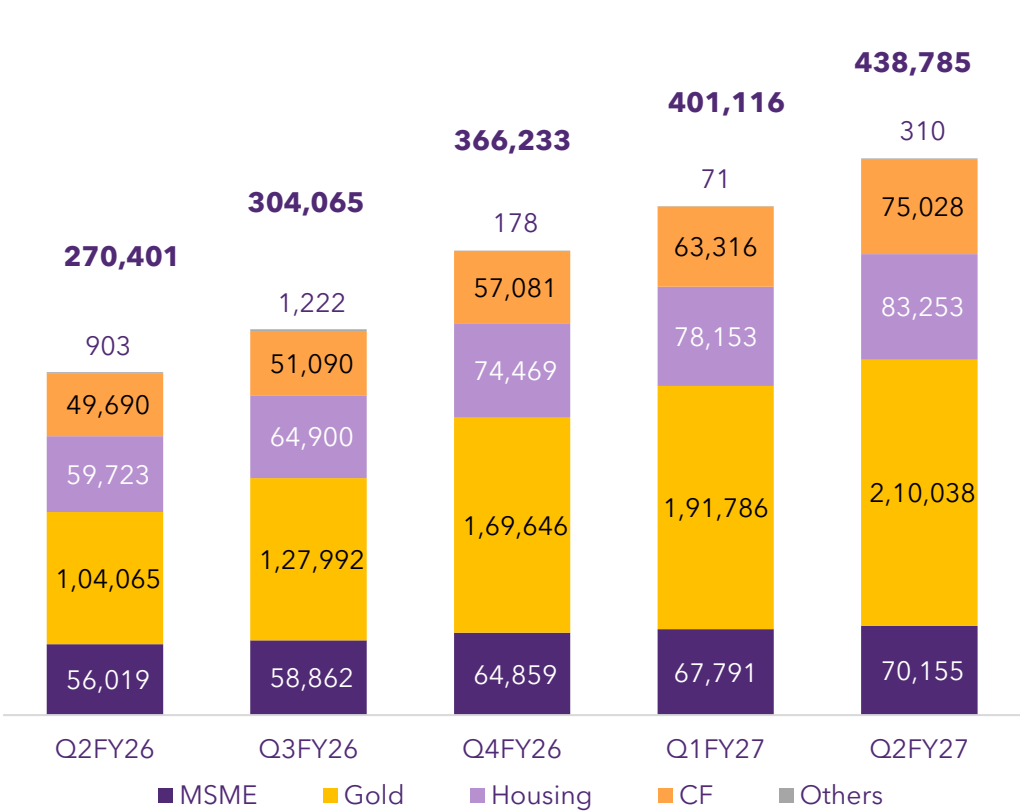


1 Business Updates

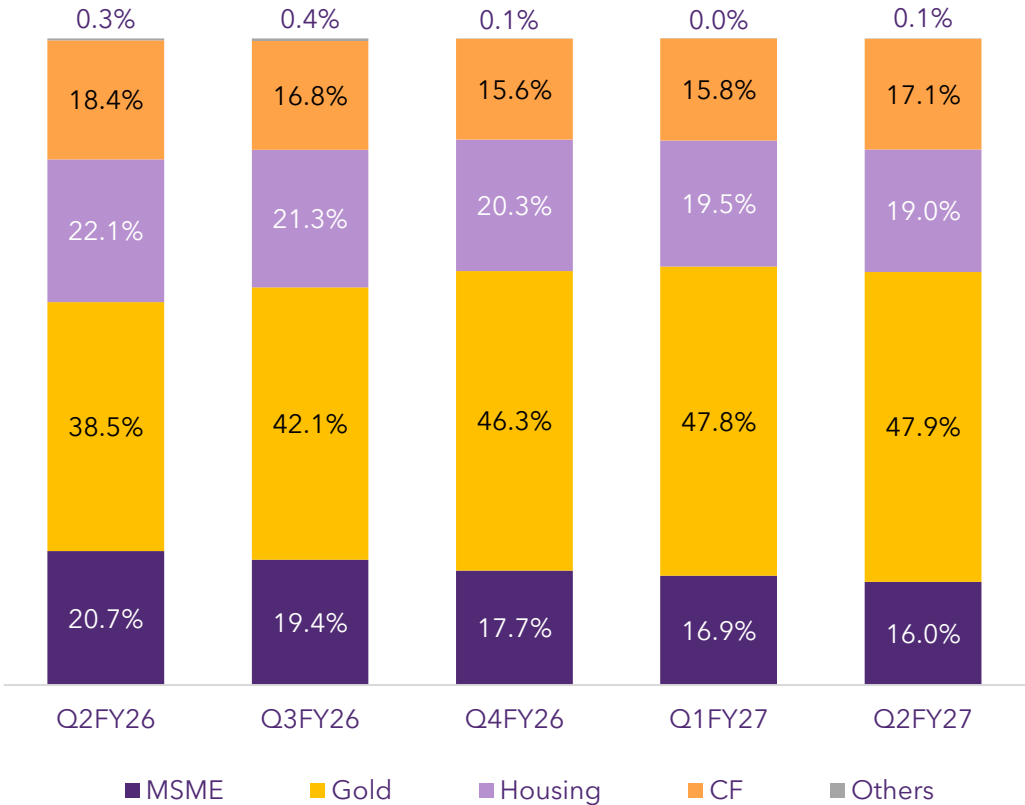
Business Update

Comprehensive growth across all business segments driving overall AUM expansion

AUM Break Up (₹ mn)



Composition of AUM (%)

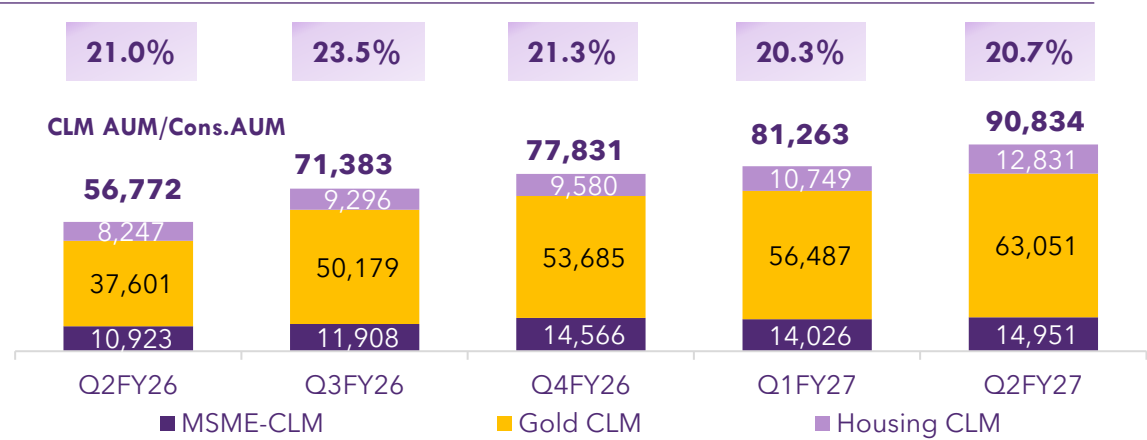


• MSME, Gold, and Housing AUM values are inclusive of co-lending and Directly Assigned AUM. Refer next slide for further details.

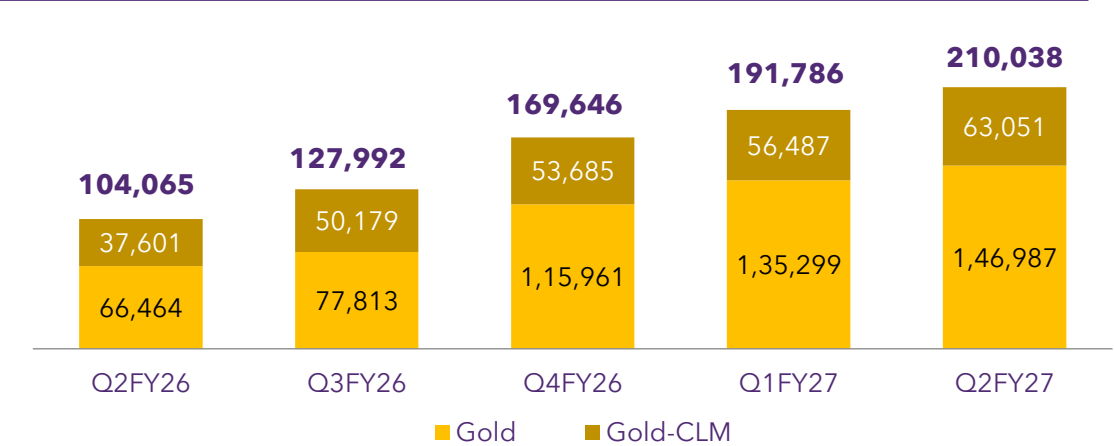
Retail AUM

Leveraging co-lending & DA for capital efficient growth

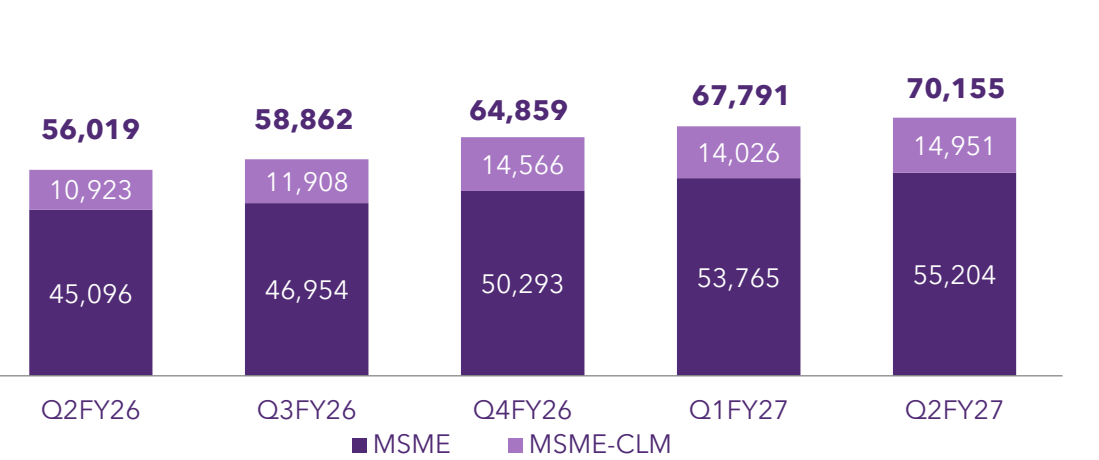
Co-Lending/DA AUM (₹ mn)



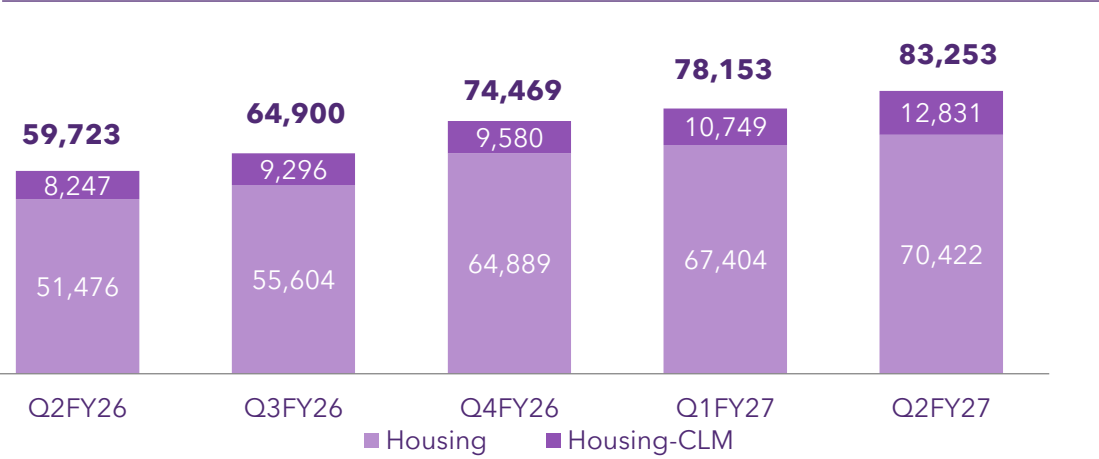
Gold AUM (₹ mn)



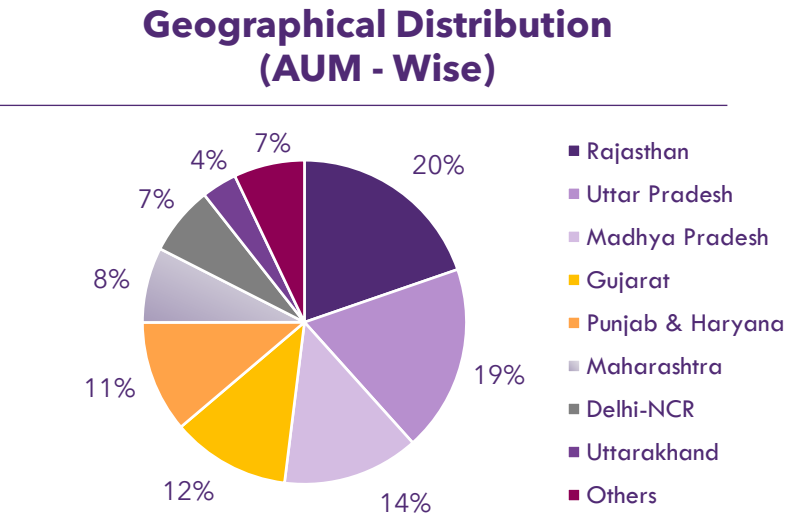
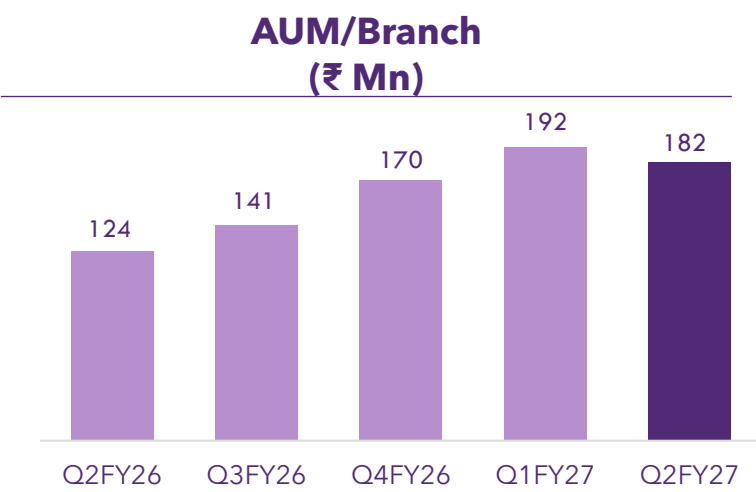
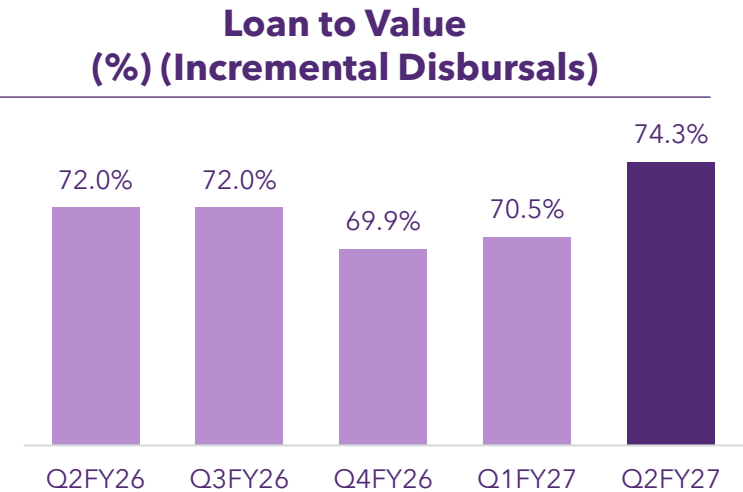
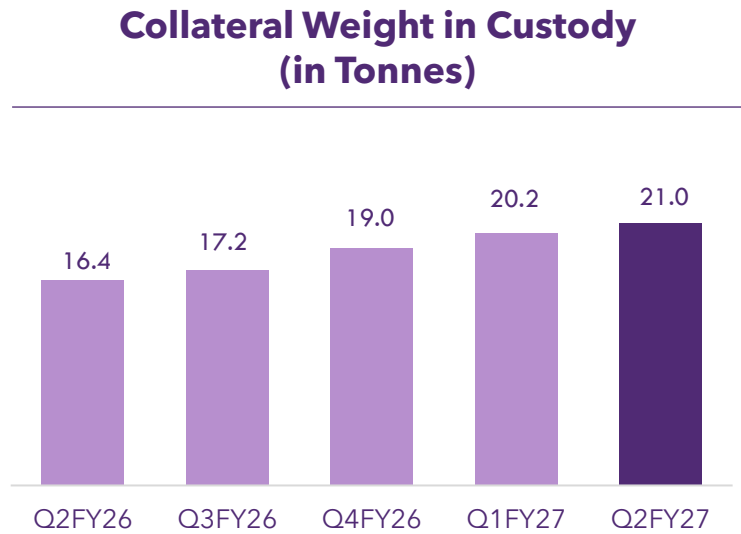
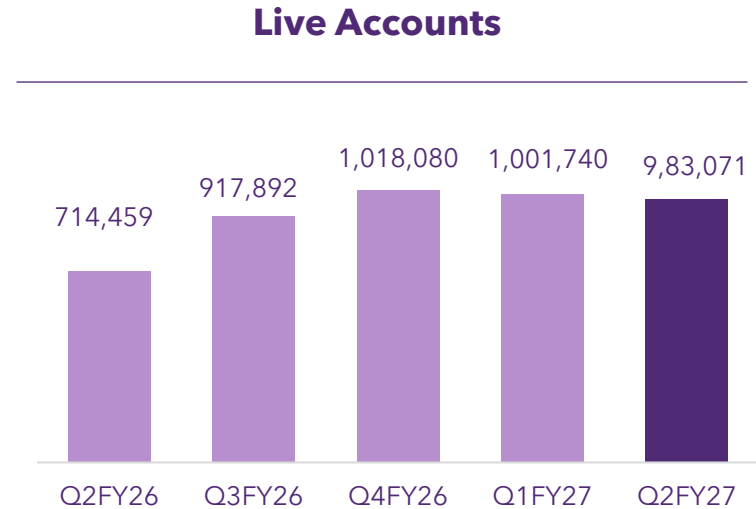
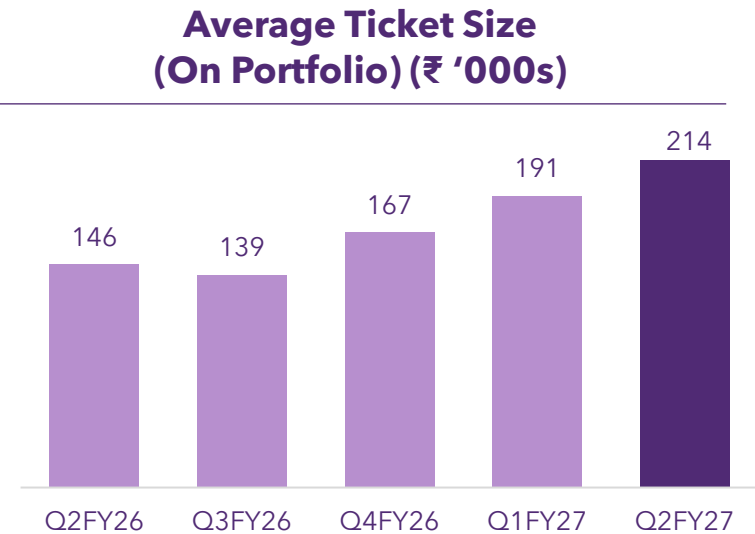
MSME AUM (₹ mn)



Housing AUM (₹ mn)



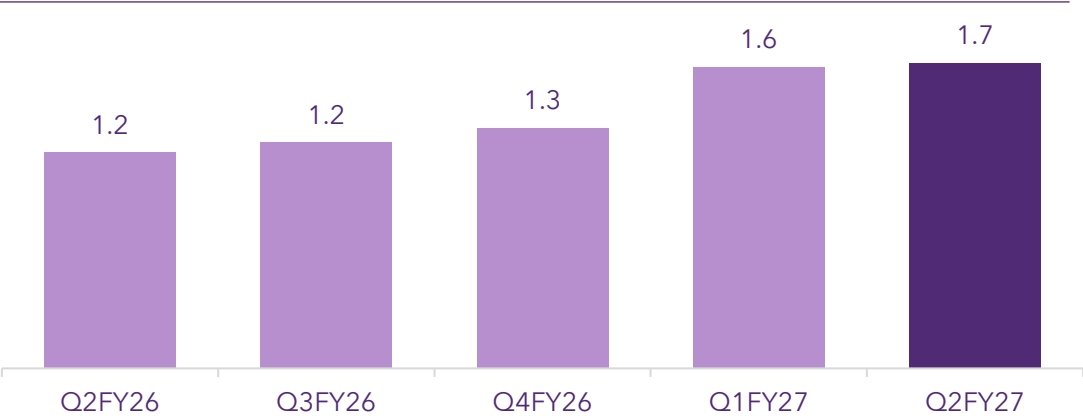
Steady branch expansion and strong disbursal momentum driving portfolio growth



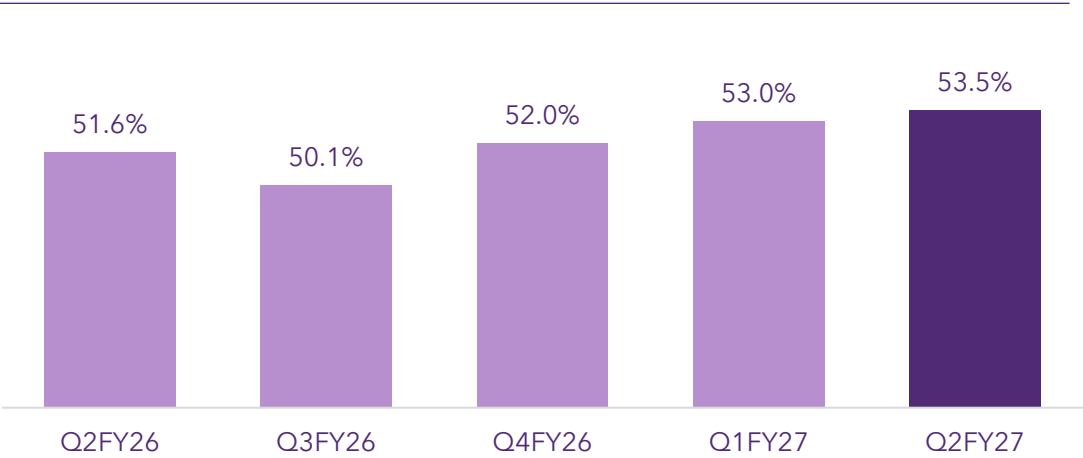
MSME Business Update

Well-diversified granular book across geographies

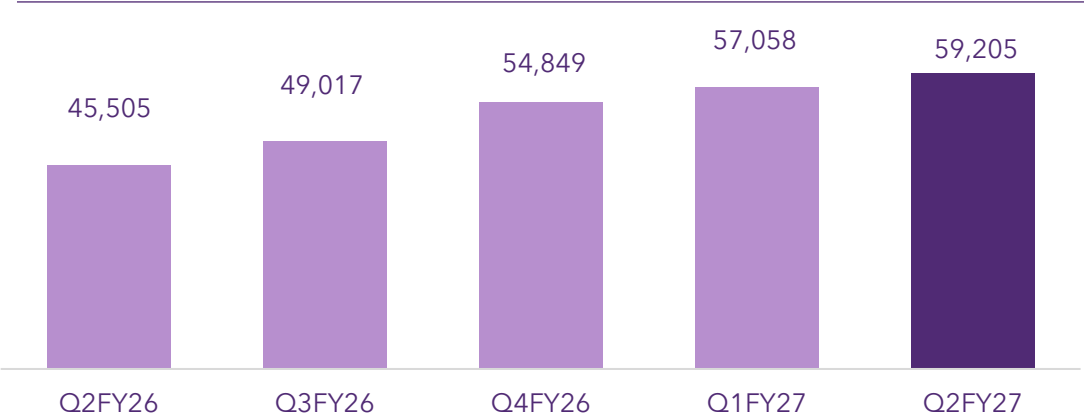
Average Ticket Size (Incr. Sanctions) (₹ mn)*



