

**MEDIA RELEASE**

**CAPRI GLOBAL CAPITAL LIMITED ANNOUNCES Q4FY19 FINANCIAL RESULTS**

**Q4FY19 CONSOLIDATED TOTAL INCOME OF RS. 177.60 CRORE - UP 79.19%**

**Q4FY19 CONSOLIDATED NET PROFIT OF RS. 48.88 CRORE - UP 399.88%**

**FY19 CONSOLIDATED TOTAL INCOME OF RS. 591.30 - UP 68.39%**

**FY19 CONSOLIDATED NET PROFIT OF RS. 135.66 CRORE – UP 109.03%**

**FY19 CONSOLIDATED NET NPA AT 0.53%**

**BOOK VALUE INCREASED TO RS. 78.95 (FACE VALUE OF RS 2)**

**TOTAL ASSETS UNDER MANAGEMENT OF RS. 4103.22 CRORE - INCREASE OF 44.52%**

**STANDALONE CAPITAL ADEQUACY RATIO AT 34.19%**

**BUSINESS HIGHLIGHTS**

**STRONG FOCUS ON MSME AND HOUSING FINANCE BUSINESS CONTINUES**

**Q4FY19 MSME AUM AT RS. 1970.88 CRORE**

**MSME AVERAGE TICKET SIZE AT RS. 14.72 LAKH**

**Q4FY19 HOUSING FINANCE AUM OF RS. 792.65 CRORE**

**HFC AVERAGE TICKET SIZE AT RS. 10.44 LAKH**

**STRONG NETWORK OF 84 OFFICES ACROSS 8 STATES**

**SERVING OVER 19500 CUSTOMERS ACROSS BUSINESSES**

**Mussoorie, May 3, 2019:** Capri Global Capital Limited (CGCL), a leading NBFC in the MSME and Affordable Housing sector, today announced its financial results for the Quarter and year ended March 31, 2019. The key performance highlights are:

**Consolidated results - Quarter and Year ended March 31, 2019**

- Q4 FY19 Total income of Rs. 177.60 Crore, as against Rs. 99.11 Crore in the corresponding previous period - an increase of 79.19%
- Q4 FY19 Net profit at Rs. 48.88 Crore - an increase of 399.88%
- Q4 FY19 Earnings per share of Rs. 2.79 (on Face Value of Rs. 2/- each)

**Net Worth:**

As on March 31, 2019, the net worth of the Company stood at Rs. 1,382.68 Crores.

**Credit Rating:**

As on March 31, 2019, the Company had a net debt equity ratio of 1.55 on standalone basis. . The Company

continues to enjoy high credit rating of 'CARE A1+' for its short term borrowing program, 'CARE A+' and 'BWR AA-' for its long term borrowing program for NBFC and for its Housing Finance business 'ACUITE A+', 'CARE A-' for its long-term borrowing program and 'ACUITE A1+' for its short term borrowing program.

### **Operational Review: Standalone**

As on March 31, 2019, the total assets of the Company stood at Rs. 3531.85 Crore - an increase of 26.63% and the total AUM stood at Rs. 3,310.57 Crore - an increase of 26.71%.

Commenting on the strong set of year-round numbers, **Mr. Rajesh Sharma, Managing Director**, Capri Global Capital explained, "The company continues to deliver robust growth of around 45% in AUM for FY19 and continue its march to attain 100% credit inclusion in India. 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. We shall strengthen the penetration of existing markets and enter newer geographies with a larger work force and many more touchpoints in the coming years. We shall also exploit the potential of our bionic platform to service our customer with greater agility and efficiency.

### **BUSINESS HIGHLIGHTS**

#### **MSME LENDING**

- Total book size increased from Rs. 1558.74 Crore to Rs. 1,970.88 Crore during the year ended on March 2019.
- Average ticket size of Rs. 14.72 Lakhs
- Loans disbursed to over 5,800 customers over 84 cities in 7 states during FY 19

#### **HOUSING FINANCE**

Capri Global Housing Finance Limited (CGHFL), a subsidiary of CGCL, is India's emerging Housing Finance Company with book size of over Rs. 792.65 Crores

- Average ticket size of Rs 10.44 lakhs.
- As on March 31, 2019, CGHFL has a wide distribution network with over 75 branches, serving over 7800 Customers, in 5 states - Maharashtra, Gujarat, Madhya Pradesh, Delhi NCR & Rajasthan

### **Shareholding Pattern of CGCL as on March 31, 2019:**

Category	No. of Shares	Shareholding
Promoters	131242538	74.94%
Foreign Investors – FPIs NRIs etc	11447806	6.54%
Domestic Institutions / Banks / Mutual Funds	11007	0.01%
Indian Public and others	32433454	18.51%
	<b>175134805</b>	<b>100.00%</b>

### **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 84 offices spread across 8 states and backed by a strong and committed workforce of over 1,850 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 and provides home loan to underserved and deserving 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](http://www.capriglobal.in)

[www.caprihomeloans.com](http://www.caprihomeloans.com)

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