

Transforming Potential Into Action

Impact Report - FY 2024-25



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About The Report

At Capri Global, finance is more than a transaction, it's a bridge to opportunity. Our FY 2024–25 Impact Report brings to life the journeys we've been privileged to support, where capital meets courage, and credit unlocks the potential of individuals, enterprises, and communities.

This edition goes beyond numbers. It reflects the tangible outcomes of our mission-led approach to lending, across four critical verticals:

- **Micro, Small, and Medium Enterprises (MSMEs)**, that drive India's entrepreneurial backbone, creating livelihoods and strengthening local economies.
- **Affordable Housing Finance**, helping thousands of first-time buyers turn aspirations into addresses, laying foundations for dignity, security, and generational stability.
- **Construction Finance**, supporting mid-size developers in delivering real estate projects that meet the needs of India's growing cities while ensuring transparency, accountability, and sustainability.
- **Gold Loans that serve as instant**, dignified credit for urgent needs-empowering families, sustaining businesses, and building resilience.

Each loan sanctioned carries a story of a woman restarting her tailoring shop, a migrant worker securing a permanent home, a first-time developer navigating the complexities of compliance, or a new-to-credit youth making his first financial leap. These are not just clients, they are changemakers whose aspirations deserve structured support and trust.

With Environmental, Social, and Governance (ESG) principles embedded across our operations, we continue to drive financial inclusion with rigour, purpose, and empathy.

Through partnerships, technology, and prudent risk management, we ensure our capital flows where it matters most, toward progress that's inclusive, equitable, and future-ready. This is impact you can measure in growth and feel in human progress.

Empowering Growth, Transforming Lives

Every loan disbursed is a commitment to enable ambition, fuel enterprise, and unlock human potential. Our financing solutions are not merely transactions; they are deliberate interventions designed to bridge systemic gaps in access, opportunity, and empowerment.

We understand that for a small business owner, timely credit means more than working capital, it means keeping the lights on, paying salaries, fulfilling orders, and dreaming bigger. For a first-time homebuyer, it means security and dignity. For a mid-tier developer, it's the means to build responsibly and deliver real value to urban India.

By integrating intuitive, tech-enabled processes across our operations, we've redefined credit access making it faster, simpler, and more inclusive. But technology alone isn't the story. It's how we use it to connect with those often left out of formal finance, first-generation entrepreneurs, women borrowers, rural micro-businesses, and families seeking their first home.

Our focus remains clear:

- To serve the underserved with empathy and rigour.
- To ensure that financial inclusion isn't just widespread, but deep and transformative.
- To make growth not just possible, but personal.

*This is how we empower growth.
This is how we transform lives.
One loan. One story.
One impact at a time.*

Building an Inclusive Financial Future

We believe true progress is inclusive, sustainable, and deeply human. That's why our financial services are built not just to perform but to uplift. We've embedded sustainability and innovation into every layer of our business, ensuring that the benefits of credit reach those traditionally left behind.

Through proactive adoption of digital platforms, data-driven decision-making, and a fully paperless loan journey, we extend access to finance in a way that is swift, transparent, and customer-centric. But technology is only the enabler. Our real strength lies in the values we uphold: Integrity, Empathy, and Accountability.

Every product we offer is grounded in ethical, responsible lending practices that protect our customers, build long-term trust with partners, and foster resilient communities. From first-time borrowers to underserved micro-enterprises, we are building financial systems that don't just serve markets, they serve people.

This is our path to an inclusive and sustainable financial future.

Nurturing People, Cultivating Excellence

At Capri Global, our people are our strongest differentiator. We foster a purpose-driven culture where every individual is empowered to learn, grow, and lead with intent. Our investment in employee engagement, learning, and development goes beyond skill-building, it's about shaping ethical, empathetic professionals committed to long-term impact.

From leadership mentoring to continuous upskilling programmes, we create pathways for personal and professional excellence. We encourage curiosity, collaboration, and ownership at every level fuelled by a shared belief that our work must leave a meaningful imprint.

This culture of trust and growth translates directly into how we serve our customers, partners, and communities with integrity, purpose, and unwavering excellence.

Committed to Global Goals

Our commitment to sustainability is grounded in action. We align our strategies with the United Nations Sustainable Development Goals (SDGs), ensuring every initiative contributes meaningfully across the ESG spectrum.

Our adherence to robust ESG standards drives transparent reporting, ethical decision-making, and responsible business conduct. From promoting financial inclusion and gender equity to supporting climate-resilient infrastructure and good governance, we embed purpose into every aspect of our work.

We view progress not as a destination, but as a collective journey. By staying accountable to our stakeholders and aligned with global priorities, we are helping build a financial ecosystem that is inclusive, resilient, and ready for the future.

Together, we are making measurable impact today for a more sustainable, equitable tomorrow.

Message From Our MD



Rajesh Sharma

Managing Director,
Capri Global Capital Limited

At Capri Global, our vision goes beyond financing; it's about fostering transformative growth and creating lasting impact in every community we touch.

It gives me great pride to present this edition of Capri Global's Impact Report, a milestone that marks a decade of our commitment to empowering MSMEs, uplifting communities, and embedding sustainability at the core of our business.

Our journey has never been just about growth. It has been about creating something enduring, an inclusive, ethical and resilient financial ecosystem that empowers people to thrive. Over the past year, we have deepened our efforts to deliver accessible, timely, and transformative financing solutions. From supporting first-time entrepreneurs to backing long-standing local businesses, our interventions continue to catalyse livelihoods, generate employment, and strengthen grassroots economies.

Our belief in the power of inclusive finance remains steadfast. We see it not just as a service but as a force for economic and social transformation.

The progress we've made reflects the passion and perseverance of our people and the unwavering trust of our partners and stakeholders. Together, we are making a tangible difference, one customer, one community at a time.

Our impact is also reflected in how we are being recognised:

- SES ESG Research: Score 75 (B+)
- NSE Sustainability Ratings & Analytics: Score 69
- CRISIL ESG Ratings: Score 62 (Strong)
- S&P Global CSA (DJSI): Score 49, well above the industry average of 30

These independent validations reaffirm our belief that purpose and performance go hand in hand.

Thank you for being part of this journey, and for your continued support in shaping a more inclusive and sustainable Bharat.

About Capri Global

Founded in 1994, Capri Global is a retail-focused, diversified, systemically important Non-Banking Financial Company that began its NBFC journey in 2011 with a clear mission to deliver innovative financial solutions and empower communities across India. Over the years, we have grown into a trusted name in the financial sector, dedicated to connecting people with transformative opportunities and driving growth and prosperity.

Recognising the diverse financial needs of individuals and businesses, we have steadily expanded our offerings to include MSME financing, affordable housing loans, gold loans and construction finance. By leveraging advanced technology and a wide-reaching network, we extend our services from urban cities to semi-urban and emerging rural areas, enabling communities across India to build sustainable and self-sufficient futures.

At Capri Global, we go beyond financial services. We aim to be a reliable partner by providing personalised, flexible and effective solutions that help customers achieve their goals while fostering financial inclusion and positive social impact. Whether supporting entrepreneurs, families or communities, we remain committed to turning aspirations into reality.

In FY 2024-25, we witnessed steady growth with an expanding retail portfolio, a rise in Assets Under Management and strategic investments in technology. These steps have strengthened our foundation and positioned us to continue creating long-term value for all stakeholders.

Our Vision

To create an inclusive & transformative credit ecosystem for equal & fair access to capital for both individuals & organisations and help them fulfil their potential.

Our Mission

Our mission is to empower more people and businesses with our versatile loan offerings. We believe in building pathways of prosperity for all towards a brighter & inclusive financial future. We aim to foster progress by bridging the gap between aspirations and opportunities with a new-age platform that helps deliver diverse financial goals.

