

April 30, 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<sup>th</sup> Floor  
Plot No- 'C' Block, G Block  
Bandra-Kurla Complex, Bandra (East)  
Mumbai – 400 051  
Scrip Code: CGCL

**Sub: Press Release – Audited Standalone and Consolidated financial results of the Company for the quarter and year ended March 31, 2026**

Dear Sir/Madam,

Please find enclosed the Press Release on the Audited standalone and consolidated financial results of the Company for the quarter and year ended March 31, 2026.

The said intimations was received by the Company on April 30, 2026 at 11:21 P.M. (IST).

The aforesaid Press Release will be made available on the Company's website at [www.capriloads.in](http://www.capriloads.in).

You are requested to kindly take the same on records.

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

## Press Release: 4Q FY26 Results

- ✓ Consolidated AUM rises above Rs 36,000 Crores
- ✓ FY26 - PAT increased by 98% Y-o-Y to Rs 949 Crores
- ✓ Improved Asset Quality & Robust Liquidity Position
- ✓ Achieved RoAE of 16%+ ahead of our stated timeline

- ✓ Strong capital position & continued investments in technology positions us well on track to achieve AUM of Rs. 55,000 crores, RoAE of 16% -18% and RoAA of 4.0% - 4.5% by FY28

**Mumbai, April 30th, 2026:** The Board of Directors of Capri Global Capital Ltd. (CGCL), a non-deposit taking and systemically important NBFC (NBFC-ND-SI) on Thursday, April 30<sup>th</sup>, 2026 announced the audited financial results for the quarter ended March 31<sup>st</sup>, 2026. Key takeaways are as follows:

### Key Performance Highlights for 4QFY26 Consolidated Results

(Rs Crores)

| CONSOLIDATED               | 4QFY26 | 4QFY25 | Y-o-Y     | 3QFY26 | Q-o-Q     |
|----------------------------|--------|--------|-----------|--------|-----------|
| Total AUM                  | 36,623 | 22,860 | 60.2%     | 30,407 | 20.4%     |
| Gold Loans                 | 16,965 | 8,042  | 110.9%    | 12,799 | 32.5%     |
| MSME Loans                 | 6,486  | 5,279  | 22.9%     | 5,886  | 10.2%     |
| Affordable Housing         | 7,447  | 5,202  | 43.1%     | 6,490  | 14.7%     |
| Construction Finance       | 5,708  | 4,133  | 38.1%     | 5,109  | 11.7%     |
| Net Interest Income        | 596    | 381    | 56.5%     | 510    | 16.7%     |
| Non-Interest Income        | 247    | 182    | 36.1%     | 240    | 2.9%      |
| Net Total Income           | 843    | 562    | 49.9%     | 751    | 12.3%     |
| Operating Expense          | 416    | 308    | 34.9%     | 387    | 7.4%      |
| Operating Profit           | 427    | 254    | 68.1%     | 363    | 17.5%     |
| Profit After Tax           | 283    | 178    | 59.1%     | 255    | 10.7%     |
| Spread on advances         | 7.1%   | 6.7%   | 33 bps    | 7.0%   | 6 bps     |
| Cost-to-income             | 49.4%  | 54.8%  | (548) bps | 51.6%  | (224) bps |
| Operating Profit Margin    | 5.1%   | 4.7%   | 43 bps    | 5.1%   | 3 bps     |
| RoAA                       | 3.8%   | 3.6%   | 20 bps    | 3.9%   | (18) bps  |
| RoAE                       | 16.0%  | 16.9%  | (85) bps  | 15.0%  | 99 bps    |
| Basic EPS (not annualised) | 2.94   | 1.92   | 53.2%     | 2.66   | 10.7%     |
| Book Value Per Share (Rs)  | 74.9   | 52.2   | 43.5%     | 72     | 4.0%      |
| Gross Stage 3 Ratio        | 0.9%   | 1.5%   | (61) bps  | 1.2%   | (27) bps  |
| PCR (on Stage-3)           | 41.2%  | 41.7%  | (54) bps  | 43.6%  | (236) bps |
| CRAR (Standalone)          | 25.8%  | 22.8%  | 301 bps   | 30.3%  | (448) bps |

## **Business and Earnings Performance**

### **Delivers best-ever quarterly performance; Consolidated AUM rises above Rs 36,000 crores**

CGCL delivered its strongest quarterly performance in 4QFY26 with consolidated AUM increasing 60% YoY and 20% QoQ to reach Rs 36,623 crores. Growth was broad-based across lending verticals, led by a robust 111% YoY increase in Gold Loans, 23% YoY increase in MSME Loans, and a 43% YoY rise in Housing Loans. Growth remained granular and well-diversified, with customer base exceeding 6.9 lakhs.

### **Continued uptick in profit in 4QFY26/FY26; PAT increased 59%/98% YoY**

CGCL sustained its strong uptick in profitability in 4QFY26, reporting a highest ever quarterly PAT of Rs 283 crores, up 59% YoY and full year PAT of Rs 949 crores, up 98% YoY. The sharp increase in profitability was led by strong margin expansion, operating efficiency improvement, and consistent growth across all key business segments. This resulted in strong improvement in return metrics, with RoAE at 16.5% and RoAA at 3.5% for FY26 compared to 11.8% and 2.7% respectively for the previous year. Net Interest Income grew 56% YoY to Rs 596 crores in 4QFY26 and 50% YoY to Rs 1,998 crores in FY26, supported by strong expansion in the retail loan book and spread expansion driven by decline in cost of borrowings. Blended yields remained stable at 16.3%, cost of funds declined to 9.2% and spreads expanded by 33 bps YoY to 7.1% in 4QFY26, reflecting the company's ability to better price liabilities and protect margins.

