Capri Global Capital Limited

Investor Presentation

CAPRI LOANS

Farz Nibhaatey Hain

September 2026

Transaction Summary

Issuer	Capri Global Capital Limited
Issue	Fixed rate, Senior Secured US$ bonds
Expected Issuer Rating	BB- (stable outlook) Fitch / Ba3 (stable outlook) Moody's
Size	US$ Benchmark
Tenor	WAL [3Y]
Coupon	[ ]% p.a. payable semi-annually
Security	A first ranking pari passu charge (by way of hypothecation) over all standard Receivables, book debts, principal amounts and interest, costs, charges etc. (including loan book, coupon, premium and/or any default/penal interest, un- encumbered cash and bank balance, investment made by the Issuer in mutual funds/debt securities/bonds, term deposits with banks, etc.) owing to or receivable by the Issuer, both present and future (other than the Excluded Receivables), in respect of certain securities/loans/inter-corporate deposits subscribed to/given/placed by the Issuer, and all benefit, rights, interest, claims and demands of the Issuer in, to or in respect of all the aforesaid amounts, both present and future.
Format	144A/ RegS; fixed rate, senior secured US$ bonds; drawdown off US$ 1bn GMTN Program
Use of Proceeds	For activities as may be permitted under the RBI regulations such as onward lending, in accordance with the approvals granted by the RBI from time to time in this relation (if applicable) and in accordance with the ECB Guidelines and other applicable laws
Maintenance Covenants	• NNPA to not exceed 5% • Minimum Capital Adequacy Ratio of 15% in line with RBI guidelines • Minimum Security Coverage Ratio equal to or greater than 1.0x with security comprising of standard assets at all times
Denomination	$[200k] and, in excess thereof, integral multiples of [1k]
Listing	India International Exchange (ISFC) Limited and NSE IFSC Limited
Governing Law	English Law
Joint Global Coordinators and Joint Book Runner	Barclays, Citigroup, DB (B&D), Emirates NBD, UBS

Table of Content

CAPRI LOANS
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1 Company Overview

Capri Global Capital – Company Overview

Key Highlights

- **Retail focused** & Granular Portfolio
- **Fully Secured & Diversified** Loan book
- Catering **Unbanked and Underserved** segment
- Self Employed & Salaried customers
- **Semi-Urban & Rural presence-** Tier 2/3/4 cities
- Advanced **in house developed tech** and data science capabilities
- Completely **in-house data driven collections** process

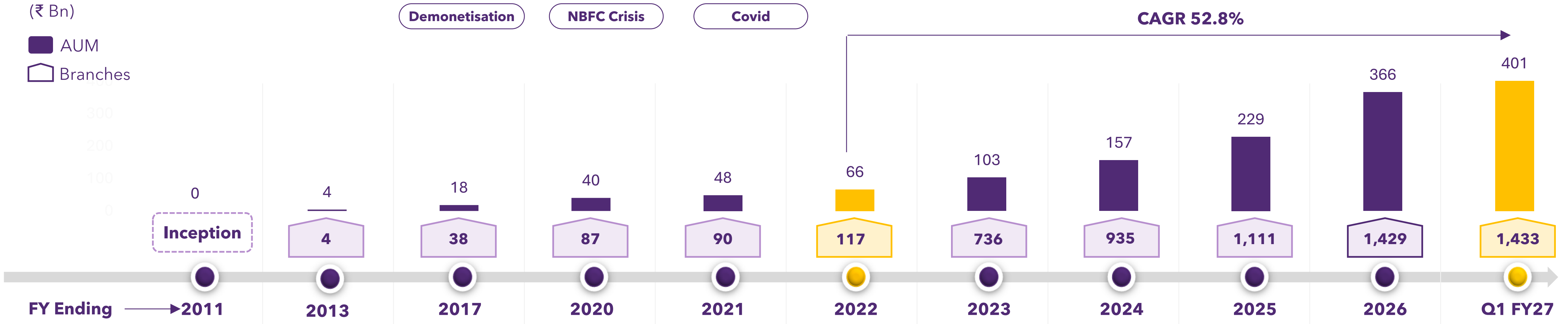
Product Offerings

Note: * as on 30th June 2026

Capri Global Capital - Journey

CAPRI 1.0: Establishing the bedrock for multifold growth

CAPRI 2.0: Cementing leadership through Tech & AI



Execution track record - launched, built and scaled 4 new businesses in last 5 years

	2011	2013	2017	2020	2021	2022	2023	2024	2025	2026
Business Develop-ments	Construction Finance	MSME Loans	Housing Finance		Co-Lending Car Loan Distribution	Gold Loans		Insurance Distribution	Micro LAP	Credit Rating – Fitch (BB-), Moody's (Ba3)
Capital Raising Event	₹ 4.5 bn QIP						₹ 14.4 bn Rights Issue			₹ 20.0 bn QIP

Technology Develop-ments

- **Foundation & Institutionalization**: Tech blueprint established and tech team onboarded
- **Platform Scale & AI Enablement**: Swarnim LOS, Oracle Flexcube LMS; Orion LOS, Spark sales app, Pegasus collection app
- **AI Native & Cognitive Era**: AI integrated across lifecycle – customer, credit and collections

Becoming Fast-Growing NBFC Platform with Strong Fundamentals

Scale, profitability, asset-quality discipline and capital strength create a solid foundation for the next phase of growth

Growth at Scale	**₹401,108mn** AUM 60% YoY	**₹75,655 mn** Net worth (FY26)	**13,931** Employees
Pan-India Distribution	**1,433** Branches	**20 (States & UTs)** Geographical spread	**755K+** Customers
Efficient Liability Franchise	**40 | 11** Lenders | Co-lending partners	**₹276,297 Mn** Borrowings(2)	**3.7x | 24.7%(1)** D/E | CRAR^
Healthy Asset Quality	**1.1% / 0.6%** GNPA / NNPA	**0.72%** Credit Cost / Avg. assets	**43.3%** Provision coverage for Stage 3
Strong Profitability	**8.2% / 9.6%** spreads / NIM	**₹ 3,533 Mn** PAT	**4.1% / 19.1%** RoAA / RoAE

All figures are as of 30th June unless specified
Note: (1) Standalone, (2) Includes Debt Securities, (3) PAT as of March'26: ₹ 9,492Mn

Product Summary

Segment-wise Product Characteristics and Lending Framework

LENDING PRODUCTS

Product	Security	LTV / Cover	Yield	ATS[1] ₹mn	Tenor	Customer Profile
Gold Loan Loan against Gold Jewellery	Pledge of Gold Ornaments	LTV ~73.35%	~19.07%	~0.19	Up to 3y	Individuals incl. small business owners, salaried, women, farmers
MSME Loan Loan against property (LAP) & Micro-LAP	First & exclusive charge on property	LTV ~44.88%	~17.62%	~1.19	Up to 15y	Small manufacturing units, traders & other businesses in Tier 2/3 cities
Construction Finance Affordable & budget residential projects	Construction-linked disbursements & escrow-based repayments	Cover >1.50x	~18.28%	~217.58	Up to 7y	Small & mid-sized real estate developers
Housing Finance (CGHFL)	First & exclusive charge on mortgage property	LTV ~56.78%	~13.58%	~1.95	Up to 25y	Small manufacturing units, traders & other businesses in Tier 2/3 cities

FEE BUSINESS

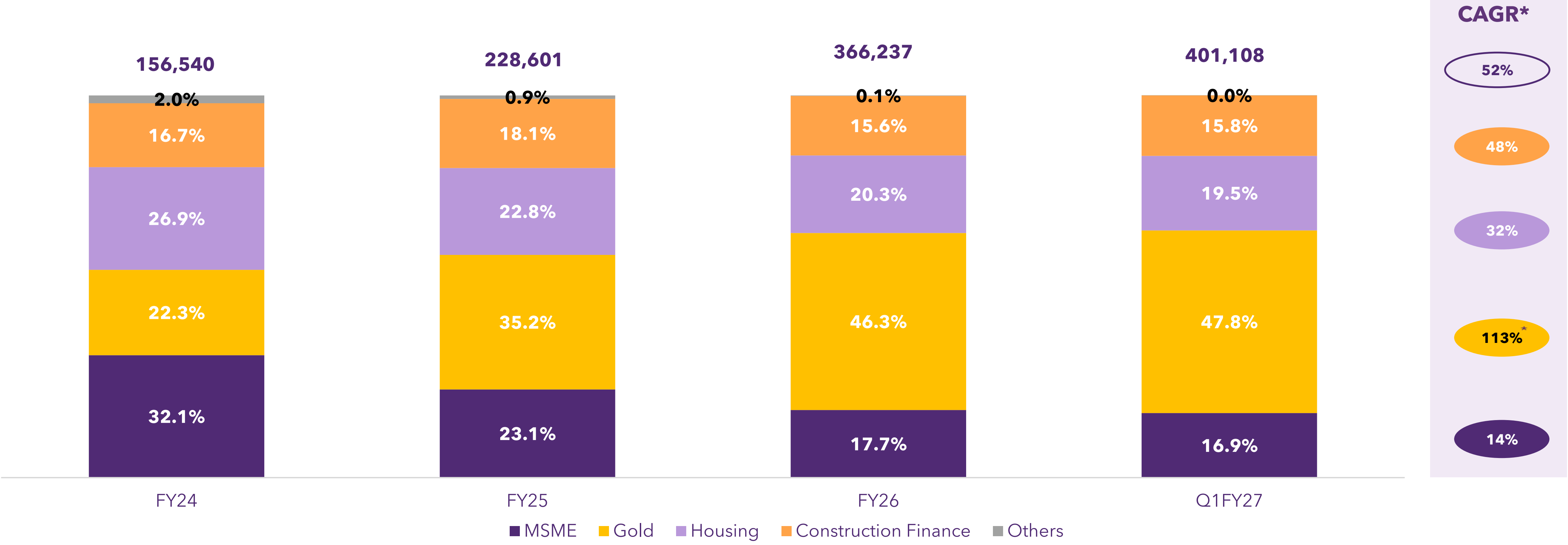
Product	Model	Nature	Customer Profile
Car Loan Distribution New vehicle financing	Fee-based distribution (off-book)	*Distribution / fee income*	Urban middle class
Insurance Distribution Distribution of insurance products	Fee-based distribution (off-book)	*Distribution / fee income*	Mid-income group; cross-sold to lending customers

[1] ATS at the balance sheet date on Non-GAAP basis
*All data points as of 30-June-26

AUM Growth

Consolidated AUM Up ~52% during FY24-Q1FY27

AUM Break Up (₹ mn)



With gold steadily rising as a share of AUM, the portfolio now carries a stronger, low-volatility anchor.

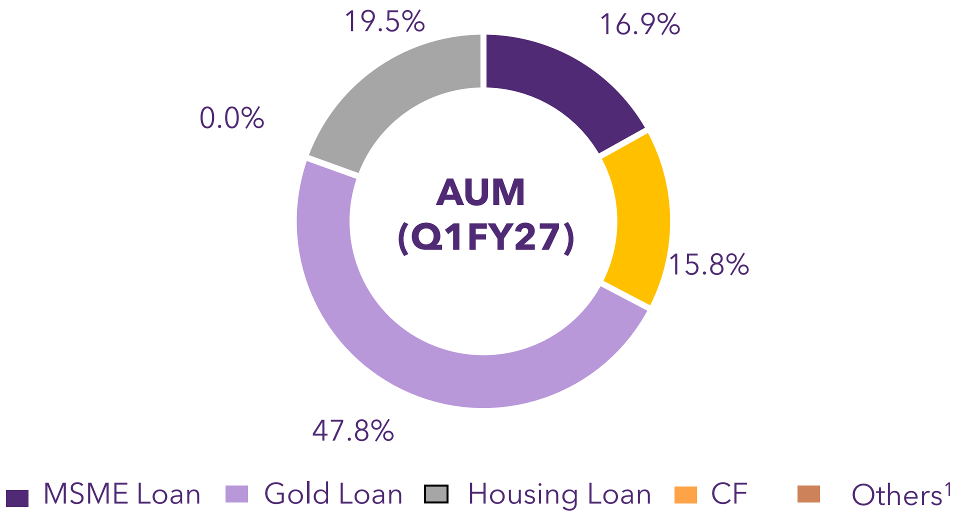
Note: *CAGR FY24-Q1FY27.
MSME AUM includes Micro LAP (Loan against property); MSME, Gold, and Housing AUM values are inclusive of co-lending and securitization AUM; Others include Indirect Lending, Small Business Loans and Employee Loans

Diversified Business by Product and Geography…

Hedged against Cyclical Risks

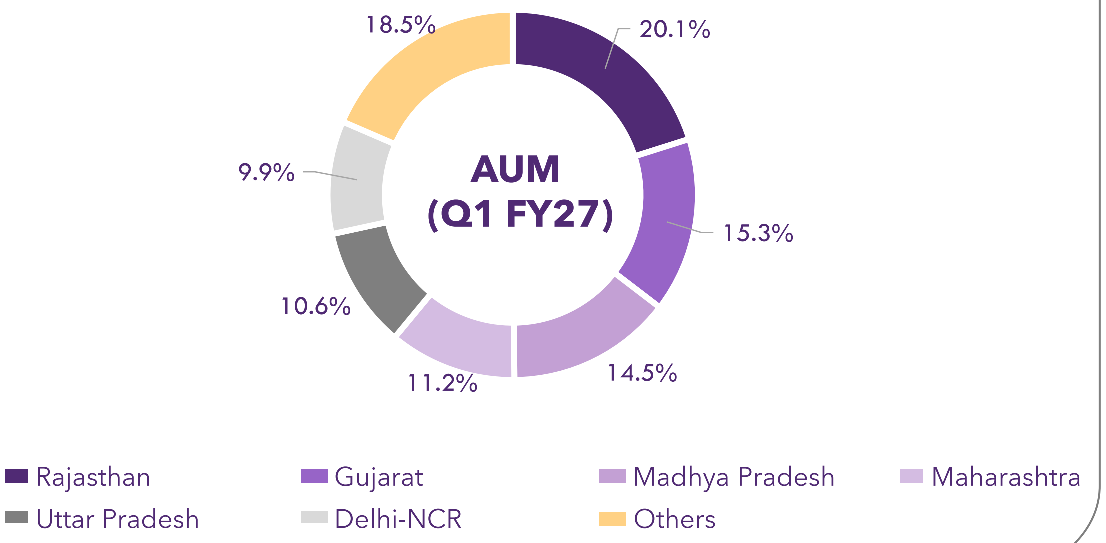
Product Diversification – Entering into New Segments

Gold constitutes the largest portfolio share (~47.8%)



Geographical Diversification – Entering into New Markets[2]

