

July 13, 2020

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, 5<sup>th</sup> Floor  
Plot No- 'C' Block, G Block  
Bandra-Kurla Complex, Bandra (East)  
Mumbai – 400 051  
Scrip Code: CGCL

Sub: Intimation under Regulation 30 of SEBI (Listing Obligations and Disclosure Requirements) Regulation, 2015

Dear Sir(s) and Madam,

In accordance with SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we wish to provide the following information on a consolidated basis with respect to quarter ended June 30, 2020:

**Moratorium Update:**

Total number of customers opted for moratorium stood at 49% (as on 30<sup>th</sup> June'20) and in POS terms it amounts to 54%. Segment-wise details of moratorium cases are here under:

Business Segments	Feb'20 Book		Moratorium (as on 30 <sup>th</sup> June 2020)		% of Moratorium on Feb'20 portfolio	
	Count (Nos.)	POS (INR Cr.)	Count (Nos.)	POS (INR Cr.)	Count (%)	POS (%)
MSME	12,568	2,085	6,893	1,269	55%	61%
HL	10,224	954	4,352	434	43%	46%
CF	140	982	45	473	32%	48%
IL	7	33	3	13	43%	38%
Consolidated	22,939	4,055	11,293	2,189	49%	54%

**Collection Efficiency/Update:**

Business Segments	No Amount Paid	Partial EMI Paid	At least One EMI Paid	At least Two EMI Paid	At least Three EMI Paid	Four or more EMI Paid
MSME	11.2%	1.8%	86.5%	64.8%	48.9%	35.1%
HL						
-Salaried	1.3%	0.2%	98.5%	87.1%	76.5%	61.0%
-Non-Salaried	3.9%	1.8%	94.3%	77.3%	62.8%	46.4%
Total HL	2.8%	1.1%	96.1%	81.5%	68.7%	52.6%

Note: Above data is for EMI's paid by customers since March 2020.

**Liquidity Update:**

- As of 30<sup>th</sup> June 2020, Cash & Cash Equivalent stood at INR 466 Cr and Undrawn credit Lines from various banks stood at INR 1,074 Cr. Additionally CGCL's liquidity position is adequate to meet business requirements for the next 12 months.

On back of the strong liquidity, the Company has not sought any moratorium from any of its lenders. In fact, the Company has made 100% scheduled repayments till date and also prepayments of INR 355 Cr due till March 2021 i.e. 67% of total amounts due of FY21.



**Capri Global Capital Limited**

CIN: L65921MH1994PLC173469 Regd. O : 502, Tower A, Peninsula Business Park, Lower Parel, Mumbai – 400013. +9122 4088 8100/4354 8200 ✉ contact@capriglobal.in 🌐 www.capriglobal.in

Particulars (INR Cr)	CGCL (Standalone)	CGHFL	Consolidated
Dues during FY20-21	585	145	730
Payments made as per schedule (a)	110	25	135
Prepayments made for the Years (b)	295	60	355
<b>Total Repayments/pre-payments (a+b)</b>	<b>405</b>	<b>85</b>	<b>490</b>
Balance payment for FY20-21	180	59	240
Additional prepayment beyond FY20-21 (c)	32	69	101
<b>Total Prepayments (b+c)</b>	<b>327</b>	<b>129</b>	<b>457</b>

**Business Update:**

- Out of CGCL's total 144 business locations, 99 falls in district where active cases are less than 500, 24 falls in district where active cases are between 500 and 2,000, 7 falls in district where active cases are between 2,000 and 5,000 and 14 are located in district where active cases are more than 5,000 (Note: these business locations are primarily located in Delhi-NCR, MMR and Pune region).
- From July onwards new business will be sourced from all regions (except Delhi-NCR and MMR); subject to criteria that number of active Covid-19 cases in respective district are less than 1,000 and business activity is back to normal in the district.
- Under ECLGS scheme, the total number of our customer qualifies are 1,650 having POS of INR 483 Cr. The eligible customers are divided into following 3 risk categorizes based on MOB, DPD & market repayment track on other liabilities-
  - **Low Risk:** These customers has MOB>12, not availed moratorium, no DPD with the Company and CIBIL score of 700+
  - **Medium Risk:** These customers has MOB<12 but not availed moratorium, no DPD with the Company and CIBIL score of 700+
  - **High Risk:** The rest of eligible customers fall into these categories

Based on above risk categorization, 71% of eligible customers fall ins low & medium risk bucket and only 29% are high risk customers.

Please note that the numbers mentioned above as on June 30, 2020 are provisional unaudited numbers and is subject to review / examine by the Audit Committee and Board of Directors and are also subject to limited review by the Statutory Auditors of the Company.

We request you to kindly take the above on record and bring the above to the notice of all concerned.

The above is being uploaded on the website of the Company at [www.capriglobal.in](http://www.capriglobal.in).

Thanking you,

Yours faithfully,  
for Capri Global Capital Limited

  
Abhishek Kanoi  
Vice President & Group Company Secretary



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