

January 27, 2024

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

Sub: Outcome of the meeting of board of directors of Capri Global Capital Limited (the "Company") held on January 27, 2024

Dear Sir/ Madam,

We wish to inform you that, the Board of Directors of the Company, at its meeting held today, January 27, 2024, has inter-alia considered and approved the following:

1. Un-audited Financial Results (Standalone and Consolidated) for the quarter ended December 31, 2023;
2. Appointment of Mr. L.V. Prabhakar as Additional Independent Director of the Company (Other Disclosures and brief profile attached as Annexure - I);
3. Appointment of Mr. Shishir Priyadarshi as Additional Independent Director of the Company (Other Disclosures and brief profile attached as Annexure - II);
4. Appointment of Ms. Nupur Mukherjee as Additional Independent Director of the Company. (Other Disclosures and brief profile attached as Annexure - III);
5. Issuance of Non Convertible Debentures through Public issue/private placement. (Details provided in Annexure IV)
6. Alteration of Memorandum of Association of the Company to:

a) Increase Authorised Share Capital:

Board of Directors of the Company has accorded its approval to increase the Authorised Share Capital of the Company, subject to approval of the shareholders of the Company and to subsequently substitute the existing Clause V of the Memorandum of Association with the following clause:

“The Authorised Share Capital of the Company is Rs.200,00,00,000/- (Rupees Two Hundred crores only) divided into 100,00,00,000 (One Hundred Crores only) equity shares of Face Value of Rs.2/- (Rupees Two) each.”

b) Insurance Business:

The Board of Directors of the Company has accorded its approval to amend the Main Object Clause of the Memorandum of Association of the Company to authorize the Company to carry on the business as a corporate agent to inter-alia, solicit and procure all kinds of insurance products/ services on behalf of various Insurance companies or as otherwise permitted and undertake incidental or ancillary activities as mentioned in the clause, subject to approval of the shareholders of the Company.

c) Sub-Division / Split of the Equity Shares of the Company:



Capri Global Capital Limited

(CIN: L65921MH1994PLC173469)

502, Tower - A, Peninsula Business Park, Senapati Bapat Marg, Lower Parel, Mumbai, Maharashtra - 400013

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The Board of Directors of the Company has accorded its approval to sub-divide each of the fully paid Equity Share of the Company having a face value of Rs. 2/- each in the Authorized and paid-up Share Capital of the Company, into 1 Equity Share having a face value of Re. 1/- each, fully paid-up, by alteration of Capital Clause of the Memorandum of Association of the Company, subject to approval of the shareholders of the Company. The Record Date for sub-division of existing equity shares will be intimated in due course.(Details provided in Annexure V)

7. Capitalization of Securities Premium Account and Issue of Bonus shares to the members of the Company, subject to approval of the shareholders of the Company. The Record Date for issue of bonus shares will be intimated in due course. (Details provided in Annexure VI)

Accordingly, pursuant to Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (“**SEBI Listing Regulation**”), we enclose herewith the Un-audited Financial Results (Standalone & Consolidated) along with the Limited Review Report of the auditors for the quarter ended on December 31, 2023.

The aforesaid Financial Results will be made available on the Company’s website at www.capri loans.in.

The meeting of the Board of Directors commenced at 4:30 P.M. and concluded at 10.10 P.M.

You are requested to kindly take the above information on record.

Thanking you,

Yours faithfully,

for **Capri Global Capital Limited**

Yashesh Bhatt
Company Secretary
Membership No.: A20491

Encl: As above



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Annexure - I

Sr. No	Particulars	Disclosures
1.	Name of Director/ KMP / Senior Management and Designation	Mr. L V Prabhakar - Additional Independent Director
2.	Reason for change viz. appointment, resignation, removal, death or otherwise.	Appointment
3.	Date of Appointment and term of appointment	Appointment with effect from January 27, 2024 Term of appointment - 5 years (Subject to approval of the shareholders)
4.	Brief Profile	Mr. L.V. Prabhakar has a rich experience in Banking and Finance sector. His experience spans from Financial Inclusion, SME & Retail Credit, New Business Initiative, Treasury & Human Resources. He has held various senior management positions in nationalized banks, asset management companies, insurance companies and management institutions. He was associated with Allahabad Bank, Punjab National Bank and Canara Bank. During his illustrious career he has was Chair man of Canara ROBECO Asset Management CO. Ltd., HSBC Life Insurance, Canfin Homes Ltd., IBA Standing Committee on Payment Systems & Banking Technology; Director of PNB Met Life India Insurance, PNB Housing Finance Ltd., Everest Bank Ltd., NEPAL. He has done M.Sc. (Agri) and CAIIB.
5.	Disclosure of Relationship between Directors. (in case of appointment of Director)	None



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Sr. No	Particulars	Disclosures
1.	Name of Director/ KMP/ Senior Management and Designation	Mr. Shishir Priyadarsh - Additional Independent Director
2.	Reason for change viz. appointment, resignation, removal, death or otherwise.	Appointment
3.	Date of Appointment and term of appointment	Appointment with effect from January 27, 2024 Term of appointment - 3 years (Subject to approval of the shareholders)
4.	Brief Profile	<p>Mr. Priyadarshi has a rich versatile experience over 4 decades in various international and national level organizations. He has over 20 years' experience (1980-2000) of working as a senior Indian Administrative Service officer both in the State of Uttar Pradesh and at the federal level in New Delhi, including with the Cabinet Secretary in the Government of India, dealing with Economic, Finance, Industrial and Infrastructure Ministries. He has over 22 years international experience (2000-2022) with proven expertise in the area of International Economic Policy, Infrastructure Development, International Trade regulations, and other economic policies used to foster economic growth development. An excellent overview and understanding of the International Financial Architecture, including of the developmental challenges faced by many developing economies of the world; worked closely with the World Bank, IMF, UNCTAD, UNDP, OECD.</p> <p>Mr. Priyadarshi has very well-established research and teaching credentials, borne out by a very large number of publications in international journals and through teaching assignments in a large number of Universities.</p> <p>He is presently working as President, Global Relations, Adani Group and is responsible for facilitating the Group's international outreach, including holistic approach to new international projects & the Group's international strategy. he has earlier worked as Director - World Trade Organisation (the first Indian civil servant to have held this post).</p> <p>He has as distinguished career, he has done Master of Arts (Economics) University of Reading, UK, Gold Medal, 1st position in University (1993-94); Master of Science (Nuclear Physics), Delhi University, India, Gold Medal, 1st Position in University (1977-79); Bachelor of Science, St. Stephens College, Delhi University, India, Gold Medal, 1st Position in</p>