Top 3 regions constitute ~50% of the Portfolio in Q1 FY27



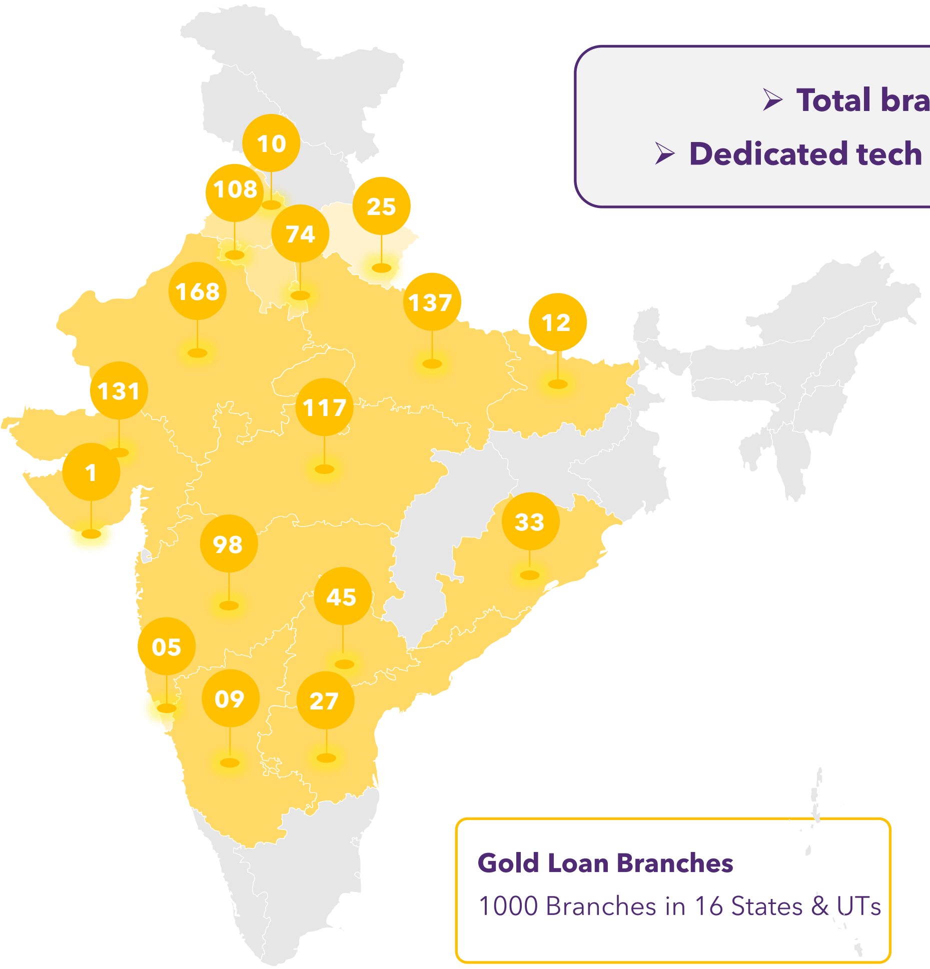
Capri Global's product and geographical diversification provides hedge against macroeconomic cycles leading to sustainable business model

Note: 1. Others include Indirect Lending, Small Business Loans and Employee loans, 2 Includes MSME Loans, Micro LAP, Housing Loans, Gold Loans and Retail Construction Finance AUM

…Delivered through Deep and Extensive Branch Network

Significant Investments in Branch Expansion - Rapidly Growing with Deeper Penetration across States

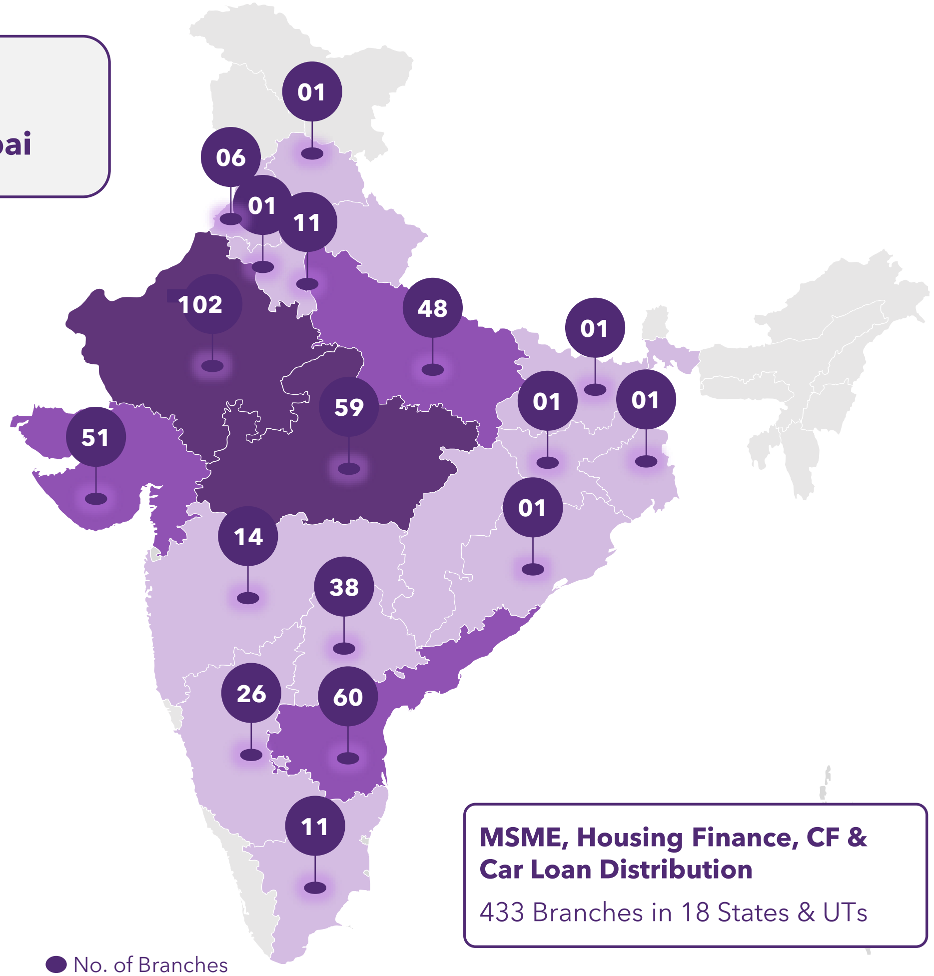
- **Total branch network of 1,433 branches**
- **Dedicated tech center in Gurgaon, Noida and Mumbai**



Gold Loan Branches

1000 Branches in 16 States & UTs

No. of Branches



MSME, Housing Finance, CF & Car Loan Distribution

433 Branches in 18 States & UTs

No. of Branches

Significant upside through economies of scale and productivity improvement from existing network capacity

Note: As of 30th June 2026

Board of Directors

Distinguished and Qualified Board Comprised Majorly of Independent Directors

Lingam Venkata Prabhakar

Chairperson & Independent Director

Ex-MD & CEO Canara Bank and ex-ED Punjab National Bank

Rich experience in banking and finance, AMCs, insurance companies

Rajesh Sharma

Managing Director

Promoter & MD

Around 25 years of experience in finance sector

Ajit Mohan Sharan

Independent Director

IAS - Batch 1979

Over 3 decades of experience in varied aspects of public administration

Nupur Mukherjee

Independent Director

Ex Global Head, Data Technologies at Standard Chartered Bank and Barclays

Expertise in data-driven, cloud, AI and ESG, PMP

Shishir Priyadarshi

Independent Director

Ex-IAS officer from UP cadre

Director World Trade Organization

Subramanian Ranganathan

Independent Director

Ex- Citicorp, Edelweiss Group

Experience in finance and management

5 Independent Directors with expertise in Banking, Finance, Risk management, IT and Public Policy

8 Board committees to ensure oversight – Risk Management, Audit, IT Strategy, Customer Service, CSR, Stakeholder Relationship, , Wilful Defaulter Review, Nomination and Remuneration

Note: CSR: Corporate Social Responsibility, ESG: Environmental, Social and Governance

Way Ahead: Strategic Initiatives to Drive Scale…

Key initiatives

Diversify our Product Offerings	• **Offer customized products** to underserved high growth markets and **focus on revenue diversification** • **Scale and expand product suite**
Geographic Expansion and Deepening our Presence	• **Open new branches in** existing and new states to expand across Telangana, Karnataka, TN, AP, Odisha, UP • **Deepen presence through** expanded branch network
Leverage Technology & Analytics for Operational Excellence	• **Leverage tech & data science leadership –** implement Agentic AI tools for cost efficiency, productivity, customer experience • **Increase** sales **productivity** across MSME/HL/Gold
Leverage customer base to drive fee income and cross-selling	• **Cross-sell loan products** to large and rapidly growing customer base • **Scale existing verticals to increase fee income –** Insurance, Car Loan distribution and other new verticals
Diversify borrowings for effective liability management	• **Diversification of borrowings –** raise NCD/CP; widen lender base; reduce cost of funds • Strengthen and **grow co-lending partnerships**

… to Deliver Strong Returns…

Key levers for RoE expansion

Growth Opportunity	+	Margin Expansion	+	High Quality Fee Income	+	Cost Efficiency	+	Underwriting Efficiency
Drive AUM growth through new markets, customer segments and partnerships		Increase in share of high yield products; liability management through co-lending		Expansion of Car Loan origination and Insurance businesses		Operating leverage from existing network; productivity improvement through tech & AI		Reduction in credit costs through data science & analytics

Summary Highlights

Retail Led Business: Strong retail focus with >84% retail AUM and ~100% secured loan book; 17.47% yield, 9.63% NIM.

Track Record of Execution Excellence: Delivered ~52% AUM CAGR*; 1,433 branches across 20 states & UTs

Diversified Business Mix: MSME (including Micro LAP), Affordable Housing & Gold Loans driving growth

Healthy Asset Quality: Long vintage with business model resilient through macro events; GNPA amongst industry top quartile. Adequate provisioning. High collection efficiency.

Disciplined Collections: Leveraging AI & data analytics for real time monitoring and process efficiency; **In-house**

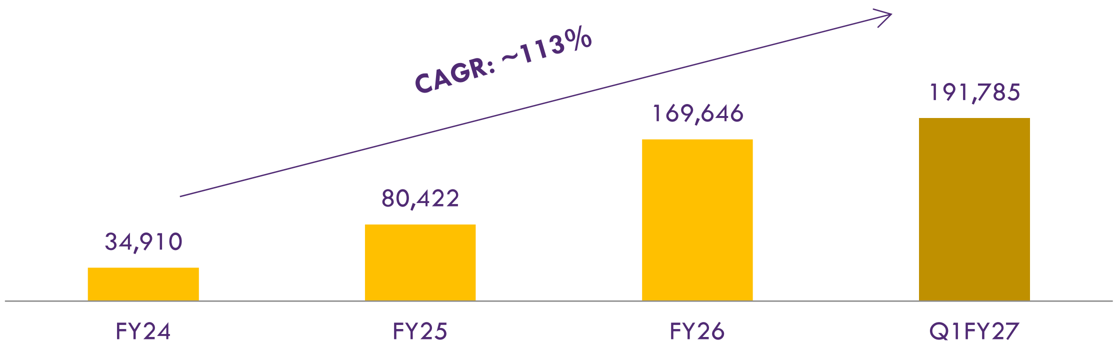
Well Capitalized Balance sheet: CRAR stands at 24.7% and Debt-to-Equity at 3.7x

Note: All data as of 30 June 2026; *CAGR from FY24 – Q1FY27

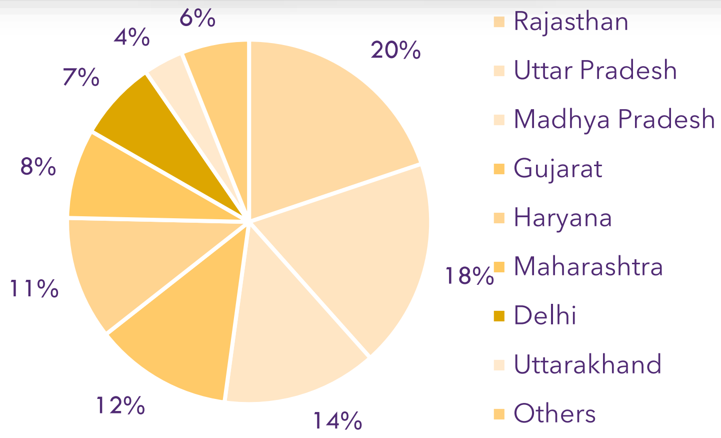
2 Product Overview

Gold Loans | Retail Focused with Granular and Secured Loan Book

AUM (₹ mn)



Geographical Distribution



Led by End-to-End digital journey

WHO ARE OUR CUSTOMERS?[1]

- Small business owners, Salaried individuals, Women entrepreneurs & Small and marginal farmers
- 67.5% of the customer with <₹70K disbursement amount
- 77.4% of the customers' annual family income is less than ₹0.5 million

WHAT OUR CUSTOMERS NEED?

