



**Responsible.  
Resilient.  
Ready.**

**Virtual Analyst Interaction**  
**21<sup>st</sup> December 2022**

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# Capri Global Capital Ltd : **A Leading NBFC**



CGCL is promoted by first generation entrepreneur **Mr. Rajesh Sharma**.

A native of Jaipur, Mr. Sharma is a qualified Chartered Accountant with over two decades experience across investment banking, corporate advisory, and credit.



**CGCL is a RBI regulated NBFC** listed on both BSE and NSE and is part of NIFTY Smallcap 250 Index.

Presence across high growth segments like MSME, Affordable Housing, and Construction Finance.

Co-lending tie-ups with SBI and Union Bank for MSME & Affordable Housing Loans.



CGCL has emerged as one of top corporate distributors of new car loans for country's leading commercial banks.



**Aug'22: Product bouquet expands with the launch of Gold Loans.**

# Capri Global Group: Key Highlights

## Q2FY23 Financial Highlights (Consolidated)

**INR 77,692 Mn**

Total AUM

**INR 563 Mn Q2FY23**

**INR 2,050 Mn FY22**

PAT

**INR 20,414 Mn**

Net Worth

## Geographic Expanse (Q2 FY23)

**327**

Branches

**14**

States/Union  
Territories

**6,625**

Team Size

## Customer Base (Q2 FY23)

**22,385**

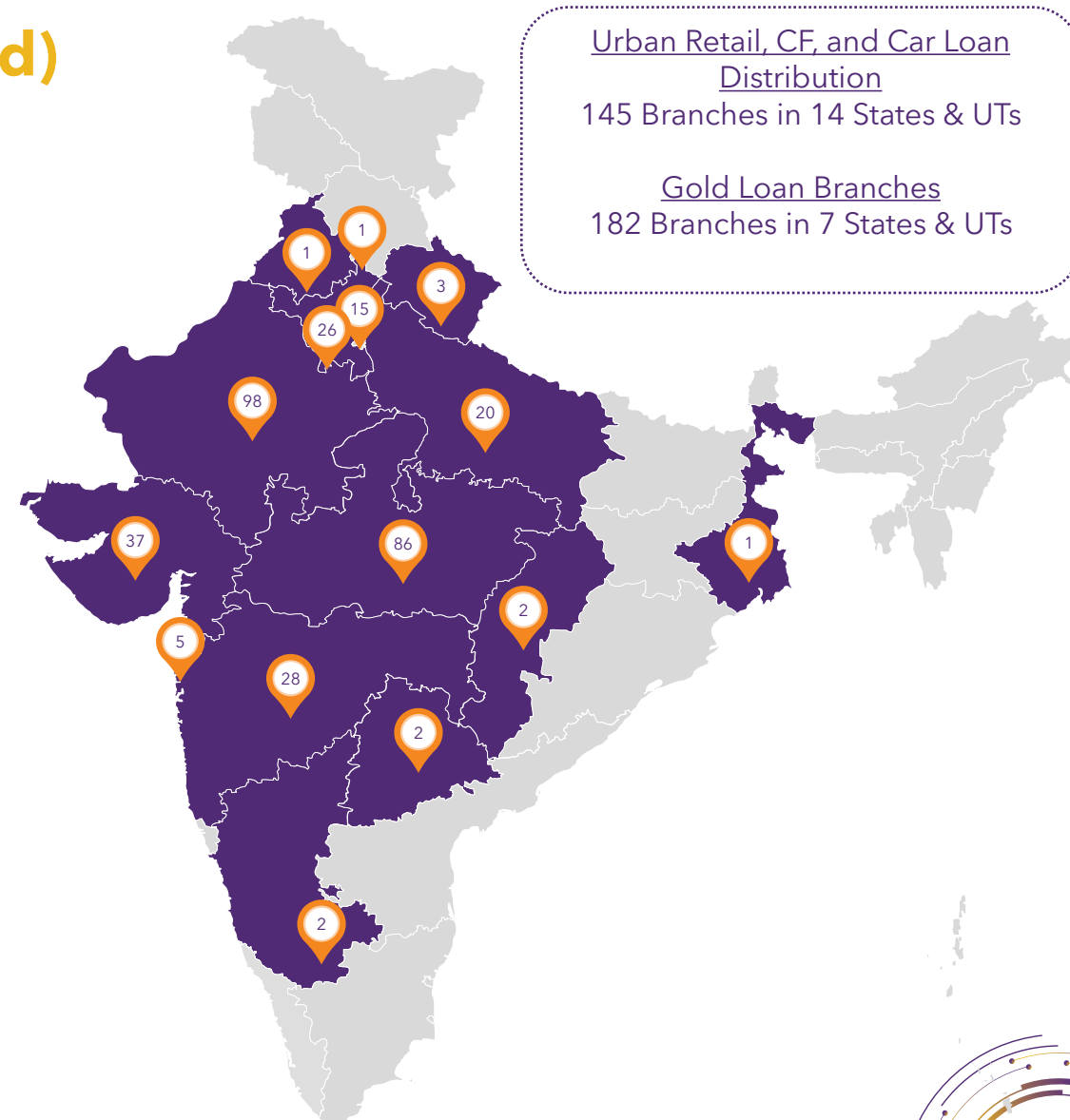
MSME

**19,679**

Housing

**12,055**

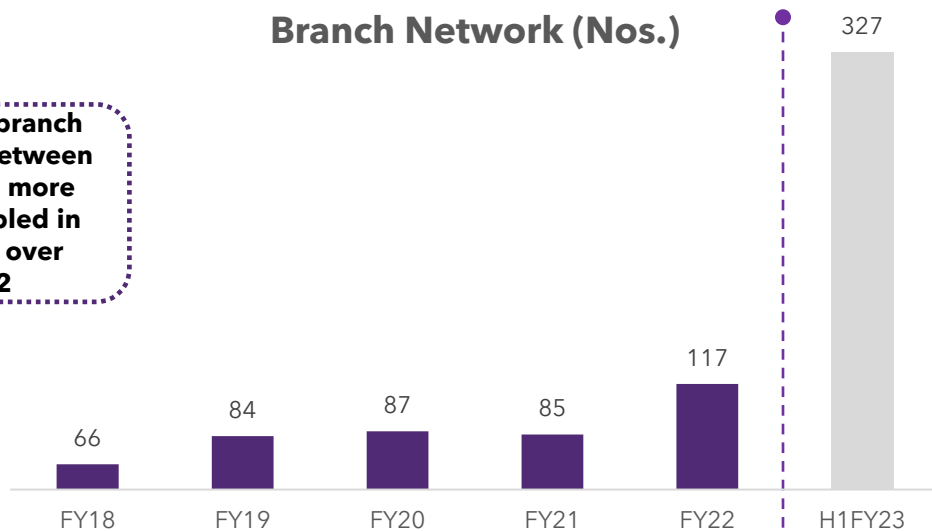
Gold Loans



# Capri Global : A Rapidly Growing NBFC

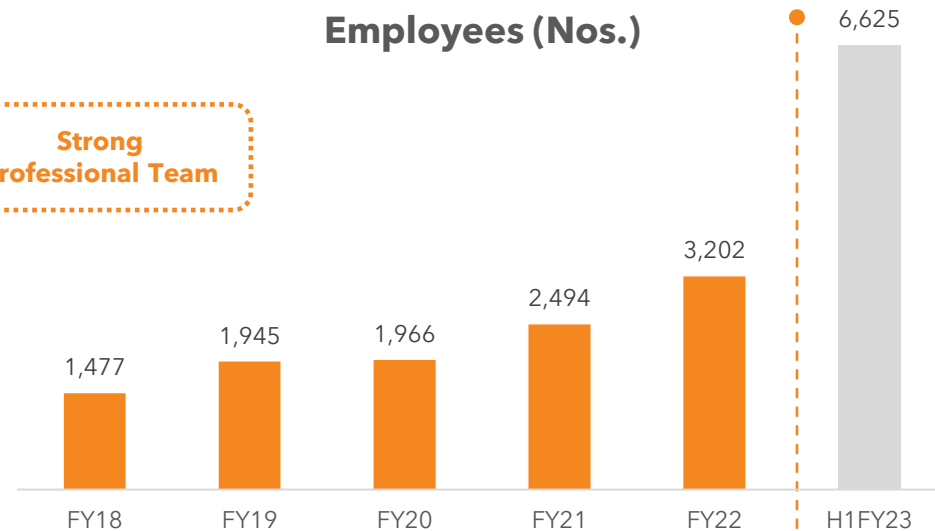
Branch Network (Nos.)