Credit Ratings

CRISIL - A1+

Infomerics - AA (Positive)

Acuite - AA (Stable)

India Ratings - AA- (Stable)

Capri Global's Alignment with SDGs



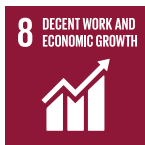
No Poverty

Capri Global's targeted lending significantly supports poverty alleviation efforts by empowering businesses and individuals to improve their economic conditions, creating sustainable employment opportunities, and enhancing livelihoods.



Gender Equality

Capri Global prioritises gender equality by offering specialised financial support to women entrepreneurs. Our inclusive lending policies ensure equitable economic participation, empowering women to lead, grow their businesses, and achieve financial independence.



Decent Work and Economic Growth

Capri Global facilitates economic growth by offering rapid and accessible financing solutions, especially to MSMEs and small businesses. Our loans help businesses grow, create jobs, and ensure economic stability, particularly in underserved areas.



Industry, Innovation, and Infrastructure

Through innovative and inclusive financial products, Capri Global promotes industrial growth and infrastructure development. We provide essential liquidity to MSMEs, enabling them to innovate, scale, and contribute to robust local economies.



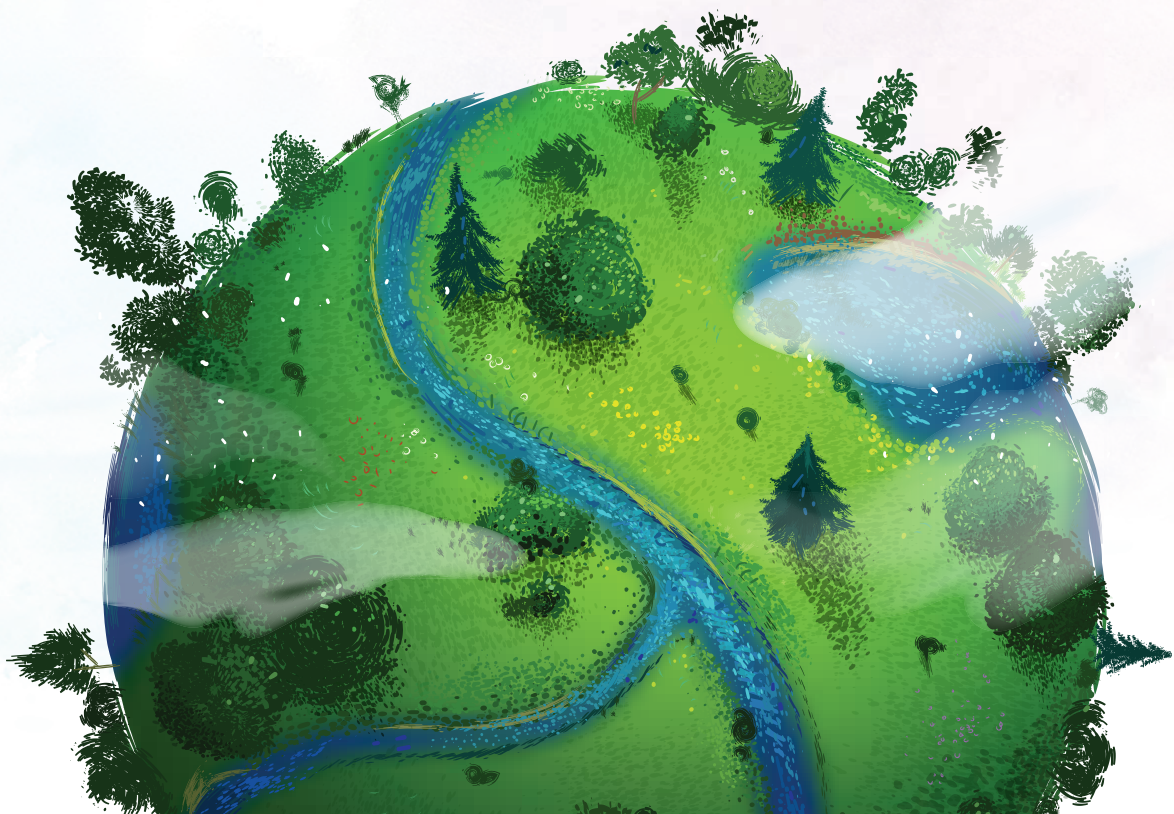
Reduced Inequalities

Capri Global actively reduces economic disparities by supporting businesses and individuals in marginalised communities. Our inclusive lending practices ensure equitable access to financial resources, bridging gaps in economic opportunity.



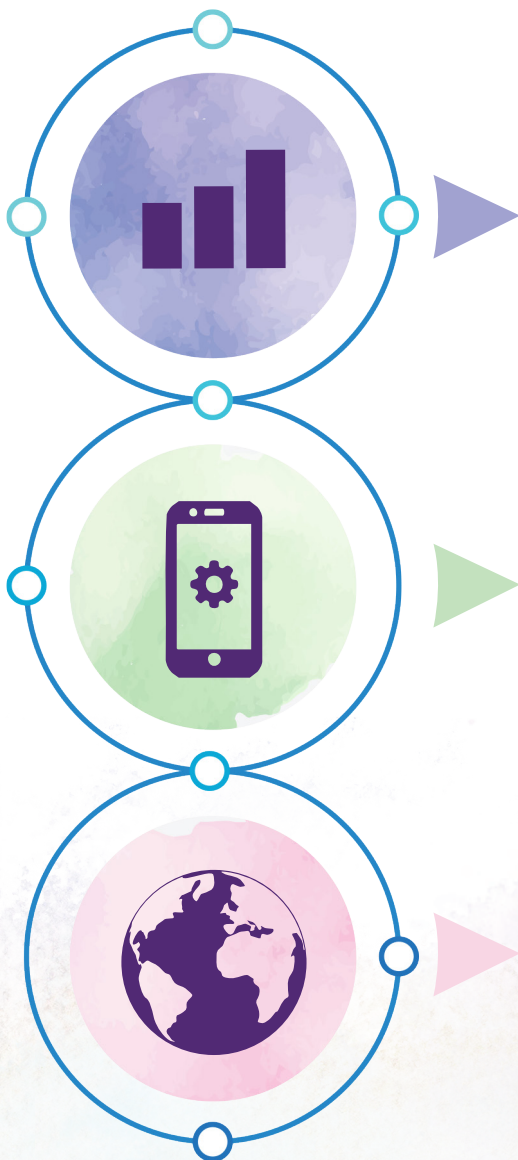
Sustainable Cities and Communities

Capri Global supports the development of inclusive and sustainable communities through its Affordable Housing Finance segment. By enabling access to homeownership for low and middle-income families, particularly in underserved urban and semi-urban areas, Capri Global plays a key role in strengthening urban resilience and improving living standards.



Our Approach

At Capri Global, we see finance as a force for positive change. Our approach to impact is rooted in understanding the social realities of the communities we serve and tailoring capital to meet real, unmet needs. **We don't just disburse loans, we deploy opportunity.**



High-Impact Sectors

We focus on high-impact sectors like MSME lending, affordable housing, gold loans, and construction finance, each selected for its potential to unlock livelihoods, enhance resilience, and build local economies from the ground up. Our investments prioritise first-time borrowers, underserved geographies, and underrepresented groups, especially women entrepreneurs.

Technology & Accessibility

Technology plays a central role. We use digital platforms and data-driven insights to reach deeper into unbanked regions, reduce turnaround time, and keep our services transparent and customer-centric. Our model emphasises accessibility, dignity, and long-term growth, ensuring our borrowers are not just credit-worthy but future-ready.

