

May 10, 2024

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 Q4FY24

Dear Sir / Madam,

Pursuant to Regulation 30 of SEBI (Listing Obligations & Disclosure Requirements) Regulations, 2015 and further to our letter dated May 03, 2024, intimating Earning Conference Call scheduled on May 10, 2024, we are attaching herewith presentation titled “Q4FY24 Earnings Presentation”.

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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Resilient.
Ready.**

Q4FY24 Earnings Presentation

10th May 2024



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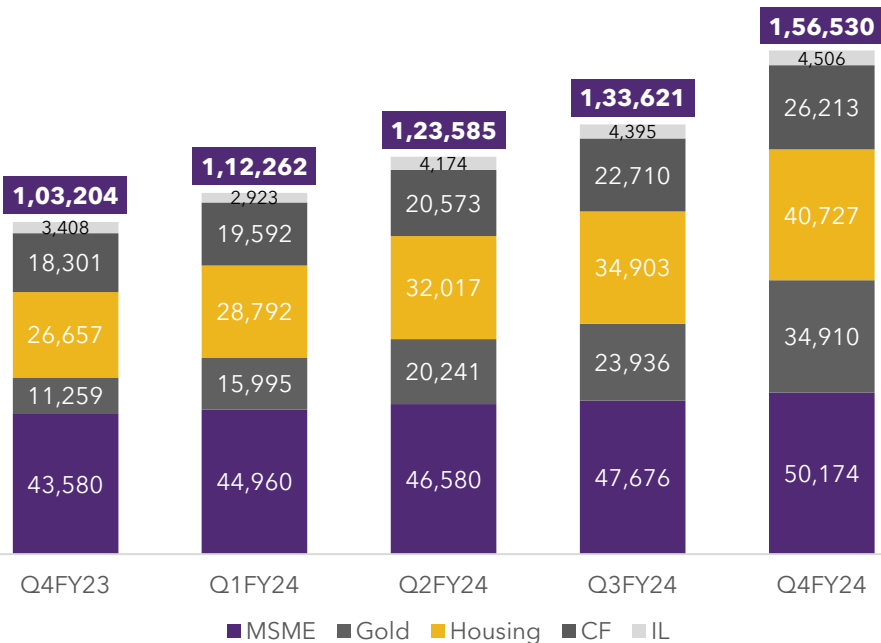
Business Performance

Key Highlights

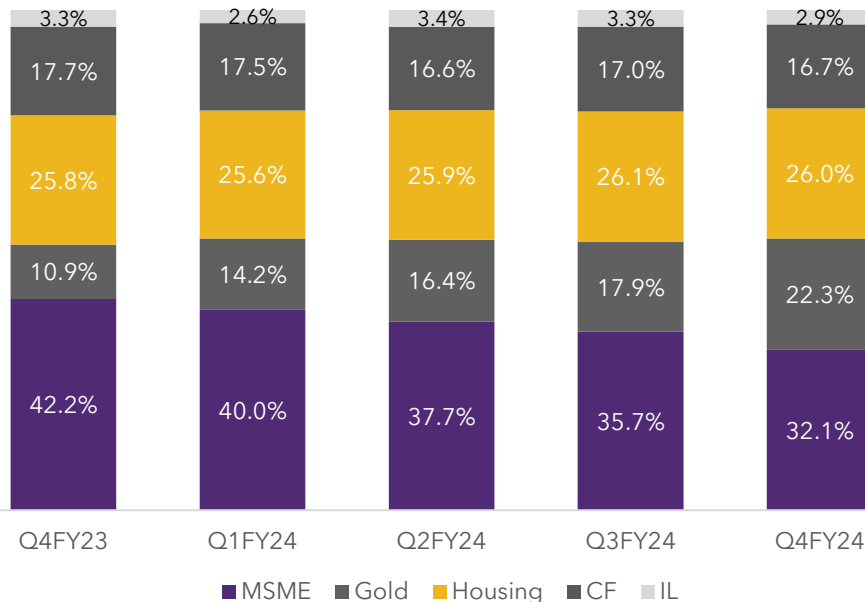
- ❑ Capri Global Capital Ltd. continued the strong growth momentum **crossing Rs150,000mn AUM milestone**, increasing 52% YoY to Rs156,530mn. Consolidated disbursements touched Rs59,514mn (101% YoY, 55% QoQ) with Gold Loan constituting ~50% of the total disbursements during Q4FY24.
- ❑ **Car loan originations neared Rs100,000mn business** in FY24 with distribution of Rs27,510mn (50% YoY) in Q4FY24 while the net fee contribution from the business stood at Rs271mn in Q4FY24.
- ❑ PAT for the Q4FY24 stood at Rs826mn a **strong growth of 27% YoY and 22% QoQ**. CGCL expects to benefit from a further softening of its cost-ratios and spread stabilization going ahead.
- ❑ Proactive provisioning **increased PCR to 43.2%** in Q4FY24 from 34.7% in Q3FY24. **GNPA stood at 1.9%** improving from 2.1% in the previous quarter.
- ❑ **Increased geographical presence** with consolidated branch count 935 (+199 YoY/+16 QoQ); cons. staff count at 10,060 (up 11% YoY, 3% QoQ).
- ❑ **Mr. L. V. Prabhakar (Independent Director) has been appointed as Chairman of Board of Directors.**
- ❑ Board has recommended a **final dividend of Rs0.15** per equity share having a FV of Rs1 each for the financial year ended 31st March 2024.

Business Update : Consolidated AUM Up 52% YoY^

AUM Break Up (Incl. Co-Lending) (₹ Mn)*



Composition of AUM (Incl. Co-Lending) (%)*

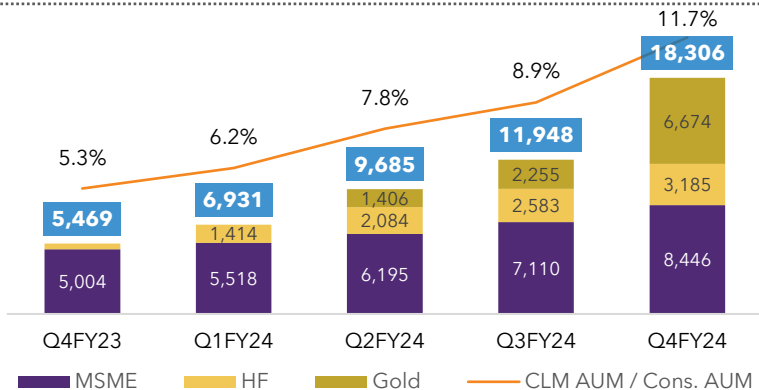


□ MSME, Housing, and Gold Loan AUM values are inclusive of co-lending and directly assigned AUM. Refer next slide for further details.

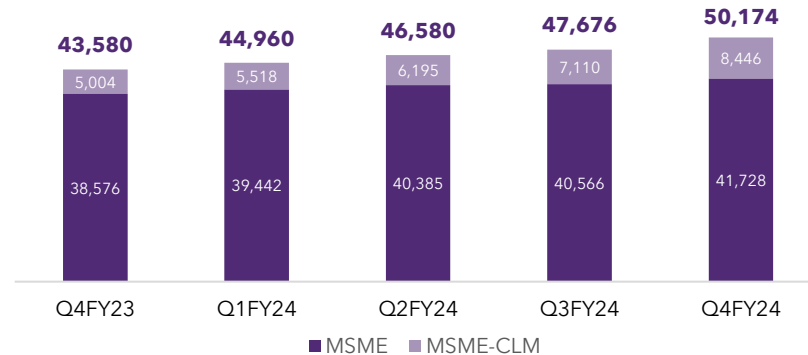
^ Including co-lending & DA AUM, * As at the end of indicated period.

Retail AUM : Rising Share Of Co-Lending AUM

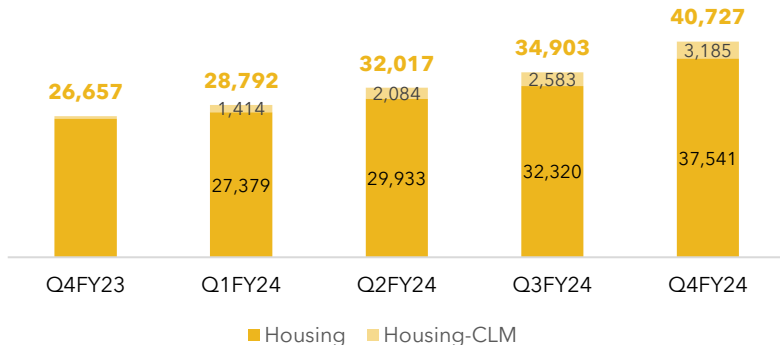
Co-Lending AUM (₹ Mn)



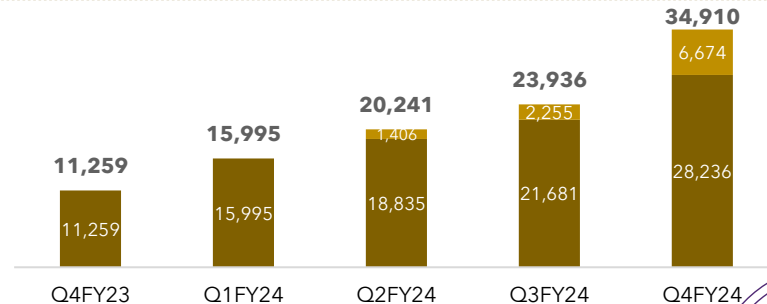
MSME AUM (₹ Mn)



Housing AUM (₹ Mn)

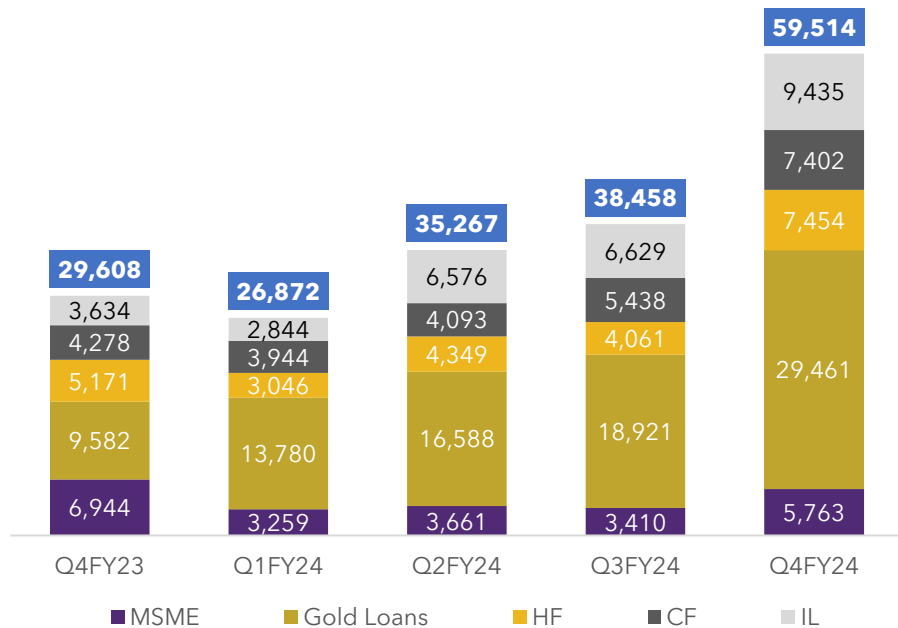


Gold AUM (₹ Mn)

