

August 23, 2022

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: Presentation on the launch of Gold Loan product

Dear Sir/Madam,

Pursuant to Regulation 30 of SEBI (Listing Obligations & Disclosure Requirements) Regulations, 2015 we are enclosing herewith presentation titled “Gold Loan Product Launch Press Conference” to be made at the press conference scheduled to be held today @ 12.00 noon at Jaipur, Rajasthan.

You are requested to take the same on record.

Thanking you,

Yours faithfully,
for Capri Global Capital Limited

Yashesh Pankaj Bhatt
Vice President & Company Secretary
Membership No.: ACS 20491



Encl.: As Above



**Responsible.
Resilient.
Ready.**

Gold Loan Product Launch

Press Conference

23rd August 2022

Hotel Ramada, Jaipur, Rajasthan

Capri Global Capital Ltd : **A Leading NBFC**



CGCL is promoted by first generation entrepreneur **Mr. Rajesh Sharma**.

A native of Jaipur, Mr. Sharma is a qualified Chartered Accountant with over two decades experience across investment banking, corporate advisory, and credit.



CGCL is a RBI regulated NBFC listed on both BSE and NSE and is part of NIFTY Smallcap 250 Index.

Presence across high growth segments like MSME, Affordable Housing, and Construction Finance.

Co-lending tie-ups with SBI and Union Bank for MSME & Affordable Housing Loans.



CGCL has emerged as one of top corporate distributors of new car loans for country's leading commercial banks.



Aug'22: Product bouquet expands with the launch of Gold Loans.

Capri Global Pedigree

Financial Highlights (Consolidated) (Q1 FY23)

INR 69,765 Mn

Total AUM

INR 461 Mn Q1FY23

INR 2,050 Mn FY22

PAT

INR 19,701 Mn

Net Worth

Geographic Expanse (Q1 FY23)

123

Branches

12

States/Union Territories

4,134

Team Size

Customer Base (Q1 FY23)