- Transparent, timely and hassle-free customer experience
- Medical exigency, short term financial requirements, business expansion, seasonal business working capital requirements
- Safety and security of pledge jewellery

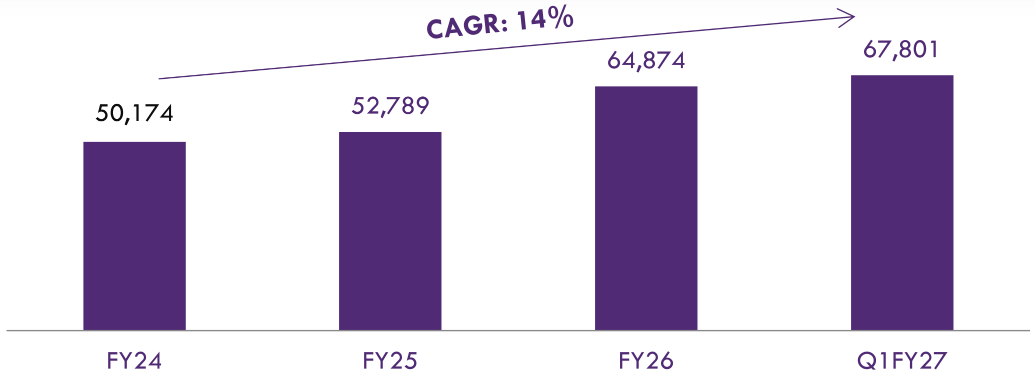
KEY STATISTICS

659K+	**~INR 0.19 mn**	**~73.35%**	**~19.07%**	**16**	**~5,667**
No. of customers	Portfolio ATS	Portfolio LTV	Portfolio Yield	States/UTs Present	Employees

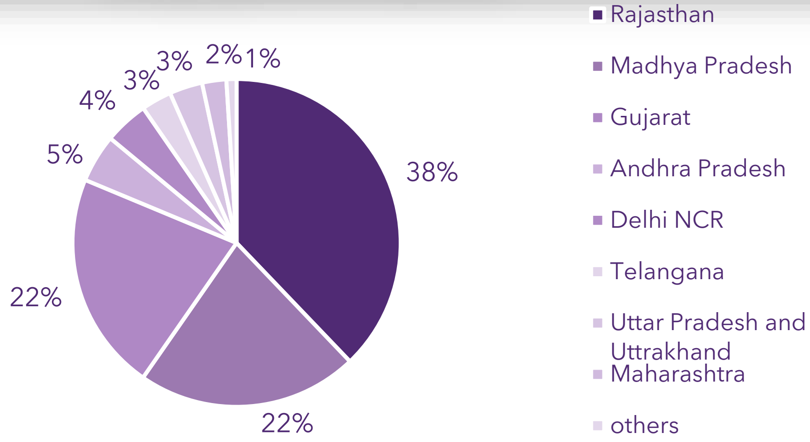
*All data points as of 30-Jun-26
Note: 1. As of March'26

MSME Loans | Retail Focused with Granular and Secured Loan Book

AUM (₹ mn)



Geographical Distribution



Transforming Business Loans with advanced technology

WHO ARE OUR CUSTOMERS?[1]

- Self Employed Non-Professional (SENP) and underserved e.g. Provision stores, retail outlets, manufacturing workshops etc.
- Focus on Tier 2, 3, 4 Cities
- 46.6% of our customers' annual family income is less than ₹1 million
- 97% is SENP

WHAT OUR CUSTOMERS NEED?

- Working capital, purchase of equipment and vehicles
- Faster TAT and minimum business disruption for loan process
- Customized solutions

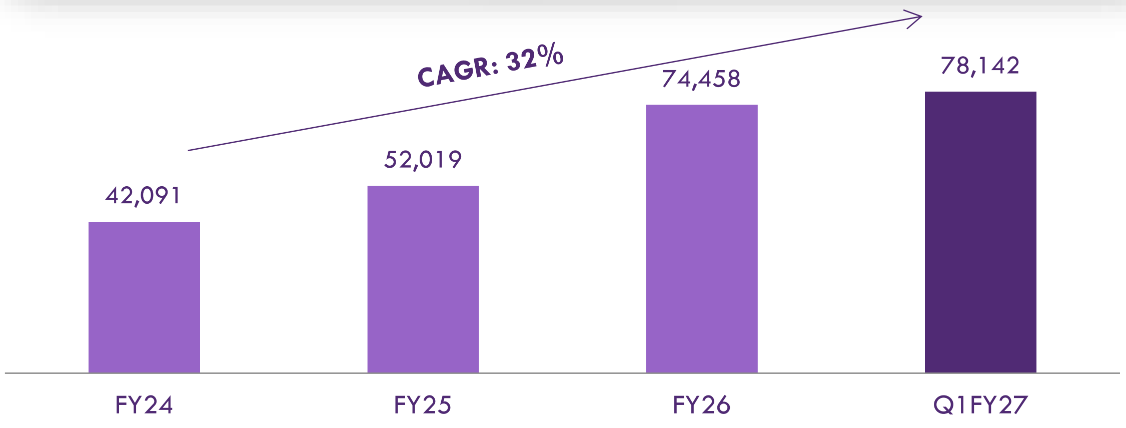
KEY STATISTICS

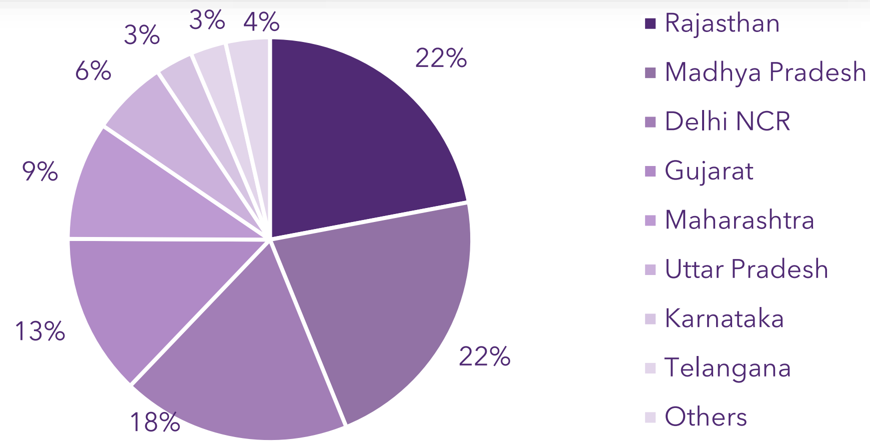
54K+	~INR1.19 mn	~44.88%	~17.62%	12	~3,464
No. of customers	Portfolio ATS	Portfolio LTV	Portfolio Yield	States/UTs Present	Employees

*All data points as of 30-Jun-26; MSME includes Micro Lap

Note: 1. As of March'26

Affordable Housing Loans | Retail Focused with Granular and Secured Loan Book





Offering Affordable Housing Loans with advanced technology

WHO ARE OUR CUSTOMERS?[1]

- Underserved – SENP & formal salaried customers
- Majorly First-time home buyers located in Tier 2 and 3 cities
- 48.7% of our customers' annual family income is less than ₹1 million
- 74.1% is SENP

WHAT OUR CUSTOMERS NEED?

- Home/Plot purchase, extension, renovation, Home equity
- Faster TAT and minimum business disruption for loan process
- Customized solutions

KEY STATISTICS

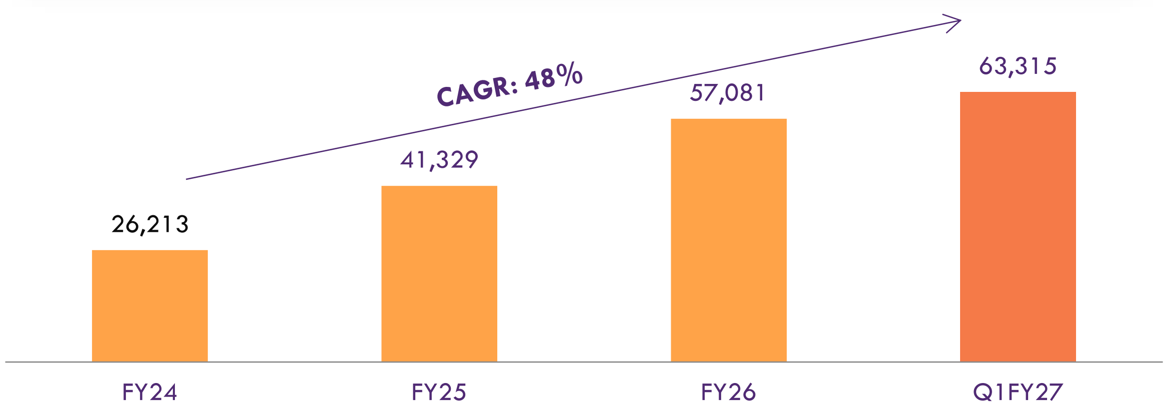
40K+	~INR1.95 mn	~56.78%	~13.58%	11	~2,483
No. of customers	Portfolio ATS	Portfolio LTV	Portfolio Yield	States/UTs Present	Employees

*All data points as of 30-June-26
Note: 1. As of March'26

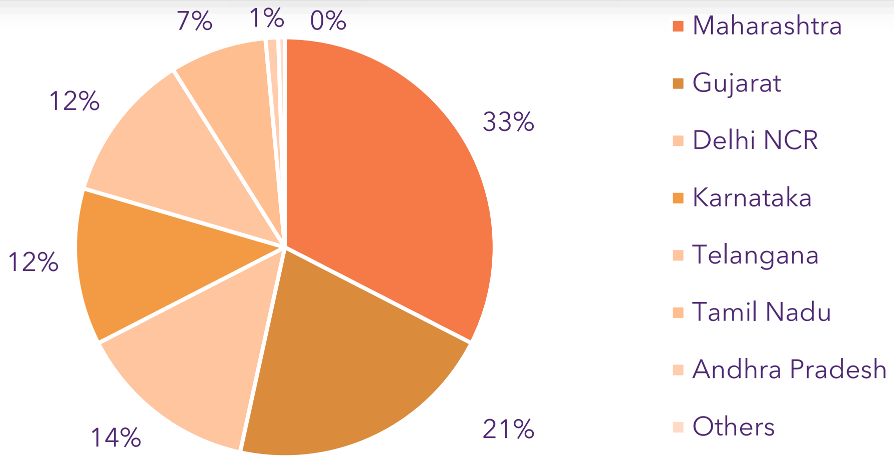
Retail Construction Finance | Retail Focused with Granular and Secured Loan Book

Strong Asset Cover and Attractive Yields

AUM (₹ mn)



Geographical Distribution



High yield segment with low opex

WHO ARE OUR CUSTOMERS?

- Small & mid-sized real estate developers in Metro and Tier 1 cities
- Large developers, looking for tailored solutions and faster turnaround

WHAT OUR CUSTOMERS NEED?

- Financing required by builders for construction of affordable homes
- Flexible and construction linked financing options

KEY STATISTICS

291	~INR217.58 mn	>1.50x	~18.28%	10	~98
Live Accounts	Portfolio ATS	Asset Cover	Portfolio Yield	States/UTs Present	Employees

*All data points as of 30-June-26

Insurance Distribution

Complementary Asset Light Income Streams

Strategic Partnerships with 22 Insurance Companies

9	9	4
Life Insurance Companies	**General Insurance Companies**	**Health Insurance Companies**
• Life Insurance • Credit Life Cover • Term Plan	• Property Cover • Private Car & 2-Wheeler	• Retail & Group Health • Hospi Daily Cash • CI • EMI Protect

*CI: Critical Illness; PA: Personal Accident

Digital Innovation & Service Excellence

- Real Time Policy Issuance through digital consent
- Policy Buy & Compare portal for sales team with multiple product offering
- Digital customer on-boarding journey
- Dedicated claims desk - pre & post service
- Insurance Ki Pathashalla – insurance product and process education initiative

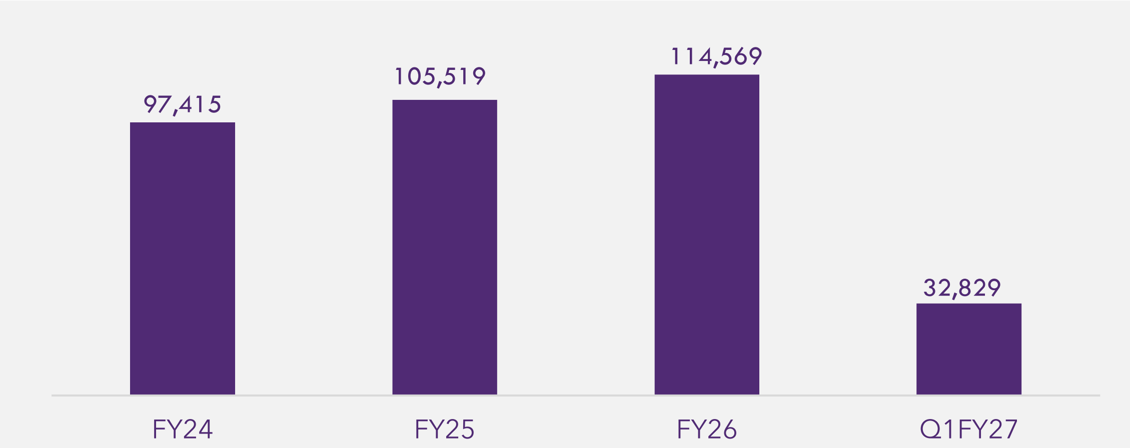
Customer Sourcing and On-Boarding

- Insurance Product offering to Loan customers as embedded product
- Cross-Selling of Health and Motor Insurance for penetration in tier II, III, IV cities and rural area
- Suitable product offerings WhatsApp links with 2-click buying journey

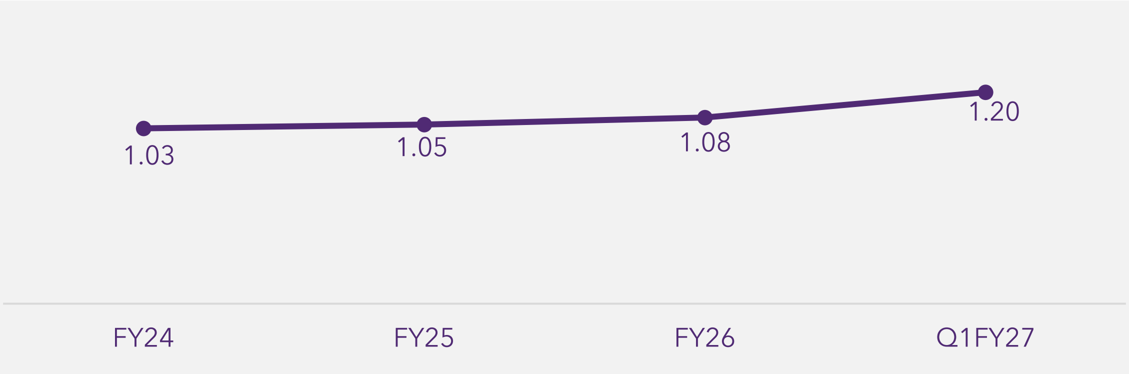
Car Loan Origination | Complementary Asset Light Income Streams

14.6% from Increase in the Value of Loan Originations

Loan Originations (₹ mn)