Socially Attuned Strategy

Socially attuned lens is not a separate track. It's embedded in our core strategy, guiding everything from product design to impact measurement. By aligning with the UN SDGs and adhering to strict ESG principles, we ensure that every rupee deployed moves us closer to a more inclusive and sustainable India.

Overall Impact Metrics

Indicator	MSME	Affordable Housing	Gold Loan
New-to-credit customers	26%	10%	13%
Accounts led by women	9%	9%	15%*
Non-Performing Assets	2.05%	0.86%	0.69%

*including 225 accounts of transgenders

Why our Customers Choose Capri Global



Fast. Flexible. Focused on You.

Capri Global stands out for one simple reason, we make borrowing easier, faster, and more aligned with real customer needs. Our approach goes beyond transactions; it's about building long-term relationships rooted in trust and support.



Speed When It Matters Most

We understand that time is critical for growing businesses. That's why our loan disbursement process is quick, hassle-free, and built to meet urgent funding needs without the red tape.



Simplified Documentation

No complicated paperwork. Just the essentials. Our streamlined onboarding process removes the friction and saves you time.



Transparent and Flexible Terms

We offer clear, borrower-friendly loan terms that match the realities of small business operations. No surprises, just fair, flexible structures that work for you.



Top-Up Options for Continued Growth

Need more capital as your business scales? Our top-up facility ensures that your growing needs are met without starting from scratch.



A Holistic Lending Experience

From the first conversation to the final repayment, Capri Global delivers a 360-degree support system combining personalised service, digital convenience, and a deep understanding of your journey.

We're more than a lender. We are a growth partner.

Impacting Atmanirbhar Bharat



आत्मनिर्भर भारत

1st Generational Entrepreneur | Women Entrepreneur

Digital Processes That Save Paper | Financial Inclusion and New To Credit

Freedom from Loan Sharks | Economic Upliftment

Employment Generation



MSME LOAN

Fueling India's Growth Engine: Capri Global and the MSME Sector

Our Sector Wise Reach



Construction



Education



Export



Retail Trade



Tourism



Hotels &
Restaurants



Wholesale
Trade



Architect



Auto



Cotton
Textiles



Edible Oils &
Vanaspati



Gems &
Jewellery



Paper & Paper
Products



Tea

The MSME sector is at the heart of Capri Global's growth strategy, driving a significant portion of our Assets Under Management (AUM). These businesses are the backbone of the Indian economy, yet many remain locked out of formal credit systems. We bridge that gap with flexible, need-based financial solutions designed to unlock their potential. Whether it's a retail shop owner, a small-scale manufacturer, or a service provider in education, transport, or healthcare, Capri Global is committed to powering their progress.

MicroLAP (Micro Loan Against Property) is Capri Global's tailored credit solution for micro-entrepreneurs who own property but lack access to formal finance. With average loan ticket size of 4 lakhs and flexible tenures, microLAP enables small traders, shopkeepers, and home-based businesses especially in Tier 2-4 cities to unlock capital for growth without selling their assets. By shifting borrowers away from informal lending and building their credit histories, microLAP plays a vital role in strengthening financial inclusion under our MSME portfolio.



Expanding Financial Access to Rural MSMEs

We are focused on taking finance beyond metros into the towns and villages where support is needed most. Our expanding footprint of 156 branches enables us to reach entrepreneurs in underpenetrated markets. In addition, we have launched Microlap across 84 branches, a customised offering for micro-entrepreneurs seeking capital to grow their businesses. To deepen this outreach, our field sales teams are supported by Capri Business Partner, a mobile-first lead generation platform that keeps us connected to underserved segments in real time, lending and building their credit histories, microLAP plays a vital role in strengthening financial inclusion under our MSME portfolio.

A Fully Digital MSME Loan Experience

Capri Global has reimagined the MSME loan journey to be completely digital, fast, and user-friendly. This end-to-end, paperless process ensures faster access to capital and greater convenience for our customers. Our technology-led framework includes:

- Digital Customer Onboarding – Simple, seamless, and paperless
- Automated Loan Processing – Quicker decisions with minimal friction
- Instant Digital Disbursements – Fast, secure, and trackable
- Digital Engagement & Support – Always-on servicing across channels
- AI-Enabled Collections & Recovery – Smart tools for efficient follow-up

Driving Inclusive Growth through MSME Financing

Our MSME lending is designed to generate broader community impact by supporting local entrepreneurship and job creation. Each loan disbursed contributes not only to business expansion but also to income stability for families and employment opportunities in the neighbourhood. By reaching deeper into Tier 2–4 towns, Capri Global is ensuring that the benefits of formal credit extend beyond individual borrowers to entire local economies.

At the same time, our secured lending approach through products like MicroLAP, balances growth with risk prudence. By diversifying across sectors such as retail trade, services, small-scale manufacturing, and essential community businesses, Capri Global builds a resilient MSME portfolio that can withstand market fluctuations. This dual focus on financial inclusion and portfolio strength enables us to scale sustainably while delivering meaningful impact on the ground.



Supporting India's First-Time Entrepreneurs

Banking on Trust: Giving First-Time Borrowers a Fair Start

1 in 4 Capri Global's MSME customers is new-to-credit stepping into formal finance without fear across rural and semi-urban India, millions of individuals remain locked out of the formal financial system. These are often daily wage earners, micro-entrepreneurs, or women running household-based businesses. Without credit histories or formal documentation, they're invisible to traditional lenders. For them, even a small loan can mean a big leap but it often comes at a dangerous cost.

In the absence of institutional support, informal moneylenders step in. These loan sharks charge exorbitant interest rates, enforce repayment through coercion, and trap borrowers in cycles of debt. The most vulnerable, those without access or awareness suffer the most. Capri Global is changing that story.

As of 31st March 2025, nearly **25% of our active loan book (more than 9,000 customers)** are new-to-credit. That's one out of every four customers taking their **very first step into formal credit** with us. We offer more than just a loan, we offer dignity, transparency, and a chance to build a financial identity.

This commitment isn't just about inclusion; it's about protection. It's about replacing fear with trust, uncertainty with opportunity.

Across rural and semi-urban India, millions of individuals remain excluded from the formal financial system. These are daily wage earners, small shopkeepers, street vendors, and women running household-based businesses who often lack credit histories or formal documentation. Traditional lenders overlook them, leaving them invisible in the eyes of the financial system. For these aspiring entrepreneurs, even a modest loan can be the difference between survival and growth but without institutional support, their only option is the informal credit market.

Loan sharks and informal moneylenders thrive in this gap, charging exorbitant rates, enforcing repayment through coercion, and trapping vulnerable borrowers in cycles of dependency and debt. The cost of credit in such cases is not only financial but deeply social, eroding dignity and perpetuating insecurity.

Capri Global is changing that story. 1 in 4 capri Global MSME customer is New-to-credit, taking their very first step into formal finance with us. For one in every four MSME customers, we are not just a lender, but the gateway to a new beginning.

By offering transparent terms, fair pricing, and flexible solutions, we replace fear with trust and uncertainty with opportunity. Each loan is more than capital, it is an entry point into the formal economy, a chance to build a credit history, and a pathway to dignity and financial independence. Over time, this helps customers graduate to larger ticket loans, expand their businesses, and strengthen resilience for their families.

Our commitment goes beyond financial inclusion, it is about protection and empowerment. By ensuring that first-time entrepreneurs have a safe, reliable alternative to exploitative lending, Capri Global is enabling them to build confidence, pursue ambitions, and contribute to the long-term growth of India's MSME ecosystem.



Strengthening India's Priority Sectors

Nearly one in four loans from Capri Global support MSME borrowers in the priority sector

Capri Global Powering India's real economy, one priority sector loan at a time.

