

May 23, 2023

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 Q4FY23

Dear Sir / Madam,

Pursuant to Regulation 30 of SEBI (Listing Obligations & Disclosure Requirements) Regulations, 2015 and further to our letter dated May 15, 2023, intimating Earning Conference Call scheduled on May 23, 2023, we are attaching herewith presentation titled “Q4FY23 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)

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Q4FY23 Earnings Presentation
22nd May 2023



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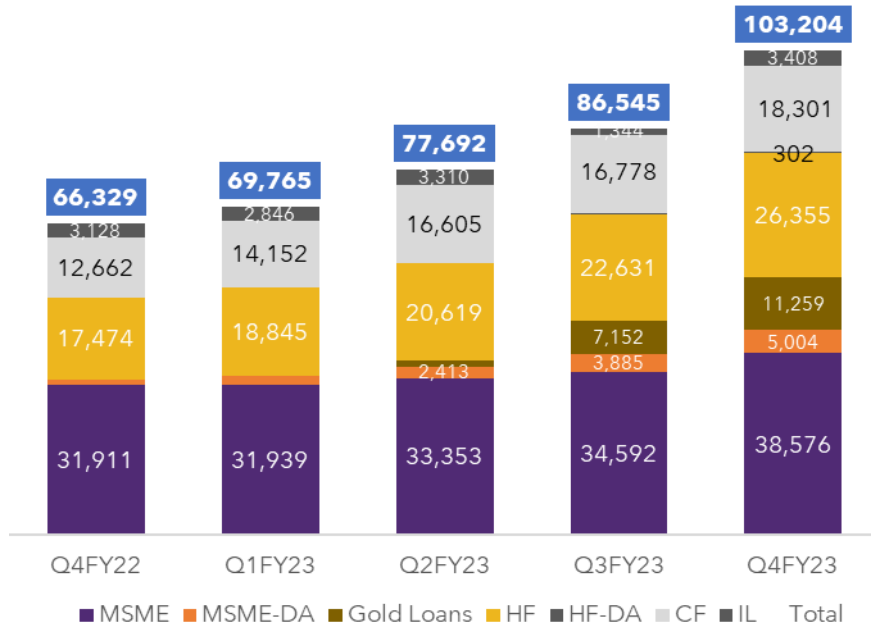
Business Performance

Executive Summary : Robust All-Round Performance

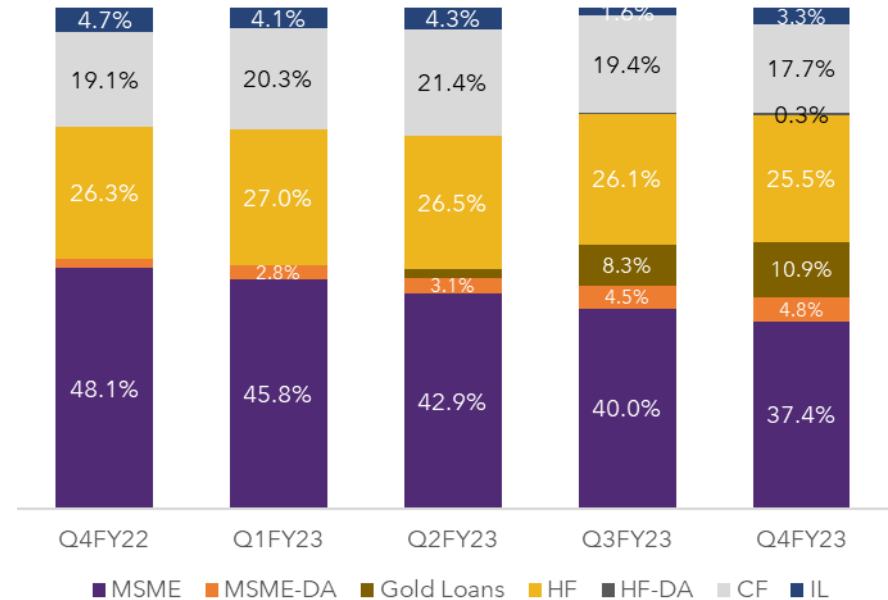
- ❑ Strong rebound in profitability; Q4FY23 Cons. Net Profit at Rs649mn (55% YoY, 73% QoQ).
- ❑ FY23 Cons. Net Profit flat at Rs2,047mn despite absorbing negative charge of Rs1,614mn on Gold Loan business.
- ❑ Business sustained strong momentum, Cons. disbursements touched Rs28,110mn (87% YoY, 55% QoQ) led by retail segments. Cons. AUM crossed Rs103,204mn (56% YoY, 19% QoQ).
- ❑ Gold Loan disbursements constituted 34% of consolidated disbursements during Q4FY23. Exclusive Gold Loan branches increased to 562 in Q4FY23 from 449 in Q3FY23.
- ❑ Car loan originations touched Rs20,324mn (2.7x YoY, 20% QoQ), net fee contribution from the business at Rs379mn / Rs1,179mn in Q4FY23 / FY23 respectively.
- ❑ Successfully concluded Rs14.4bn Rights Issue in Mar'23; CGCL CAR stands improved to 39.9% (24.2% in Q3FY23); shall support medium term growth aspirations.
- ❑ Gross Stage 3 ratio declined to 1.59% (-81bps YoY, -73bps QoQ); standard restructured assets declined to 93bps of AUM (-224bps YoY, -83bps QoQ).
- ❑ Branch count increased to 736 (6.3x YoY, 1.2x QoQ), group staff count at 9,076 (up 2.8x YoY, 1.1x QoQ).

Business Update : AUM Crosses Rs100bn, Up 56% YoY

AUM Segmental Break Up (INR Mn)*



Composition of AUM (%)*

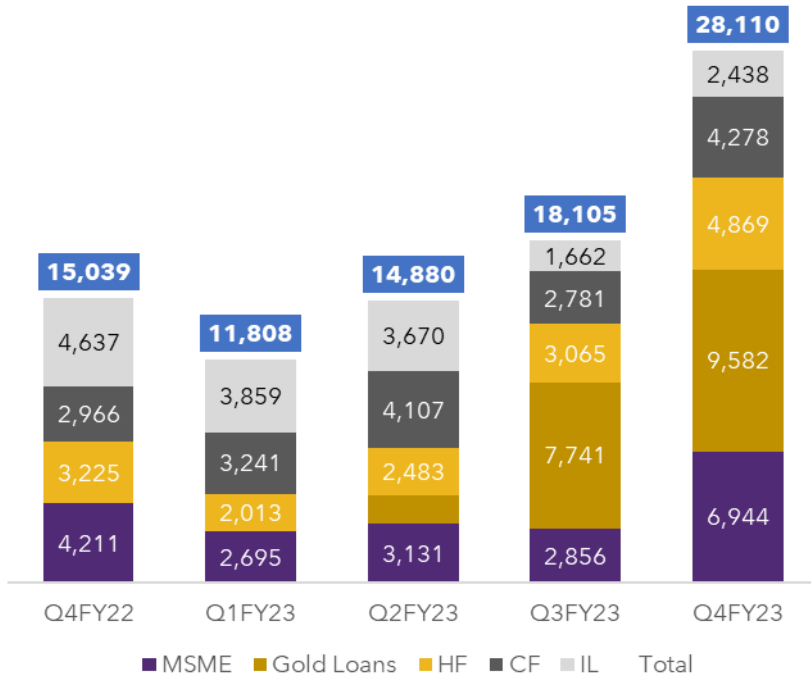


○ MSME-DA and HF-DA relates to off-balance sheet AUM comprising Direct Assignment (co-lending portfolio) in MSME and HF respectively.

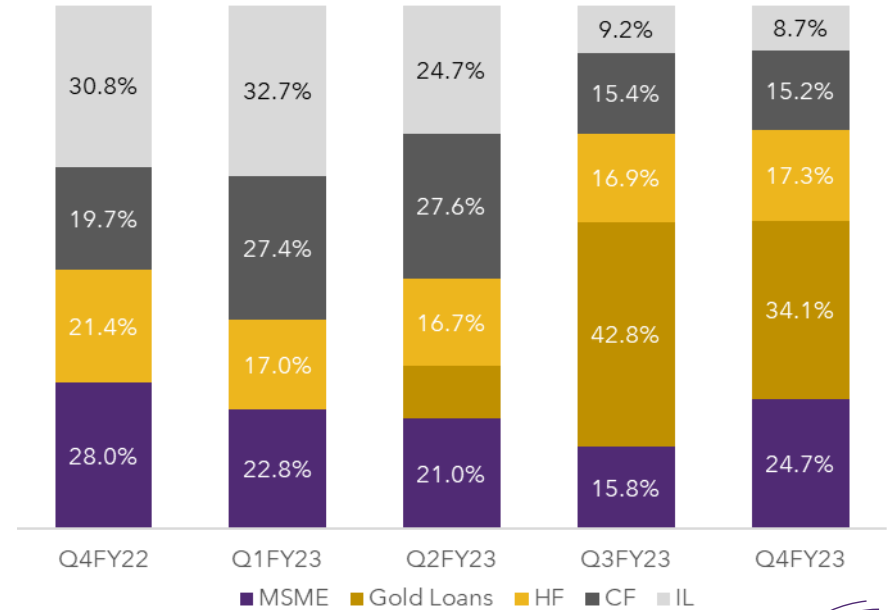
* As at the end of period indicated.