29,300+

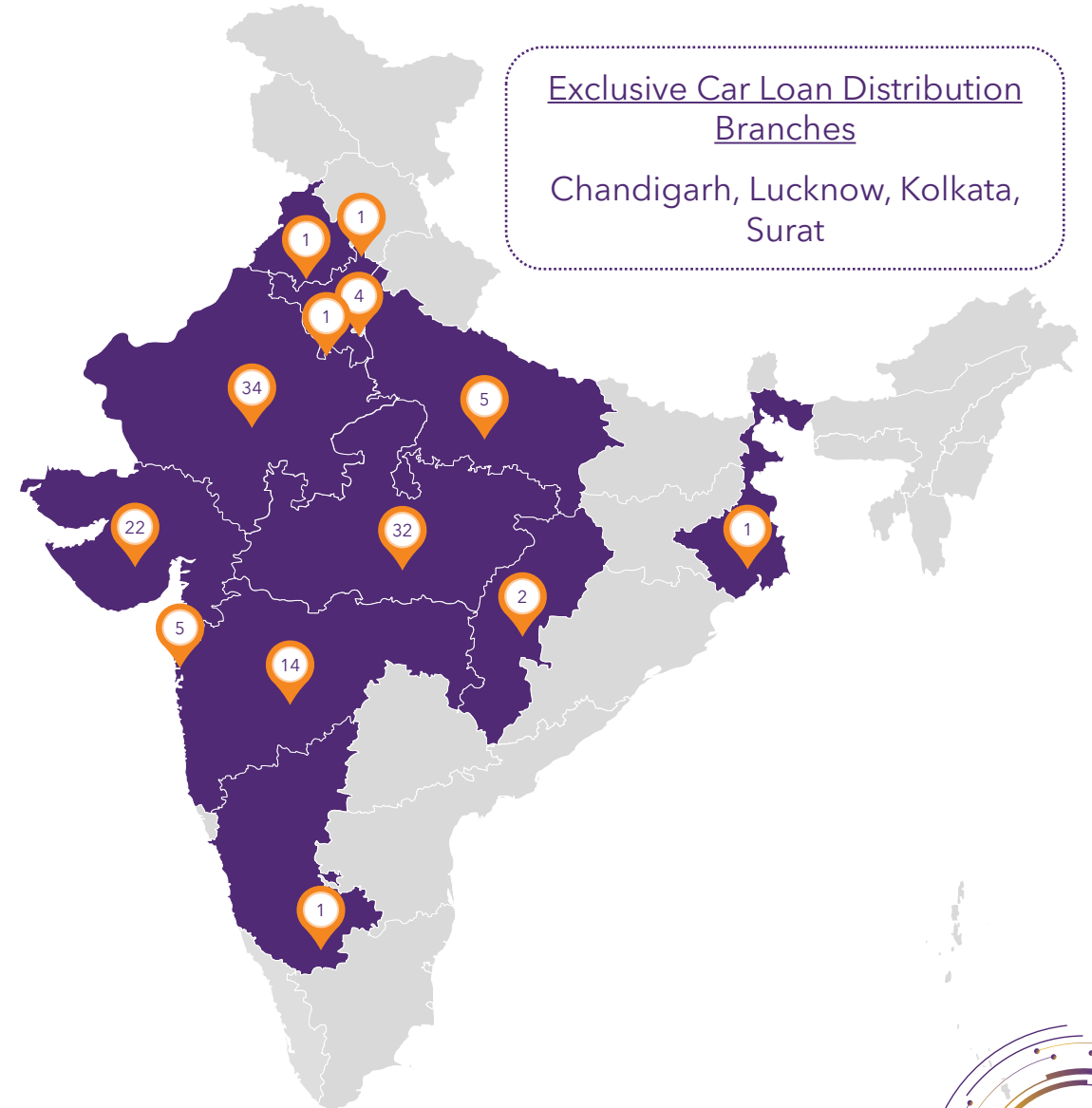
Businesses Financed

21,900+

Families Empowered

39,400+

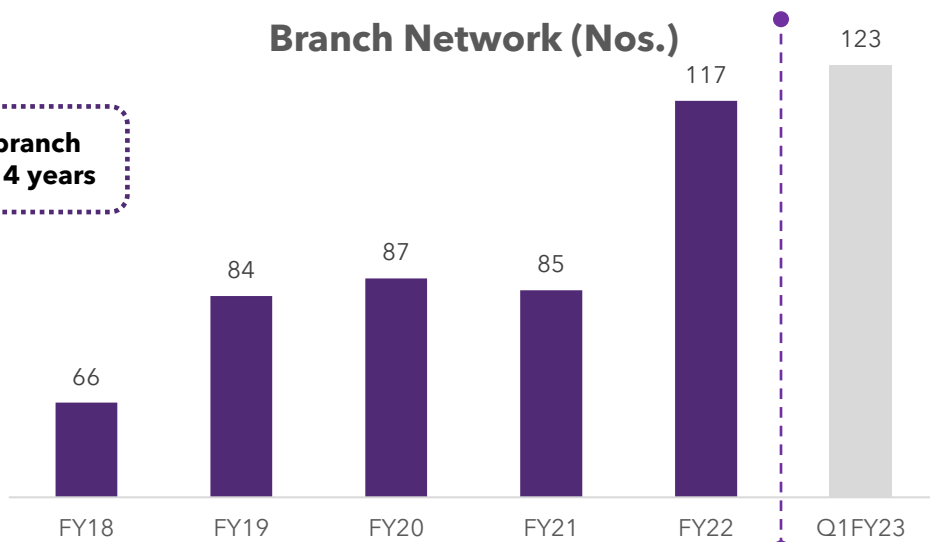
Live Accounts



Capri Global : A Rapidly Growing NBFC

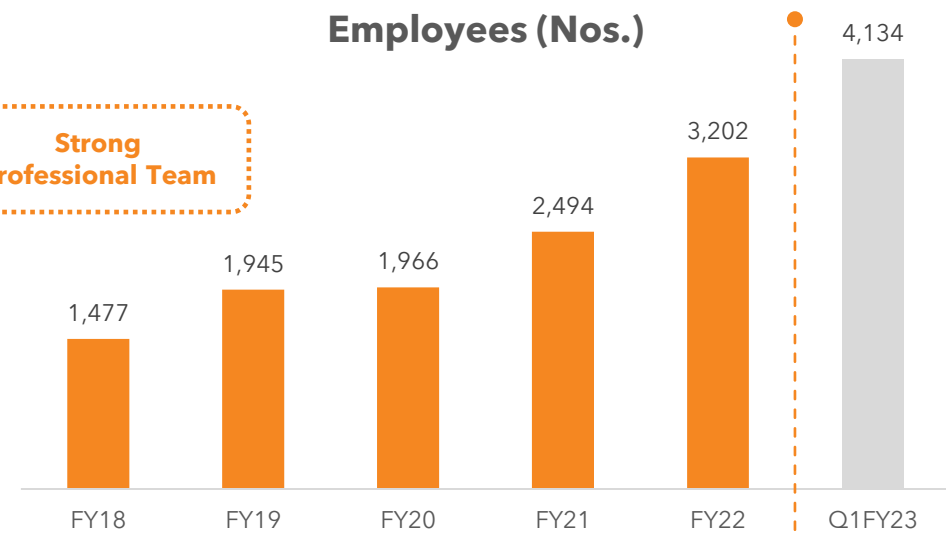
