

August 3, 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 August 3, 2024

Dear Sir/ Madam,

We wish to inform you that, the Board of Directors of the Company, at its meeting held today, August 3, 2024, has inter-alia considered and approved the following:

1. Unaudited Financial Results (Standalone and Consolidated) for the quarter ended June 30, 2024;
2. Raising of funds upto Rs. 2000 crore (Rupees Two Thousand Crore) by way of equity shares / debt securities / convertible securities / any other securities through rights issue or preferential issue on private placement / public issue, including but not limited to issuance of Foreign Currency Convertible Bonds, qualified institutions placement, External Commercial Borrowings or any other method as may be permitted under applicable laws, subject to such regulatory/statutory approvals as may be required including shareholders' approval, if applicable;

Accordingly, pursuant to Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("**SEBI Listing Regulation**"), we enclose herewith the Unaudited Financial Results (Standalone & Consolidated) along with the limited review report of the auditors for the quarter ended June 30, 2024.

The aforesaid Financial Results will be made available on the Company's website at www.caprilloans.in.

The meeting of the Board of Directors commenced at 10:30 A.M. and concluded at 2.40 P.M.

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

Thanking you,

Yours faithfully,
for **Capri Global Capital Limited**

**Yashesh
Pankaj
Bhatt**

Yashesh Bhatt
Company Secretary
Membership No: A20491

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Yashesh Pankaj
Bhatt
Date: 2024.08.03
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Encl: As above



Capri Global Capital Limited

(CIN: L65921MH1994PLC173469)

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Limited Review Report on unaudited standalone financial results of Capri Global Capital Limited for the quarter ended June 30, 2024 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 ended June 30, 2024 ('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 in compliance with the presentation and disclosure requirement 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 the 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

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SINGHANIA

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Date: 2024.08.03
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Manish Singhania

Partner

Membership No. 155411

UDIN: 24155411BKGYCS6431

Mumbai

August 03, 2024

Capri Global Capital Limited

CIN: L65921MH1994PLC173469

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Statement of unaudited standalone financial results for the quarter ended June 30, 2024

(Currency : Indian Rupees in millions)

	Quarter ended			Year ended
	30-Jun-24 (Unaudited)	31-Mar-24 (Unaudited)	30-Jun-23 (Unaudited)	31-Mar-24 (Audited)
I INCOME				
Revenue from operations				
a) Interest income	4,491.19	3,805.08	3,245.53	14,207.68
b) Fee and commission income	151.20	201.60	400.43	1,705.56
c) Net gain on fair value change	128.31	64.17	30.77	273.73
d) Net gain on derecognition of financial instruments	368.06	305.32	88.12	756.48
e) Sale of services	-	156.64	97.62	442.71
f) Other operating income	87.20	115.33	64.66	396.23
Total revenue from operations	5,225.96	4,648.14	3,927.13	17,782.39
Other Income	29.50	14.89	10.76	49.50
Total Income	5,255.46	4,663.03	3,937.89	17,831.89
II EXPENSES				
a) Finance costs	1,972.79	1,777.41	1,308.71	6,198.03
b) Fees and commission expense	6.88	85.45	72.41	781.49
c) Impairment on financial assets	384.59	40.74	177.20	691.31
d) Employee Benefits Expenses	1,268.50	1,350.97	1,243.25	5,020.45
e) Depreciation and amortization	192.79	217.47	138.37	800.18
f) Others expenses	604.57	462.33	423.92	1,720.84
Total expenses	4,430.12	3,934.37	3,363.86	15,212.30
III Profit before tax before exceptional items (I - II)	825.34	728.66	574.03	2,619.59
IV Exceptional item income	-	-	-	-
V Profit before tax after exceptional items (III + IV)	825.34	728.66	574.03	2,619.59
VI Tax expense				
a) Current tax	240.08	224.32	162.86	845.94
b) Deferred tax	(36.91)	(48.94)	(18.31)	(199.35)
c) Short / (Excess) provision for tax - prior years	-	(7.59)	-	(7.59)
Total Tax	203.17	167.79	144.55	639.00
VII Profit for the quarter / year (V - VI)	622.17	560.87	429.48	1,980.59
VIII Other Comprehensive Income				
(a) Items that will not be reclassified to profit or loss				
Remeasurement of defined benefit plans	(2.43)	(17.06)	-	(24.83)
Income tax on above credit / (charge)	0.61	4.29	-	6.25
Total (a)	(1.82)	(12.77)	-	(18.58)
(b) Items that will be reclassified to profit or loss				
i) Fair Value Gain on time value of forward element of forward contract in hedging relationship	36.61	(23.84)	(15.63)	(33.90)
ii) Fair Value Gain on loans measured at Fair value through OCI	3.68	-	-	-
Income tax on above credit / (charge)	(10.14)	6.00	3.94	8.53
Total (b)	30.15	(17.84)	(11.69)	(25.37)
Total other comprehensive (loss) / income	28.33	(30.61)	(11.69)	(43.95)
IX Total Comprehensive Income for the quarter / year (VII + VIII)	650.50	530.26	417.79	1,936.64
X Paid up Equity Share Capital (Face value ₹ 1 each)	824.94	824.94	412.31	824.94
XI Other Equity				34,782.02
XII Earnings per equity share in Rupees (Face value ₹ 1 each) *				
Basic	0.75	0.68	0.52	2.40
Diluted	0.75	0.67	0.52	2.38