Disbursals : Retail Dominance Continues

Segmental Disbursals (INR Mn)



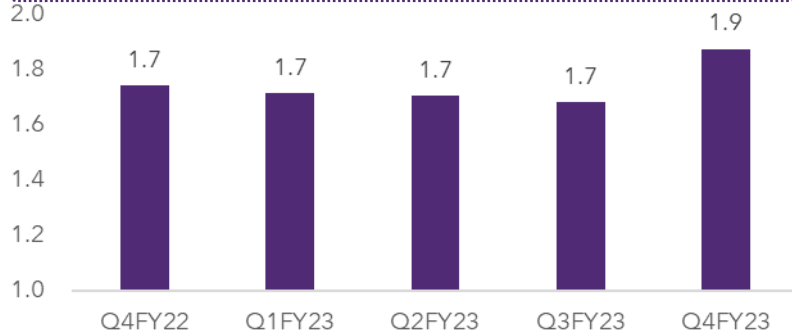
Composition of Segmental Disbursals (%)



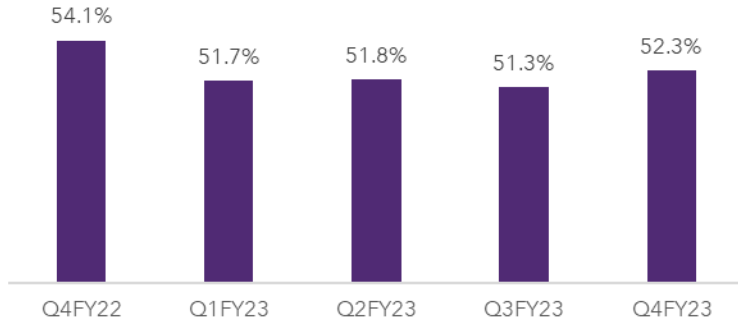
Note: MSME disbursals between Q1FY23-Q3FY23 have been re-stated to include co-lending disbursals.

MSME Business Update

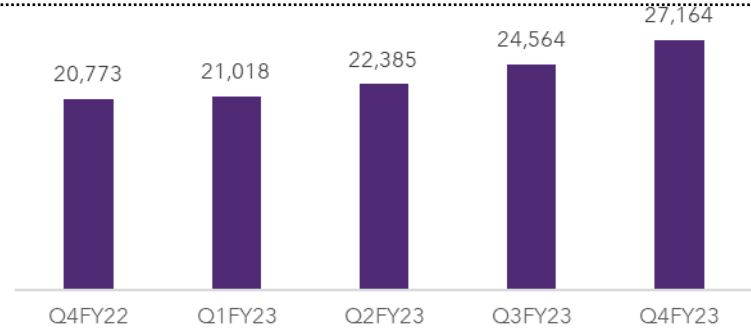
Average Ticket Size (INR Mn)



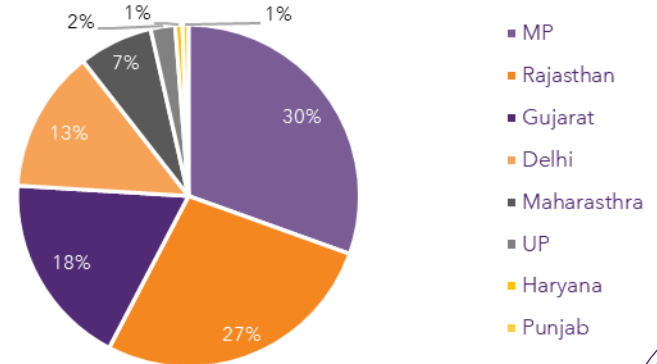
Loan to Value (%) (Incremental Disbursals)



Live Accounts*



Geographical Distribution (Value-Wise)^



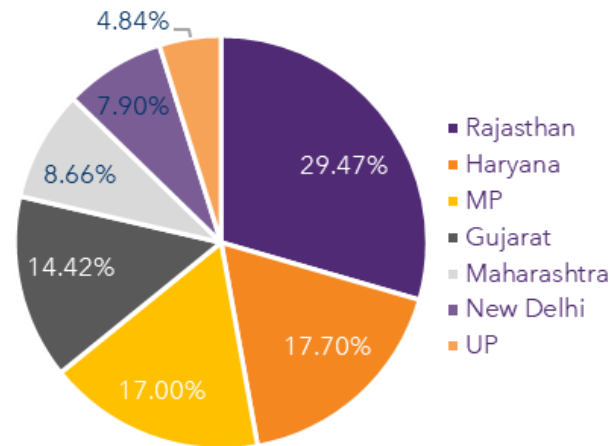
* As at the end of period indicated ^ As at December 31, 2022

Gold Loan Business Update

Rapid Rollout In 8 States & UTs

- ❑ Gold Loan business continued to scale-up rapidly after the launch in Aug'22 through 108 branches across 5 states and UTs.
- ❑ The network expanded to 562 exclusive branches in Q4FY23 from 182 in Q2FY23 and 449 in Q3FY23.
- ❑ State-of-the-art and spacious branches with an average area of 600-800 square feet. All branches secured by AI-driven security systems, gold jewellery secured in vaults with SRD doors.
- ❑ Disbursals increased to Rs9,582mn in Q4FY23 from Rs7,741mn in Q3FY23 and Rs1,489mn in Q2FY23 and achieved a closing AUM of Rs11,259mn in Q4FY23.
- ❑ Average portfolio yield of 18.9%, LTV at disbursal 67.3%.
- ❑ Assessed value of gold in custody Rs15,978mn (based on average spot rate for 22K gold).

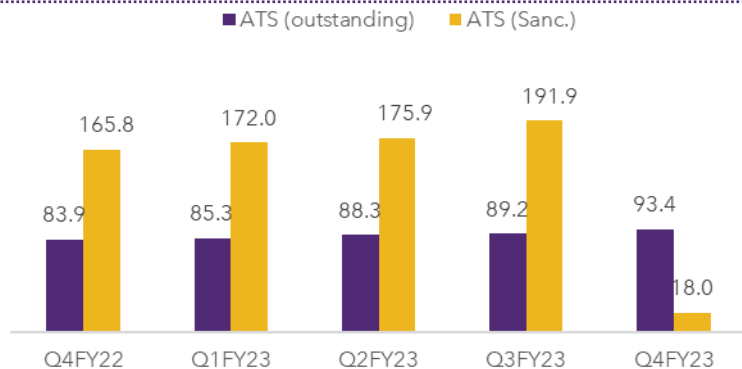
Geographical Distribution (Value-Wise)*



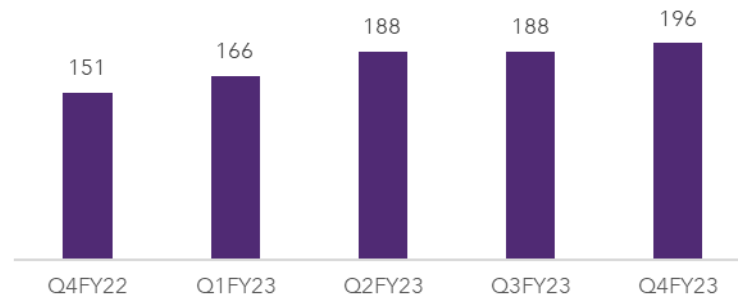
* As at March 31, 2023

Construction Finance Business Update

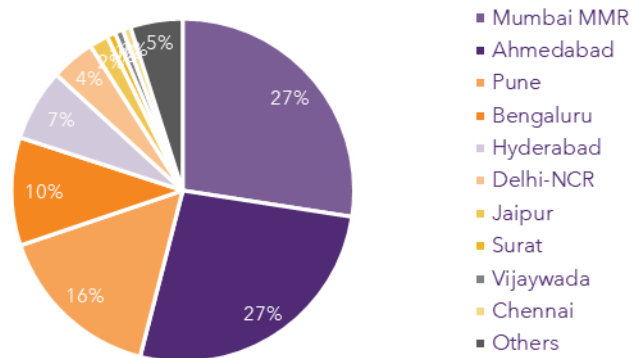
Average Ticket Size (INR Mn)



Live Accounts*



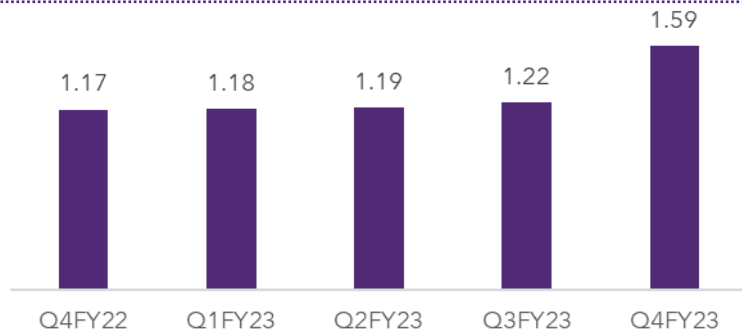
Geographical Distribution (Value-Wise)*



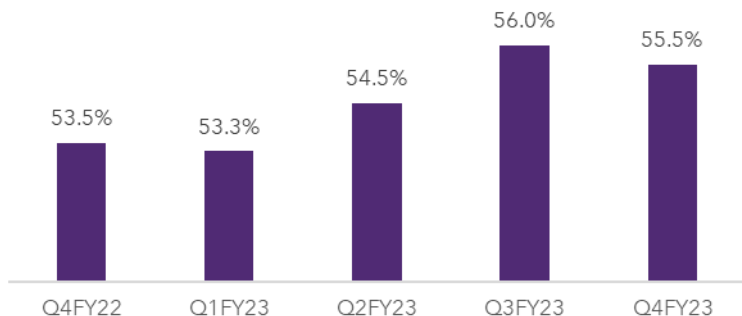
* As at March 31, 2023

Housing Finance Business Update

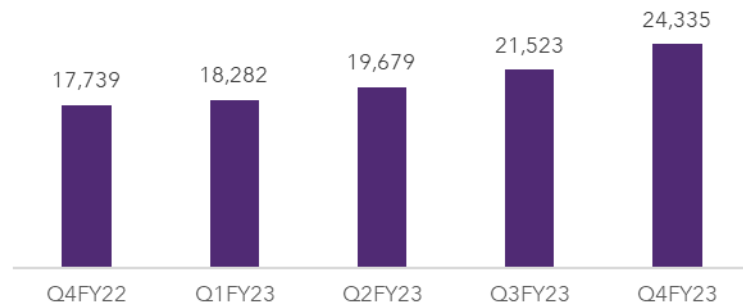
Average Ticket Size (INR Mn) (Incremental Disbursals)