Branch Network (Nos.)

Doubled branch network in 4 years



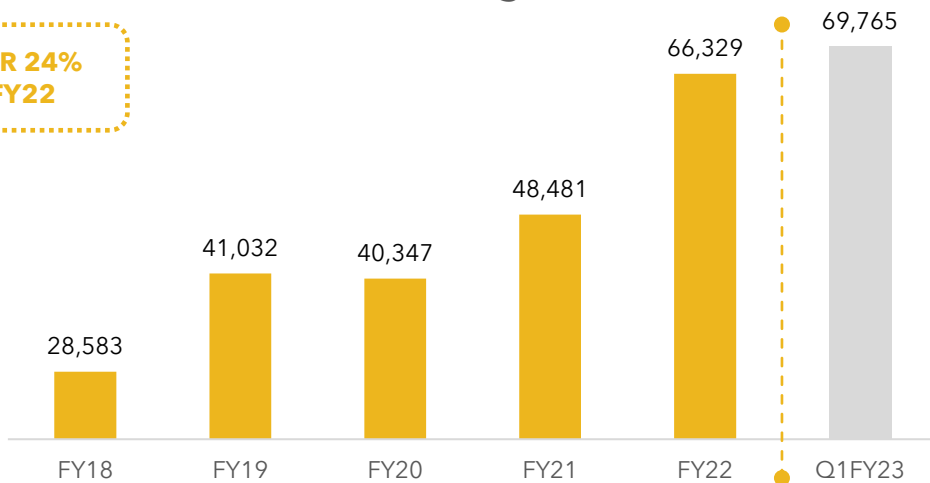
Employees (Nos.)

Strong Professional Team



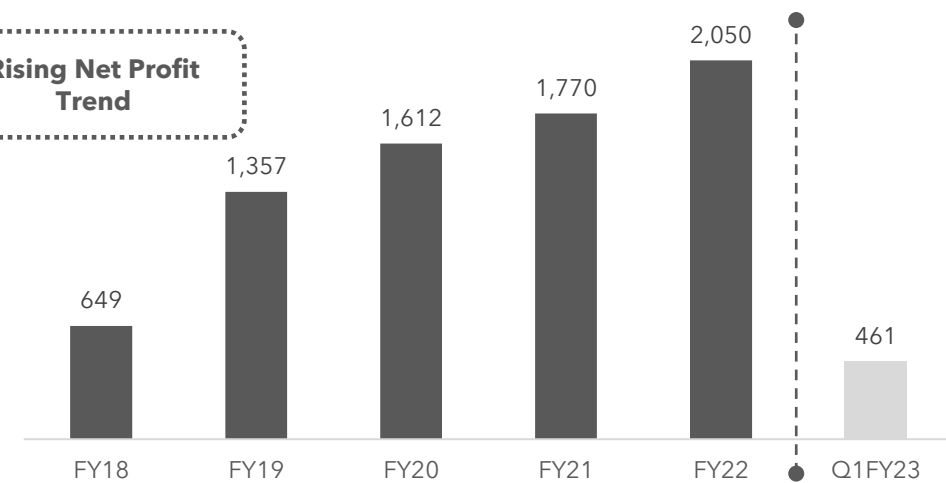
Assets Under Management (Rs.Mn.)

