

June 23, 2021

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: Investor Presentation June 2021

Dear Sir and Madam,

Pursuant to Regulation 30 of SEBI (Listing Obligations & Disclosure Requirements) Regulations, 2015 we are forwarding herewith presentation titled "Investor Presentation June 2021".

You are requested to take the same on record for dissemination to the stakeholders.

Thanking you,

Yours faithfully,
for Capri Global Capital Limited



(Harish Agrawal)
Senior Vice President & Company Secretary



Encl.: As Above



CAPRI GLOBAL
CAPITAL LIMITED

**Responsible.
Resilient.
Ready.**

**INVESTOR PRESENTATION
JUNE 2021**

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Capri Global Capital: Banking The Unbanked

A Non-Banking Financial Company (NBFC) with presence across high growth segments like MSME, Affordable Housing, Construction Finance, and Indirect 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 ~16,141 businesses ending March 2021 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 ~12,250 families to realize the dream of owning their own home

Committed workforce of over 1,900 employees with a branch presence at 85 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: Our Journey



Expanding Business Verticals

- Ventured into MSME lending

2011

2013

2016

2017

2021

Journey Begins

- Raised Capital of INR 4.45 Bn
- Started Construction Finance Business



Widening Outreach

- Branch network expanded to 5 states
- AUM crosses INR 10 Bn
- Secured Care A+ rating



Housing Finance entry

- Forayed into Housing Finance
- Branch network jumps to 66; Workforce count of 1,350



Expanded Scale

- AUM touches ~INR 49 Bn
- Branch network jumps to 85 across 8 States ;
- Workforce count of 1900+

Capri Global Capital: Brief Overview

FY21

INR 48.5 Bn

Total AUM
(consolidated)

INR 1,769 Mn

PAT

INR 17.2 Bn

Net Worth

Geographic Expanse

85

Branches

8

States/Union
Territories

1,900+

Team Size

Customer Base

16,200+

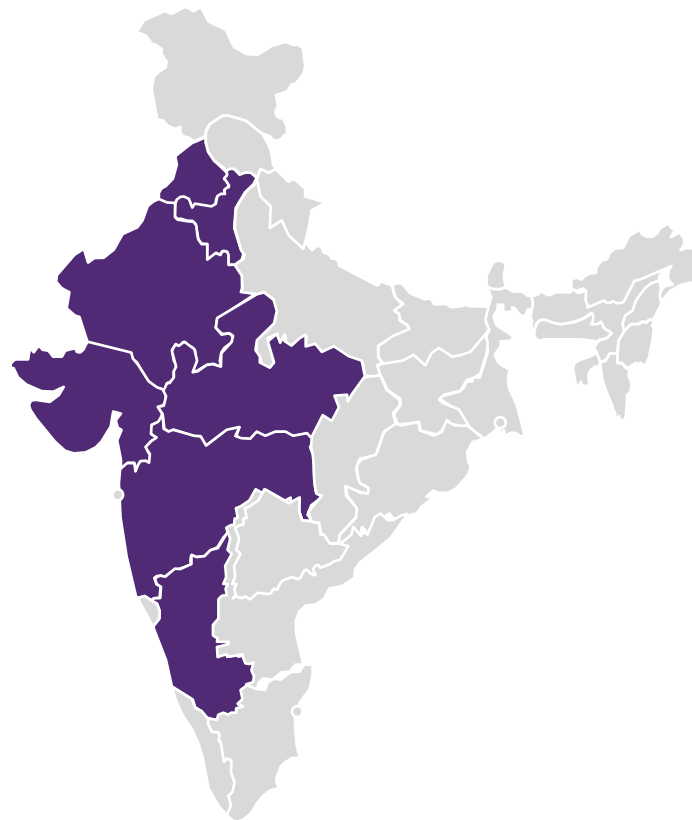
Businesses
Financed

11,250

Families
Empowered

29,400+

Live Accounts



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 1.7 Mn

Tenor: Average tenor of 5-6 years

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

~50%

Average LTV

100%

Self-origination Loan Model

52% of AUM

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

24% of AUM

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 69.4 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

18% of AUM

Indirect Lending

Product portfolio: Financing to other NBFCs engaged in

- Auto -Finance
- MSME Lending & 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

6% of AUM

CGCL Advantage: What Sets Us Apart

01

Focus on SENP Borrower

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

02

Own Sourcing Model

- 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.
- 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

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

04

Multi Layered Credit Approach

- Customized underwriting approach basis the customer's profile; Credit team personally spends time with customer to understand business dynamics and derive cashflows.
- 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

- Own Collection team ensures full focus on delinquent accounts.
- Separate Litigation division under its Legal vertical which handles the recovery efforts from legal side.
- 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

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

Assessing Cashflows
(ability to pay)

Primary Property as Collateral
(ensuring intention)

A High Yielding Secured Urban
Retail Portfolio

Operating Efficiency: Adopting Low-Cost Hub & Spoke Model



Hub

Area Managers

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

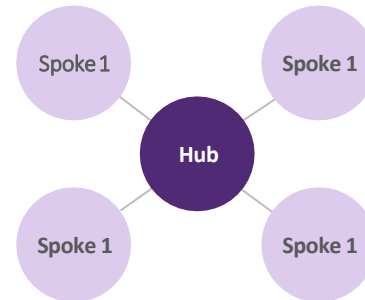


Spoke

- Branch Manager
- Relationship
- Mangers (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



Q4FY21
Region / Hubs: 20
Spokes: 65

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

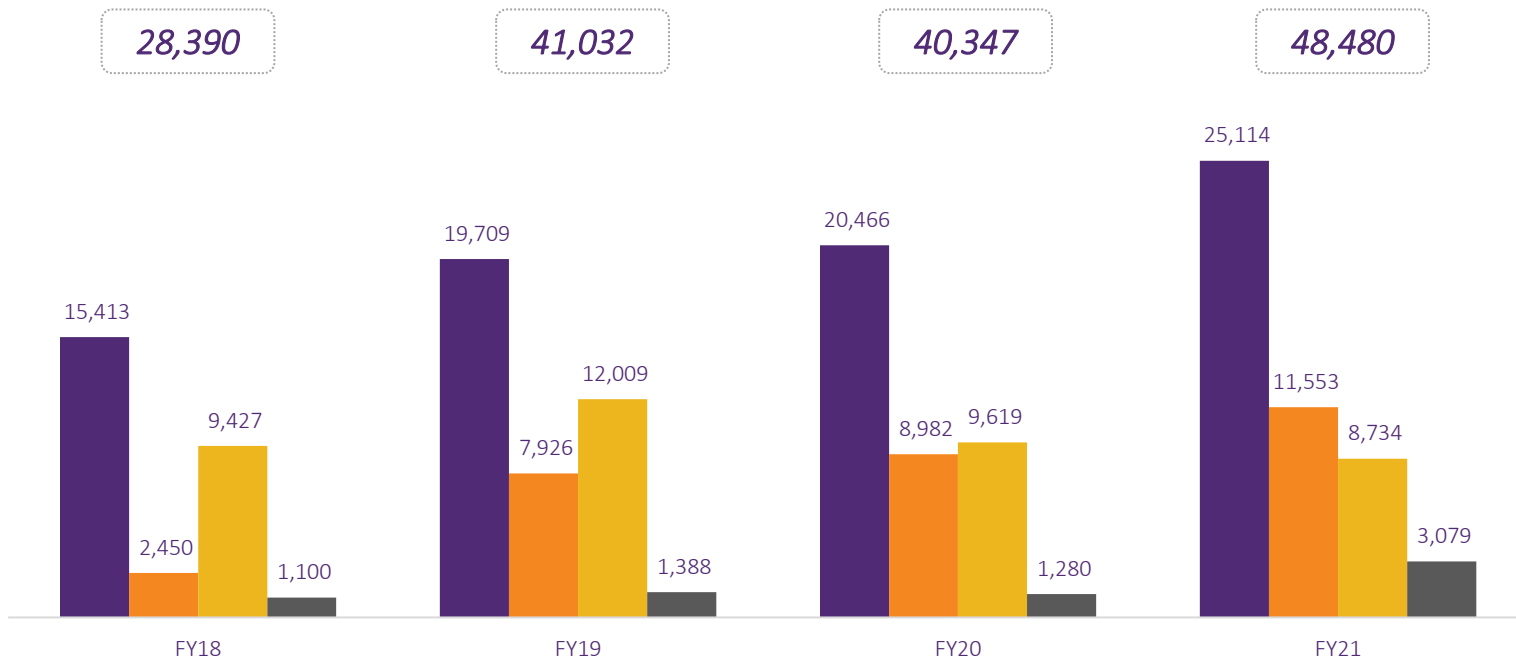
CapriPedia



AUM Growth Rebounding

AUM Segmental Break Up (INR Mn)