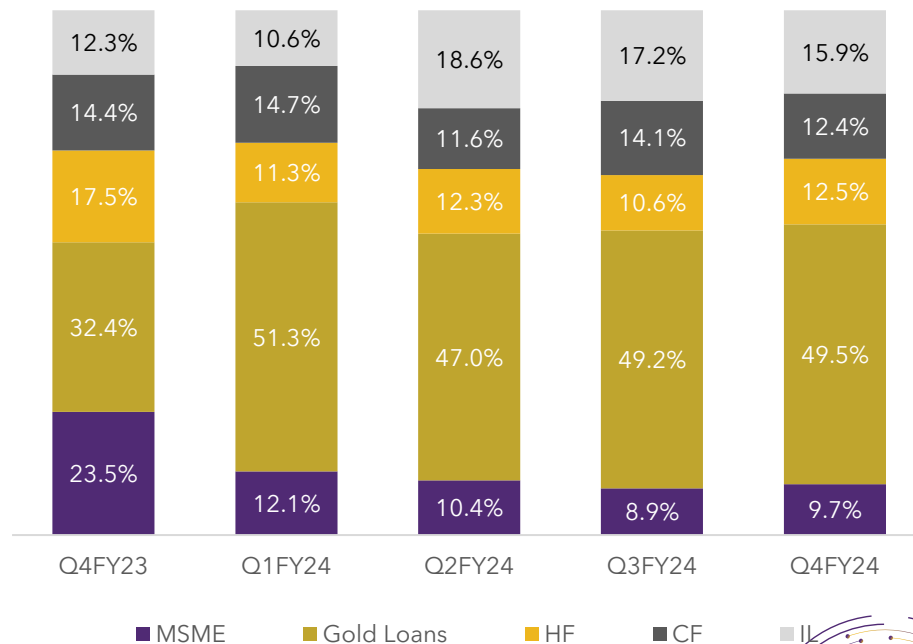


Disbursals : Strong Momentum In Gold, Rise of ~55% QoQ

Segmental Disbursals (₹ Mn)



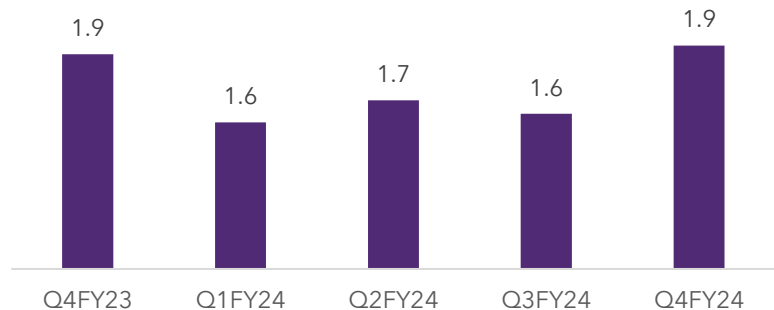
Composition of Segmental Disbursals (%)



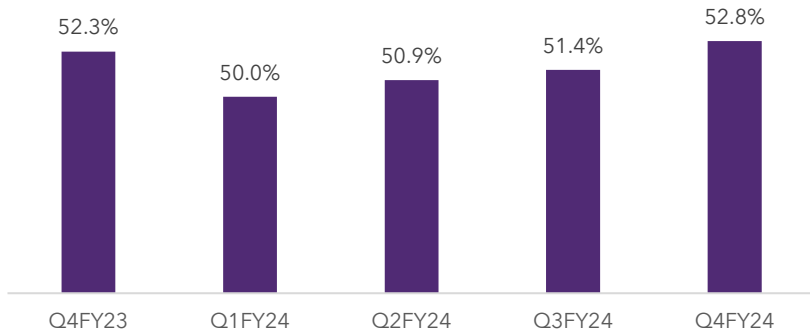
^ Disbursals under IL includes short term facility against debt securities.

MSME Business Update

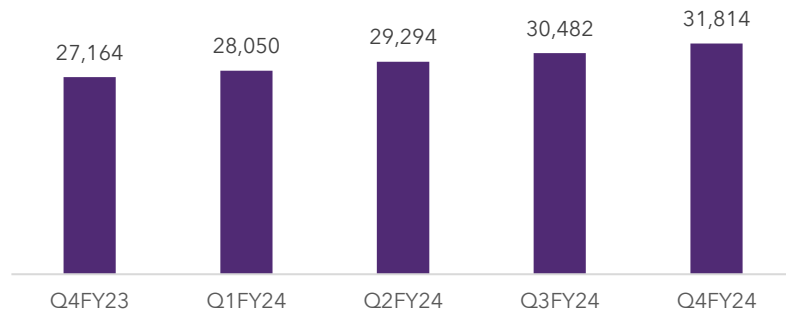
Average Ticket Size (Incr. Disbursals) (₹ Mn)



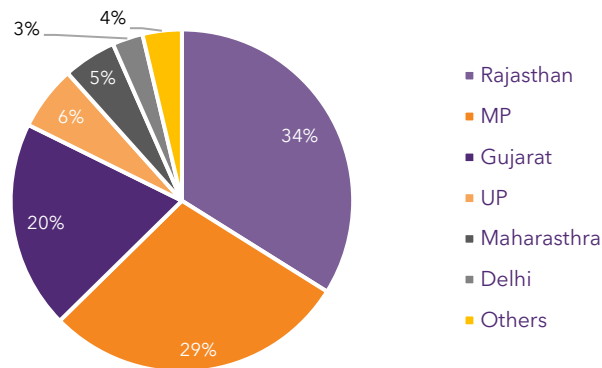
Loan to Value (%) (Incremental Disbursals)



Live Accounts*



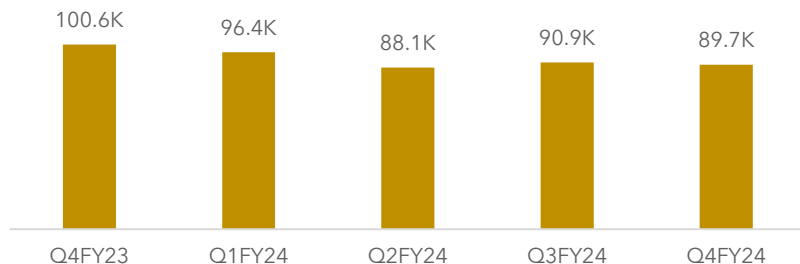
Geographical Distribution (Value-Wise)^



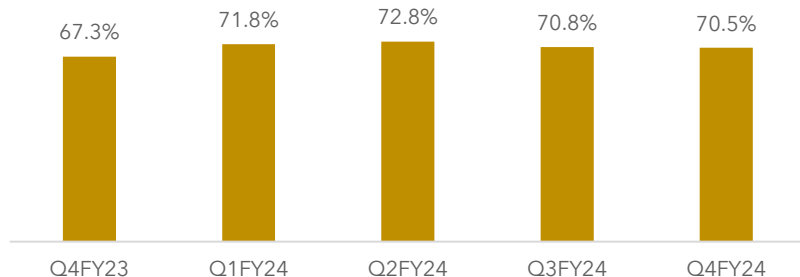
* As at the end of period indicated ^ As at March 31, 2024

Gold Loan Business Update

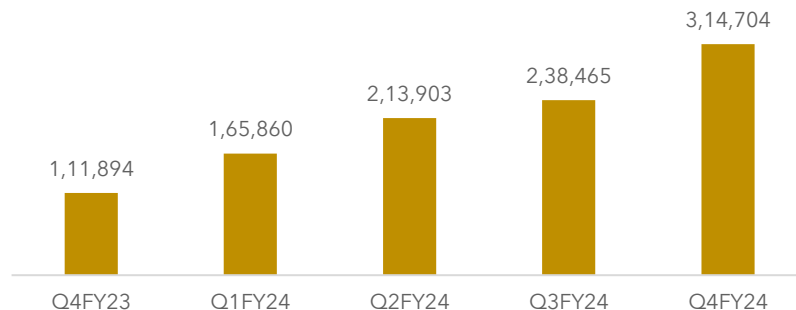
Average Ticket Size (On Portfolio) (₹)*



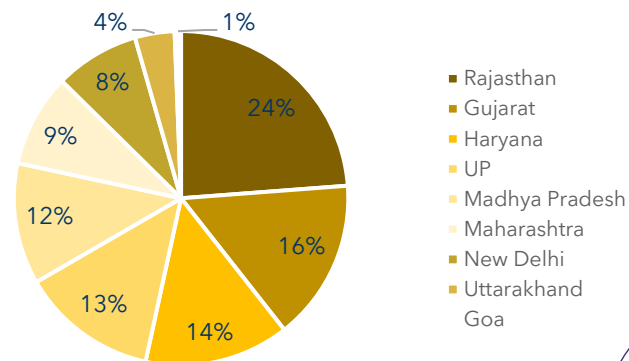
Loan to Value (%) (Incremental Disbursals)



Live Accounts^



Geographical Distribution (Value-Wise)^

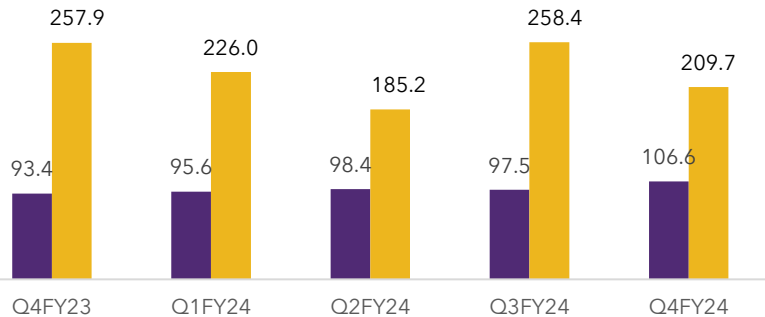


* Data till Q2FY24 PPT was on incremental disbursements, ^ As at the end of period indicated

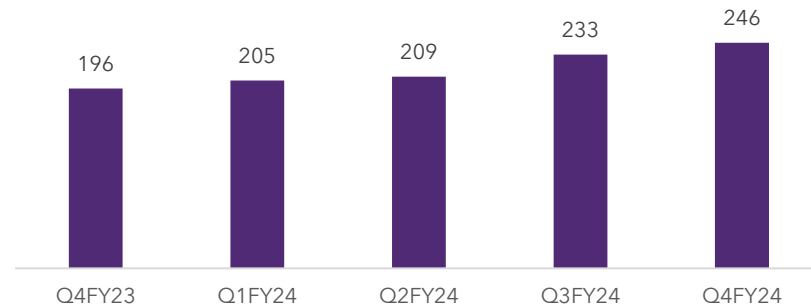
Construction Finance Business Update

Average Ticket Size (₹ Mn)

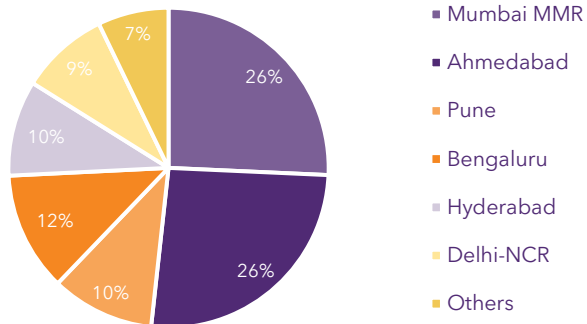
■ ATS (outstanding) ■ ATS (Sanc.)



