

December 22, 2020

The Secretary
BSE Limited
Pheeroze Jeejeebhoy Towers
Dalal Street, Fort
Mumbai - 400 001
Scrip Code: 531595

The Secretary
National Stock Exchange of India Limited
Exchange Plaza, 5th Floor
Plot No- 'C' Block, G Block
Bandra-Kurla Complex, Bandra (East)
Mumbai – 400 051
Scrip Code: CGCL

Sub: Disclosure under Regulation 30 read with Para A of Part A of Schedule III of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 – Investors' Meet Presentation

Dear Sir and Madam,

In terms of Regulation 30 read with Para A of Part A of Schedule III of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, and further to our letter dated December 21, 2020 intimating the schedule of the virtual Investors' Meet on December 22, 2020, we are furnishing herewith the Investors' presentation made at the said Meet for your reference.

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

Thanking you,

Yours faithfully,
for Capri Global Capital Limited



(Harish Kumar Agrawal)
Senior Vice President & Company Secretary
Membership No. A12549



Capri Global Capital Limited

(CIN: L65921MH1994PLC173469)

Regd. Off: 502, Tower A, Peninsula Business Park, Lower Parel, Mumbai – 400013.

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CAPRI GLOBAL
CAPITAL LIMITED

**Responsible.
Resilient.
Ready.**

Investor Presentation

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Capri Global Capital: Banking The Unbanked

A diversified Non-Banking Financial Company (NBFC) with presence across high growth segments like MSME, Construction Finance, Affordable Housing and Indirect Retail Lending segments

Promoted by first generation entrepreneur, Mr. Rajesh Sharma, Capri Global Capital Limited (CGCL) is listed on both BSE and NSE and is part of NIFTY Smallcap 100 Index

Strong focus on MSMEs - the key growth drivers of the economy; having active relationships with ~13,050 businesses ending September 2020 across several states in India ranging from retail outlets to small manufacturing units to traders

Affordable Housing Finance business, aligned with the Government's Flagship scheme under the 'Housing For All by 2022' - mission 'Pradhan Mantri Awas Yojana (PMAY)', has already empowered ~10,350 families to realize the dream of owning their own home

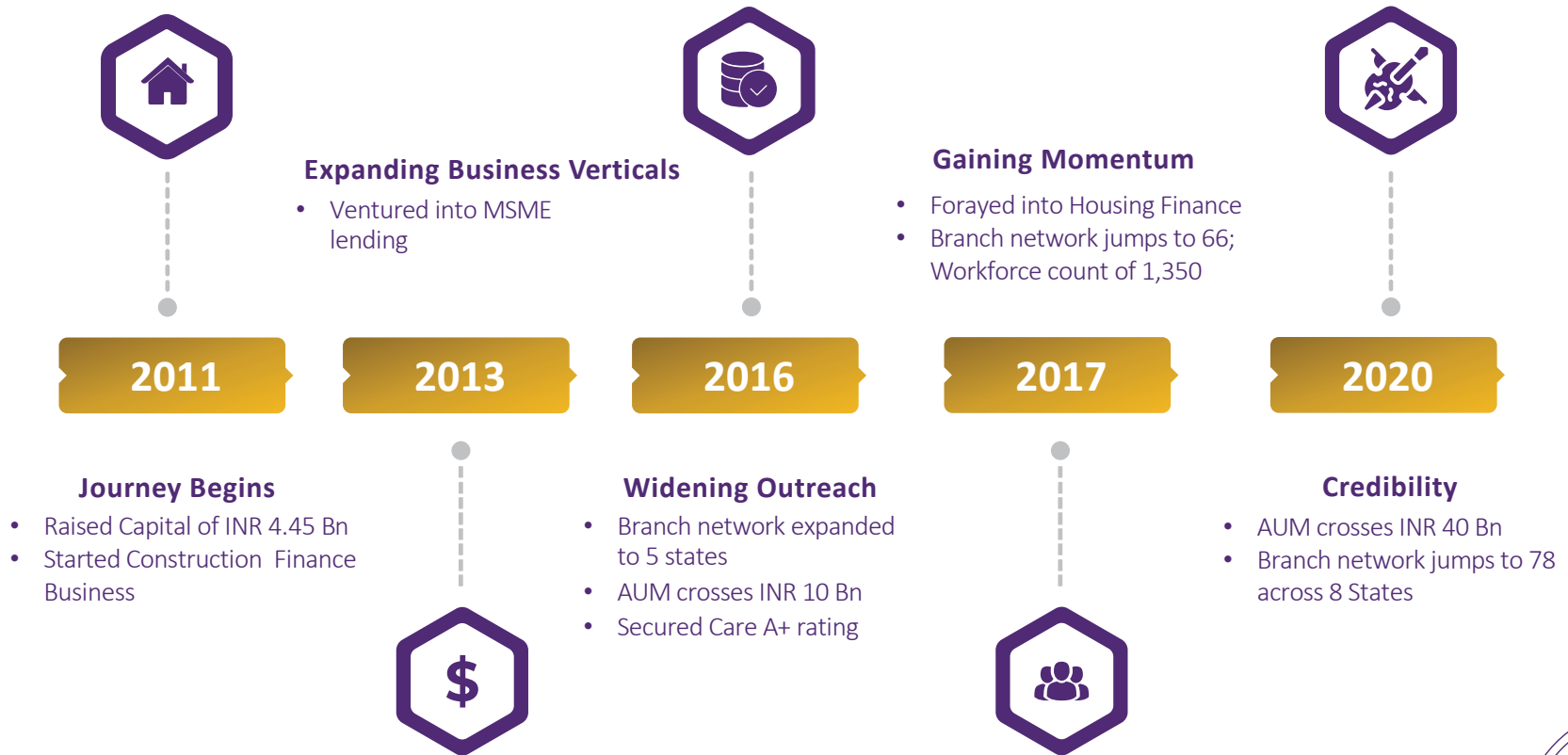
Committed workforce of over 1,425 employees with a branch presence at 78 locations in 8 states majorly across North and West India

Strong governance and risk-control framework with scrutiny at multiple levels

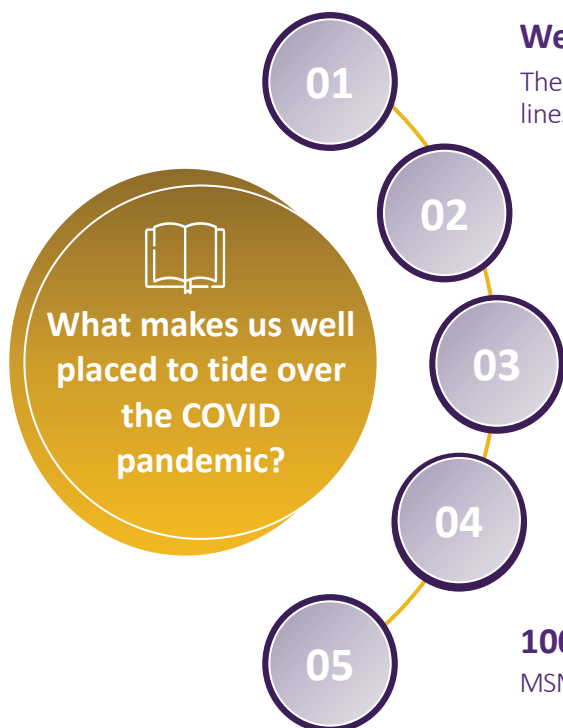
- Statutory Auditor : Deloitte Haskins & Sells LLP
- Internal Auditor : Grant Thornton



Executive Summary: Building a Stronger Institution



COVID Update: Robust Performance Amidst the Uncertainty



Well Capitalised and Strong Liquidity Position

The company is well capitalised with CRAR at 41.6% and liquidity buffer of INR 14.5 Bn including unutilized bank lines. In fact the company has made a prepayment of INR 6.4 Bn in H1 FY21 to reduce the overall cost of funds.

Better than Expected Revival in Disbursements

Loan disbursements in Q2FY21 stood at INR 5,192 Mn, against INR 1,994 Mn in Q2FY20. The improvement in disbursements was aided by strong traction in MSME and affordable housing finance

Significant Pickup in Collections

Supported by uptick in collections and adequate provision coverage ratio, the company has not made any additional COVID-19 related provisions during the quarter.

Operating Expense Management

Razor sharp focus on cost management and improvement in employee productivity assisted in bringing down Opex in Q2FY21 by 27% YoY

100% secure book with Low LTV across our business verticals

MSME LTV at 48%, CF at 40-50% and Housing Finance at 59% with focus on granular and retail loans.



Collection Efficiency: Sizeable Improvement in EMI Servicing

INR Mn

MSME	May-20		June-20		July-20		Aug-20		Sept-20	
	Count	POS	Count	POS	Count	POS	Count	POS	Count	POS
Total Customers	12,096	20,640	12,040	20,620	12,003	20,100	12,326	20,340	13,057	21,284
EMI paid for current or previous month	7,453	10,720	8,678	12,680	8,425	12,240	8,829	12,780	10,865	17,290
Collection Efficiency (%)	62%	52%	72%	62%	70%	61%	72%	63%	83%	81%

Housing Loans	May-20		June-20		July-20		Aug-20		Sept-20	
	Count	POS	Count	POS	Count	POS	Count	POS	Count	POS
Total Customers	9,659	9,040	9,614	9,150	9,589	9,080	9,766	9,280	10,350	9,285
EMI paid for current or previous month	7,281	6,470	7,664	6,940	7,330	6,650	7,396	6,760	9,189	8,760
Collection Efficiency (%)	75%	72%	80%	76%	76%	73%	76%	73%	89%	94%

Collection Efficiency: EMI Servicing Almost at Pre-Covid Level

INR Mn

Construction Finance	May-20		June-20		July-20		Aug-20		Sept-20	
	Count	POS	Count	POS	Count	POS	Count	POS	Count	POS
Total Customers	132	9,755	131	9,686	125	9,561	126	9,492	123	9,176
EMI paid for current or previous month	57	3,197	85	5,259	71	4,405	73	4,256	111	8,408
Collection Efficiency (%)	43%	33%	65%	54%	57%	46%	58%	45%	90%	92%

Indirect Retail	May-20		June-20		July-20		Aug-20		Sept-20	
	Count	POS	Count	POS	Count	POS	Count	POS	Count	POS
Total Customers	9	315	9	1,029	9	1,285	10	1,615	10	1,868
EMI paid for current or previous month	6	179	8	993	8	1,250	9	1,579	10	1,868
No Obligation	3	136	1	36	1	36	1	36	0	0
Collection Efficiency (%)	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Q2FY21 Review: Well Positioned for Post Covid World



Managing liquidity for tackling through COVID 19

- Addition of **new lines of INR 13.0 Bn in H1FY21**; undrawn lines of INR 9.0 Bn; share of bank borrowings at 87%.
- Enough liquidity with a **healthy Capital Adequacy of 41.62%** and **Cash & Equivalents of INR 5.5 Bn** to sail through any headwinds and grow for the remaining financial year.