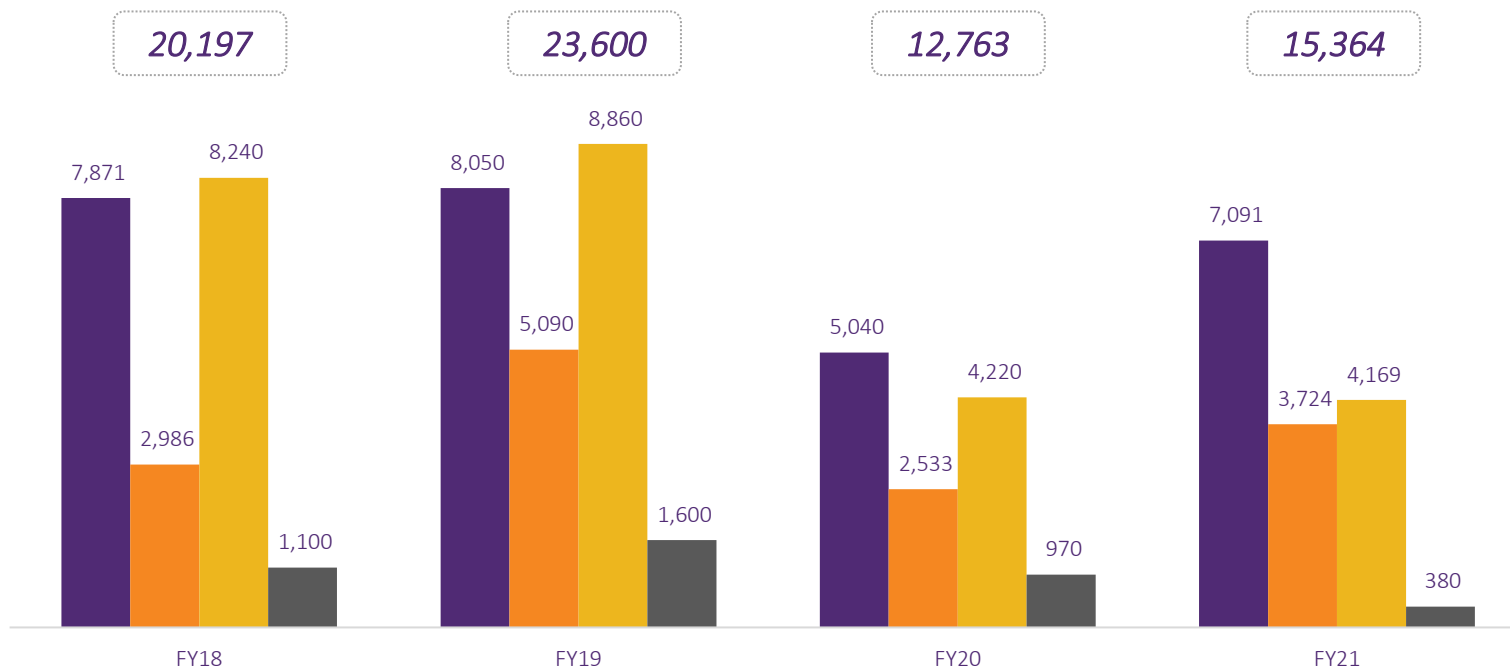
■ MSME ■ HF ■ CF ■ IL



...Driven By Healthy Disbursals

Disbursals (INR Mn)

■ MSME ■ HF ■ CF ■ IL





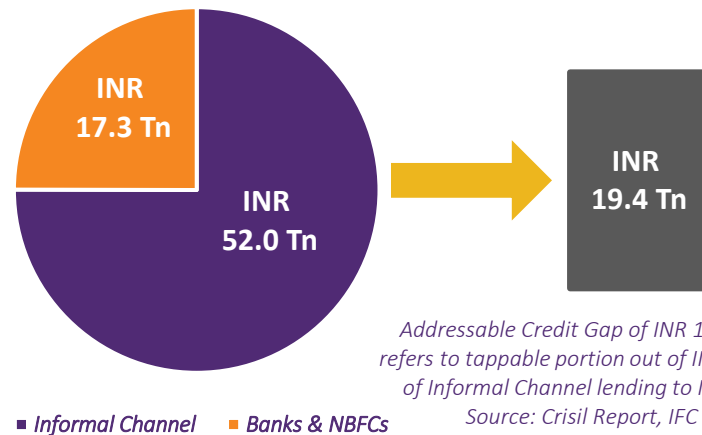
BUSINESS SEGMENTS

MSME Lending: A Huge Unexplored Opportunity

	FY16	H1FY21
MSME Systemic Credit (INR)	9.6 Tn	19.1 Tn
Non-Banks Market Share	8%	13%

Source: SIDBI

MSME – Huge Addressable Credit Gap



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, IFC

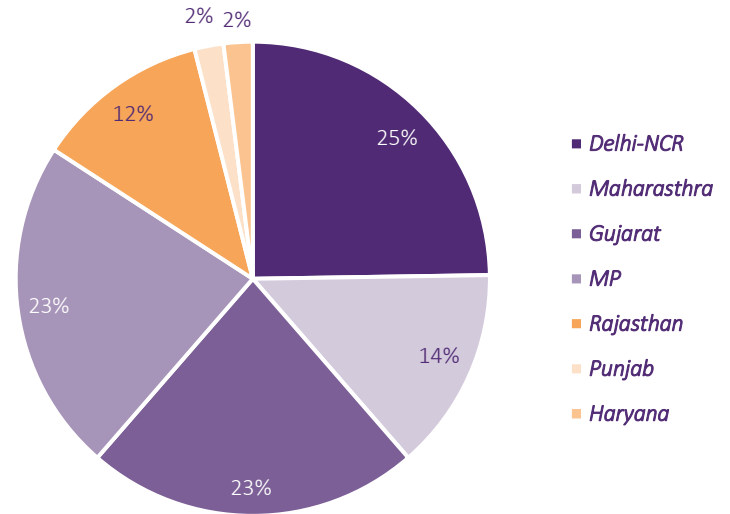
- MSMEs account for ~35% of total credit exposure in India, with majority of it parked with the private and public sector banks. NBFCs have also played a significant role in recent years. There is an immense opportunity to expand presence, even as leading NBFCs continue to independently secure their 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.

MSME: Small Loans, Big Opportunity



Focus Area

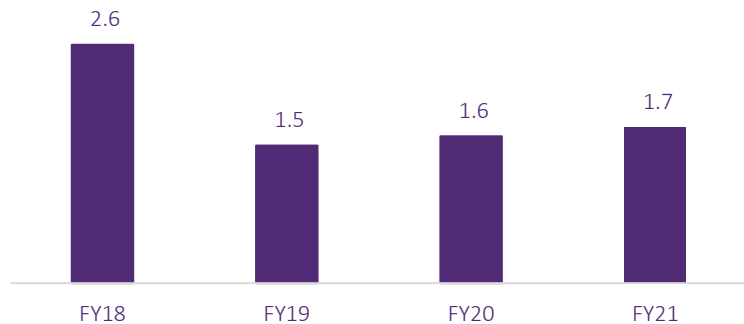
- Self Employed Individuals – Provision stores, retail outlets, handicrafts etc
- Small enterprises with inadequate income documentation proof; Sourced directly
- In-house sourcing team – 80 Branches; 100% Direct Sourcing vs 55% in FY18.