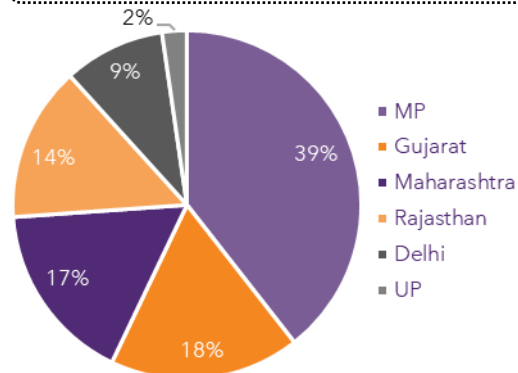
Loan to Value (%) (Incremental Disbursals)



Live Accounts*



Geographical Distribution (Value-Wise)*



Salaried	42%
Self-employed	58%

* As at March 31, 2023

Car Loan Distribution: Leading Car Loan Originator In India

Partner Banks

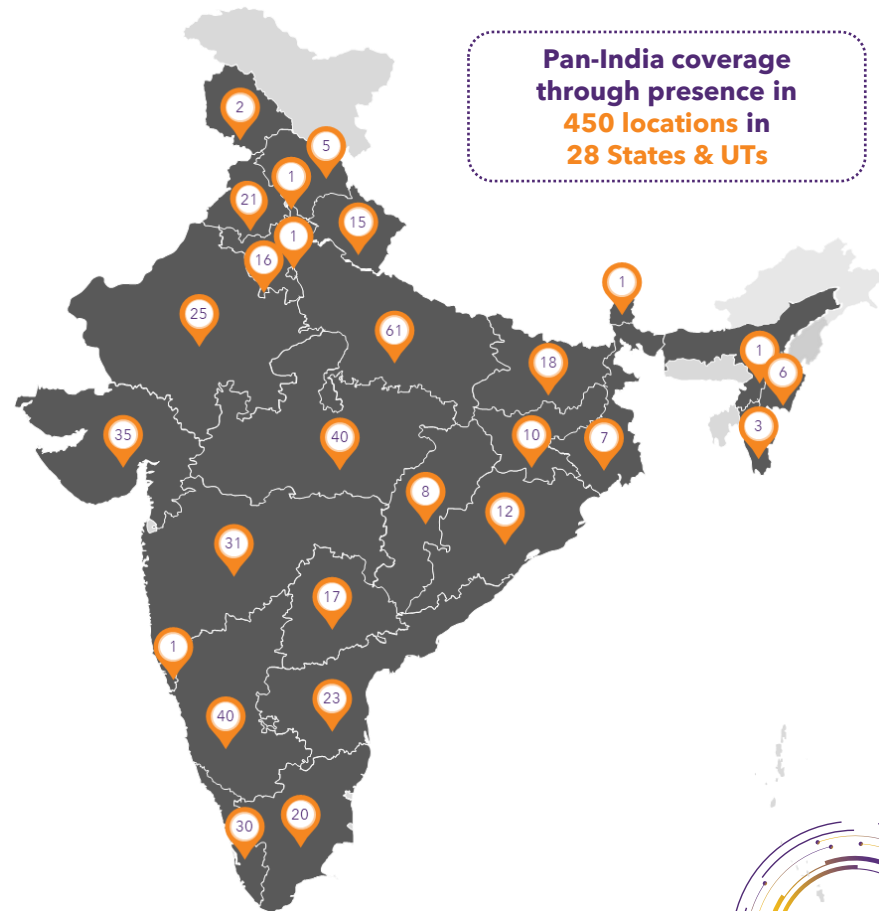


9 Exclusive Branches At

Amritsar, Jalandhar, Chandigarh, Lucknow, Patna, Kolkata, Hyderabad, Bengaluru, and Surat

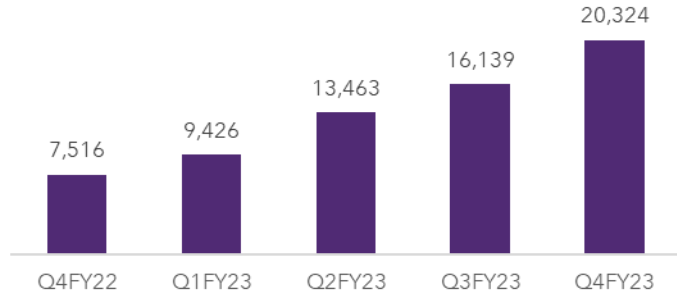
Total Locations (Branches + Feet-on-Street)

Q4FY22	Q1FY23	Q2FY23	Q3FY23	Q4FY23
213	279	322	322	450

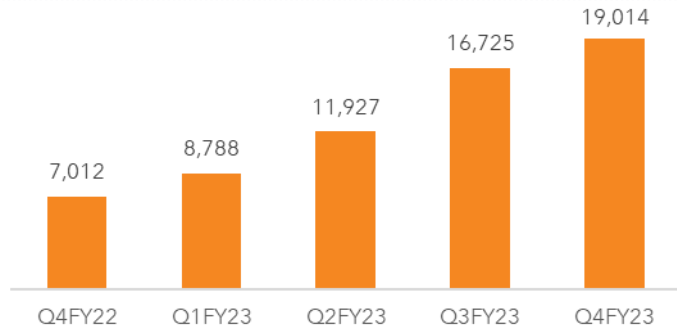


Car Loan Origination - Strong Growth Performance

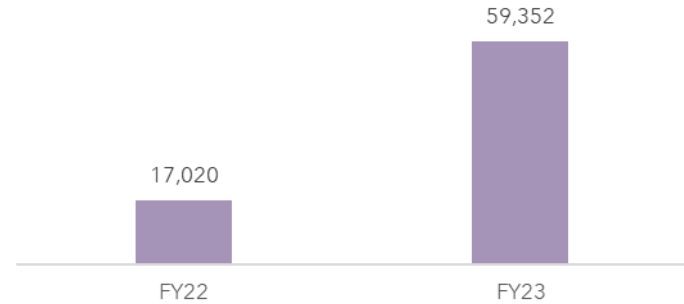
Consistently Rising Loan Originations (INR Mn)



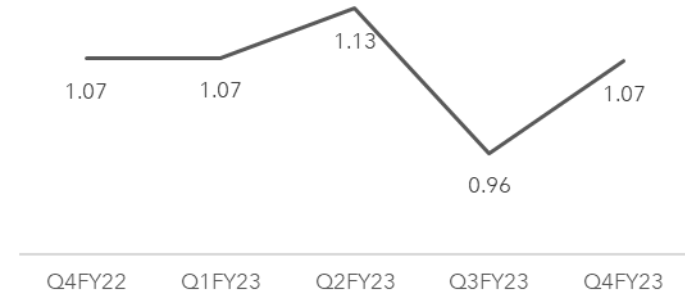
Loan Originations By Volume (Nos.)



Loan Originations Full Year Basis (INR Mn)



Average Ticket Size (INR Mn) *



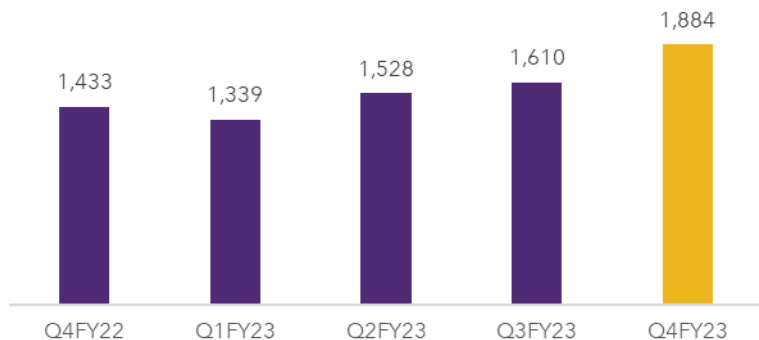
* $ATS = \text{Originations by Value} / \text{Originations by Volume During Quarter}$



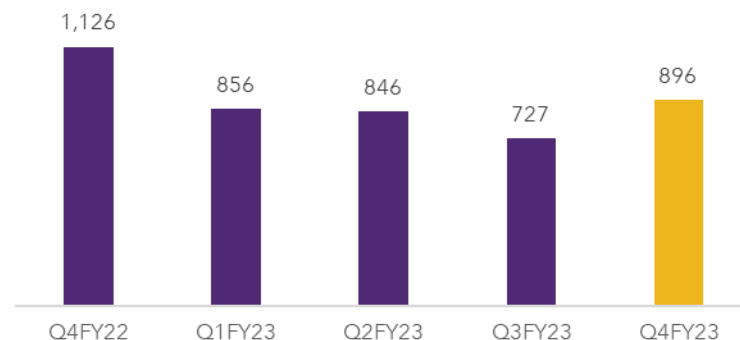
Earnings Performance

Performance Matrix : Core Earnings Strong

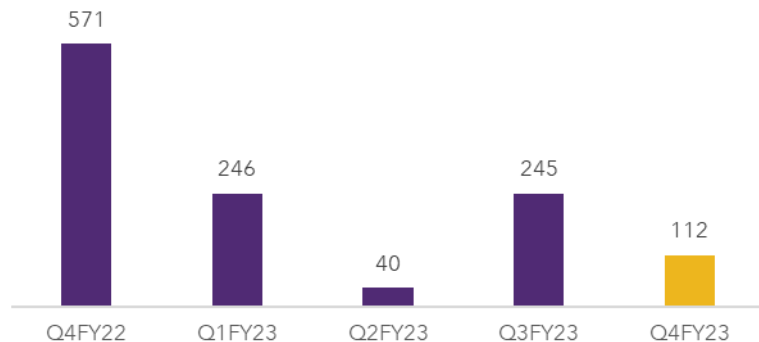
NII (INR Mn)



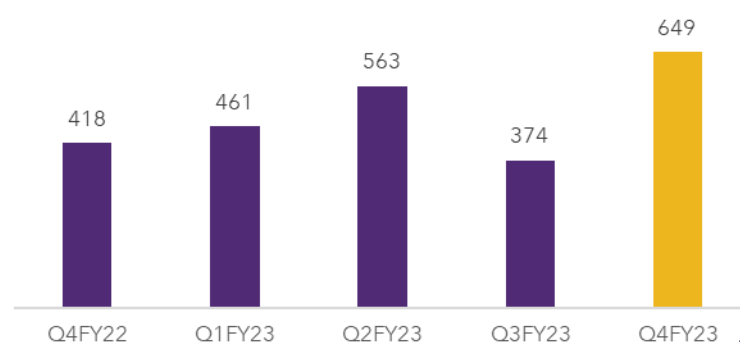
Operating Profit (INR Mn)