Focusing on operating efficiencies

- **Optimised Operational structure** by implementing hub and spoke model resulting in significant efficiency.
- **Optimised and realigned the branch network** driving efficiencies.
- **Identifying areas which are discretionary** in nature and curtailing those expenses.



Adoption of Technological Initiatives

- Digitalising our internal processes considerably as a future-focused financial services provider.
- Undertook various digitalisation initiatives towards **automation of HR, customer onboarding and credit decisions**.
- Focus on servicing customers via digital medium in every avenue possible through a **self service portal**.

Liquidity Position: Continue to Maintain Adequate Buffer

Particulars (INR Mn)	CGCL (Standalone)	CGHFL	Consolidated
Limits Sanctioned	46,950	15,350	62,300
Limits Availed	41,250	12,100	53,350
Un-Drawn	5,700	3,250	8,950
Repaid	20,844	2,930	23,774
Outstanding	20,406	9,169	29,575
Total no. of relationship maintained	23	11	24
Limits Sanctioned in H1FY21	8,000	5,000	13,000

CGCL has relationship with 24 Financial Institutions across PSU, Private Sector Banks, Foreign Banks, Mutual funds, Life Insurance companies and Public sector Financial Institutions; 7 new relationship with lenders were established in past 15 months. The company is also diversifying its source of funds from Term loans to NCDs, ECBs and securitization.



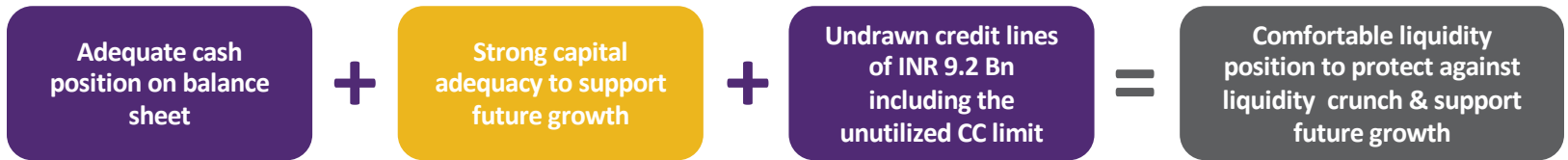
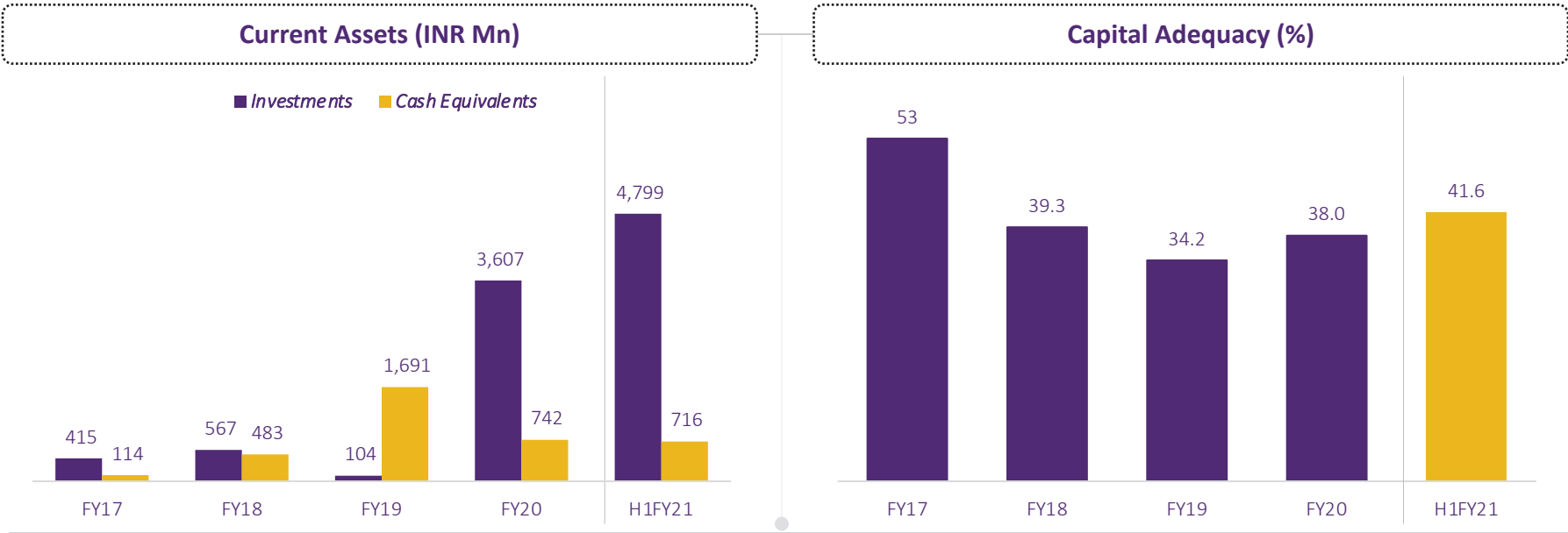
Liquidity Position: Repayment of High-Cost Loans

Particulars (INR Mn)	CGCL (Standalone)	CGHFL	Consolidated
Dues during FY2020-21	6,004	1,446	7,450
Payment made as per Schedule (A)	1,748	460	2,208
Prepayments made for the year (B)	3,875	710	4,585
Total repayments/prepayments (A+B)	5,623	1,170	6,794
Balance Payment for FY2020-21	381	275	656
Additional prepayments beyond FY2020-21 (C)	1,084	690	1,774
Total Repayments / Prepayments (A+B+C)	6,708	1,860	8,568

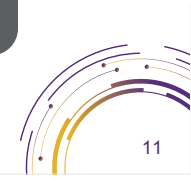
The company has initiated discussions with banks for revision of interest rates downwards and working on strategy to bring to overall cost of fund down by ~0.75%

On the back of strong liquidity, the Company has not sought any moratorium from any of its lenders . In fact, the Company has made payments of 91% of amounts due during FY21, including repayments.

Well Capitalized Business Model: Aid to Expansion



Capital Adequacy Standalone Numbers ; From FY18 nos. as per IND-AS



Operating Efficiency: Adopting Low-Cost Hub & Spoke Model



Area Managers

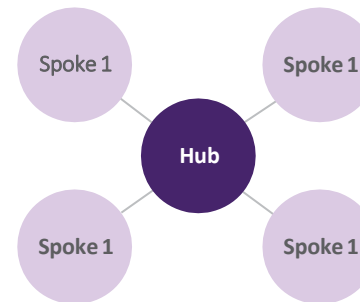
- Sales and Credit
- Operations
- FCU, Legal, Technical and Collections
- Spoke branch functions



- Branch Manager
- Relationship
- Managers (DSTs)
- Credit Resource
- Direct connect with customers

Benefits of Hub & Spoke Model

- Enables low-cost penetration into underserved markets
- Decentralized model optimizes turn around times
- Benefit from economies of scale and uniformity in operations
- Cost efficient, technology driven hub-and-spoke model is helpful in optimizing turn around times



Q2FY21
Region / Hubs: 20
Spokes: 58

Digitised Workflow & Analytics Driven Underwriting



Mobility Applications

- **Sales Application**
 - ✓ Paperless origination
 - ✓ TATs
 - ✓ OCR capabilities for enhanced FTR's leading to Increased Productivity
 - ✓ Reduced Compressed manual intervention
 - ✓ Location intelligence using Geo Tagging & Route mapping capabilities
- **Collections Application**
 - ✓ Real Time Status updates
 - ✓ E- Receipting
 - ✓ Location intelligence using Geo Tagging & Route mapping capabilities



Verification & Screening Tools

Disbursement with minimal or no manual intervention reducing overall TAT with the implementation of :

- ✓ Video KYC
- ✓ Digital KYC
- ✓ ID card verification
- ✓ Customer & Business document verifications
- ✓ Face Biometrics

Automated workflows using built in Credit risk scoring, automated Bureau & Fraud checks



Digitisation & Score carding

Digital, cloud based application which unifies origination & management of loan end to end

Credit Risk Classification (CRC) Scorecard

- ✓ Risk based pricing
- ✓ Customised application scorecard with configurable rules
- ✓ Uses multiple variables like income, qualification, customer profile, property type, bureau data etc.
- ✓ Resultant score eases assessment process of loan applicants, fast tracks leads as well as prioritising PDs
- ✓ Eliminates manual pricing (ROI) preventing revenue leakage



Bureau Scrubs

Regular bureau scrubs enables assessment of CAPRI customers with other lending institutions

- ✓ credit performance
- ✓ repayment behavior
- ✓ delinquency check

Provides EWS triggers and determine further actionable which helps

- ✓ maintain the portfolio quality
- ✓ retain exiting customers
- ✓ determine Upsell opportunities
- ✓ reduce turnover of good customers
- ✓ monitor customer behaviour, assets and product offerings



Digital Payments Infrastructure & Technology Initiatives

Evolved e-payment solutions for both disbursements & collections

- **Mandate registration prior to disbursement has reduced the no of NPDC cases**
 - ✓ NACH enabled at all the branches
 - ✓ Direct debit mandate
 - ✓ eNACH
- **Host -to-host integration** with sponsor banks for **direct and instant disbursement** to customers
 - ✓ IMPS
 - ✓ RTGS
 - ✓ NEFT
- **Digital payment capabilities**
 - ✓ Wallets
 - ✓ UPI
 - ✓ Internet banking
 - ✓ Credit Cards etc
- All agents are equipped with digital payment modes on the field with **real time realization of payments**



Integrated Payments



Customer Relationship through self service portal & effective communication modes

With management principles built around customer centricity and customer delight, the following tools help better the customer experience

- **CRM software** –caters to single view of all customer transactions and communications across multiple lines of business and applications
- **Reduced customer service TATs and complaints**
- Increased and better reach to customers through :
 - ✓ SMS,
 - ✓ Emails &
 - ✓ WhatsApp
- **Customer self service portal** to access online
 - ✓ interest certificates,
 - ✓ new loan application,
 - ✓ repayments,
 - ✓ Online requests, SOA etc