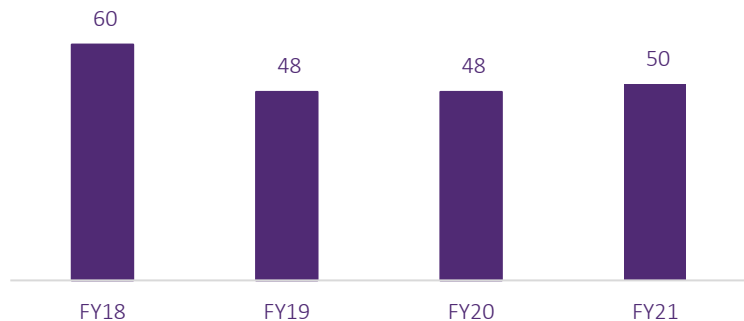
AUM	FY21 / Q4FY21 Disbursements	Avg. Ticket Size	Customers
INR 25,114 Mn	INR7,091 Mn/INR4,270 Mn	INR 1.7 Mn	16,141

MSME: CGCL's Growth Driver

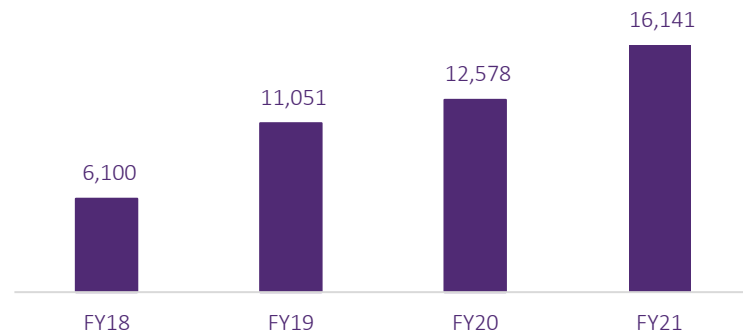
Average Ticket Size (INR Mn)



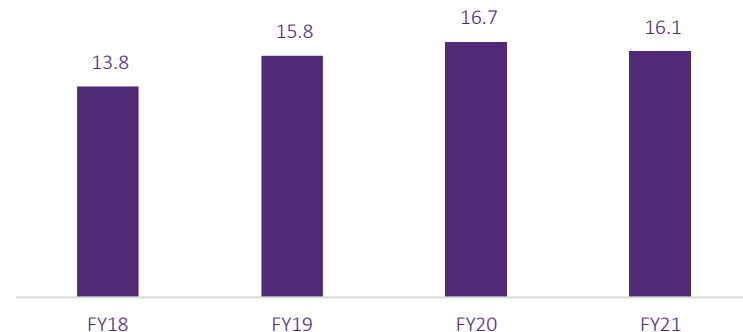
Loan to Value (%)



Live Accounts (nos.)

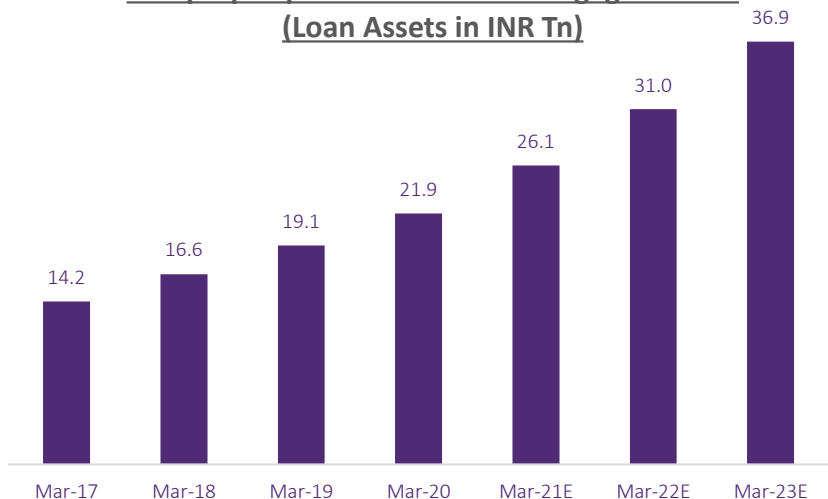


Loan Yields (%)

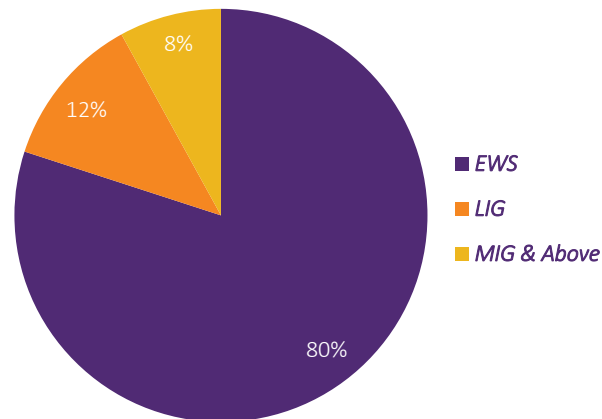


Affordable Housing: Large Demand & Low Formal Financing

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



Housing Shortage – Socio Economic Group Wise



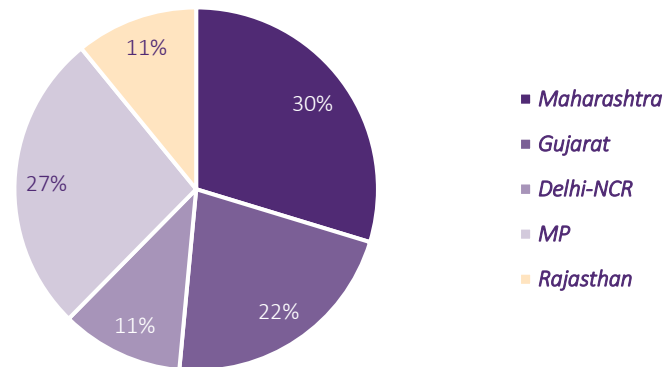
- Under penetrated mortgage market, rising urbanization coupled with increase in housing demand is leading to mortgage market expansion; Urban Housing shortage pegged to reach 34.1 million units by 2022
- 90%+ of the shortage corresponds to Lower Income Group (LIG) & Economically Weaker Sections (EWS)
- 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

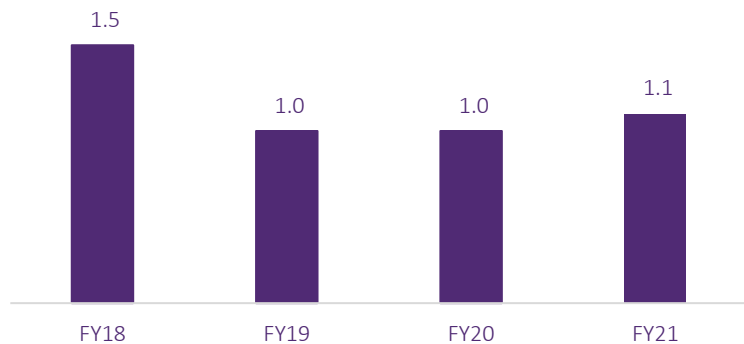


Salaried	45%
Self-employed	55%

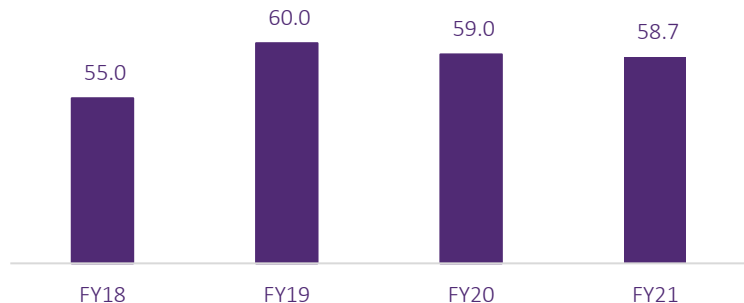
AUM	FY21 / Q4FY21 Disbursements	Avg. Ticket Size	Customers
INR 11,553 Mn	INR 3,724 Mn/INR 2,057 Mn	INR 1.1 Mn	13,149