		University (1974-77); Indian School Certificate, The Doon School, Dehradun (5-Pointer; Academic Blazer)(1969-73).
5.	Disclosure of Relationship between Directors. (in case of appointment of Director)	None



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Annexure III

Sr. No	Particulars	Disclosures
1.	Name of Director/ KMP / Senior Management and Designation	Ms. Nupur Mukherjee - Additional Independent Director
2.	Reason for change viz. appointment, resignation, removal, death or otherwise.	Appointment
3.	Date of Appointment and term of appointment	Appointment with effect from January 27, 2024 Term of appointment - 3 years (Subject to approval of the shareholders)
4.	Brief Profile	<p>Ms. Nupur Mukherjee has a deep understanding of data-driven solutions Cloud and AI technologies to optimize processes relating to automation workflows and guide organizations towards future-proof success with speed, agility and scalability, automation for tech process and people skills which will result into exponential growth of revenue and lowering of costs to serve and helping rapid digital marketing.</p> <p>Ms. Mukherjee is currently associated in the capacity of Independent Director with various Tech companies such as Deffinux Exponential Solutions and Jumpstart AI company and Gencarbon. She was previously associated with Companies such as Caggemini, Mahendra System, HCL Technologies, Wipro Technologies and Accenture in various capacities. Also, she has following patents registered in her name SAP BI Estimator Model, Arogya T-Hub on GCP (used by Telangana government for expecting mothers), Prakruthi App and Arduino kit Smart Agriculture App (Adopted in 3 District countries in Telangana State, India (population of 33 million) – Co patent with Govt of Telangana, HSBC, DeepTrax Recommender Model for insurance (with Barclays).</p> <p>She holds various Degrees and certificates including Certified Independent Director from the Indian Institute of Corporate Affairs & Global ESG professional, Certified prompt engineer 2023 - Oxford University, Executive Program (Executive Studies, Strategic Execution & Design Thinking) from Stanford University, USA in 2016, Data Science for Managers Program from John Hopkins University, USA in 2018, Chartered Institute of Management Accountants UK in 2013, B. Com (Hons Maths and Computer Applications) from University of Mumbai, Mumbai in 1999, PMP – PMI Institute USA, Prince2</p>



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		Practitioner UK OGC, DEVOPS Certified expert- EXIN, Global ESG certified expert World council , GRI 2023, Cloud AWS Solution architect, Azure Solution architect certified Analytics certified and Salesforce Marketing cloud expert.
5.	Disclosure of Relationship between Directors. (in case of appointment of Director)	None



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Particulars	Details
Type of securities proposed to be issued (viz. Equity shares, convertibles etc.);	Non-convertible debentures
Type of issuance (further public offering, rights issue, depository receipts (adr/gdr), qualified Institutions placement, preferential allotment etc.);	Public Issue/Private Placement
Total number of securities proposed to be issued or the total amount for which the securities will be issued (approximately)	Issue will be in tranches for an amount up to Rs. 500 crore
Size of the issue	Up to Rs. 500 Crore
Whether proposed to be listed? If yes, name of the stock exchange(s)	Listed on BSE and/or NSE
Tenure of the instrument - date of allotment and date of maturity	Tenure of the instrument will be between - 1 to 5 years
Coupon/interest offered, schedule of payment of coupon/interest and principal	Detailed term sheet will be finalized at the time of issue
Coupon/interest offered, schedule of payment of coupon/interest and principal	Detailed term sheet will be finalized at the time of issue
Charge/security, if any, created over the assets	Non-convertible debentures are proposed to have charge by way of hypothecation of Standard Receivables, including Loan Book, un-encumbered cash and bank balance, investment made by Capri Global Capital Limited in mutual funds, term deposits with banks, etc.
Special right/interest/privileges attached to the instrument and changes thereof	Detailed term sheet will be finalized at the time of issue
Delay in payment of interest / principal amount for a period of more than three months from the due date or default in payment of interest / principal	Detailed term sheet will be finalized at the time of issue
Details of any letter or comments regarding payment/non-payment of interest, principal on due dates, or any other matter concerning the security and /or the assets along with its comments thereon, if any	Detailed term sheet will be finalized at the time of issue
Details of redemption of preference shares indicating the manner of redemption (whether out of profits or out of fresh issue) and debentures	Not applicable



Annexure V

Particulars	Details
Split Ratio	Two (2) Equity Shares of Face Value of Rs.1/- each (Rupees One each Only) for every One (1) Equity Shares of face Value of Rs. 2/- (Rupees two each Only)
Rationale behind the split	To improve the liquidity of the Company's shares and also increase the shareholders base in the stock market
Pre and post share capital – authorized, paid-up and subscribed;	The details are provided in the note given below.
Expected time of completion;	March 26, 2024.
Class of shares which are sub-divided;	Equity Shares
Number of shares of each class pre and post split;	The details are provided in the note given below.
Number of shareholders who did not get any shares in consolidation and their pre-consolidation shareholding	Not Applicable

Details of Share Capital Structure and number of Equity Shares Pre and Post Split:

Particulars	Pre Sub-Division of Equity Shares			Post Sub-Division of Equity Shares		
	No. of Shares	Face Value (in Rs.)	Total (in Rs.)	No. of Shares	Face Value (in Rs.)	Total (in Rs.)
Authorized Share Capital	36,00,00,000	2	72,00,00,000	200,00,00,000*	1	200,00,00,000
Issued, Subscribed and Paid-up Share Capital	20,62,34,993	2	41,24,69,986	82,49,39,972**	1	82,49,39,972