CRM




Capri Learning Application

- Mobile Application for Employee Communication, Engagement & Training
- **Centrally disseminated & cured data, available uniformly across all regions with increased accessibility to online learning modules**
 - ✓ Policy guidelines and changes
 - ✓ Latest loan product updates,
 - ✓ Intimation about regulations and lending norm changes
- Skilled & well-trained staff who are better equipped to attend to the needs of Capri's customers

CapriPedia





Q2FY21 Performance and Analysis

Capri Global Capital: **Serving the Underserved**

Q2FY21 Overview

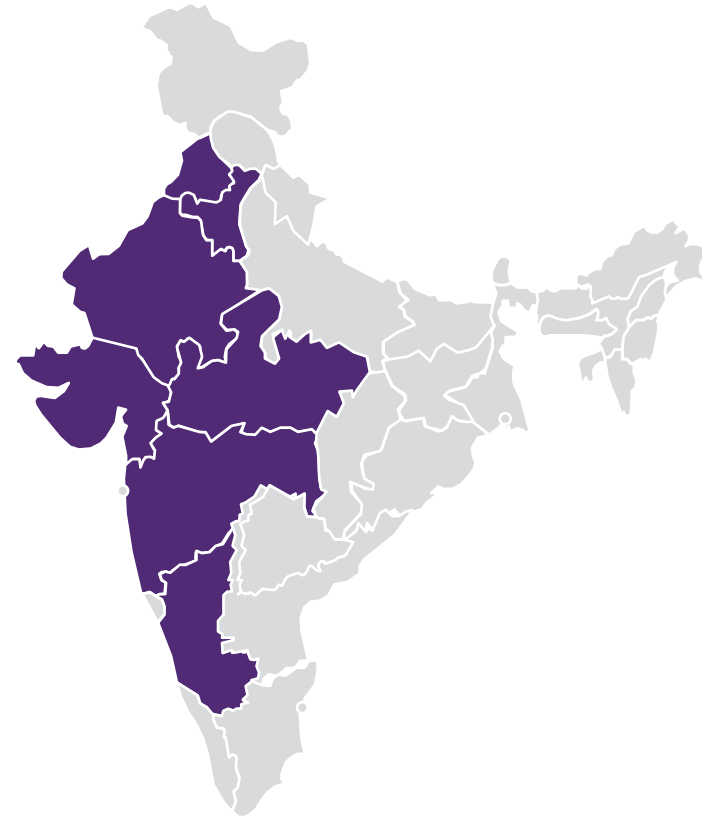
INR 41.6 Bn	INR 610 Mn	INR 16.4 Bn
Total AUM (consolidated)	PAT	Net Worth

Our Geographic Expanse

78	8	1,425
Branches	States/Union Territories	Team Size

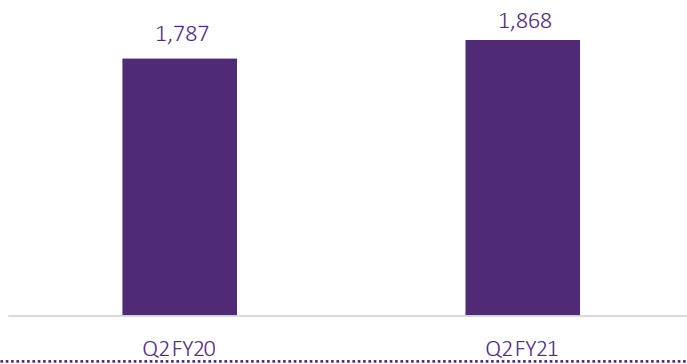
Our Achievements

13,050+	10,350	23,500+
Businesses Financed	Families Empowered	Live Accounts

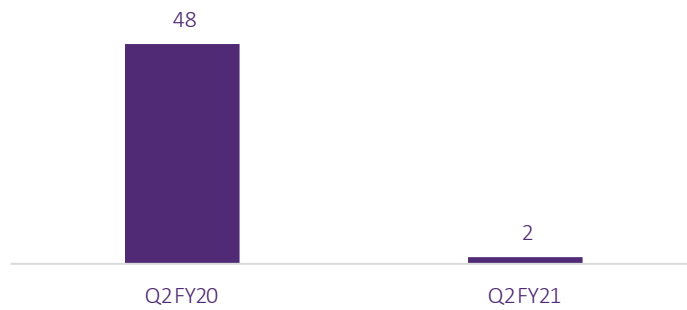


Q2FY21: At a Glance...

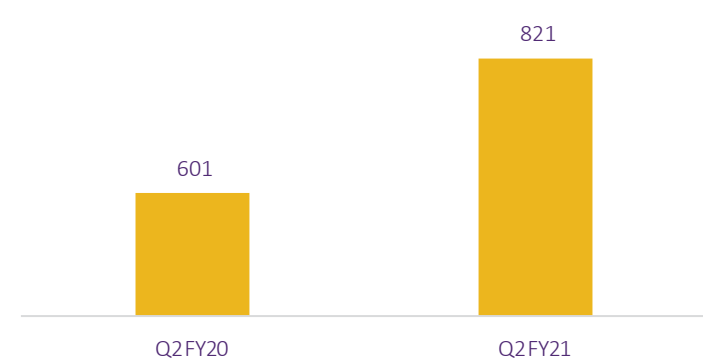
Revenue from Operations (INR Mn)



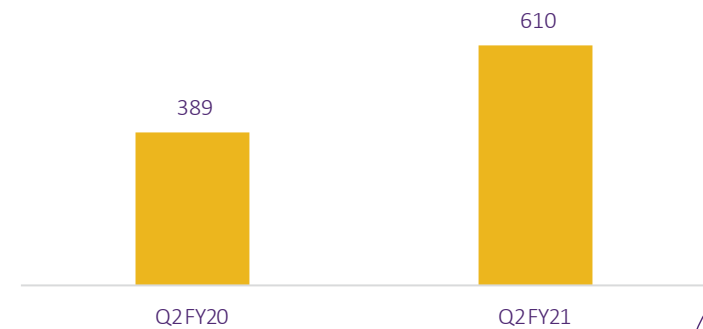
Credit Costs (INR Mn)



Pre-Provision Operating Profit (INR Mn)

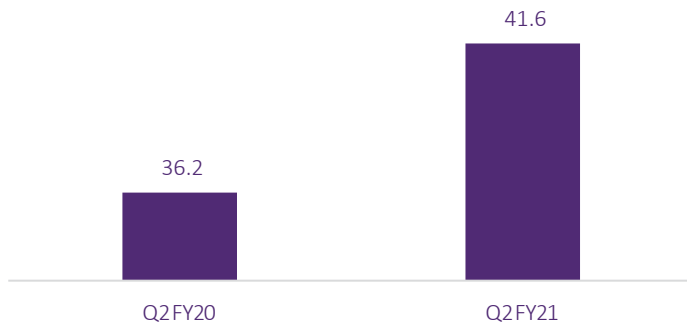


PAT (INR Mn)

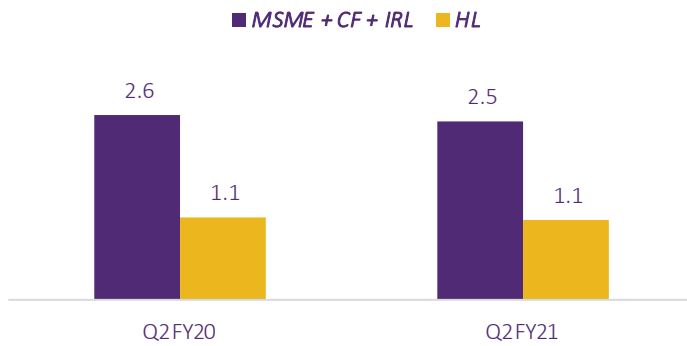


Q2FY21: At a Glance...

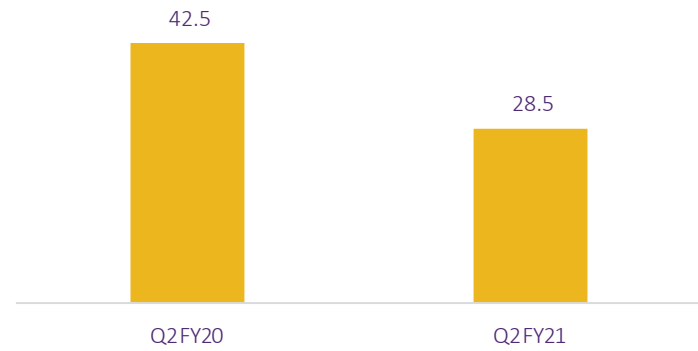
Capital Adequacy (%)



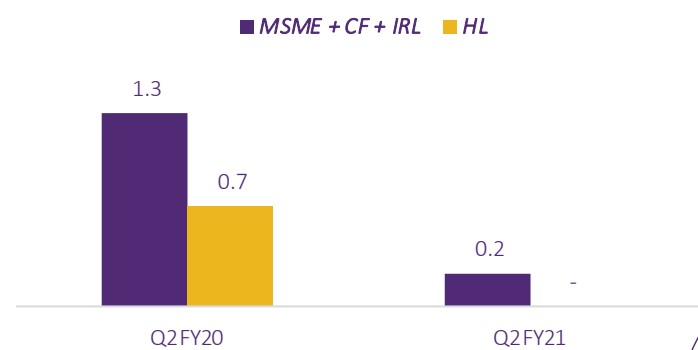
Gross NPA (%)



Cost-Income (%)



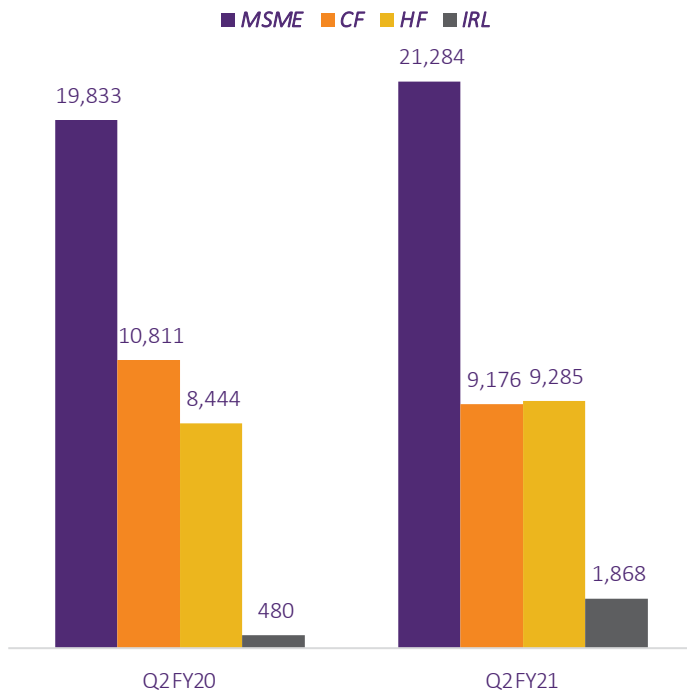
Net NPA (%)