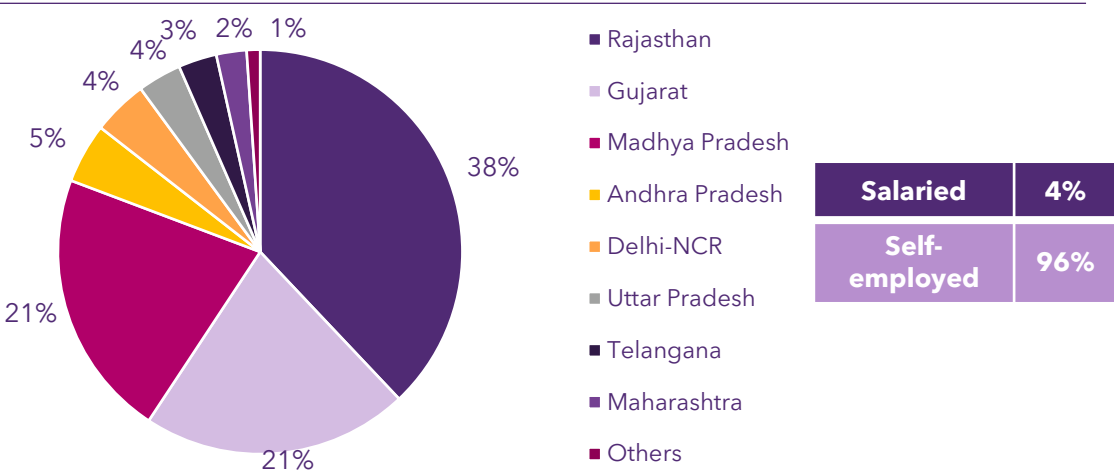
Loan to Value (%) (Incremental Disbursals)



Live Accounts

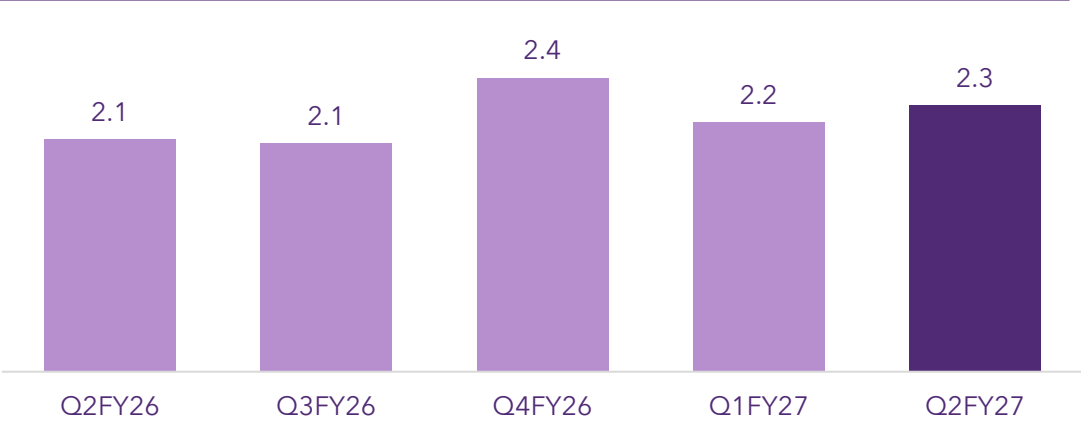


Geographical Distribution (AUM-Wise)

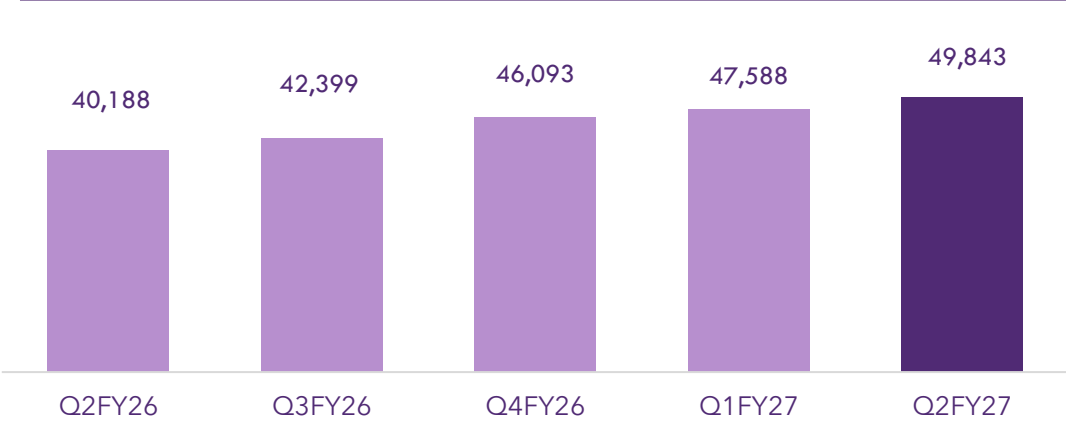


Expanding customer base with a diversified and a self-employed focused portfolio

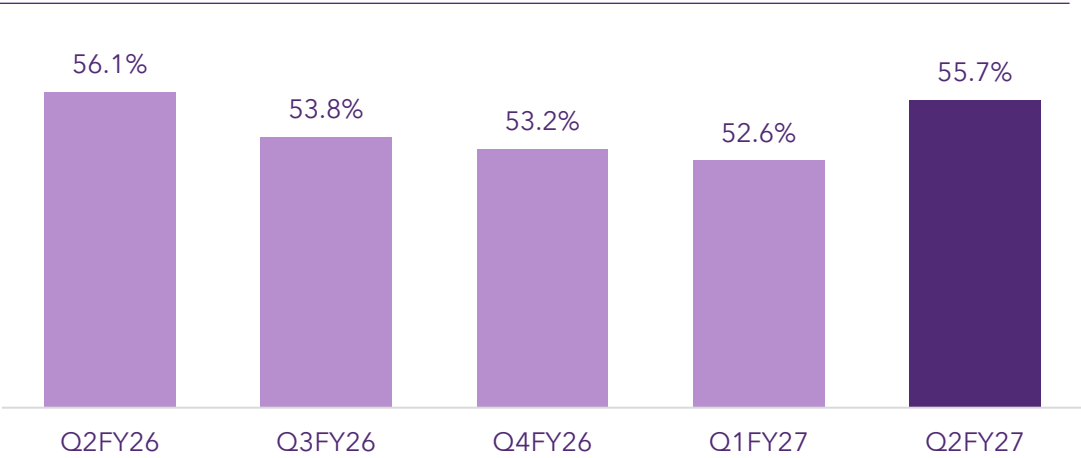
Average Ticket Size (Incr. Disbursals) (₹ mn)



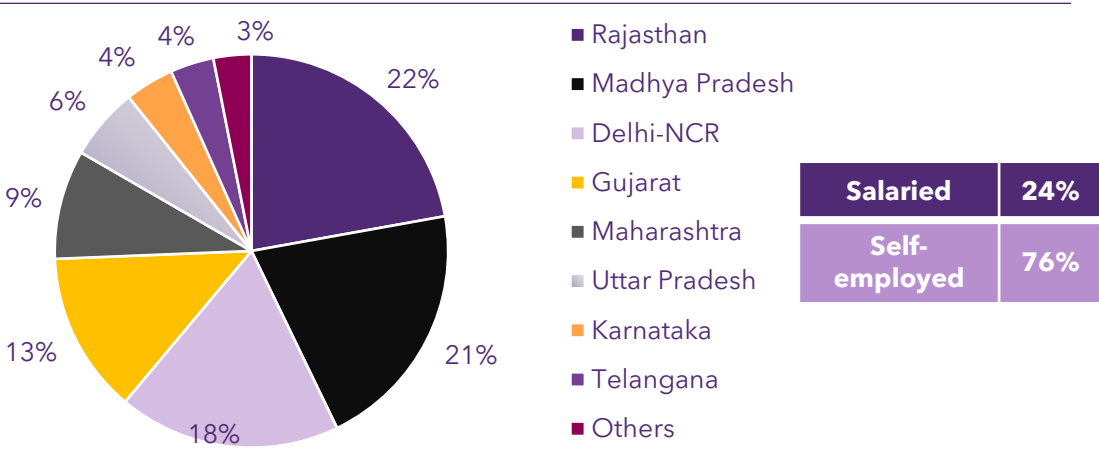
Live Accounts



Loan to Value (%) (Incremental Disbursals)



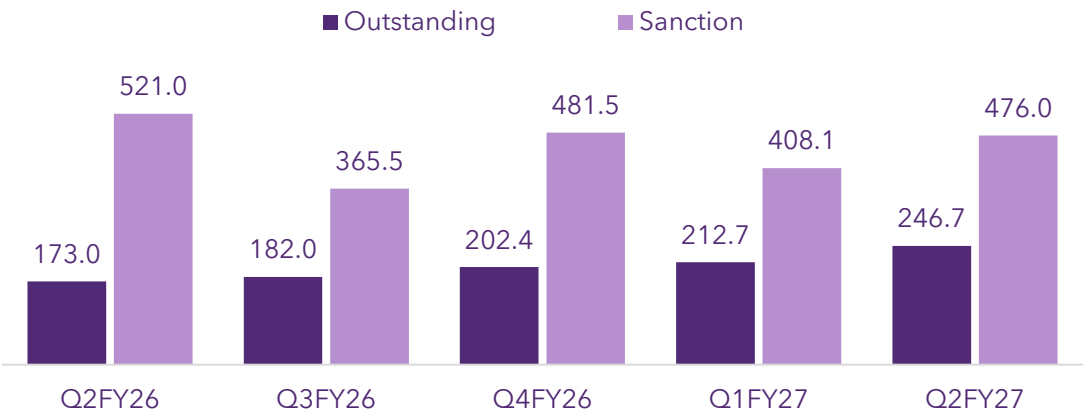
Geographical Distribution (AUM-Wise)



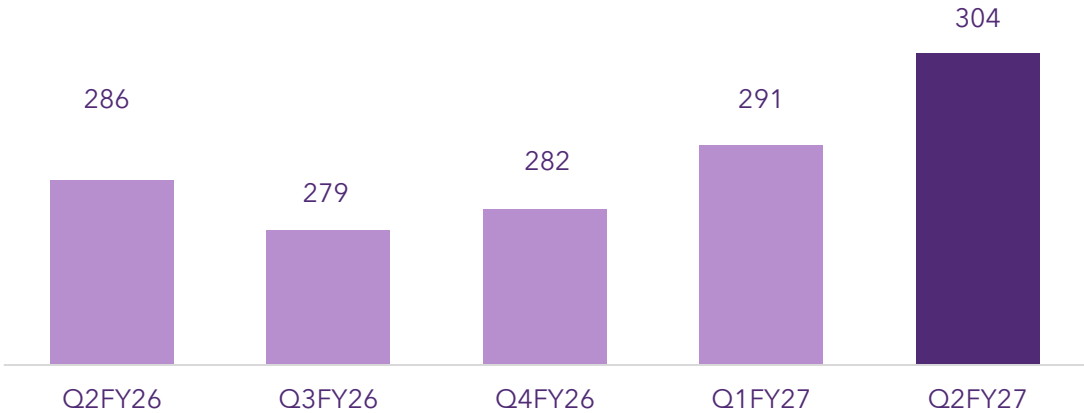
Construction Finance Business Update

Robust pipeline of new accounts continues to accelerate AUM expansion

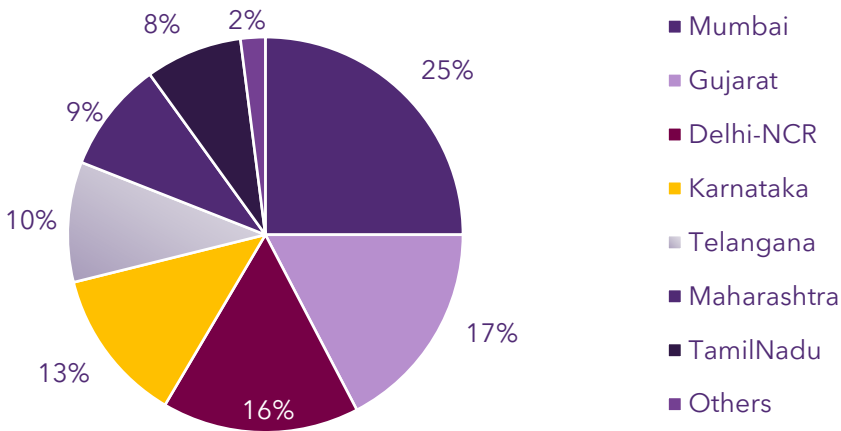
Average Ticket Size (₹ mn)



Live Accounts



Geographical Distribution (AUM-Wise)



Insurance Distribution - Asset Light Income Stream

Strategic Partnerships with 23 Insurance Companies

9

Life Insurance Companies

- Life Insurance
- Credit Life Cover
- Term Plan

10

General Insurance Companies

- Property Cover
- Private Car & 2-Wheeler

4

Health Insurance Companies

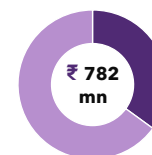
- Retail & Group Health
- Hospi Daily Cash
- CI & PA*
- EMI Protect

*CI: Critical Illness; PA: Personal Accident

Digital Innovation & Service Excellence

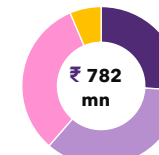
- ✓ **Real Time Policy Issuance** through digital consent
- ✓ Policy **Buy & Compare portal** for sales team with multiple product offering
- ✓ **Digital customer on-boarding journey**
- ✓ **Dedicated claims desk** - pre & post service
- ✓ **Insurance Ki Pathashalla** - insurance product and process education initiative

Policies | Key Statistics



Cross Sell 35%

Direct 65%

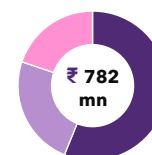


Gold 26%

Housing 36%

MSME 32%

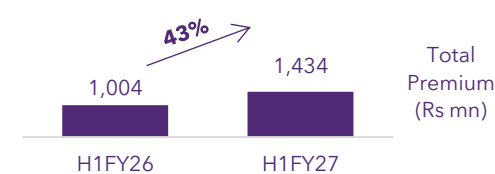
Others 6%



Health & Wellness 56%

Life 24%

General 20%



*By premium (Q2FY27)

Customer Sourcing and On-Boarding

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

Car Loan Origination

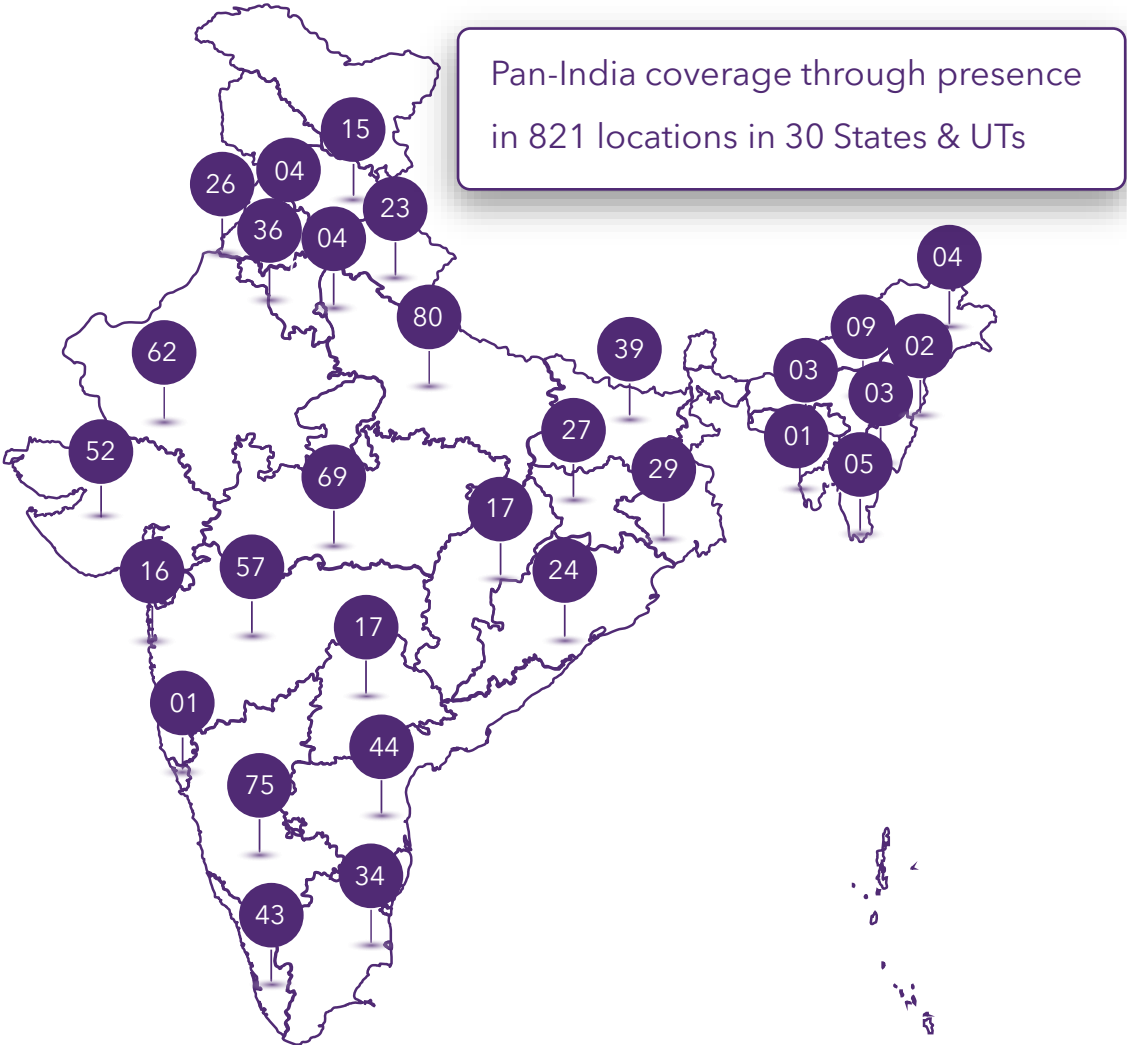
Pan-India presence backed by robust partnerships

Partner Banks & Financial Institutions



Total Locations (Branches + Feet-on-Street)

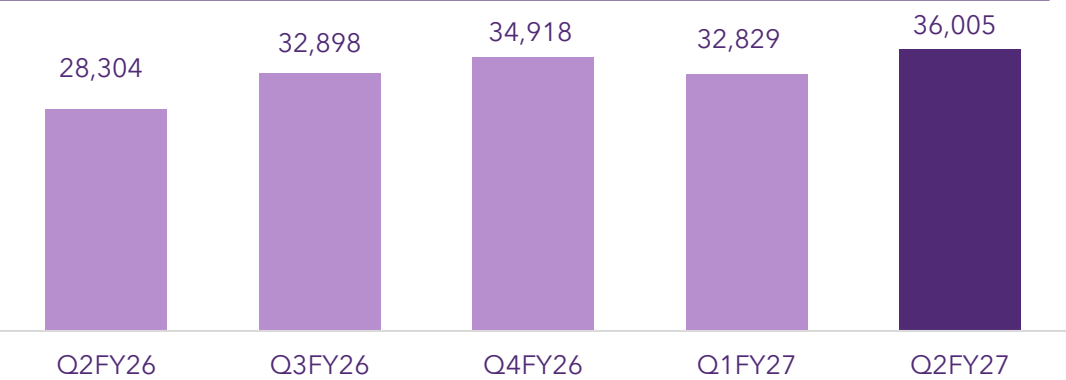
Q2FY26	Q3FY26	Q4FY26	Q1FY27	Q2FY27
821	821	821	821	821



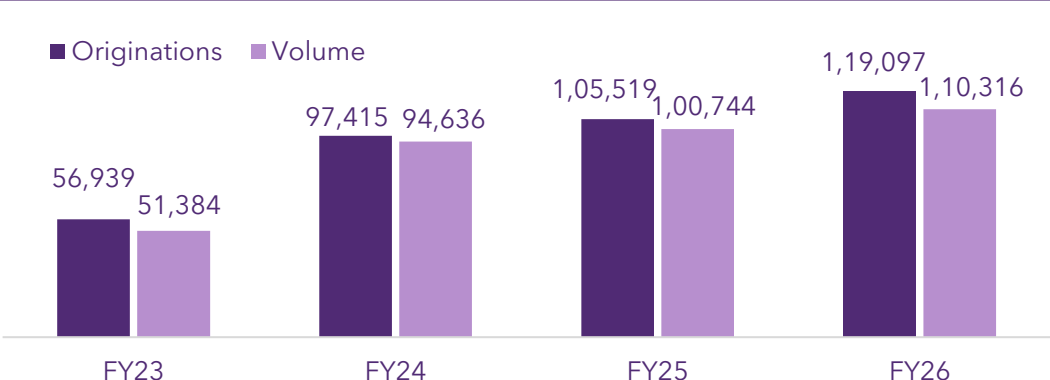
Car Loan Origination

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

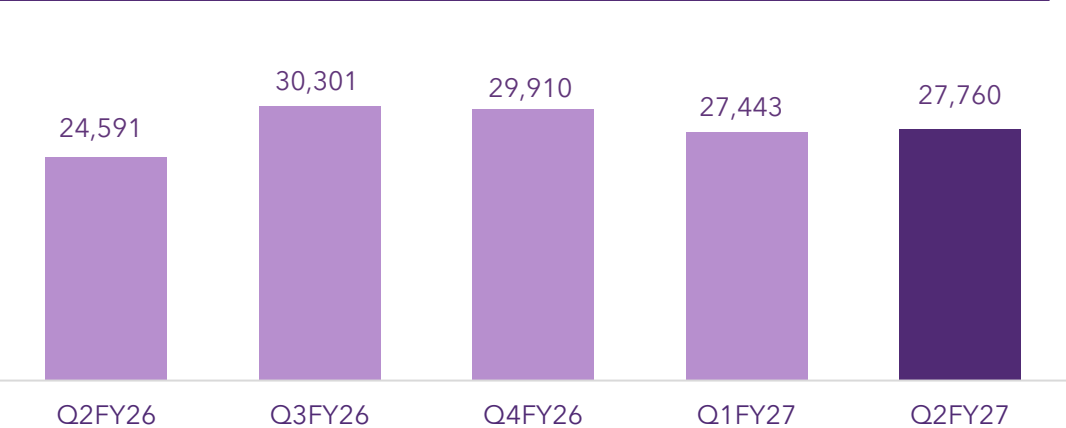
Consistently Rising Loan Originations (₹ mn)^



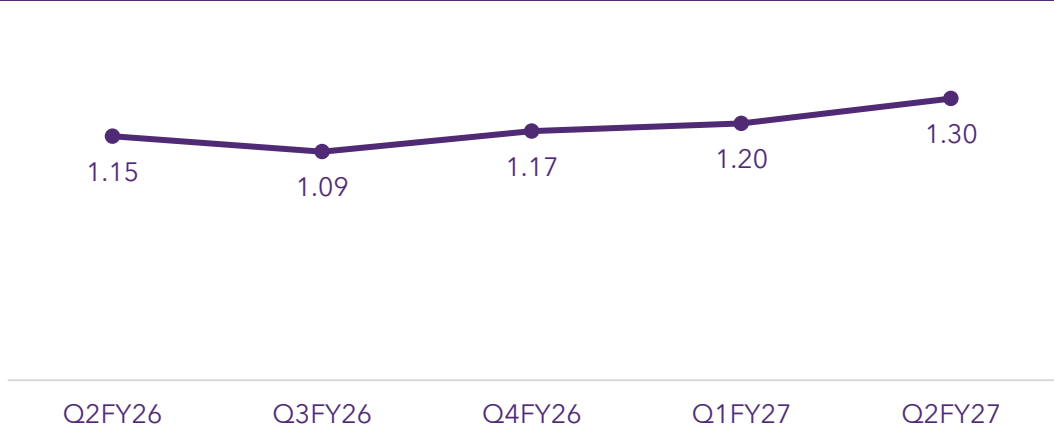
Loan Originations (₹ mn) and Volume Full Year Basis (Nos.)^