AUM CAGR 24% FY18 - FY22



Net Profit (Rs.Mn.)

Rising Net Profit Trend



Strong & Stable Leadership Team Across Domains

Urban Retail



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: 4Y



Ravish Gupta (Business Head - Gold Loans) Ex-IIFL Finance, GE Money, HDFC Bank with 20 years of work experience, BCA., MDP (IIM-K, IIM-B)
Vintage with CGCL: <1Y



Bhavesh Prajapati (Head - Credit, Risk & Policy) Ex-Aadhar Housing Finance, IDFC Ltd, DHFL with over 20 years of experience; MBA- ICFAI
Vintage with CGCL: 4Y



Hemant Dave (Head - Operations) Ex - Kotak Mahindra Bank, A. F. Ferguson with over 23 years of experience, CA;
Vintage with CGCL: 9Y



Prasanna Kumar Singh (Group Collections Head) Ex-Bajaj Finance and PNB Housing with over two decades' experience; LLB, MBA
Vintage with CGCL: 1Y

Urban Retail



Bhupinder Singh (Head - Legal Litigation) More than a decade experience with various NBFCs in providing legal advice
Vintage with CGCL: 3Y

Construction Finance



Bhaskarla Kesav Kumar (Associate Director - Monitoring) Ex AGM and Unit Head of Corporate Relationships with SBI
Vintage with CGCL: 7Y 6M



Vijay Kumar Gattani (Associate Director - Credit) Ex-ICICI Bank, Head of Credit & Policy- ICICI HFC with over 15 years of experience, CA
Vintage with CGCL: 6Y 11M.

Technology



Rahul Agarwal (Chief Technology Officer) Ex-Policy Bazaar, Lava International, IndiaHomes.com with over 17 years of exp., M. Tech (IIT-D)
Vintage with CGCL: 1Y 1M

Corporate Functions



Ashok Agarwal (Associate Director - Accounts, Legal & Compliance) Previously practicing CA with over 26 years of experience, CA and CS
Vintage with CGCL: 14Y 7M



Suresh Gattani (Associate Director - Finance) Ex-Aditya Birla, two decades plus experience in accounts, finance, taxation and corporate planning
Vintage with CGCL: 16Y 4M