Housing Finance: Exponential Growth Potential

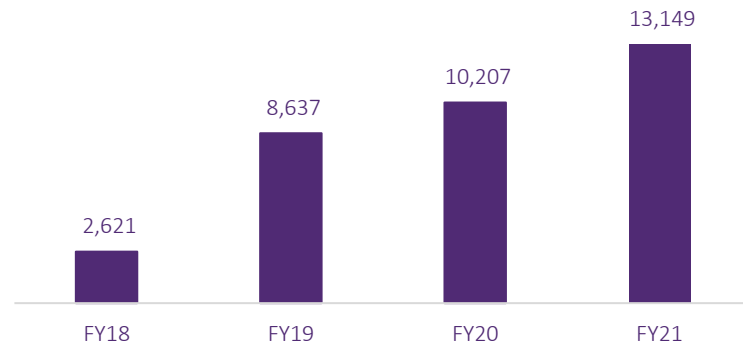
Average Ticket Size (INR Mn)



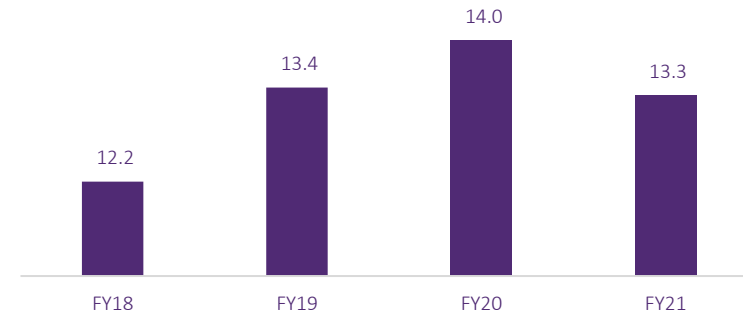
Stable Loan to Value (%)



Live Accounts (nos.): 71% CAGR between FY18-FY21



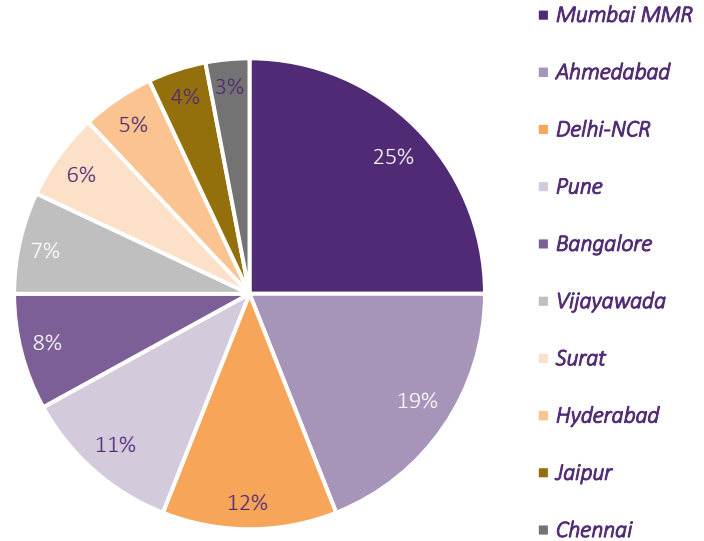
Loan Yields (%)



Construction Finance: Building a Sustainable Future

Focus Area

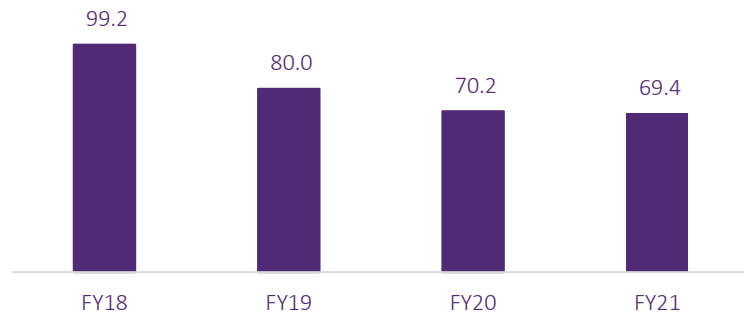
- Construction linked loans to small and midsize real estate developers
- Comprehensive framework for project selection and credit appraisal
- Competitive rates for high quality, multi-family real estate projects



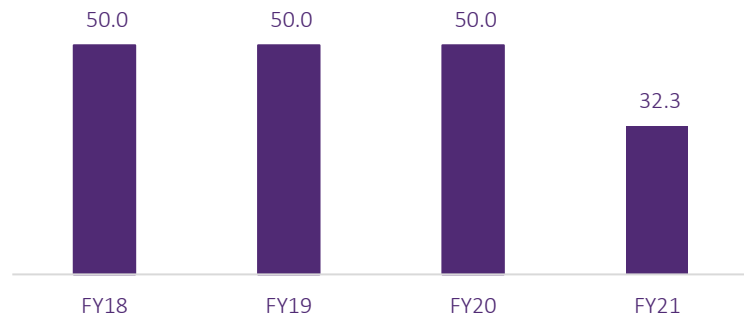
AUM	FY21 / Q4FY21 DISBURSEMENTS	AVG. TICKET SIZE	NO. OF PROJECTS
INR 7,772 MN	INR 4,169 MN/INR 2,960 MN	INR 69.4 MN	126

Construction Finance: High Yield, Low Risk

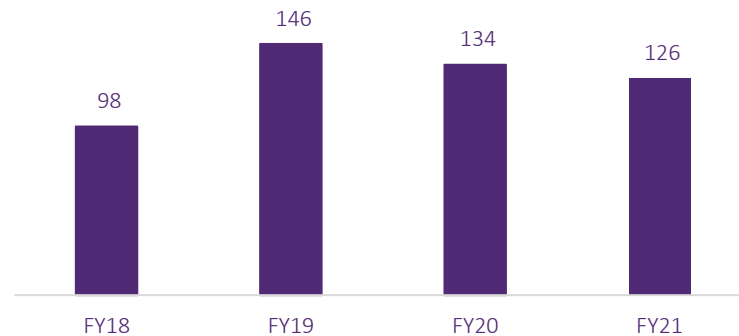
Average Ticket Size (INR Mn)



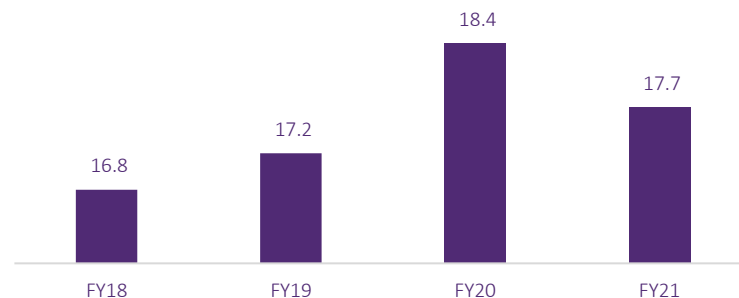
LTV (%)



No. of Projects



Loan Yields (%)