Average Ticket Size (₹ mn) *



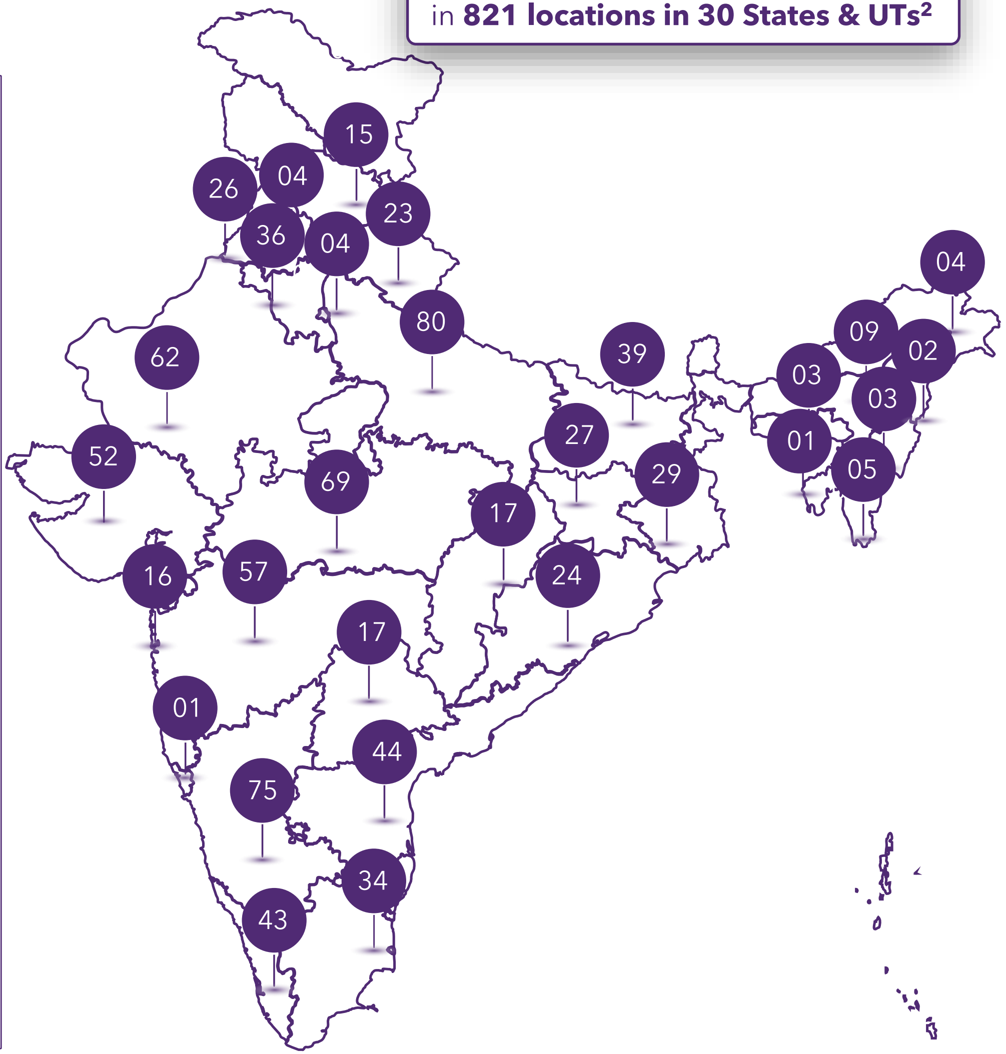
14
Partner Banks & financial institutions

₹ 763mn
Gross fee income (Q1FY27)

₹ 321mn
Net fee income (Q1FY27)

1,598
Employees

Pan-India coverage through presence in **821 locations in 30 States & UTs**[2]



* ATS = Originations by Value / Originations by Volume

No. of Branches

*Average Ticket Size = Originations by Value / Originations by Volume
2. As of June 30th 2026

3 Technology, Data Science and AI

Capri Global has In-house Developed Advanced Technology Platform

Significant Investment in Advanced Technology and Data Analytics Capabilities

1. **Dedicated 190+ member on-roll team**, committed to delivering advanced solutions
2. End to end developed in-house – **low maintenance costs**
3. Fully integrated workflow and digital loan journey – geared towards **faster TAT**
4. Sophisticated dashboards for performance monitoring - **higher productivity & cost efficiency**
5. Efficiently designed system architecture - **customizable and scalable platform**
6. **Compliance with regulatory changes –** Agile and Adaptable
7. **Highest information security standards –** Encryption of sensitive customer data
8. **Developing Generative AI capabilities** for process automation

Complete Suite of Applications for End-to-end Digital Journey of Mortgage Loans

1 Customer Onboarding

Lead Generation

- **Spark Mobility App:** Direct Sales Team
- **Leado Portal:** Tele Calling Unit
- **Capri Business Partner App**: DSA & Connectors
- **Lead Management Portal:** Multi-channel aggregation

2 Credit Underwriting

Loan Processing

- **In-house Orion LOS -** Single window loan approval workflow
- **Central Processing Unit -** document validation
- **Whatsapp Integrated** query module
- **Athena App** – Income & collateral assessment; geotagging
- **Technical verification - - Daedalus App** for collateral evaluation
- **Sentinel 3.0 - Scorecard & Business Rule Engine (BRE)**
- **Risk-based Pricing**
- **TAT Monitoring** - comprehensive dashboards

3 Disbursement & Customer Engagement

Digital Disbursement

- **Esign & E-stamping**
- Biometric & face authentication
- e-NACH Registration

Customer Engagement

- **Capri Loans App** – loan documents, service requests, payments, loan top ups
- **AI chatbot – Capri AI-Dost**

4 Collections & Legal

AI Led Digital Collection

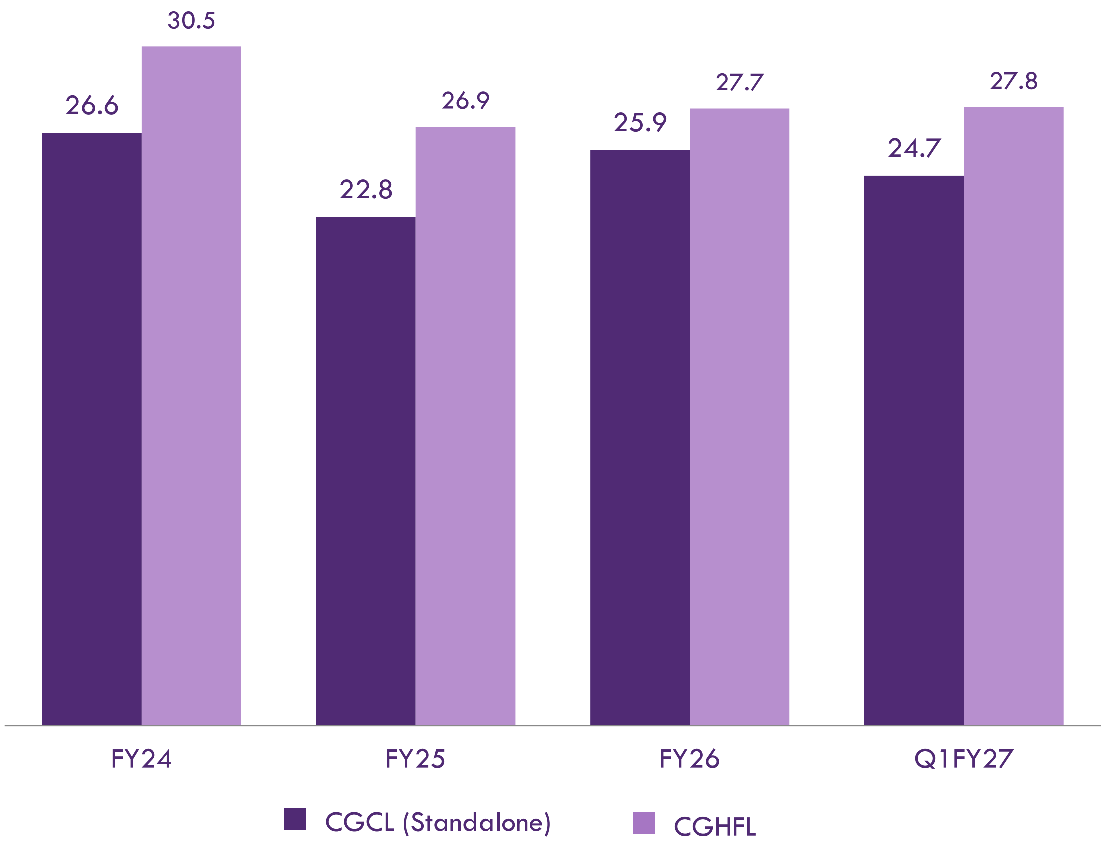
- **Pegasus Collection Dashboard** – real time collection monitoring by channel, geography and individuals
- **Pegasus App** – Route optimization, schedule field visits, live agent tracking and collection status
- **Incentive Gamification**
- **AI Powered Call Center Analytics**
- **ML driven models -** EWS, Sloppy Payer & NPA prediction Model

4 Balance Sheet and ALM

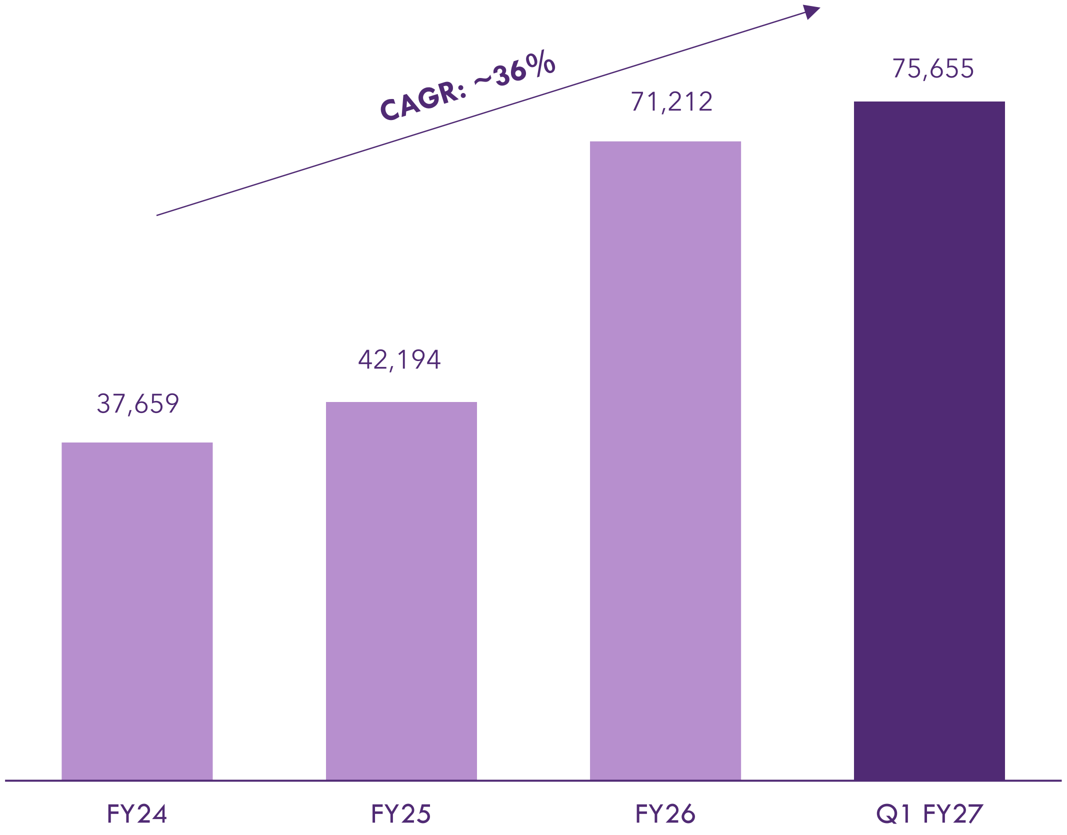
Robust Balance Sheet and Efficient Liability Management…

Comfortable Liquidity Position

Capital Adequacy – CRAR (%)



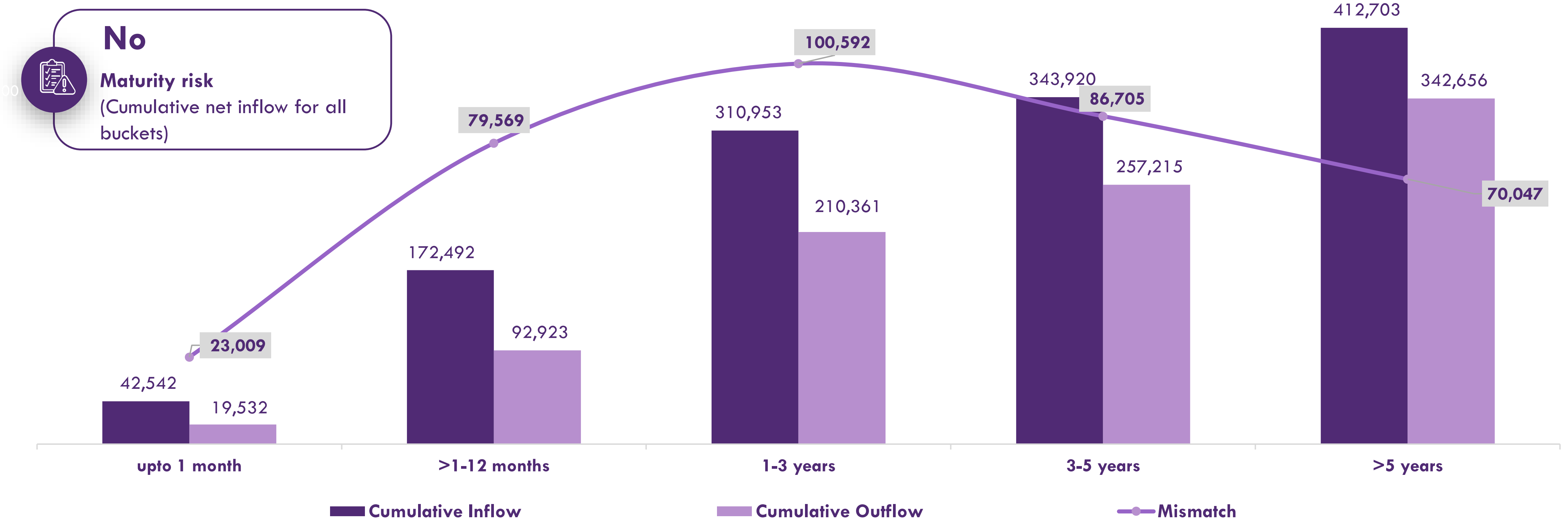
Consolidated Net worth (INR mn)



CRAR remains comfortably above the minimum regulatory requirement of 15% across all periods