Doubled branch network between FY18-22, more than doubled in H1FY23 over FY22



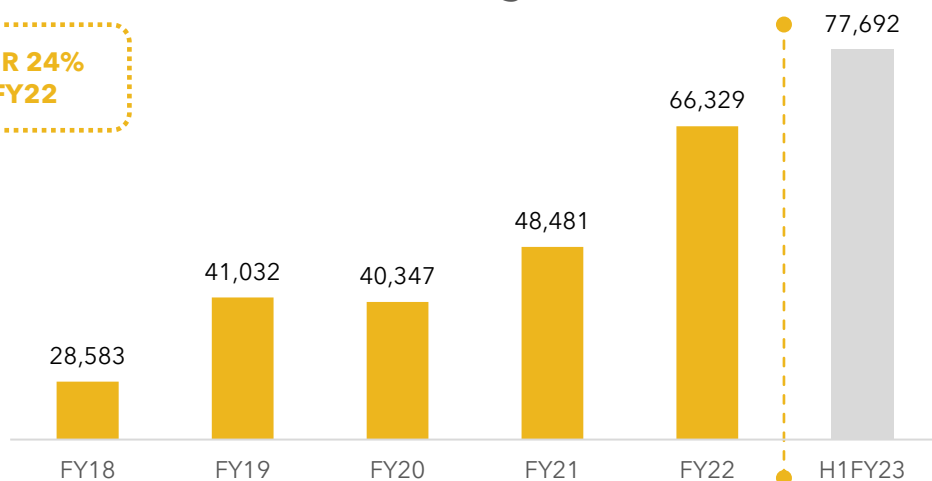
Employees (Nos.)

Strong Professional Team



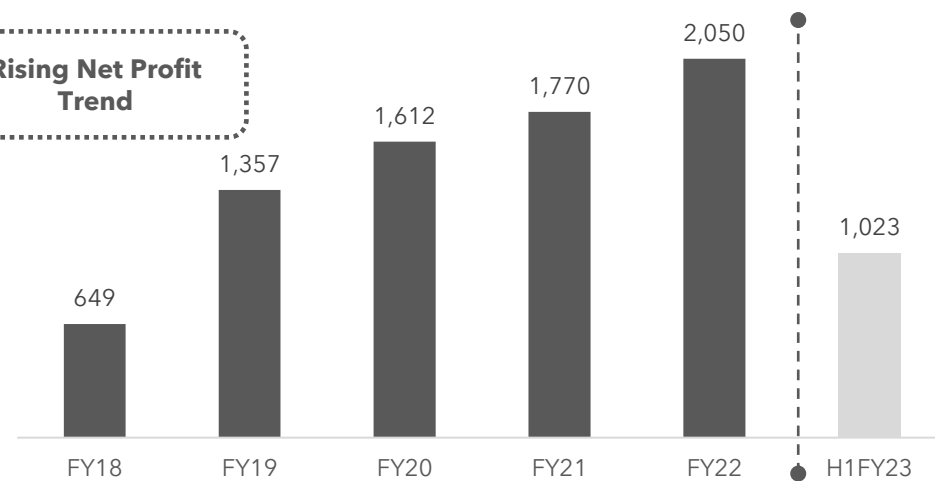
Assets Under Management (Rs.Mn.)

AUM CAGR 24% FY18 - FY22



Net Profit (Rs.Mn.)

Rising Net Profit Trend

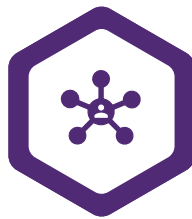


# Executive Summary: Our Journey



## Expanding Business Verticals

- Ventured into MSME lending



## Housing Finance entry

- Forayed into Housing Finance
- Branch network jumps to 66; Workforce count of 1,350



## Gold Loan / Co-lending

- Co-lending tie-ups with Union Bank of India and SBI.
- Foray into Gold Loans announced in Feb'22.

**FY11**

**FY13**

**FY16**

**FY17**

**FY21**

**FY22**

**FY23**

## Journey Begins

- Raised INR 4.45 Bn equity capital
- Started Construction Finance Business



## Widening Outreach

- Branch network expanded to 5 states
- AUM crosses INR 10 Bn
- Secured Care A+ rating