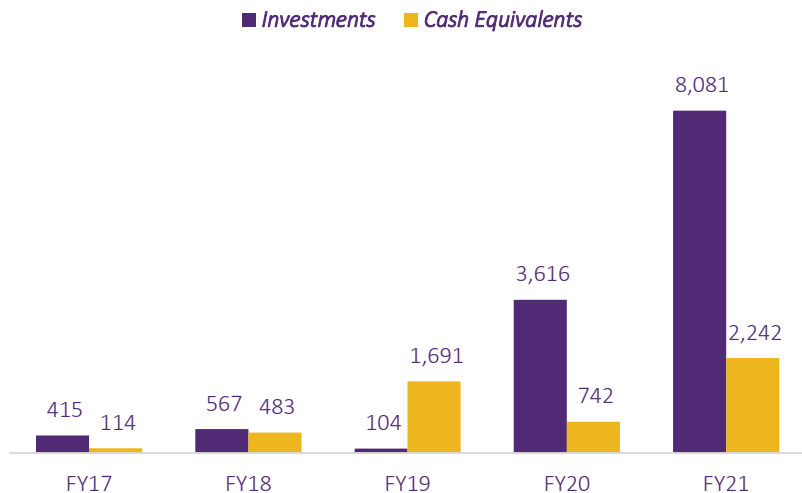




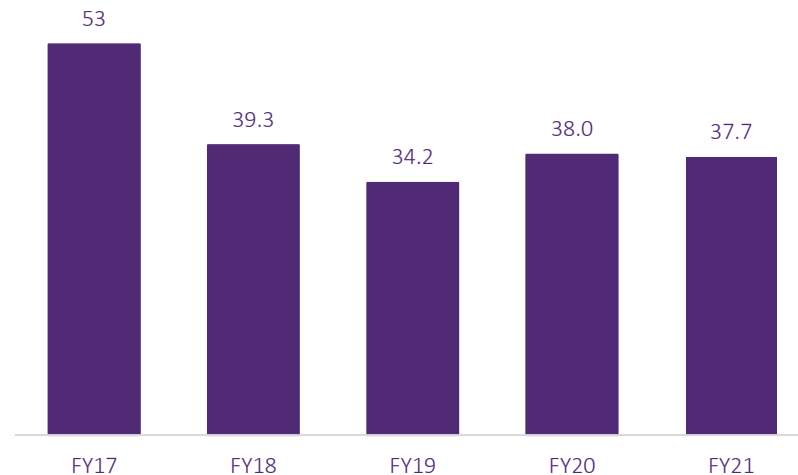
CAPITAL AND LIQUIDITY

Well Capitalized For Medium Term Growth

Current Assets (INR Mn)



Capital Adequacy (%)



Adequate cash position on balance sheet

+

Strong capital adequacy to support future growth

+

Undrawn credit lines of INR 7.89 Bn including the unutilized CC limit

=

Comfortable liquidity position to protect against liquidity crunch & support future growth

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

Liquidity Position : Continue to Maintain Adequate Buffer

Particulars (INR Mn)	CGCL (Standalone)	CGHFL	Consolidated
Limits Sanctioned	37,150	17,650	54,800
Limits Availed	33,200	13,710	46,910
Un-Drawn	3,950	3,940	7,890
Repaid	6,923	2,052	8,976
Outstanding	26,277	11,658	37,935
Total no. of relationship maintained	16	12	
Limits Sanctioned in FY21	13,250	9,700	22,950

- CGCL has relationship with 19 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 looking to diversify its source of funds.

Liquidity Position : Repayment of High-Cost Loans

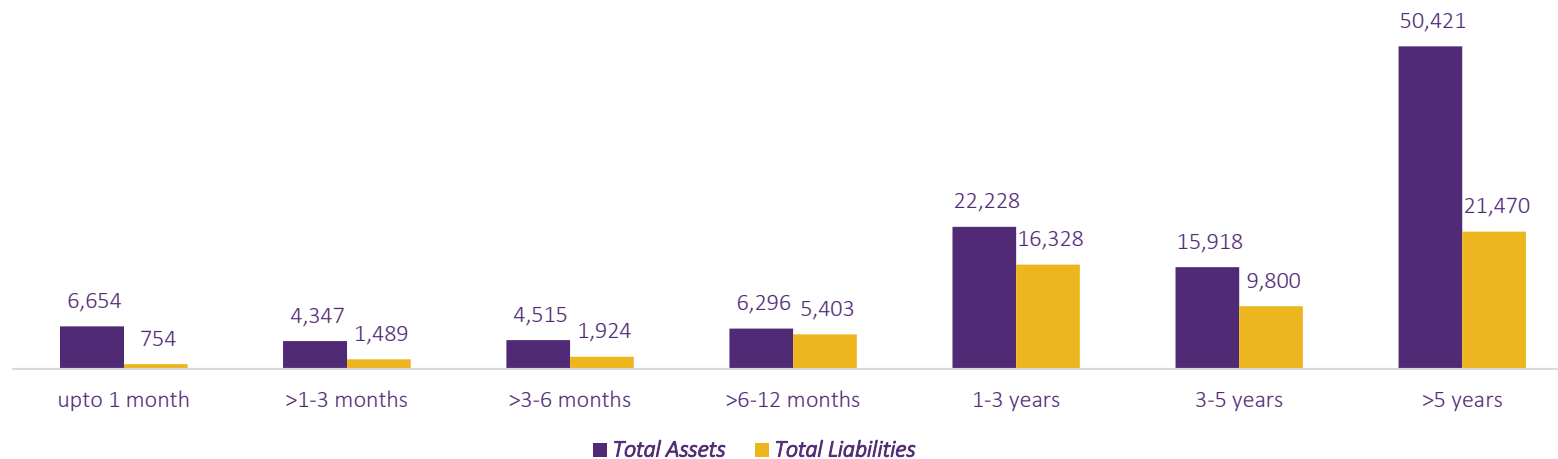
Particulars (INR Mn)	CGCL (Standalone)	CGHFL	Consolidated
Dues during FY2020-21	6,004	1,446	7,450
Payment made as per Schedule (A)	1,989	704	2,693
Prepayments made for the year (B)	4,016	742	4,757
Total repayments/prepayments (A+B)	6,004	1,446	7,450
Balance Payment for FY2020-21	-	-	-
Additional prepayments beyond FY2020-21 (C)	1,830	948	2,779
Total Repayments / Prepayments (A+B+C)	7,834	2,394	10,228

The Company initiated discussions with banks for revision of interest rates downwards and worked on strategy to bring the overall cost of funds down by ~1.4%

The Company has not availed moratorium from any of its lenders.

Asset-Liability Split : Maturity Buckets Are Well Balanced

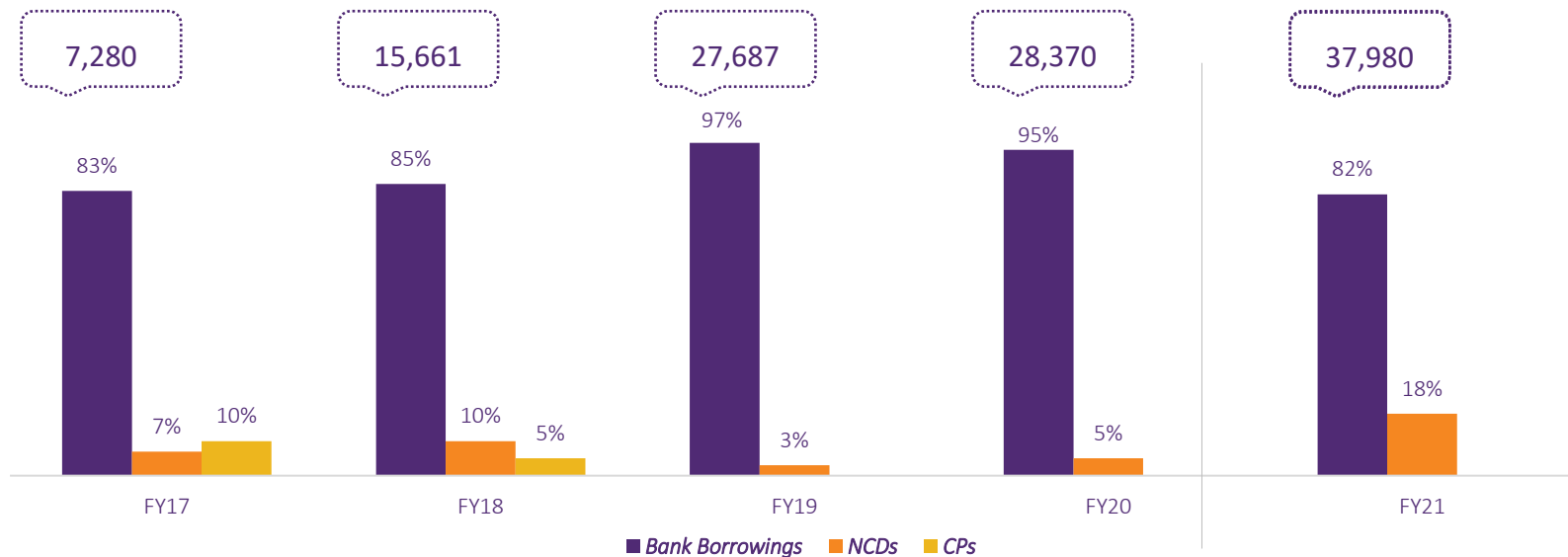
Asset-Liability Mix (INR Mn); Ensuring Optically Matched Balance Sheet



Particulars (INR Mn)	Ending	Total Assets							Total Liabilities						
		up to 1 month	>1-3 months	>3-6 months	>6-12 months	1-3 years	3-5 years	>5 years	up to 1 month	>1-3 months	>3-6 months	>6-12 months	1-3 years	3-5 years	>5 years
Cumulative Inflow - Outflow	Mar'21	5,900	8,758	11,349	12,241	18,141	24,259	53,210							

Liability Mix: Bank Borrowings Key Source Of Funds

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.