### **Strong Growth in Fee-Based Income; Non-Interest Income Remains a Key Supplement**

Non-interest income continued to scale meaningfully in 4QFY26, reinforcing our strategy of building a diversified and recurring earnings profile. Non-interest income grew 36% YoY to Rs 247 crores (71% YoY to Rs 860 crores in FY26), contributing 29.0% of net total income during the quarter, supported by robust growth in insurance distribution and co-lending income.

The insurance distribution business generated net fee income of Rs 65 crores in 4QFY26 and Rs 152 crores in FY26. We expect this to increase in line with business growth and with growing penetration across our expanding retail customer base, we expect recurring fee income from this vertical. The car loan distribution business maintained steady momentum, with originations of Rs 3,492 crores in 4QFY26, up 18% YoY.

Co-lending income witnessed continued increase and stood at Rs 97 crores for the quarter, up 76% YoY, supported by higher origination volumes, enabling efficient capital utilization and enhancing return metrics. Co-lending AUM grew 91% YoY and now constitutes 21% of consolidated AUM.

### **Operational Leverage Play Continues with Increasing Scale and Productivity Gains**

The branch network expanded to 1,429 locations in 4QFY26, with a net addition of 98 branches during the quarter, while the employee base increased marginally to 13,758, reflecting improved productivity. Operational efficiency strengthened further with the cost-to-income ratio improving to 49.4% in 4QFY26, compared to 54.8% in 4QFY25. Supported by spread expansion and improved cost efficiency, pre-provision operating profit surged 68% YoY to Rs 427 crores in 4QFY26 and 97% YoY to Rs 1,446 crores for FY26.

### **Asset Quality Improves with Credit Cost Under Control**

In line with our focus on strong risk discipline, impairments costs for 4QFY26 stood at Rs 54 crores and accounted for annualised 0.8% of the gross loan book. Asset quality improved further with the Gross Stage 3 ratio declining to 0.92%, down 61 bps YoY. Similarly, the Net Stage 3 ratio improved to 0.5%, down 35 bps YoY, supported by adequate provision coverage ratio of 41.2% on Stage 3 loans.

## **Robust Capital Position and Liquidity**

CGCL standalone capital adequacy ratio stood strong at 25.8% in 4QFY26 and consolidated total networth stood at Rs 7,203 crores, up by 67% YoY. Borrowings increased by 55% YoY to Rs 24,112 crores in FY26. Low leverage (Debt / Equity) at 3.3x positions us well to accelerate growth while maintaining balance sheet strength.

## **Managing Director Mr. Rajesh Sharma Commented:**

*"We delivered a strong performance in 4QFY26 and for full year FY26, with healthy AUM growth across our key lending segments, supported by a diversified and secured retail portfolio. Profitability accelerated during the year, driven by improving margins led by higher share of high-yield products, strong growth in fee income and continued improvement in cost efficiency led by productivity gains. We delivered a marked improvement in asset quality which stands amongst industry best. With a strong capital position and continued investments in technology, we are well positioned to scale efficiently and remain on track to achieve our goal of Rs 55,000 cores AUM, sustainable RoAE of 16%-18% and RoAA of 4.0%-4.5% by FY28, while creating significant value for all our stakeholders."*

## **About Capri Global Capital Ltd:**

Capri Global Capital Limited ("Capri Loans") is a well-diversified retail focused Non-Banking Financial Company listed on the BSE Limited and the NSE Limited. Capri Loans has AUM of over Rs 36,000 crores and serves customer base of over 6.9 Lakhs through more than 13,700+ employees and 1,400+ branches as of March 31<sup>st</sup>, 2026 across pan India. Capri Loans offers a wide range of secured and collateralized loans across four primary lending segments - MSME Loans, Gold Loans, Construction Finance and Housing Loans offered through its 100% subsidiary, Capri Global Housing Finance Limited ("CGHFL"). Capri Loans also has fee-based businesses such as distribution of car loan products and has a composite license for distribution of Life, General and Health insurance policies.

**For further information, please get in touch with:**

Hardik Doshi

[hardik.doshi@capriglobal.in](mailto:hardik.doshi@capriglobal.in)

M:+91 81083 45011

Payal Dave

[Payal.Dave@in.mpms.mufig.com](mailto:Payal.Dave@in.mpms.mufig.com)

M: +91 98199 16314

## **Disclaimer:**

This press release is for information purposes only and does not constitute an offer, solicitation or advertisement with respect to the purchase or sale of any security of Capri Global Capital Limited (the "Company") and no part of it shall form the basis of or be relied upon in connection with any contract or commitment whatsoever. This press release is not a complete description of the Company. Certain statements in this release contain words or phrases that are forward looking statements. All forward-looking statements are subject to risks, uncertainties and assumptions that could cause actual results to differ materially from those contemplated by the relevant forward-looking statement. Any opinion, estimate or projection herein constitutes a judgment as of the date of this press release, and there can be no assurance that future results or events will be consistent with any such opinion, estimate or projection. All information contained in this press release has been prepared solely by the Company. No information contained herein has been independently verified by anyone else. No representation or warranty (express or implied) of any nature is made nor is any responsibility or liability of any kind accepted with respect to the truthfulness, completeness or accuracy of any information, projection, representation or warranty (expressed or implied) or omissions in this press release. Neither the Company nor anyone else accepts any liability whatsoever for any loss, howsoever, arising from any use or reliance on this press release or its contents or otherwise arising in connection therewith. The distribution of this document in certain jurisdictions may be restricted by law and persons into whose possession this press release comes should inform themselves about, and observe, any such restrictions.