* Not annualised for period less than one year

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Capri Global Capital Limited

Notes :

- The standalone financial results (the 'Statement') has been prepared in accordance with and comply in all material aspects with Indian Accounting Standards ('Ind AS') notified 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 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, 2024. 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 August 02, 2024 and August 03, 2024 respectively. The results for the quarter ended June 30, 2024, 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.
- Disclosures pursuant to RBI Notification - RBI/DOR/2021-22/86 DOR.STR.REC.51/21.04.048/2021-22 dated September 24, 2021
 - Details of transfer through assignment in respect of loans not in default during the quarter ended June 30, 2024.

Particulars	For the quarter ended June 30, 2024
Amount of Loan accounts assigned (₹ in millions)	13,592.83
Retention of Beneficial Economic Interest (in %)	20.00%
Weighted Average Maturity (in Years)	1.94
Weighted Average Holding Period (in Years)	0.15
Coverage of Tangible Security Coverage (in %)	138.20%

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

Particulars	For the quarter ended June 30, 2024
Amount of Loan accounts assigned (₹ in millions)	270.54
Retention of Beneficial Economic Interest (in %)	10.00%
Weighted Average Maturity (in Years)	11.42
Weighted Average Holding Period (in Years)	2.29
Coverage of tangible security Coverage (in %)	174.49%

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

- The Company has not acquired any loan (not in default) during the quarter ended June 30, 2024.
 - The Company has not transferred stressed loan to subsidiary company during the quarter ended June 30, 2024.
 - The Company does not hold any Security Receipts as on June 30, 2024.
- 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 ended June 30, 2024 the Company has allotted Nil (quarter ended June 30, 2023 Nil) of ₹ 1 each on exercise of stock option aggregating to ₹ Nil (quarter ended June 30, 2023 ₹ Nil).
 - The figures for the quarter ended March 31, 2024 are the balancing figures between audited figures in respect of the full financial year and the published year to date figures upto the end of the third quarter of the financial year.
 - 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

RAJESH SHARMA
Digitally signed
by RAJESH SHARMA
Date: 2024.08.03 14:40:23 +05'30'
Rajesh Sharma
Managing Director
DIN 00020037



Place: Gurugram
August 03, 2024

Capri Global Capital Limited

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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 and for the quarter ended June 30, 2024 for the Non-Convertible Debentures (NCDs) issued on Private Placement Basis.

Particulars	Ratio
(a) Debt-Equity Ratio ¹	2.39
(b) Debt service coverage ratio ²	0.43
(c) Interest service coverage ratio ³	1.44
(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	35,695.88
(g) Net Profit after Tax (₹ in million)	622.17
(h) Earnings per Share (₹):	
Basic	0.75
Diluted	0.75
(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	11.84%
(r) Sector specific equivalent ratios, as applicable	
CAR	25.42%
GNPA	2.11%
NNPA ⁸	1.22%
(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 1.28 times of the aggregate face value of Debentures issued.	