*Post increase in the Authorized Share Capital of the Company

**Post Split and Bonus Issue



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Particulars	Details
Type of securities proposed to be issued (viz. Equity shares, convertibles etc.);	Equity Shares
Type of issuance (further public offering, rights issue, depository receipts (ADR/GDR), qualified institutions placement, preferential allotment etc.);	Bonus Issue
Total number of securities proposed to be issued or the total amount for which the securities will be issued (approximately)	41,24,69,986
whether bonus is out of free reserves created out of profits or Security premium account;	Security premium account
Bonus ratio	1:1
Details of share capital - pre and post bonus issue	Pre Bonus Issue Paid up Equity share Capital : Rs. 41,24,69,986/- Post Bonus Issue Paid up Equity share Capital : Rs. 82,49,39,972/-
Free reserves and/ or Security premium required for implementing the bonus issue	Rs. 41,24,69,986
Free reserves and/ or Security premium available for capitalization and the date as on which such balance is available	Security Premium - Rs. 18,83,45,28,362 as on March 31, 2023
Whether the aforesaid figures are audited	Yes
Estimated date by which such bonus shares would be credited/dispatched	On or before March 26, 2024



Limited Review Report on unaudited standalone financial results of Capri Global Capital Limited for the quarter and nine months ended 31st December, 2023 under Regulation 33 and Regulation 52 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015

To the Board of Directors of

Capri Global Capital Limited

- 1 We have reviewed the accompanying Statement of unaudited standalone financial results of Capri Global Capital Limited ('the NBFC'), for the quarter and nine months ended 31st December, 2023 ('the Statement') attached herewith, being submitted by the NBFC pursuant to the requirements of Regulation 33 and Regulation 52 of the Securities and Exchange Board of India ('SEBI') (Listing Obligations and Disclosure Requirements) Regulations, 2015 as amended (the 'Listing Regulations').
- 2 This Statement, which is the responsibility of the NBFC's management and approved by the Board of Directors of the NBFC, has been prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standard 34 "Interim Financial Reporting" ('Ind AS 34'), prescribed under Section 133 of the Companies Act, 2013 ('the Act'), as amended read with relevant rules issued thereunder, the circulars, guidelines and directions issued by the Reserve Bank of India ('the RBI') from time to time, applicable to the NBFC ('the RBI guidelines') and other accounting principles generally accepted in India, and is in compliance with Regulation 33 and Regulation 52 of the Listing Regulations. Our responsibility is to express a conclusion on the Statement based on our review.
- 3 We conducted our review of the Statement in accordance with the Standard on Review Engagements (SRE) 2410, "Review of Interim Financial Information Performed by the Independent Auditor of the Entity", issued by the Institute of Chartered Accountants of India. This standard requires that we plan and perform the review to obtain moderate assurance as to whether the Statement is free of material misstatement. A review of interim financial information consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Standards on Auditing specified under section 143(10) of the Act, and consequently, does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

- 4 Based on our review conducted as above, nothing has come to our attention that causes us to believe that the accompanying Statement, prepared in accordance with the recognition and measurement principles laid down in Ind AS 34, prescribed under Section 133 of the Act, as amended read with relevant rules issued thereunder, the RBI guidelines, and other accounting principles generally accepted in India, has not disclosed the information required to be disclosed in terms of the Listing Regulations, including the manner in which it is to be disclosed, or that it contains any material misstatement, or that it has not been prepared in accordance with the relevant prudential norms issued by the RBI in respect of income recognition, asset classification, provisioning, to the extent applicable to the NBFC, and other related matters.

For M M Nissim & Co LLP

Chartered Accountants

Firm Registration No: 107122W/W100672

Gayatri Sonavane

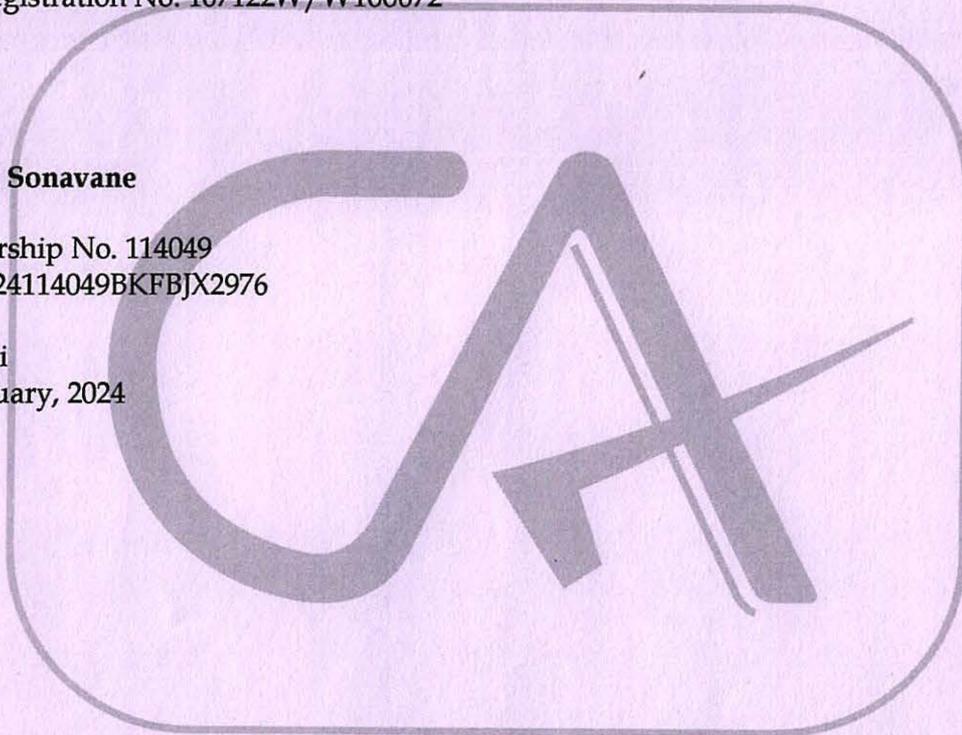
Partner

Membership No. 114049

UDIN: 24114049BKFBJX2976

Mumbai

27th January, 2024



Capri Global Capital Limited

CIN: L65921MH1994PLC173469

Regd. Office : 502, Tower-A, Peninsula Business Park, Senapati Bapat Marg, Lower Parel, Mumbai - 400013
e-mail: investor.relation@capriglobal.in, Website : www.capriglobal.in, Tel No. - +91 22 40888100 Fax No. - +91 22 40888170