Live Accounts*



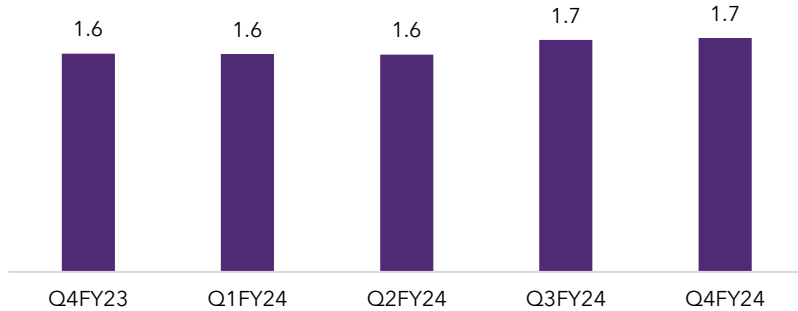
Geographical Distribution (Value-Wise)*



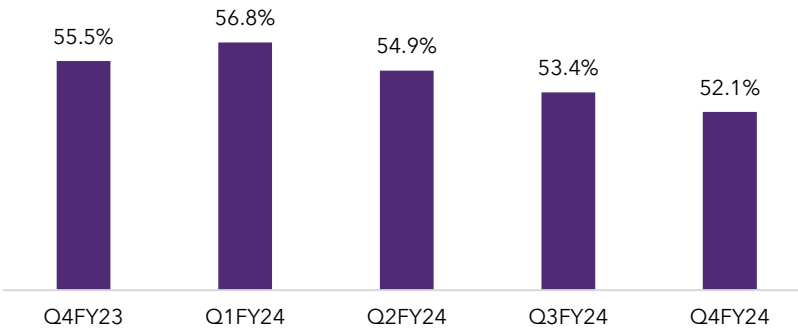
* As at March 31, 2024

Housing Finance Business Update

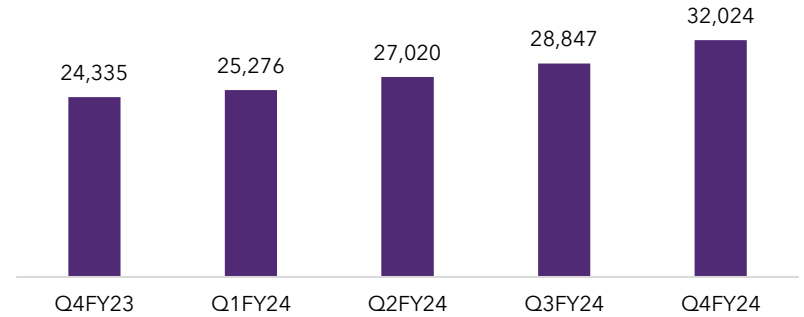
Average Ticket Size (₹ Mn) (Incr. Disbursals)



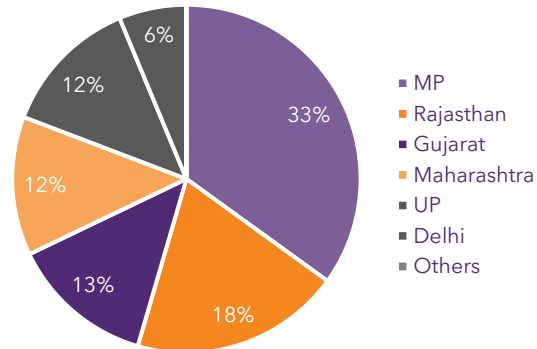
Loan to Value (%) (Incremental Disbursals)



Live Accounts*



Geographical Distribution (Value-Wise)*



Salaried	36%
Self-employed	64%

* As on March 31st, 2024

Car Loan Distribution: Expanded Distribution Centres In Q4

Partner Banks

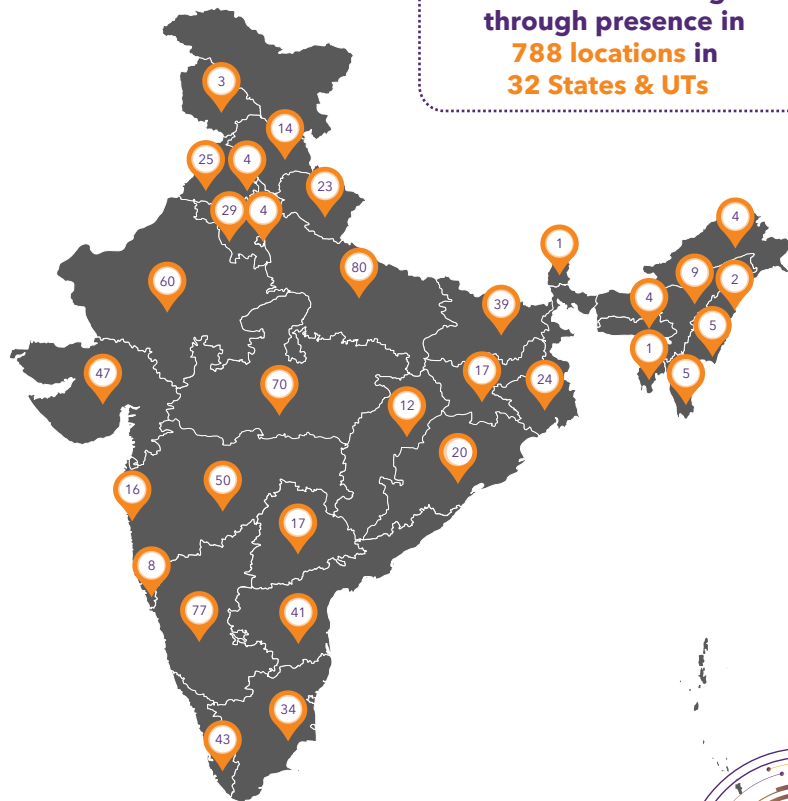


Commenced car loan origination for HDB Financial Services during Q4FY24

Total Locations (Branches + Feet-on-Street)

Q4FY23	Q1FY24	Q2FY24	Q3FY24	Q4FY24
450	714	714	714	788

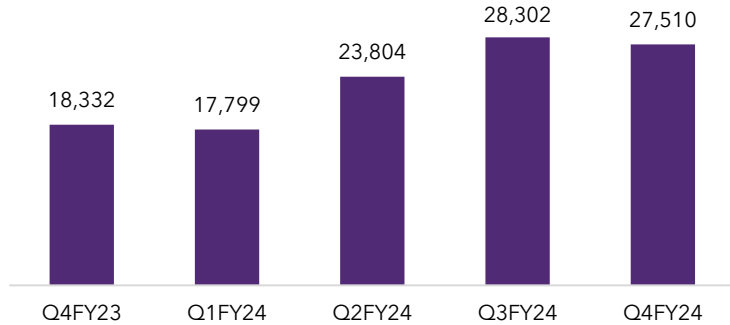
Pan-India coverage through presence in **788 locations in 32 States & UTs**



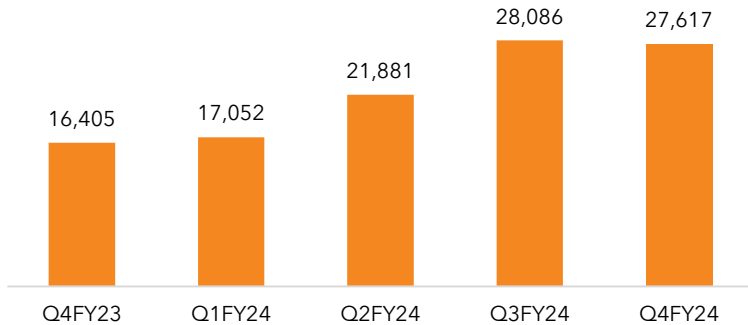
Note: Political map of India not to scale

Car Loan Origination: ~71% YoY Increase In Loan Originations In FY24

Consistently Rising Loan Originations (₹ Mn)^

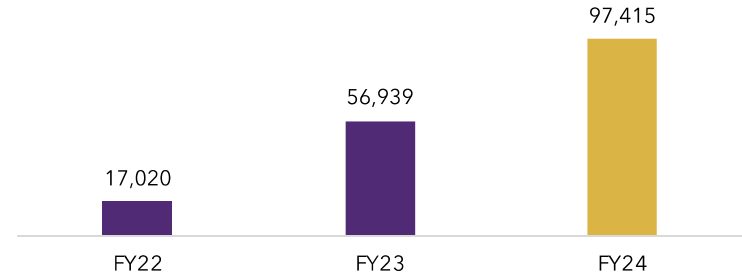


Loan Originations By Volume (Nos.)^

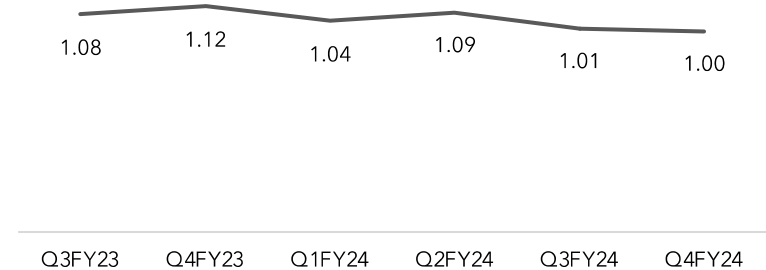


^Provisional data pertaining to previous quarters has been re-stated.