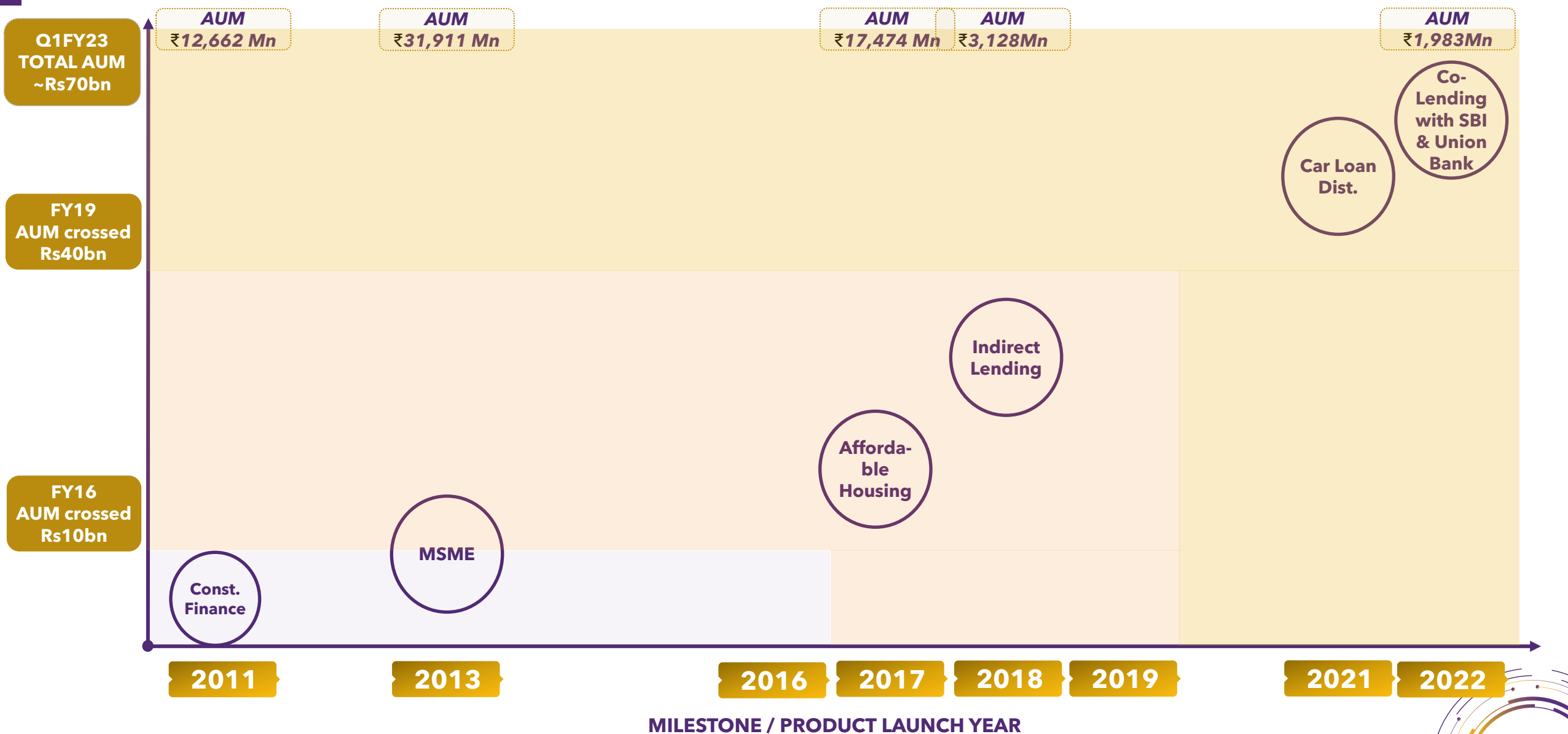


Vinay Surana (Head - Treasury) Ex-Founding Member, Axis Bank debt syndication with over 15 years of experience, CA
Vintage with CGCL: 14Y



Yashesh Bhatt (VP - Compliance & Secretarial, CS) Previously associated with L&T Fin. Serv., Tata Hsg, M&M, RIL; 15 years of work exp; CS, LLB, MFM-JBIMS
Vintage with CGCL: <1Y