Loan Originations By Volume (Nos.)^



Average Ticket Size (₹ mn) *^

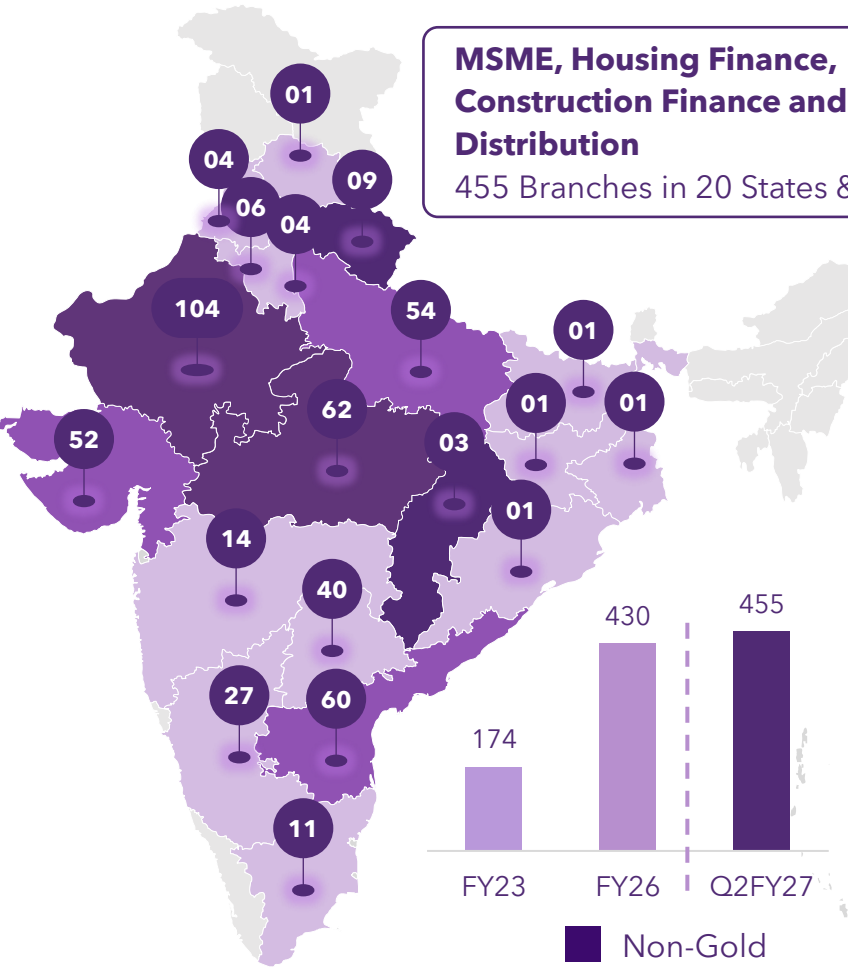


* ATS = Originations by Value / Originations by Volume During Quarter

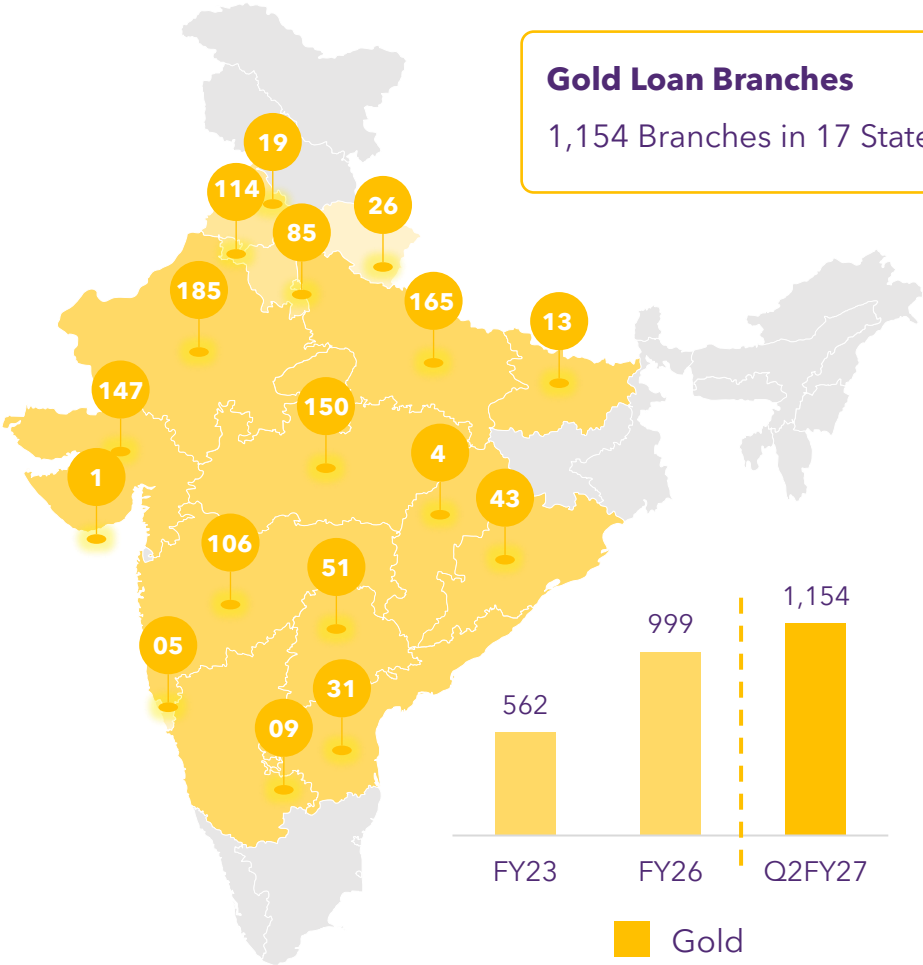
^Provisional data pertaining to previous quarters has been re-stated

Branch Network

Widening reach, Strengthening presence nationwide



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

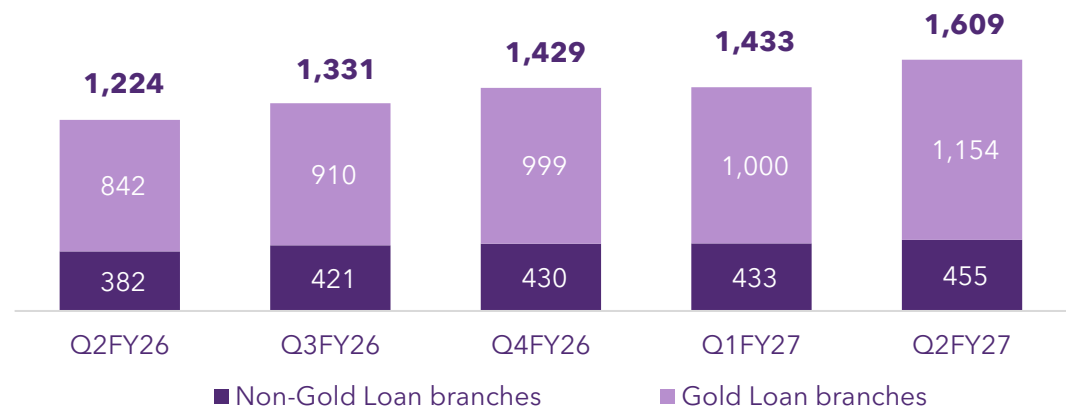


Significant upside through economies of scale and productivity improvement from existing deployed network capacity

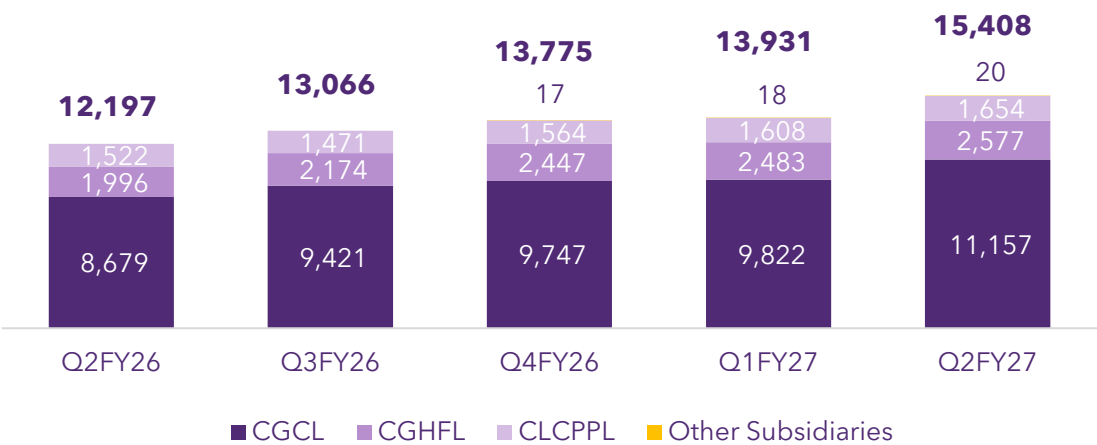
Network

Expanding footprint to accelerate customer acquisition

Steady Growth in Branch Additions^

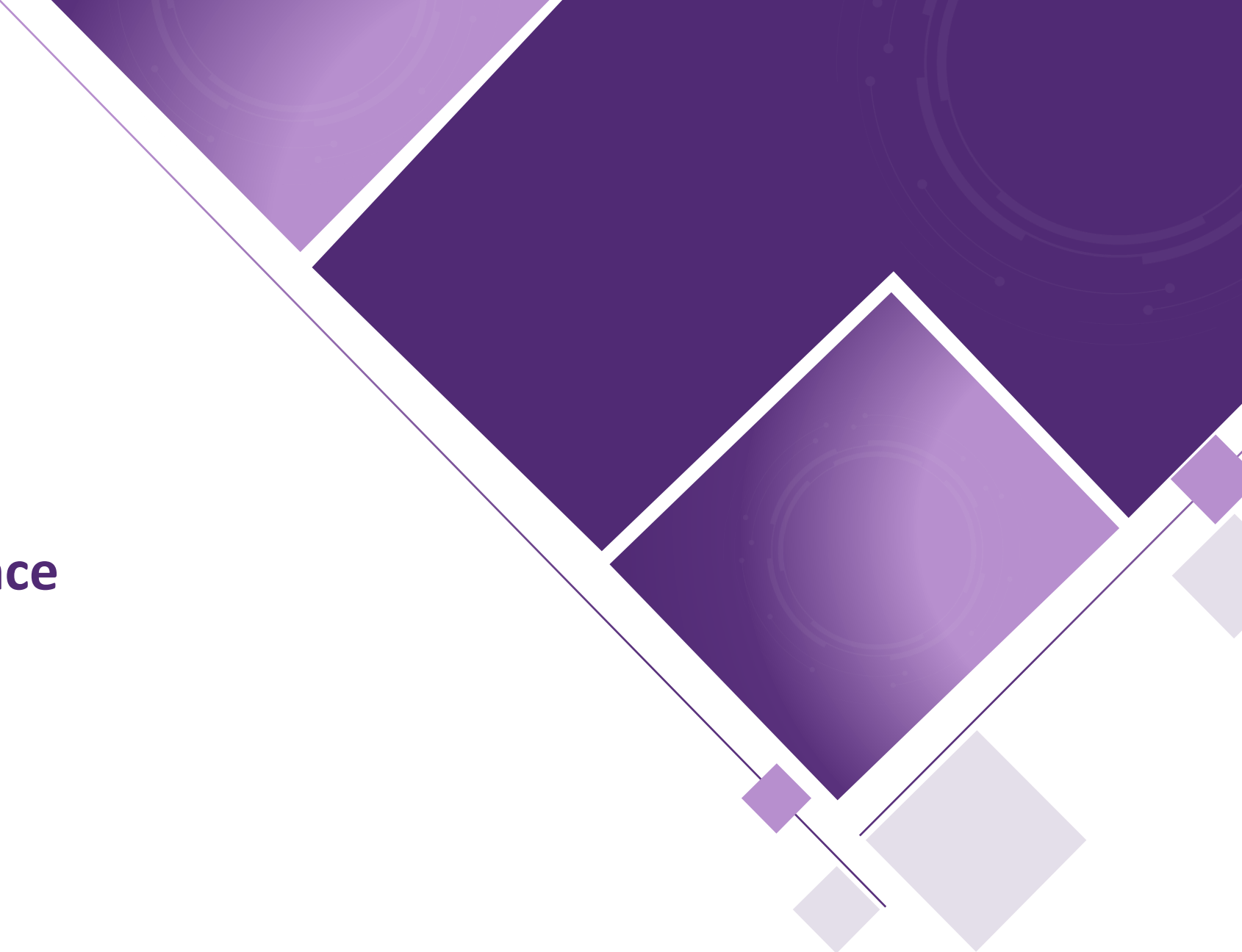


Modest Increase in Employee Base



- Total branch network has grown to 1,609 branches in Q2FY27 from 1,433 branches in Q1FY27.
- Non-Gold Business (MSME, Housing Finance, Construction Finance and Car Loan Distribution) operated through 455 branches in 20 States and UTs.
- Gold Loan network increased to 1,154 branches across 17 states and UTs by end of Q2FY27.
- Construction Finance continued to have 3 dedicated branches – Bengaluru, Hyderabad and Ahmedabad.
- Car Loan distribution locations stood at 821 as of Sep’26. The branch presence was consolidated into 19 branches.

^Branch data excluding HO & Support Offices

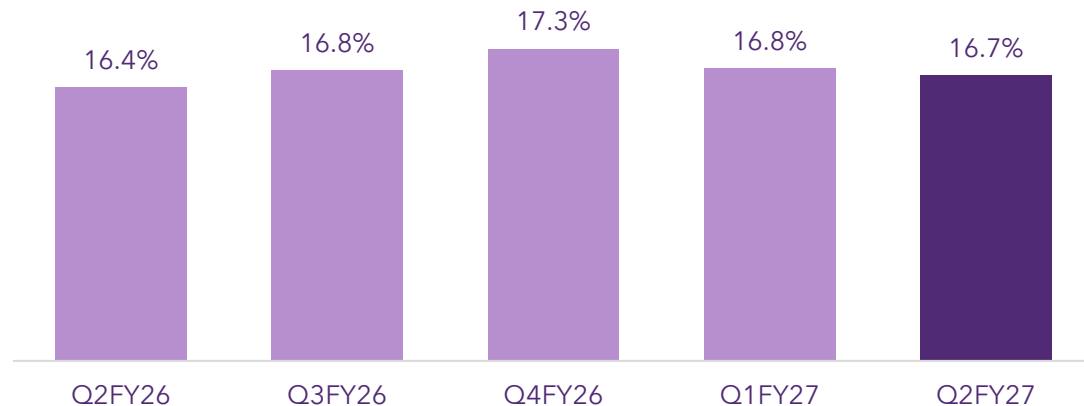


2 Financial Performance

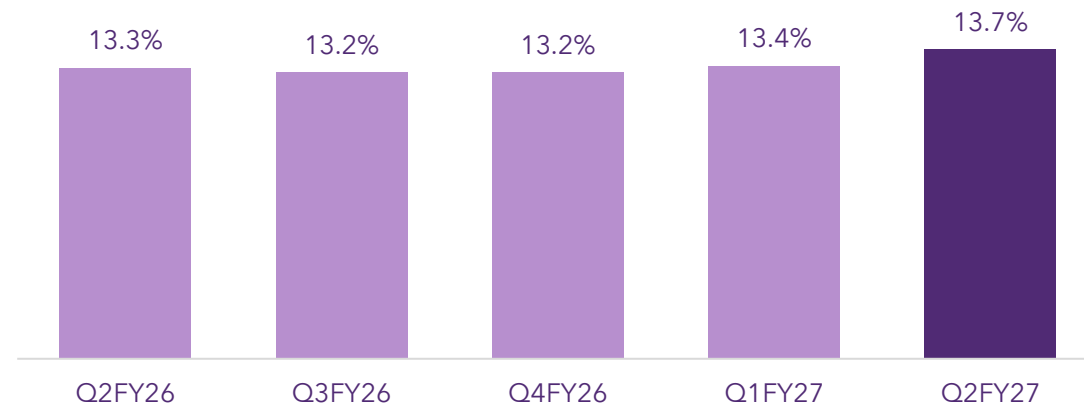
Segmental Yields

Robust yields sustained across business segments alongside AUM growth

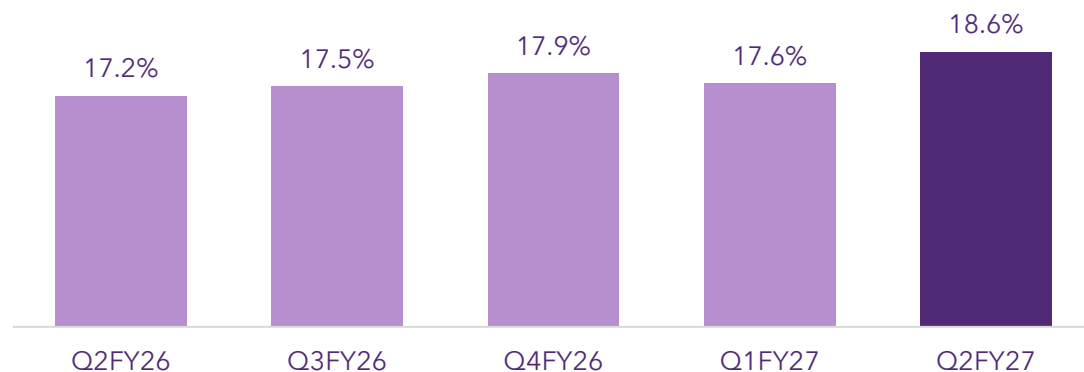
MSME (%)*



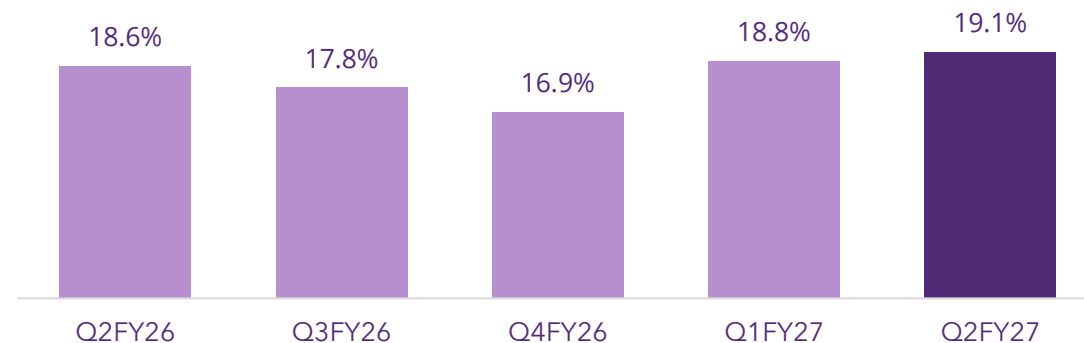
Housing Finance (%)*



Construction Finance (%)*



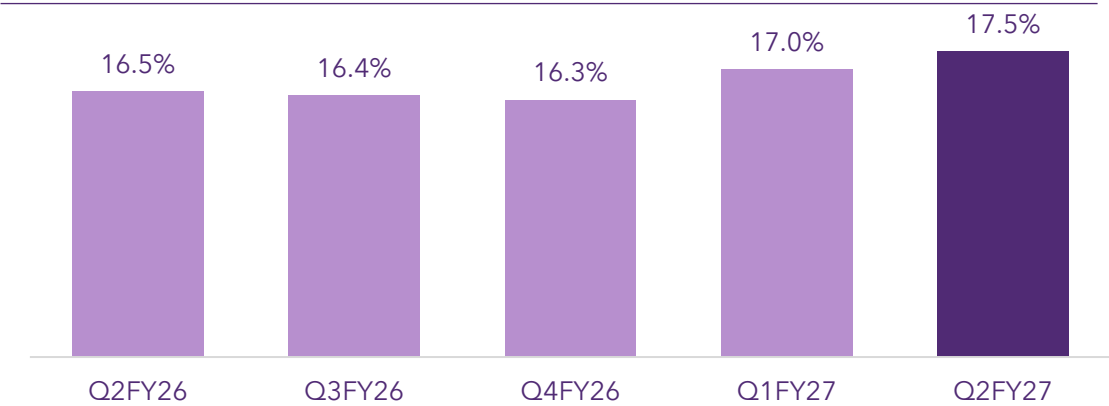
Gold Loans (%)*



Loan Yields and Margins

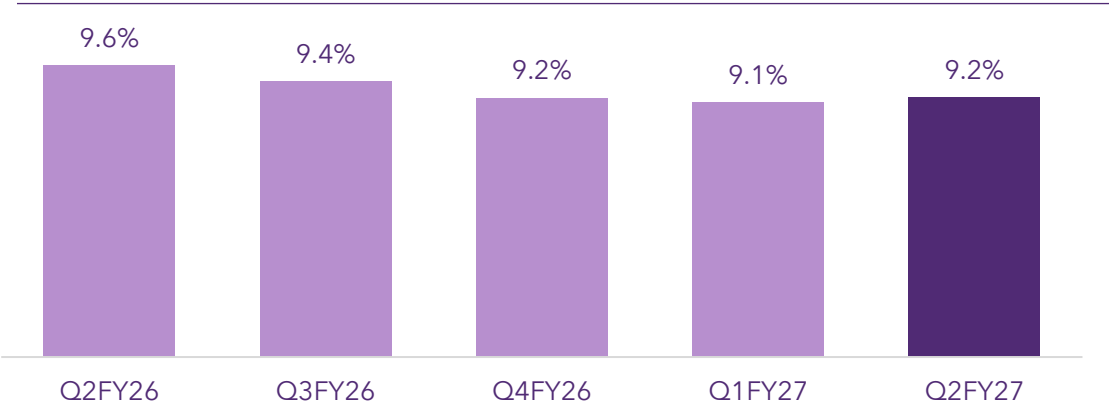
Resilient spreads with robust yields mitigating modest increase in cost of borrowings

Yield on Net Advances (%)



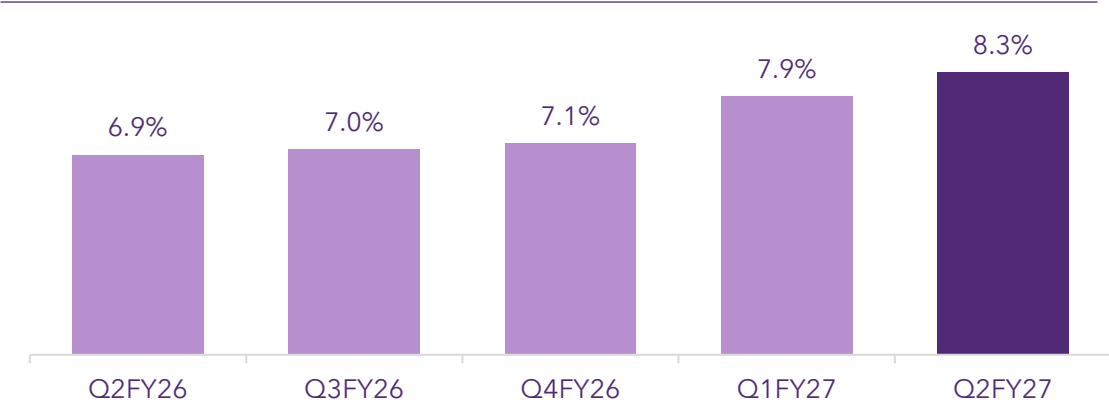
Note: Yield calculated as interest income including INDAS adjustments for processing fee, commission and other charges divided by monthly average of outstanding loans

Cost of Borrowings (%)¹

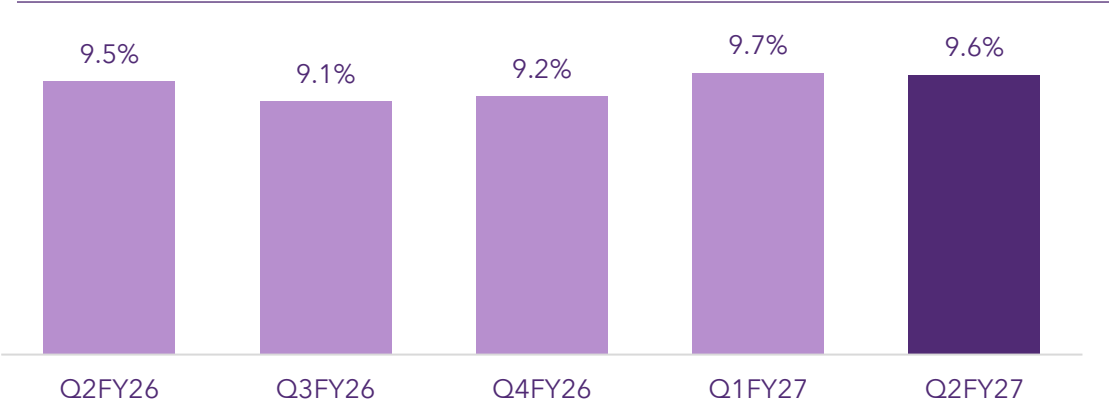


Note: Calculated as (Interest Expense including processing fee divided by monthly average of borrowings)