Asset-Liability Position - CGCL Standalone

Maintains minimum 3 months of liquidity coverage at any given point



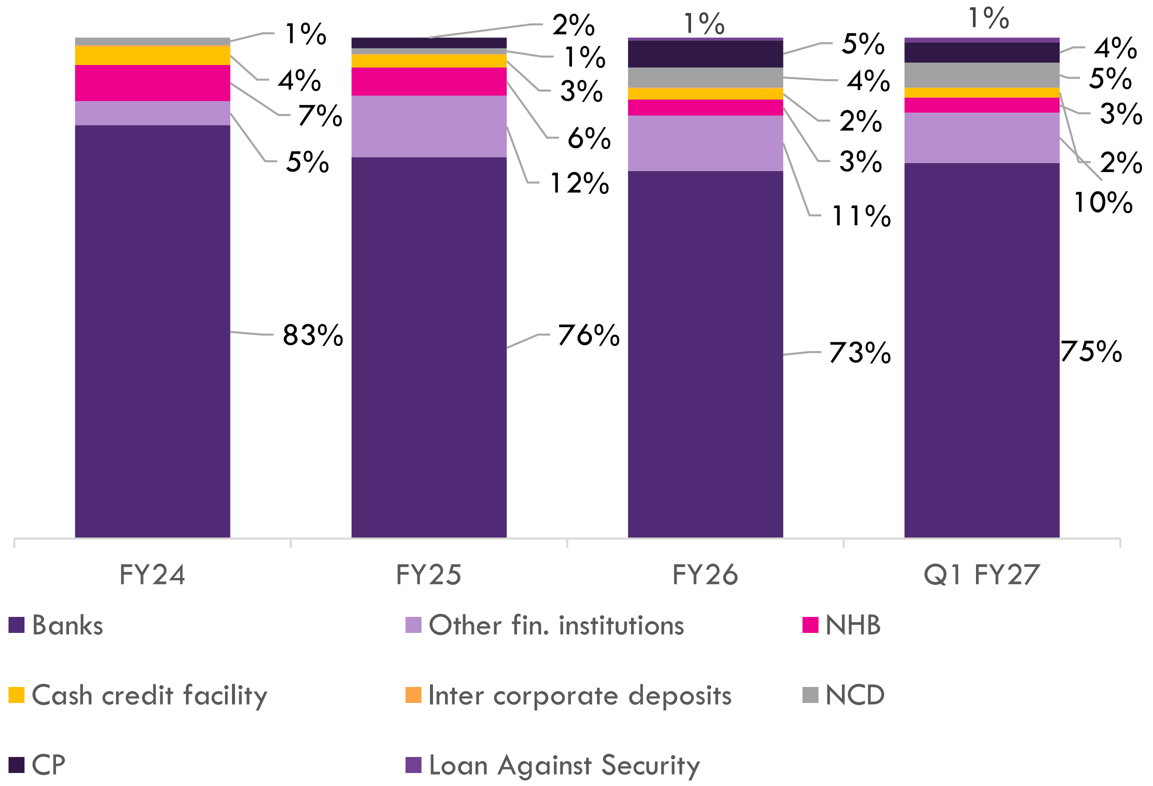
INR Mn	Upto 1 month	> 1-12 months	1-3 years	3-5 years	> 5 years
Total Inflow	42,542	1,29,951	1,38,461	32,966	68,783
Total Outflow	19,532	73,391	1,17,438	46,854	85,441
Cumulative Mismatch	**23,009**	**79,570**	**1,00,592**	**86,705**	**70,047**

Note – Data ending Q1FY27

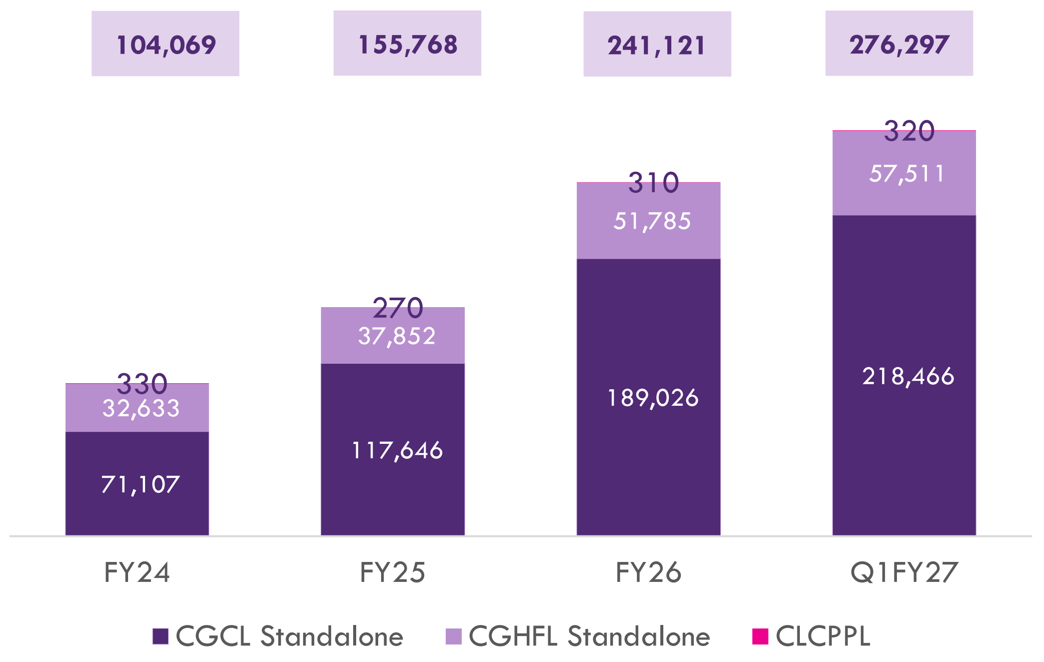
Enhanced Borrowing Mix

Widening lender base and increase in share of market borrowings

Diversified Borrowing Profile (₹ mn)



Consolidated Borrowings Break-up (₹ mn)



Borrowings comprised NCDs and CPs and Bank Term Loans/Refinance
Relationship with 40 Lenders across Public & Private Sector Banks and Financial Institutions; Added 5 new lenders in Q1 FY27

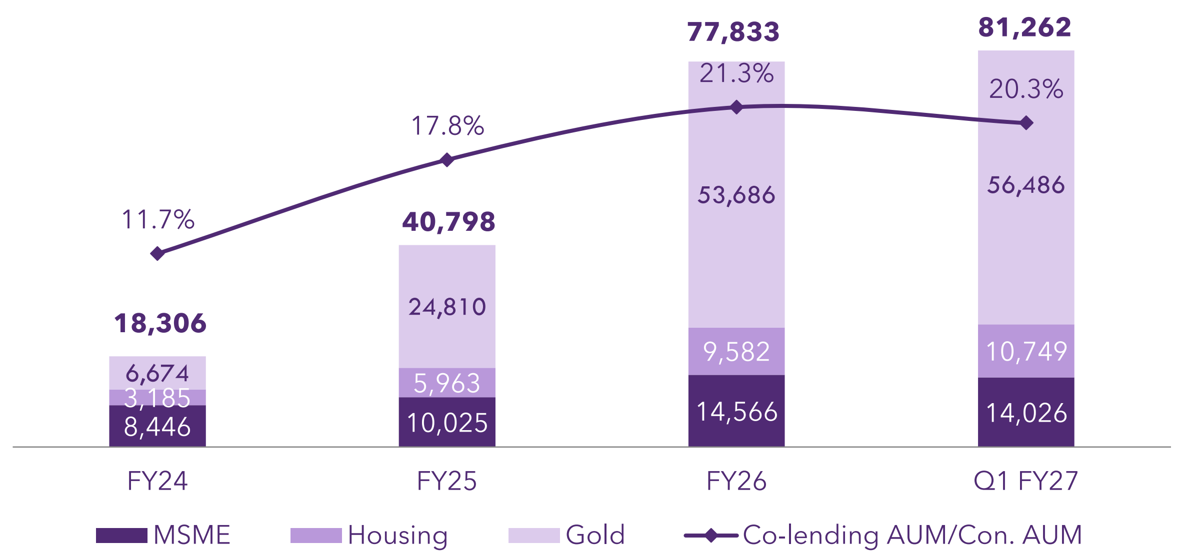
Note: CGHFL – Capri Global Housing Finance Ltd., CLCPPL – Capri Loans Car Platform Pvt. Ltd.

Co-lending with 11 Partner Banks

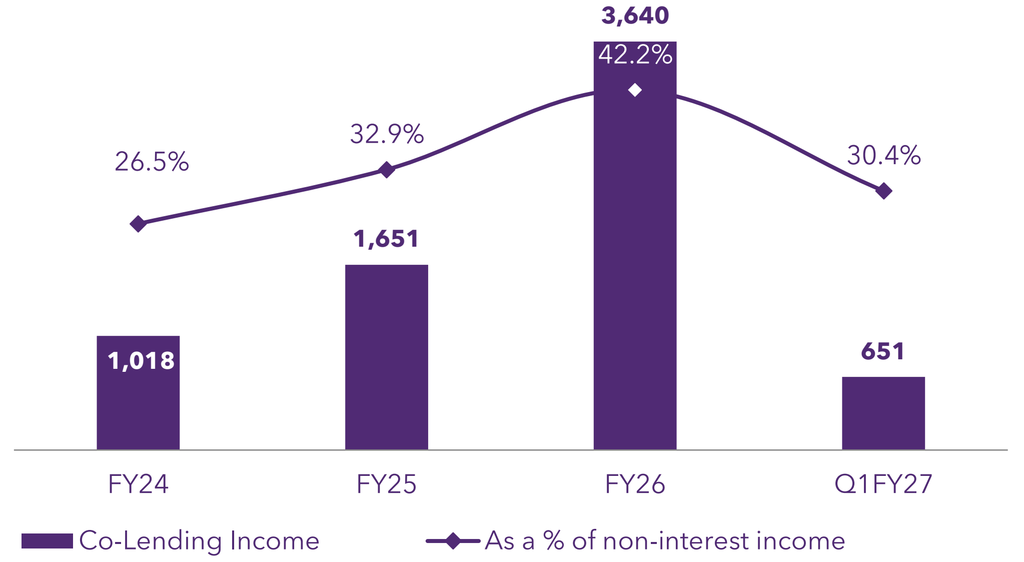
Additional Funding Source & High RoE Accretion

1. CGCL retains 20-30% while co-lending partners (CLPs) retain the balance
2. CGCL earns spread and loan servicing fee on the co-lending loans
3. Additional source of funds while conserving capital and boost RoE
4. Diversification of borrowings

Co-Lending AUM (INR mn) (% of overall)



Co-lending income^ (INR mn) (% of non-interest income)



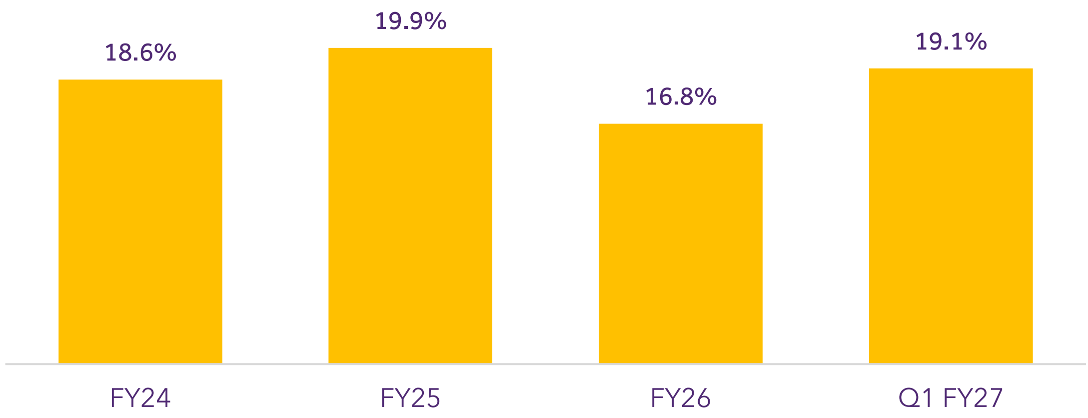
Note: ^Net gain on derecognition of financial instruments; Co-lending AUM includes direct assignment

5 Financial Highlights

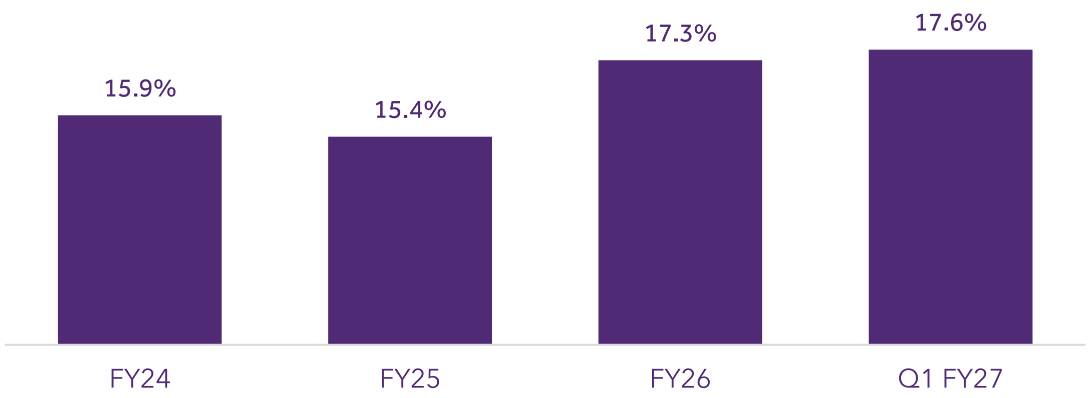
Strong Segmental Yields

Robust Yields Sustained Alongside AUM Growth

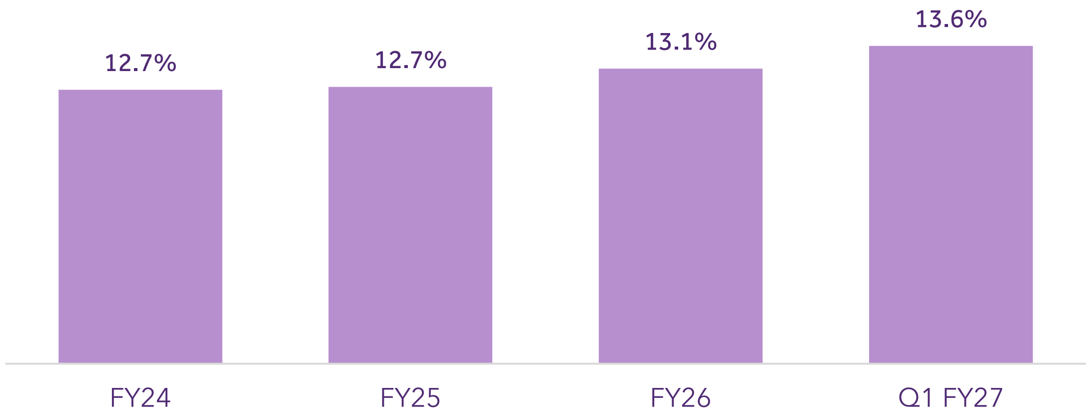
Gold Loans (%)