Loan Originations Full Year Basis (₹ Mn)^



Average Ticket Size (₹ Mn) *^



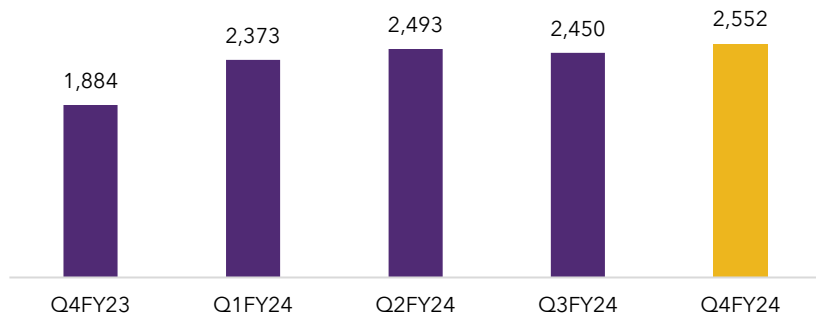
*ATS = Originations by Value / Originations by Volume During Quarter



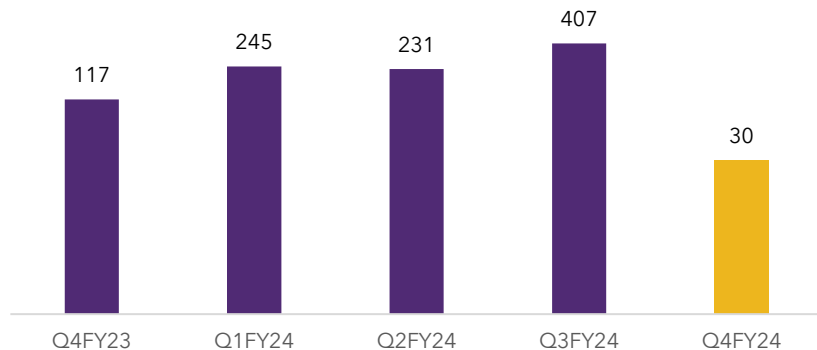
Earnings Performance

Performance Matrix : Operating Profit Up Despite NII Decline

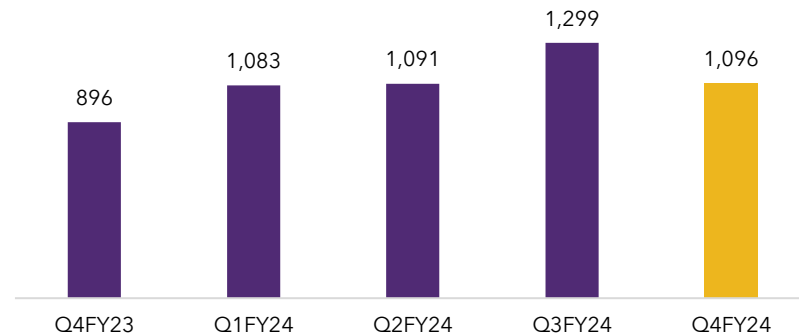
NII (₹ Mn)



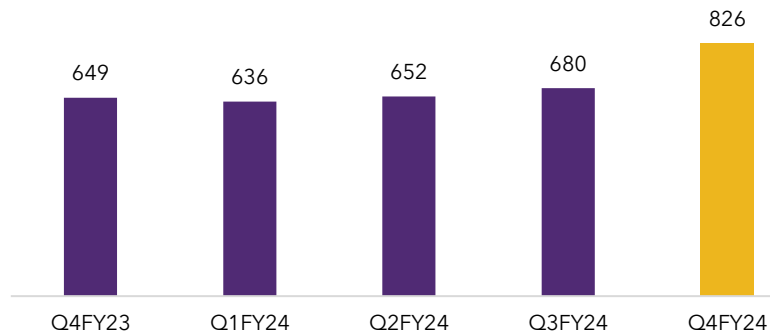
Credit Costs (₹ Mn)



Operating Profit (₹ Mn)



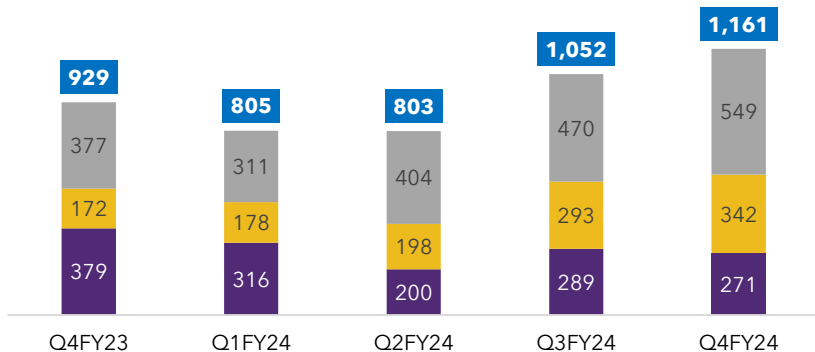
PAT (₹ Mn)



Non-Interest Income : Sustained Momentum in Car & Co-Lending Fees

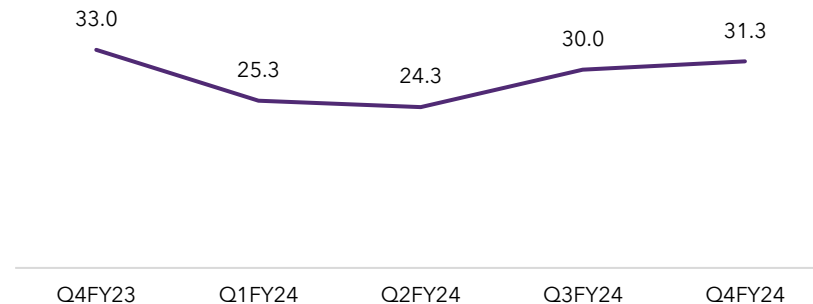
Net Non-Interest Income (₹ Mn)*

■ Net Car Loan Fees ■ Co-Lending Income ■ Other Non-interest Income



*Net Non-Interest Income = Total Income less Interest Income less Fee and Commission Expense less Net loss on fair value changes (if any)

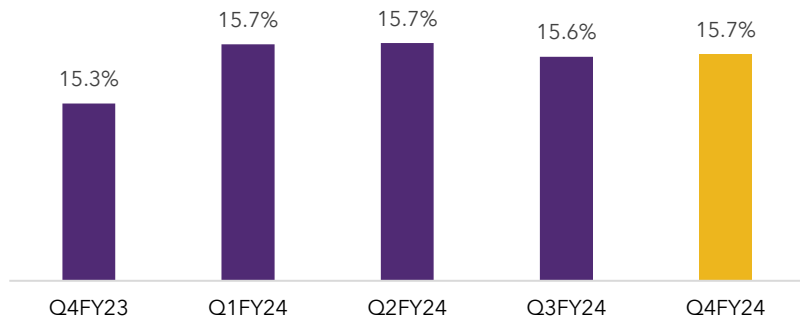
Non-Interest Income / Net Income (%)



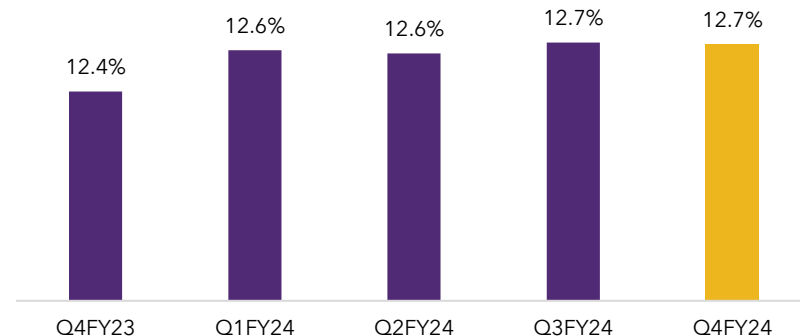
- CGCL's newly incorporated wholly-owned subsidiary 'Capri Loans Car Platforms Pvt. Ltd.' became operational during Q3FY24 and has begun accruing income. The car loan origination business shall in due course move fully to this subsidiary.
- Non-car fees carried forward the Q2FY24 momentum aided by continued robustness in disbursements.
- Other non-interest income during Q3FY24 includes a one-off contribution of Rs60mn from treasury.
- During Q3FY24, CGCL received a composite insurance distribution license from insurance regulator IRDAI. Insurance distribution shall emerge as an important fee contributor in FY25E.

Loan Yields* : Yields Fairly Stable Across All Segments

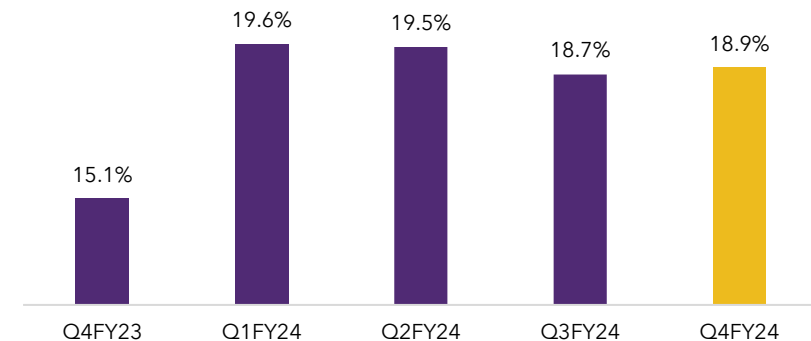
MSME (%)



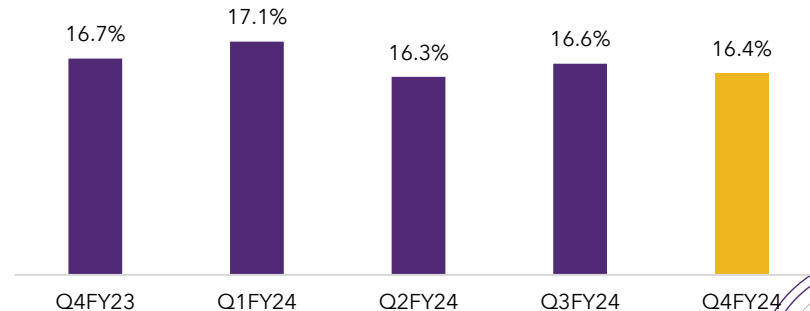
Housing Finance (%)



Gold Loans (%)



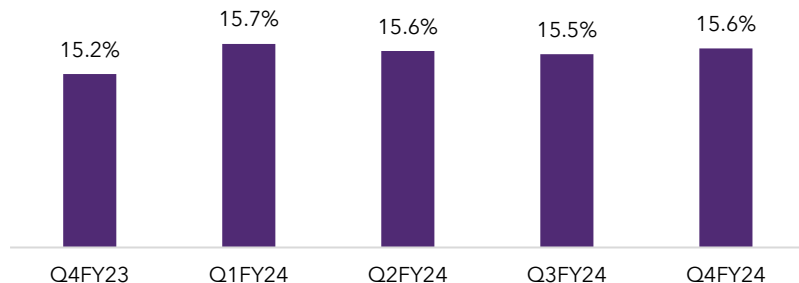
Construction Finance (%)



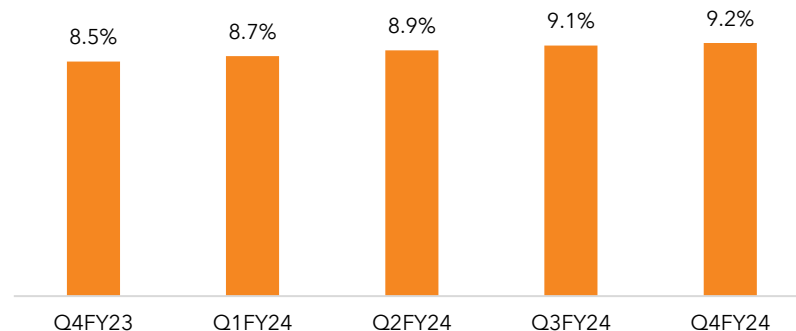
* Weighted average yield on outstanding loans as at the end of period indicated.