## Rapid Post-Covid Scale-up

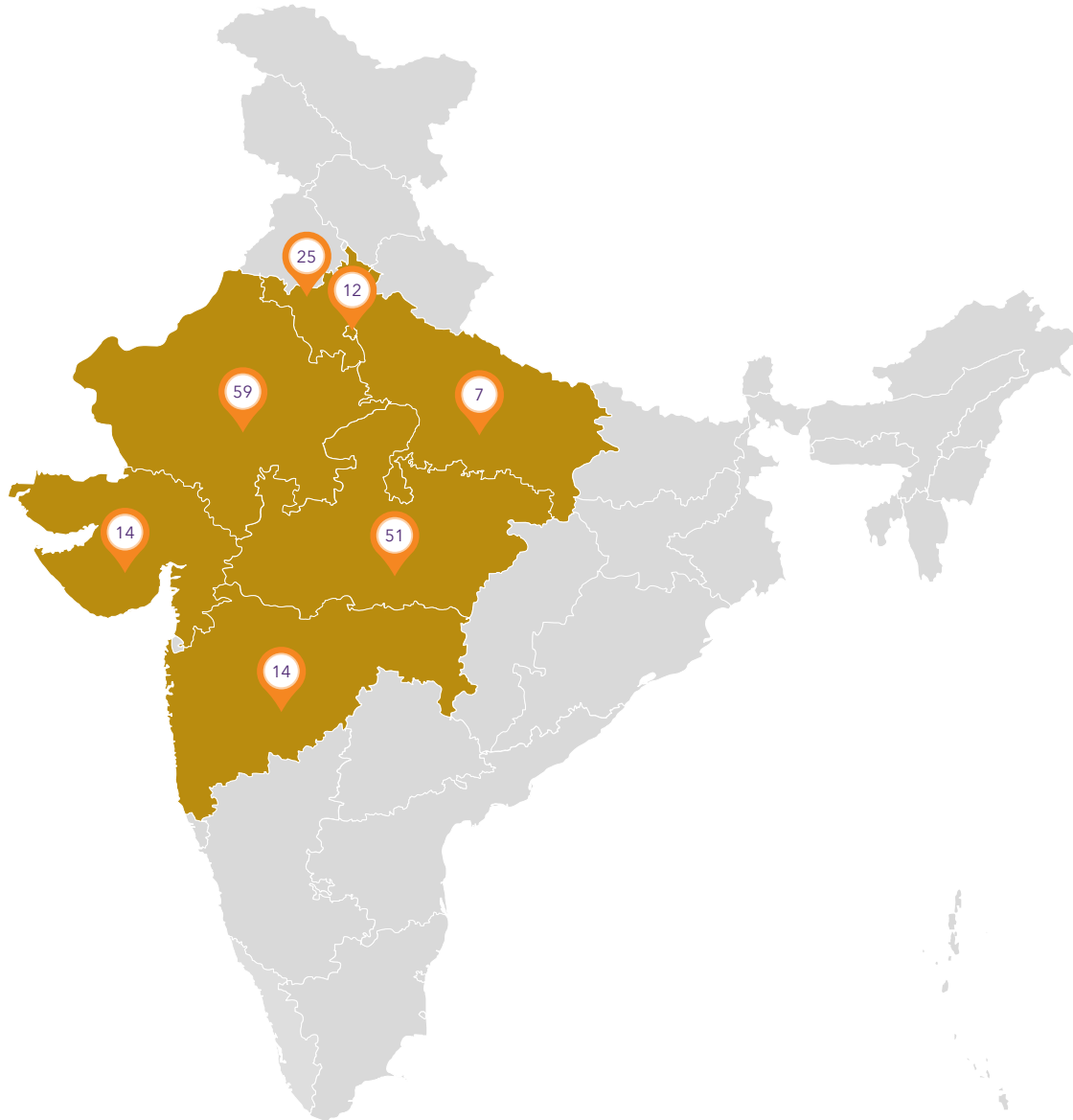
- AUM crossed ~INR 48 Bn
- Commenced third party distribution of new car loans
- Branch network touches 85 across 11 States & UTs
- Workforce count of 1,900+



## Gold Loan Business Launched

- Gold Loan business launched in Aug'22 with 108 branches across 7 States and UTs.
- AUM at Rs1.4bn within 5 weeks of launch.

# Network: 182 Branches In 7 States & UTs



## A QUICK TIMELINE OF CAPRI GLOBAL's GOLD LOAN BUSINESS

- ❑ February 2022: Foray into Gold Loan business announced.
- ❑ August 2022: Gold loan business debuts with the launch of 108 branches across 7 States and UTs in August 2022.
- ❑ September 2022: The network expands to 182 branches across 7 States and UTs, disbursements touch Rs1,489mn, AUM at Rs1,392mn in 5 weeks after launch.
- ❑ December 2022: Branch network has crossed 400 branches.
- ❑ March 23E: Target of achieving 550 to 650 exclusive Gold Loan branches.
- ❑ Medium Term Target: 1,500 exclusive Gold Loan branches and ₹ 80 billion Gold Loan AUM.