Credit Costs (INR Mn)

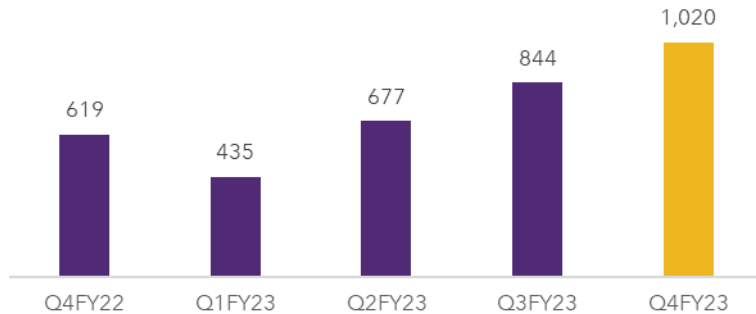


PAT (INR Mn)

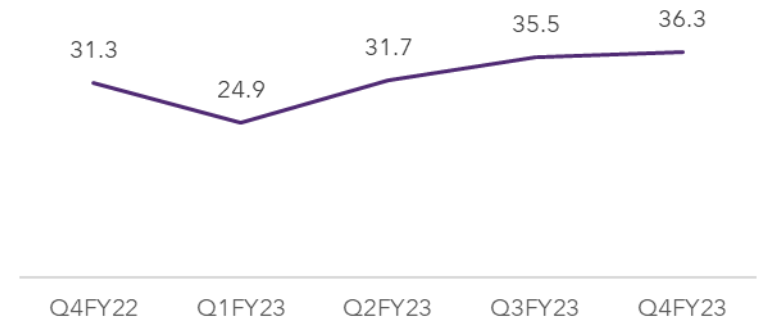


Non-Interest Income : Important Contributor to Core Income

Non-Interest Income (INR Mn)



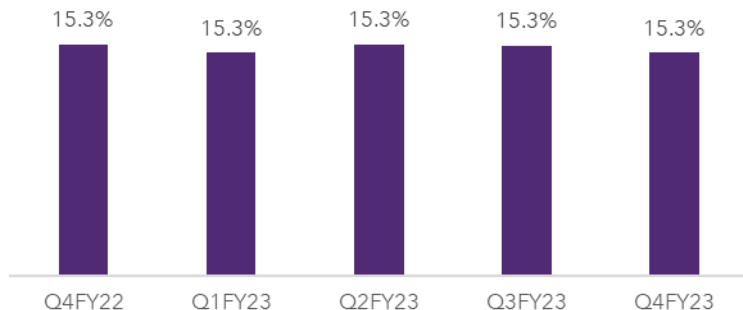
Non-Interest Income / Net Income (%)



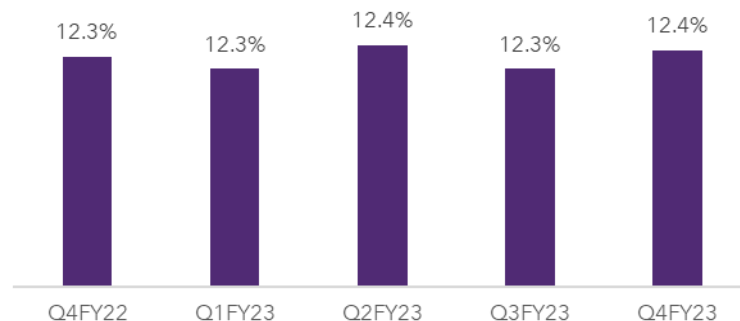
- CGCL's non-interest income has become an important contributor to the Company's net income. The share of non-interest income in net income was 36.3%.
- Fees from the car loan origination business and co-lending income are two main drivers of this income. Both these businesses were launched in the last two years and have scaled up fast.
- CGCL earned Rs379mn / Rs1,179mn in net fees from the car loan origination business in Q4FY23 / FY23 respectively. The corresponding income in Q4FY22 / FY22 was Rs123mn / Rs276mn respectively.
- CGCL booked Rs557mn through co-lending business in FY23 compared to Rs170mn in FY22.

Loan Yields : **GL Yields Moving Up**

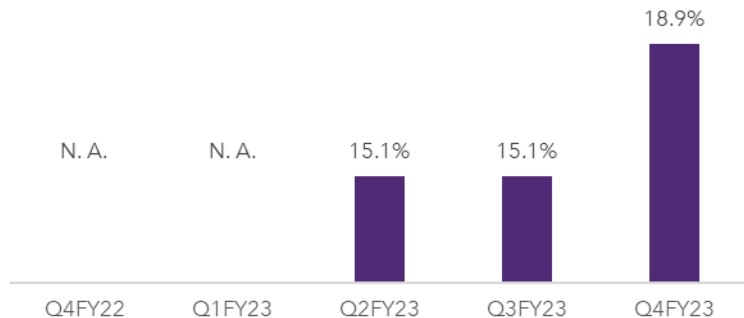
MSME (%)



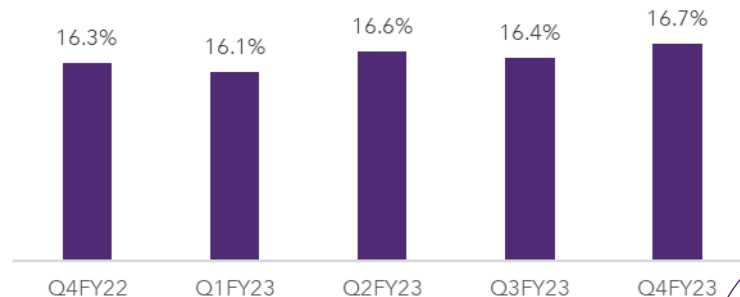
Housing Finance



Gold Loans (%)

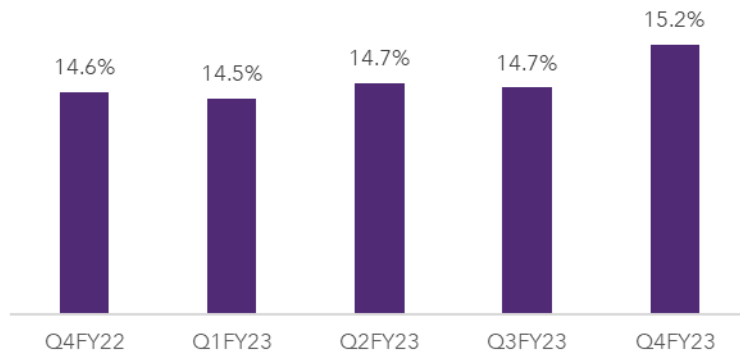


Construction Finance (%)

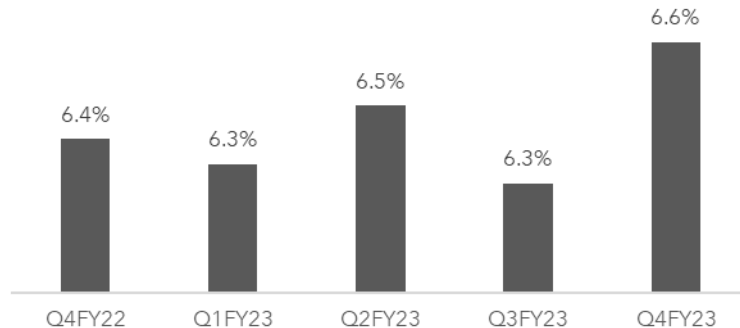


Key Ratios : Spreads Improve

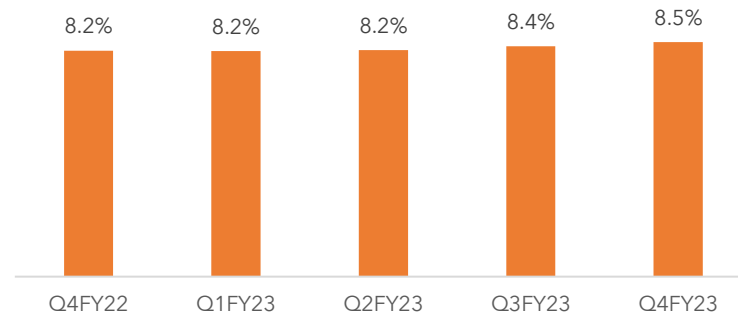
Yield on Advances (Wtd. Avg.) (%)



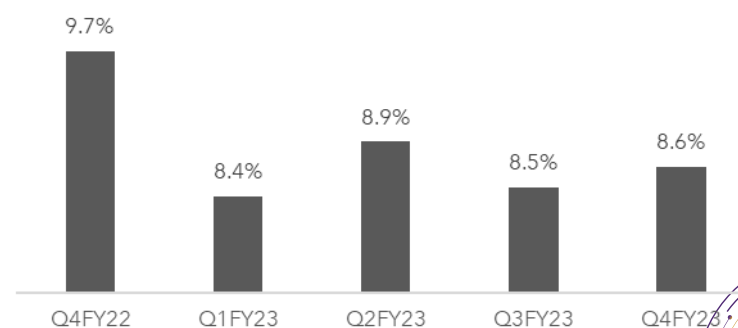
Spreads (YoA - CoF) (%)



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

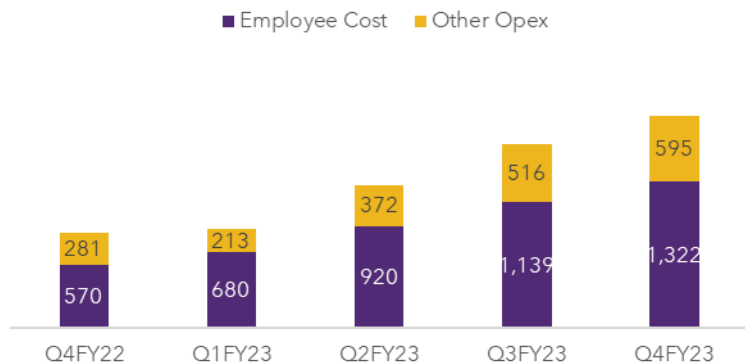


Net Interest Margin (%)