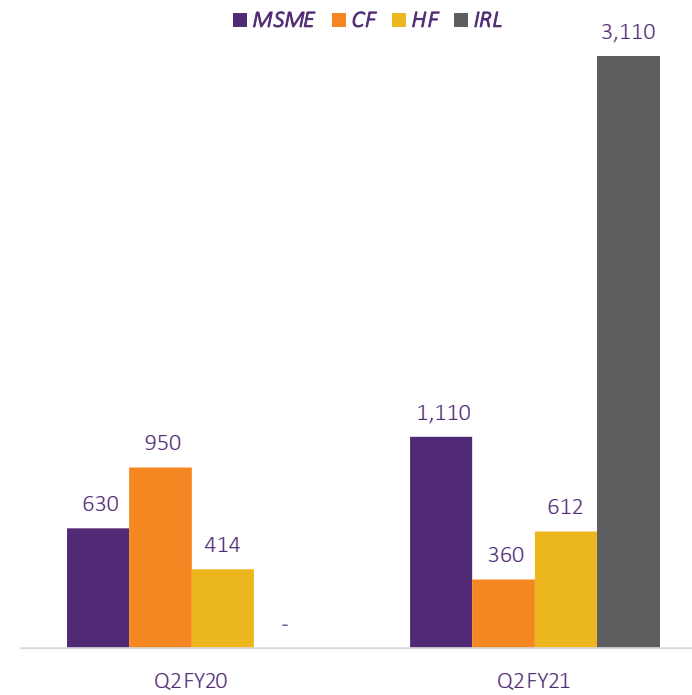
* Excess provision provided in HL, Capital Adequacy is on standalone basis

Q2FY21: Key Highlights

AUM Segmental Break Up (INR Mn)

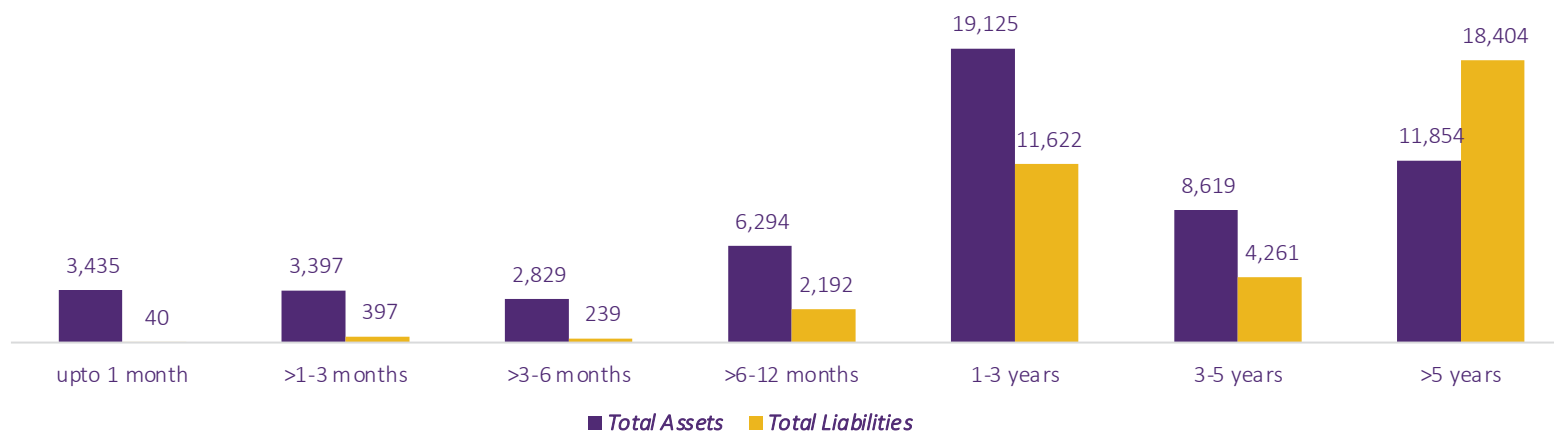


Disbursals (INR Mn)



Asset-Liability Split: **Consistent Mix**

Asset-Liability Mix (INR Mn); Ensuring Optically Matched Balance Sheet

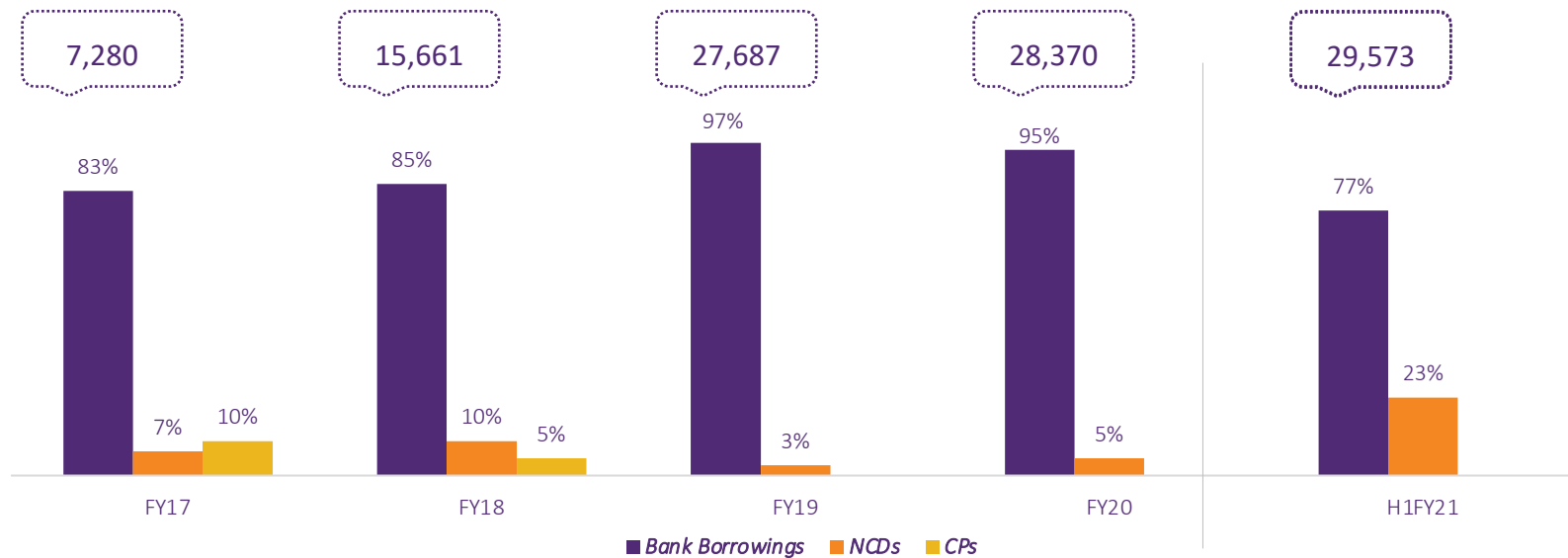


Particulars (INR Mn)	Ending	up to 1 month	>1-3 months	>3-6 months	>6-12 months	1-3 years	3-5 years	>5 years
Cumulative Inflow - outflow	Sept'20	3,395	6,395	8,986	13,087	20,590	24,948	18,398

The Company has not availed moratorium from any of its lenders

Liability Mix: The Low-Cost Benefit

Total Borrowings (INR Mn) and Borrowing Mix



- Nil exposure to short-term money market signifies no probability of default
- CGCL's prudence in having higher share of long-term borrowings resulted in positive ALM across buckets on cumulative basis
- Maintained credit ratings of A+ (CARE Ratings) and AA- (BWR Ratings) amid peer downgrades specially for Construction Finance lenders.

Stable Asset Quality: Stage Analysis As per IND-AS

All amount in INR Mn except stated

ECL Analysis as per INDAS	Q2FY21	Q1FY21	Q4FY20
Stage 1 & 2 - Gross	40,711	39,533	39,398
Stage 1 & 2 – ECL Provisions	320	346	345
Stage 1 & 2 - Net	40,391	39,187	39,053
Stage 1 & 2 – ECL Provisions %	0.79%	0.87%	0.88%
Stage 3 - Gross	902	943	952
Stage 3 – ECL Provisions	532	498	295
Stage 3 – Net	60	100	312
Stage 3 % - GNPA	2.18%	2.33%	2.36%
Stage 3 % - NNPA	0.12%	0.25%	0.79%

NPA Analysis: Prudent Lending Practices

CGCL (Standalone) (INR MN)	FY17	FY18	FY19	FY20
NPA Recognition Norms	120 DPD	90 DPD	90 DPD	90 DPD
GNPA	178	439	560	843
NNPA	152	374	202	278
Provisions	26	64	358	566
Total Assets	19,646	28,239	33,106	31,366
Gross NPA%	0.98%	1.68%	1.69%	2.69%
Net NPA%	0.84%	1.44%	0.62%	0.90%
Coverage Ratio	81%	53%	64%	67%
Gross NPAs (Adjusted to 90 DPD)	1.99%	1.68%	1.69%	2.69%

GNPA Product Segment wise – H1FY21		
Product Segment	GNPA %	NNPA %
MSME	3.67%	0.32%
Construction Finance	0.18%	-
Housing Finance	1.11%	-
Total (Consolidated)	2.18%	0.12%



Annexure: About CGCL & Industry Scenario

Business Overview: Diversified Portfolio

MSME

Product portfolio: Business loan against residential, commercial or industrial properties

Ticket size: INR 0.5-7.5 Mn, with average ticket size of INR 1.5 Mn

Tenor: Average tenor of 5-6 years

Security: First and exclusive charge on collateral property with clean and marketable title

~48%

Average LTV

100%

Self-origination Loan Model

Housing Finance

Product portfolio: Home loans for – Purchase of residential units; Construction & extension renovation of homes – Plot purchase and home equity loans

Ticket size: INR 0.2-5 Mn (Average ticket size of INR 1.1 Mn)

Average tenor: Average tenor of about 7-8 years

Security: First and exclusive charge on mortgage property with clean and marketable title

~59%

Average LTV

100%

Self-origination Loan Model

Construction Finance

Product portfolio: Construction-linked loans to small and mid-sized real estate developers

Ticket size: INR 70-250 Mn, with average ticket size outstanding of INR 74.7 Mn

Average tenor: Average tenor of 3-4 Years

Security: Exclusive lending with escrow mechanism, secured against cash flow of 2.5x.

