

Issue Details:	Credit Rating:	Security Cover:	Lead Managers:
Public issue of secured, redeemable, non-convertible securities of face value ₹ 1,000 each ("NCDs") for an amount up to ₹ 2,000 Million ("Base Issue Size") with a ("Green Shoe" option) of ₹ 2,000 Million aggregating up to ₹ 4,000 Million.	AA/Stable by Acuite & IVR AA/Positive by Infomerics	1.10X	Trust Investment Advisors Private Limited.
	Face value:	Bid Lot:	Registrar: MUFG Intime India Private Limited.
	₹ 1,000/-	10 NCD and in multiples of 1 NCD thereafter	Debenture Trustee: IDBI Trusteeship Services Limited.
	Issue Schedule:		Credit Rating Agency: Acuite Ratings & Research Limited & Infomerics Valuation and Rating Limited.
Listing: BSE Limited.	Issue Opens: Tuesday September 30, 2025 Issue Closes: Tuesday October 14, 2025		Statutory Auditor: M/s. M S K A & Associates.

Issuer Overview:

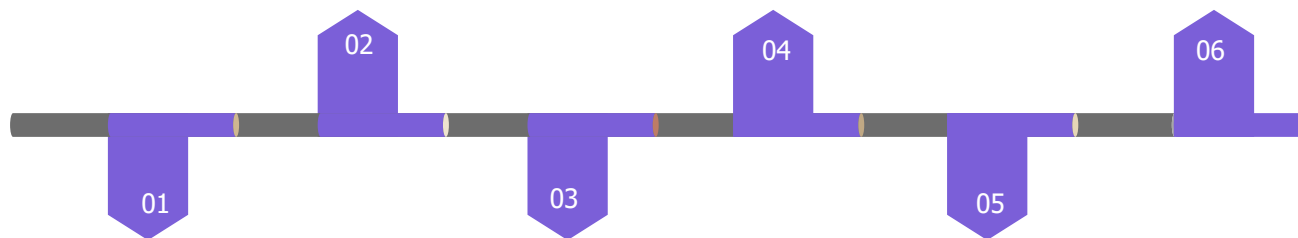
Capri Global Capital Limited is a well-diversified, retail-focused, systemically important non-deposit taking NBFC in India, offering secured and collateralized loans across MSME, housing, gold and construction finance segments. The Company has also expanded into Micro LAP, indirect lending, and distribution of new car loans through its wholly-owned subsidiary. With a consolidated AUM of ₹247,528.31 million as of June 30, 2025, the Company has achieved robust growth at a CAGR of 48.83% between FY23 and FY25. Disbursements grew at a CAGR of 80.61% during the same period, while PAT registered a CAGR of 52.91%. Its gold loan, MSME and housing finance businesses cater largely to self-employed and salaried individuals with limited access to formal credit channels. Capri Global is planning to enter into financial services and stock broking business through new subsidiaries and holds an IRDAI composite license to distribute insurance products in partnership with 18 insurers. The Company's third-party new car loan distribution business originated loans worth over ₹105,518.76 million in FY25. With a wide presence across 19 states through 1,138 branches and a workforce of 11,546 employees, Capri Global continues to strengthen its customer base of over 0.56 million. Supported by dedicated technology centres in Gurugram, Bengaluru and Noida, it is investing in in-house digital and data science capabilities.

Key Strengths:

Retail-Focused Lending with Asset-Light Streams: CGCL's 99.88% secured loan book across MSME, housing, gold and construction finance, supplemented by fee-based businesses, drives diversified growth and 26.9% non-interest income.

Technology-Led Productivity and Operational Efficiency: CGCL's advanced technology platform digitizes end-to-end customer lifecycle, enhancing efficiency, risk-based lending, collections, and seamless partner and customer engagement.

Experienced Leadership and Strong Governance: CGCL's experienced Board and senior management ensure robust corporate governance, combining deep financial expertise with strategic oversight across diverse products and regions.



Well-Established NBFC Driving Sustainable Growth: CGCL's diversified portfolio, strong execution, expanding network, and resilient growth position it to capitalize on India's vast financial services opportunities.

Expansion Driven by Hybrid Sourcing Model: CGCL's 1,138-branch network, hybrid sourcing with 0.08 million partners, and 556-member in-house collection team ensure diversified reach, efficient acquisition, and disciplined collection.

Prudent Underwriting and Risk Management: CGCL's prudent underwriting & risk management, backed by technology, ensures low gross NPAs of 1.53% with collateral coverage and prudent credit appraisal.