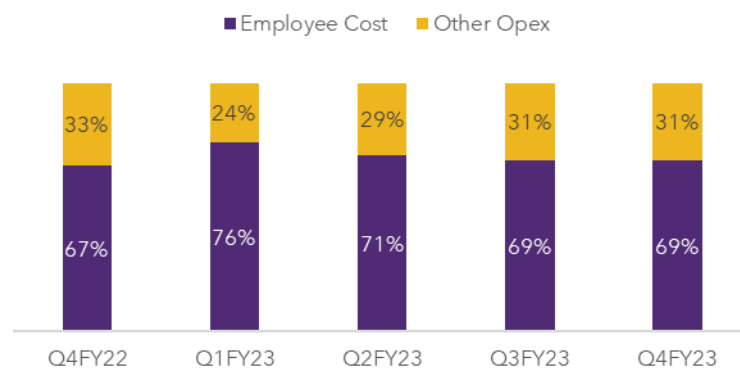


Operating Expenses : Opex Ratios Flat Sequentially

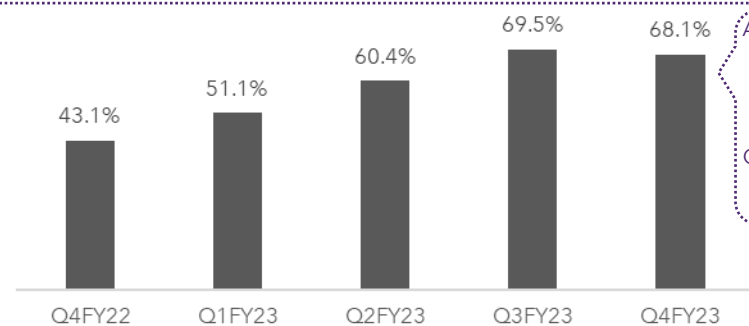
Operating Expenses (INR Mn)



Operating Expenses Composition (%)

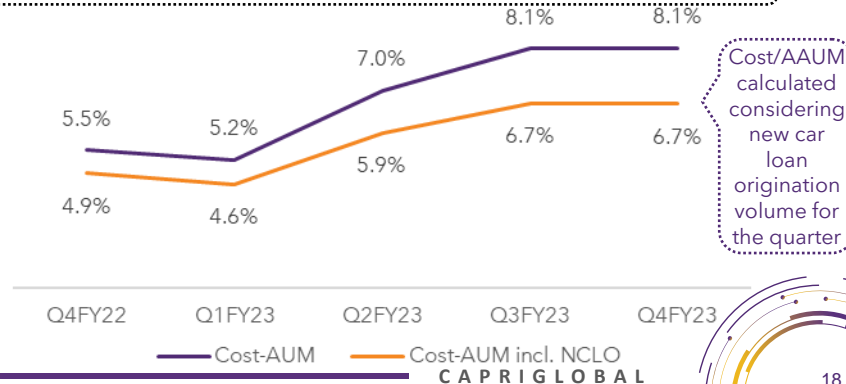


Cost-Income (%)



Adjusted for the Gold Loan vertical opex, the C/I ratio was ~48% in FY23

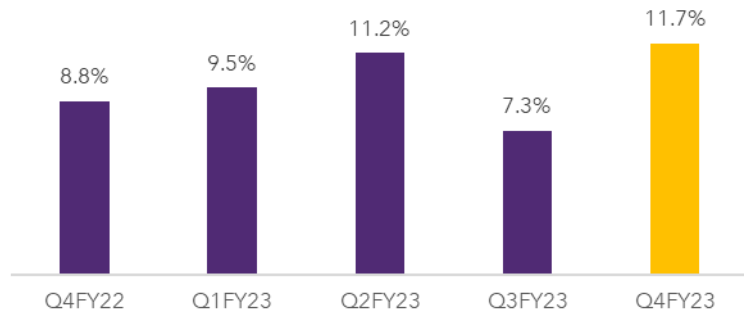
Cost / AAUM (%) (annualized)



Cost/AAUM calculated considering new car loan origination volume for the quarter

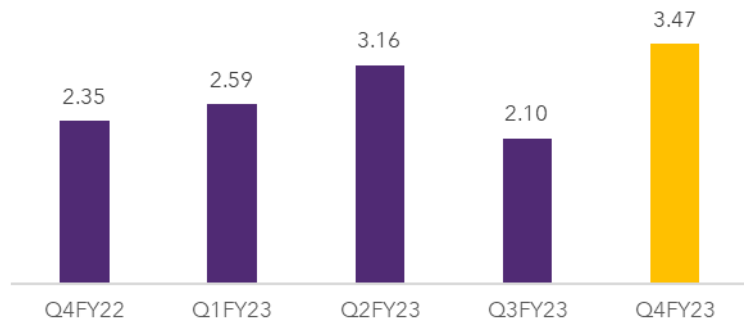
Key Ratios : Improvement In Return Ratios

Annualized Return on Equity (%)^

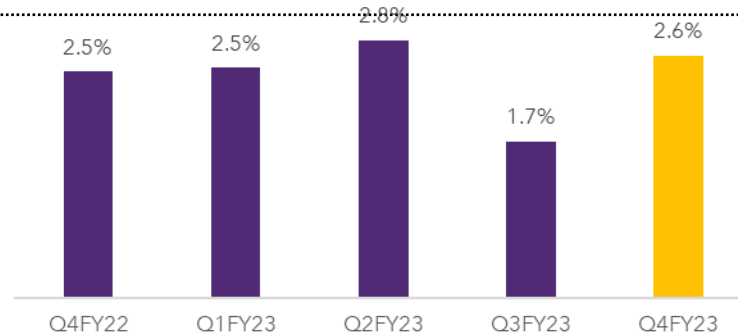


* Q4FY23 RoE computed after applying suitable weightage to fresh equity raised

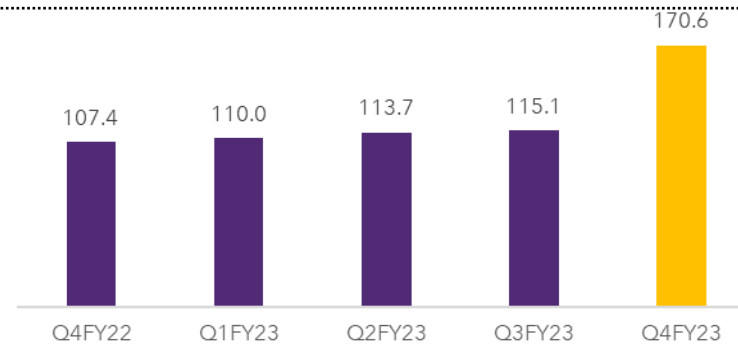
EPS (Diluted) (INR) (Not Annualized)



Annualized Return on Assets (%)



Book Value Per Share (INR)*



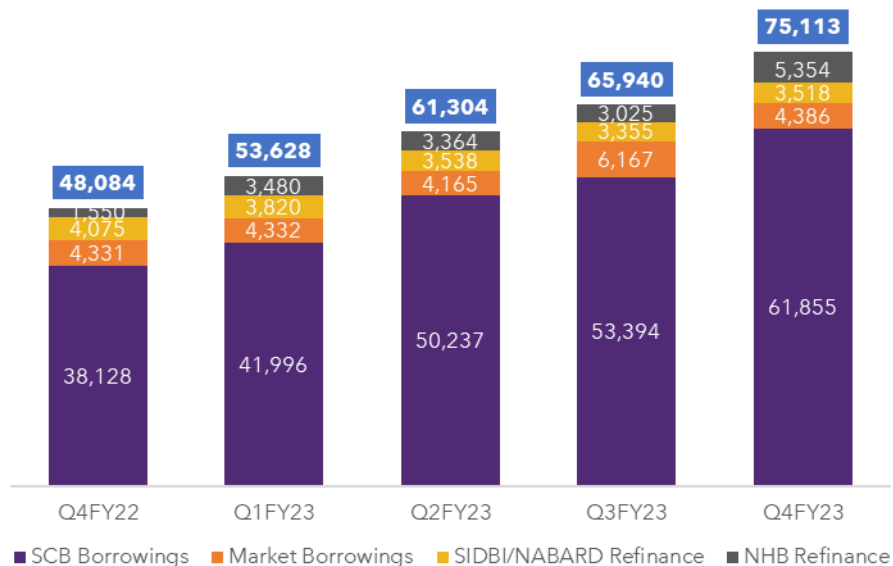
* Deferred tax assets deducted from Networth before computing BVPS.



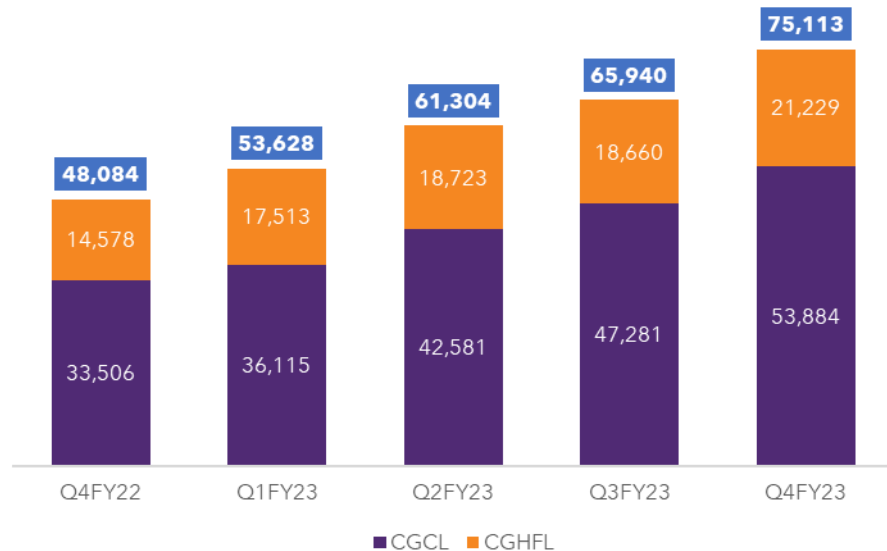
Liabilities & Liquidity Position Update

Liability Mix : Well Funded Balance Sheet*

Diversified Funding Profile (INR Mn)



Consolidated Borrowings Break-up (INR Mn)



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

Liquidity Position : Comfortable Liquidity Position*

INR Mn except stated

Particulars	CGCL (Standalone)	CGHFL	Consolidated
Limits Sanctioned	73,750	29,500	103,250
Limits Availed	70,644	29,000	99,644
Un-Drawn	3,107	500	3,607
Repaid	16,634	7,664	24,298
Outstanding	54,010	21,336	75,346
Total no. of relationship maintained	21	14	
Limits Sanctioned in FY23	30,600	8,600	39,200

- CGCL has active borrowing relationship with 21 Financial Institutions across PSU, Private Sector Banks, Foreign Banks, Mutual funds, Life Insurance companies and Public Sector Financial Institutions.