ASSET QUALITY

Asset Quality : Stage Analysis As per IND-AS

All amount in INR Mn except stated

ECL Analysis as per INDAS	Q4FY21	Q3FY21	Q4FY20
Stage 1 & 2 - Gross	46,870	39,515	39,398
Stage 1 & 2 – ECL Provisions	730	603	345
Stage 1 & 2 - Net	46,140	38,912	39,053
Stage 1 & 2 – ECL Provisions %	1.6%	1.5%	0.88%
Stage 3 - Gross	1,613	825	952
Stage 3 – ECL Provisions	450	345	295
Stage 3 – Net	1,163	480	312
Stage 3 – ECL Provisions %	27.8%	41.8%	31.0%
Stage 3 % - GNPA	3.3%	2.1%	2.4%
Stage 3 % - NNPA	0.9%	-	0.8%

o Std. restructured assets: MSME Rs1,820mn (7.2% of MSME AUM), Housing Rs20mn (17bps of Housing AUM), CF & IRL - NIL

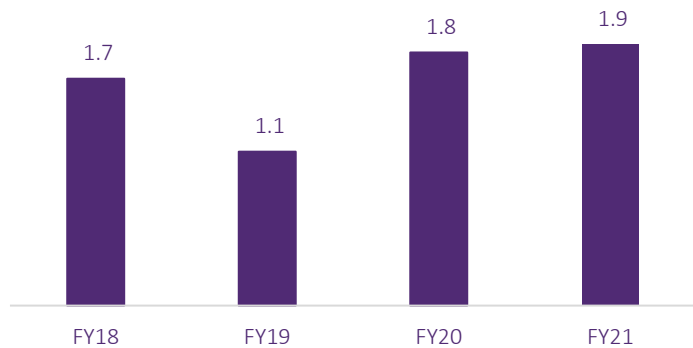
NPA Analysis : Short Term Challenges

CGCL (Consolidated) (INR MN)	FY18	FY19	FY20	FY21
GNPA	440	561	952	1,609
Total ECL Provisions	54	116	640	1,175
NNPA	386	445	312	434
Gross NPA%	1.7%	1.5%	2.4%	3.3%
Net NPA%	1.4%	0.5%	0.8%	0.9%
Provision Coverage	12.3%	20.7%	67.2%	73.1%

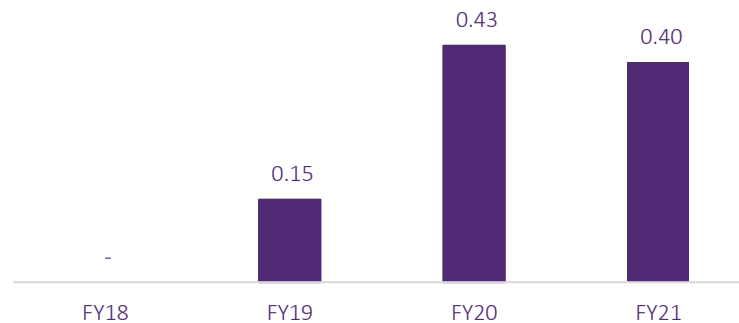
GNPA Product Segment wise – FY21		
Product Segment	GNPA %	NNPA %
MSME	5.5%	1.9%
Construction Finance	0.2%	-
Housing Finance	1.8%	0.4%
Total (Consolidated)	3.3%	0.9%

Asset Quality : Stable Net NPAs

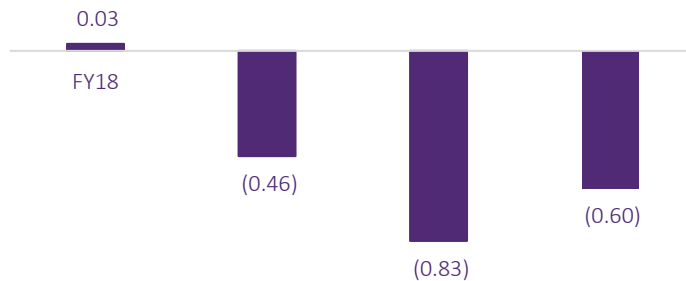
MSME (%)



Housing Finance (%)

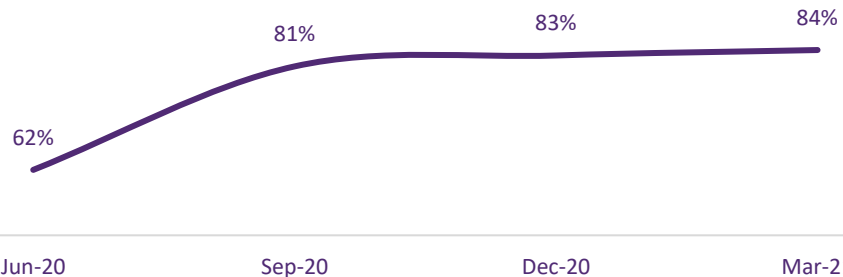


Construction Finance (%)

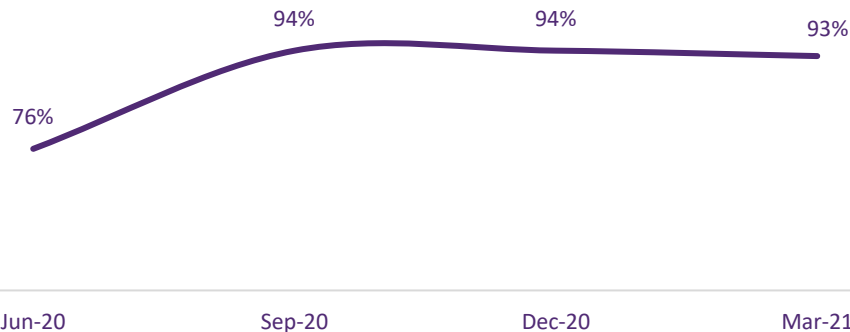


Collection Efficiency : Sizeable Improvement in EMI Servicing

MSME Collection Efficiency (by POS)



Housing Finance Collection Efficiency (by POS)



MSME: Slow Reversion to Normalcy

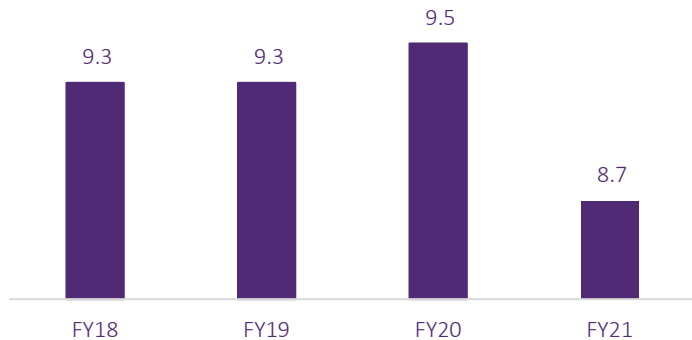
- MSME portfolio showed a steady and improving trend in collections during Q4FY21.
- However there remain challenges in getting back to normalcy in collections.

Housing Finance: Steady Improvement

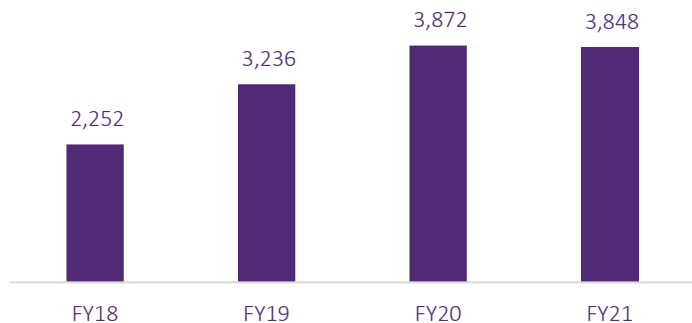
- Affordable housing continued to show a steady improvement in collection efficiency after a dip initially in Q4FY21.
- The portfolio has continued to hold steady in Q1FY22.