Statement of unaudited standalone financial results for the quarter and nine months period ended December 31, 2023

(Currency : Indian Rupees in millions)

	Quarter ended			9 Months period ended		Year ended
	31-Dec-23 (Unaudited)	30-Sep-23 (Unaudited)	31-Dec-22 (Unaudited)	31-Dec-23 (Unaudited)	31-Dec-22 (Unaudited)	31-Mar-23 (Audited)
I INCOME						
Revenue from operations						
a) Interest income	3,647.54	3,502.90	2,283.00	10,393.65	6,178.75	8,892.41
b) Fee and commission income	570.75	532.78	422.39	1,503.96	1,006.91	1,494.87
c) Net gain on fair value change	118.89	59.90	18.43	210.01	72.80	103.98
d) Net gain on derecognition of financial instruments	236.24	126.80	185.49	450.71	370.59	512.48
e) Sale of services	95.26	93.19	33.49	286.07	55.92	145.11
f) Other operating income	91.84	124.40	69.61	280.90	189.43	290.87
Total revenue from operations	4,760.52	4,439.97	3,012.41	13,125.30	7,874.40	11,439.72
Other Income	12.83	11.02	10.45	34.61	37.65	50.22
Total Income	4,773.35	4,450.99	3,022.86	13,159.91	7,912.05	11,489.94
II EXPENSES						
a) Finance costs	1,650.68	1,461.23	1,007.08	4,420.62	2,629.37	3,850.57
b) Fees and commission expense	303.92	319.71	72.39	696.04	166.71	257.76
c) Impairment on financial assets	311.49	155.25	218.86	641.62	406.69	477.33
d) Employee Benefits Expenses	1,221.27	1,204.96	1,040.08	3,669.48	2,456.79	3,550.25
e) Depreciation and amortization	232.18	212.16	131.15	582.71	214.46	389.67
f) Others expenses	373.03	461.56	317.22	1,258.51	722.05	1,065.51
Total expenses	4,092.57	3,814.87	2,786.78	11,268.98	6,596.07	9,591.09
III Profit before tax before exceptional items (I - II)	680.78	636.12	236.08	1,890.93	1,315.98	1,898.85
IV Exceptional item income	-	-	-	-	-	-
V Profit before tax after exceptional items (III + IV)	680.78	636.12	236.08	1,890.93	1,315.98	1,898.85
VI Tax expense						
a) Current tax	238.21	220.55	45.04	621.62	356.98	475.87
b) Deferred tax	(70.50)	(61.60)	13.03	(150.41)	(23.64)	4.40
c) Short / (Excess) provision for tax - prior years	-	-	-	-	50.40	3.21
Total Tax	167.71	158.95	58.07	471.21	383.74	483.48
VII Profit for the period / year (V - VI)	513.07	477.17	178.01	1,419.72	932.24	1,415.37
VIII Other Comprehensive Income						
(a) Items that will not be reclassified to profit or loss						
Remeasurement of defined benefit plans	-	(7.77)	-	(7.77)	(3.52)	(6.49)
Income tax on above credit / (charge)	-	1.96	-	1.96	0.89	1.63
Total (a)	-	(5.81)	-	(5.81)	(2.63)	(4.86)
(b) Items that will be reclassified to profit or loss						
Fair Value Gain on time value of forward element of forward contract in hedging relationship	(10.29)	15.86	(97.12)	(10.06)	(6.73)	(19.80)
Income tax on above credit / (charge)	2.59	(4.00)	24.44	2.53	1.69	4.98
Total (b)	(7.70)	11.86	(72.68)	(7.53)	(5.04)	(14.82)
Total other comprehensive (loss) / income	(7.70)	6.05	(72.68)	(13.34)	(7.67)	(19.68)
IX Total Comprehensive Income for the year (VII + VIII)	505.37	483.22	105.33	1,406.38	924.57	1,395.69
X Paid up Equity Share Capital (Face value Rs. 2 each)	412.47	412.31	351.67	412.47	351.67	412.31
XI Other Equity						33,292.81
XII Earnings per equity share in Rupees (Face value Rs. 2 each) *						
Basic	2.49	2.31	1.01	6.89	5.30	7.65
Diluted	2.47	2.30	1.00	6.84	5.24	7.56
* Not annualised for period less than one year						



Notes :

- The standalone financial results (the 'Statement' or 'Results') together with the results for the comparative reporting periods have been prepared in accordance with recognition and measurement principles laid down in Indian Accounting Standards ('Ind AS') 34- Interim Financial Reporting and as prescribed under Section 133 of the Companies Act, 2013 ('the Act') read with the Companies (Indian Accounting Standards) Rules, 2015 as amended from time to time and other accounting principles generally accepted in India and in compliance with Regulation 33 and 52 of the Securities and Exchange Board of India ('SEBI') (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended (the "Listing Regulations").
- The Company has applied its significant accounting policies in the preparation of this Statement consistent with those followed in the annual financial statements for the year ended March 31, 2023. Any application of circulars/ directions issued by the RBI or other regulators are implemented prospectively when they become applicable.
- The Statement has been reviewed by the Audit Committee and approved by the Board of Directors at their respective meetings held on January 27, 2024. Financial results for the quarter and period ended December 31, 2023 have been reviewed by the statutory auditors, viz. M M Nissim & Co LLP, Chartered Accountants.
- The Company is engaged primarily in the business of financing activity and accordingly there are no separate reportable segment as per Ind AS 108 dealing with Operating Segment.