* As at March 31, 2023

Liquidity Position : Proactive Liability Management

INR Mn except stated

Particulars	CGCL (Standalone)	CGHFL	Consolidated
Dues during Q4FY23	2,362	700	3,062
Payment made as per Schedule (A)	2,362	700	3,062
Prepayments made for the quarter (B)	0	0	0
Total repayments/prepayments (A+B)	2,362	700	3,062
Balance Payment for Q4FY23	0	0	0
Additional prepayments beyond Q4FY23 (C)	1,000	283	1,283
Total Repayments / Prepayments (A+B+C)	3,362	983	4,345



Asset Quality

Asset Quality : Improvement Continues

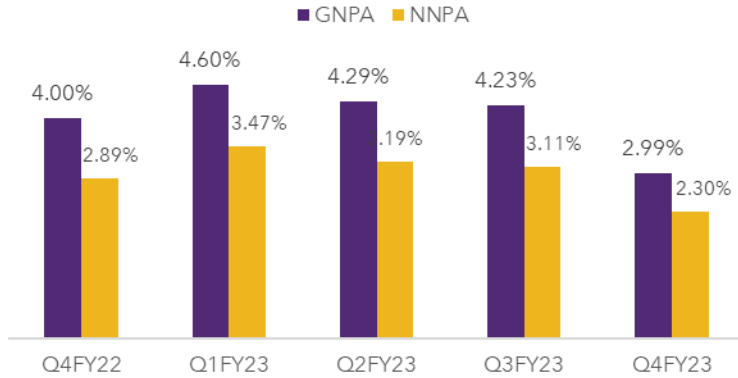
INR Mn except stated

ECL Analysis As Per IndAS (INR Mn)	Q4FY23	Q3FY23	Q2FY23	Q1FY23	Q4FY22
Stage 1 & 2 - Gross	96,181	80,588	73,508	65,953	63,627
Stage 1 & 2 - ECL Provisions	1,348	1,234	1,248	1,260	1,325
Stage 1 & 2 - Net	94,832	79,354	72,260	64,693	62,303
Stage 1 & 2 - ECL Provisions %	1.40%	1.53%	1.70%	1.91%	2.08%
Stage 3 - Gross	1,552	1,911	1,780	1,840	1,562
Stage 3 - ECL Provisions	499	557	510	508	476
Stage 3 - Net (net of aggregate ECL prov.)	1,053	1,354	1,270	1,331	1,086
Stage 3 - ECL Provisions %	32.2%	29.1%	28.6%	27.6%	30.5%
Total ECL Provisions	1,786	1,747	1,749	1,769	1,801
Stage 3 % - Gross NPA	1.59%	2.32%	2.36%	2.71%	2.40%
Stage 3 % - Net NPA	1.10%	1.68%	1.73%	2.02%	1.71%
Provision Coverage Ratio %	115.1%	91.4%	98.3%	96.2%	115.3%
Restructured Assets	1,066	1,772	1,943	2,053	2,161
Restructured Assets (%)	1.1%	2.1%	2.6%	3.0%	3.3%
Prov. on Restr. Assets	265	390	412	426	475
Prov. on Restr. Assets (%)	24.8%	22.0%	21.2%	20.8%	22.0%

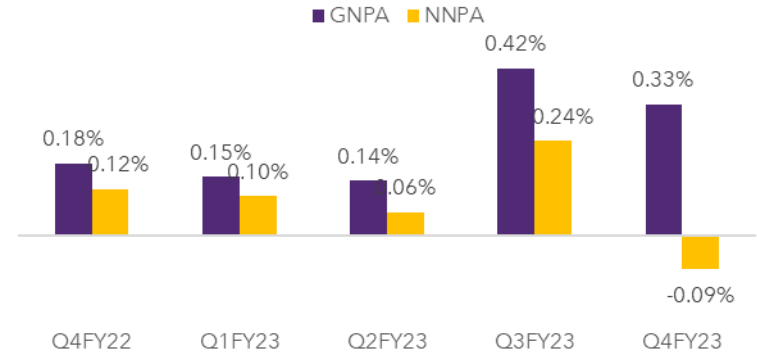
- Std. restructured assets: MSME Rs 809mn (2.1% of MSME AUM), Housing Rs 105mn (0.4% of Housing AUM), CF & IRL - NIL.
- Standard restructured assets were Rs1,454mn (1.8% of AUM) in Q3FY23.

Segmental NPAs : Asset Quality In Improvement Trajectory

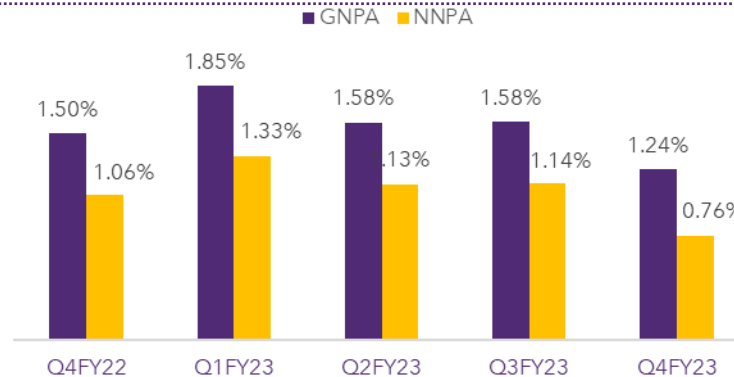
MSME[^]



Construction Finance & IL^{^*}



Housing Finance^{^*}



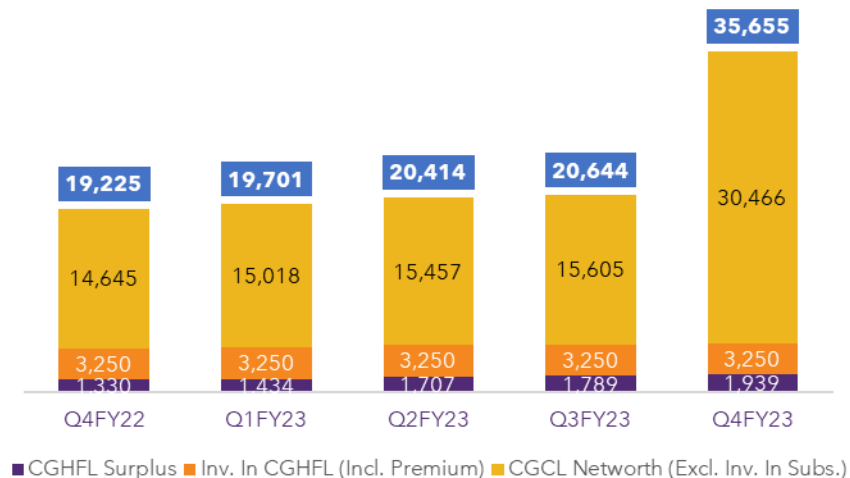
[^]NNPAs computed with Stage-3 ECL provisions compared to aggregate ECL provisions previously.



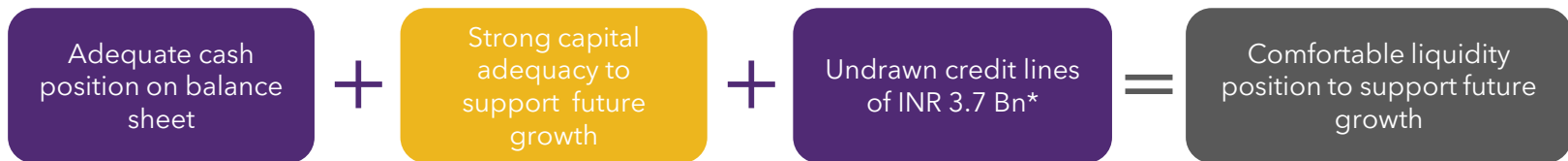
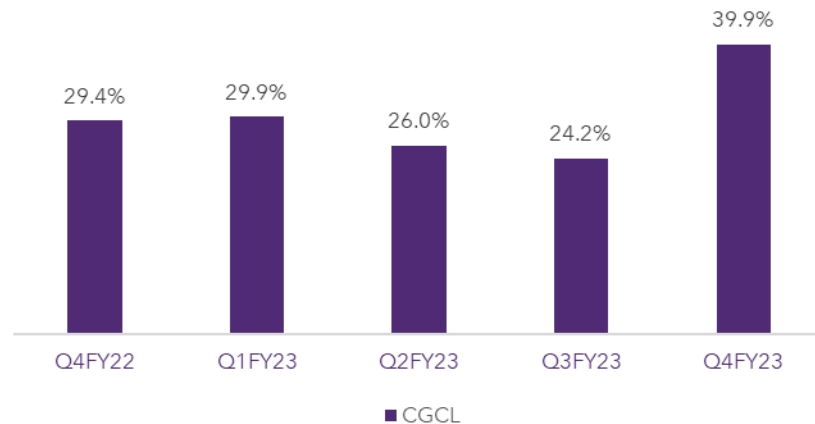
Capital Adequacy