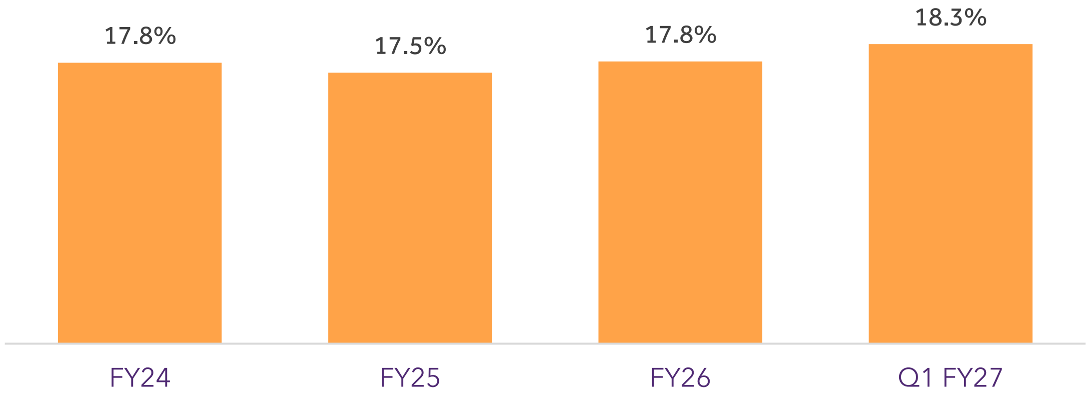
MSME (%)



Housing Finance (%)



Construction Finance (%)

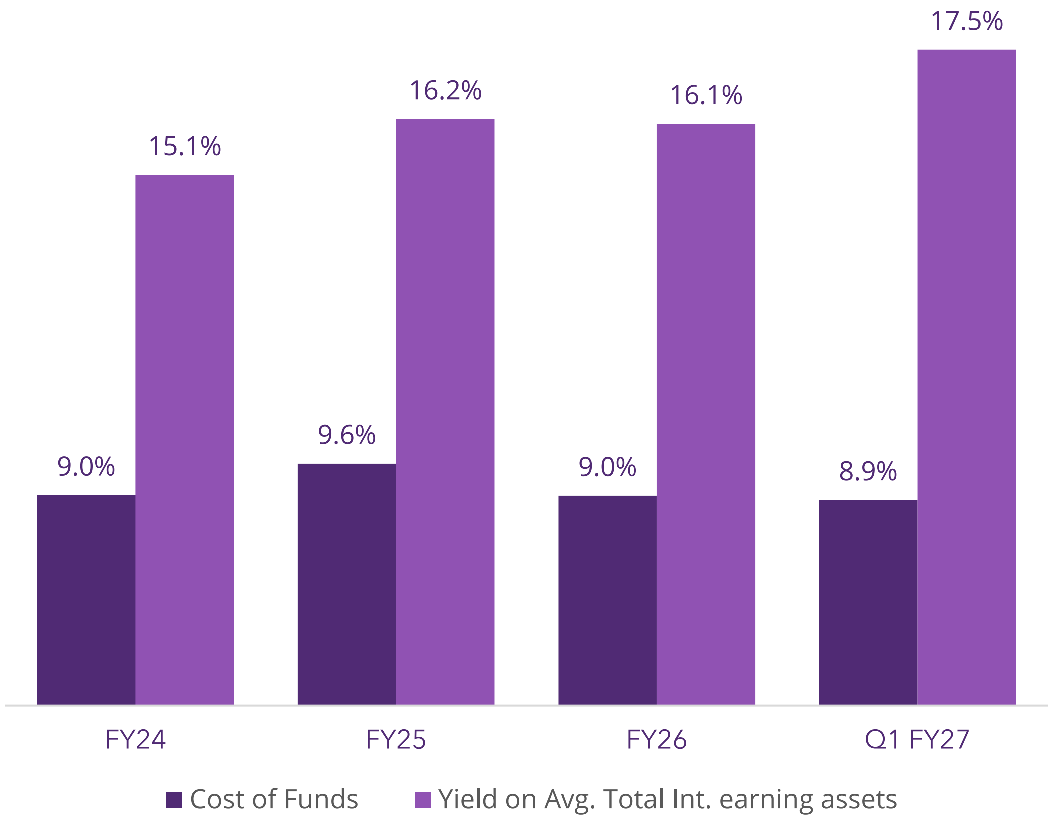


Average balances are calculated as the avg of the opening balance at the start of the relevant fiscal year and the closing balance as at half year end and year end in the relevant FY.

Yield and Margins

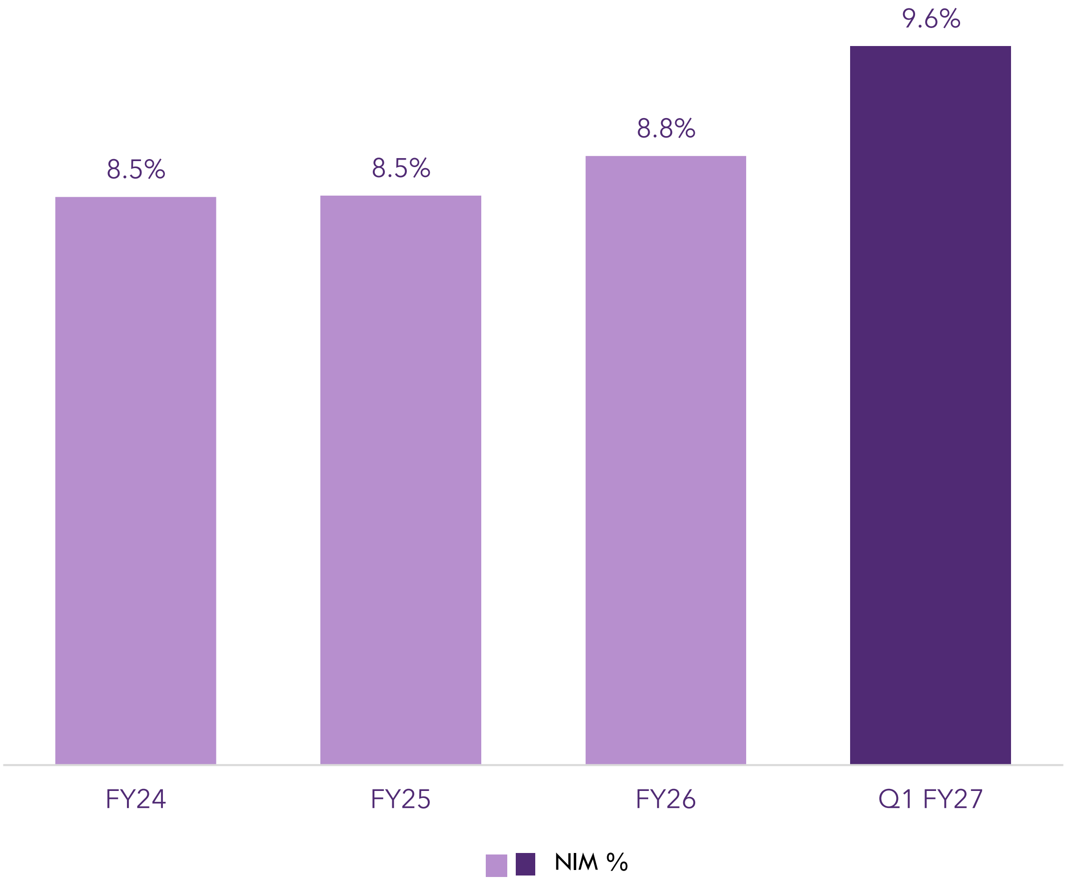
Sustained Yield growth supported by Efficient Pricing

Yield and Cost of Funds (%)



Note: Cost of Funds = Finance costs (net off lease liability) / Avg. Total Interest-Bearing Liabilities
Yield on Avg. Interest-Earning Loans = Interest earned on loans / Avg. Interest-earning Loans

Net Interest Margins (%)[1]



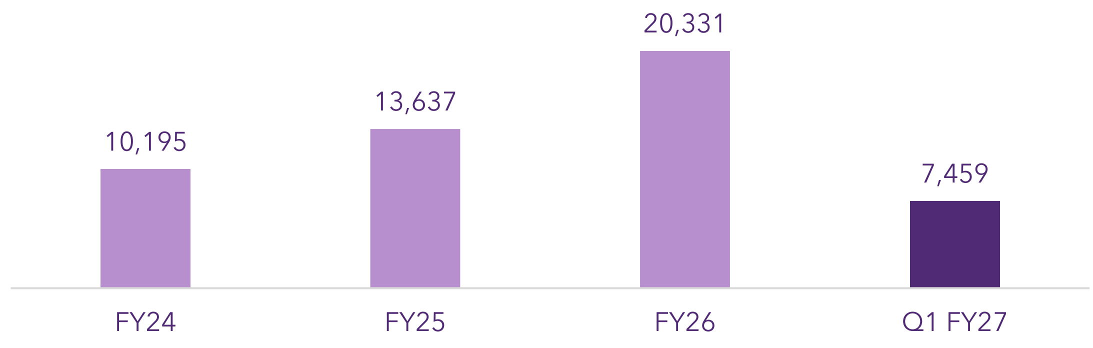
Note: Calculated using Net Interest Income / Avg. Total Interest-Earning Assets

Note: 1. Net Interest Income excludes Int. Expense on Lease Liabilities, Interest Earning Assets include Bank Balances excluding Cash, Net Advances and Investments

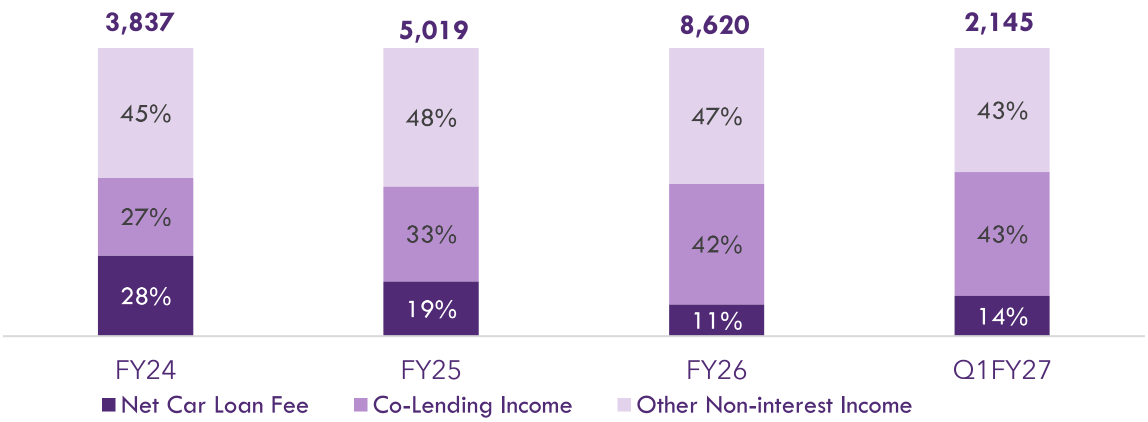
Financial Highlights

High share of non-interest income

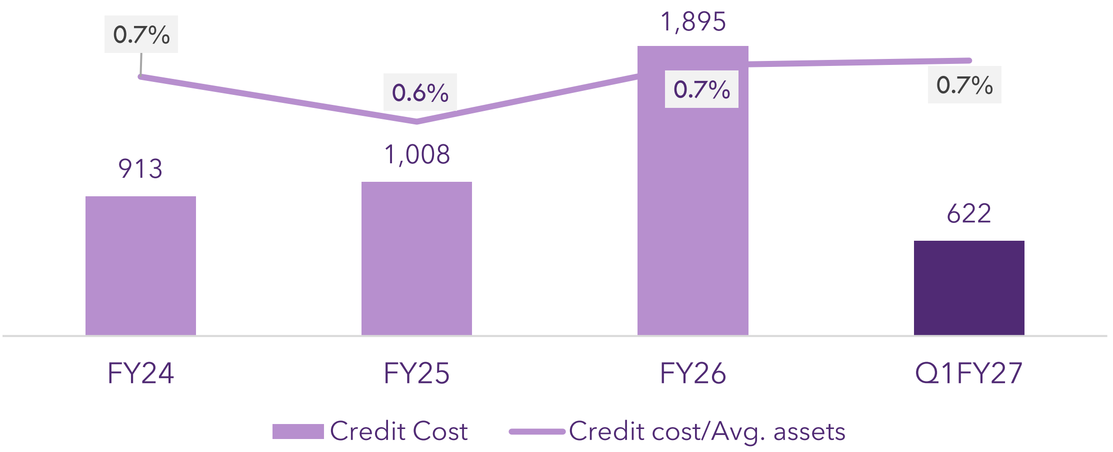
Net Interest Income[1] (₹ mn)



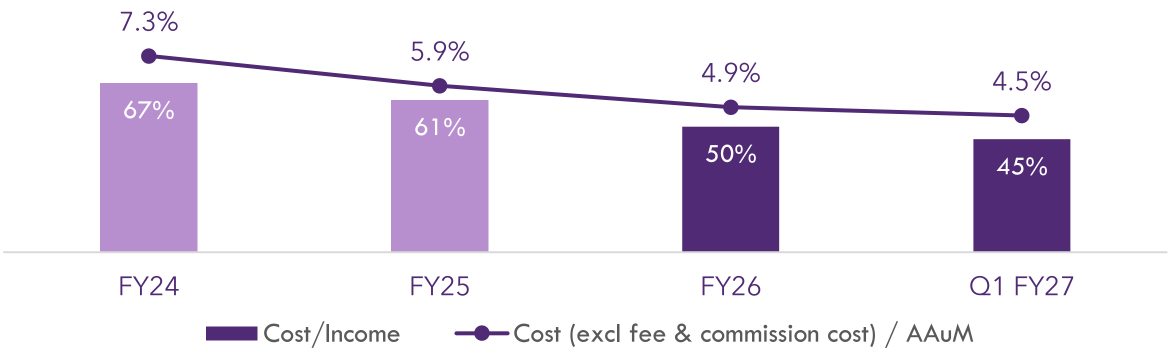
Non-Interest Income^ (₹ mn)



Credit Costs (₹ mn)



Cost-Income[2] (%)



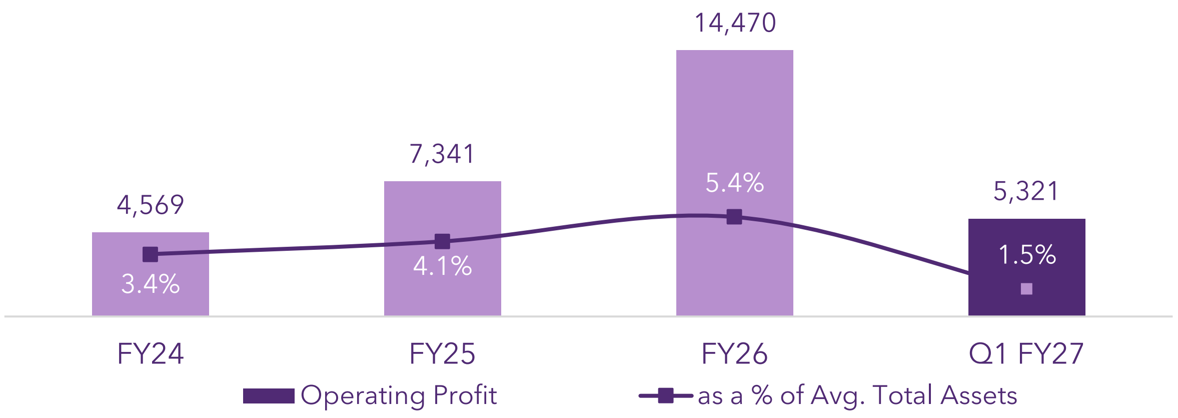
^Adjusted for Car Loan Origination (CLO) Commission Expense