~2 times

Asset Cover

100%

Self-origination Loan Model

Indirect Lending

Product portfolio: Financing to other NBFCs engaged in

- Auto -Finance
- MSME Lending and Microfinance
- Fintech based NBFCs

Ticket size: INR 50-500 Mn ticket size range

Average tenor: Average tenor of 1-3 Years

Security: Hypothecation of receivables with 1 to 1.2X cover

1-1.2 X

Asset Cover

100%

Self-origination Loan Model

CGCL Advantage: What Sets Us Apart

01

Focus on SENP Borrower

- o Strong focus on self employed non-professional borrower; carved out a niche in this segment.
- o Similarity in profiles enables efficient and faster underwriting.
- o Personal Discussion based Touch and Feel Model, rely on customized assessments which can not be replicated by digital lending.

02

Own sourcing Model; no Dependence on DSAs

- o 100% sourcing is done by regularly trained in-house Direct Sales Team (DSTs) or Feet on Street (FOS) staff; also generates cross sell opportunities for insurance.
- o DSAs prone to influence customers to Balance Transfer with other lenders in pursuit of repeat commission; In Direct Sourcing model of the company, this is eliminated.

03

Adequate Liquidity

- o Positive ALM in <1 Year, 1-5 Years and >5 years.
- o Adequate credit lines available from banks.

04

Multi Layered Credit Approach

- o Customized underwriting approach basis the customer's profile; Credit team personally spends time with customer to understand business dynamics and derive cashflows.
- o In house Legal, Technical and Fraud Control Units as well as empaneled vendors for conducting due diligence and eliminate fraud risks.

05

In House Collection model

- o Own Collection team ensures full focus on delinquent accounts.
- o Separate Litigation division under its Legal vertical which handles the recovery efforts from legal side.
- o Given that all the loans are secured, in distress cases the Collection team facilitates sale of property as well for recovery.

06

Retail Focused Model

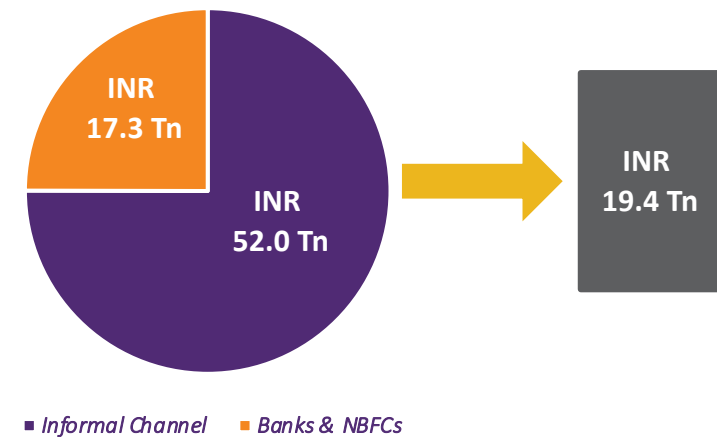
- o Small ticket size retail focussed lending across MSME, housing and construction finance.
- o Strong focus on asset quality and onboarding only quality portfolio.



MSME Lending: A Huge Unexplored Opportunity

	FY13	FY19
MSME Systemic Credit (INR)	8.7 Tn	17.3 Tn
Non-Banks Market Share	11%	21%

MSME – Huge Addressable Credit Gap



- MSMEs account for ~35% of total credit exposure in India, with majority of it parked with the private and public sector banks. NBFCs have also played a significant role in recent years. There is an immense opportunity to expand presence, even as leading NBFCs continue to independently secure their market share.
- Banks face issues in financing MSMEs due to high NPAs, high processing times, higher cost and capital challenges. Low servicing cost for NBFC's; better penetration than banks as NBFC's outreach is higher.
- Lack of formal avenues for financing ensures low penetration from banks; NBFCs offer higher loan eligibility with shorter TAT.

Note- Addressable Credit Gap of INR 19.4 Tn refers to tappable portion out of INR 52 Tn of Informal Channel lending to MSME
 Source Crisil Report and IFC

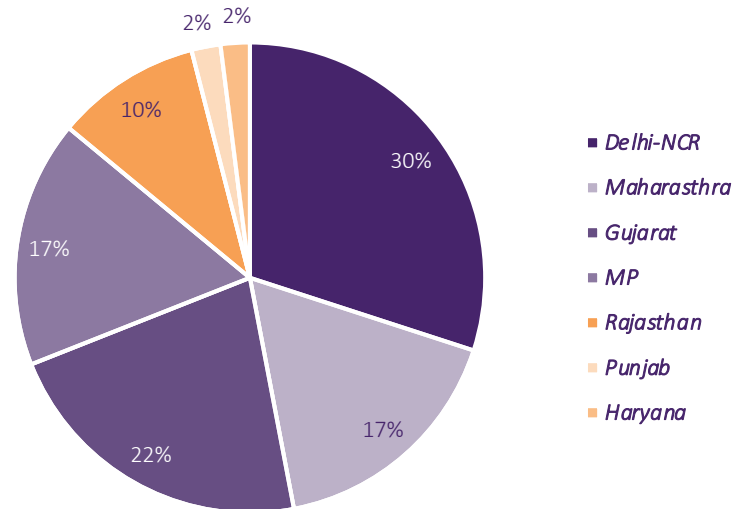
MSME: Small Loans, Big Opportunity



Focus Area

- Self Employed Individuals – Provision stores, retail outlets, handicrafts etc
- Small enterprises with inadequate income documentation proof; Sourced directly
- In-house sourcing team – 78 Branches; 100% Direct Sourcing vs 55% in FY18.

Lending Portfolio by Geography (Value wise)

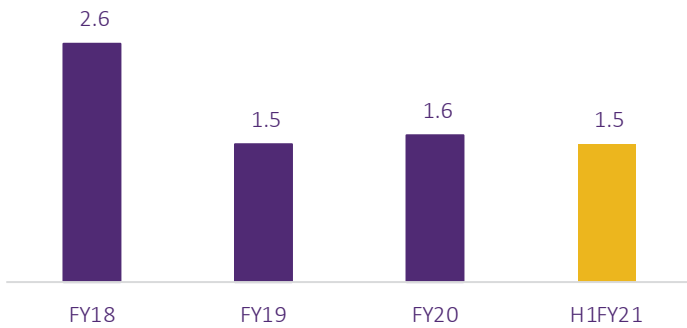


AUM	Disbursements	Avg. Ticket Size	Customers
INR 21,284 Mn	INR 1,110 Mn	INR 1.5 Mn	13,057

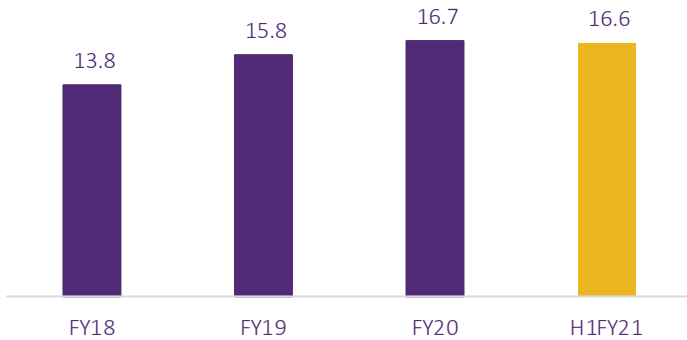


MSME: CGCL's Growth Driver

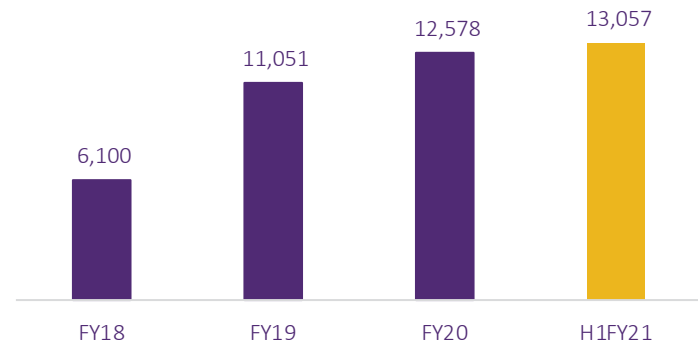
Average Ticket Size (INR Mn)



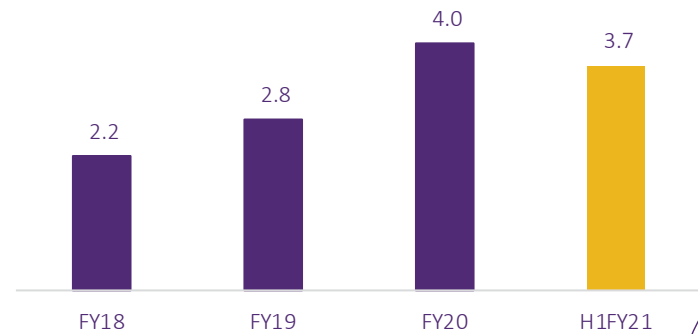
Portfolio Yield (%)



Live Accounts

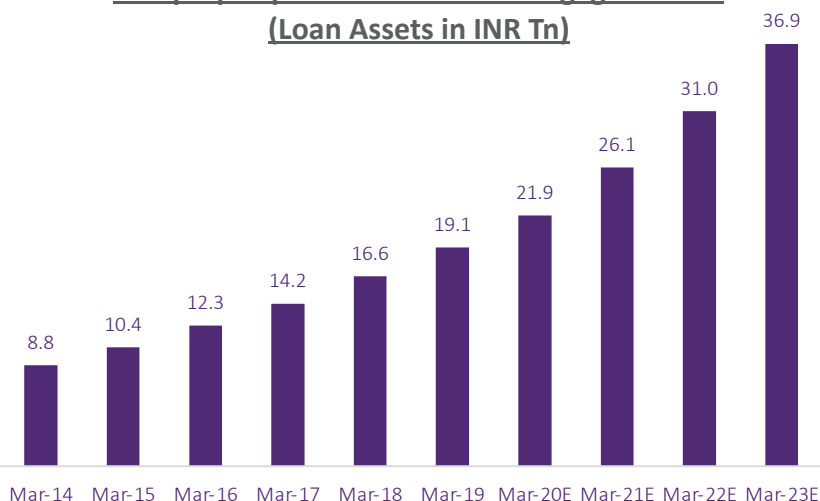


GNPA (%)