5 Disclosures pursuant to RBI Notification - RBI/DOR/2021-22/86 DOR.STR.REC.51/21.04.048/2021-22 dated September 24, 2021

a) Details of transfer through assignment in respect of loans not in default during the quarter and nine months ended December 31, 2023

Particulars	For the quarter ended December 31, 2023	For the period ended December 31, 2023
Amount of Loan accounts assigned (₹ in Millions)	2,920.79	6,151.06
Retention of Beneficial Economic Interest (in %)	20% / 30%	20% / 30%
Weighted Average Maturity (in Years)	5.70	6.23
Weighted Average Holding Period (in Years)	0.24	0.21
Coverage of Tangible Security Coverage (in %)	143.87%	157.61%

The above transaction is pursuant to Co-Lending option II (Direct Assignment) pursuant to RBI notification RBI/2020-21/63/ FIDD.CO.Plan.BC.No .8/04.09.01/2020-21 dated September 04, 2020

b) The Company has not acquired any loan (not in default) during the quarter ended December 31, 2023

c) The Company has not transferred stressed loan to subsidiary company during the quarter ended December 31, 2023

d) The Company does not hold any Security Receipts as on December 31, 2023

- The Code on Social Security 2020 ('Code'), which received the presidential assent on September 28, 2020, subsumes nine law relating to social security, retirement and employee benefits, including the Employees Provident Fund and Miscellaneous Provisions Act, 1952 and the Payment of Gratuity Act, 1972. The effective date of the Code is yet to be notified and related rules are yet to be framed. The impact of changes, if any, will be assessed and recognized post notification of relevant provisions.
- The compliance related to disclosure of certain ratios and other financial information as required under regulation 52(4) and 54(2) of the listing regulation is made in Annexure 1.
- During the quarter and nine months ended December 31, 2023 the company has allotted 82,149 equity shares and 82,149 equity shares respectively (quarter and nine months ended December 31, 2022 90,600 equity shares and 1,83,000 equity shares respectively) of ₹ 2 each in respect of stock option exercised aggregating to ₹ 4.25 millions and ₹ 4.25 millions respectively (quarter and nine months ended December 31, 2022 ₹ 12.62 millions and ₹ 25.71 millions respectively). Accordingly, share capital has increased by ₹ 0.16 millions and ₹ 0.16 millions for quarter and nine months ended December 31, 2023 respectively (quarter and nine months ended December 31, 2022 ₹ 0.18 millions and ₹ 0.36 millions respectively) and securities premium increased by ₹ 4.09 millions and ₹ 4.09 millions for quarter and nine months ended December 31, 2023 respectively (quarter and nine months ended December 31, 2022 ₹ 12.44 millions and ₹ 25.35 millions respectively).
- The Board in meeting held on January 27, 2024, has considered, approved and recommended:
 - bonus issue of 1 (one) fully paid equity share for every 1 (one) fully paid equity share held by shareholders of the Company as on the record date. The Bonus issue of equity shares will be subject to approval by the Shareholders, and any others applicable statutory and regulatory approval; and
 - sub-division/split of 1 (one) fully paid equity share of face value of ₹ 2 (Rupees Two only) each into 2 (two) fully paid equity shares of face value of ₹ 1 (Rupee One only) each held by shareholders of the Company, fully paid up by alteration of Capital clause of the Memorandum of Association of the Company. The split of equity shares will be subject to approval by the Shareholders, and any other applicable statutory and regulatory approval.
- The statement includes the results for the quarter ended December 31, 2023 and December 31, 2022 being the balancing figure of the published year to date figures upto the nine months and six months of the respective financial year, which were subjected to limited review by statutory auditors of the company.
- Figures for the previous period/year have been regrouped wherever necessary to conform to current period presentation.

On behalf of the Board of Directors
Capri Global Capital Limited

Place: Goa
January 27, 2024

Rajesh Sharma
Managing Director
DIN 00020037



Capri Global Capital Limited

Annexure 1

Disclosures pursuant to 52(4) and 54(2) of the SEBI (Listing Obligations & Disclosure Requirements) Regulations, 2015 as on December 31, 2023 for the Non-Convertible Debentures (NCDs) issued on Private Placement Basis.

Particulars	Ratio
(a) Debt-Equity Ratio ¹	1.95
(b) Debt service coverage ratio ²	0.34
(c) Interest service coverage ratio ³	1.45
(d) Outstanding redeemable preference shares	
Quantity	Not Applicable
Value	Not Applicable
(e) Debenture Redemption Reserve ⁴	
Pursuant to Rule 18(7) (b) (iii) of The Companies (Share Capital and Debenture) Rules 2014 no debenture redemption reserve is required to be created in cases of privately placed debentures issued by NBFC registered with the RBI under Section 45-IA of the RBI (Amendment) Act, 1997.	
(f) Net Worth (₹ in Million) ⁵	34,527.79
(g) Net Profit after Tax (₹ in Million)	1,419.72
(h) Earnings per Share (₹):	
Basic	6.89
Diluted	6.84
(i) Current Ratio ⁴	Not Applicable
(j) Long term debt to working capital ⁴	Not Applicable
(k) Bad debts to Account receivable ratio ⁴	Not Applicable
(l) Current liability ratio ⁴	Not Applicable
(m) Total debts to total assets ⁶	0.63
(n) Debtors turnover ⁴	Not Applicable
(o) Inventory turnover ⁴	Not Applicable
(p) Operating margin (%) ⁴	Not Applicable
(q) Net profit margin (%) ⁷	10.79%
(r) Sector specific equivalent ratios, as applicable	
CAR	27.96%
GNPA	2.28%
NNPA ⁸	1.51%
(s) Extent and nature of security created and maintained with respect to Secured Listed Non-Convertible Debentures:	
The NCDs issued by the Company are secured by first pari-passu charge on book debts and immovable property (Located in Chennai). The security cover is 1.27 times of the aggregate face value of Debentures issued.	