Capri Global's role in nation-building is strengthened by our strategic alignment with the Reserve Bank of India's Priority Sector Lending (PSL) guidelines. By directing capital toward sectors such as agriculture, micro and small enterprises, and economically weaker sections, we not only meet regulatory expectations but actively contribute to national development goals. Our targeted lending in these areas ensures that communities historically underserved by formal finance systems gain access to timely and affordable credit, helping them grow sustainably and participate more fully in the country's economic progress. Priority sector lending exists for a reason, because millions across India's informal economy still struggle to access fair and timely credit. These are farmers navigating unpredictable monsoons, small businesses surviving on razor-thin margins, and individuals from weaker sections working hard to break the cycle of generational poverty.

The challenges they face are not just financial, they're systemic. Limited documentation, lack of collateral, and volatile income patterns often push them to the margins of the formal credit system. Even when eligible, navigating the application process can be daunting.

Capri steps into this gap with empathy and purpose.

As of 31st March 2025, nearly **24%** of our loan book is aligned with the Reserve Bank of India's **Priority Sector Lending (PSL) framework**. That means nearly one in four of our loans directly support borrowers from sectors that matter most for inclusive growth: agriculture, micro-enterprises, affordable housing, education, and more.

We don't just lend. We enable livelihoods, strengthen communities, and ensure that economic progress is not a privilege, but a possibility for all.

More Than Credit: Embedding Protection into Every Loan

Access to credit is only part of the solution. For low-income households, a single health emergency or asset loss can undo years of progress. That's why Capri Global doesn't just finance dreams, we protect them.

As of 31st March 2025, more than **29,000** customers have **asset insurance**, shielding their livelihood tools, vehicles, shops, equipment from unexpected shocks.

An even more striking nearly **95%** customers are covered by **health insurance**, ensuring families don't fall back into debt because of a hospital bill.

These protections aren't add-ons. They're essentials, especially for the underserved. Capri Global integrates insurance into the lending journey to build long-term resilience, not short-term relief.

Locations



Rajasthan



Gujarat



Maharashtra



Delhi



Andhra Pradesh

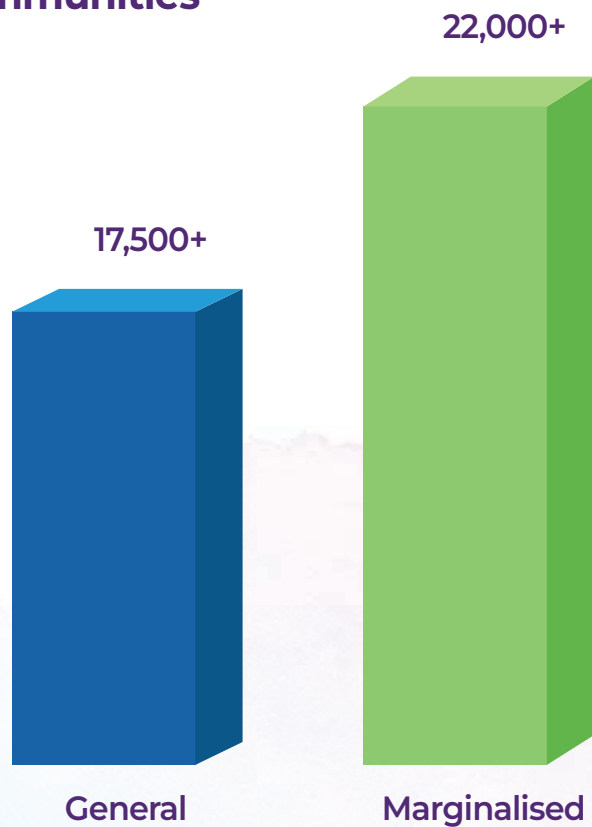


Madhya Pradesh

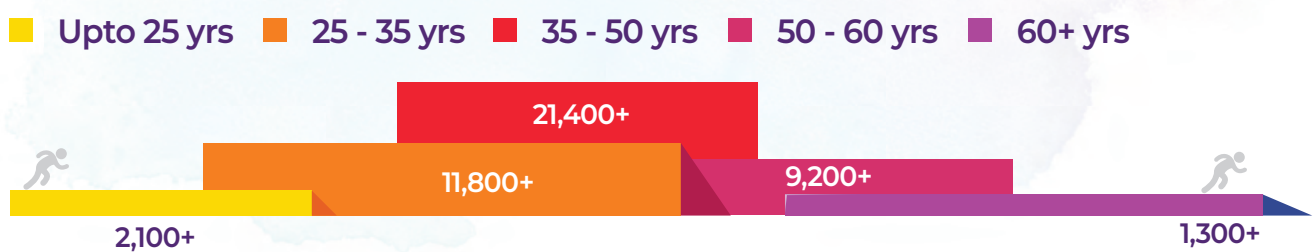
Educational Qualification



Marginalised Communities



Agewise (yrs)



Customer Stories



Vijay Thakre



Age: 36



Location: Harnakhedi Village,
District - Chhindwara



Business: Shri Triputi Tiles



Type: MSME Loan



Loan Amount: ₹ 28,88,000

Empowering Local Entrepreneurs

Mr. Vijay Thakre was running a small business named Shri Triputi Tiles and Sanitary from a 100 sq. ft. shop belonging to his in-laws. Despite limited space, his ambition to grow remained unwavering.

With financial support from Capri Global through a Balance Transfer with Top-Up loan, Mr. Thakre was able to unlock new possibilities. He constructed a 2,400 sq. ft. shop on his own plot and used the additional funds to purchase more stock and expand his product range. He also secured a dealership with Berger Paints, adding further strength to his business.

As a result, his monthly income rose from ₹60,000 – ₹70,000 to over ₹1.5 lakh. Today, Mr. Thakre is a successful entrepreneur with a prominent shop located in a key market area. His brand enjoys strong recall, and he now benefits from steady customer footfall and repeat business.

At Capri Global, we are proud to play a part in empowering individuals like Mr. Thakre to realise their full potential.

Capri Global, Enabling Growth, One Dream at a Time



Customer Stories



Mohsin Kureshi



Age: 40



Location: Savarkundla Village
Near Amreli - Mahuva



Business: Wedding Dress Shop



Type: MSME Loan



Loan Amount: ₹ 35,00,000

Building Dreams, One Storey at a Time - Mohsin Kureshi's Growth Journey

Mr. Mohsin Kureshi had been running a saloon from a rented shop, while also operating a smaller set-up from his home. Despite the limitations, his entrepreneurial spirit was strong. Recognising the potential, Capri Global supported him with a loan that enabled him to purchase the very shop he had been renting.

The loan also allowed him to clear all existing liabilities, giving him a clean financial slate to focus on growth. With full ownership of the premises, Mr. Kureshi expanded his saloon operations to the first floor of the building, bringing in more clients and offering a wider range of services.

Seeing a market opportunity, he also launched a new business providing wedding and grooming outfits on rent. This venture was met with an encouraging response, and he quickly built a loyal customer base, resulting in repeat business and word-of-mouth referrals.

Today, Mr. Kureshi is a successful businessman with a strong brand presence in a prime market area. His transformation from a tenant to an owner-entrepreneur exemplifies the impact of timely financial empowerment.

Capri Global, Enabling Progress, Empowering Aspirations



Customer Stories



Ravibhai Barad



Age: 36



Location: Veraval - Talara



Business: Healthcare Hub



Type: MSME Loan



Loan Amount: ₹ 50,00,000

From Rented Challenges to a Self-Owned Healthcare Hub - Ravibhai Barad's Journey

Mr. Ravibhai Barad, a young and dedicated medical professional, was running a multi-speciality hospital and medical store from a modest rented space in Veraval. Despite his commitment, the infrastructure constraints made it difficult to offer quality services to patients and their families.