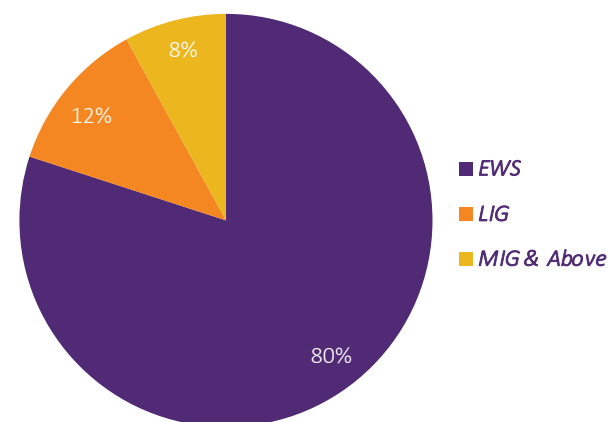


Affordable Housing: Large Demand & Low Formal Financing

**Ramp-up Expected in Indian Mortgage Market
(Loan Assets in INR Tn)**



Housing Shortage – Socio Economic Group Wise



- Under penetrated mortgage market, rising urbanization coupled with increase in housing demand is leading to mortgage market expansion; Urban Housing shortage pegged to reach 34.1 million units by 2022
- 90%+ of the shortage corresponds to Lower Income Group (LIG) & Economically Weaker Sections (EWS)
- In 2015, the Government of India launched the “Housing for all by 2022” scheme with Pradhan Mantri Awas Yojana (PMAY)
- Capri Global Housing Finance entered an MOU with NHB as a Primary Lending Institution (PLI) to facilitate subsidy to its qualifying borrowers under the CLSS

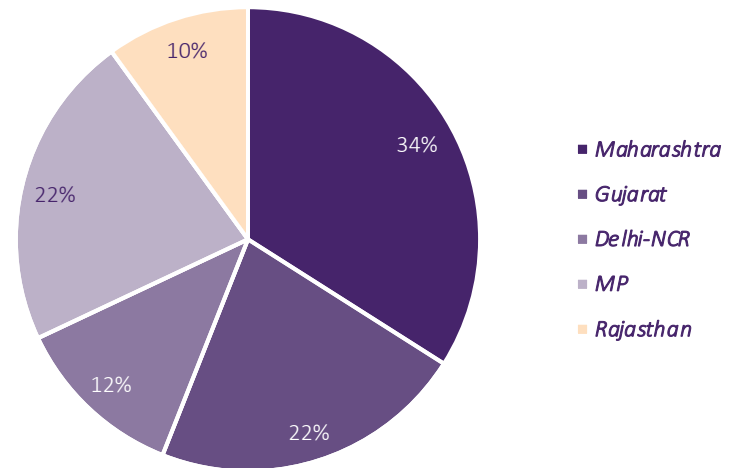
*Note : EWS- Economic Weaker Section; LIG- Lower Income Group and M&HIG- Medium & High-Income Group
Source: ICRA, NHB, ICICI Securities Reports, RNCOS*

Housing Finance: Capitalising on Affordable Housing Opportunity

Focus Area

- Serves middle and lower middle income population in Tier 2 and 3 cities
- Ventured in 2016 through its subsidiary – Capri Global Housing Finance Limited
- Targeting existing customers via cross-selling within the MSME segment

Lending Portfolio by Geography (Value wise)

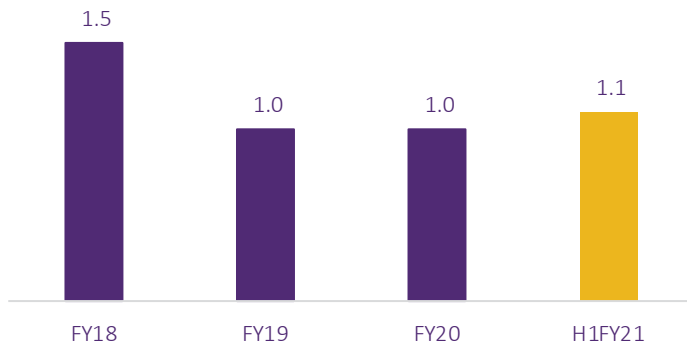


AUM	Disbursements	Avg. Ticket Size	Customers
INR 9,285 Mn	INR 612 Mn	INR 1.1 Mn	10,350

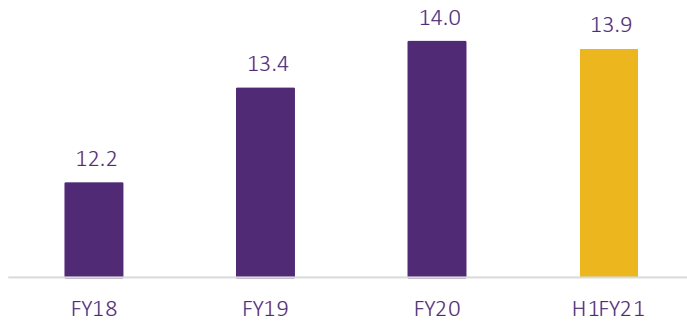


Housing Finance: Exponential Growth Potential

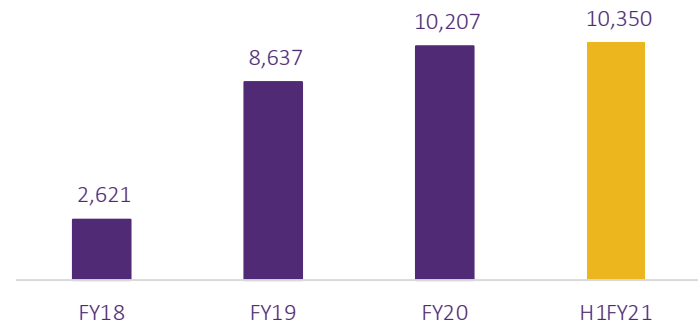
Average Ticket Size (INR Mn)



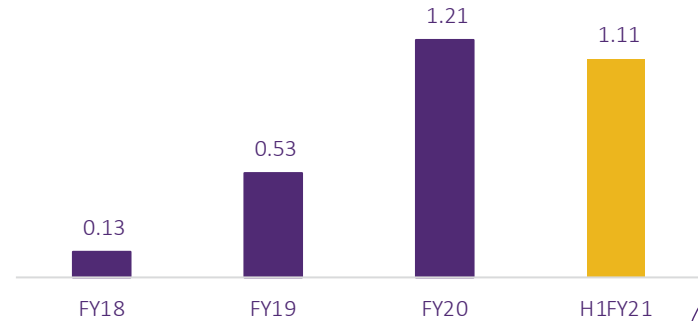
Portfolio Yield (%)



Live Accounts

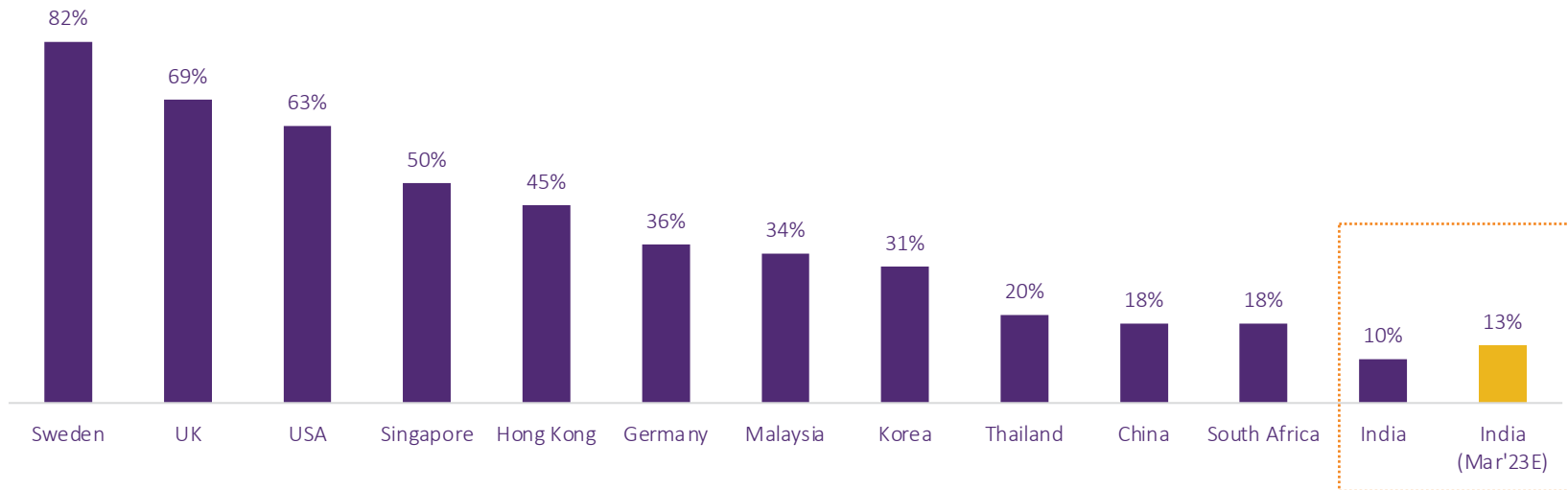


GNPA (%)