Spreads (YoA - CoB) (%)



Net Interest Margin (%)²



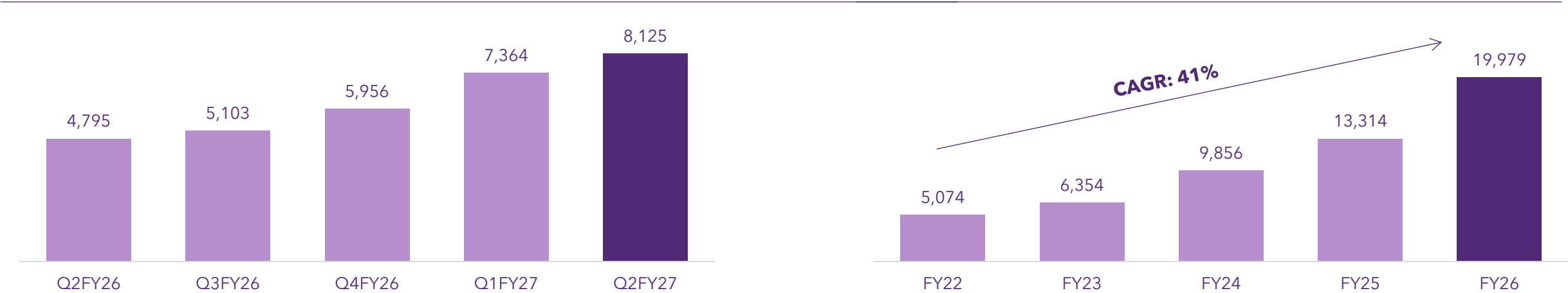
Note: Calculated using Net Interest Income / Avg. Interest Earning Assets

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

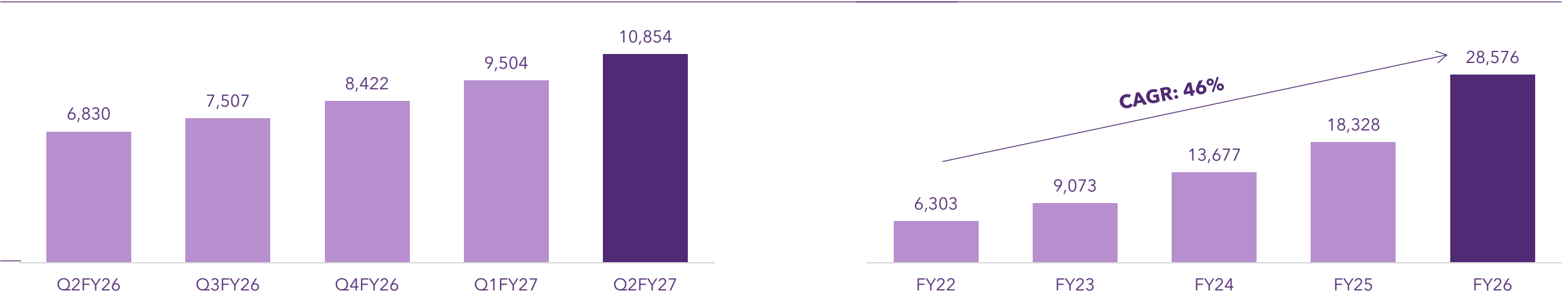
Financial Highlights

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

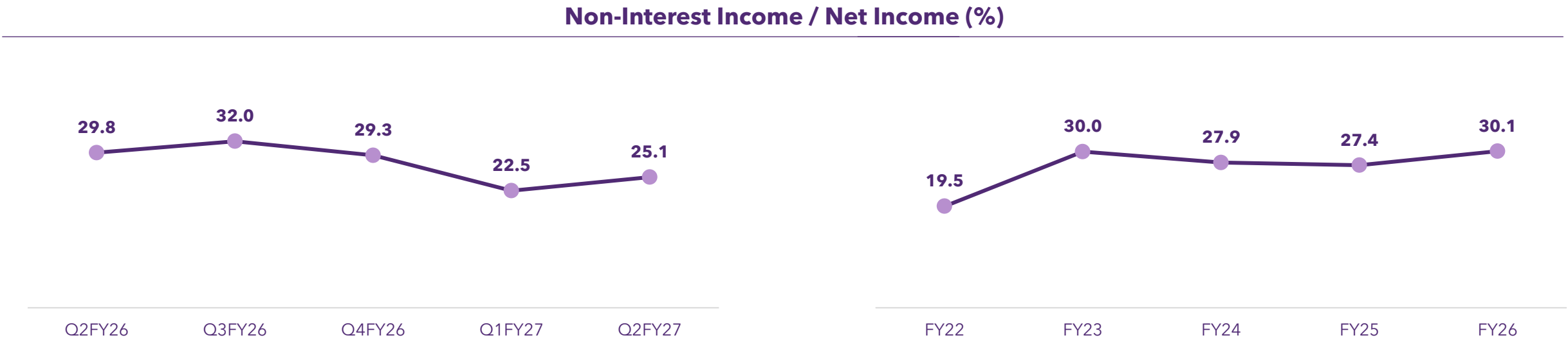
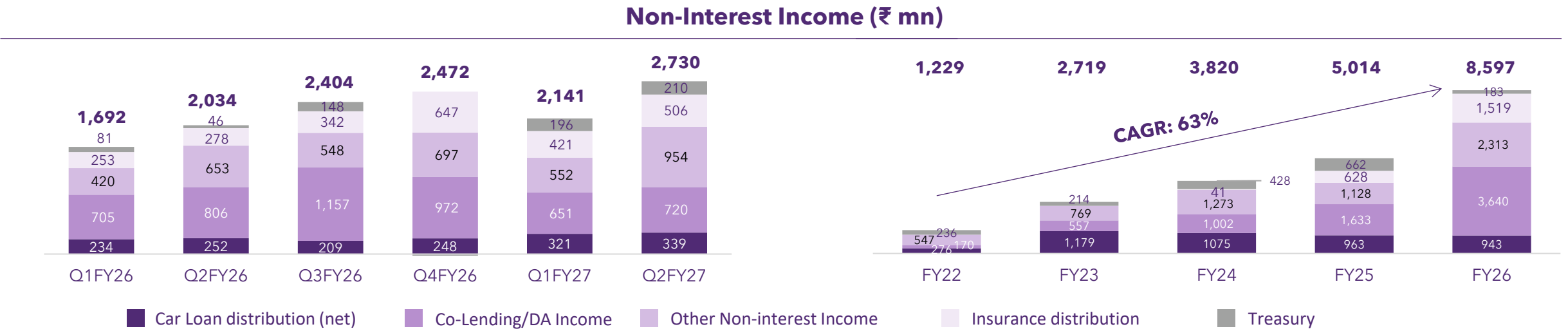
Net Interest Income (₹ mn)



Net Total Income (₹ mn)



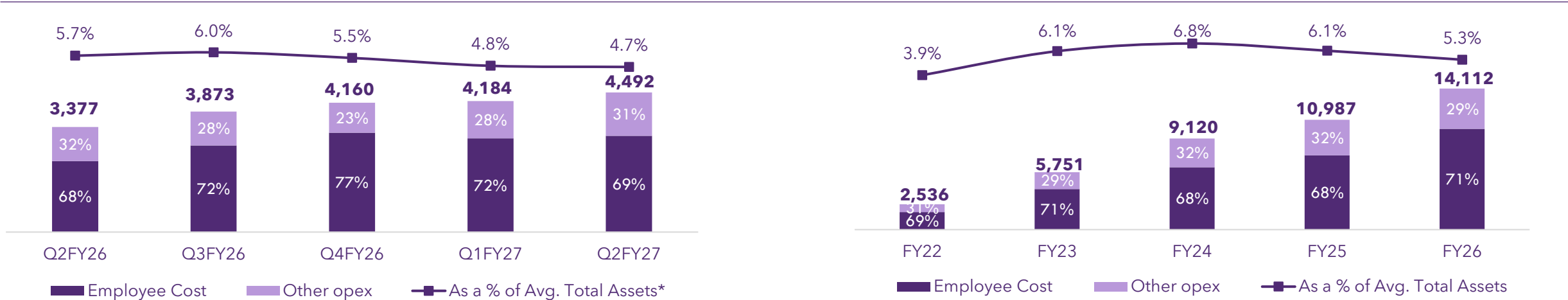
Continued momentum in fee income ; 34% YoY growth for the quarter



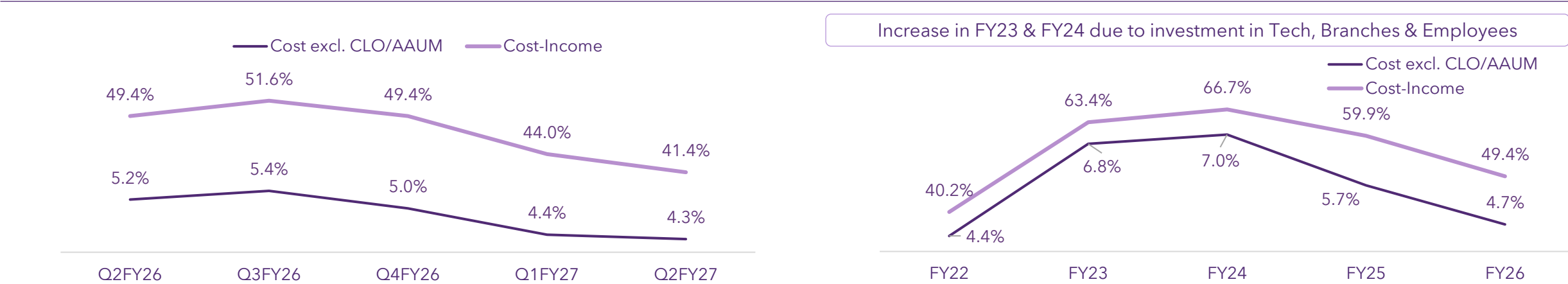
Financial Highlights

Accelerated operational efficiency through productivity gains and targeted tech integration

Operating Expenses (₹ mn)



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



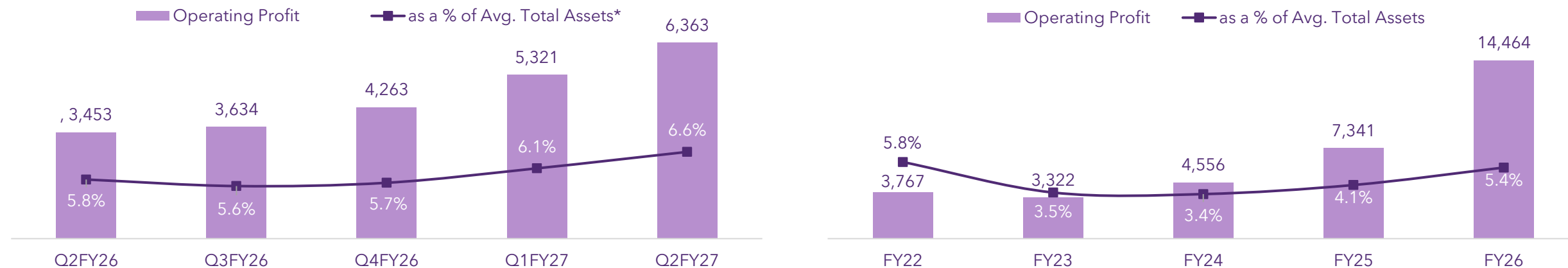
Increase in FY23 & FY24 due to investment in Tech, Branches & Employees

*Annualised

Financial Highlights

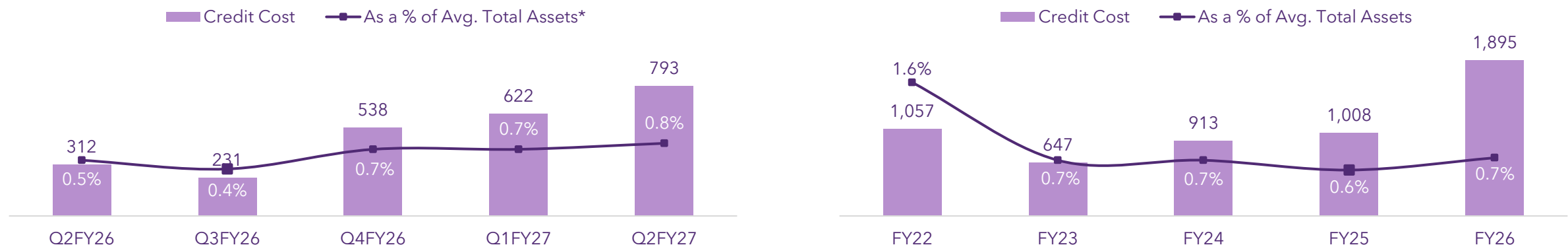
Profitable scale powered by margin expansion, cost discipline and risk controls

Operating Profit (₹ mn)



*Annualised

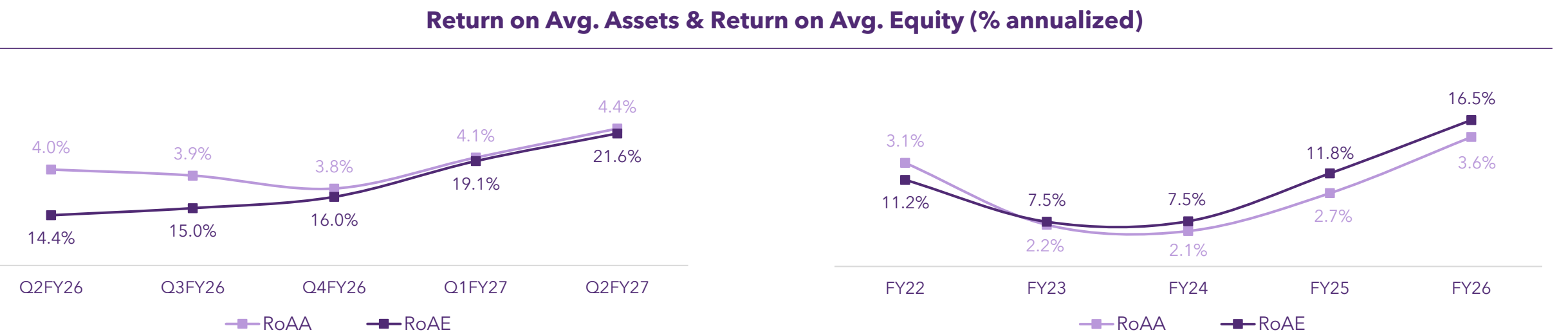
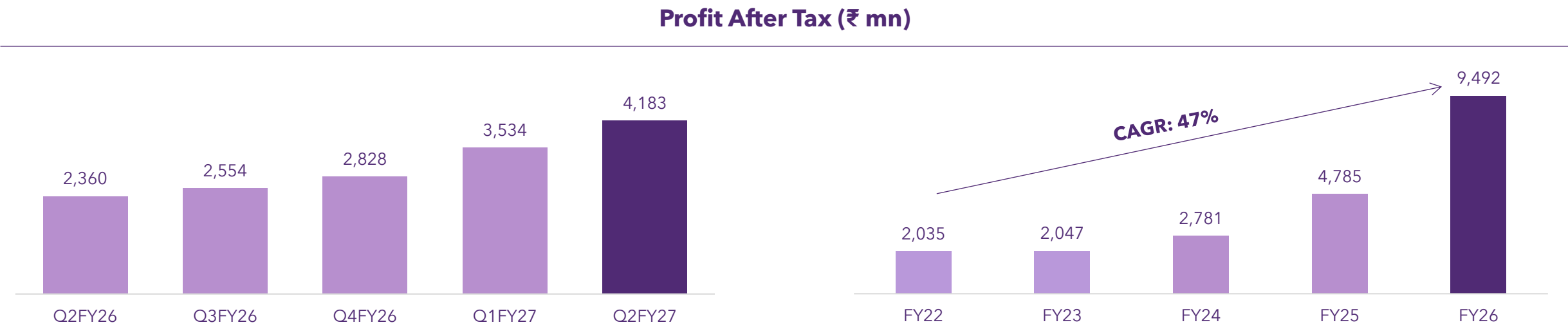
Credit Costs¹ (₹ mn)



*Annualised

Note: ¹Credit Cost include Write off + ECL Provisions

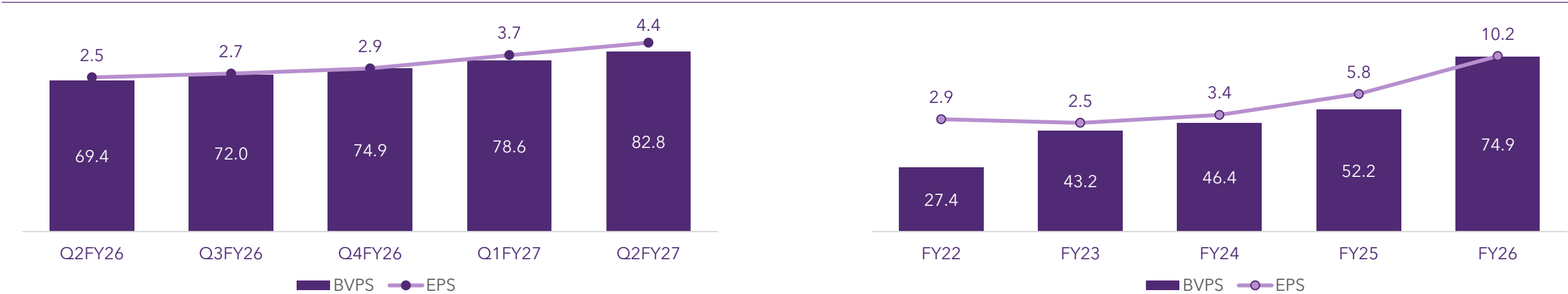
Scaling profits faster; PAT rises 77% YoY for the quarter



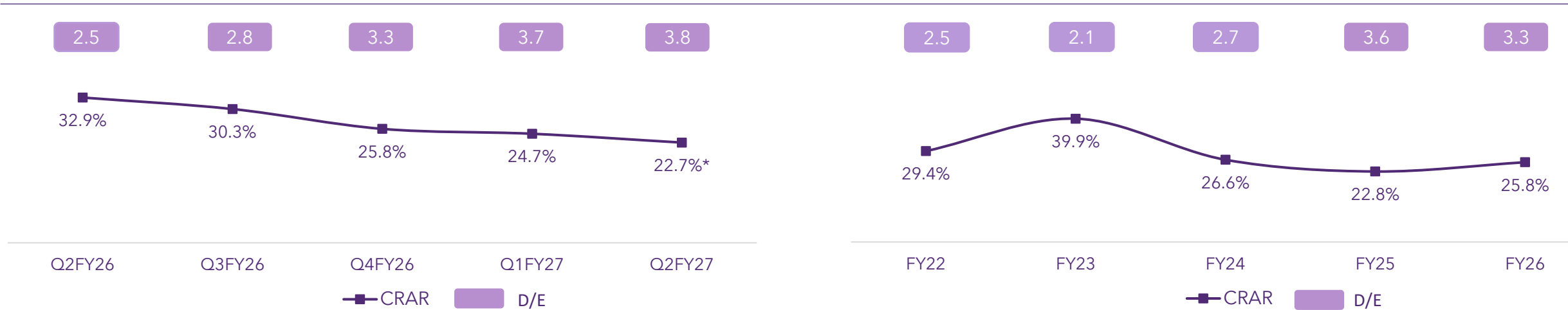
Financial Highlights

Comfortable leverage and strong capital adequacy position

EPS & Book Value per Share (₹)



D/E (x) | CRAR

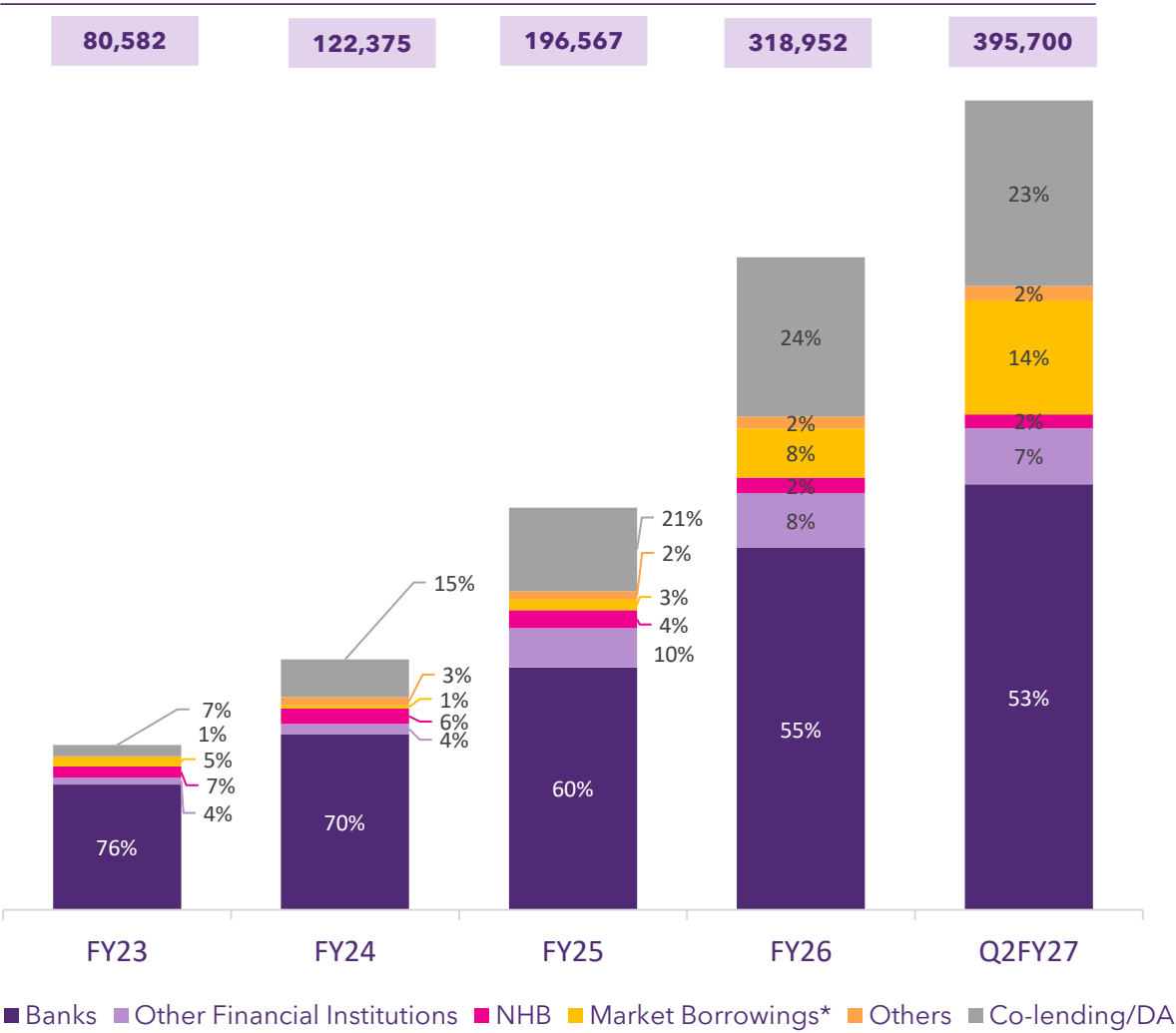


*Standalone

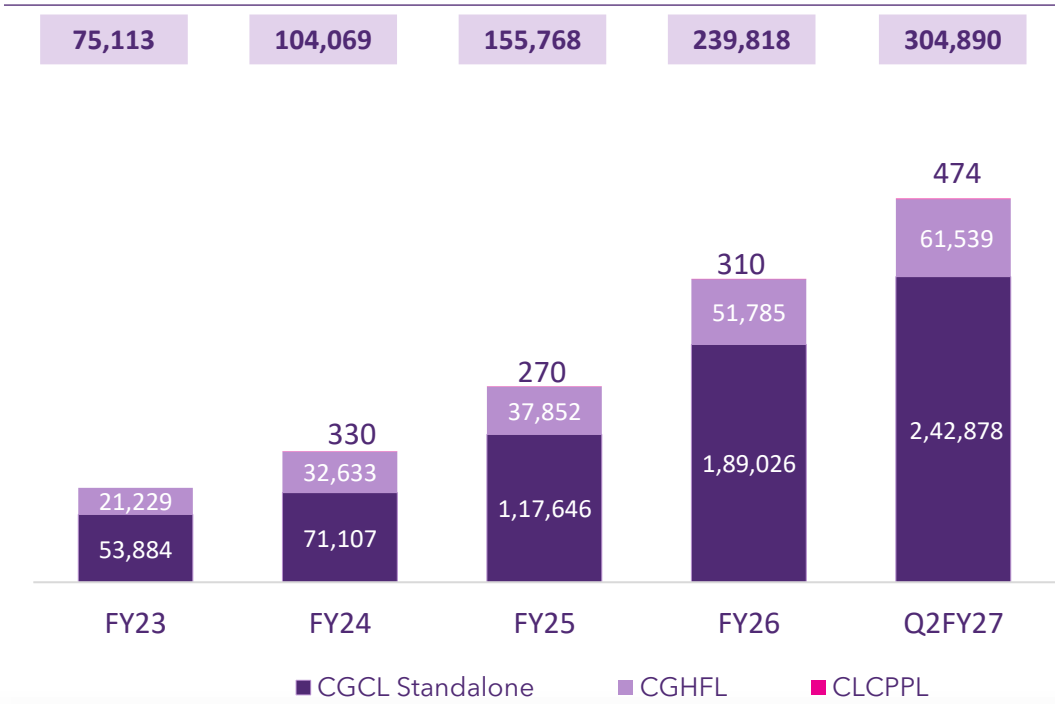
Liability Mix

Diversification led by market borrowings and co-lending

Funding Profile (₹ mn)