Key Ratios : Improvement in Yield set off by Increase in CoF

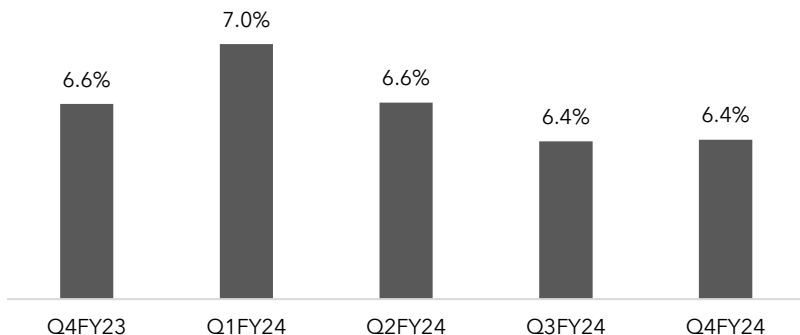
Yield on Advances (Wtd. Avg.) (%)



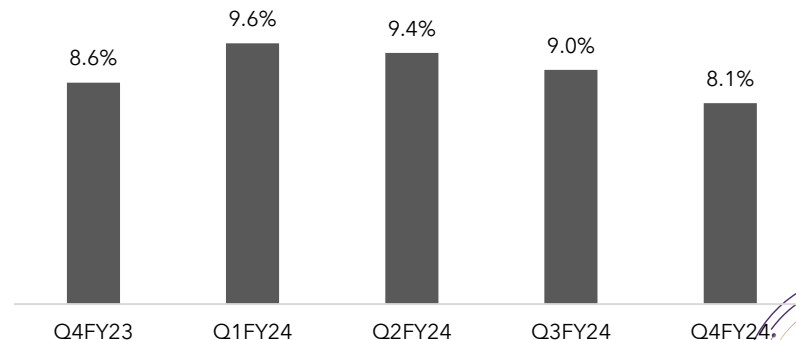
Cost of Funds (Wtd. Avg.) (%)



Spreads (YoA - CoF) (%)



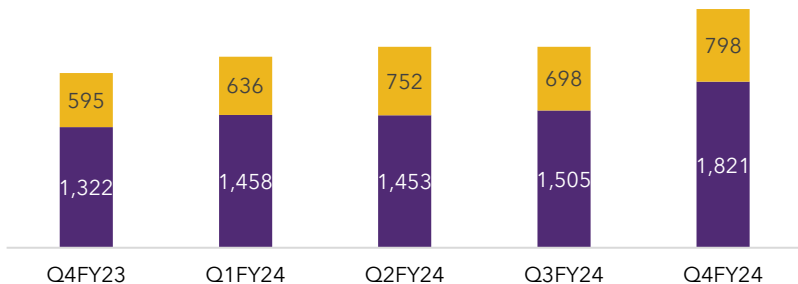
Net Interest Margin (%)



Operating Expenses : ~90bps Improvement in Cost/AUM YoY Basis

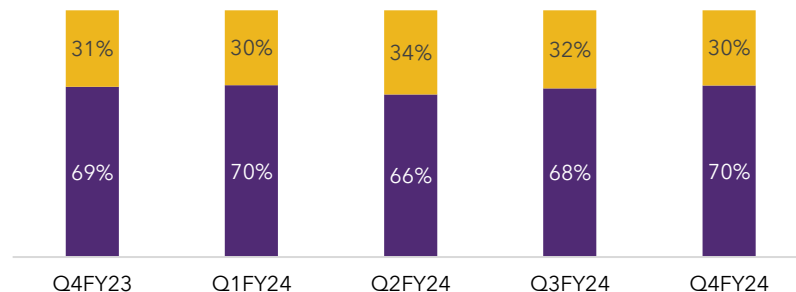
Operating Expenses (₹ Mn)

■ Employee Cost ■ Other Opex

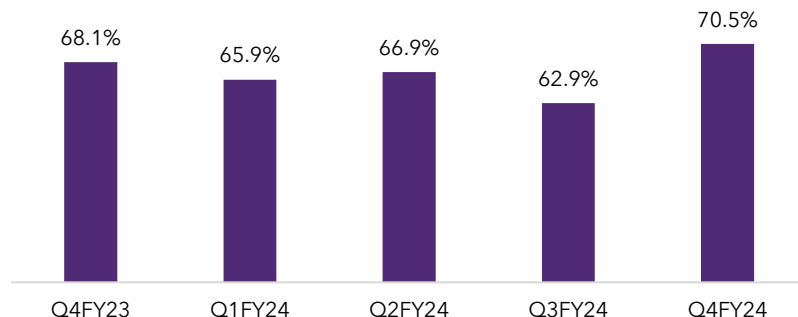


Operating Expenses Composition (%)

■ Employee Cost ■ Other Opex

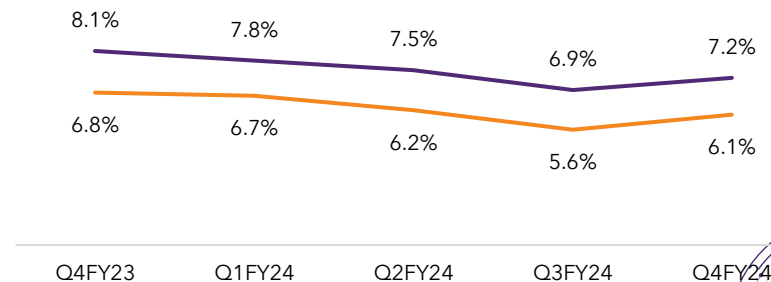


Cost-Income (%): Changes Course



Cost / AAUM (%) (annualized)

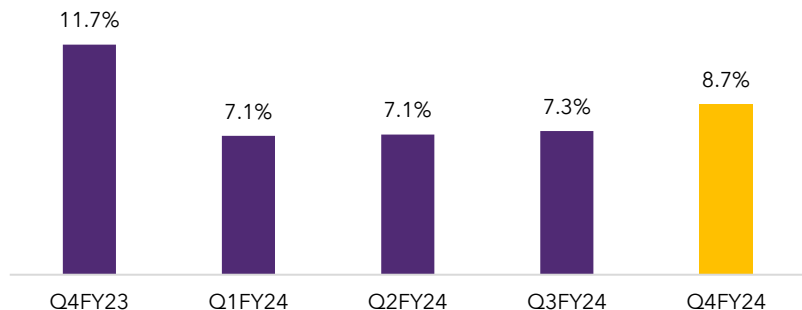
— Cost-AAUM — Cost-AAUM incl. NCLO



NCLO = New Car Loan Originations

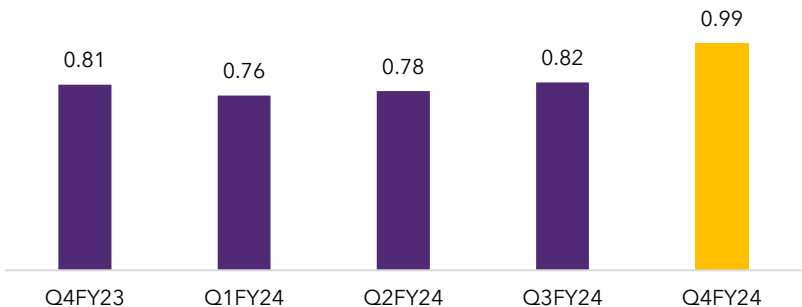
Key Ratios : Improvement in Profitability Ratios

Annualized Return on Equity (%)*



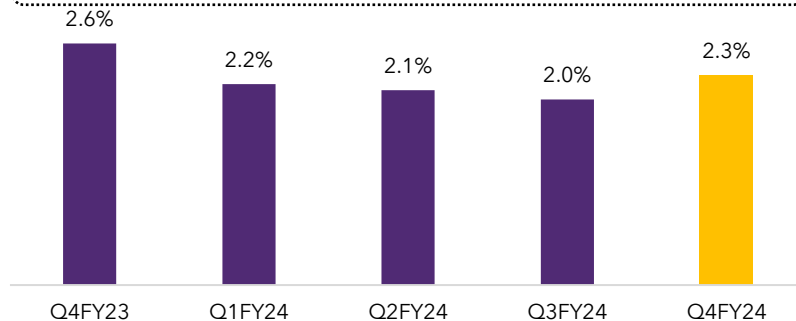
* Q4FY23 RoE computed after applying suitable weightage to fresh equity raised.

EPS (Diluted) (₹) (Not Annualized)^

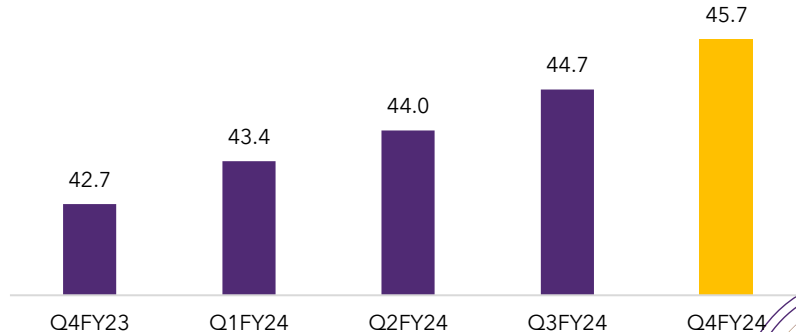


^ Q4FY23 EPS was based on weighted average equity shares.

Annualized Return on Assets (%)



Book Value Per Share (₹)@



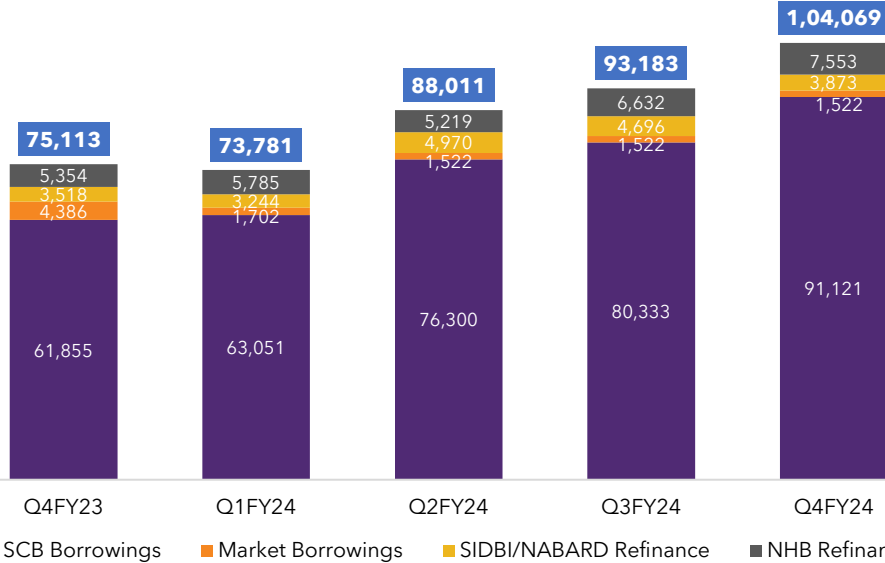
@ Deferred tax assets deducted from Networth before computing BVPS.