Note:

- 1 Debt-Equity Ratio = (Debt Securites + Borrowings (other than debt securities) + Derivative financial instruments)/Net Worth
- 2 Debt service coverage ratio= (Earning before interest, tax and exceptional items)/Interest expenses+ principal repayment made during the period for long term loans.
- 3 Interest coverage ratio=(Earning before interest, tax and exceptional items)/Interest expenses
- 4 The company is registered under the Reserve Bank of India Act,1934 as Non-Banking Financial Company, hence these ratios are generally not applicable
- 5 Networth is calculated as defined in section 2 (57) of Companies Act 2013
- 6 Total Debts to Total Assets = (Debt securities + Borrowings (other than debt securities) + Derivative financial instruments)/Total Assets
- 7 Net Profit Margin = Net Profit after tax/Total Income
- 8 NNPA - Net NPAs to Net Advances (%) (Net of Provision on NPA)



Limited Review Report on unaudited consolidated financial results of Capri Global Capital Limited for the quarter and nine months ended 31st December, 2023 under Regulation 33 and Regulation 52 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015

To the Board of Directors of

Capri Global Capital Limited

- 1 We have reviewed the accompanying Statement of unaudited consolidated financial results of Capri Global Capital Limited ('the Parent' or 'the NBFC') and its subsidiaries (the Parent and its subsidiaries together referred to as 'the Group'), for the quarter and nine months ended 31st December, 2023 ('the Statement') attached herewith, being submitted by the Parent pursuant to the requirements of Regulation 33 and Regulation 52 ('SEBI') (Listing Obligations and Disclosure Requirements) Regulations, 2015 as amended (the 'Listing Regulations').
- 2 This Statement, which is the responsibility of the Parent's management and approved by its Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standard 34 "Interim Financial Reporting" ('Ind AS 34'), prescribed under Section 133 of the Companies Act, 2013 ('the Act'), as amended read with relevant rules issued thereunder and other accounting principles generally accepted in India, and is in compliance with Regulation 33 and Regulation 52 of the Listing Regulations. Our responsibility is to express a conclusion on the Statement based on our review.
- 3 We conducted our review of the Statement in accordance with the Standard on Review Engagements (SRE) 2410 "*Review of Interim Financial Information Performed by the Independent Auditor of the Entity*", issued by the Institute of Chartered Accountants of India. This standard requires that we plan and perform the review to obtain moderate assurance as to whether the Statement is free of material misstatement. A review of interim financial information consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Standards on Auditing specified under section 143(10) of the Act, and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

We also performed procedures in accordance with the circular No. CIR/CED/CMD/44/2019 dated March 29, 2019 issued by the SEBI under Regulation 33 (8) of the Listing Regulations, to the extent applicable.

- 4 The Statement includes the results of the following entities:

Name of the entity	Relationship
Capri Global Capital Limited	Holding Company
Capri Global Housing Finance Limited	Subsidiary
Capri Loans Car Platform Private Limited	Subsidiary (incorporated on October 16, 2023)

- 5 Based on our review conducted and procedures performed as stated in paragraph 3 above and based on the consideration of the review report of the other auditor referred to in paragraph 6 below, nothing has come to our attention that causes us to believe that the accompanying Statement, prepared in accordance with the recognition and measurement principles laid down in the Ind AS 34 prescribed under Section 133 of the Act, as amended read with relevant rules issued thereunder and other accounting principles generally accepted in India, has not disclosed the information required to be disclosed in terms of the Listing Regulations, including the manner in which it is to be disclosed, or that it contains any material misstatement.
- 6 We did not review the interim financial information of a subsidiary included in the Statement, whose interim financial information reflect total revenues (before consolidation adjustments) of Rs. 3,418.39 million, total net profit after tax (before consolidation adjustments) of Rs. 524.22 million and total comprehensive income (before consolidation adjustments) of Rs. 523.67 million for the quarter and nine months ended 31st December, 2023, as considered in the Statement. This interim financial information has been reviewed by other auditor whose report has been furnished to us by the management and our conclusion on the Statement, in so far as it relates to the amounts and disclosures included in respect of a subsidiary, is based solely on the report of the other auditor and the procedures performed by us as stated in paragraph 3 above.

For M M Nissim & Co LLP
Chartered Accountants
Firm Registration No: 107122W/W100672

Gayatri Sonavane
Partner
Membership No. 114049
UDIN: 24114049BKFBJV4236

Mumbai
27th January, 2024

Capri Global Capital Limited

CIN: U65990MH2006PLC161153

Regd. Office : 502, Tower-A, Peninsula Business Park, Senapati Bapat Marg, Lower Parel, Mumbai - 400013
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Statement of unaudited consolidated financial results for the quarter and nine months period ended December 31, 2023

(Currency : Indian Rupees in millions)