In search of a more suitable location, he identified an ideal premises for purchase and approached Capri Global for support. The loan process was completed swiftly, and the funds were disbursed within 10 days enabling Mr. Barad to acquire the new property without delay.

He has since transformed the space into a well-equipped hospital, offering a full suite of services including OPD, operation theatre, indoor treatment, and a medical store. With improved infrastructure, he is now able to serve his patients more effectively and professionally.

Mr. Ravibhai Barad is proud to own his hospital premises and continues to grow his healthcare services. He has expressed deep appreciation for Capri Global's responsive and supportive pre and post-disbursal engagement.

Capri Global, Supporting Those Who Care for Others



Image generated from AI



HOME LOAN

Building Homes, Strengthening Futures

At Capri Global, affordable housing finance is more than a business vertical, it's a commitment to creating lasting social value. We recognise that owning a home is not just about shelter; it's about security, dignity, and upward mobility. In a country where millions remain outside the formal credit system, we see an opportunity and a responsibility to change that.

As India urbanises rapidly, especially in Tier II and Tier III cities, the demand for low-cost housing is rising. Yet, access to finance remains uneven, particularly for first-time homebuyers and low-income families. Capri's affordable housing solutions are designed to close this gap by providing fair, responsible credit to those traditionally overlooked by mainstream finance.

Our lending approach is rooted in inclusion. We reach deep into underserved areas, supporting borrowers with informal income profiles, limited credit histories, and strong aspirations. Through streamlined processes, flexible underwriting, and decentralised operations, we help families unlock homeownership often for the first time in their generations.

From an ESG perspective, this work aligns closely with our social impact priorities. By enabling stable housing, we support better health, education, and financial outcomes for families. Our efforts also contribute to key national objectives like housing for all and sustainable urban development.

We see every home loan as an opportunity to strengthen community resilience, reduce inequality, and foster long-term well-being. As we scale this impact, we do so with discipline, ensuring that our credit delivery is not only inclusive, but also environmentally and financially sustainable.

Affordable housing, for us, is not a product, it's a pathway to a better future. We are proud to be building that future, one home at a time.

What is affordable housing?

In India, the Reserve Bank of India (RBI) defines affordable housing by setting price ceilings: Residential units in metro cities should not exceed INR 65 lakh, while those in non-metro cities should remain within a INR40 lakh limit. Additionally, the government mandates that these housing units should have a maximum area of 60 square meters in metro areas and 90 square meters in non-metro regions, with prices capped at INR45 lakh.

Opening Doors to First-Time Homeownership

At Capri Global, we believe that a home is more than a structure, it's a symbol of stability, progress, and belonging. As of 31st March 2025, we have supported **6,500 first-time borrowers** in realising their dream of homeownership through our affordable housing portfolio.

These are individuals and families who had never accessed formal credit before. Many come from modest backgrounds, often juggling uncertain incomes or informal livelihoods. For them, owning a home isn't just a financial milestone, it's a turning point. It means their children have a secure place to study, their families have a foundation to grow, and their aspirations have a place to take root.

By extending credit to these new-to-credit borrowers, we're not just financing property, we're fuelling ambition, anchoring stability, and enabling generational transformation.

This is the power of inclusive finance, when a first home becomes a first step toward a better life.

When Women Own Homes, Communities Rise

At Capri Global, we believe a home isn't just an asset, it's a turning point. Over **3,000 women** stepped forward as primary borrowers in our affordable housing segment, they weren't just signing loan documents. They were making a statement: **"This home is mine. This future is mine."**

Behind every number is a story of courage, a woman choosing to anchor her family, secure her children's future, or invest in herself for the first time. These are teachers, micro-entrepreneurs, single mothers, daughters, leaders in their own right, reshaping the idea of ownership.

Customer Stories



Hemlata Katariya



Age: 66



Location: Indore



Business: Ladies Garment Shop



Type : Home Loan



Loan Amount: ₹ 20,00,000

A Home Loan, A Seamless Journey

Mrs. Hemlata Katariya availed a home loan of ₹20 lakhs from the CGHFL Indore team in October. With this loan, she fulfilled her two-decade long dream of owning a home in Shalimar Residency, a prime residential location in Indore.

Mrs. Katariya has been running a ladies' garment shop, Dhirashi Boutique, along with her husband since 2016. Before the loan, the couple lived in a rented house while saving diligently from their business income to make this dream a reality. Their only daughter was married in 2017.

What makes this story truly inspiring is Mrs. Katariya's determination and confidence at the age of 66. Capri Global supported her with a loan tenure of 84 months, enabling her to purchase her dream home at this stage of life.

Capri Global has helped transform her 20-year aspiration into reality, proving that it is never too late to achieve one's dreams.





Construction Finance

Construction Finance: Building Prosperity, Enhancing Resilience

At Capri Global, our Construction Finance vertical goes beyond traditional financing. It's about driving transformational impact through targeted investment in infrastructure and affordable housing, delivering real, lasting change in communities. Our approach integrates robust risk management, significant socio-economic impact, and alignment with sustainable development goals.

Scaling Impact through Strategic Financing

As on March 2025, total loan book outstanding was Rs. 4,100+ crores across 280+ accounts in which total amount sanctioned was Rs. 7,700+ crores and total amount disbursed was Rs. 5,500+ crores across these 280+ live accounts. The substantial scale of our portfolio underscores our commitment to driving impactful growth across critical urban and semi-urban locations, including South India, Gujarat, Mumbai Metropolitan Region (MMR), National Capital Region (NCR), and Pune.

With total project areas covering approximately 63 million sq ft, our lending activities potentially create ~128,000 housing units, sufficient to shelter around half a million individuals. This direct impact resonates strongly with SDG 11: Sustainable Cities and Communities.

Driving Affordable and Inclusive Urbanisation

About 73% of our sanctioned credit in the Mumbai region is strategically directed towards redevelopment, authority-led projects, and slum rehabilitation initiatives. This not only revitalizes urban landscapes but provides secure, affordable homes for thousands of low and middle-income families, directly addressing urban housing shortages.

Generating Employment and Economic Growth

Our construction finance initiatives stimulate significant economic activity, directly supporting approximately 130,000 on-site construction jobs. Additionally, a multiplier effect of 2-3 times impacts allied trades such as cement, steel, transport, and interior fit-outs, bolstering local economies and contributing meaningfully to SDG 8: Decent Work and Economic Growth.

Expanding Reach to Tier 2 and Tier 3 Cities

Recognizing the importance of balanced regional growth, we have strategically financed 20 projects amounting to ₹375 crore across cities such as Gandhinagar, Visakhapatnam, Vadodara, Faridabad, and Ghaziabad. This commitment addresses gaps in infrastructure financing, enhancing the economic vibrancy of India's emerging cities.

Risk-Aware, Sustainable Growth

Understanding and mitigating risk are integral to our lending philosophy. Our portfolio distribution is carefully balanced:

- **Moderate Flood-risk areas** (e.g., Pune, NCR, Hyderabad) represent 78% of our financed carpet area, ensuring resilience against climate risks.
- **High-growth, Low-risk states** like Maharashtra, Gujarat, and Telangana constitute approximately 77% of our total portfolio, demonstrating a strategic concentration in regions, offering strong economic indicators such as high GDP growth and low unemployment.

Potential for Green and Social Impact

With our substantial footprint in urban redevelopment and affordable housing, there's significant opportunity to integrate sustainable building practices such as energy-efficient and environmentally friendly construction methods. This alignment positions Capri Global attractively for green and social bond investors, reinforcing our commitment to ESG principles and climate resilience.