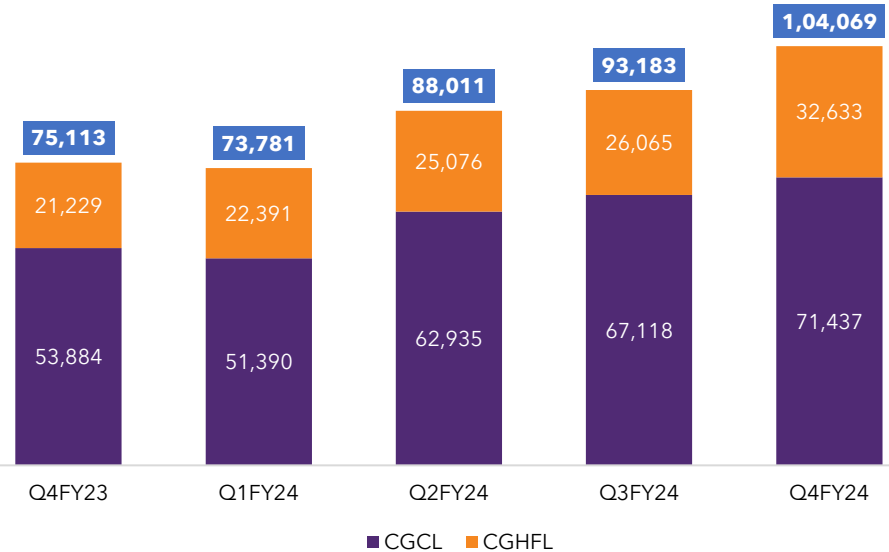
Liabilities & Liquidity Position Update

Liability Mix : Increase Led by Bank Borrowings/NHB Refinance

Diversified Funding Profile (₹ Mn)



Consolidated Borrowings Break-up (₹ Mn)



- CGCL's Board had approved issuance of NCDs up to Rs5,000mn for a tenure between 1-5 years.
- Company continues to have access to strong credit lines to support its rapid AUM growth.
- Additionally, Company has undrawn Co-Lending limits

* In ₹ Millions as at the end of period indicated.

Liquidity Position : Comfortable Liquidity Position

₹ Mn except stated

Particulars	CGCL (Standalone)	CGHFL	Consolidated
Limits Sanctioned	132,100	50,992	183,092
Limits Availed	127,945	47,570	175,515
Un-Drawn	4,155	3,422	7,577
Repaid	56,541	14,577	71,118
Outstanding	71,404	32,993	104,397
Total no. of relationship maintained	21	17	23
Limits Sanctioned in FY24	36,750	19,500	56,250

- CGCL has active borrowing relationship with 23 Financial Institutions across PSU, Private Sector Banks, Life Insurance companies and Public Sector Financial Institutions.

As at March 31st, 2024

NOTE: The consolidated outstanding borrowings above (Rs104,397mn) includes unamortised processing fees. This value is higher than the borrowings appearing in Balance Sheet (Rs104,069mn, see Slide 21), where the unamortised processing fees are treated as an asset and netted off from outstanding borrowings.



Asset Quality

Asset Quality : Improvement of 20bps in GNPA QoQ Basis

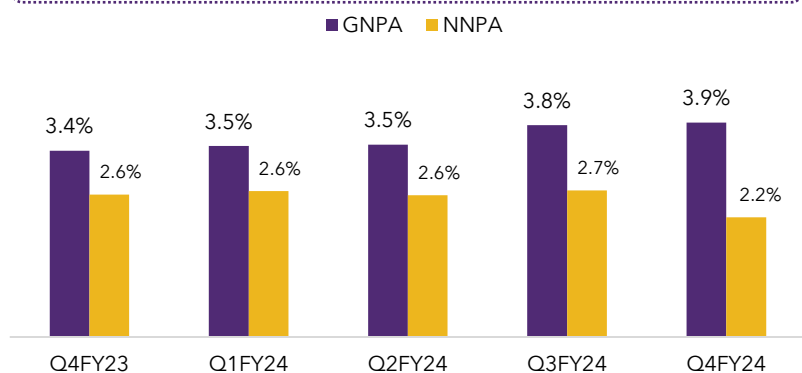
₹ Mn except stated

ECL Analysis As Per IndAS (INR Mn)	Q4FY24	Q3FY24	Q2FY24	Q1FY24	Q4FY23
Stage 1 & 2 - Gross	1,35,590	1,19,112	1,11,708	1,03,339	95,985
Stage 1 & 2 - ECL Provisions	1,397	1,688	1,472	1,379	1,258
Stage 1 & 2 - Net	1,34,193	1,17,424	1,10,236	1,01,959	94,727
Stage 1 & 2 - ECL Provisions %	1.03%	1.42%	1.32%	1.33%	1.31%
Stage 3 - Gross	2,652	2,553	2,193	1,992	1,704
Stage 3 - ECL Provisions	1,146	885	707	553	526
Stage 3 - Net NPA	1,506	1,668	1,486	1,439	1,178
Stage 3 - ECL Provisions %	43.2%	34.7%	32.2%	27.8%	30.9%
Total ECL Provisions	2,482	2,442	2,074	1,845	1,723
Stage 3 % - Gross NPA	1.9%	2.1%	1.9%	1.9%	1.7%
Stage 3 % - Net NPA	1.1%	1.4%	1.3%	1.4%	1.2%
PCR % (incl. aggregate ECL Prov.)	93.6%	95.6%	94.6%	92.6%	101.1%
Restructured Assets	1,386	1,526	1,596	1,590	1,597
Restructured Assets (%)	1.0%	1.3%	1.4%	1.5%	1.6%
Prov. on Restr. Assets	394	446	379	342	331
Prov. on Restr. Assets (%)	28.4%	29.2%	23.7%	21.5%	20.7%

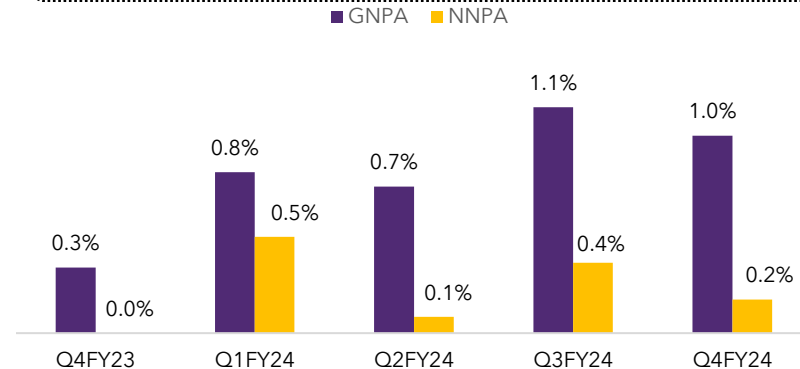
- Std. restructured assets: MSME Rs822mn (2% of MSME AUM), Housing Rs 76mn (0.2% of Housing AUM), CF & IL - NIL.
- Standard restructured assets were Rs898mn (0.65% of on book consolidated AUM) in Q4FY24 (MSME + Housing).

Segmental NPAs : Asset Quality Stable

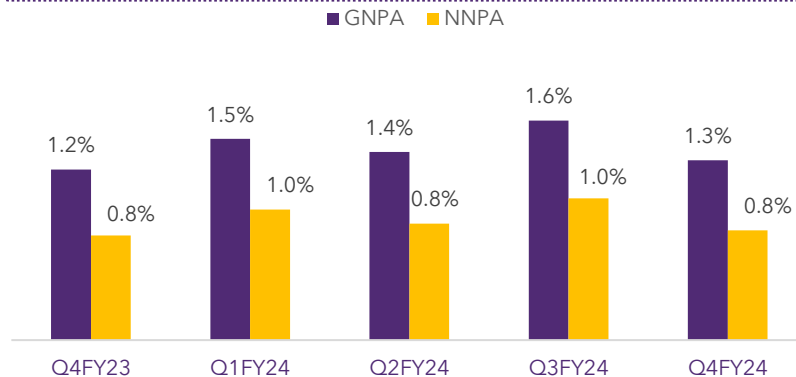
MSME[^]



Construction Finance & IL[^]



Housing Finance[^]



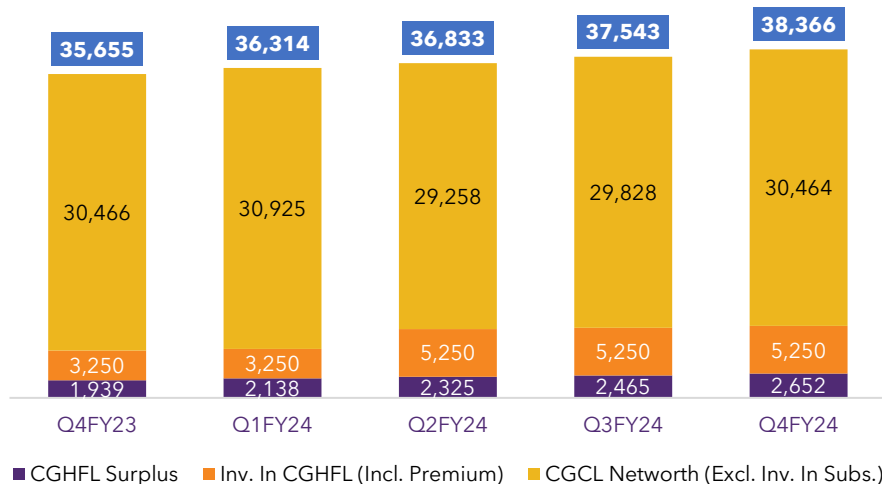
[^] As at March 31, 2024



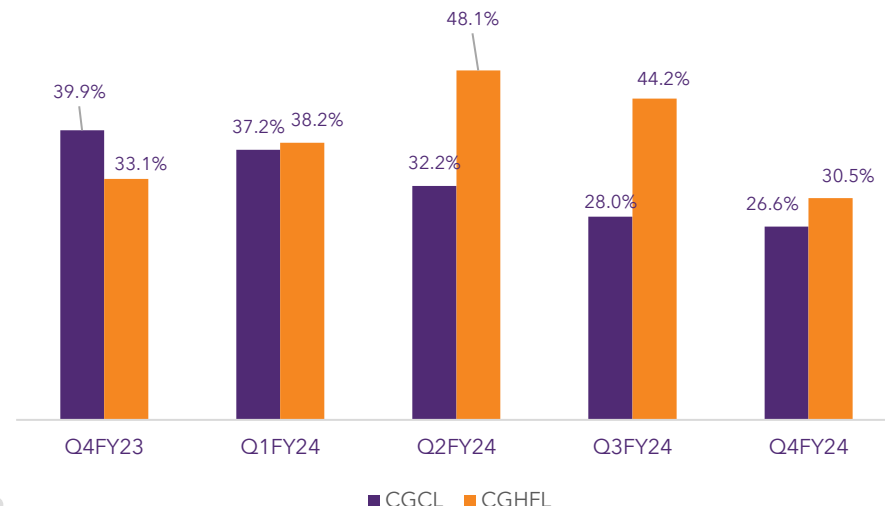
Capital Adequacy

Well Capitalized For Medium Term Growth

Consolidated Network (₹ Mn)