	Quarter ended			9 Months period ended		Year ended
	31-Dec-23 (Unaudited)	30-Sep-23 (Unaudited)	31-Dec-22 (Unaudited)	31-Dec-23 (Unaudited)	31-Dec-22 (Unaudited)	31-Mar-23 (Audited)
I INCOME						
Revenue from operations						
a) Interest income	4,655.74	4,451.80	3,004.11	13,241.87	8,151.52	11,672.92
b) Fee and commission income	659.68	545.54	434.61	1,615.43	1,037.80	1,540.97
c) Net gain on fair value change	182.87	74.59	48.31	299.68	150.25	213.99
d) Net gain on derecognition of financial instruments	292.81	198.20	199.73	668.51	384.83	557.32
e) Sale of services	135.50	146.38	66.46	438.63	119.97	265.07
f) Other operating income	123.82	155.58	94.81	369.19	249.49	383.18
Total revenue from operations	6,050.42	5,572.09	3,848.03	16,633.31	10,093.86	14,633.45
Other Income	5.09	1.95	0.42	7.75	14.98	16.52
Total Income	6,055.51	5,574.04	3,848.45	16,641.06	10,108.84	14,649.97
II EXPENSES						
a) Finance costs	2,209.17	1,958.44	1,399.47	5,934.49	3,687.00	5,330.37
b) Fees and commission expense	347.80	319.71	72.39	739.92	166.71	257.76
c) Impairment on financial assets	403.26	230.96	244.50	873.47	530.18	641.82
d) Employee Benefits Expenses	1,505.01	1,453.11	1,138.76	4,416.35	2,738.61	4,060.78
e) Depreciation and amortization	252.79	231.45	145.95	640.03	247.59	439.13
f) Others expenses	445.21	520.16	364.92	1,445.56	840.22	1,237.28
Total expenses	5,163.24	4,713.83	3,365.99	14,049.82	8,210.31	11,967.14
III Profit before tax before exceptional items (I - II)	892.27	860.21	482.46	2,591.24	1,898.53	2,682.83
IV Exceptional item income	-	-	-	-	-	-
V Profit before tax after exceptional items (III + IV)	892.27	860.21	482.46	2,591.24	1,898.53	2,682.83
VI Tax expense						
a) Current tax	292.04	269.90	76.18	780.82	485.58	653.96
b) Deferred tax	(79.53)	(62.06)	32.12	(157.76)	(35.02)	(6.41)
c) Short / (Excess) provision for tax - prior years	-	-	-	-	50.40	(11.25)
Total Tax	212.51	207.84	108.30	623.06	500.96	636.30
VII Profit for the period / year (V - VI)	679.76	652.37	374.16	1,968.18	1,397.57	2,046.53
VIII Other Comprehensive Income						
(a) Items that will not be reclassified to profit or loss						
Remeasurement of defined benefit plans	-	(9.15)	-	(9.15)	(4.81)	(12.50)
Income tax on above credit / (charge)	-	2.30	-	2.30	1.21	3.15
Total (a)	-	(6.85)	-	(6.85)	(3.60)	(9.35)
(b) Items that will be reclassified to profit or loss						
Fair Value Gain on time value of forward element of forward contract in hedging relationship	(13.47)	25.13	(248.92)	(9.42)	(13.48)	(29.53)
Income tax on above credit / (charge)	3.39	(6.32)	62.65	2.37	3.39	7.43
Total (b)	(10.08)	18.81	(186.27)	(7.05)	(10.09)	(22.10)
Total other comprehensive (loss) / income	(10.08)	11.96	(186.27)	(13.90)	(13.69)	(31.45)
IX Total Comprehensive Income for the year (VII + VIII)	669.68	664.33	187.89	1,954.28	1,383.88	2,015.08
X Paid up Equity Share Capital (Face value Rs. 2 each)	412.47	412.31	351.67	412.47	351.67	412.31
XI Other Equity						35,242.32
XII Earnings per equity share in Rupees (Face value Rs. 2 each) *						
Basic	3.30	3.16	2.13	9.55	7.95	11.06
Diluted	3.27	3.13	2.10	9.48	7.86	10.94
* Not annualised for period less than one year						



Capri Global Capital Limited

(CIN: L65921MH11994PLC173469)

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Notes :

- 1 The consolidated financial results (the 'Statement' or 'Results') together with the results for the comparative reporting periods have been prepared in accordance with recognition and measurement principles laid down in Indian Accounting Standards ('Ind AS') 34- Interim Financial Reporting and as prescribed under Section 133 of the Companies Act, 2013 ('the Act') read with the Companies (Indian Accounting Standards) Rules, 2015 as amended from time to time and other accounting principles generally accepted in India and in compliance with Regulation 33 and 52 of the Securities and Exchange Board of India ('SEBI') (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended (the "Listing Regulations").
- 2 The Group has applied its significant accounting policies in the preparation of this Statement consistent with those followed in the annual financial statements for the year ended March 31, 2023. Any application of circulars/ directions issued by the RBI or other regulators are implemented prospectively when they become applicable.
- 3 The Statement has been reviewed by the Audit Committee and approved by the Board of Directors at their respective meetings held on January 27, 2024. Financial results for the quarter and period ended December 31, 2023 have been reviewed by the statutory auditors, viz. M M Nissim & Co LLP, Chartered Accountants.
- 4 The Group is engaged primarily in the business of financing activity and accordingly there are no separate reportable segment as per Ind AS 108 dealing with Operating Segment.
- 5 Disclosures pursuant to RBI Notification - RBI/DOR/2021-22/86 DOR.STR.REC.51/21.04.048/2021-22 dated September 24, 2021
 - a) Details of transfer through assignment in respect of loans not in default during the quarter and nine months ended December 31, 2023
 - (i) The below transaction is pursuant to Co-Lending option II (Direct Assignment) pursuant to RBI notification RBI/2020-21/63/FIDD.CO.Plan.BC.No.8/04.09.01/2020-21 dated November 05, 2020

Particulars	For the quarter ended December 31, 2023	For the period ended December 31, 2023
Amount of Loan accounts assigned (₹ in Millions)	3,536.54	7,603.54
Retention of Beneficial Economic Interest (in %)	20% /25% /30%	20% /25% /30%
Weighted Average Maturity (in Year)	7.90	8.61
Weighted Average Holding Period (in Years)	0.26	0.24
Coverage of tangible security Coverage (in %)	150.03%	157.40%

- (ii) The below details of loans (not in default) transferred through direct assignment executed with NBFC

Particulars	For the quarter ended December 31, 2023	For the period ended December 31, 2023
Amount of Loan accounts assigned (₹ in millions)	Nil	865.83
Retention of Beneficial Economic Interest (in %)	Nil	10.00%
Weighted Average Maturity (in Years)	Nil	18.26
Weighted Average Holding Period (in Years)	Nil	2.20
Coverage of tangible security Coverage (in %)	Nil	144.6%