Consolidated Borrowings Break-up (₹ mn)



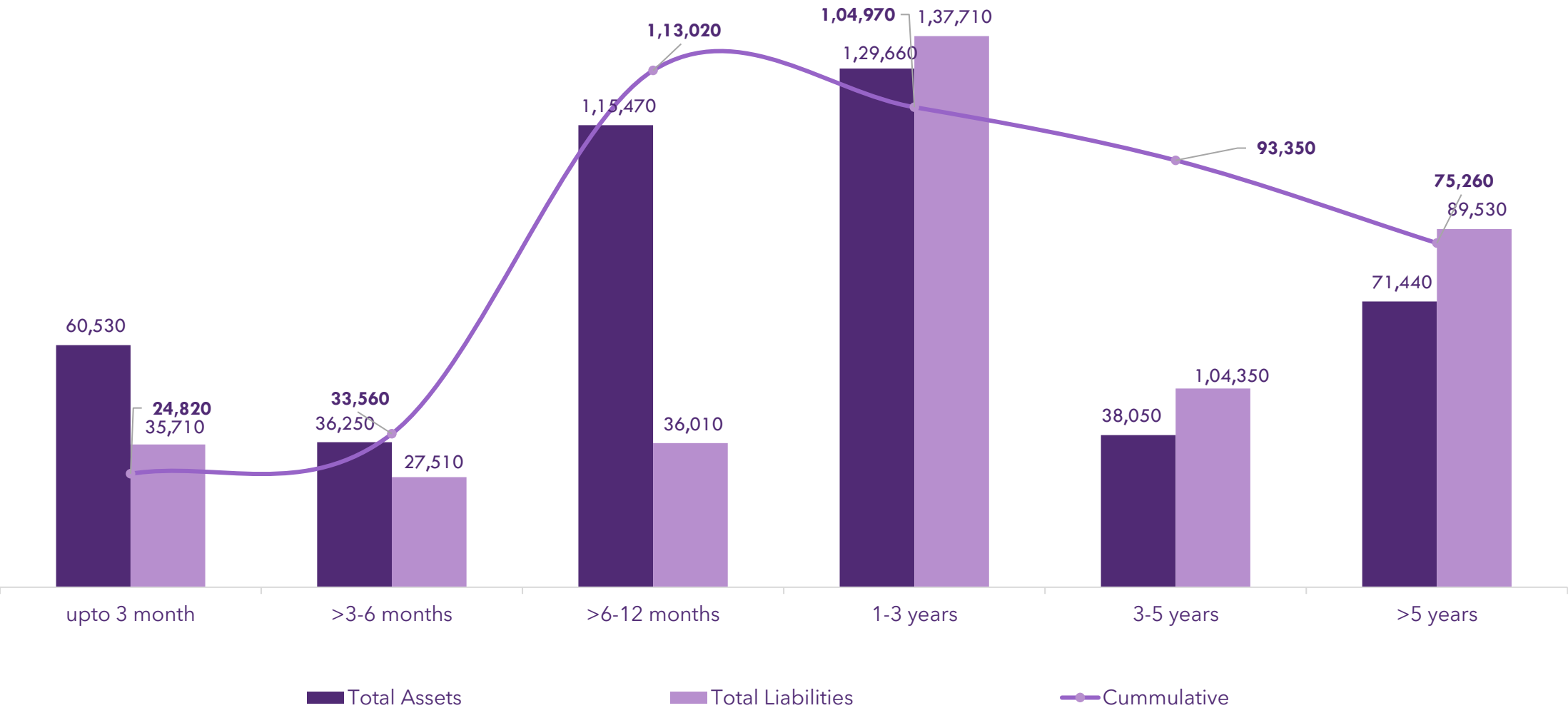
- New credit facilities sanctioned for Q2 FY27 stood at ₹44,276 mn on a consolidated basis
- Total lender base of 40+
- Undrawn limits of ₹3,621 mn available.

*Market Borrowings includes NCD, CP & PTC

Asset-Liability Position

Cumulative surplus across buckets

All amount in ₹ mn



Liquid and Overnight funds

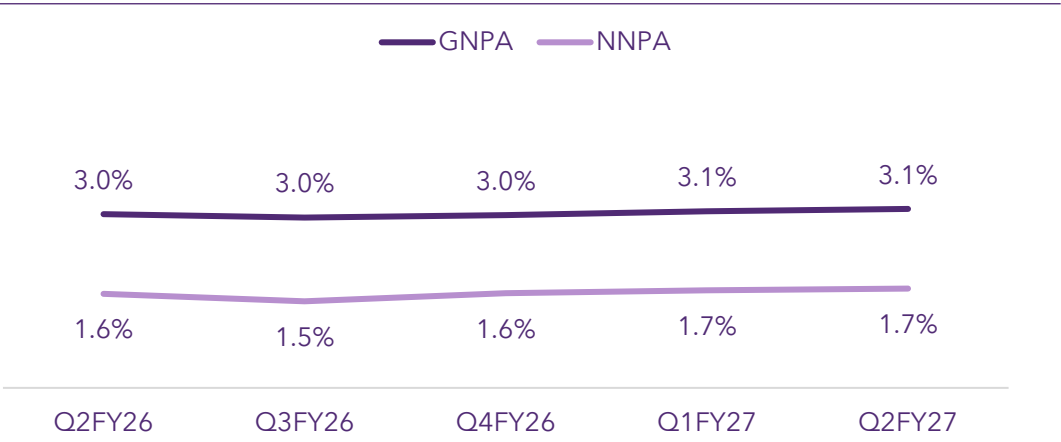
Comfortable liquidity position

Particulars (₹ mn) (30 th Sep 2026)	CGCL (Standalone)	CGHFL	Other Subsidiaries	CGCL (Consolidated)
Cash and Bank Balances	23,392	4,208	101	27,701
Investment in Liquid Mutual Funds, fixed deposits or corporate bonds	17,614	592	491	18,697
Undrawn Bank Lines	3,621	10,550	-	14,171
Net Available cash or cash equivalents	44,628	15,349	592	60,569

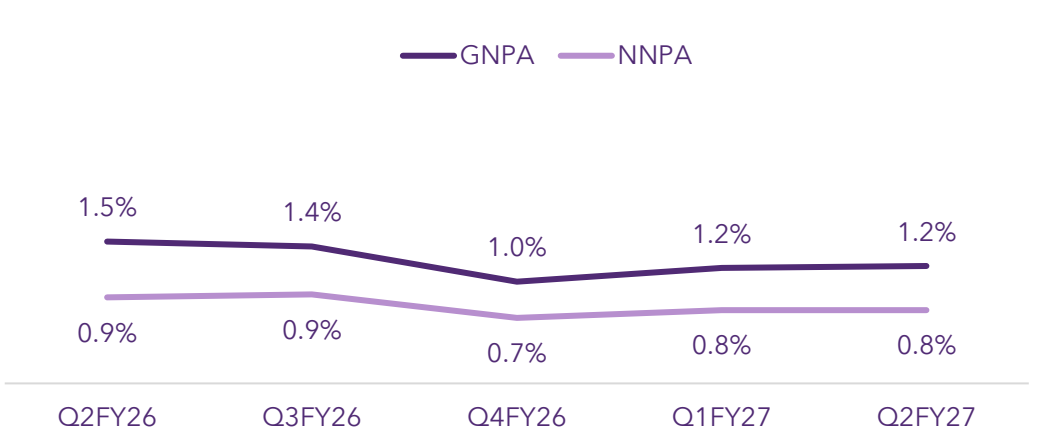
Total current liquidity of ₹60,569 mn in cash and bank balances, investments and undrawn credit lines across CGCL, CGHFL and subsidiaries.

Disciplined credit underwriting continues to safeguard asset quality

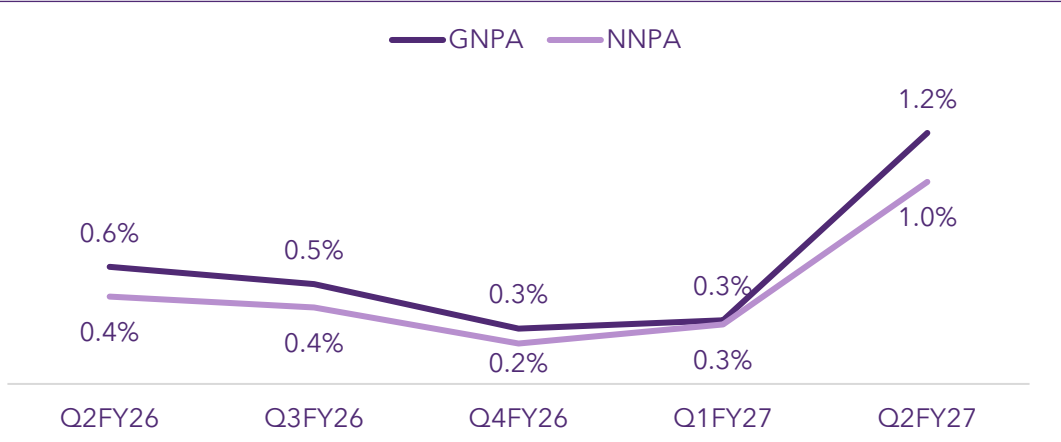
MSME



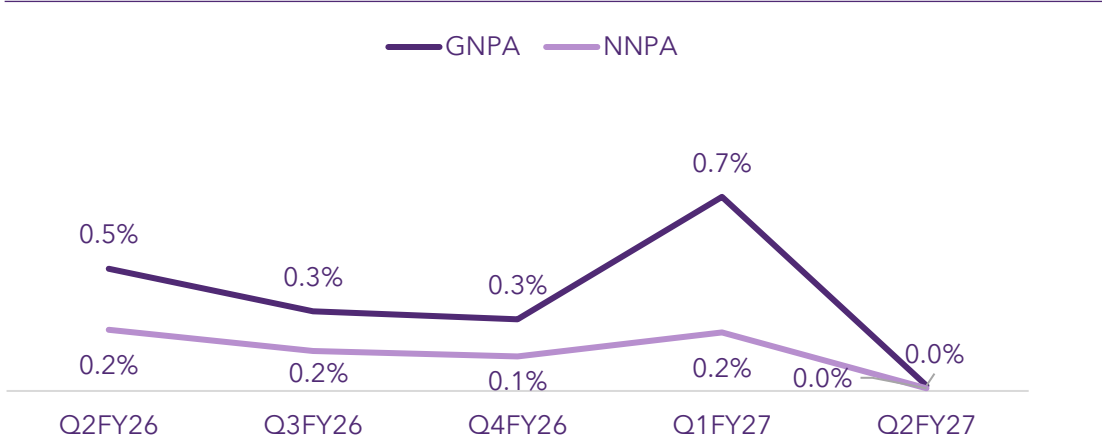
Housing Finance



Gold Loan



Construction Finance



Asset Quality

Conservative provisioning stance enabling asset quality control

₹ mn except stated

ECL Analysis	Q2FY27	Q1FY27	Q4FY26	Q3FY26	Q2FY26
Stage 1 - Gross	318,879	304,395	277,537	220,712	202,607
Stage 1 - ECL Provisions	1,842	1,838	1,576	1,054	1,067
Stage 1 - Net	317,037	302,557	275,961	219,657	201,540
Stage 1 - ECL Provisions %	0.6%	0.6%	0.6%	0.5%	0.5%
Stage 2 - Gross	24,723	12,063	8,215	9,213	8,258
Stage 2 - ECL Provisions	1,347	1,135	968	905	919
Stage 2 - Net	23,376	10,928	7,248	8,308	7,338
Stage 2 - ECL Provisions %	5.4%	9.4%	11.8%	9.8%	11.1%
Stage 3 - Gross	4,337	3,387	2,643	2,753	2,741
Stage 3 - ECL Provisions	1,446	1,465	1,089	1,199	1,174
Stage 3 - Net NPA	2,891	1,922	1,554	1,554	1,567
Stage 3 - ECL Provisions %	33.3%	43.2%	41.2%	43.6%	42.8%
Total - Gross	347,938	319,845	288,396	232,678	213,606
Total ECL Provisions	4,634	4,438	3,633	3,158	3,161
Stage 3 % - Gross NPA	1.2%	1.1%	0.9%	1.2%	1.3%
Stage 3 % - Net NPA	0.8%	0.6%	0.5%	0.7%	0.7%

Consolidated Income Statement

Quarterly & Annual Comparison

₹ mn except stated

Particulars	Q2FY27	Q2FY26	Y-o-Y (%)	Q1FY27	Q-o-Q (%)	H1FY27	H1FY26	YoY (%)
Interest earned	14,646	8,854	65%	13,229	11%	27,874	16,918	65%
Interest expense	6,521	4,059	61%	5,865	11%	12,387	7,998	55%
Net interest income	8,125	4,795	69%	7,363	10%	15,488	8,920	74%
Net car loan fees	339	252	35%	321	6%	660	486	36%
Co-lending income	720	806	-11%	651	11%	1,372	1,511	-9%
Insurance distribution	506	278	82%	421	20%	632	405	56%
Treasury	210	46	361%	196	7%	406	126	222%
Other operating income	954	653	46%	552	73%	1,506	1,073	40%
Non-interest income	2,730	2,034	34%	2,141	27%	4,871	3,727	31%
Total income	10,854	6,830	59%	9,504	14%	20,359	12,647	61%
Employee cost	3,095	2,281	36%	3,014	3%	6,109	4,108	49%
Other expenses	1,397	1,096	27%	1,170	19%	2,567	1,971	30%
Operating expenses	4,492	3,377	33%	4,184	7%	8,675	6,079	43%
Operating profit	6,363	3,453	84%	5,321	20%	11,683	6,567	78%
ECL provisions	212	289	-27%	888	-76%	1100	1,003	10%
Write-offs	582	23	2483%	-267	-318%	315	124	154%
Total provisions	793	312	155%	622	28%	1,415	1,126	26%
Profit before tax	5,570	3,141	77%	4,699	19%	10,269	5,441	89%
Tax	1,386	781	78%	1,166	19%	2,552	1,332	92%
Implied tax rate	24.9%	24.9%		24.8%		24.9%	24.5%	
Profit after tax	4,183	2,360	77%	3,534	18%	7,717	4,109	88%

Consolidated Balance Sheet

Quarterly Comparison



₹ mn except stated

Particulars	Q2FY27	Q2FY26	YoY (%)	Q1FY27	QoQ (%)
Paid-up Equity	962	962	0%	962	0%
Reserves and Surplus	78,614	65,769	20%	74,692	5%
Total Equity	79,576	66,730	19%	75,655	5%
Bank Borrowings	254,955	158,356	61%	250,193	2%
Debt Securities	49,935	9,504	425%	26,104	91%
Other Liabilities and Provisions	15,929	9,545	67%	14,105	13%
Total Equity & Liabilities	400,395	244,135	64%	366,057	9%
Cash and Bank Balances	28,350	18,436	54%	29,466	(4%)
Investments	18,993	7,460	155%	10,796	76%
Assets under Financing Activities	340,793	208,216	64%	312,855	9%
Other Assets	12,259	10,024	22%	12,940	(5%)
Total Assets	400,395	244,135	64%	366,057	9%

RoAA Tree

Quarterly Comparison

Calculated as % of Average Assets (%)	Q2FY26	Q3FY26	Q4FY26	Q1FY27	Q2FY27
Interest income	14.8%	14.5%	14.6%	15.3%	15.3%
Interest expenses	6.8%	6.7%	6.6%	6.8%	6.8%
Net interest income	8.0%	7.9%	7.9%	8.5%	8.5%
Net Car Loan Fee	0.4%	0.3%	0.3%	0.4%	0.4%
Co-lending Income	1.4%	1.8%	1.3%	0.8%	0.8%
Insurance distribution	0.5%	0.5%	0.9%	0.5%	0.5%
Other income	1.2%	1.1%	0.8%	0.9%	1.2%
Non-interest income	3.4%	3.7%	3.3%	2.5%	2.8%
Net total income	11.5%	11.6%	11.2%	11.0%	11.3%
Employee expenses	3.8%	4.3%	4.3%	3.5%	3.2%
Other expenses	1.4%	1.2%	0.9%	1.0%	1.1%
D&A	0.4%	0.4%	0.4%	0.3%	0.3%
Operating expenses	5.7%	6.0%	5.5%	4.8%	4.7%
Operating profit	5.8%	5.6%	5.7%	6.1%	6.6%
ECL provisions	0.5%	0.2%	0.7%	1.0%	0.2%
Write-offs	0.0%	0.1%	0.1%	(0.3)%	0.6%
Total Provisions	0.5%	0.4%	0.7%	0.7%	0.8%
Profit before tax	5.3%	5.3%	5.0%	5.4%	5.8%
Profit after tax (RoAA)	4.0%	3.9%	3.8%	4.1%	4.4%

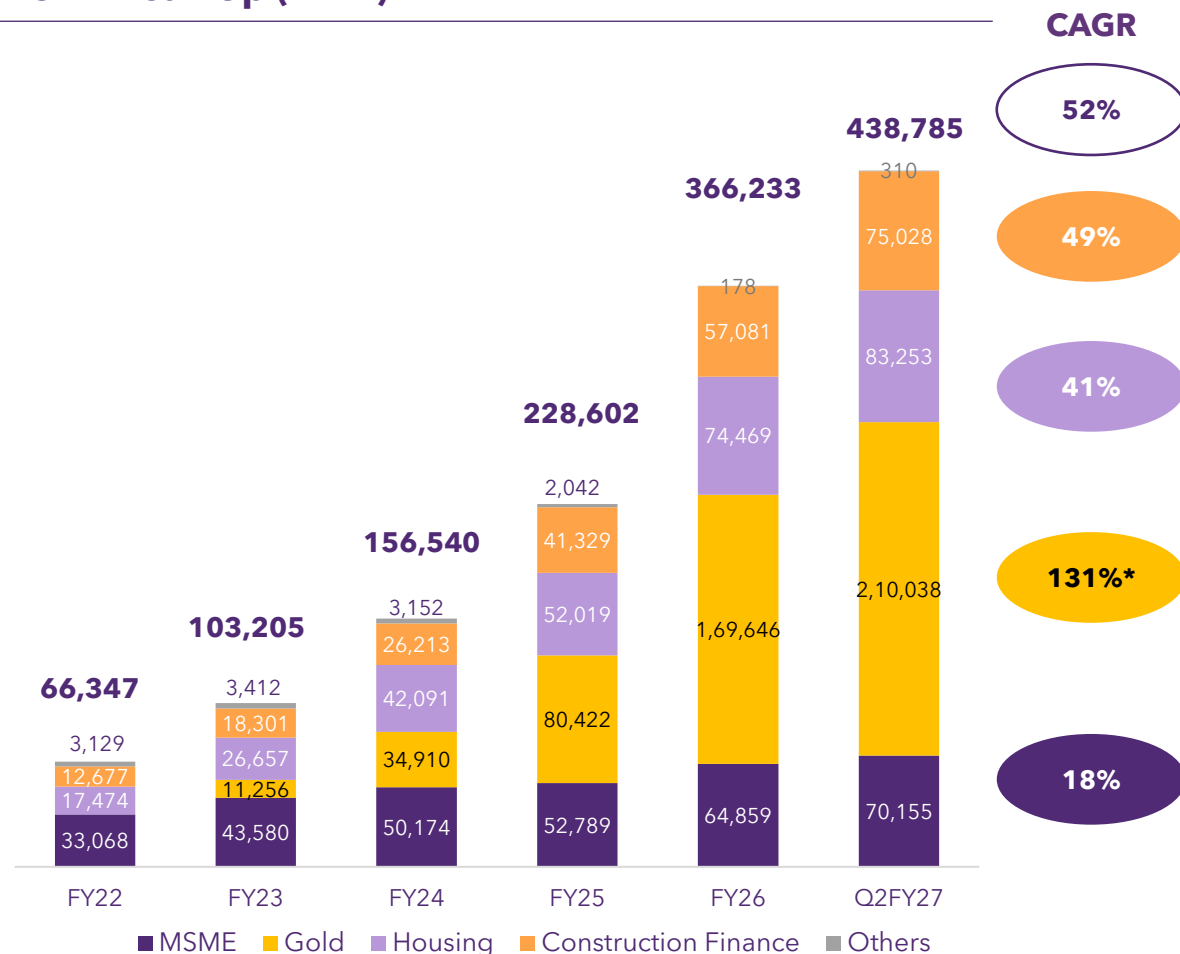


3 Annual Financial Performance

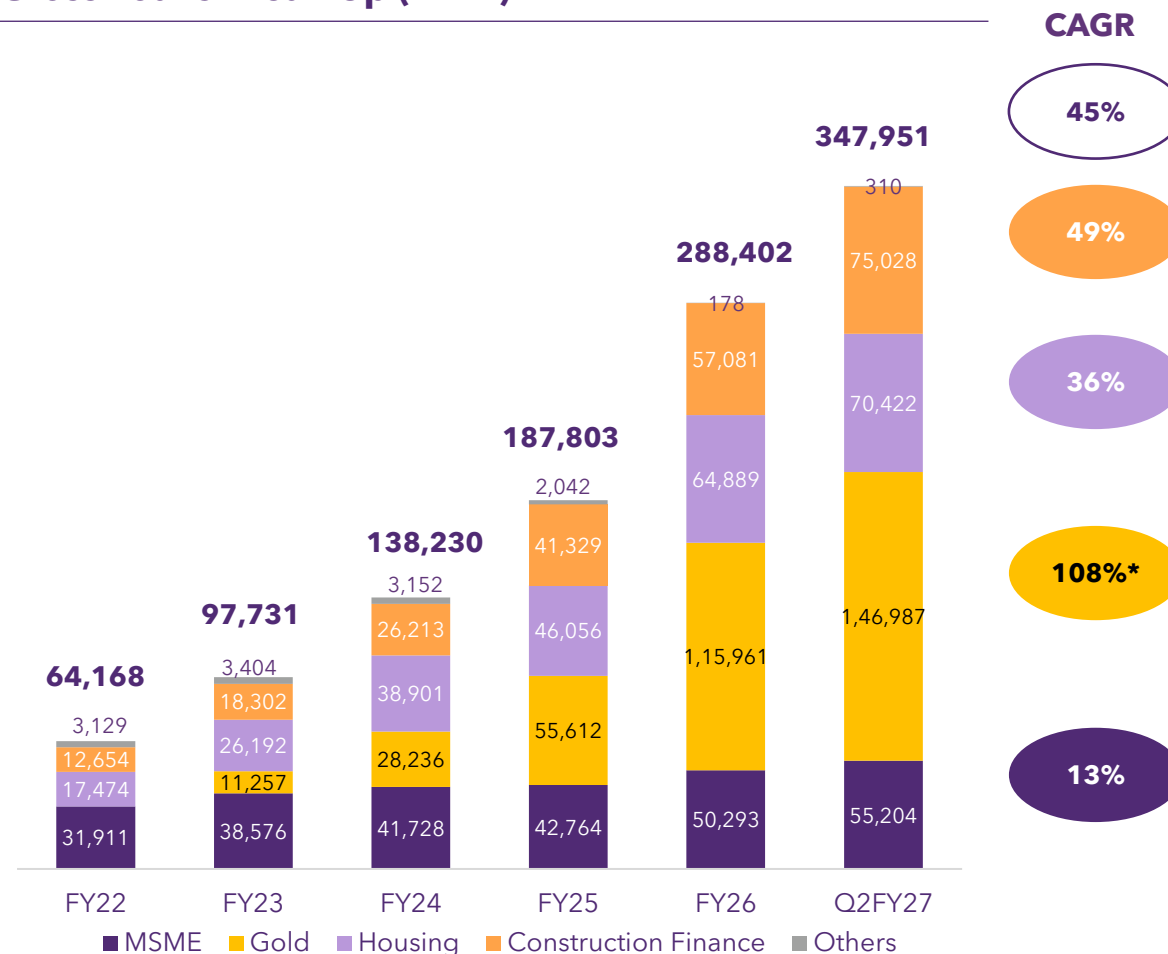
AUM and Loan Growth

Consolidated AUM Up 52% CAGR FY22-Q2FY27

AUM Break Up (₹ mn)