1.Net Interest Income excludes Int. Expense on Lease Liabilities, 2. Cost-Income = Operating Expenses (excluding fees and commission expense) / Net income;

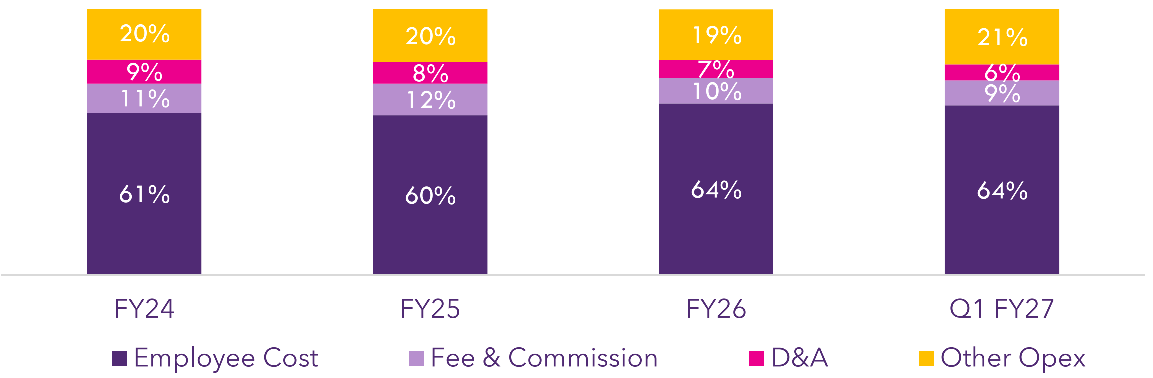
Financial Highlights

Improving Return Metrics

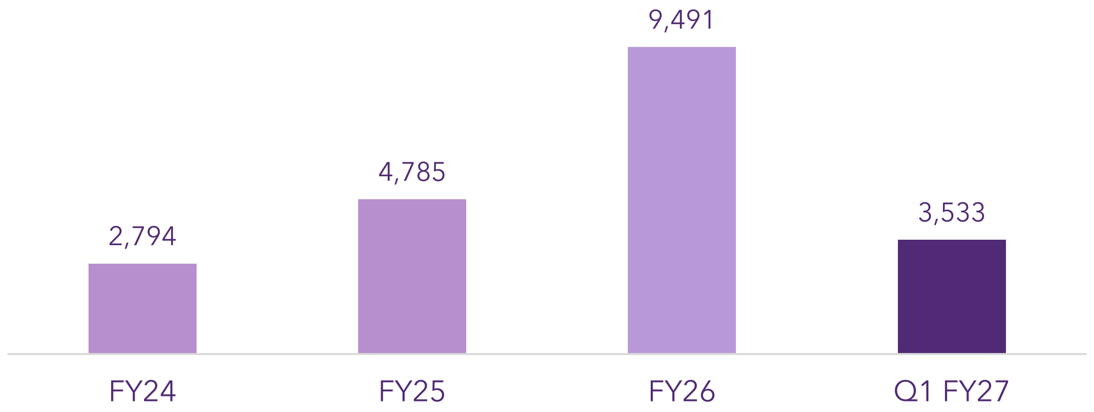
Operating Profit (₹ mn)[1]



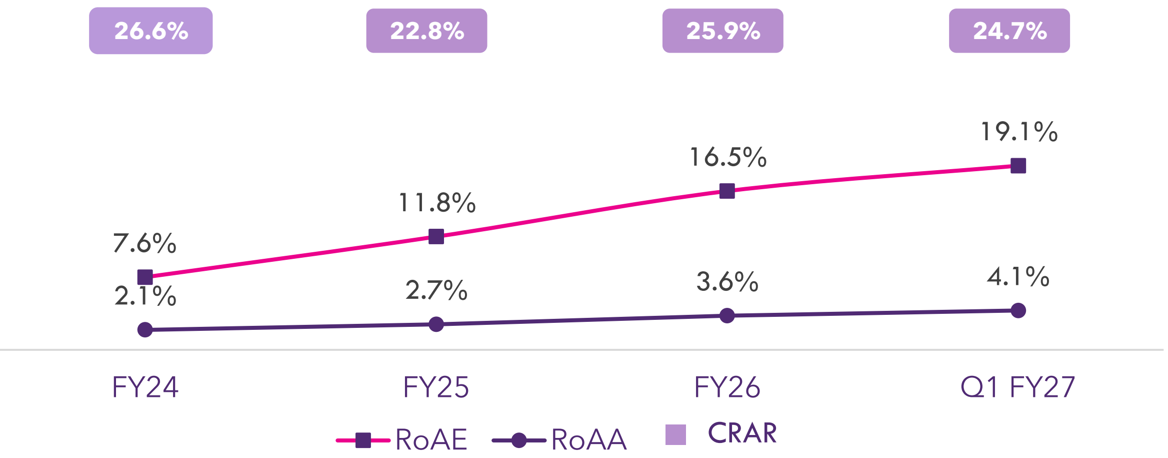
Operating Expense (₹ mn)[2]



Profit After Tax (₹ mn)



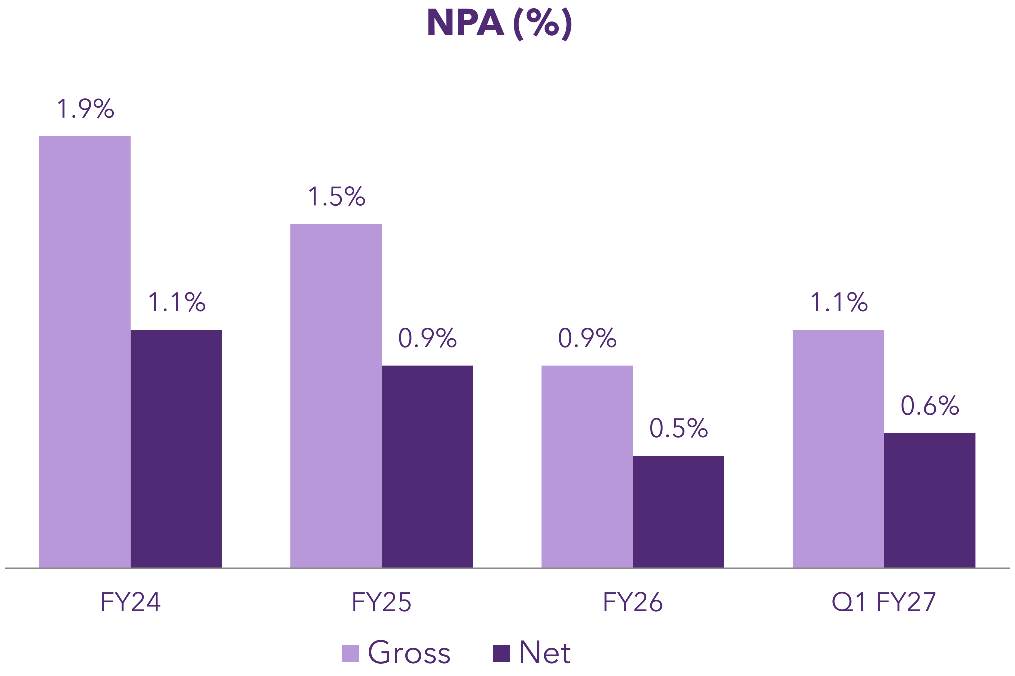
CRAR[3] | RoAA | RoAE (%)

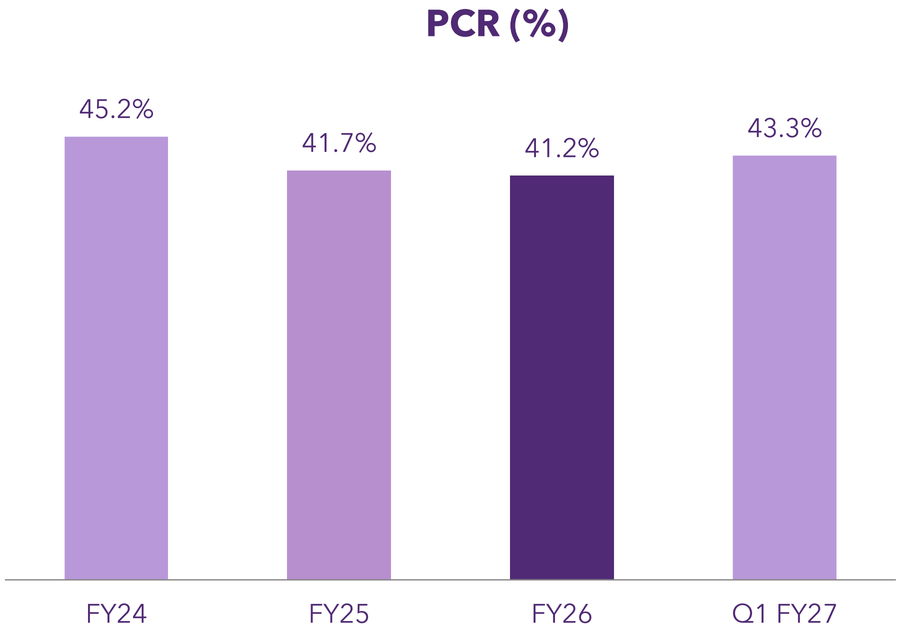


Note: 1. Operating Profit is before working capital changes, 2. Other Opex includes lease liability and excludes impairment of financial instruments, 3. As per CGCL standalone

Prudent Provisioning and Healthy Asset Quality

Healthy Asset Quality and Adequate Provisioning





~35%^
Login to Sanction ratio
(Superior Customer Selection)

~100.0%
Secured loans
(Collateral cushion)

Healthy Asset Quality (GNPA/NNPA/PCR)*

3.1% / 1.7% / 45.6%
MSME Loan

1.2% / 0.8% / 36.9%
Housing Loan

0.4% / 0.3% / 19.0%
Gold Loan

0.7% / 0.2% / 70.5%
Construction Finance

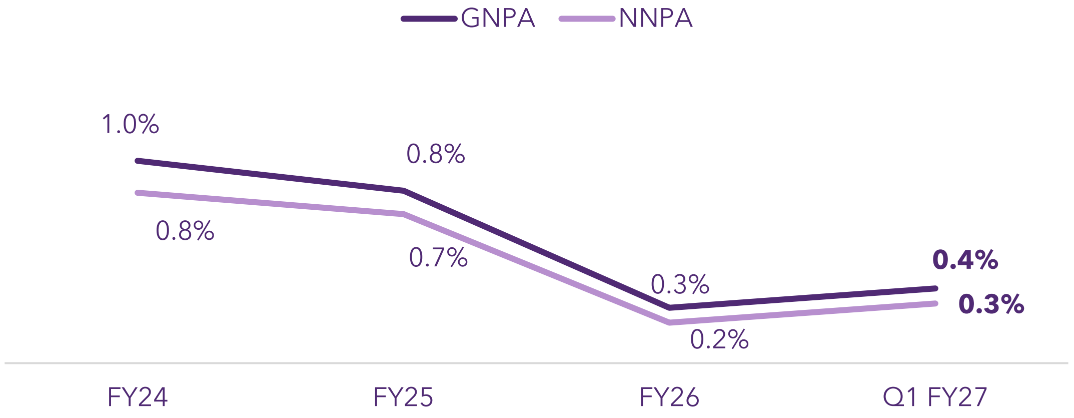
Note: * June 2026; ^For MSME Loan, Housing Loan as of March 31st

Supported by Segmental NPAs

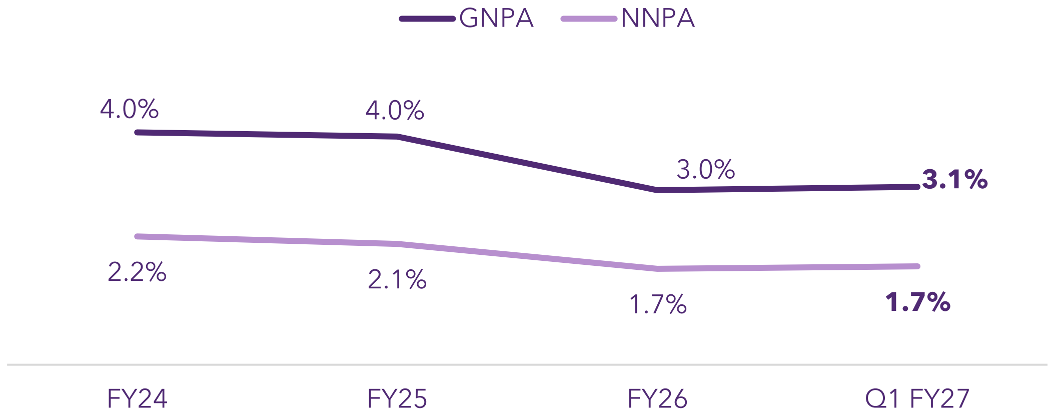
CAPRI LOANS

Improving trends in MSME and Gold loan segments

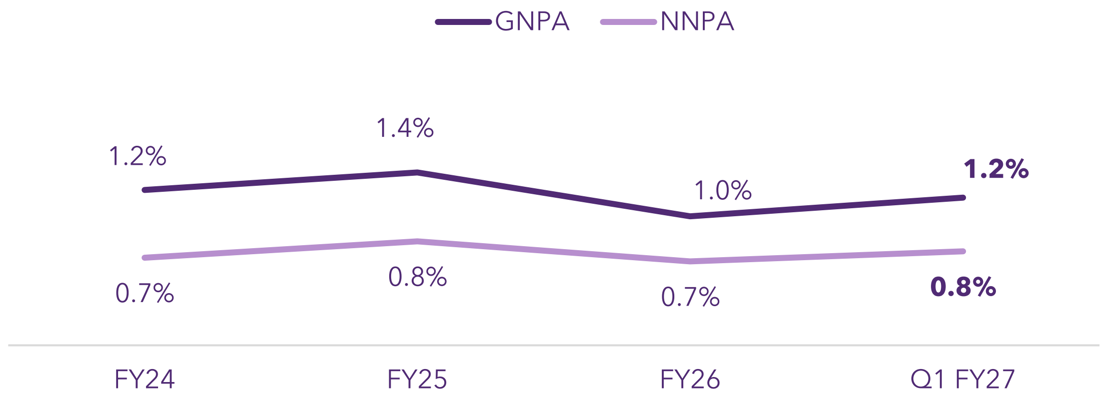
Gold Loan



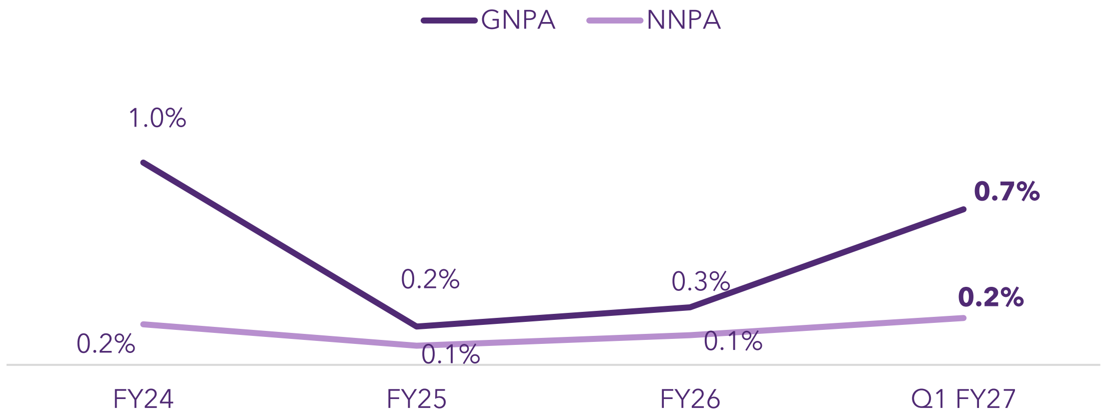
MSME Loan



Housing Finance



Retail Construction Finance



6 Corporate Governance

Experienced and Stable Management Team (1/2)