Capital Adequacy (%)



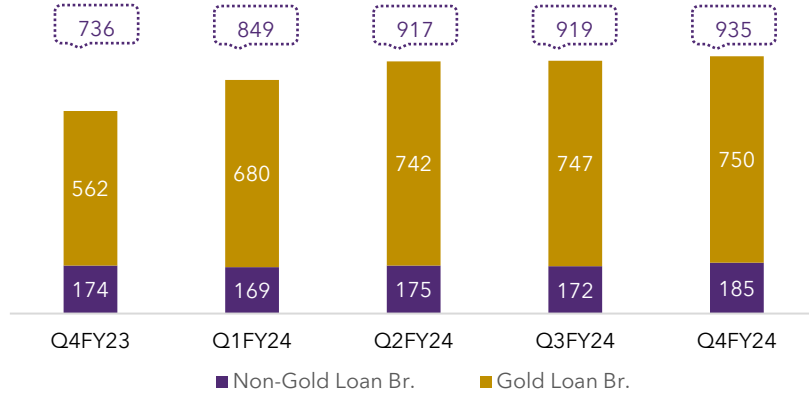
- CGCL raised Rs14.4bn equity capital through a Rights Issue in Mar'23. The equity was fully deployed during Q1FY24. The Company is well capitalised for medium term growth.
- During Q2FY24, CGCL infused Rs2bn in its wholly-owned subsidiary CGHFL.
- The strong capital adequacy of CGCL and CGHFL positions both the companies well to access fresh lines of credit to fund growth.



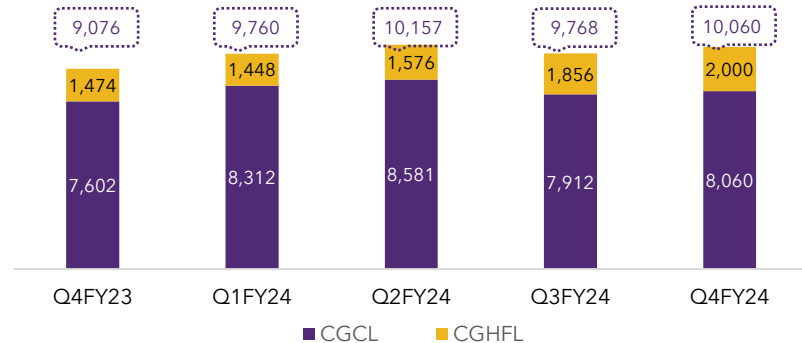
Network

Network: Rationalizing & Stabilizing

Branch Addition Normalizing



Some Rationalization In Headcount

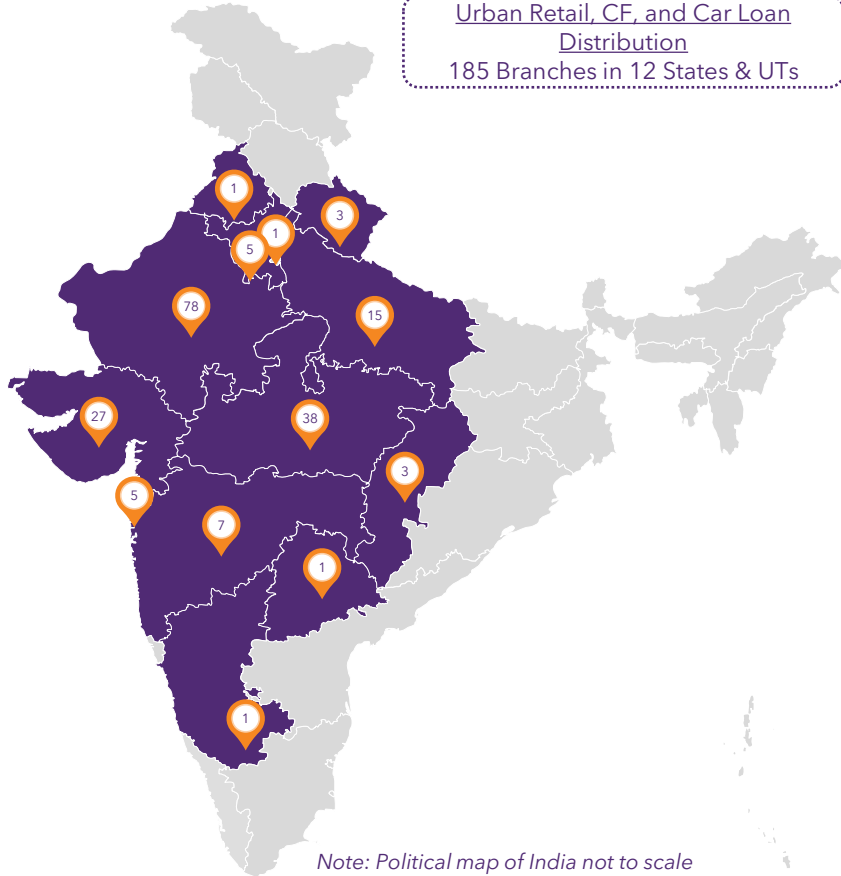


CGCL employee count includes employees of Capri Loans Car Platform Pvt. Ltd.

- Increased branch network with a net addition of 16 branches during Q4FY24. Total branch network stood at 935 branches vs. 919 branches in Q3FY24.
- Network of non-Gold Loan businesses expanded by addition of 13 branches.
- Urban Retail business (MSME and Housing) operated through 181 branches in 12 States and UTs.
- Gold Loan network expanded to 750 branches across 9 states and UTs by end of Q4FY24 from 747 in Q2FY24. With this expansion, the Gold Loan business has completed the targeted branch network in initial rollout.
- Construction Finance continued to have 3 dedicated branches - Bengaluru, Hyderabad, and Ahmedabad.
- Presence of Car Loan distribution locations increased to 788 in Q4FY24 after a consolidation phase. The branch presence was consolidated into a single branch at Pune during Q1FY24.
- In addition, the Company has a dedicated tech centre in Gurugram (not counted as a branch).

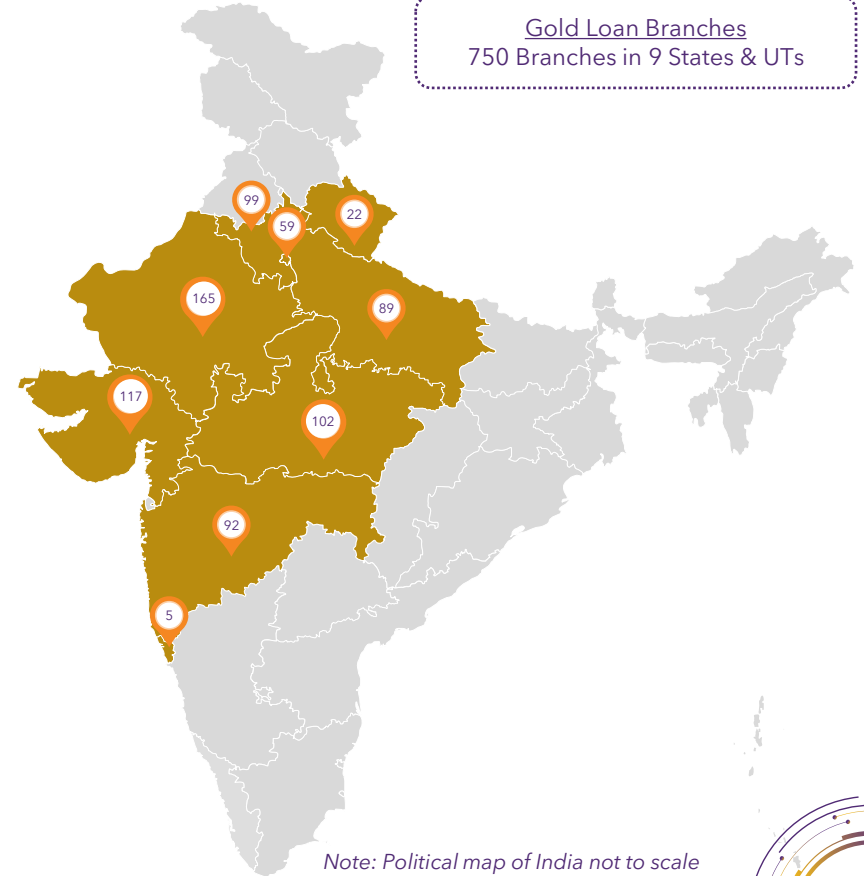
Network: Presence In Major Growth Centres

Urban Retail, CF, and Car Loan
Distribution
185 Branches in 12 States & UTs



Note: Political map of India not to scale

Gold Loan Branches
750 Branches in 9 States & UTs



Note: Political map of India not to scale



Financials

CGCL Cons. Inc. Statement : Quarterly Comparison

₹ Mn except stated

Particulars	Q4FY24	Q4FY23	Y-o-Y (%)	Q3FY24	Q-o-Q (%)
Interest earned	4,977	3,521	41%	4,659	7%
Interest expended	2,425	1,637	48%	2,209	10%
Net interest income	2,552	1,884	35%	2,450	4%
Non-interest income	1,161	929	25%	1,052	10%
Net car loan fees	271	379		289	
Co-lending income	342	172		293	
Other core income	549	377		470	
Total income	3,714	2,813	32%	3,502	6%
Operating expenses	2,618	1,917	37%	2,203	19%
Employee cost	1,821	1,322		1,505	
Other operating expenses	798	595		698	
Operating profit	1,096	896	22%	1,299	-16%
Total provisions	30	112	-73%	407	-93%
ECL provisions	(64)	56		390	
Write-offs	94	55		17	
Profit before tax	1,065	784	36%	892	19%
Tax	239	135		213	
Implied tax rate	22.5%	17.3%		23.8%	
Profit after tax	826	649	27%	680	21%
EPS (diluted) (Rs.) (not annualised)	0.99	0.81		0.82	

CGCL Consolidated Balance Sheet

₹ Mn except stated

Particulars (INR Mn)	Q4FY24	Q4FY23	YoY (%)	Q3FY24	QoQ (%)
Paid-up equity	825	412	100.1%	412	100.0%
Reserves and surplus	37,541	35,242	6.5%	37,131	1.1%
Networth	38,366	35,655	7.6%	37,543	2.2%
Bank borrowings and refinance	1,02,547	70,727	45.0%	91,661	11.9%
NCDs	1,522	4,386	-65.3%	1,522	0.0%
Other liabilities and provisions	9,062	7,246	25.1%	6,617	36.9%
Total shareholders' equity & liabilities	1,51,497	1,18,013	28.4%	1,37,344	10.3%
Cash and bank balances	6,746	15,100	-55.3%	9,204	-26.7%
Investments	2,162	2,155	0.3%	2,283	-5.3%
Assets under financing activities	1,34,212	94,816	41.5%	1,17,336	14.4%
Other assets	8,377	5,942	41.0%	8,520	-1.7%
Total assets	1,51,497	1,18,013	28.4%	1,37,344	10.3%

* As at the end of periods indicated.