# Capri Gold Loans : Products Inspired By Service & Trust

## CAPRI SERVICE PROPOSITION



**MINIMUM DOCUMENTATION - KYC**



**INSTANT DISBURSAL - TURNAROUND TIME 30 MINUTES**



**ATTRACTIVE ROI WITH NO HIDDEN CHARGES**



**LOAN VALUE STARTS FROM AS LOW AS Rs3,000/-**



**DEDICATED RELATIONSHIP MANAGER - BECAUSE COMFORT IS IMPORTANT!**

## TRUST CAPRI !



**100% INSURANCE OF GOLD ORNAMENTS**



**ARTIFICIAL INTELLIGENCE POWERED SAFETY VAULTS AT ALL BRANCHES**

# Gold Loans Leadership Team



**Ravish Gupta**  
**Head - Gold Loans**

Ex-IIFL Finance, GE Money, HDFC Bank  
**20 years of work experience with last 10 years in gold loans**



**Yogesh Ahuja**  
**National Sales Head**

Ex-Muthoot Finance and IIFL  
**25 years work experience with last 17 years in gold loans as ARM and Regional Head**



**Mukesh Jain**  
**National Head - Business Expansion**

Ex-IIFL, Kotak Securities  
**16 years work experience in equity sales and gold loans**



**Sourabh Jindal**  
**National Operations Head**

Ex-IIFL  
**19 years work experience in Gold Loans across audit, risk and investigation verticals**



**Shikher Seth**  
**Lead - Internal Audit**

Ex - Satin Credit Care, Jana SFB  
**9 years work experience in audit and risk**



**Akshay Deshmukh**  
**Product Manager - Digital Initiatives**

Ex-Daimler Financial, HDFC Bank, IIFL  
**6 years work experience in gold loan product and IT project management**

# Gold Loan Branch Preview



[Branch Video](#)

# Stable Leadership Team

## Urban Retail



**Amar Rajpurohit (Business Head - MSME & Home Loan)** Ex-AU Financiers, Gruh Finance, DHFL with over 17 years of work experience, B.A., LLB  
**Vintage with CGCL: 4Y 8M**



**Ravish Gupta (Business Head - Gold Loans)** Ex-IIFL Finance, GE Money, HDFC Bank with 20 years of work experience, BCA., MDP (IIM-K, IIM-B)  
**Vintage with CGCL: 1Y**



**Bhavesh Prajapati (Head - Credit, Risk & Policy)** Ex-Aadhar Housing Finance, IDFC Ltd, DHFL with over 20 years of experience; MBA- ICFAI  
**Vintage with CGCL: 4Y 6M**



**Prasanna Kumar Singh (Group Collections Head)** Ex-Bajaj Finance and PNB Housing with over two decades' experience; LLB, MBA  
**Vintage with CGCL: 1Y 8M**



**Bhupinder Singh (Head - Legal Litigation)** More than a decade experience with various NBFCs in providing legal advice  
**Vintage with CGCL: 3Y 6M**

## Urban Retail



**Magesh Iyer (Chief Operating Officer)** Ex - InCred Finance, Reliance Capital, ICICI Bank with over 20 years of experience, B. Com, PGDBA  
**Vintage with CGCL: <1M**

## Construction Finance



**Bhaskarla Kesav Kumar (Associate Director - Monitoring)** Ex AGM and Unit Head of Corporate Relationships with SBI  
**Vintage with CGCL: 7Y 11M**



**Vijay Kumar Gattani (Associate Director - Credit)** Ex-ICICI Bank, Head of Credit & Policy- ICICI HFC with over 15 years of experience, CA  
**Vintage with CGCL: 7Y 3M.**

## Technology / Digital Initiatives



**Rahul Agarwal (Chief Technology Officer)** Ex-Policy Bazaar, Lava International, IndiaHomes.com with over 17 years of exp., M. Tech (IIT-D)  
**Vintage with CGCL: 1Y 5M**



**Hardit Singh Lamba (Head - Digital Partnerships)** Ex-Indifi Technologies, ZipLoan, TVS Credit with over 18 years of exp; DU, AIMA alumnus  
**Vintage with CGCL: <2M**

## Corporate Functions



**Ashok Agarwal (Director - Accounts, Legal & Compliance)** Previously practicing CA with over 26 years of experience, CA and CS  
**Vintage with CGCL: 14Y 11M**



**Suresh Gattani (Associate Director - Finance)** Ex-Aditya Birla, two decades plus experience in accounts, finance, taxation and corporate planning  
**Vintage with CGCL: 16Y 8M**



**Vinay Surana (Head - Treasury)** Ex-Founding Member, Axis Bank debt syndication with over 15 years of experience, CA  
**Vintage with CGCL: 14Y 5M**



**Yashesh Bhatt (VP - Compliance & Secretarial, CS)** Previously associated with L&T Fin. Serv., Tata Hsg, M&M, RIL; 15 years of work exp; CS, LLB, MFM-JBIMS  
**Vintage with CGCL: 1Y 2M**



**Thank you**  
**Q & A**