Note:

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



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Limited Review Report on unaudited consolidated financial results of Capri Global Capital Limited for the quarter ended June 30, 2024 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 subsidiary (the Parent and its subsidiary together referred to as 'the Group'), for the quarter ended June 30, 2024 ('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



- 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 ₹ 1,356.58 million, total net profit after tax (before consolidation adjustments) of ₹ 85.33 million and total comprehensive income (before consolidation adjustments) of ₹ 89.11 million for the quarter ended June 30, 2024, 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

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Manish Singhania
Partner
Membership No. 155411
UDIN: 24155411BKGYCT3402

Mumbai
August 03, 2024

Capri Global Capital Limited

CIN: U65990MH2006PLC161153

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e-mail: compliance@caprihomeloans.com, Website : www.caprihomeloans.com, Tel No. - +91 22 40888100 Fax No. - +91 22 40888170



Statement of unaudited consolidated financial results for the quarter ended June 30, 2024

(Currency : Indian Rupees in millions)

	Quarter ended			Year ended
	30-Jun-24 (Unaudited)	31-Mar-24 (Unaudited)	30-Jun-23 (Unaudited)	31-Mar-24 (Audited)
I INCOME				
Revenue from operations				
a) Interest income	5,724.16	4,977.01	4,136.65	18,227.83
b) Fee and commission income	747.31	690.92	410.21	2,306.35
c) Net gain on fair value change	181.10	113.38	41.77	412.61
d) Net gain on derecognition of financial instruments	402.34	342.26	184.84	1,018.10
e) Sale of services	-	192.36	156.75	630.99
f) Other operating income	121.39	170.38	82.91	532.69
Total revenue from operations	7,176.30	6,486.31	5,013.13	23,128.57
Other Income	3.99	5.65	0.71	13.40
Total Income	7,180.29	6,491.96	5,013.84	23,141.97
II EXPENSES				
a) Finance costs	2,710.71	2,424.52	1,766.87	8,359.01
b) Fees and commission expense	367.19	353.56	72.41	1,093.48
c) Impairment on financial assets	463.98	30.36	241.57	912.78
d) Employee Benefits Expenses	1,750.59	1,820.57	1,458.23	6,236.92
e) Depreciation and amortization	226.77	238.67	155.79	878.70
f) Others expenses	672.99	559.12	480.19	2,004.68
Total expenses	6,192.23	5,426.80	4,175.06	19,485.57
III Profit before tax before exceptional items (I - II)	988.06	1,065.16	838.78	3,656.40
IV Exceptional item income	-	-	-	-
V Profit before tax after exceptional items (III + IV)	988.06	1,065.16	838.78	3,656.40
VI Tax expense				
a) Current tax	302.82	319.08	218.87	1,099.90
b) Deferred tax	(71.99)	(69.78)	(16.17)	(227.54)
c) Short / (Excess) provision for tax - prior years	-	(10.02)	-	(10.02)
Total Tax	230.83	239.28	202.70	862.34
VII Profit for the quarter / year (V - VI)	757.23	825.88	636.08	2,794.06
VIII Other Comprehensive Income				
(a) Items that will not be reclassified to profit or loss				
Remeasurement of defined benefit plans	(4.02)	(19.62)	-	(28.77)
Income tax on above credit / (charge)	1.01	4.94	-	7.24
Total (a)	(3.01)	(14.68)	-	(21.53)
(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	45.87	(30.04)	(21.08)	(39.46)
Fair Value Gain on loans measured at Fair value through OCI	0.68	-	-	-
Income tax on above credit / (charge)	(11.72)	7.56	5.30	9.93
Total (b)	34.83	(22.48)	(15.78)	(29.53)
Total other comprehensive (loss) / income	31.82	(37.16)	(15.78)	(51.06)
IX Total Comprehensive Income for the quarter / year (VII + VIII)	789.05	788.72	620.30	2,743.00
X Paid up Equity Share Capital (Face value ₹ 1 each)	824.94	824.94	412.31	824.94
XI Other Equity				37,540.77
XII Earnings per equity share in Rupees (Face value ₹ 1 each) *				
Basic	0.92	1.00	0.77	3.39
Diluted	0.91	0.99	0.77	3.36