Well Capitalized For Medium Term Growth

Consolidated Network (INR Mn)



Capital Adequacy (%) : Capital Boost In Q4FY23



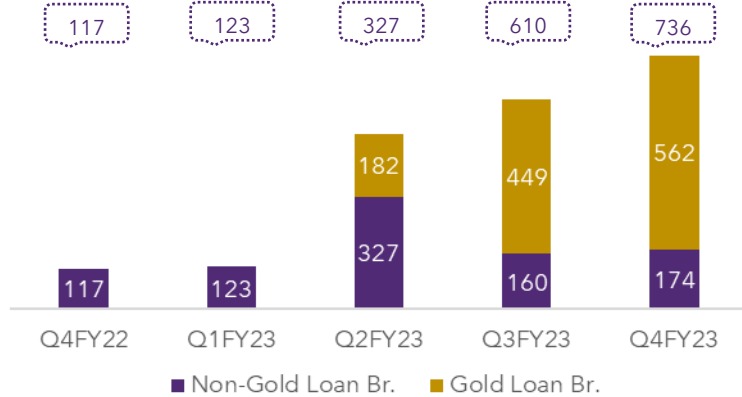
* As at March 31, 2023



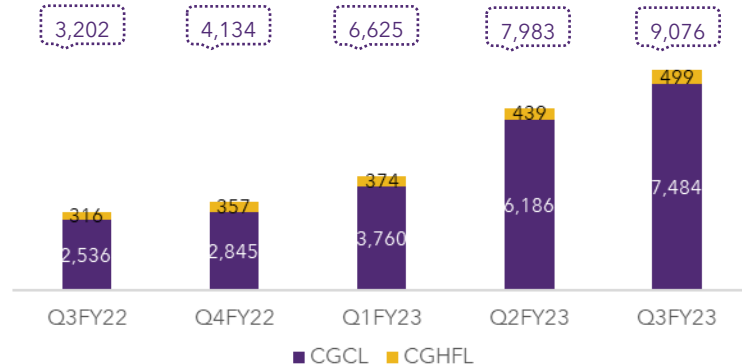
Network

Network: Presence In Major Growth Centres

Branch Addition Has Continued



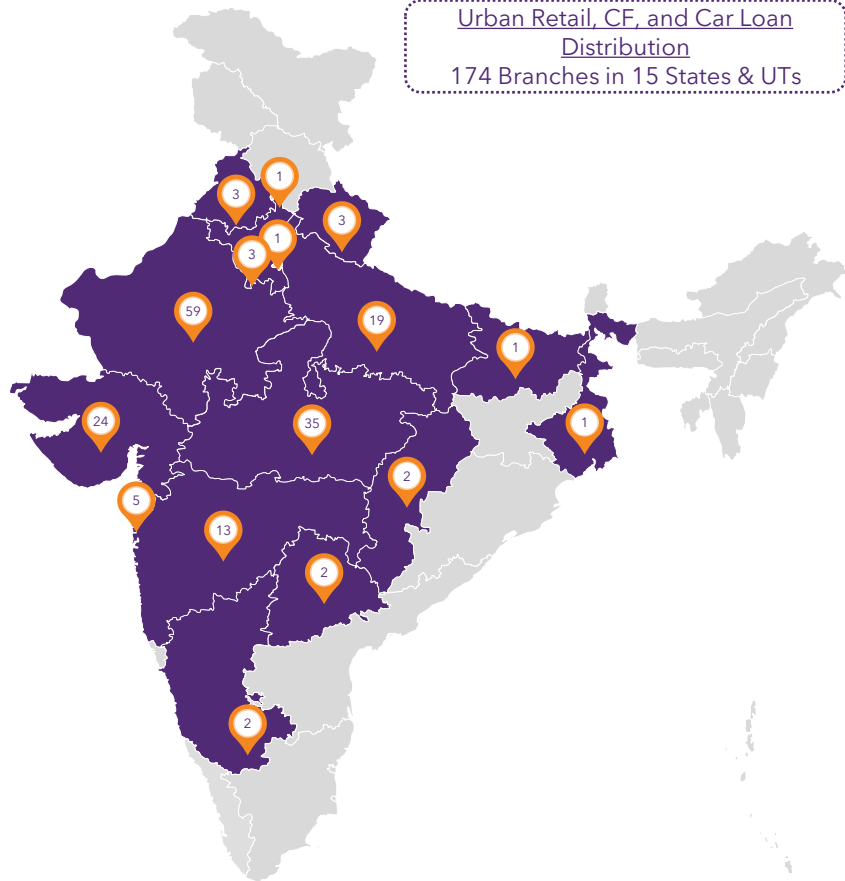
Headcount Addition To Support Branch Expansion



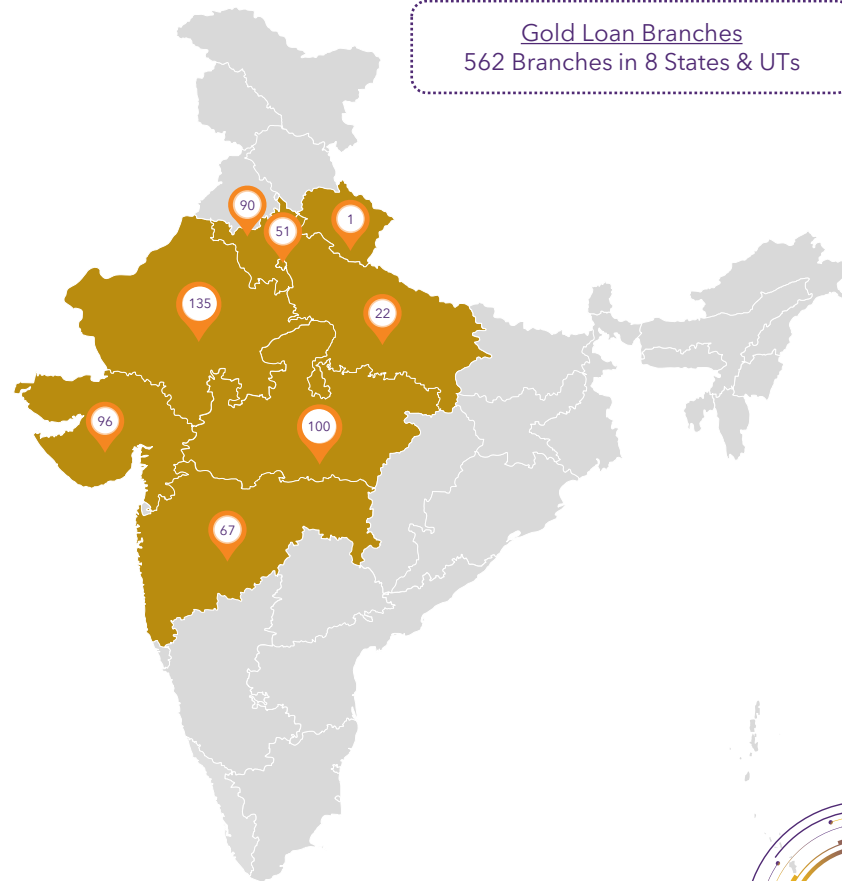
- ❑ Network expansion led by addition of Gold Loan branches continued taking total branch count to 736 in Q4FY23 compared to 610 branches in Q3FY23 and 117 branches in Q4FY22.
- ❑ Network of non-Gold Loan businesses expanded by 14 branches to touch 174 branches. The businesses have a presence in 14 States and UTs.
- ❑ Urban Retail business (MSME and Housing) operated through 174 branches in 12 States and UTs.
- ❑ Gold Loan network expanded to 562 branches across 9 states and UTs by end Q4FY23.
- ❑ Construction Finance had 3 dedicated branches - Bengaluru, Hyderabad, and Ahmedabad (new).
- ❑ Car Loan distribution had 9 dedicated branches including Amritsar, Chandigarh, Lucknow, Patna, Kolkata, Hyderabad, Bengaluru, and Surat. During the quarter, a branch was opened at Jalandhar.
- ❑ 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
174 Branches in 15 States & UTs



Gold Loan Branches
562 Branches in 8 States & UTs





Financials

CGCL Cons. Inc. Statement : Quarterly Comparison

INR Mn except stated

Particulars	Q4FY23	Q4FY22	Y-o-Y (%)	Q3FY23	Q-o-Q (%)
Interest earned	3,521	2,348	50.0%	3,004	17.2%
Interest expended	1,637	916	78.8%	1,394	17.4%
Net interest income	1,884	1,433	31.5%	1,610	17.0%
Non-interest income	929	544	70.6%	772	20.3%
Core operating income	927	536		772	
Other income	2	8		0	
Total income	2,813	1,977	42.3%	2,382	18.1%
Operating expenses	1,917	851	125.2%	1,655	15.8%
Employee cost	1,322	570	132.0%	1,139	16.1%
Other operating expenses	595	281	111.4%	516	15.3%
Operating profit	896	1,126	-20.4%	727	23.2%
Total provisions	112	571	-80.4%	245	-54.3%
ECL provisions	56	341		57	
Write-offs	55	230		188	
Profit before tax	784	555	41.3%	482	62.6%
Tax	135	137		108	
Implied tax rate	17.3%	24.7%		22.4%	
Profit after tax	649	418	55.4%	374	73.4%
EPS (diluted) (Rs.) (not annualised)	3.47	2.35		2.10	

CGCL Consolidated Balance Sheet

INR Mn except stated

Particulars (INR Mn)	Q4FY23	Q4FY22	YoY (%)
Paid-up equity	412	351	17.4%
Reserves and surplus	35,242	18,873	86.7%
Networth	35,655	19,225	85.5%
Bank borrowings and refinance	70,727	43,753	61.6%
NCDs	4,386	4,331	1.3%
Other liabilities and provisions	7,179	4,219	70.1%
Total shareholders' equity & liabilities	117,946	71,528	64.9%
Cash and bank balances	15,103	3,531	327.7%
Investments	2,150	3,775	-43.0%
Assets under financing activities	94,754	62,708	51.1%
Other assets	5,939	1,514	292.4%
Total assets	117,946	71,528	64.9%

CGCL Consolidated Income Statement : Annual Comparison

INR Mn except stated

Profit and Loss A/c	FY19	FY20	FY21	FY22	FY23
Interest income	5,307	6,700	6,735	8,396	11,673
Interest expenses	2,071	2,828	2,887	3,308	5,311
Net interest income	3,236	3,872	3,848	5,087	6,362
Other income	586	433	636	1,231	2,719
Fees	558	399	626	1,103	2,703
Other income	27	34	11	128	17
Net income	3,822	4,305	4,484	6,319	9,081
Operating expenses	1,790	1,732	1,520	2,536	5,756
Employee expenses	1,175	1,188	994	1,746	4,061
Other expenses	614	544	526	790	1,696
Operating profit	2,032	2,573	2,964	3,783	3,325
Provisions	165	353	607	1,057	642
ECL provisions	99	299	545	618	71
Write-offs	67	54	62	439	570
Profit before tax	1,867	2,220	2,357	2,726	2,683
Taxes	510	607	588	676	636
Tax rate (%)	27.3%	27.4%	24.9%	24.8%	23.7%
Profit after tax	1,357	1,612	1,770	2,050	2,047
<i>Earnings per share (Diluted) (Rs.)</i>	<i>7.7</i>	<i>9.2</i>	<i>10.0</i>	<i>11.6</i>	<i>10.9</i>

New businesses contributing to robust non-interest income.