Gross Loans Break Up (₹ mn)



Note: *CAGR FY23-Q2FY27

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

Additional Funding Source & High RoE Accretion

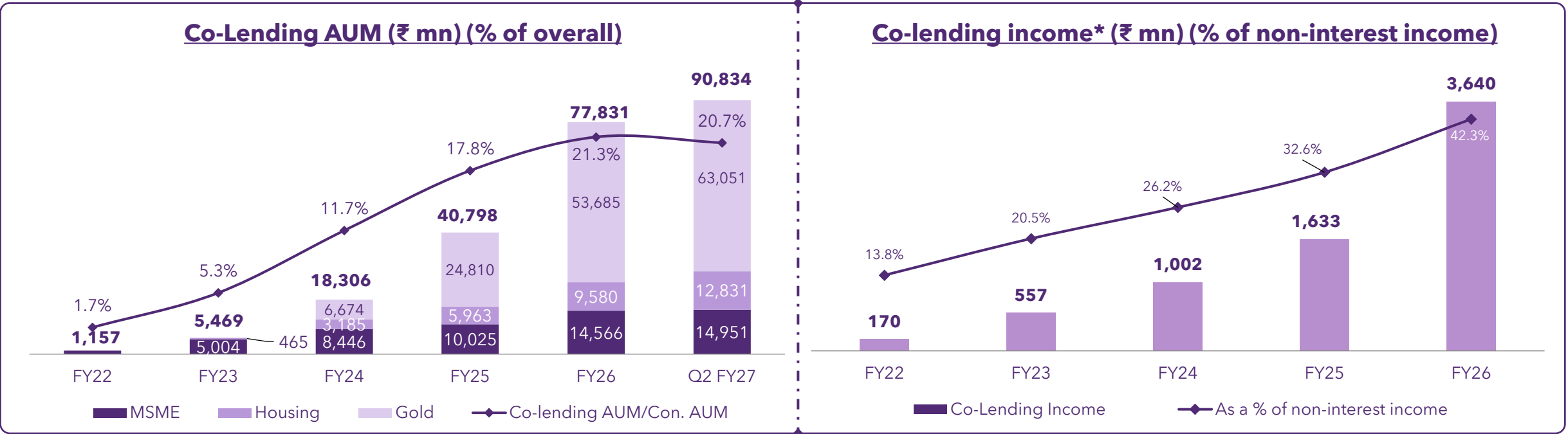
- 1

CGCL retains 20-30% while co-lending partners (CLPs) retain the balance
- 2

CGCL earns spread and loan servicing fee on the co-lending loans
- 3

Additional source of funds while conserving capital and boost RoE
- 4

Diversification of borrowings



11 Partner Banks

SBI

Bank of India

Central Bank of India

Union Bank

Indian Overseas Bank

UCO BANK

YES BANK

Bank of Baroda

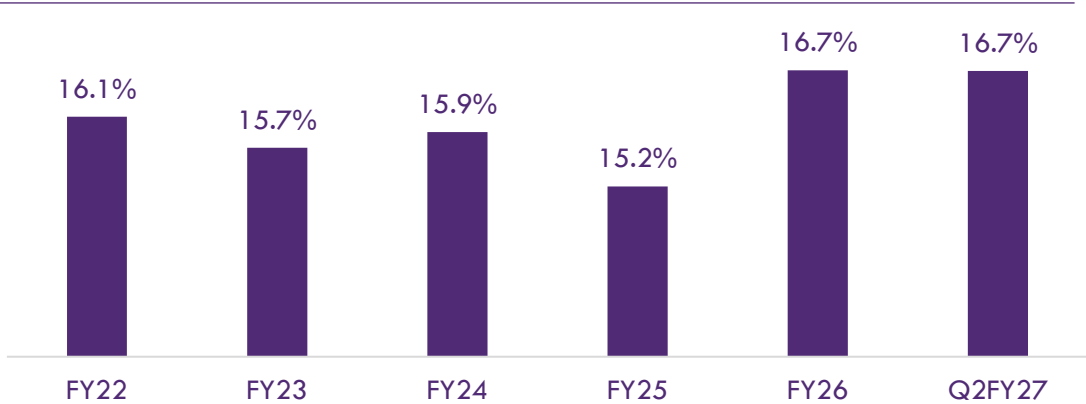
Bank of Maharashtra

sidbi

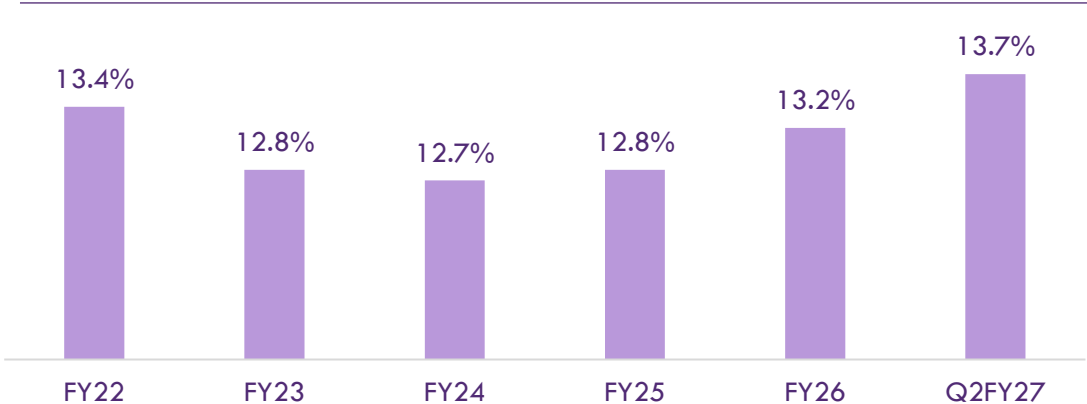
Segment Wise Loan Yields

Improving Yields

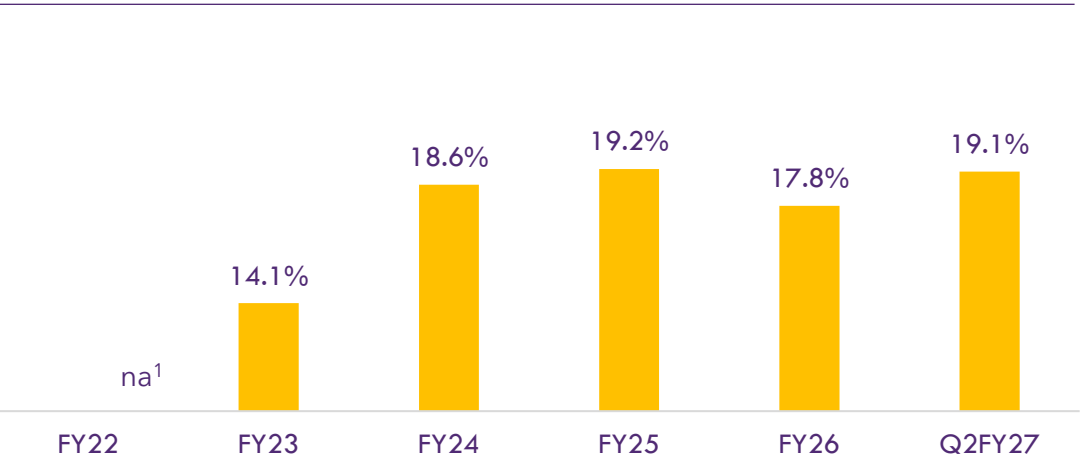
MSME (%)*



Housing Finance (%)*

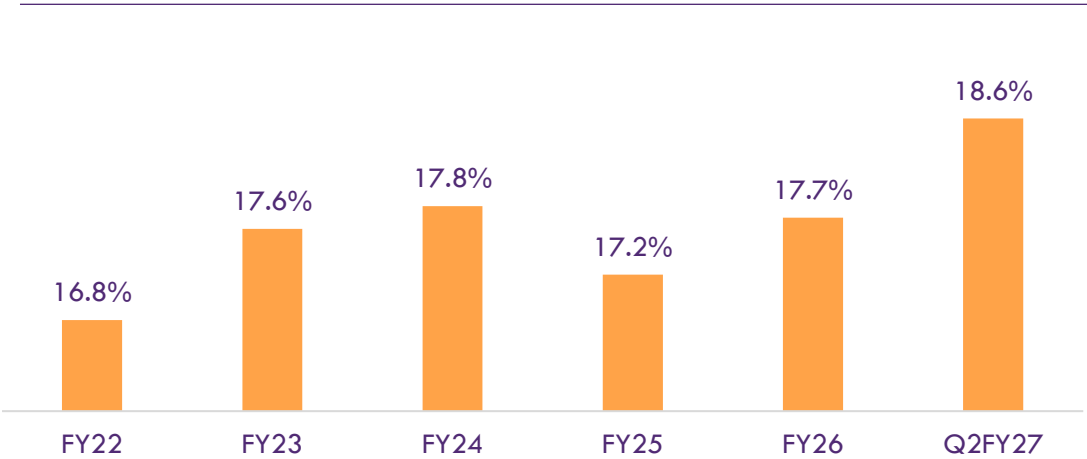


Gold Loans (%)*



¹Gold Loan business started in Aug-22

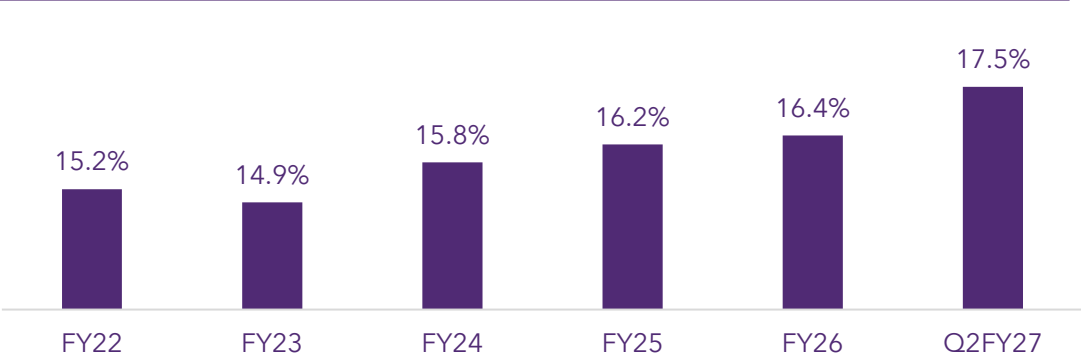
Retail Construction Finance (%)*



Yields & Margins

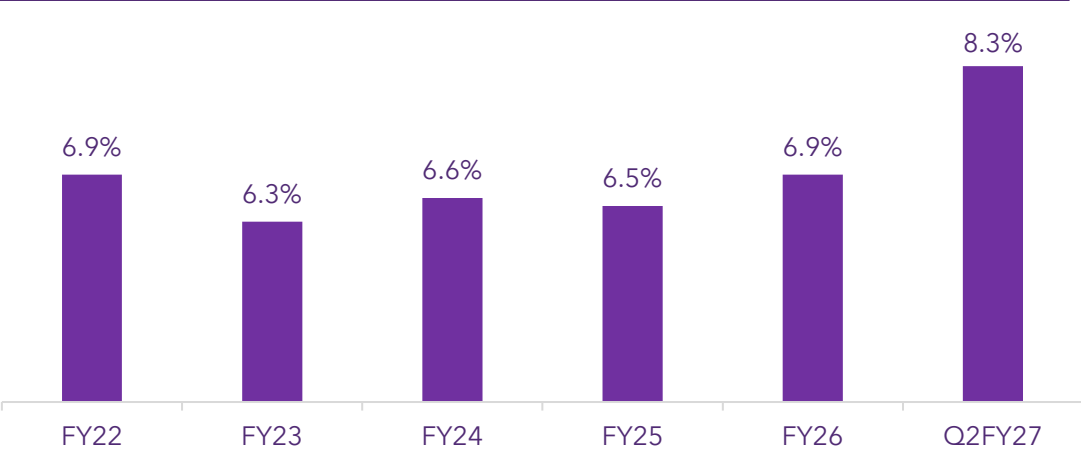
Improving spreads and margins

Yield on Net Advances (%)

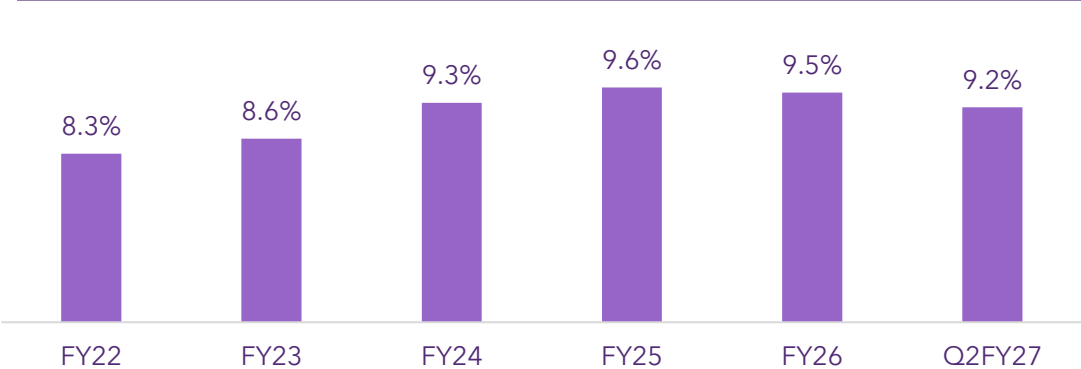


Note: Yield calculated as interest income including INDAS adjustments for processing fee, commission and other charges divided by monthly average of outstanding loans

Spreads (YoA - CoB) (%)

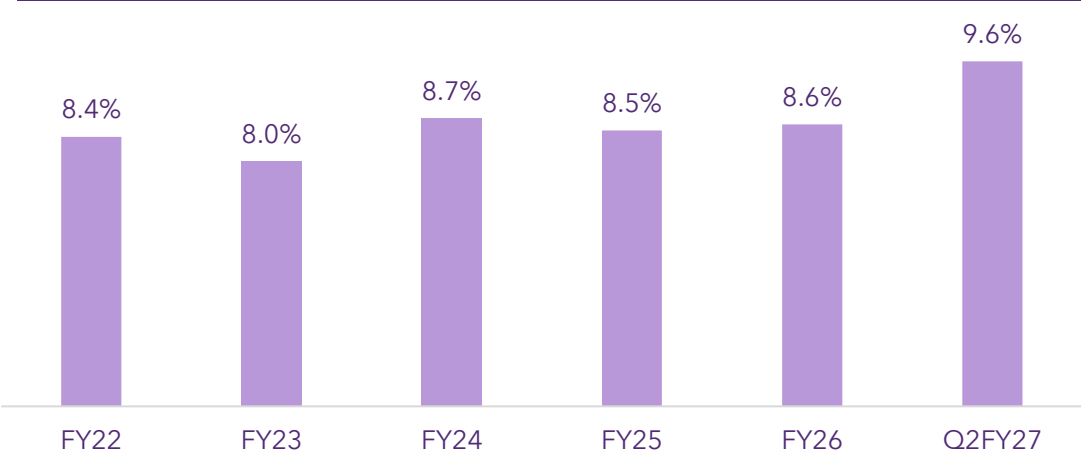


Cost of Borrowings (%)¹



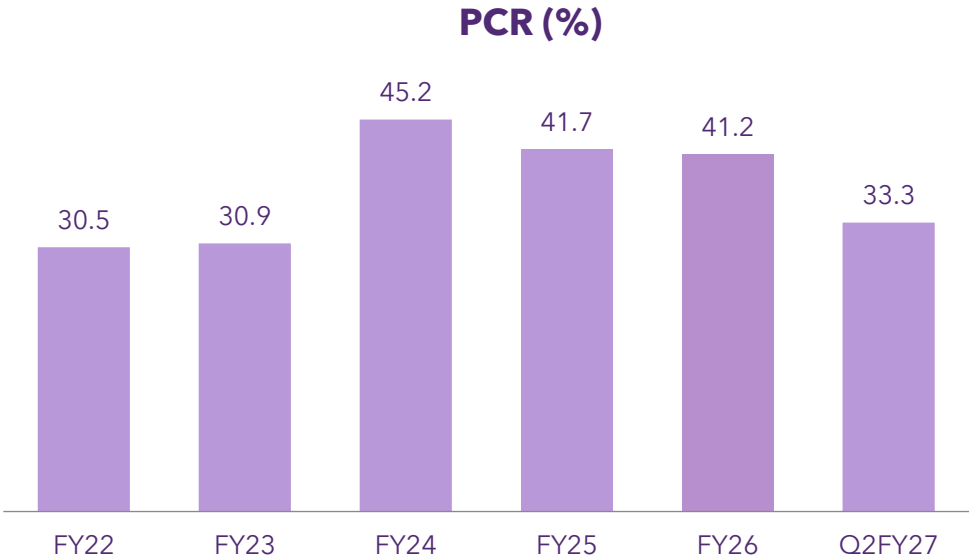
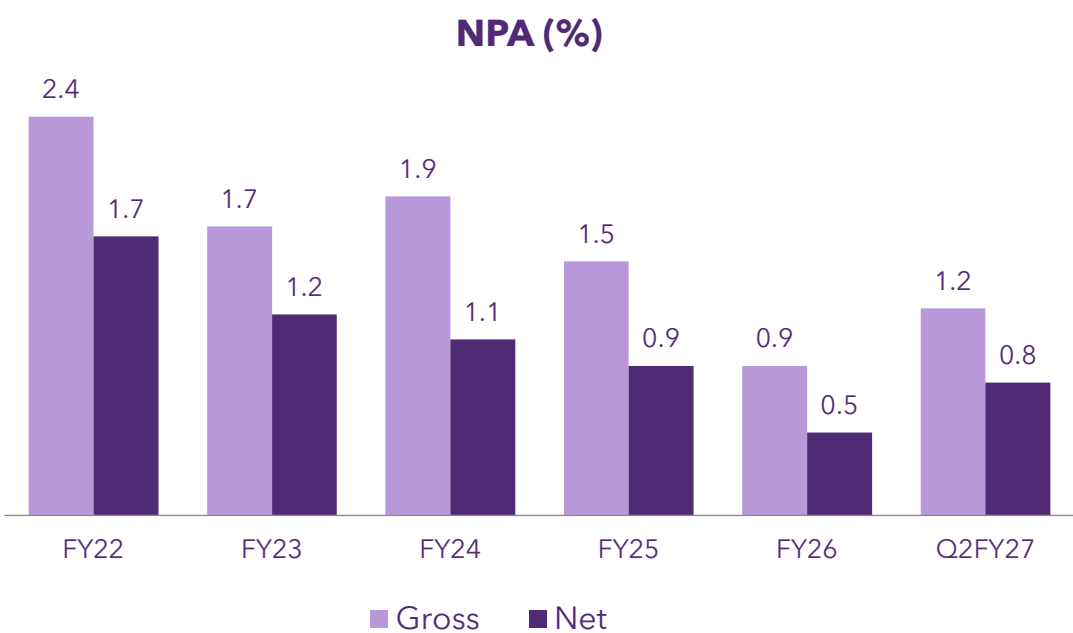
Note: Calculated as (Interest Expense including processing fee divided by monthly average of borrowings

