



Capri Global Capital Limited records 13.4% growth in assets, Total Income up 34.3%; PAT up 59% y-o-y

Business Highlights

- Total Assets Under Management of Rs 3956 crore
- Strong focus on MSME and Housing Finance Business Continues
 - Q2 FY20 MSME AUM at Rs 1983 crore
 - MSME average ticket size at Rs 15 lakh
 - Q2 FY20 Housing Finance AUM of Rs 844 crore
 - HFC average ticket size at Rs 11 lakh
- Strong network of 85 offices across 8 states
- Serving over 20000 customers across businesses

Operational Highlights: Building Business Strength

- In preparation of a strong second half, CGCL focused on investing in liquidity enhancement by establishing a credit line worth Rs 575 crore
- The company has optimized its branch network.
- Aims to open ~160 new branches over 3-5 years to support its strong growth outlook
- CGCL has maintained a credit rating of A+ from CARE Ratings

Mumbai, November 8, 2019: Capri Global Capital Ltd (CGCL), a diversified NBFC in the MSME and Affordable Housing sector, today announced its financial results for the second quarter ended September 30th, 2019. The company reported stellar performance with an AUM of Rs 3956 crores; clocking a growth of 13.4% y-o-y. MSME portfolio continues to dominate with ~64% of the CGCL AUM at Rs 3112 crores. Home Loan businesses showed a promising growth of 65.3% YOY with an AUM of Rs 844 crores. CGCL is aggressively increasing its footprint in states like Maharashtra, Gujarat, Madhya Pradesh, Rajasthan, and Delhi NCR.

The consolidated total income for the quarter is up by 34.3% YoY with Rs 180 crores. CGCL's consolidated net profit for the Q2 FY20 rose by 58.7% YoY to Rs 38.9 crore. The standalone capital adequacy ratio was at 36.2%. The net worth of the company stood at Rs. 1,453 crores.

Commenting on the outcome, **Mr. Rajesh Sharma, Managing Director, Capri Global Capital Ltd.** explained, "We are pleased to report strong & sustainable earnings growth amidst the current turmoil in the NBFC industry. Due to the weak operating environment, CGCL maintained its cautious stance on disbursements and focused on strengthening its business processes. Our well-established and in-depth knowledge of micro markets has helped us to maintain a good asset quality and keep our loan book granular. Given our strategic focus on



women entrepreneurship and stringent customer screening, we are building a strong and loyal customer base while maintaining best in segment asset quality. Our prudent lending strategy and a strong source of liquidity has resulted in a continued growth. We have emerged as a compelling NBFC with an optimized branch network, capable leaders & a tight, strict risk mitigation system. Thus, we are confident to deliver on superior growth and to reach our strategic vision goals.”

About Capri Global Capital Limited

Capri Global Capital Limited (CGCL) is a Non-Banking Financial Company (NBFC) listed on Bombay Stock Exchange (BSE) and National Stock Exchange (NSE). The Company operates in two major verticals – MSME Loans and Housing Finance – through its strong network of over 85 offices spread across 8 states and backed by a strong and committed workforce of over 1570+ employees in the country.

CGCL addresses the capital needs of MSMEs through its SME & Retail Lending vertical by offering multiple products: MSME business Loans, Working Capital Term Loans, Term Loans Against Property Rentals and Term Loans for Purchase of Property. Our tech-enabled processes and smart analytics ensure that we offer products tailored to meet the requirements of our customers.

Capri Global Housing Finance Limited, a subsidiary of CGCL, operates in the affordable housing finance space is providing home loan to Lower and Middle-Income families and is a key contributor to the PMs vision of “Housing for All” by 2022.

For Further information, please visit:

www.capriglobal.in

www.caprihomeloans.com

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