Net Income CAGR of 24% FY19-FY23

Net profit flat in FY23 despite major expansion opex during the year.

CGCL Consolidated Balance Sheet : Annual Comparison*

INR Mn except stated

Balance Sheet	FY19	FY20	FY21	FY22	FY23
Liabilities					
Paid-up equity	350	350	351	351	412
Reserves	13,477	15,042	16,822	18,873	35,242
Networth	13,827	15,392	17,173	19,225	35,655
Borrowings	27,687	28,366	37,689	48,084	75,113
Other liabilities	1,256	657	3,269	4,219	7,179
Total liabilities	42,770	44,415	58,131	71,528	117,946
Assets					
Cash and equivalents	1,691	742	2,242	3,531	15,103
Investments	93	3,607	8,075	3,775	2,150
Loans	40,222	39,288	46,863	62,708	94,754
Other assets	764	777	951	1,514	5,939
Total assets	42,770	44,415	58,131	71,528	117,946

Ample leverage room to continue delivering robust growth.

~2.8x growth in balance sheet in 4 years.

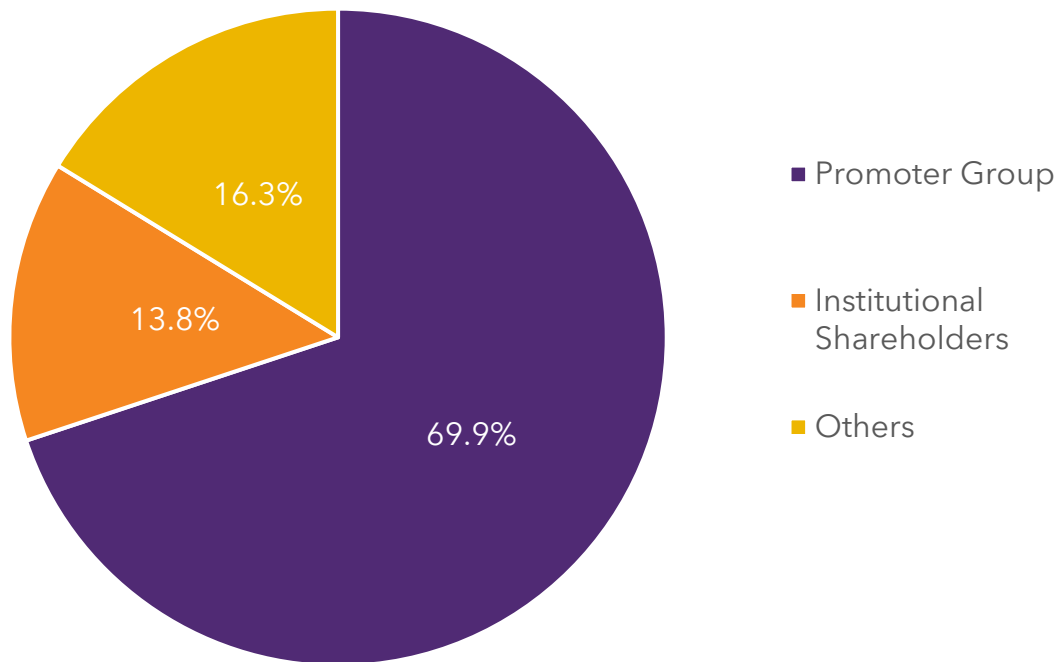
~2.4x growth in loan book in 4 years.

* As at the end of periods indicated.

CGCL Consolidated Earnings : Du Pont Analysis

RoA Tree (%)	FY19	FY20	FY21	FY22	FY23
Interest income	14.6	15.4	13.1	13.0	12.3
Interest expenses	5.7	6.5	5.6	5.1	5.6
Net interest income	8.9	8.9	7.5	7.8	6.7
Other income	1.6	1.0	1.2	1.9	2.9
Fees	1.5	0.9	1.2	1.7	2.9
Other income	0.1	0.1	0.0	0.2	0.0
Net income	10.5	9.9	8.7	9.7	9.6
Operating expenses	4.9	4.0	3.0	3.9	6.1
Employee expenses	3.2	2.7	1.9	2.7	4.3
Other expenses	1.7	1.2	1.0	1.2	1.8
Operating profit	5.6	5.9	5.8	5.8	3.5
Provisions	0.5	0.8	1.2	1.6	0.7
ECL provisions	0.3	0.7	1.1	1.0	0.1
Write-offs	0.2	0.1	0.1	0.7	0.6
Profit before tax	5.2	5.1	4.6	4.2	2.8
Taxes	1.4	1.4	1.1	1.0	0.7
Profit after tax (RoA)	3.7	3.7	3.5	3.2	2.1

Shareholding



Shareholding as of Mar'23

- **Market capitalization¹ :**
₹ 139.3bn | US\$ 1.68bn²
- **Cons. Networth³
(Q4FY23) :** ₹ 35.7bn
- **Paid-up Equity :**
₹ 412.3mn
- **FV :** ₹ 2
- **Dividend Per Share
(FY23) :** ₹ 0.50

1. Average of market capitalization on BSE and NSE on 22nd May'23.
2. 1 US\$ = ₹ 82.80
3. Not adjusted for DTAs; CGCL raised ₹ 14.4bn in Mar'23 through Rights Issue.



Leadership

Board of Directors & Corporate Governance

Independent Board Guiding Executive Management...



Rajesh Sharma, MD & CFO

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



Bhagyam Ramani, Independent Director

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



Mukesh Kacker, Independent Director

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



Beni Prasad Rauka, Independent Director

Group CFO- Advanced Enzyme Technologies; over 2.5+ decades of experience, CA & CS



Desh Raj Dogra, Independent Director

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

And Following Superior Governance Standards...



Audit Committee

Oversees Company's financial reporting and financial information disclosure process



Nomination and Remuneration Committee

Formulates and ensures adherence to policies regarding appointment of BoD and senior managerial personnel



Stakeholders' Relationship Committee

Oversees redressal of security holders' and investors' complaints and effective exercise of stakeholders' rights



CSR Committee

Formulates and monitors implementation of CSR policy as specified in the Companies Act



Risk Management Committee

Formulates and reviews policy on operational, IT, and people risk

Stable Leadership Team

Retail



Amar Rajpurohit (Business Head - MSME & Housing - Sales/Product) Ex-AU Financiers, Gruh Finance, DHFL with over 17 years of work experience, B.A., LLB
Vintage with CGCL: 5Y 1M



Munish Jain (Business Head - Home Loans) Ex-Shriram Housing, GE Money Housing Finance, DHFL with over 20 years of work experience; MBA
Vintage with CGCL: 4Y 3M



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 6M



Bhavesh Prajapati (Group Head - Credit, Risk & Policy) Ex-Aadhar Housing Finance, IDFC Ltd, DHFL with over 20 years of experience; MBA-ICFAI
Vintage with CGCL: 4Y 11M



Magesh Iyer (Chief Operating Officer) Ex - InCred Finance, Reliance Capital, ICICI Bank with over 20 years of experience, B. Com, PGDBA
Vintage with CGCL: 5M

Retail



Prasanna Kumar Singh (Group Collections Head) Ex-Bajaj Finance and PNB Housing with over two decades' experience; LLB, MBA
Vintage with CGCL: 2Y 1M



Bhupinder Singh (Head - Legal Litigation) More than a decade experience with various NBFCs in providing legal advice
Vintage with CGCL: 3Y 11M

Construction Finance



Bhaskarla Kesav Kumar (Associate Director - Monitoring) Ex AGM and Unit Head of Corporate Relationships with SBI
Vintage with CGCL: 8Y 4M



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: 7Y 8M.

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 10M

Digital Lending



Hardit Singh Lamba (Head - Digital Partnerships) Ex-Indifi Technologies, ZipLoan, TVS Credit with over 18 years of exp; DU, AIMA alumnus
Vintage with CGCL: 7M

Corporate Functions



Ashok Agarwal (Director - Legal & Compliance) Previously practicing CA with over 26 years of experience, CA and CS
Vintage with CGCL: 15Y 4M



Suresh Gattani (Associate Director - Treasury Operations) Ex-Aditya Birla, two decades plus experience in accounts, finance, taxation and corporate planning
Vintage with CGCL: 17Y 1M



Vinay Surana (Head - Treasury) Ex-Founding Member, Axis Bank debt syndication with over 15 years of experience, CA
Vintage with CGCL: 14Y 10M



Yashesh Bhatt (Vice President - Compliance & Secretarial) 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 7M

Accolades



CAPRI GLOBAL

GREAT PLACE TO WORK - CERTIFIED™

Building and Sustaining High-Trust, High-Performance Culture™





Thank you

For further information, please contact:

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