Attracting DFIs, Impact Investors, and ESG Rating Agencies

Our construction finance portfolio is strategically structured to appeal to Development Finance Institutions (DFIs), impact investors, and renowned ESG rating agencies such as S&P CSA, DJSI, and Sustainalytics. Through substantial investments in affordable housing and infrastructure, we deliver measurable social impact aligned with global development priorities. Our rigorous approach to ESG integration, transparent reporting, and demonstrated socio-economic outcomes make us an ideal partner for stakeholders committed to responsible and impactful investing.

We proactively measure and manage the socio-economic impacts, from job creation to economic stimulus in underserved regions, emphasizing sustainability and inclusive growth. By embedding climate risk assessments and sustainability criteria into our lending decisions, we ensure a robust ESG performance, offering investors and rating agencies clarity, transparency, and confidence in our impact narrative.

Looking Ahead: Strategic Opportunities

We see clear pathways for deepening impact:

- **Telangana and Andhra Pradesh:** Double-digit GDP growth coupled with moderate unemployment rates offer ideal opportunities for expansion in Tier-2 and Tier-3 cities like Visakhapatnam and Warangal.
- **Uttar Pradesh:** Despite exhibiting India's fastest GDP growth, our current exposure is under ₹40 crore, indicating substantial potential for driving meaningful financial inclusion and affordable housing.

Inclusive and Responsible Financing

Capri Global's approach to construction finance is comprehensive and strategic, ensuring that capital deployment aligns with regional development goals and global sustainability commitments.

Customer Stories



T Venugopal



Age: 58



Location: Bangalore



Business: Builder



Type : Construction Finance

Driving Scale and Credibility in Real Estate Development

SBR Group, founded in 2005 by Mr. T Venugopal and his family, has grown into a trusted name in Bangalore's real estate market. Like many mid-sized developers, the Group faced the challenge of accessing reliable capital at scale and structuring financing to match the long development cycles of real estate.

Capri Global partnered with SBR in 2021, beginning with a ₹25 crore exposure. Since then, Capri Global has extended 14 loans amounting to ₹587 crore, providing not only liquidity but also tailor-made structured products aligned with project milestones. This combination of timely capital and flexible structuring has been central to SBR's ability to scale operations.

The impact has been visible. With Capri Global's support, SBR has accelerated construction schedules and consistently delivered projects ahead of committed timelines, setting itself apart in a sector often marred by delays. This strengthened delivery track record has improved customer trust and elevated SBR's brand positioning in a competitive market.

In 2024, SBR launched its largest project to date a marquee development of ~1.6 million square feet in Bangalore. The scale and ambition of this project were made possible through Capri Global's financial backing and confidence in SBR's execution capabilities.

The SBR journey illustrates how structured construction finance can transform a developer's growth trajectory. By enabling timely project completion and supporting ambitious scale-up, Capri Global has contributed to improving market delivery standards and strengthening housing supply in a rapidly growing urban center.

Capri Global continues to be an integral part of SBR's growth story, reflecting its commitment to building the capacity of mid-market developers and expanding access to quality housing.

Development Impact at a Glance

- **Accelerated Housing Delivery** – Projects completed ahead of schedule, addressing chronic delays in the sector.
- **Strengthened Customer Confidence** – Consistent delivery enhanced buyer trust and brand credibility.
- **Urban Housing Supply** – Enabled large-scale projects, expanding access to housing in Bangalore's high-demand market.
- **Capacity Building for Developers** – Structured products improved financial resilience and execution capability of a mid-market developer.
- **Market Standards** – Reinforced on-time delivery as a benchmark, improving overall industry credibility.



GOLD LOAN



Gold Loans: Unlocking Credit with Cultural Capital

Over the last decade, gold loans have seen strong growth, driven by changing economic conditions and rising demand for fast, collateral-based financing. As households increasingly turn to gold as a tool for meeting short-term credit needs, this segment continues to evolve rapidly. Below is a breakdown of the key trends fuelling this momentum.

1. Unlocking The Power of Idle Gold Kept At Home: Rising gold prices have boosted the borrowing potential of gold, making gold loans an attractive option during inflation and market uncertainty.

2. Expanding Access to Formal Credit: Gold loans are bridging a gap in the lending ecosystem. As lenders apply stricter norms to unsecured loans, individuals who lack formal income proof or credit history are increasingly using gold to access finance especially in rural and semi-urban areas.

3. Household Gold Ownership: Gold is deeply embedded in Indian households not just as a symbol of wealth but as a generational asset. With a vast quantity of gold held privately, there's a large base of untapped collateral ready to be monetised when required.

4. Unorganised Market Leads, but Organised Gold Loans Rapidly Closing the Gap: In FY25, the industry continued its robust growth trajectory, the organised gold loan market is estimated to exceed 10 trillion by 2025 and further ~15 trillion by 2027.

5. Gold Loans Empower New Borrowers: For individuals with little or no borrowing record, gold loans offer an accessible financial solution. One important factor is the purity and weight of the gold pledged, making it a simple and reliable option for new-to-credit customers to unlock funds without the need for a credit score.

6. Competitive Loan Pricing: Gold loans typically come with relatively lower interest rates, especially when compared to unsecured loans or credit cards. This makes them a practical and cost-efficient option for short-term borrowing.

7. NBFC Expansion and Digital Reach: Non-Banking Financial Companies are increasingly focused on gold loans, with portfolio growth projected to grow at a compound annual growth rate (CAGR) of 14-15% between FY26 and FY27. Alongside, digital innovations such as app-based disbursements and doorstep services are making these loans more accessible than ever.

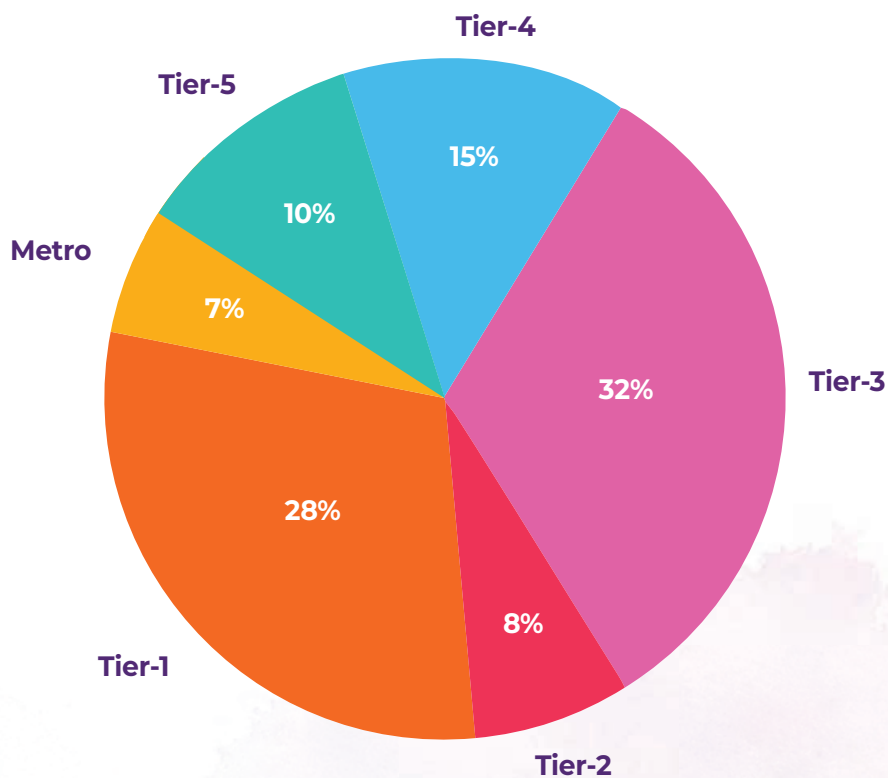


Portfolio with Purpose Driving Scale, Enabling Access

As of 31st March 2025, Capri Global's own loan book stood at over ₹5,500 crore, comprising more than 6 lakh active loan accounts. Behind these numbers is a deliberate, data-informed approach to balancing high-value growth with broad-based financial inclusion.