Net Interest Margin (%)²



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

Improving asset quality and adequate provisioning



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

3.1% / 1.7% / 45.2%

MSME Loan

1.2% / 0.8% / 37.9%

Housing Loan

1.2% / 1.0% / 19.1%

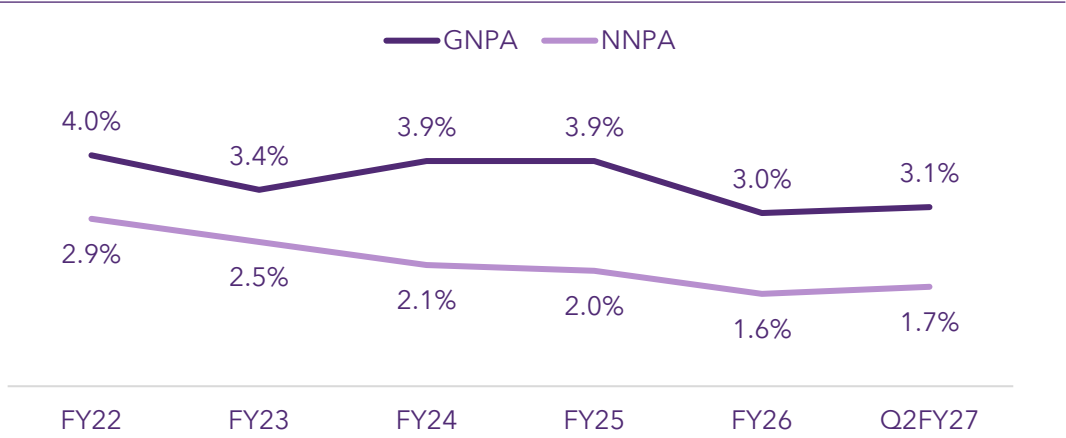
Gold Loan

0.2% / 0.0% / 50.0%

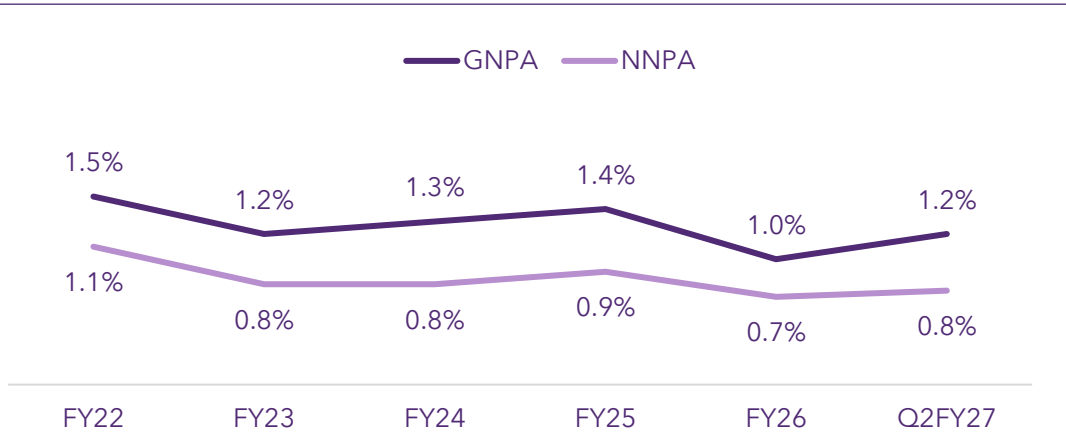
Construction Finance

Note: *For Q2 FY27

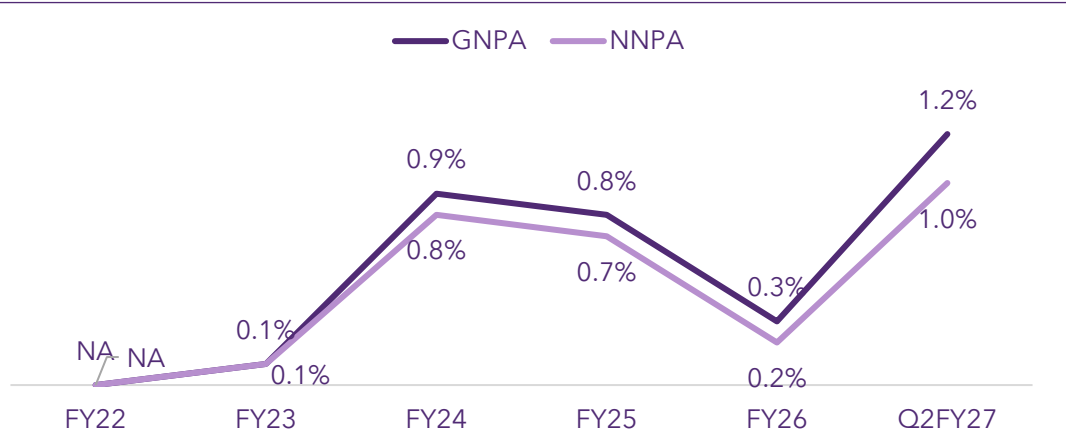
MSME Loan



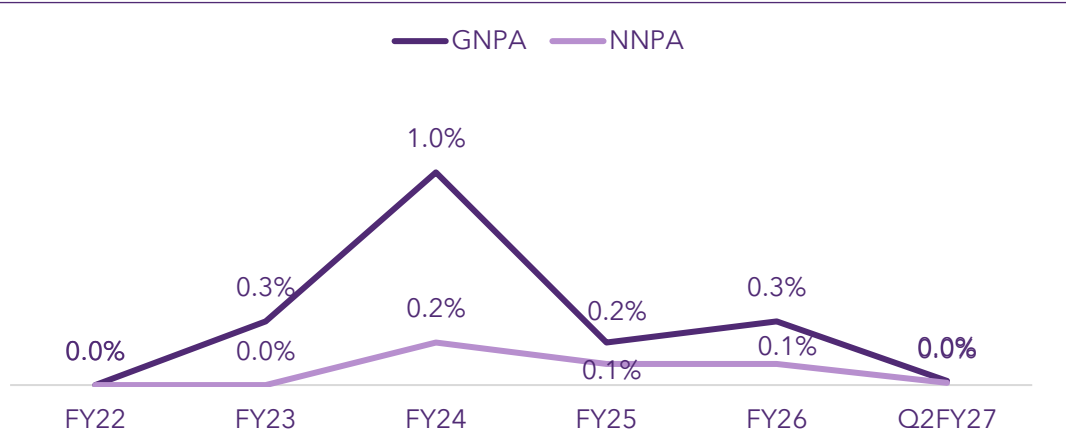
Housing Finance



Gold Loan



Retail Construction Finance



Asset Quality

Adequate provisioning coverage

₹ mn except stated

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

RoAA Tree

Calculated as % of Average Assets (%)	FY22	FY23	FY24	FY25	FY26	Q2 FY27
Interest income	13.0%	12.3%	13.5%	14.5%	13.9%	15.3%
Interest expenses	5.1%	5.6%	6.2%	7.1%	6.5%	6.8%
Net interest income	7.8%	6.7%	7.3%	7.4%	7.5%	8.5%
Net Car Loan Fee	0.4%	1.2%	0.8%	0.5%	0.4%	0.4%
Co-lending Income	0.3%	0.6%	0.7%	0.9%	1.4%	0.8%
Insurance distribution	-	-	0.0%	0.3%	0.6%	0.5%
Other operating income	1.2%	1.0%	1.3%	1.0%	0.9%	1.2%
Non-interest income	1.9%	2.9%	2.8%	2.8%	3.2%	2.8%
Net income	9.7%	9.6%	10.1%	10.2%	10.7%	11.3%
Employee expenses	2.7%	4.3%	4.6%	4.1%	3.8%	3.2%
Other expenses	1.2%	1.8%	2.1%	2.0%	1.5%	1.5%
Operating expenses	3.9%	6.1%	6.8%	6.1%	5.3%	4.7%
Operating profit	5.8%	3.5%	3.4%	4.1%	5.4%	6.6%
ECL provisions	1.0%	0.1%	0.5%	0.3%	0.6%	0.2%
Write-offs	0.7%	0.6%	0.1%	0.2%	0.1%	0.6%
Provisions	1.6%	0.7%	0.7%	0.6%	0.7%	0.8%
Profit before tax	4.2%	2.8%	2.7%	3.5%	4.7%	5.8%
Tax	1.0%	0.6%	0.6%	0.9%	1.2%	1.4%
Profit after tax (RoAA)	3.1%	2.2%	2.1%	2.7%	3.5%	4.4%

Consolidated Income Statement

Annual Comparison

All figures in ₹ mn except stated otherwise

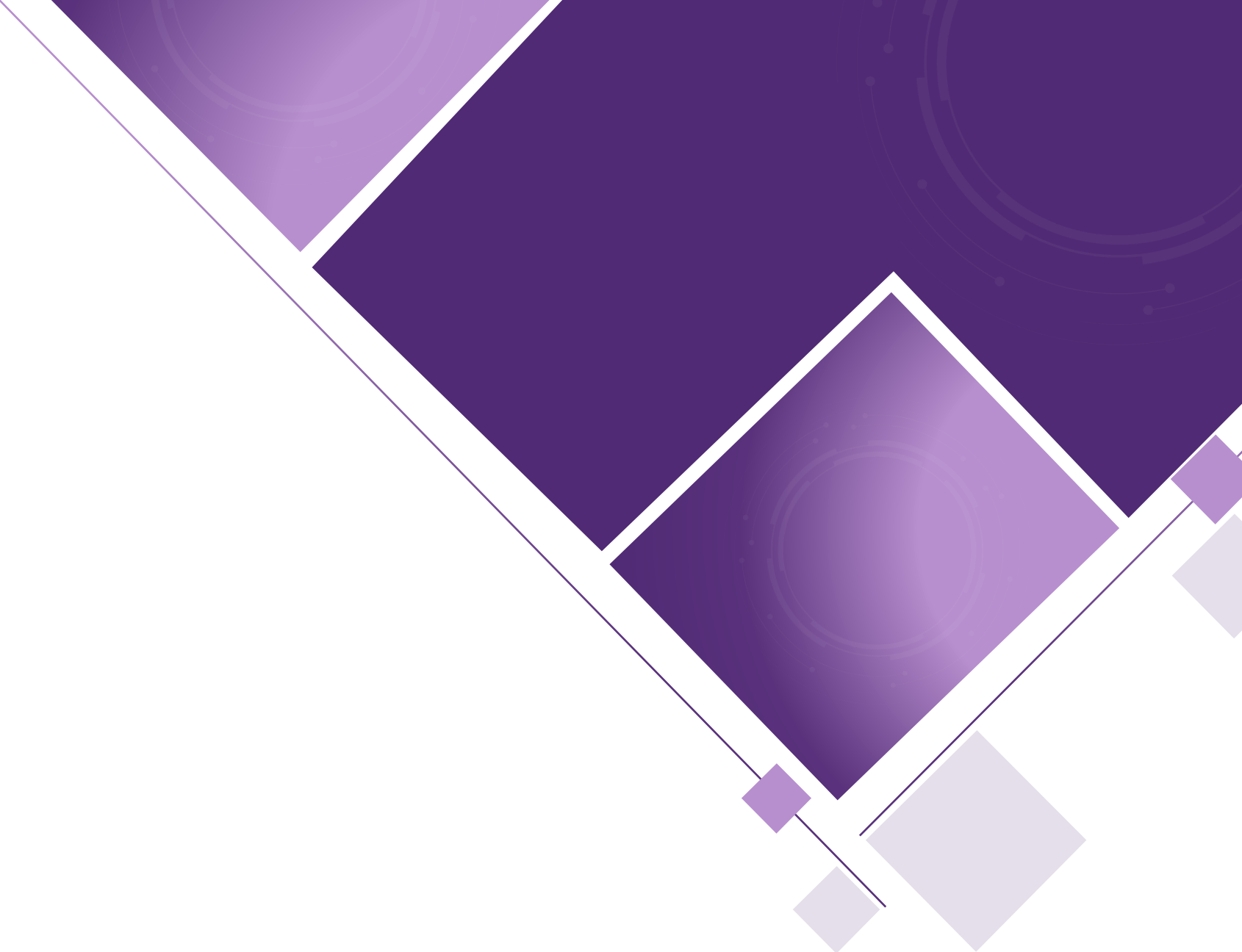
Profit and Loss A/c	FY22	FY23	FY24	FY25	FY26	FY22-26 CAGR
Interest income	8,396	11,682	18,228	26,050	37,277	
Interest expenses	3,322	5,328	8,372	12,736	17,298	
Net interest income	5,074	6,354	9,856	13,314	19,979	41%
Net Car Loan Fee	276	1,179	1,075	963	943	
Co-lending Income	170	557	1,002	1,633	3,640	
Insurance distribution			41	628	1,519	
Other operating income	785	983	1,727	1,790	2,495	
Non interest income	1,229	2,719	3,821	5,014	8,597	63%
Net income	6,303	9,073	13,677	18,328	28,576	46%
Employee expenses	1,746	4,061	6,237	7,429	10,087	
Other expenses	790	1,690	2,870	3,558	4,025	
Operating expenses	2,536	5,751	9,107	10,987	14,112	54%
Operating profit	3,767	3,322	4,570	7,341	14,464	40%
ECL provisions	618	80	713	635	1,640	
Write-offs	439	570	199	373	256	
Total Provisions	1,057	651	913	1,008	1,895	16%
Profit before tax	2,711	2,671	3,656	6,333	12,569	47%
Tax	676	636	862	1,548	3,083	
Implied Tax rate (%)	24.9%	23.8%	23.6%	24.4%	24.5%	
Profit after tax	2,035	2,047	2,794	4,785	9,492	47%

Consolidated Balance Sheet

Annual Comparison

All figures in ₹ mn except stated otherwise

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



4 Strategic Outlook

Key Initiatives to Accelerate Growth

Focus on dedicated strategic initiatives to drive scale



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 – 750-800 new branches over next 2 years



Leverage Technology & Analytics for Operational Excellence

- **Leverage tech & data science leadership** – implement Agentic AI tools for efficiency, productivity, CX
- **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



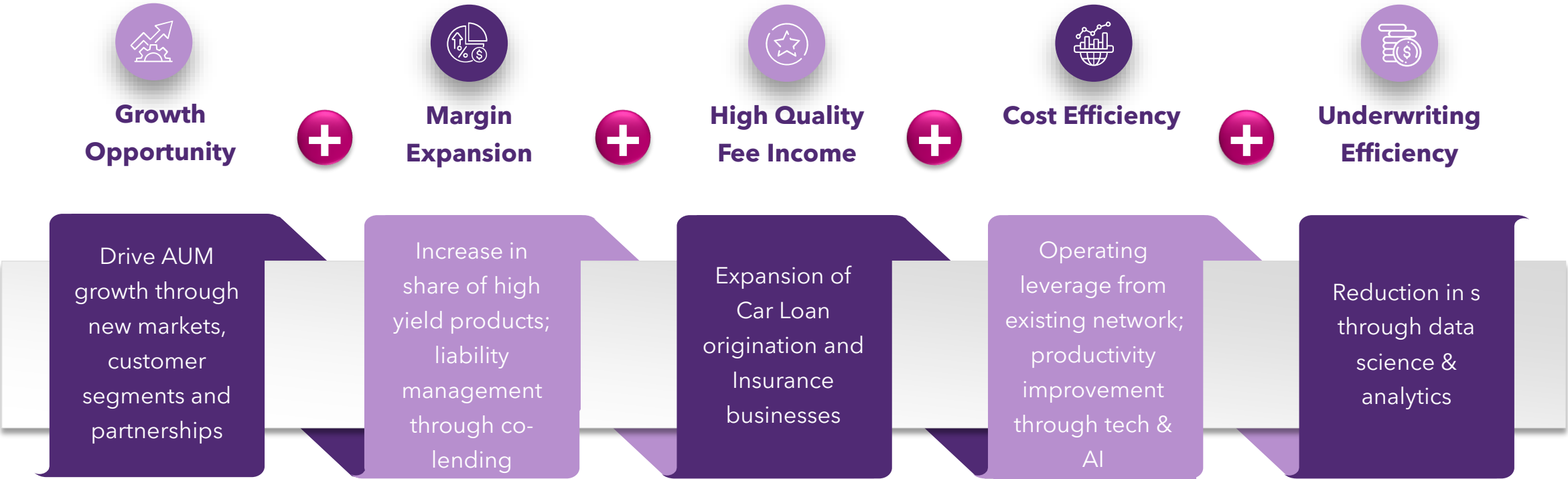
Diversify borrowings for effective liability management

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

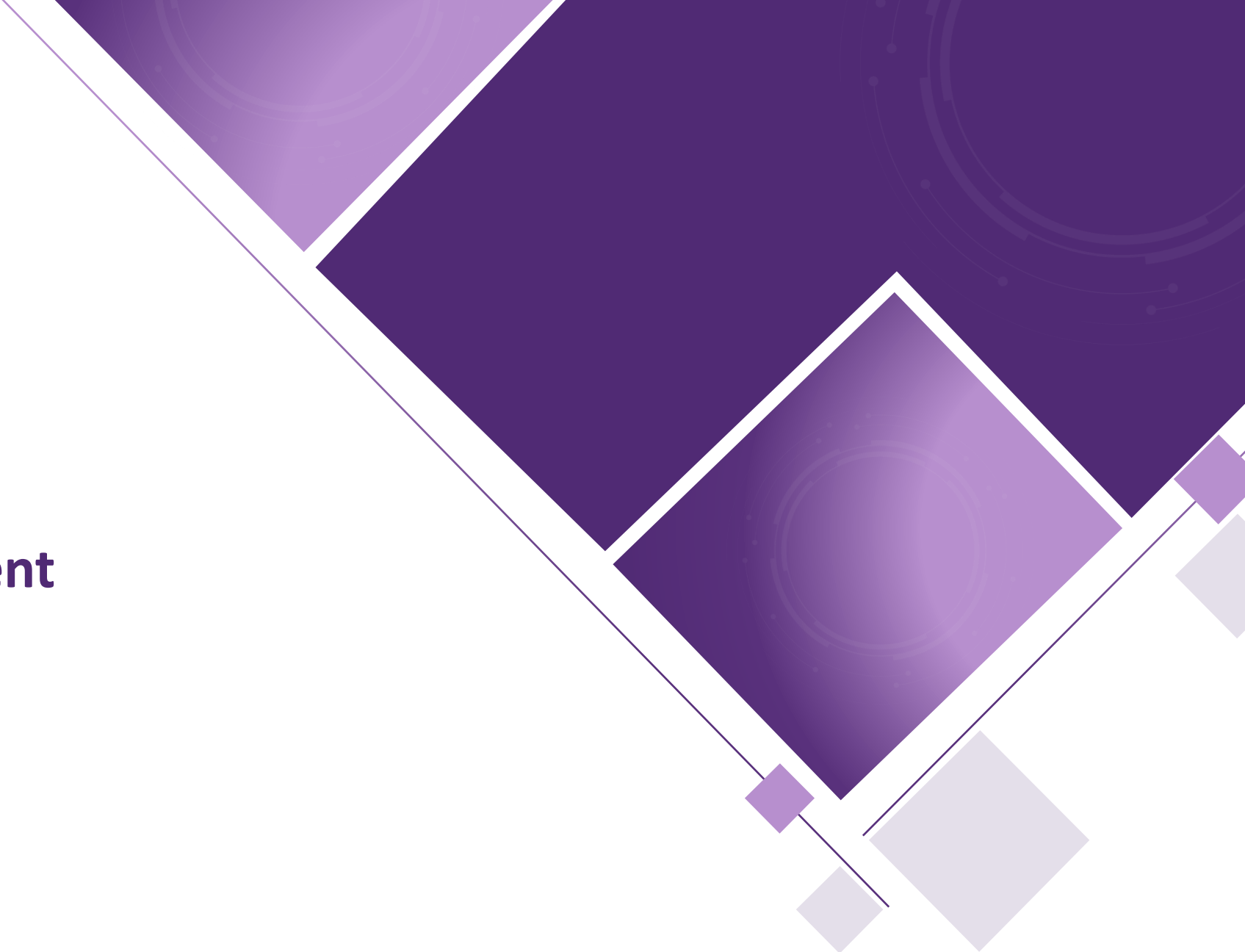
Capri Global's target is ₹650 bn AUM by FY28 and ₹1,250 bn+ by FY31 growing at 28% - 30% CAGR

... and Deliver Sustainable Returns...

Key levers for RoE expansion



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



5 Board & Management

Strong Corporate Governance

Distinguished and Qualified Board comprised majority 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 Capri Global Capital Entrepreneur with over 3 decades of experience in Financial Services Expertise in Lending, Financial Advisory, Corporate Finance & Investment Banking; CA

Ajit Mohan Sharan



**Independent
Director**

IAS - Batch 1979

Over 3 decades of experience in varied aspects of public administration

Nupur Mukherjee



**Independent
Director**

Ex Global Head, Enterprise 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

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

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

Experienced and Stable Management Team

Proven track record of scaling businesses

CORPORATE FUNCTIONS



Divya Sutar

President & ED – Strategy

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

Work Experience: 26+ yrs



Kishore Lodha

Chief Financial Officer

Ex-UGRO Finance, Hinduja Finance,
SREI Infra Finance; CA

Work Experience: 24+ yrs



Sanjeev Srivastava

Chief Risk Officer

Ex-IIFL Finance, CA

Work Experience: 20+ yrs



Tarun Aggarwal

Group Chief Technology Officer

Ex-Paytm, Adobe System, Quad
Analytix, Expedia, PGDBM (IMT)

Work Experience: 20+ yrs

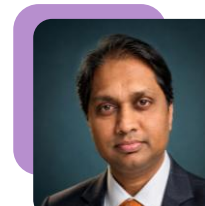


Vinay Surana

Group Head – Treasury

Ex-Axis Bank, CA

Work Experience: 17+ yrs



Ignatius Kaitha

Chief HR Officer

Ex-IndusInd Bank, HSBC, MBA

Work Experience: 20+ yrs



Varun Malhotra

Chief Technology & Data Officer

Ex-BYJU's, Policy Bazaar; MTech -
BITS Pilani

Work Experience: 20+ yrs



Abhishek Yadav

Chief Compliance Officer

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

Work Experience: 23+ yrs



Zoheb Sheikh

Head – Internal audit

Ex- Kotak Mahindra Bank, Reliance
Securities

Total Exp: 20+ yrs

Experienced and Stable Management Team

Proven track record of scaling businesses

RETAIL BUSINESS



Ravish Gupta

Chief Business Officer – Gold
Ex-IIFL, GE Money, HDFC Bank, BCA
Work Experience: 20+ yrs



Abhishek Sinha

Chief Business Officer – MSME & MLAP
Ex Bajaj Housing Finance Ltd., Bajaj Finance Ltd., Tata Capital Ltd.
Work Experience: 22+ yrs



Munish Jain

Chief Business Officer – HL
Ex-Shriram Housing, GE Money, DHFL, MBA
Work Experience: 20+ yrs

RETAIL CONSTRUCTION FINANCE



Vijay Kumar Gattani

Chief Business Officer - CF
Ex-Goldman Sachs, ICICI Bank, CA
Work Experience: 21+ yrs



Bhaskarla Keshav Kumar

Director - Monitoring - CF
Ex-AGM, SBI
Work Experience: 40+ yrs

CREDIT



Vaibhav Shah

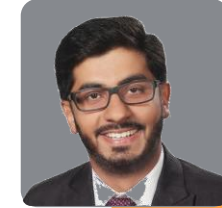
Head Credit - MSME & MLAP
Ex- AUSFB, DCB Bank, IIFL, HDFC Bank, ICICI Bank, MMS, B.com
Work Experience: 23+ yrs

FEE BASED BUSINESS



Rohit Chugh

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



Amit Setia

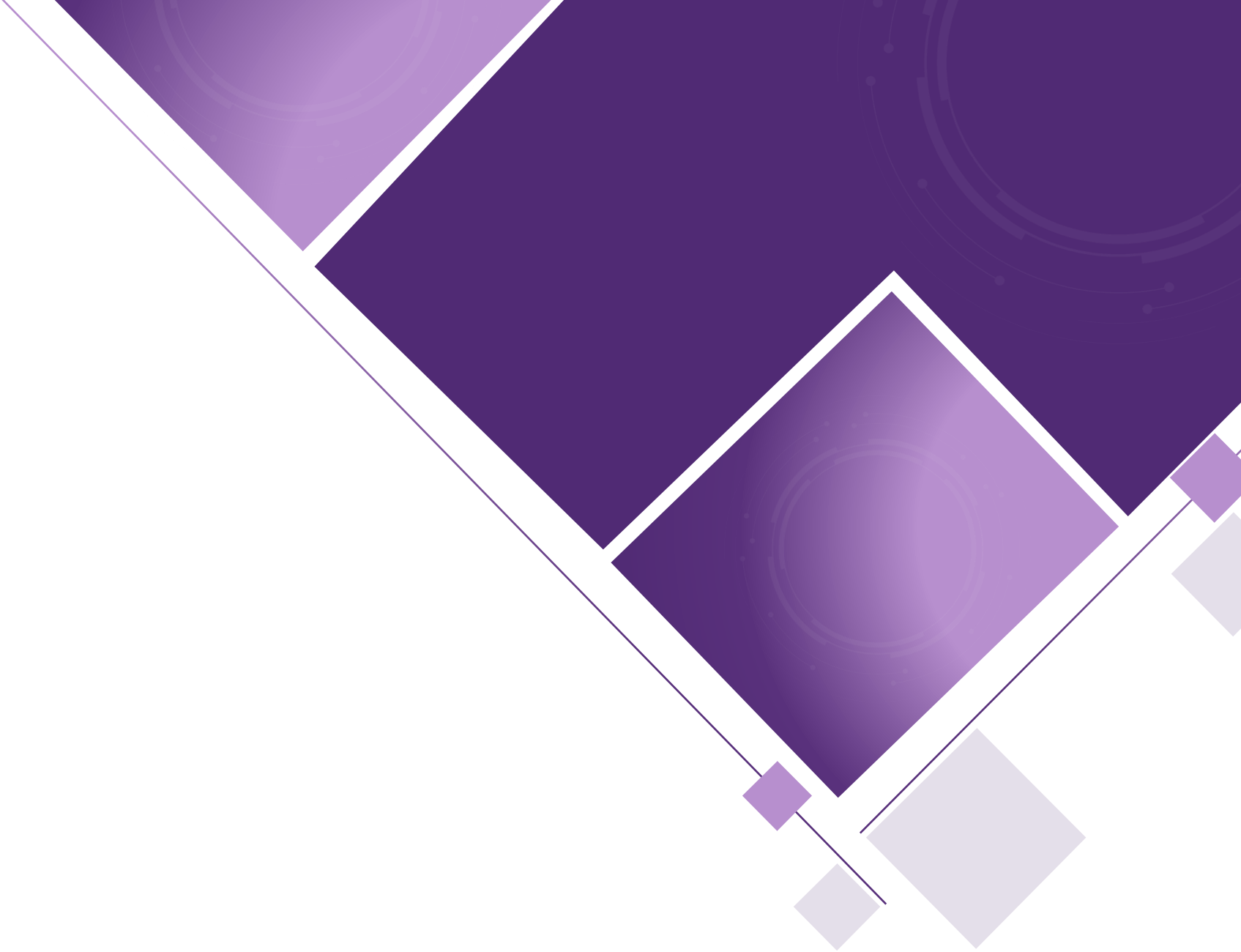
Chief Business Officer- Car Loan Distribution
Ex-Reliance Capital, Dhanlaxmi Bank, MBA
Work Experience: 20+ yrs



Ajay Manglunia

ED - Fixed Income Markets
Ex- JM Financial, Edelweiss, InCred; CA
Work Experience: 30+ yrs

6 ESG



Financial inclusion, governance and sustainability initiatives support responsible growth

←

Key ESG impact highlights ⁽¹⁾

→

Environmental (E)



23% reduction of e-waste compared to FY2023-24, ~500+kg of waste recycled and reused



500+ Solar lights installed through CSR initiatives. 100+ Acres under climate-resilient cultivation through CSR initiatives.



15,300 KL of water harvesting capacity created through desilting, check dams and bunds



₹ 68 Mn government investments supported 1,924 households and created 225 hectares of water harvesting capacity



2.61 Lakh Pages saved by MSME and Housing business through Digital Initiatives. 3150+ plantations completed.

Social (S)



15,519 beneficiaries reached including 13,287 women. 8,500+ students supported.



1200+ farmers trained and adopted on regenerative practices. Zero fatalities in our operations.