Over The Years...

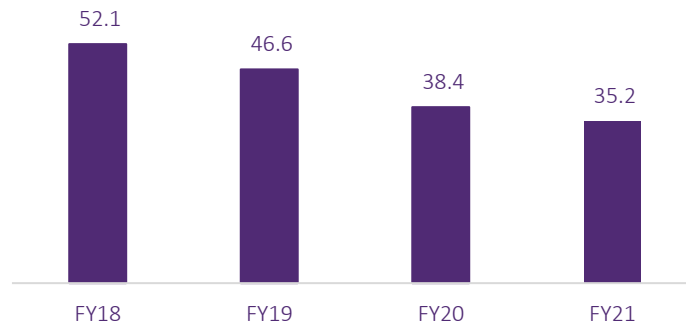
NIM (%) : Affected by Excess Liquidity and Delayed Growth in FY21, Expected To Stabilise and Rebound



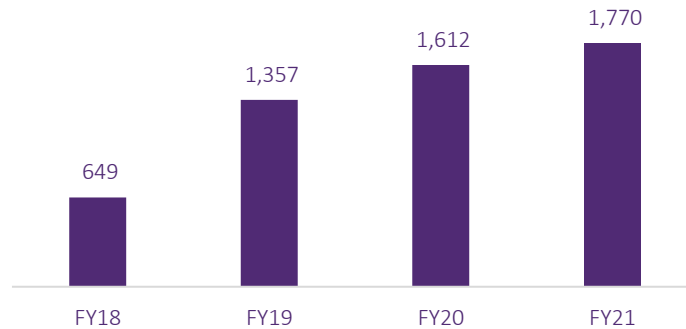
NII (INR Mn)



Cost-Income (%) : Continued Improvement

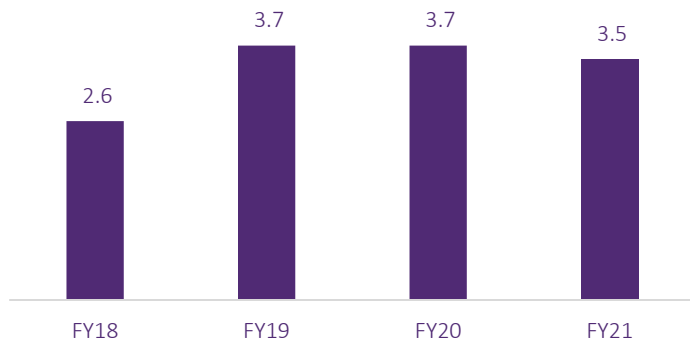


PAT (INR Mn)

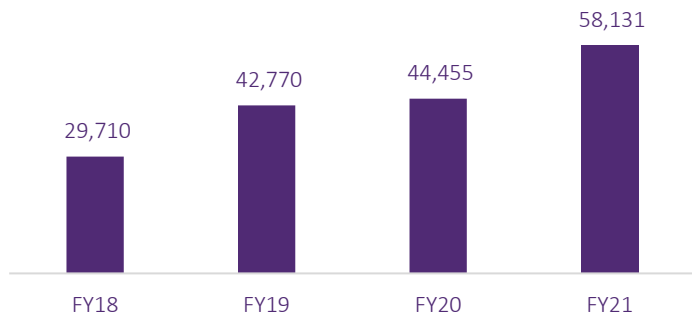


Over The Years...

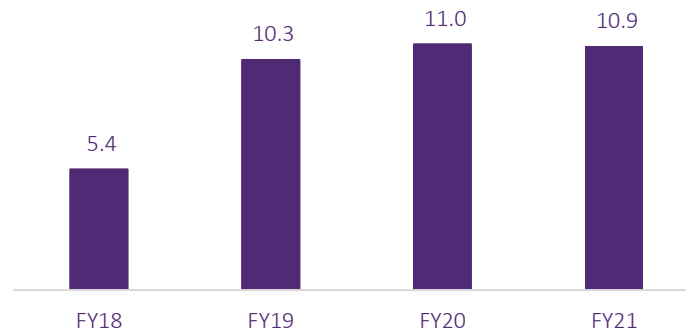
Return on Average Assets (%) : Stable In A Challenging Year



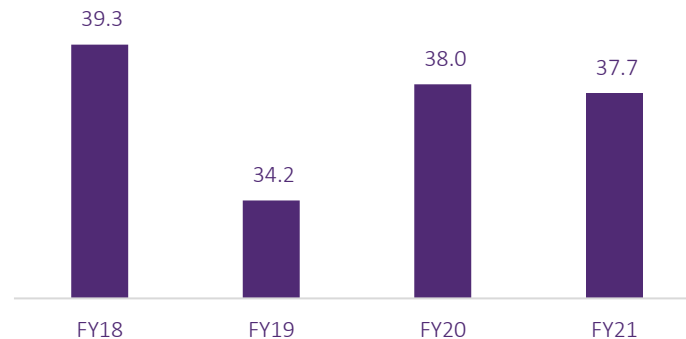
Total Assets (INR Mn)



Return on Average Equity (%) : Stable In A Challenging Year



Capital Adequacy (%)



Consolidated Income Statement

Particulars (INR Mn)	FY18	FY19	FY20	FY21
Interest earned	3,219	5,307	6,700	6,735
Interest expensed	967	2,071	2,828	2,887
Net Interest Income	2,252	3,236	3,872	3,848
Non-Interest Income	292	606	495	637
Net Income	2,544	3,842	4,367	4,484
Operating Expenses	1,393	1,877	1,848	1,583
- Employee Expenses	813	1,176	1,188	994
- Others Expenses	580	701	660	589
PPOP	1,152	1,966	2,519	2,901
Total provisions	69	99	299	545
PBT	1,082	1,867	2,220	2,357
Tax	433	510	607	588
PAT	649	1,357	1,612	1,770

Consolidated Balance Sheet

Particulars (INR Mn)	FY18	FY19	FY20	FY21
Share Capital	350	350	350	350
Reserves and Surplus	12,166	13,477	15,042	16,833
Net Worth	12,517	13,827	15,392	17,173
Borrowings	15,661	27,687	28,366	37,688
Other Liabilities and Provisions	1,533	1,256	697	3,269
Total liabilities & stockholders' equity	29,711	42,770	44,455	58,131
Fixed Assets	143	127	317	272
Investments	567	104	3,616	8,081
Loans	27,974	40,222	39,333	46,863
Cash and bank balances	483	1,691	742	2,242
Other Assets	544	626	447	673
Total assets	29,711	42,770	44,455	58,131

CGHFL Income Statement

Particulars (INR Mn)	FY18	FY19	FY20	FY21
Interest earned	107	679	1,265	1,391
Interest expensed	16	372	668	802
Net Interest Income	91	307	590	597
Non-Interest Income	48	210	130	245
Net Income	139	517	726	834
Operating Expenses	203	400	360	317
- Employee Expenses	108	201	212	168
- Others Expenses	95	199	148	149
PPOP	(64)	117	366	517
Total provisions	4.3	25	54	90
PBT	(70)	93	312	428
Tax	(1)	23	68	93
PAT	(70)	70	243	334

CGHFL Balance Sheet

Particulars (INR Mn)	FY18	FY19	FY20	FY21
Share Capital	369	369	607	607
Reserves and Surplus	636	1,465	1,708	2,043
Net Worth	1,005	2,072	2,315	2,658
Borrowings	1,086	6,764	7,743	11,557
Other Liabilities and Provisions	490	383	86	575
Total liabilities & stockholders' equity	2,581	9,219	10,145	14,782
Investments	-	-	1,121	2,812
Assets Under Financing Activities	2,380	7,765	8,742	11,221
Non-Financial Assets	91	90	79	123
Cash and bank balances	101	1,314	196	603
Other Financial Assets	9	50	7	23
Total assets	2,581	9,219	10,145	14,782



Way Forward...

