



Capri Global Capital Limited

Announces Public Issue of upto ₹4,000 Million of Secured, Rated, Listed, Redeemable Non-Convertible Debentures (NCDs)

- Effective yield of up to 9.69% per annum for Series VI
- Credit Rating: 'IVR AA/Positive' by Infomerics Valuation and Rating Limited and 'ACUITEAA/Stable' by Acuite Ratings & Research Limited
- Issue opens on September 30, 2025 and closes on October 14, 2025 with an option for early closure as decided by the Board of Directors or Management Committee of the Company and subject to necessary approvals
- NCDs will be traded in dematerialised form
- Allotment on first come first serve basis. However, from the date of oversubscription and thereafter, the allotments will be made to the applicants on proportionate basis.

Mumbai, 24th September 2025: Capri Global Capital Limited ("Company") has announced public issue of secured, rated, listed, redeemable non-convertible debentures of face value of ₹1,000 each ("NCDs" or "Debentures") for an amount of ₹2,000 million ("**Base Issue Size**") with an option to retain oversubscription up to an amount of ₹2,000 million ("**Green Shoe Option**") aggregating up to ₹4,000 million ("**Issue**").

The Lead Manager to the Issue is Trust Investment Advisors Private Limited.

Mr. Rajesh Sharma, Managing Director, Capri Global Capital Limited said, "We are delighted to announce the launch of our public issue of NCDs. Our Company is a well-diversified retail-focused systemically important non-deposit taking non-banking financial company ("**NBFC**") offering a wide range of secured and collateralized loans through four primary lending segments, comprising MSME loans, housing loans, gold loans, and construction finance. With an established presence, strong execution capabilities, and over 14 years of experience in the Indian financial services sector, we are well positioned to capitalize on the opportunities presented by the growth potential of these segments in India."

The NCDs offer the Coupon Rates ranging from 8.55% to 9.70% per annum with monthly and annual interest option. The NCDs have four tenors of 18 months, 36 months, 60 months and 120 months. The table on Issue Structure below mentions all the details including coupon rates and tenors for each series of NCDs. The NCDs are proposed to be listed on BSE Limited.

Issue Structure:

Series	I	II	III	IV	V**	VI
Frequency of Interest Payment	Monthly	Annual	Monthly	Annual	Annual	Annual
Minimum Application	₹ 10,000 (10 NCDs) across all Series					
Face Value/ Issue Price of NCDs (₹/ NCD)	₹ 1,000					
In Multiples of thereafter (₹)	₹ 1,000 (1 NCD)					
Tenor	18 months	18 months	36 months	36 months	60 months	120 months
Coupon (% per annum) for NCD Holders in Category I, II, III & IV	8.55%	8.90%	8.90%	9.25%	9.45%	9.70%
Effective Yield (per annum) for NCD Holders in Category I, II, III & IV	8.89%	8.96%	9.27%	9.24%	9.44%	9.69%
Mode of Interest Payment	Through various modes available					
Amount (₹ / NCD) on Maturity for NCD Holders in Category I, II, III & IV	₹ 1,000	₹ 1,000	₹ 1,000	₹ 1,000	₹ 1,000	₹ 1,000
Maturity / Redemption Date (Months from the Deemed Date of Allotment)	18 months	18 months	36 months	36 months	60 months	120 months
Put and Call Option	NA					

****Our Company shall allocate and allot Series V NCDs wherein the Applicants have not indicated the choice of the relevant NCD Series.**

1. With respect to Series where interest is to be paid on an annual basis, relevant interest will be paid on each anniversary of the Deemed Date of Allotment on the face value of the NCDs. The last interest payment under annual Series will be made at the time of redemption of the NCDs.
2. With respect to Series where interest is to be paid on monthly basis, relevant interest will be paid on the first date of every month on the face value of the NCDs. The last interest payment under monthly Series will be made at the time of redemption of the NCDs. For the first interest payment for NCDs under the monthly options, interest from the Deemed Date of Allotment till the last day of the subsequent month will be clubbed and paid on the first day of the month next to that subsequent month. 3 Subject to applicable tax deducted at source, if any.
4. Please refer to Annexure III of the Prospectus dated September 22, 2025, for details pertaining to the cash flows of the Company in accordance with the SEBI NCS Master Circular.

At least 75% of the funds raised through the Issue will be used for the purpose of onward lending, financing, and for repayment of interest and principal of existing borrowings of the Company and the balance is proposed to be utilized for general corporate purposes, subject to such utilization not exceeding 25% of the amount raised and allotted in the Issue, in compliance with the Securities And Exchange Board of India (Issue and Listing of Non-Convertible Securities) Regulations, 2021

About Capri Global Capital Ltd:

Capri Global Capital Limited is a well-diversified retail focused systemically important Non-Banking Financial Company listed on the BSE Limited and the National Stock Exchange of India Limited. With an AUM of Rs 247,528.31 million, and serving customer base of 0.56 million through 11,546 employees and 1,138 branches as of June 30th, 2025, Company offers a wide range of secured and collateralized loans across four primary lending segments - MSME Loans, Gold Loans, and Construction Finance while Housing Loans are offered through its 100% subsidiary, Capri Global Housing Finance Limited ("CGHFL"). Company also has fee-based businesses such as distribution of car loan products and has a composite license for distribution of Life, General and Health insurance policies.

Disclaimer:

This press release is for information purposes only and does not constitute an offer, solicitation or advertisement with respect to the purchase or sale of any security of Capri Global Capital Limited (the "Company") and no part of it shall form the basis of or be relied upon in connection with any contract or commitment whatsoever. This press release is not a complete description of the Company. Certain statements in this release contain words or phrases that are forward looking statements. All forward-looking statements are subject to risks, uncertainties and assumptions that could cause actual results to differ materially from those contemplated by the relevant forward-looking statement. Any opinion, estimate or projection herein constitutes a judgment as of the date of this press release, and there can be no assurance that future results or events will be consistent with any such opinion, estimate or projection. All information contained in this press release has been prepared solely by the Company. No information contained herein has been independently verified by anyone else. No representation or warranty (express or implied) of any nature is made nor is any responsibility or liability of any kind accepted with respect to the truthfulness, completeness or accuracy of any information, projection, representation or warranty (expressed or implied) or omissions in this press release. Neither the Company nor anyone else accepts any liability whatsoever for any loss, howsoever, arising from any use or reliance on this press release or its contents or otherwise arising in connection therewith. The distribution of this document in certain jurisdictions may be restricted by law and persons into whose possession this press release comes should inform themselves about, and observe, any such restrictions. The Company has filed the prospectus ("Prospectus") dated September 22, 2025 with the Registrar of Companies, Maharashtra at Mumbai in accordance with Section 26 of the Companies Act, 2013. The Prospectus is available on the websites of the Company at www.capriloads.in/Prospectus/, as well as on the website of the lead manager, Trust Investment Advisors Private Limited at www.trustgroup.in, and the website of BSE Limited at www.bseindia.com. Any potential investor should note that investment in the NCDs involves a high degree of risk and for details relating to such risk, see "Risk Factors" and "Material Developments" of the Prospectus. Potential investors should not rely on the Prospectus for any investment decision. Capitalised terms not defined herein shall have the same meaning as assigned to such terms in the Prospectus.

For further details refer to section titled "Issue Related Information" on page 262 of the Prospectus dated September 22, 2025.

Website: www.capriloads.in

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