CGCL Consolidated Income Statement : Annual Comparison

Profit and Loss A/c	FY20	FY21	FY22	FY23	FY24	₹ Mn except stated
Interest income	6,700	6,735	8,396	11,678	18,228	
Interest expenses	2,828	2,887	3,308	5,317	8,359	
Net interest income	3,872	3,848	5,087	6,361	9,869	
Other income	433	636	1,231	2,719	3,821	New businesses contributing to robust non-interest income.
Fees	399	626	1,103	1,179	1,076	
Other income	34	11	128	1,000	2,834	
Net income	4,305	4,484	6,319	9,071	13,689	Net Income CAGR of 34% FY20-FY24
Operating expenses	1,732	1,520	2,536	5,750	9,120	
Employee expenses	1,188	994	1,746	4,061	6,237	
Other expenses	544	526	790	1,690	2,883	
Operating profit	2,573	2,964	3,783	3,330	4,569	
Provisions	353	607	1,057	647	913	
ECL provisions	299	545	618	77	713	
Write-offs	54	62	439	570	199	
Profit before tax	2,220	2,357	2,726	2,683	3,656	
Taxes	607	588	676	636	862	
Tax rate (%)	27.4%	24.9%	24.8%	23.7%	23.6%	
Profit after tax	1,612	1,770	2,050	2,047	2,794	
<i>Earnings per share (Diluted) (Rs.)</i>	<i>9.2</i>	<i>10.0</i>	<i>11.1</i>	<i>2.5</i>	<i>3.4</i>	

CGCL Consolidated Balance Sheet : Annual Comparison*

Balance Sheet	FY20	FY21	FY22	FY23	FY24	₹ Mn except stated
Liabilities						
Paid-up equity	350	351	351	412	825	
Reserves	15,042	16,822	18,873	35,242	37,541	
Networth	15,392	17,173	19,225	35,655	38,366	
Borrowings	28,366	37,689	48,084	75,113	1,04,069	
Other liabilities	697	3,269	4,219	7,246	9,062	
Total liabilities	44,455	58,131	71,528	1,18,013	1,51,497	
Assets						
Cash and equivalents	742	2,242	3,531	15,100	6,746	
Investments	3,607	8,075	3,775	2,155	2,162	
Loans	39,333	46,863	62,708	94,816	1,34,212	
Other assets	773	951	1,514	5,942	8,377	
Total assets	44,455	58,131	71,528	1,18,013	1,51,497	

Ample leverage room to continue delivering robust growth.

~3.4x growth in balance sheet in 4 years.

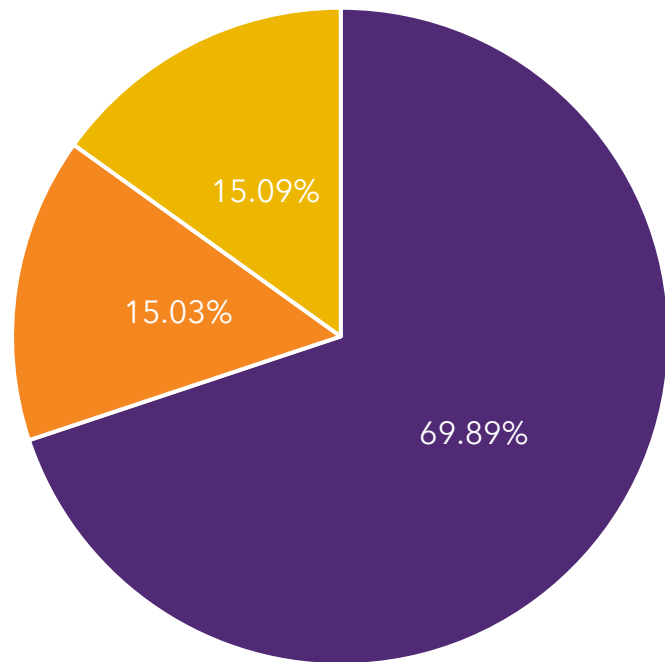
~3.4x growth in loan book in 4 years.

* As at the end of periods indicated.

CGCL Consolidated Earnings : Du Pont Analysis

RoA Tree (%)	FY20	FY21	FY22	FY23	FY24
Interest income	15.4	13.1	13.0	13.3	16.3
Interest expenses	6.5	5.6	5.1	6.0	7.5
Net interest income	8.9	7.5	7.8	7.2	8.8
Other income	1.0	1.2	1.9	3.1	3.5
Fees	0.9	1.2	1.7	1.4	1.0
Other income	0.1	0.0	0.2	1.7	2.5
Net income	9.9	8.7	9.7	10.3	12.4
Operating expenses	4.0	3.0	3.9	6.5	8.2
Employee expenses	2.7	1.9	2.7	4.6	5.6
Other expenses	1.2	1.0	1.2	1.9	2.6
Operating profit	5.9	5.8	5.8	3.8	4.2
Provisions	0.8	1.2	1.6	0.7	0.8
ECL provisions	0.7	1.1	1.0	0.6	0.6
Write-offs	0.1	0.1	0.7	0.1	0.2
Profit before tax	5.1	4.6	4.2	3.1	3.4
Taxes	1.4	1.1	1.0	0.7	0.8
Profit after tax (RoA)	3.7	3.4	3.2	2.4	2.6

Shareholding



- Promoter Group
- Institutional Shareholders
- Other Public Shareholders

- ❑ **Market capitalization¹ :**
₹ 166bn | US\$ 1.99bn²
- ❑ **Cons. Networth³ (Q4FY24) :**
₹ 37.5bn
- ❑ **Paid-up Equity : ₹**
824.9mn
- ❑ **FV⁴ : ₹ 1**
- ❑ **Dividend Per Share (proposed)**
: ₹ 0.15

Note:

1. Market capitalization NSE on 31st March'24.
2. 1 US\$ = ₹ 83.42
3. Not adjusted for DTAs; ₹ 36.9bn after adjusting for DTAs;
4. On March 5 '24 share split from Rs2/- face value to Re1/- face value.
5. On March 5 '24, Company gave a 1:1 bonus issue.
6. AMFI classifies CGCL as a small cap company based on six monthly average market capitalization (Dec'23 rank 306).
7. CGCL is part of NIFTY Smallcap 250 index.

Shareholding as of Mar'24



Leadership

Board of Directors

Independent Board Guides Executive Management



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

Founder & Promoter with over 2.5 decades of experience; Chartered Accountant



Ajit Mohan Sharan, Independent Director

IAS - Batch 1979 with over 3 decades of experience in varied aspects of public administration



Desh Raj Dogra, Independent Director

Ex- CEO and MD of CARE ratings with over 4 decades of experience in financial sector and credit administration



Nupur Mukherjee, Independent Director

Ex- Global MD at Standard Chartered Bank and Barclays responsible for critical technology practices; associated with top Indian tech companies in the past, deep understanding of data driven, cloud, AI technologies, and ESG; PMP



Shishir Priyadarshi, Independent Director

Ex-IAS officer from UP cadre; distinguished service with Union and State governments in economic, finance, industries, and infrastructure ministries; MA (Econ., Reading Univ. UK) and M.Sc (Nuclear Physics, DU), IAS.



Subramanian Ranganathan, Independent Director

Ex- Citicorp, Bank of America Merrill Lynch, Edelweiss Group; over 4 decades experience in finance and management; CA, CS, CWA, LL.B

Leadership Team

Retail



Amar Rajpurohit (Business Head - MSME) Ex-AU Financiers, Gruh Finance, DHFL with over 17 years of work experience, B.A., LLB
Vintage with CGCL: 6Y 1M



Munish Jain (Business Head - Home Loans) Ex-Shriram Housing, GE Money Housing Finance, DHFL with over 20y of work exp; MBA
Vintage with CGCL: 5Y 3M



Ravish Gupta (Business Head - Gold Loans) Ex-IIFL Finance, GE Money, HDFC Bank with 20Y of exp., BCA., MDP (IIM-K, IIM-B)
Vintage with CGCL: 2Y 4M



Magesh Iyer (Chief Operating Officer) Ex - InCred Finance, Reliance Capital, ICICI Bank with over 20Y of exp., B. Com, PGDBA
Vintage with CGCL: 1Y 4M



Prasanna Kumar Singh (Group Collections Head) Ex-Bajaj Finance and PNB Housing with over 20Y experience; LLB, MBA
Vintage with CGCL: 3Y 1M



Bhupinder Singh (Head - Legal Litigation) More than a decade experience with various NBFCs in providing legal advice
Vintage with CGCL: 4Y 9M

Risk Management



Sanjeev Srivastava (Chief Risk Officer) Ex-IIFL Finance, GE Money, ICICI Bank; over 24 years' exp.; CA
Appointed in Aug'23

Construction Finance & Indirect Lending



Bhaskarla Kesav Kumar (Associate Director - Monitoring) Ex-AGM & Unit Head of Corporate Relationships with SBI
Vintage with CGCL: 9Y 3M



Vijay Kumar Gattani (Associate Director - Credit) Ex-ICICI Bank, Head of Credit & Policy- ICICI HFC with over 15 years of exp., CA
Vintage with CGCL: 8Y 7M.

Technology & Data Analytics



Varun Malhotra (Chief Technology Officer) Ex-BYJU's, Policy Bazaar, Lava International, over 17Y exp.; M.Tech (BITS Pilani)
Vintage with CGCL: 2Y 4M.



Piyush Dangaich (Chief Data Science & Analytics Officer) Ex-BRIDGEi2i Analytics Solutions, Fractal Analytics and Saarthi.ai with over 10Y exp.; B.Tech (IIT Roorkee)
Vintage with CGCL: 1Y 5M

Corporate Functions



Partha Chakraborti (Chief Financial Officer) Ex-R R Kabel, Hafele India, IFB Industries; over 27yrs' exp.; CA & CWA
Appointed in Oct'23



Satish Shimpi (Head - Compliance) Ex-Bajaj Housing, Bandhan Bank, IndusInd Bank, Bank of India; 4 decades' work exp; PGD in Banking & Insurance
Appointed in Dec'23.



Vivek Jain (Chief Human Resources Officer) Ex- Kotak Mahindra Bank, Genpact and Lupin with over 25Y of exp.; MBA (IMI, New Delhi)
Appointed in Feb'24



Vinay Surana (Head - Treasury) Ex-Founding Member, Axis Bank debt syndication team with over 15 years of experience, CA
Vintage with CGCL: 15Y 8M



Suresh Gattani (Associate Director - Treasury Operations) Ex-Aditya Birla, two decades plus experience in accounts, finance, taxation and corporate planning
Vintage with CGCL: 18Y 1M



Yashesh Bhatt (Vice President - Compliance & Secretarial) Previously associated with L&T Fin. Serv., Tata Hsg, M&M, RIL; 17Y work exp; CS, LLB, MFM JBIMS
Vintage with CGCL: 2Y 5M

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