Why Capri : Successfully Scaled Up New Products

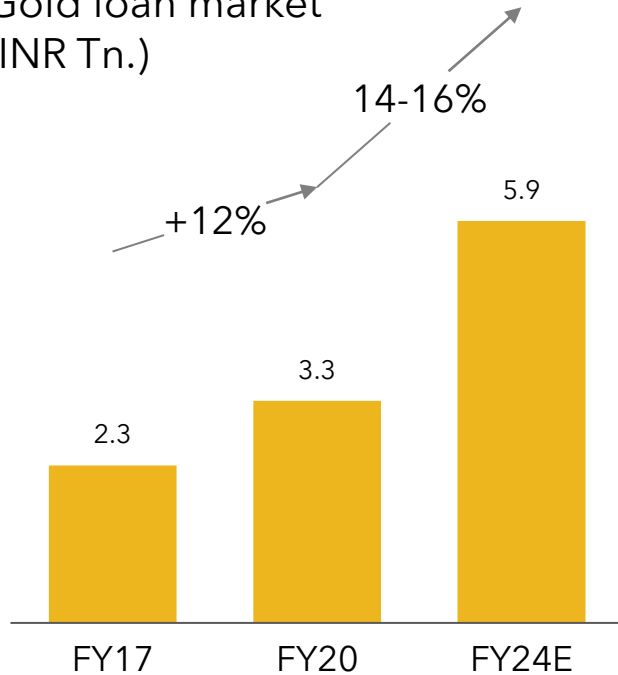


Gold Loans : Strong Growth Opportunity



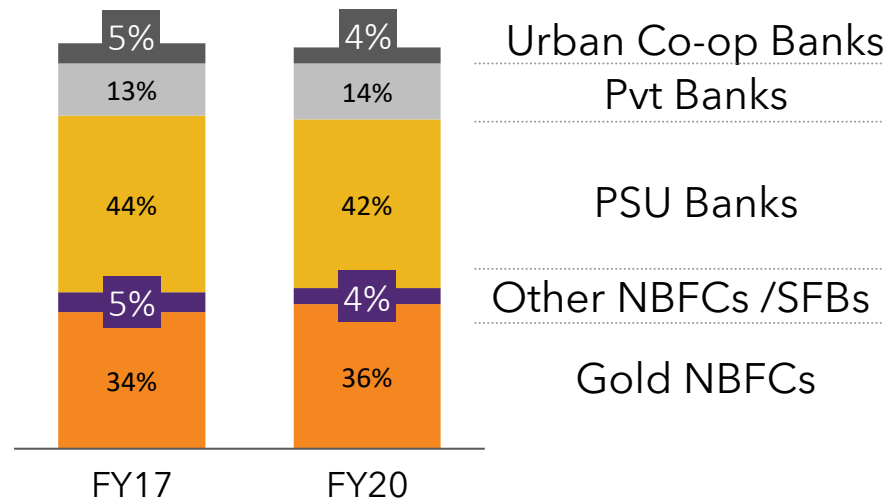
Large market growing expected to grow at ~15%

Gold loan market (INR Tn.)



Pvt banks, NBFCs gaining share, leading GL players growing in non south

Gold Loan Market Share



Potential for Capri to explore markets in N, W

- Strong RoAs, low GNPA's (of large players) makes it an attractive play
- Strong synergy in current footprint and untapped markets in Gujarat and Maharashtra (traditionally higher profitability markets)
- Low-penetration amongst our target customer segment
- Leverage brand presence in North and West to build an image of 'trusted Gold Loan partner'

Note: 1. GL market share excluding agri-gold loans
Source: Various Company and Industry Research Reports

Capri Gold Loans : Products Inspired By Service & Trust

CAPRI SERVICE PROPOSITION



MINIMUM DOCUMENTATION - KYC



INSTANT DISBURSAL - TURNAROUND TIME 30 MINUTES



ATTRACTIVE ROI WITH NO HIDDEN CHARGES



LOAN VALUE STARTS FROM AS LOW AS Rs3,000/-



DEDICATED RELATIONSHIP MANAGER - BECAUSE COMFORT IS IMPORTANT!

TRUST CAPRI !



100% INSURANCE OF GOLD ORNAMENTS

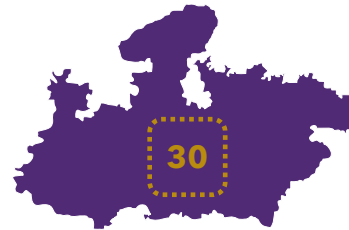


ARTIFICIAL INTELLIGENCE POWERED SAFETY VAULTS AT ALL BRANCHES

Capri Gold Loans : Launching From 108 Locations



RAJASTHAN



**MADHYA
PRADESH**



**DELHI NCR
(Incl. Haryana & UP)**



MAHARASHTRA



GUJARAT

Note: State maps not comparable on scale

Gold Loan Branch Preview



Branch Video



Thank you
Q & A