Capri Global's Gold Loan business exemplifies our commitment to financial inclusion by serving customers across India's urban, semi-urban, and rural spectrum. We recognise that gold is not just an asset but a bridge to opportunity, especially for families and micro-businesses who rely on it during times of need.

Gold Loans Portfolio by Tier (as of Mar 2025)



Portfolio Spread by Geography (as of March 2025):

- 32% of the gold loan book is in Tier 3 cities, reflecting strong demand in aspirational districts and growth hubs.
- 28% is in Tier 1 locations, supporting semi-urban economic activity.
- 15% in Tier 4 and 10% in Tier 5 cities indicates outreach into financially underserved geographies.
- Only 7% is in metros, signalling a deliberate shift toward Bharat-focused lending.

Empowering Women with Responsible Credit Access

While gold has long been a symbol of security for Indian households, at Capri Global, it also represents opportunity especially for women. As of March 2025, women account for 16.25% of all gold loan accounts, representing ₹882.66 crore, or 15.87% of the total loan book.

This figure isn't the destination, it is a starting point. It reflects a growing recognition that women, particularly in semi-urban and rural India, often leverage household gold as their only accessible form of collateral. Our gold loan offering creates a viable entry point into formal credit without judgment, without bias, and with dignity.

While the majority of accounts are still led by male borrowers, Capri Global acknowledges the importance of closing this gap. Our outreach strategies are becoming increasingly gender-aware, and our aim is to make access to credit a real choice for more women, especially micro-entrepreneurs, self-employed individuals, and household managers who typically go unrecognised in financial ecosystems.

Our responsibility lies not just in tracking this data, but in acting on it with targeted interventions, inclusive product design, and awareness-building at the grassroots.

This is where inclusion begins. Not with grand numbers, but with steady progress and meaningful intent.

Every Identity Counts

Capri Global's gold loan portfolio includes around 100 accounts led by transgender borrowers, a small fraction of the total, but a meaningful indicator of our commitment to recognising and including every borrower, irrespective of gender identity.

Inclusion starts with visibility. By capturing gender-diverse borrower data, we are laying the foundation for more thoughtful, responsive financial products in the future. While the number may be modest today, its presence in our reporting reflects an institutional openness to serve the needs of transgender individuals, many of whom face systemic barriers in accessing formal credit.

Our next step is to listen, understand, and evolve, ensuring our systems, language, and customer experience are respectful, safe, and empowering for all identities.



Lending with Purpose: Aligning Capital to National Priorities and Global Goals

At Capri Global, lending is not just transactional, it's transformational. Our gold loan portfolio is strategically aligned with the Reserve Bank of India's Priority Sector Lending (PSL) framework, ensuring credit flows to where it creates the most impact: agriculture, micro and small businesses, and underserved entrepreneurs to name a few. PSL is designed to channel finance into sectors that fuel real economic activity: agriculture, MSMEs, affordable housing, education, and weaker sections. By aligning 48.39% of our gold loan book with PSL criteria, Capri Global is not only supporting India's development agenda but also advancing key Sustainable Development Goals (SDGs).

Impact in Numbers: PSL-Aligned Lending

As of 31st March 2025:

- ₹2,690.85 crore (48.39%) of Capri Global's gold loan portfolio by value is formally classified as PSL-aligned.
- This includes secured loans for:
 - Micro and small enterprises (business purposes)
 - Agriculture-linked activities
- These loans serve tens of thousands of income-generating borrowers across Tier II-V towns, semi-urban areas, and rural India.

By unlocking productive capital through a trusted household asset gold, we are enabling progress where it's often hardest to reach.

Accelerating Financial Inclusion

Our PSL-aligned lending supports entrepreneurs and farmers creating jobs, strengthening communities, and improving household resilience.

“Embedding Purpose in Practice: We report PSL alignment not as a regulatory metric, but as a reflection of our values. Responsible credit, when aligned with national and global priorities, becomes a catalyst for shared prosperity.”



Serving The Underserved

Nearly 98% of Loans Extended to Low and Middle-Income Borrowers

Capri Global's gold loan strategy is rooted in accessibility. Our lending model is tailored to meet the needs of households across income bands, particularly those at the bottom and middle of the economic pyramid. The data speaks to this commitment:

- ₹4,000 crore was disbursed to low-income customers, accounting for 85% of all accounts
- An additional ₹1,200 crore went to middle-income borrowers, covering nearly 13% of the customer base
- High-income borrowers represented just 6% of the loan book by value and 2% by volume

This distribution reinforces Capri Global's role in supporting financial inclusion at scale ensuring credit access reaches those who often lack formal banking relationships.

Why It Matters

Democratising Credit

The overwhelming majority of our gold loans are accessed by customers from low and middle income backgrounds, many of them first-time formal borrowers.

Reducing Systemic Financial Inequality

By empowering these income groups with fast, secured loans, Capri Global plays a direct role in expanding credit penetration in financially excluded segments.

Filling the Credit Gap

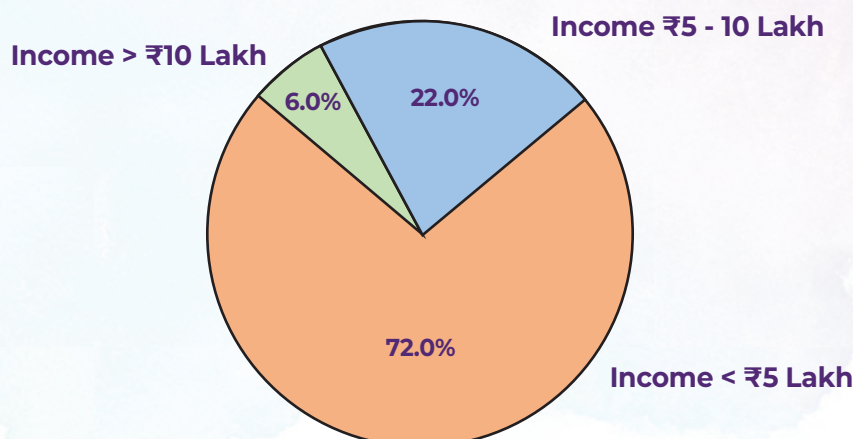
These income groups often fall through the cracks of traditional underwriting systems. Our gold loans provide fast, collateral-backed access to capital, no complex paperwork, no long wait.

Reducing Economic Vulnerability

Short-term liquidity enables customers to absorb shocks, invest in income-generating activities, or meet essential needs without falling into cycles of informal debt.

Who Are Our Customers?

- Daily-wage earners, gig workers, and micro-entrepreneurs who rely on gold as their most trusted form of financial security
- Small traders and shopkeepers seeking working capital during seasonal demand or emergencies
- Rural and semi-urban families using gold loans to meet education, healthcare, or agricultural expenses
- Informal sector workers with limited documentation or credit history, who find mainstream banking inaccessible



Customer Income Profile (by % of Loan Book)

Understanding Our Borrower Profile: What Occupations Tell Us

Capri Global's lending approach grounded in understanding the realities of our customers and occupation is a strong indicator of financial inclusion, credit need, and potential for economic impact.

Backbone of Bharat: Agriculturists and Self-Employed Make Up Over 91% of Loans

A striking 91% of all gold loan accounts belong to agriculturists and self-employed borrowers, reflecting Capri Global's deep presence in India's informal economy. These customers often operate outside the traditional banking fold, and rely on quick, collateral-backed loans to manage working capital needs, seasonal income gaps, or business expansion.