Way Forward...



H1FY22 shall be one of muted growth H2FY22 is likely to present better growth opportunities.



Credit costs to remain elevated during H1FY22. Lockdowns have hurt small businesses and it is likely to show up in earnings.



CGCL has amongst the strongest capital adequacy ratios, a healthy core operating profit, and multiple liability relationships to fund its growth.



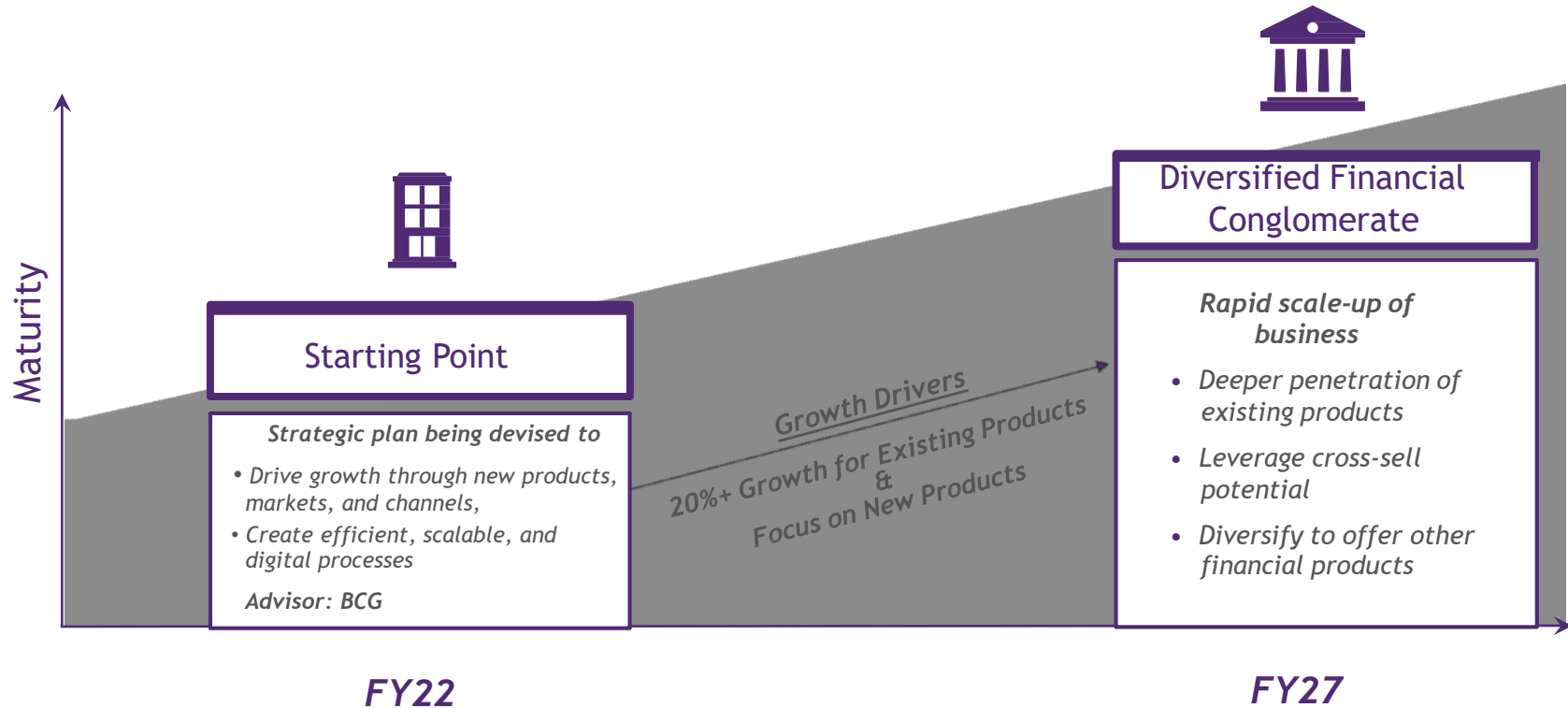
CGCL's growth will be driven by its existing as well as new retail products that shall be launched in FY21E-FY22E. New products are expected to become meaningful drivers of growth starting FY23E.



We remain confident of the growth opportunities over the medium term. CGCL is targeting a 25-30% AUM CAGR over next five years.



Medium Term Vision – Scale And Profitability





Leadership

Board of Directors & Strong Corporate Governance



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



Beni Prasad Rauka, Independent Director
Group CFO- Advanced Enzyme Technologies; over 2.5+ decades of experience, CA &CS



Ajit Sharan, Independent Director
IAS - Batch 1979 with over 3 decades of experience in varied aspects of public administration



Bhagyam Ramani, Independent Director
Ex- GM and Director of General Insurance Corporation; 3+ decades of experience, MA (Economics Hons.)



Desh Raj Dogra, Independent Director
EX- CEO and MD of CARE ratings with over 4 decades of experience



Mukesh Kacker, Independent Director
EX- IAS Officer, Jt. Secy (GOI) with over 3 decades of experience, MA(Public Policy), MA (Political Science)



Ajay Kumar Relan, Independent Director
Founder CX Partners & Citi Bank N.A. in India; 4+ decades of experience, BA (Eco), MBA

Corporate Governance Philosophy

- Good Board Practices
- Control Environment
- Transparent Disclosure
- Well-defined shareholder right
- Board Commitment
- Employee Empowerment
- Equitable treatment to all the stakeholders

Auditors & Advisors

Deloitte.



CAPRIGLOBAL

Stable Leadership Team

MSME/Housing Finance



Amar Rajpurohit (Business Head – MSME & Home Loan) Ex-AU Financiers, Gruh Finance, DHFL with over 17 years of work experience, B.A., LLB
Vintage with CGCL: 3 years



Prasanna Kumar Singh (Group Collections Head) More than two decades of experience with various BFSI institutions; LLB, MBA
Vintage with CGCL: 2 months



Bhavesh Prajapati (Head – Credit, Risk & Policy) Ex-Aadhar Housing Finance, IDFC Ltd, DHFL with over 20 years of experience; MBA- ICFAI
Vintage with CGCL: 3 years



Hemant Dave (Operations Head) Ex - Kotak Mahindra Bank, A. F. Ferguson with over 23 years of experience, CA;
Vintage with CGCL: 8 years



Bhupinder Singh (Head – Legal Litigation) More than a decade experience with various NBFCs in providing legal advice
Vintage with CGCL: 2 years

Construction Finance



Surender Kumar Sangar (Head – CF) Ex-MD – Tourism Finance Corporation of India and GM Union Bank of India with over 40 years of experience, BCom, CAIIB
Vintage with CGCL: 5 years



Bhaskarla Kesav Kumar (Associate Director – Monitoring) Ex AGM and Unit Head of Corporate Relationships with SBI
Vintage with CGCL: 5.5 years



Vijay Kumar Gattani (Senior Vice President – Credit) Ex-ICICI Bank, Head of Credit & Policy- ICICI HFC with over 15 years of experience, CA
Vintage with CGCL: 6 years.

Corporate Functions



Raj Ahuja (ED & Group CFO) More than three decades of experience and associated with organizations like Yes bank, Reliance Jio, Paytm, Amex etc;
Vintage with CGCL: 6 months



Ashok Agarwal (Associate Director – Accounts, Legal & Compliance) Previously practicing CA with over 26 years of experience, CA and CS
Vintage with CGCL: 13 years



Harish Kumar Agarwal (Senior VP – Company Secretary) Previously working as an advocate with more than two decades of experience;
Vintage with CGCL: 10 years



Suresh Gattani (Associate Director Finance) Ex-Aditya Birla, two decades plus experience in accounts, finance, taxation and corporate planning
Vintage with CGCL 15 years



Vinay Surana (Head – Treasury) Ex-Founding Member, Axis Bank debt syndication with over 15 years of experience, CA
Vintage with CGCL: 13 years.

Key Partnerships

Lenders



State Bank of India



Auditors & Advisors





CAPRI GLOBAL
CAPITAL LIMITED

Thank you