100 training sessions conducted benefitting 8,179 individuals across 80 villages



681 SHGs formed for community strengthening and institution building



10,000+ Women impacted through our livelihood development program

Governance (G)



100% DEI training for senior management



5 out of 6 independent directors



Zero cases of discrimination and harassment



Zero cases of money laundering, insider trading and conflict of interest



Zero cases of cybersecurity breaches or threats

Best-in-class ESG scores

→

Name of the ESG rating provider	Ratings
SES ESG research private limited	75 (B+)
NSE sustainability ratings & analytics limited	73
CRISIL ESG ratings & analytics limited	64 (strong)
Standard & poor's (S&P) global corporate sustainability assessment (only NBFC to qualify for S&P CSA yearbook)	72 (industry average 29)

↓

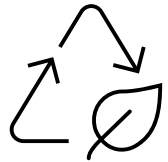
Score: 100 (industry avg. 10) Financial inclusion	Score: 100 (industry avg: 20) Human rights
Score: 100 (industry avg: 23) Customer relations	Score: 91 industry avg. 32 Privacy protection

Note: (1) Highlights for FY25

53

Key Pillars of ESG - Fostering Sustainable and Responsible Operations

Responsible operations and social impact are embedded into the operating model



01

Environmental stewardship

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



02

Social empowerment

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

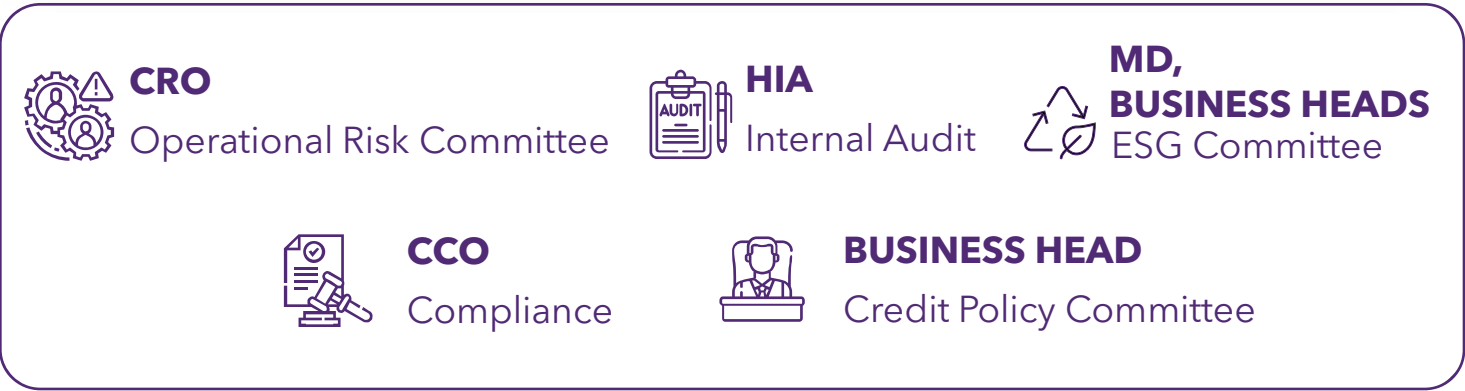
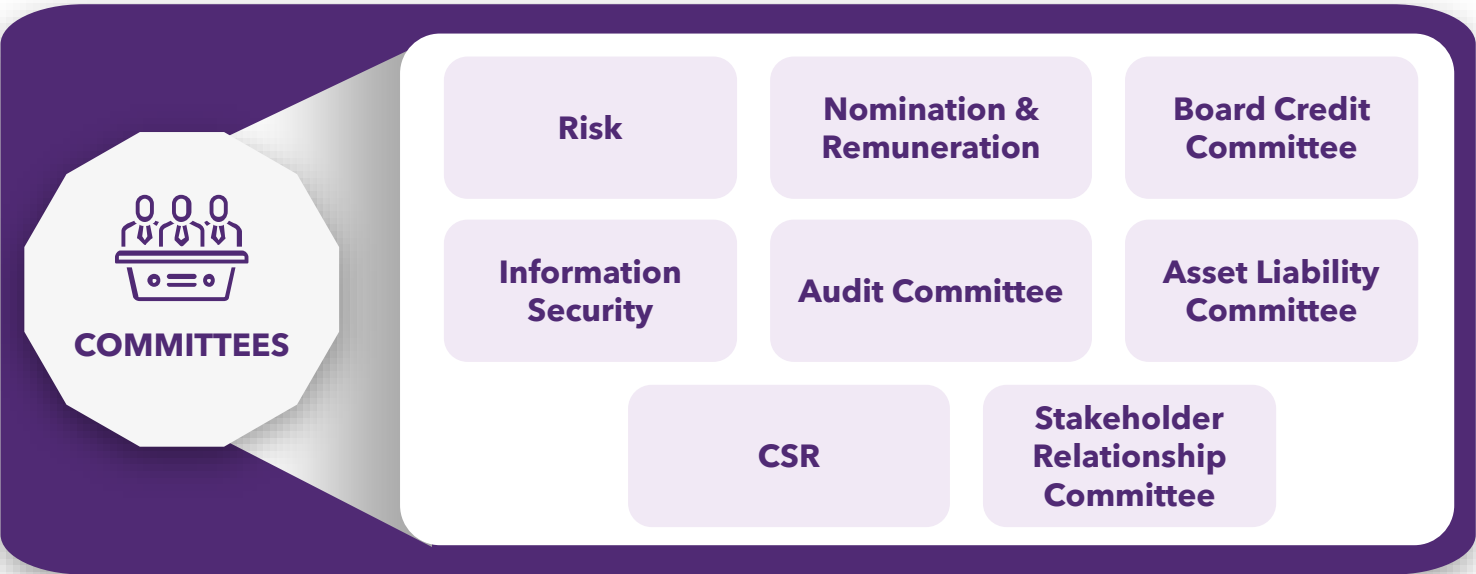


03

Governance excellence

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

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

Training & Awareness Programs

On ESG Principles conducted for Board of Directors and KMPs

Shareholding

₹238bn

US\$2.48bn²
Market capitalisation¹

₹ 79.6bn

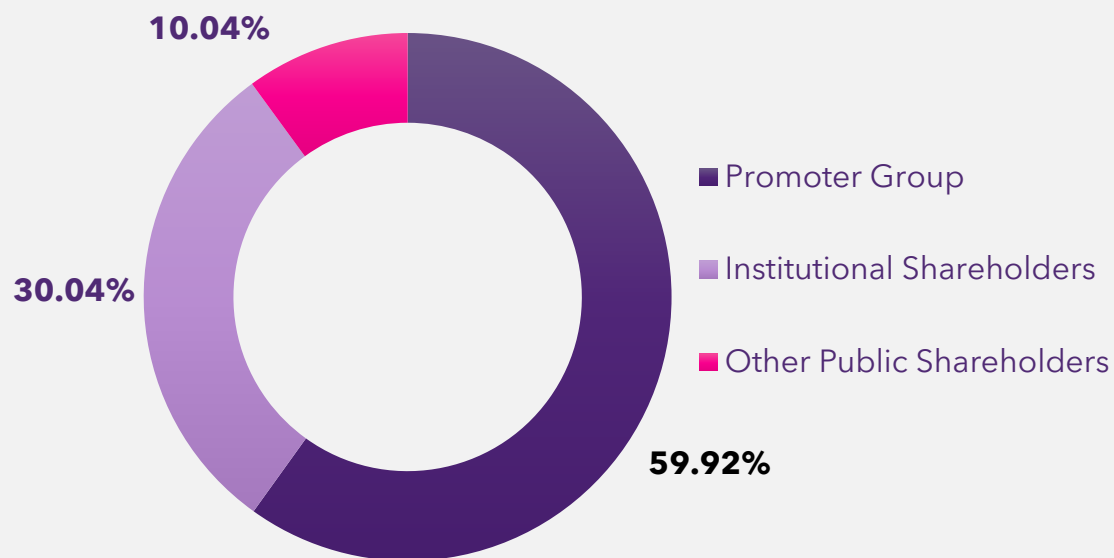
Cons. Equity (Sep'26)

₹ 962mn

Paid-up Equity

₹ 1

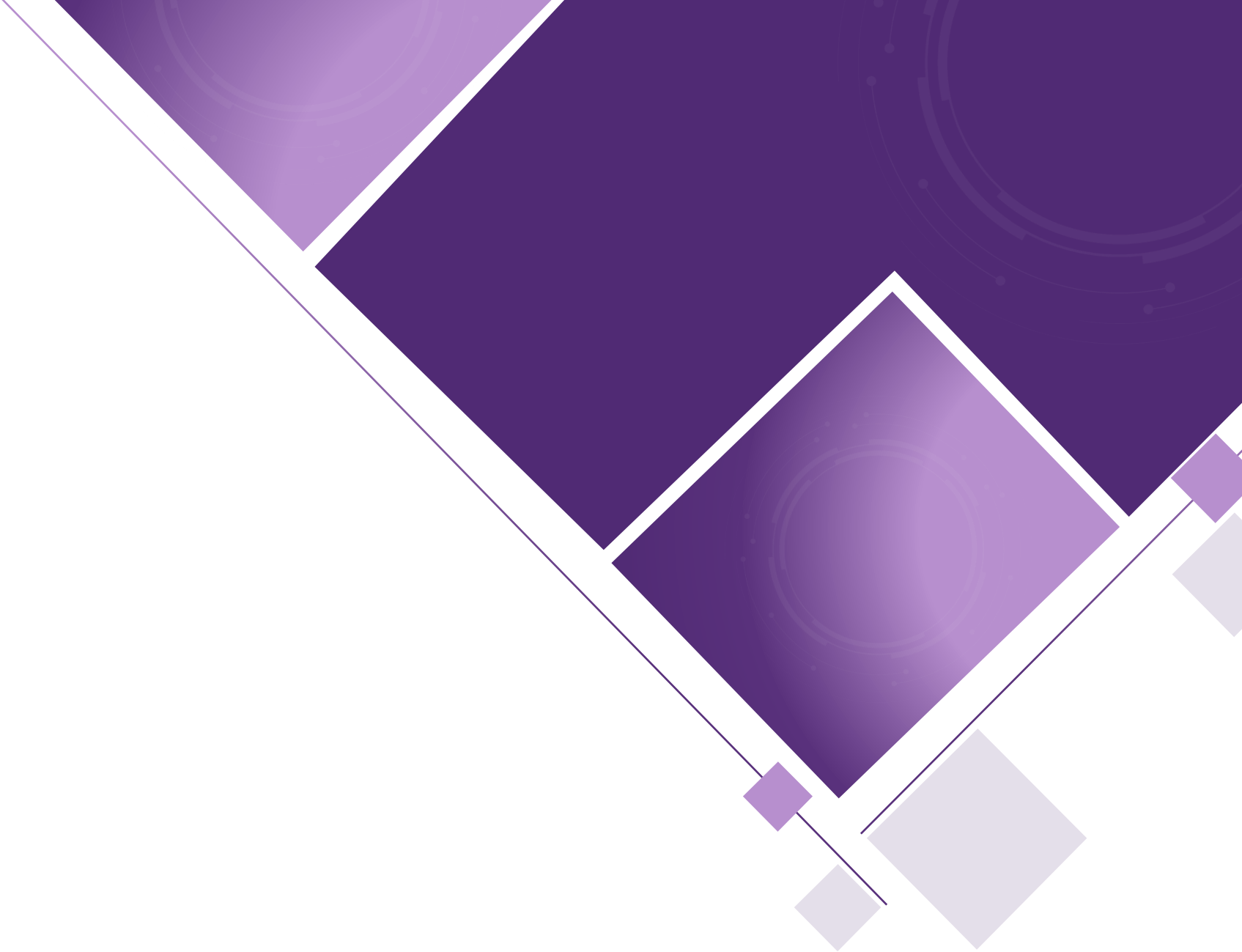
Face Value



NOTES

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

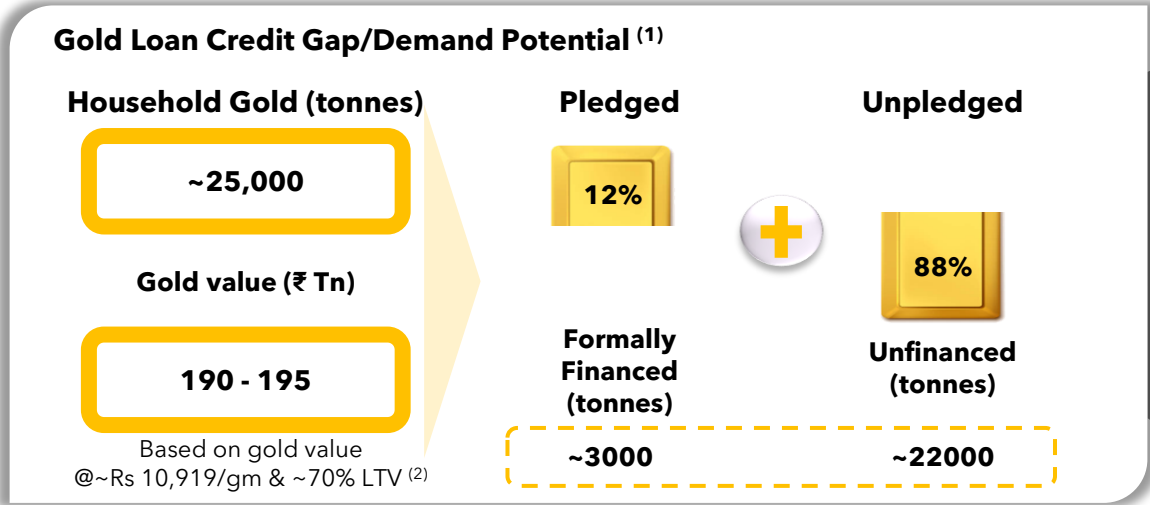
7 Annexure



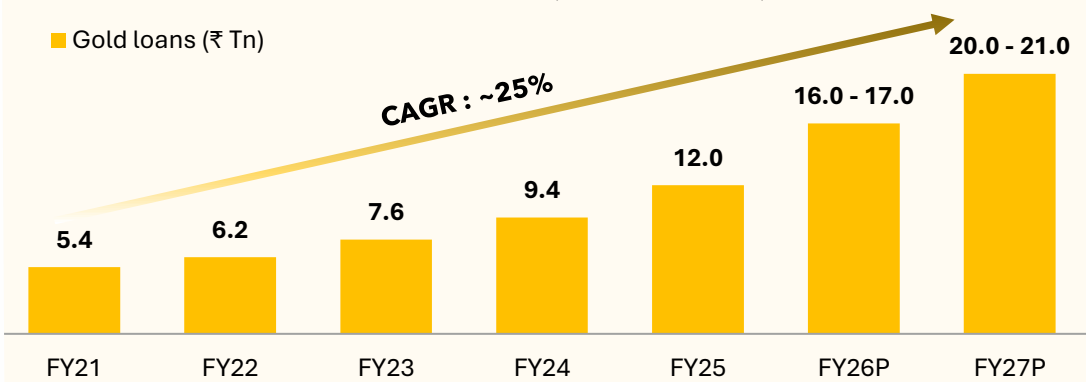
Large Addressable Market Opportunity across Focus Segments : Gold Loans



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



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



Rising financialization of gold holdings

Strong demand from informal sector & self-employed borrowers with limited credit access

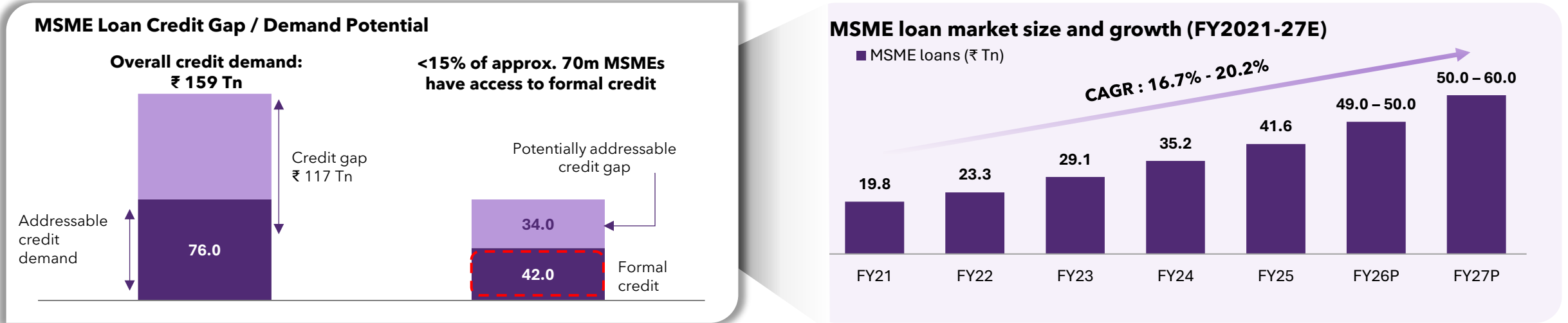
Fast, collateral-backed lending enabling quicker and more certain liquidity vs unsecured credit

Expansion of organized players replacing unorganized pawn brokers (trust + transparency)

Digital + doorstep gold loan disbursement improving reach and convenience

Large Addressable Market Opportunity across Focus Segments : MSME Loans

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



Formalization of MSMEs (GST, UDYAM) improving credit visibility and eligibility

Large structural credit gap vs demand in working capital and capex financing

Government-backed schemes (CGTMSE, priority sector lending) reducing lender risk

Digitization of cashflows enabling better underwriting (invoice + bank statement lending)

Growth in trade, e-commerce, and supply chain financing needs

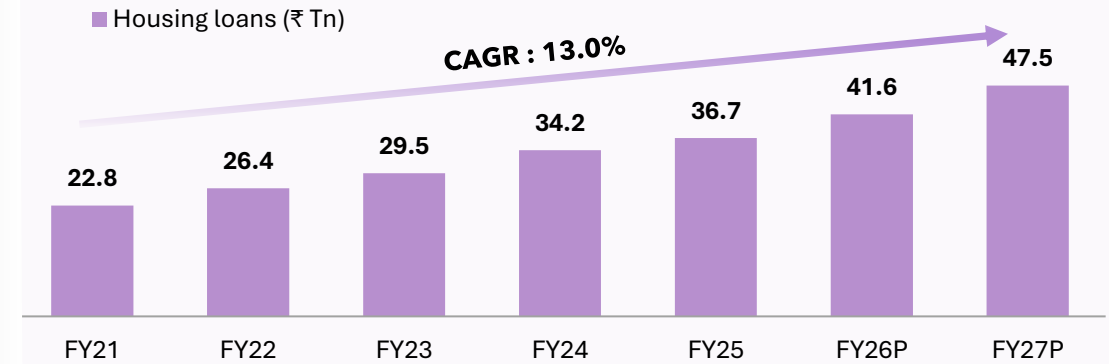
Large Addressable Market Opportunity across Focus Segments : Housing Loans

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

Housing Loan Credit Gap / Demand Potential

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

Housing loans market size and growth (FY2021-27E)



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

Government push via PMAY and interest subsidies improving affordability

Rising formal income penetration enabling credit eligibility expansion

Migration to Tier 2/3 cities driving incremental housing demand

Shift from informal lenders to organized housing finance companies

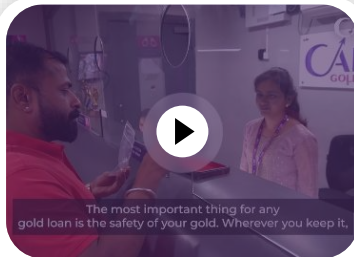
Delivering Impactful Customer Outcomes

Gold loans



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

- Sheetal Makwana
(Home Maker)



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

- Raghvendra Bhat
(Event Management Business)

MSME loans



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

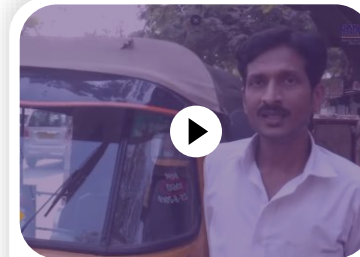
- Arun Gupta
(Cosmetics Store)



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

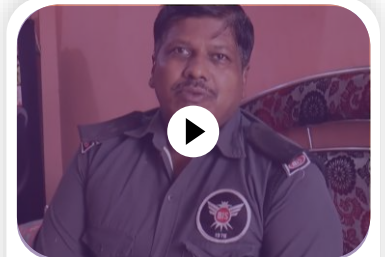
- CG Baidnath
(Kitchenware Store)

Housing loans



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

- Raghavendra Joshi
(Rickshaw Driver)



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

- Pravin Devekar
(Security Guard)

Building the Brand Capri Loans – Brand Ambassadors

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



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

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



Building the Brand Capri Loans

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

#DreamsGetWings & #TryCapriGoldLoans

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

141 Mn+

Campaign
Reach

93.8%

Positive Visibility
Impact

+173%

Gold Loan Search
Growth

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



Awards and Recognitions



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



Corporate Environment Excellence Award by World Environment Council in 2026



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



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



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



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



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



Great Place to Work - Awarded for 5 consecutive years



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

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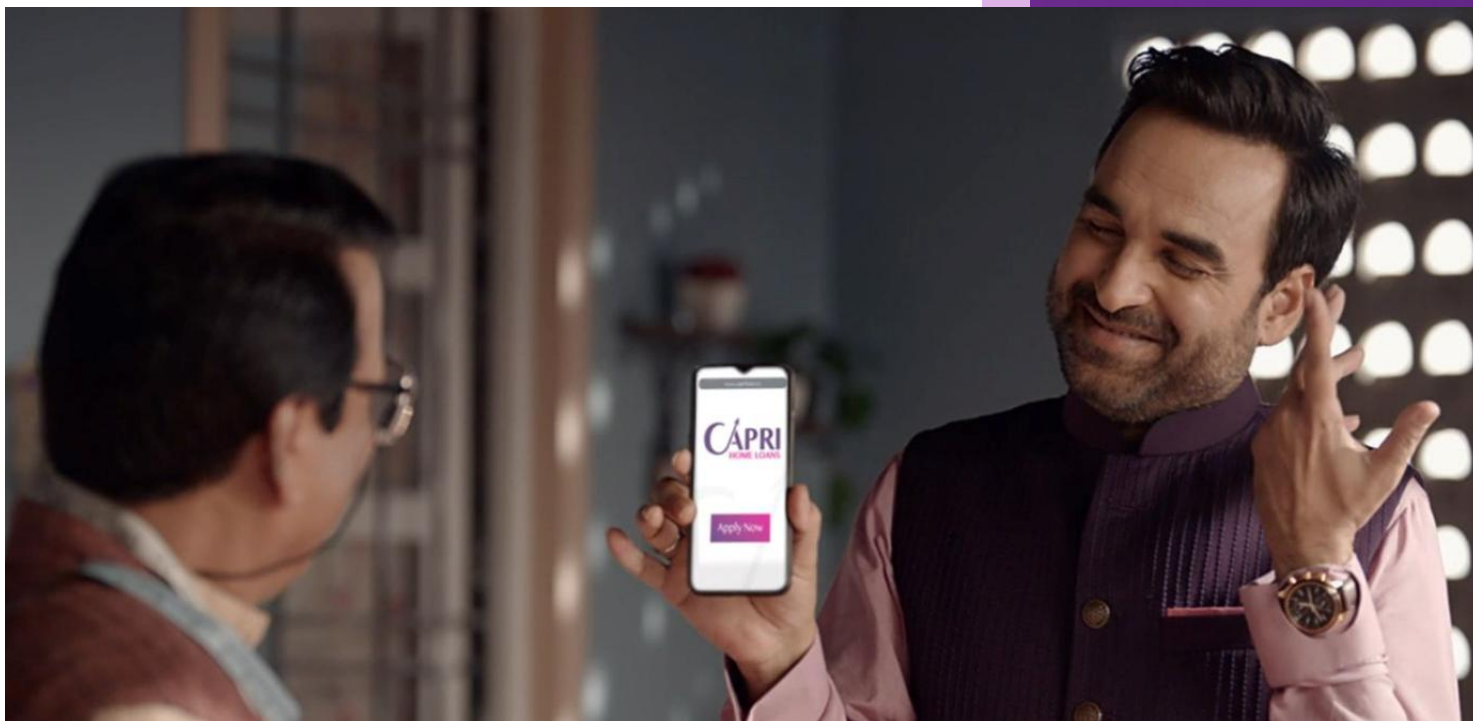
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Meeting Request [Link](#)