* Not annualised for period less than one year



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Capri Global Capital Limited

Notes :

1 The Consolidated Financial Results of Capri Global Capital Limited ('the Parent' or 'the Company') and its subsidiaries (the Parent and its subsidiaries together referred to as 'the Group') has been prepared in accordance with and comply in all material aspects with Indian Accounting Standards ('Ind AS') notified 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 SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended (the "Listing Regulations").

2 The Statement includes the financial results of the following entities:

Name of Entity	Relationship
Capri Global Capital Limited	Holding Company
Capri Global Housing Finance Limited	Subsidiary
Capri Loan Car Platform Private Limited	Subsidiary

3 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, 2024. Any application of circulars/ directions issued by the RBI or other regulators are implemented prospectively when they become applicable.

4 The Statement has been reviewed by the Audit Committee and approved by the Board of Directors at their respective meetings held on August 02, 2024 and August 03, 2024 respectively. The results for the quarter ended June 30, 2024, have been reviewed by the statutory auditors, viz. M M Nissim & Co LLP, Chartered Accountants.

5 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.

6 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 ended June 30, 2024.

(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 June 30, 2024
Amount of Loan accounts assigned (₹ in Millions)	14,075.36
Retention of Beneficial Economic Interest (in %)	20% /25%
Weighted Average Maturity (in Year)	2.48
Weighted Average Holding Period (in Years)	0.17
Coverage of tangible security Coverage (in %)	139.88%

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

Particulars	For the quarter ended June 30, 2024
Amount of Loan accounts assigned (₹ in millions)	270.54
Retention of Beneficial Economic Interest (in %)	10.00%
Weighted Average Maturity (in Years)	11.42
Weighted Average Holding Period (in Years)	2.29
Coverage of tangible security Coverage (in %)	174.49%

b) The Group has not acquired any loan (not in default) during the quarter ended June 30, 2024.

c) The Group has not transferred stressed loan to subsidiary Group during the quarter ended June 30, 2024.

d) The Group does not hold any Security Receipts as on June 30, 2024.

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 ended June 30, 2024 the Parent Company has allotted Nil (quarter ended June 30, 2023 Nil) of ₹ 1 each on exercise of stock option aggregating to ₹ Nil (quarter ended June 30, 2023 ₹ Nil).

9 The figures for the quarter ended March 31, 2024 are the balancing figures between audited figures in respect of the full financial year and the published year to date figures upto the end of the third quarter of the financial year.

10 Figures for the previous period/year have been regrouped wherever necessary to conform to current period presentation.

Place: Gurugram
August 03, 2024

On behalf of the Board of Directors
Capri Global Capital Limited

RAJESH SHARMA Digitally signed by
RAJESH SHARMA
Date: 2024.08.03
14:41:23 +05'30'

Rajesh Sharma
Managing Director
DIN 00020037



Capri Global Capital Limited

(CIN: L65921MH1994PLC173469)

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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 and for the quarter ended June 30, 2024 for the Non-Convertible Debentures (NCDs) issued on Private Placement Basis

Particulars	Ratio
(a) Debt-Equity Ratio ¹	3.09
(b) Debt service coverage ratio ²	0.43
(c) Interest service coverage ratio ³	1.38
(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	38,416.69
(g) Net Profit after Tax (₹ in Million)	757.23
(h) Earnings per Share (₹):	
Basic	0.92
Diluted	0.91
(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	0.72
(n) Debtors turnover ⁴	Not Applicable
(o) Inventory turnover ⁴	Not Applicable
(p) Operating margin (%) ⁴	Not Applicable
(q) Net profit margin (%) ⁷	10.55%
(r) Sector specific equivalent ratios, as applicable	
GNPA	1.97%
NNPA ⁸	1.13%
(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 1.28 times of the aggregate face value of Debentures issued.	

Note:

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



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