- **47%** of loans went to **farmers**, directly supporting rural cash flows and agricultural continuity.
- Another **45%** went to **self-employed individuals**, including small shopkeepers, service providers, and home-based businesses.

This validates Capri Global's role in enabling day-to-day resilience and long-term sustainability across India's entrepreneurial and rural landscape.

Salaried Customers: Small Segment, Consistent Repayers

While **only 8%** of gold loan customers are salaried, this group typically seeks short-tenure liquidity solutions for emergencies, tuition fees, or family needs underscoring the gold loan's role as a flexible, fast-access buffer for working individuals.

Other Categories: Homemakers, Students, and the Unemployed

Together, **homemakers, students, and unemployed borrowers** account for just 1% of total loan accounts. While these segments remain marginal in terms of volume, their inclusion reinforces Capri Global's open-door lending philosophy, one that does not exclude based on employment status alone.

What This Tells Us

- **Segment Focus:** Capri Global's gold loans are meaningfully targeted towards those who lack access to formal working capital or income-smoothing options.
- **Social Impact:** By backing farmers and small business owners, we support livelihood continuity in sectors that form India's economic foundation.
- **Inclusion in Action:** Even at low volumes, lending to women homemakers or students signifies a commitment to credit visibility and individual empowerment.

Driving Financial Inclusion Through Digital Disbursement

At Capri Global, we believe technology is a key enabler of inclusive finance. By offering digital-first lending solutions, we've made credit faster, easier, and more accessible especially for underserved communities across India.

As of 31st March 2025, all of our gold loan book was disbursed digitally, reaching around 5 lakh customers. These paperless, mobile-led journeys have significantly reduced turnaround time while expanding access to credit in areas where traditional banking channels are limited.

Why Digital Disbursement Matters for Inclusion

● Greater Accessibility

Digital lending eliminates geographical constraints. Customers in Tier II & III towns and remote areas can apply, track, and receive funds without needing to visit a branch.

● Faster Turnaround

End-to-end digitisation of KYC, credit evaluation, and disbursal has significantly reduced processing time. For time-sensitive financial needs such as medical emergencies, working capital, or school fees, this speed is transformative.

● Cost Efficiency

Digital journeys reduce the cost to serve, allowing us to sustainably extend small-ticket loans while maintaining viability. These efficiencies are ultimately passed on to the borrower in the form of better terms and faster services.

● Empowering First-Generation Borrowers

Many of our digital borrowers are first-time users of formal credit. By onboarding them digitally, we build digital and financial literacy hand-in-hand nurturing responsible credit behaviour.

● Commitment to Responsible Growth

We are not chasing digital adoption for its own sake. Every tech intervention we deploy is rooted in real-world use cases, be it a farmer in a non-banked village or a small retailer running operations from their mobile phone. Our backend AI and ML-based credit models ensure that lending decisions remain data-driven, inclusive, and ethical.



“For us, going digital isn’t just about scale, it’s about serving better, faster, and fairer.”

Customer Stories



Sunanda Vitthal Deshmukh



Age: 48



Location: Kamothe, Navi Mumbai



Profession: House Wife



Type : Gold Loan

A Wedding Without Worry

My name is Sunanda Vitthal Deshmukh. I live in Savane, Khanda Colony, Sector 9, with my son, daughter-in-law, and grandson. Recently, we had a wedding in the family and needed funds to manage the expenses. That's when we turned to Capri Gold Loan.

We had approached other branches earlier, but the process there was slow and time-consuming. At Capri Global, the experience was completely different. The loan was processed and disbursed within just 15 to 20 minutes. The staff was polite, helpful, and made the entire process stress-free.

All they needed from me were my Aadhaar and PAN cards. There was no unnecessary paperwork or delay. Thanks to Capri Global's efficient service, we could organise the haldi and wedding ceremonies without any financial pressure.

If anyone ever needs a gold loan, I'd wholeheartedly recommend Capri Gold Loan. It's quick, simple, and requires minimal documentation. The money gets transferred to your account almost instantly.

Even the interest payments are convenient, you can pay online or visit the branch as per your comfort.

Capri Gold Loan helped us celebrate a special moment in our family with dignity and joy



Customer Stories



Sharmila Kawade



Age: 51



Location: Kamothe, Navi Mumbai



Business: Tours & Travels



Type : Gold Loan

Driving Forward with Confidence

My name is Sharmila Kawade. I'm originally from Konkan, not a permanent resident of Mumbai yet. I run a small tour and travel business along with my husband, and we have a daughter.

I opted for Capri Gold Loan to support my business. I own two vehicles that I use for my travel services, and managing their running costs every month is essential. Personal loans weren't an option for me but I had some gold, so I decided to pledge it with Capri Global.

What stood out was how affordable it was. Compared to other banks, Capri Global's interest rates were lower, and the process was straightforward. All they asked for were my PAN card and Aadhaar card. The entire loan was processed in about an hour. The staff was welcoming, and even the branch manager was approachable and respectful.

I had some pending EMIs on the vehicles, which I was able to clear right after the disbursement. This helped me maintain the monthly cash flow for fuel, maintenance, and driver payments.

Capri Gold Loan didn't just offer me funds, it gave me breathing room. It's a practical solution for small business owners like me who need working capital without the hassle.

Customer Stories



Sanjay Madhukar Thakur



Age: 55



Location: Panvel, Navi Mumbai



Business: Food Wholesaler Shop



Type : Gold Loan

A Renovated Home, A Seamless Journey

My name is Sanjay Madhukar Thakur. I work as a supervisor with Reliance Builders and live in Kinara Society, 52 Bangla, with my wife and two children.

I needed funds to renovate my house, painting, furniture, and some repair work. That's when I discovered there was a Capri Gold Loan branch right next to my home. Rather than going around to different banks, I walked straight in.

The experience was smooth from the start. They asked for just two documents, my Aadhaar and PAN card and within no time, the gold loan was processed. There were no complications, no back and forth. The process was quick, transparent, and the staff was extremely helpful.

Thanks to Capri Gold Loan, I was able to complete the entire renovation, get the interiors painted and install new furniture without any financial stress. The whole thing was wrapped up efficiently because the loan was disbursed almost immediately.

I would definitely recommend Capri Gold Loan to anyone in urgent need of funds. It requires minimal documentation, and the loan is sanctioned quickly. If you're looking for a no-hassle solution, this is it.



Customer Stories



Sonali Devde



Age: 32



Location: Panvel,
Navi Mumbai



Business: Cake Shop



Type : Gold Loan

Baking Growth with Trust

My name is Sonali Devde. I run a cake shop in Maharashtra. I now run three branches under my own name. As my business grew, I wanted to expand further, introduce new offerings, upgrade equipment, and improve customer experience. To make that happen, I needed additional funds.

I chose Capri Gold Loan because it felt right, comfortable, flexible, and affordable. The interest rate was reasonable, and I wasn't pressured at any point. The staff was approachable and polite. They explained everything in a way that was easy to understand, with full transparency and no hidden charges.

The entire process was smooth. I just walked in, and the loan was processed almost immediately. No unnecessary formalities, no delays. I didn't opt for auto-debit initially, but now that the feature has been introduced, it's made things even easier. I can pay online or visit the branch, and now with auto-debit, I no longer worry about missing a payment. They even send reminders, something that really helps when you're juggling a business.

With the funds from Capri Global, I opened two more branches and significantly expanded my product range. It gave me the confidence and working capital I needed, and I've seen real profits since then.

For me, Capri Gold Loan wasn't just about money, it was about trust, ease, and empowerment. I've compared other options, and nothing came close in terms of flexibility or service. That's why if anyone ever asks me where to take a gold loan, I always recommend Capri Global.



Notes

Handwriting practice lines consisting of 20 horizontal dashed purple lines.

Thank You



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