Experienced and Stable Management with over 20 years of avg. experience

CORPORATE FUNCTIONS

Divya Sutar
President & ED- Business Strategy
Ex-Viteos Capital Markets & XL Dynamics
Total Exp: 26Y+

Kishore Lodha
Chief Financial Officer
Ex-UGRO Finance, Hinduja Finance, SREI Infra Finance
Total Exp: 23Y+

Sanjeev Srivastava
Chief Risk Officer
Ex-IIFL Finance
Total Exp: 25Y+

Tarun Aggarwal
Group Chief Technology Officer
Ex-Paytm, Adobe System, Quad Analytix, Expedia
Total Exp: 20Y+

Vinay Surana
Group Head of Treasury
Ex-Axis Bank
Total Exp: 21Y+

Ignatius Kaitha
Chief HR Officer
Ex-IndusInd Bank, HSBC, MBA
Work Experience: 20+ yrs

Varun Malhotra
Chief Technology Officer
Ex-BYJUS, Policy Bazaar, Affle
Total Exp: 17Y+

Abhishek Yadav
Chief Compliance Officer
Ex- ANZ Bank, L&T Fin, Yes Bank, Axis Bank, Kotak Bank
Total Exp: 23Y+

Jinisha Sharma
Principal–ESG & Impact Investments
M.B.A., University of Vermont, U.S.A.
Total Exp: 7Y+

Yashesh Bhatt
Company Secretary
Ex-L&T Fin., TATA Housing, M&M
Total Exp: 20Y+

Hardik Doshi
Head-Corp Fin & Investor Relations
Ex-Kotak IB, Deutsche Bank
Total Exp: 15Y+

Zoheb Sheikh
Head of Internal Audit
Ex-Kotak Bank, Reliance Securities
Total Exp: 16Y+

Experienced and Stable Management Team (2/2)

Veteran Business Heads with over 25 years of avg. experience

RETAIL BUSINESS

Ravish Gupta
Chief Business Officer – Gold Loan
Ex-IIFL, GE Money, HDFC Bank, BCA
Total Exp: 20Y+

Abhishek Sinha
Chief Business Officer – MSME & ML
Ex Bajaj Housing Finance Ltd., Bajaj Finance Ltd., Tata Capital Ltd.
Total Exp: 22Y+

Munish Jain
Chief Business Officer - Home Loan
Ex-Shriram Housing, GE Money, DHFL
Total Exp: 20Y+

RETAIL CONSTRUCTION FINANCE

Vijay Kumar Gattani
Chief Business Officer - CF
Ex-Goldman Sachs, ICICI Bank
Total Exp: 21Y+

Bhaskarla Keshav Kumar
Director - Monitoring - Construction Finance
Ex-AGM, SBI
Total Exp: 40Y+

Credit

Vaibhav Shah
Head Credit - MSME and Micro LAP
Ex-AUSFB, DCB Bank, IIFL, HDFC Bank, ICICI Ban
Total Exp: 23Y+

FEE BASED BUSINESS

Rohit Chugh
Business Head - Insurance Distribution
Ex- Star Health, SBI GI, Tata AIG
Total Exp: 27Y+

Amit Setia
Chief Business Officer - Car Loan Distribution
Ex-Reliance Capital, Dhanlaxmi Bank
Total Exp: 20Y+

Ajay Manglunia
ED - Fixed Income Markets
Ex- JM Financial, Edelweiss, InCred
Total Exp: 30Y+

Strong Corporate Governance Framework

Board of Directors

COMMITTEES

Risk Management Committee	Nomination & Remuneration	Board Credit Committee
Information Security	Audit Committee	Asset Liability Committee
Environmental, Social & Governance	CSR	Stakeholder Relationship Committee

CRO
Operational Risk Committee

HIA
Internal Audit

CCO
Compliance

BUSINESS HEAD
Credit Policy Committee

♂ ♂ ♂ ♂ ♂ ♀

5 Independent Board of Directors including one woman Director

Separate Chairman and Managing Director

Zero Disciplinary Actions

For Corruption and Complaints related to Conflict of Interest against Directors or KMPs

Training & Awareness Programs

On ESG Principles conducted for Board of Directors and KMPs

Note: As on 31-Mar-26

ESG Snapshot & Ratings

Environmental (E)

- **23% Reduction** of E-Waste Compared To FY2023-24
- **~500+Kg** of waste Recycled and Reused
- **15,300 KL** of water Harvesting Capacity created through Desilting, check Dams and Bunds
- **₹6.8 Crore** Government Investments Supported 1,924 Households and created 225 Hectares of Water Harvesting Capacity
- **2.61 Lac Pages** saved by MSME and Housing Business Through Digital Initiatives

Social (S)

- **15,519** Beneficiaries Reached Including 13,287 Women
- **Zero** Facilities in our operations
- **100 Training Sessions** Conducted be befitting 8,179 individuals across 80 villages
- **681 SHGs Formed** for Community Strengthening and Institution Building
- **1,20,000 Women** Impacted through our livelihood development program

Governance (G)

- **100%** DEI training for senior management
- **5 out of 6** Independent Directors
- **Zero cases** of Discrimination and Harassment
- **Zero Cases** of Money Laundering, Insider Trading and Conflict of Interest
- **Zero Cases** of Cybersecurity Breaches or Threats

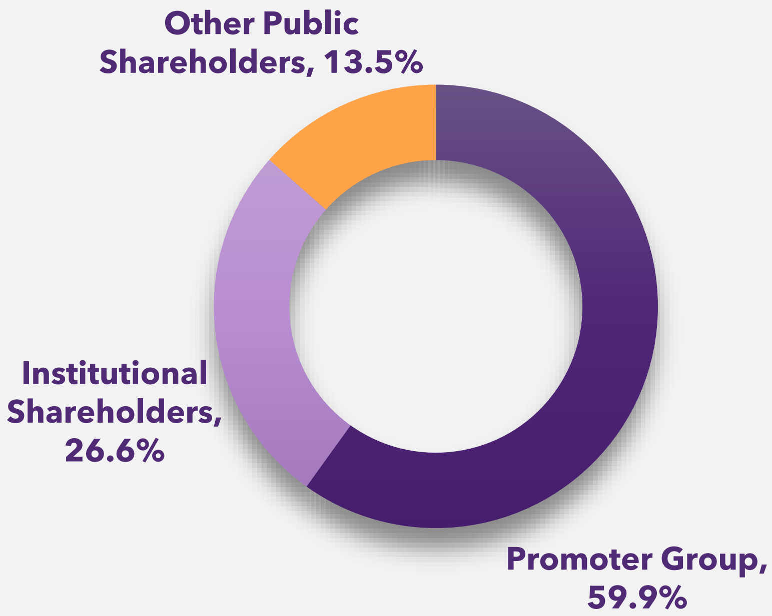
Received Second-Party Opinion (SPO) rated "Good" by Sustainable Fitch for Company's Sustainable Financing Framework (SFF)

Name of the ESG Rating Provider	Ratings
SES ESG Research Private Limited	75 (B+)
NSE Sustainability Ratings & Analytics Limited	69
CRISIL ESG Ratings & Analytics Limited	64 (Strong)
Standard & Poor's (S&P) Dow Jones Sustainability Indices (DJSI) Corporate Sustainability Assessment	70 (Industry Average 30)

7 Appendix

Shareholding

Ownership Structure & Capital Position



Institutional Investors

- 3P Investment Managers
- Capital Group
- Nomura Asset Management
- Quant (multi asset, multi manager)
- HDFC Life
- LIC
- SBI Life (Apne liye. Apno ke liye.)
- ICICI Prudential Life Insurance
- Allspring
- SBI General Insurance (Suraksha aur Bharosa Dono)

Corporate Structure[4]

Capri Global Capital Limited

- 100% → Capri Global Housing Finance Ltd.
- 100% → Capri Loans Car Platform Private Limited (CLCPPL)

Shareholding as at the end of FY26

₹ 219 Bn US$ 2.3bn[2] Market capitalisation[1]	**₹ 75.7Bn** Cons. Net worth[3] (FY26)	**₹ 962.2mn** Paid-up Equity	**₹ 1** Face Value

Note: 1. Market capitalization BSE on 30th June'26, 2. FX (USD/INR): 95, 3. not adjusted for DTAs, 4. Capri Global Capital Markets Pvt. Ltd., Capri Global Securities Pvt. Ltd. and Capri Global insurance Brokers Pvt. Ltd. are subsidiaries incorporated in FY 2026.

RoAA Tree

Calculated as % of Average Assets (%)	2024	2025	2026	Q1 FY27
Interest income	13.5%	14.5%	13.9%	15.3%
Interest expenses	**6.0%**	**6.9%**	**6.3%**	**6.7%**
Net Interest Income (A)	**7.6%**	**7.6%**	**7.6%**	**8.6%**
Non-Interest Income (net of fee and commission) (B)	**2.9%**	**2.8%**	**3.2%**	**2.5%**
Net income (C) = (A) + (B)	**10.4%**	**10.4%**	**10.8%**	**11.1%**
Employee expenses	4.6%	4.1%	3.8%	3.5%
Other expenses	2.4%	2.2%	1.6%	1.5%
Operating expense (D) (excluding fee and commission expense)	**7.0%**	**6.3%**	**5.4%**	**5.0%**
Operating profit (E) = (C) - (D)	**3.4%**	**4.1%**	**5.4%**	**6.1%**
ECL provisions	0.5%	0.4%	0.6%	1.0%
Write-offs	0.2%	0.2%	0.1%	(0.3)%
Provisions (F)	**0.7%**	**0.6%**	**0.7%**	**0.7%**
Profit before tax (G) = (E) - (F)	**2.7%**	**3.5%**	**4.7%**	**5.4%**
Taxes	0.6%	0.9%	1.2%	1.4%
Profit after tax (RoAA)	**2.1%**	**2.7%**	**3.6%**	**4.1%**

Consolidated Income Statement

Annual Comparison

All figures in ₹ mn except stated otherwise

Profit and Loss A/C	FY 24	FY 25	FY 26	Q1 FY27
Revenue from operations	23,129	32,475	47,311	15,765
Other Income	13	33	109	47
Total Income	**23,142**	**32,508**	**47,420**	**15,812**
Finance costs	8,359	12,736	17,298	5,865
Fees and commission expense	1,093	1,444	1,540	442
Impairment on financial assets	913	1,008	1,895	621
Employee benefits expenses	6,237	7,430	10,087	3,014
Depreciation and amortisation	879	1,017	1,096	288
Other expenses	2,005	2,540	2,930	882
Total Expenses	**19,486**	**26,175**	**34,846**	**11,112**
Profit Before Tax	**3,656**	**6,333**	**12,574**	**4,700**
Tax	862	1,548	3,083	1,166
Profit After Tax	**2,794**	**4,785**	**9,492**	**3,534**

Consolidated Balance Sheet

Annual Comparison

All figures in ₹ mn except stated otherwise

Balance Sheet	FY24	FY25	FY26	Q1 FY27
Liabilities				
Paid-up equity	825	825	962	962
Reserves and surplus	37,541	42,216	71,073	74,692
Total Equity	**38,366**	**43,041**	**72,035**	**75,655**
Borrowings	104,069	155,768	241,121	276,297
Other liabilities and provisions	9,062	9,504	13,604	12,217
Total liabilities	**151,497**	**208,313**	**326,760**	**364,169**
Assets				
Cash and bank balances	6,746	15,312	21,229	29,466
Investments	2,162	1,604	12,361	10,796
Assets under financing activities	134,212	182,515	281,499	312,855
Other assets	8,377	8,882	11,671	11,052
Total assets	**151,497**	**208,313**	**326,760**	**364,169**

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If a prospective investor is an asset management arm affiliated with a CMI, such prospective investor should indicate when placing an order if it is for a fund or portfolio where such CMI or its group company has more than 50% interest, in which case it will be classified as a "proprietary order" and subject to appropriate handling by CMIs in accordance with the SFC Code and should disclose, at the same time, if such "proprietary order" may negatively impact the price discovery process in relation to the offering. Prospective investors who do not indicate this information when placing an order are hereby deemed to confirm that their order is not such a "proprietary order". If a prospective investor is otherwise affiliated with a CMI, such that its order may be considered to be a "proprietary order" (pursuant to the SFC Code), such prospective investor should indicate to such CMI and the Joint Bookrunners when placing such order. Prospective investors who do not indicate this information when placing an order are hereby deemed to confirm that their order is not such a "proprietary order". Where prospective investors disclose such information but do not disclose that such "proprietary order" may negatively impact the price discovery process in relation to the offering, such "proprietary order" is hereby deemed not to negatively impact the price discovery process in relation to the offering.

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