Urban Construction Finance: Significant Scope of Growth

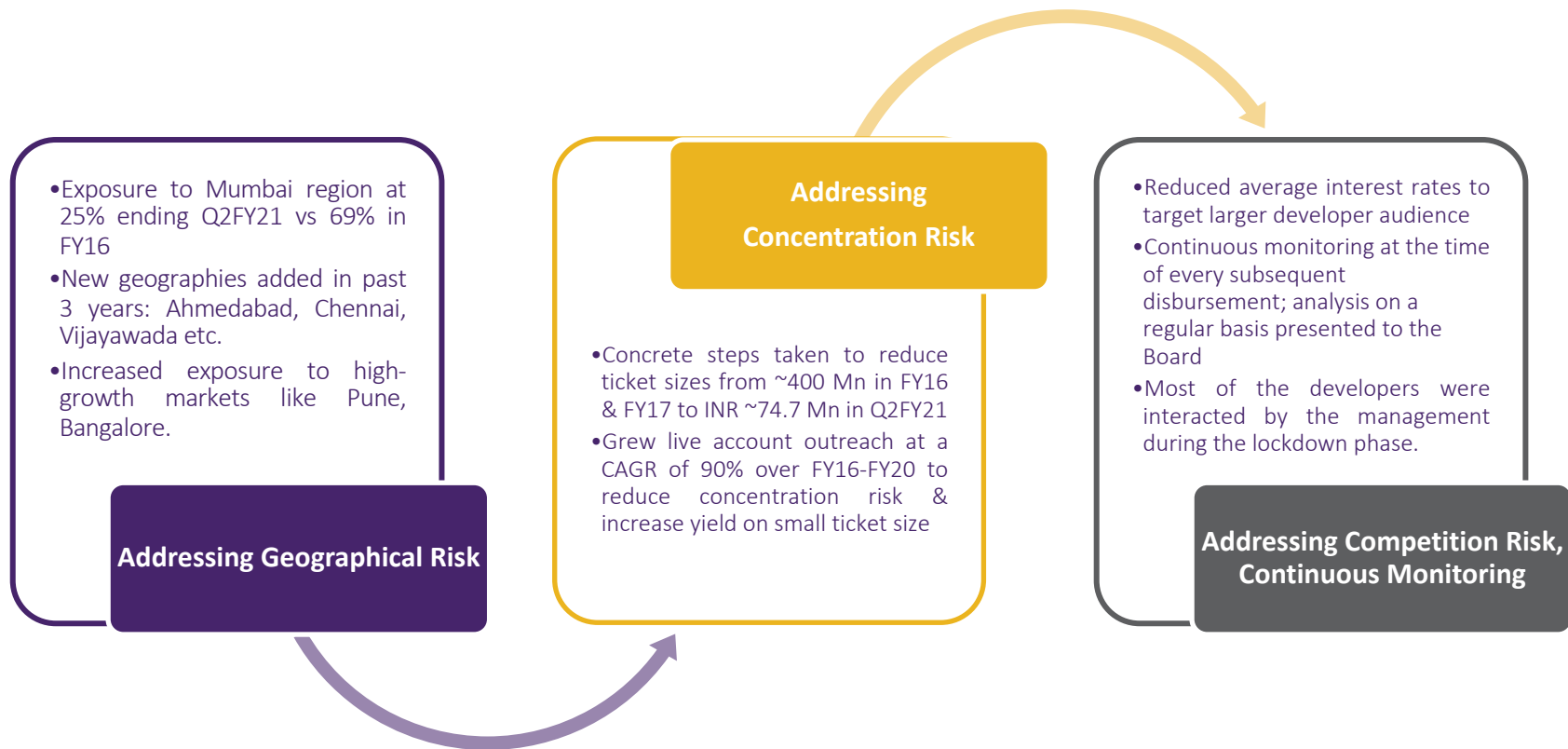
Under Penetrated Indian Mortgage Market (Mortgage to GDP ratio %)



- 66% of India's population is aged below 35 years, increasing demand for newer homes
- Urbanization in Indian population expected to see exponential growth which will lead to increase in urban housing demand; Currently 34% resides in cities which is expected to increase over 45% in next 10 years.
- CLSS Scheme for new home owners reduces effective interest rates for MIG & LIG groups, effectively reducing monthly EMIs
- 100% tax exemption on affordable housing construction projects for developers along with faster building permissions from regulatory authorities

Source ICRA

Construction Finance: The Retail Way

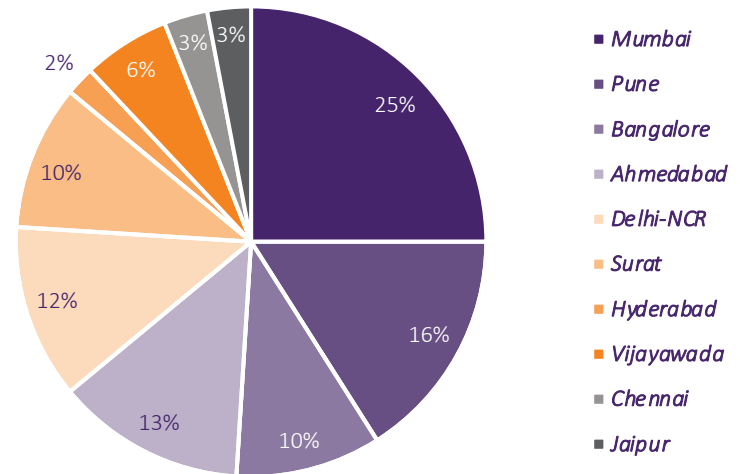


Construction Finance: Building a Sustainable Future

Focus Area

- Construction linked loans to small and midsize real estate developers
- Comprehensive framework for project selection and credit appraisal
- Competitive rates for high quality, multi-family real estate projects

Lending Portfolio by Geography (Value wise)

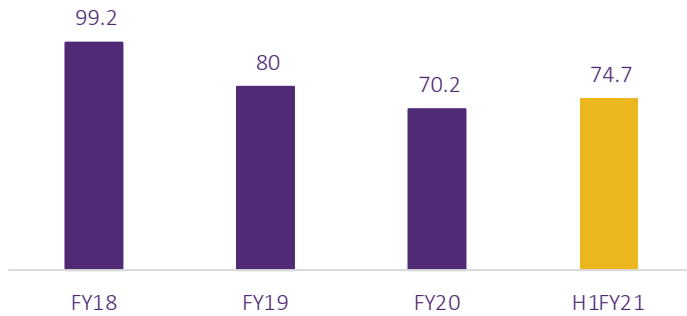


AUM	Disbursements	Avg. Ticket Size	No. of Projects
INR 9,176 Mn	INR 360 Mn	INR 74.7 Mn	123

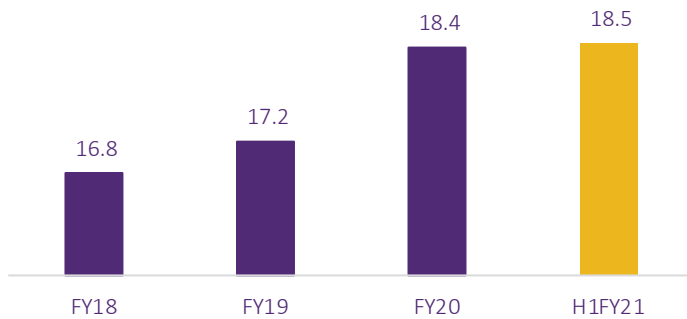


Construction Finance: High Yield, Low Risk

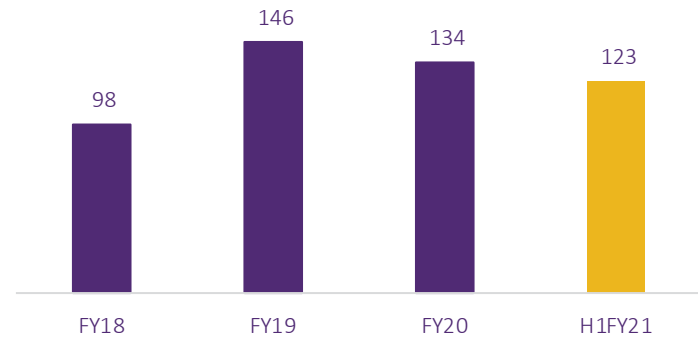
Average Ticket Size (INR Mn)



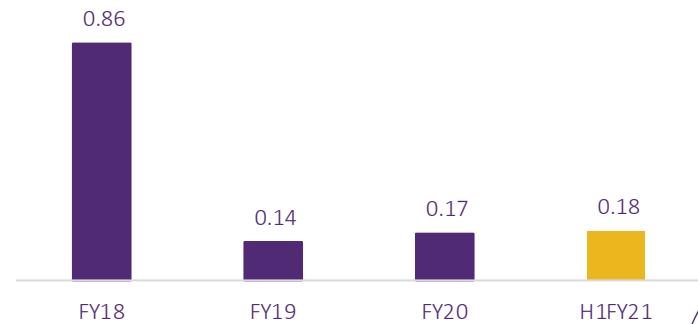
Portfolio Yield (%)



No. of Projects



GNPA (%)



Indirect Lending: Unique Product Offering

Focus Area

Borrower Profile: Lending to NBFCs with net worth over INR 500 Mn

Ticket Size: INR 50-500mn, with average ticket size of INR ~115 Mn

Average Tenor: 1-3 Years

Security: Secured through hypothecation of receivables and/or personal guarantee of promoters/ corporate guarantee

Newly launched segment started in 2018

Quick Facts

INR 1,868 Mn

AUM

10

Customer Outreach

-

Gross NPAs

1.2x

Hypothecation of Receivables

100%

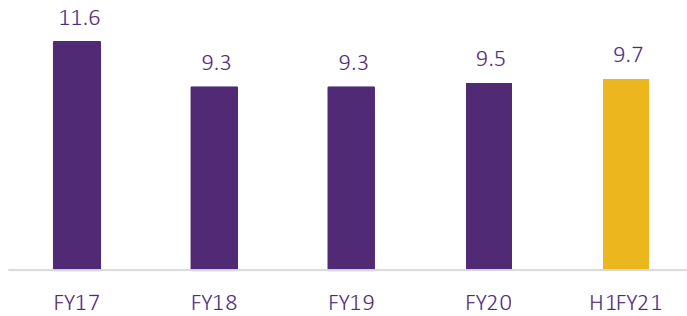
Self-origination Loan Model

10.2%

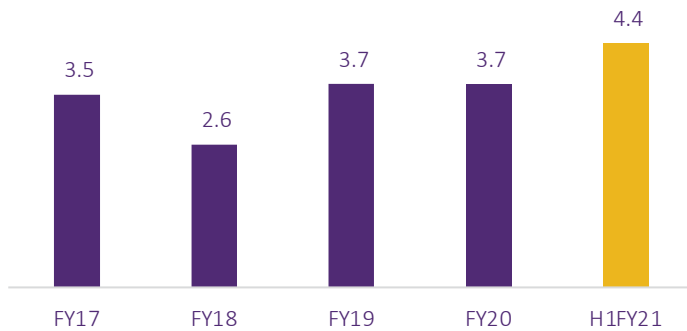
Portfolio Yield

Over The Years...