- b) The Group has not acquired any loan (not in default) during the period ended December 31, 2023
- c) The Group has not transferred stressed loan to subsidiary Group during the quarter ended December 31, 2023
- d) The Group does not hold any Security Receipts as on December 31, 2023
- 6 The Code on Social Security 2020 ('Code'), which received the presidential assent on September 28, 2020, subsumes nine law relating to social security, retirement and employee benefits, including the Employees Provident Fund and Miscellaneous Provisions Act, 1952 and the Payment of Gratuity Act, 1972. The effective date of the Code is yet to be notified and related rules are yet to be framed. The impact of changes, if any, will be assessed and recognized post notification of relevant provisions.
- 7 The compliance related to disclosure of certain ratios and other financial information as required under regulation 52(4) and 54(2) of the listing regulation is made in Annexure 1.
- 8 During the quarter and nine months ended December 31, 2023 the company has allotted 82,149 equity shares and 82,149 equity shares respectively (quarter and nine months ended December 31, 2022 90,600 equity shares and 1,83,000 equity shares respectively) of ₹ 2 each in respect of stock option exercised aggregating to ₹ 4.25 millions and ₹ 4.25 millions respectively (quarter and nine months ended December 31, 2022 ₹ 12.62 millions and ₹ 25.71 millions respectively). Accordingly, share capital has increased by ₹ 0.16 millions and ₹ 0.16 millions for quarter and nine months ended December 31, 2023 respectively (quarter and nine months ended December 31, 2022 ₹ 0.18 millions and ₹ 0.36 millions respectively) and securities premium increased by ₹ 4.09 millions and ₹ 4.09 millions for quarter and nine months ended December 31, 2023 respectively (quarter and nine months ended December 31, 2022 ₹ 12.44 millions and ₹ 25.35 millions respectively).
- 9 The Board in meeting held on January 27, 2024, has considered, approved and recommended:
 - (i) bonus issue of 1 (one) fully paid equity share for every 1 (one) fully paid equity share held by shareholders of the Company as on the record date. The Bonus issue of equity shares will be subject to approval by the Shareholders, and any others applicable statutory and regulatory approval; and
 - (ii) sub-division/split of 1 (one) fully paid equity share of face value of ₹ 2 (Rupee Two only) each into 2 (two) fully paid equity shares of face value of ₹ 1 (Rupee One only) each held by shareholders of the Company, fully paid up by alteration of Capital clause of the Memorandum of Association of the Company. The split of equity shares will be subject to approval by the Shareholders, and any other applicable statutory and regulatory approval.
- 10 The statement includes the results for the quarter ended December 31, 2023 and December 31, 2022 being the balancing figure of the published year to date figures upto the nine months and six months of the respective financial year, which were subjected to limited review by statutory auditors of the group.
- 11 Figures for the previous period/year have been regrouped wherever necessary to conform to current period presentation.

On behalf of the Board of Directors
Capri Global Capital Limited

Place: Goa
January 27, 2024

Rajesh Sharma
Managing Director
DIN 00020037



Capri Global Capital Limited

Annexure 1

Disclosures pursuant to 52(4) and 54(2) of the SEBI (Listing Obligations & Disclosure Requirements) Regulations, 2015 as on December 31, 2023 for the Non-Convertible Debentures (NCDs) issued on Private Placement Basis

Particulars	Ratio
(a) Debt-Equity Ratio ¹	2.53
(b) Debt service coverage ratio ²	0.36
(c) Interest service coverage ratio ³	1.46
(d) Outstanding redeemable preference shares	
Quantity	Not Applicable
Value	Not Applicable
(e) Debenture Redemption Reserve ⁴	
Pursuant to Rule 18(7) (b) (iii) of The Companies (Share Capital and Debenture) Rules 2014 no debenture redemption reserve is required to be created in cases of privately placed debentures issued by NBFC registered with the RBI under Section 45-IA of the RBI (Amendment) Act, 1997.	
(f) Net Worth (₹ in Million) ⁵	36,909.49
(g) Net Profit after Tax (₹ in Million)	1,968.18
(h) Earnings per Share (₹):	
Basic	9.55
Diluted	9.48
(i) Current Ratio ⁴	Not Applicable
(j) Long term debt to working capital ⁴	Not Applicable
(k) Bad debts to Account receivable ratio ⁴	Not Applicable
(l) Current liability ratio ⁴	Not Applicable
(m) Total debts to total assets ⁶	0.68
(n) Debtors turnover ⁴	Not Applicable
(o) Inventory turnover ⁴	Not Applicable
(p) Operating margin (%) ⁴	Not Applicable
(q) Net profit margin (%) ⁷	11.83%
(r) Sector specific equivalent ratios, as applicable	
GNPA	2.10%
NNPA ⁸	1.36%

(s) Extent and nature of security created and maintained with respect to Secured Listed Non-Convertible Debentures:

The NCDs issued by the Company are secured by first pari-passu charge on book debts and immovable property (Located in Chennai). The security cover is 1.27 times of the aggregate face value of Debentures issued.

Note:

- 1 Debt-Equity Ratio = (Debt Securites + Borrowings (other than debt securities) + Derivative financial instruments)/Net Worth
- 2 Debt service coverage ratio= (Earning before interest, tax and exceptional items)/Interest expenses+ principal repayment made during the period for long term loans.
- 3 Interest coverage ratio=(Earning before interest, tax and exceptional items)/Interest expenses
- 4 The company is registered under the Reserve Bank of India Act,1934 as Non-Banking Financial Company, hence these ratios are generally not applicable
- 5 Networth is calculated as defined in section 2 (57) of Companies Act 2013
- 6 Total Debts to Total assets = (Debt securities + Borrowings (other than debt securities) + Derivative financial instruments)/Total Assets
- 7 Net Profit Margin = Net Profit after tax/Total Income
- 8 NNPA - Net NPAs to Net Advances (%) (Net of Provision on NPA)