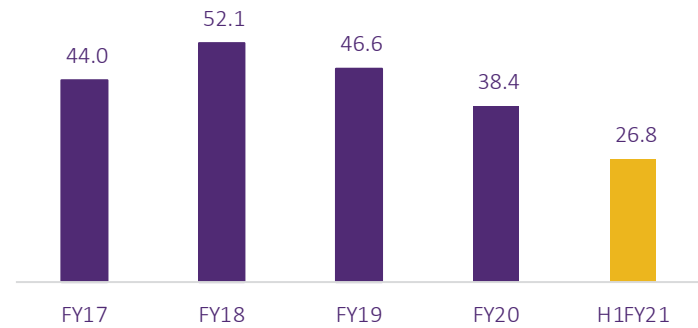
NIMS (%)



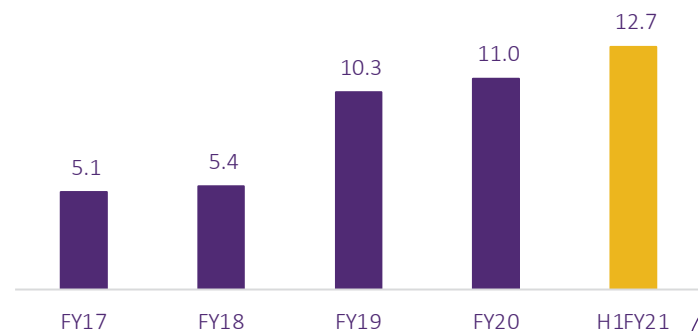
Return on Average Assets (%)



Cost-Income (%)

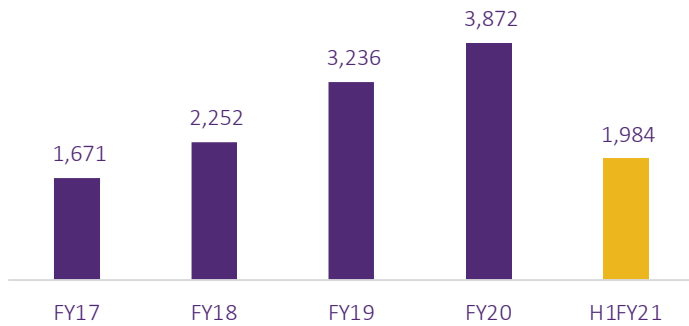


Return on Average Equity (%)

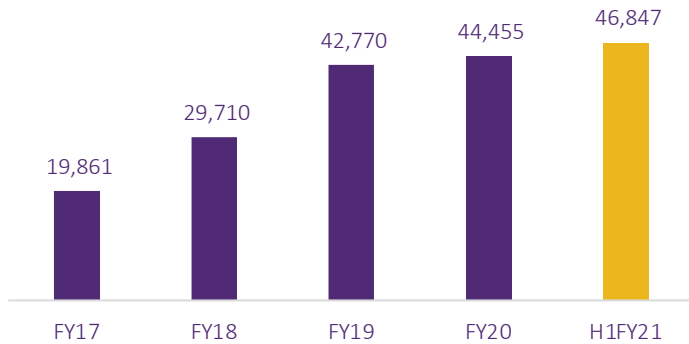


Over The Years...

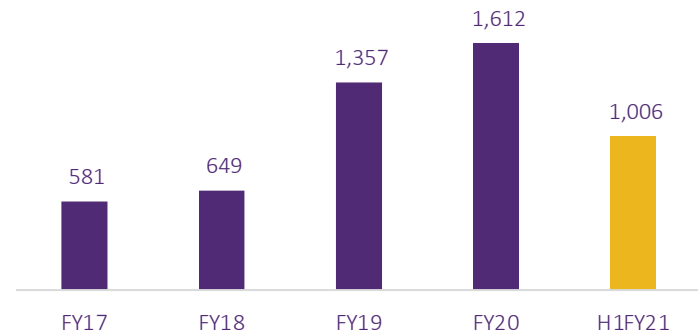
NII (INR Mn)



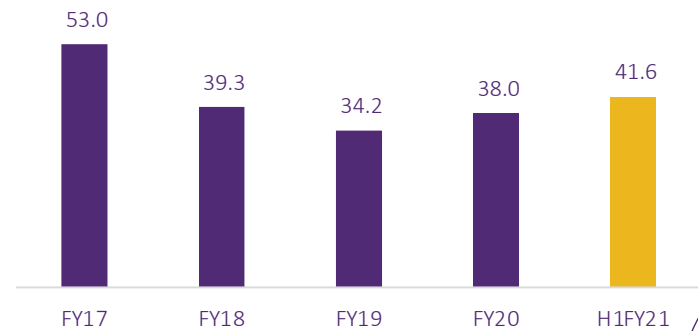
Total Assets (INR Mn)



PAT (INR Mn)

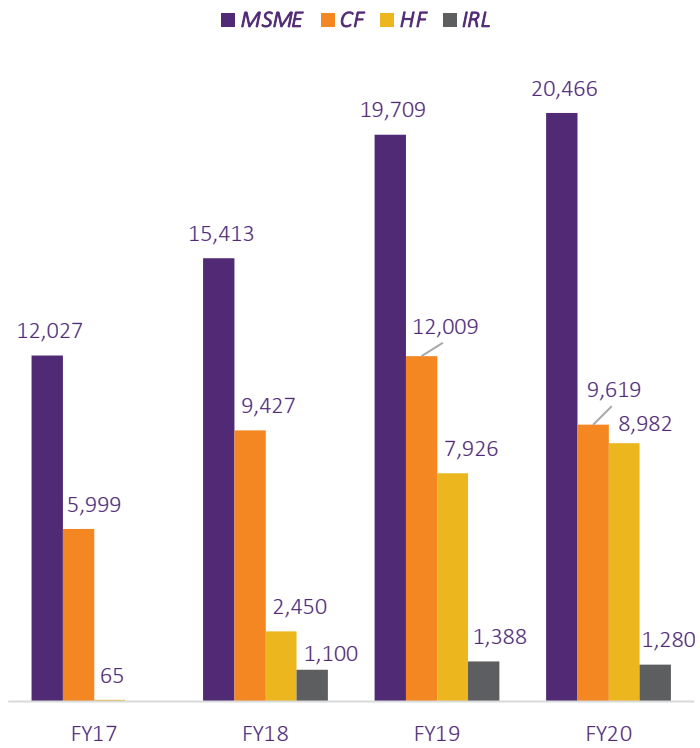


Capital Adequacy (%)

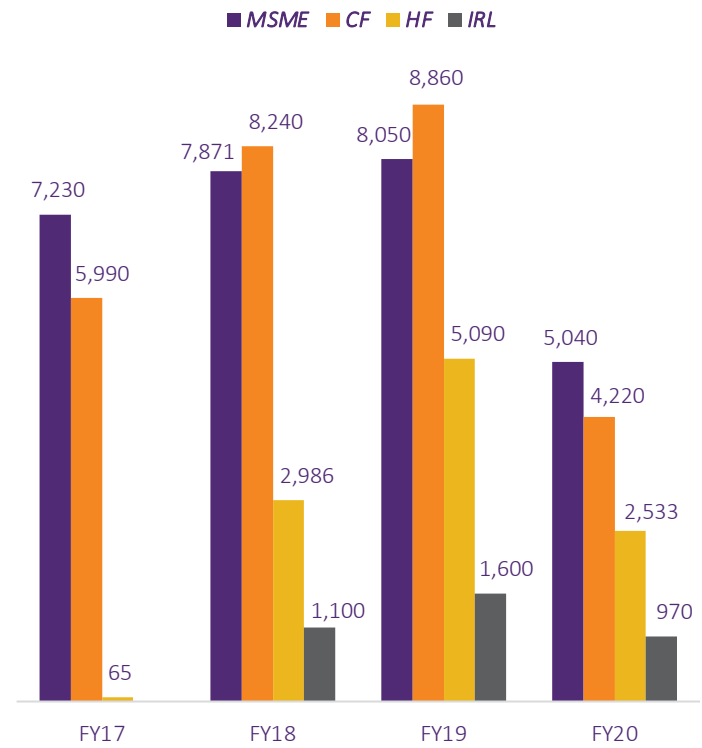


Over The Years...

AUM Segmental Break Up (INR Mn)



Disbursals (INR Mn)



Income Statement: YoY Comparison

Particulars (INR Mn)	*FY16	*FY17	FY18	FY19	FY20	H1 FY21
Interest earned	1,613	2,052	3,219	5,307	6,700	3,387
Interest expended	118	380	967	2,071	2,828	1,403
Net Interest Income	1,495	1,672	2,252	3,236	3,872	1,984
Non-Interest Income	293	299	292	606	495	200
Net Income	1,788	1,971	2,544	3,842	4,367	2,184
Operating Expenses	545	878	1,393	1,877	1,848	632
- Employee Expenses	327	546	813	1,176	1,188	413
- Others Expenses	217	332	580	701	660	220
PPOP	1,244	1,093	1,152	1,966	2,519	1,552
Total provisions	687	137	69	99	299	205
PBT	556	955	1,082	1,867	2,220	1,347
Tax	120	374	433	510	607	341
PAT	436	581	649	1,357	1,612	1,006

* FY16-FY17 figures are as per IGAAP | FY18, FY19, FY20 and H1 FY21 figures are as per Ind AS

Balance Sheet: YoY Comparison

Particulars (INR Mn)	* FY16	* FY17	FY18	FY19	FY20	H1 FY21
Share Capital	350	350	350	350	350	350
Reserves and Surplus	10,675	11,256	12,166	13,477	15,042	16,033
Net Worth	11,025	11,607	12,517	13,827	15,392	16,383
Borrowings	1,412	5,795	15,661	27,687	28,366	29,573
Other Liabilities and Provisions	767	2,248	1,533	1,256	697	890
Total liabilities & stockholders' equity	13,204	19,650	29,711	42,770	44,455	46,847
Fixed Assets	80	129	143	127	317	299
Investments	1,105	681	567	104	3,616	4,799
Loans	10,832	18,200	27,974	40,222	39,333	40,469
Cash and bank balances	181	114	483	1,691	742	716
Other Assets	1,005	526	544	626	447	564
Total assets	13,204	19,650	29,711	42,770	44,455	46,847

* FY16-FY17 figures are as per IGAAP | FY18, FY19, FY20 and H1 FY21 figures are as per Ind AS



Management Team



Rajesh Sharma, Managing Director
Founder & Promoter with over 2.5 decades of experience, Chartered Accountant



Jayesh Doshi, Whole Time Director
Ex-Whole Time Director & Group CFO of Dalmia Bharat Ltd. with over 3 decades of experience, CA & LLB



Raj Ahuja, ED & Group CFO
Ex-Yes Bank, Jio, FINO Paytech, PayTM with over 29 years of work experience, CA, ICWA



Surender Sangar
Head – Construction Finance
Ex-MD – TFCI and GM-Union Bank of India with over 39 years of experience
B.Com, CAIIB



Amar Rajpurohit
Business Head (MSME & HL)
Ex-AU Financiers India Ltd, Gruh Finance, DHFL with over 17 years of work experience, B.A., LLB.



Bhavesh Prajapati
Head – Credit, Risk & Policy
Ex-Aadhar Housing Finance, IDFC Ltd, DHFL with over 20 years of experience,
MBA, ICFAI



CAPRI GLOBAL
CAPITAL LIMITED

Thank you

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