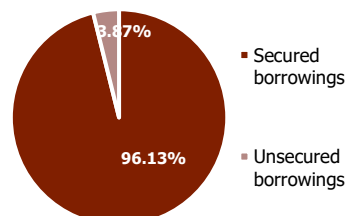
Key Management Personnel:

Mr. Rajesh Sharma	Managing Director
Ms. Kishore Kumar Lodha	Chief Financial Officer
Mr. Yashesh Pankaj Bhatt	Company Secretary & Compliance Officer

Shareholding Pattern as on 30th June 2025:

Promoter & Promoter Group	59.95%
Public	40.05%

Nature of Borrowing



* Nature of Borrowings as on 30th June 2025.

Standalone Financial Highlights of Q1 FY26

Parameters (₹ Millions)	For the quarter ended June 30, 2025
Profit and Loss	
Total revenue from operations	7,663.38
Other Income	35.83
Total Income	7,699.21
Total Expenses	5,717.91
Profit/ loss for the period	1501.59
Additional information	
Net worth	59,918.52
Cash and Cash Equivalents	23,352.98
Earnings before interest, taxes, depreciation, and amortization	5,241.88
Earnings before interest and taxes	5,033.46
Debt equity ratio	2.01x
Debt service coverage ratio	0.15x
Interest service coverage ratio	1.95x
Total debts to total assets	0.64x

Financials (Standalone):

BALANCE SHEET (₹ Millions)	FY25	FY24	FY23
Assets			
Property, Plant and Equipment	3,444.93	3,686.79	3,082.86
Financial Assets	201,628.32	145,529.52	113,084.56
Non-financial Assets excluding Property, Plant and Equipment	3,239.86	2,280.66	1,778.73
Total Assets	208,313.11	151,496.97	117,946.15
Liabilities			
Financial Liabilities			
- Derivative Financial Instruments	556.84	0.00	75.72
-Trade Payables (includes other payables)	1,651.96	1,522.08	1,112.46
- Debt Securities	5,086.57	1,521.65	4,386.14
- Borrowings (other than Debt Securities)	150,681.54	102,547.48	70,726.65
- Lease Liabilities	2,589.03	2,591.66	1,928.87
- Other Financial Liabilities	3,611.94	4,402.78	3,700.98
Non Financial Liabilities			
-Current tax liabilities (net)	410.69	24.53	12.92
- Provisions	457.9	274.9	214.96
- Deferred tax liabilities (net)	0.00	0.00	0.00
- Other non-financial liabilities	225.67	246.18	132.79
Equity (Equity Share Capital, Instruments and Other Equity)	43,040.97	38,365.71	35,654.66
Total Equity and Liabilities	208,313.11	151,496.97	117,946.15
PROFIT & LOSS ACCOUNT (₹ Millions)	FY25	FY24	FY23
Revenue from operations	32,475.00	23,128.57	14,633.45
Other Income	33.36	13.40	16.52
Total Income	32,508.36	23,141.97	14,649.97
Total Expenses	26,175.18	19,485.57	11,967.13
Profit after tax for the year	4,785.33	2,794.06	2,046.54
Additional information (₹ Millions)	FY25	FY24	FY23
Net worth	42,193.53	37,659.46	35,178.57
Cash and Cash Equivalents	15,065.48	6,396.49	14,767.73
Loans	182,515.02	134,211.83	94,753.52
Total Debts to Total Assets	0.75	0.69	0.64
Interest Income	26,055.64	18,227.83	11,672.92
Interest Expense	12,735.98	8,359.01	5,311.18
Impairment on Financial Instruments	1,008.16	912.78	641.82
Bad Debts to Loans	372.75	199.33	570.47

Specific Terms of NCD:

Series	I	II	III	IV	V**	VI
Frequency of Interest Payment	Monthly	Annual	Monthly	Annual	Annual	Annual
Minimum Application	₹ 10,000 (10 NCDs) across all Series					
Face Value/ Issue Price of NCDs (₹/ NCD)	₹ 1,000					
In Multiples of thereafter (₹)	₹ 1,000 (1 NCD)					
Tenor	18 months	18 months	36 months	36 months	60 months	120 months
Coupon (% per annum) for NCD Holders in Category I, II, III & IV	8.55%	8.90%	8.90%	9.25%	9.45%	9.70%
Effective Yield (per annum) for NCD Holders in Category I, II, III & IV	8.89%	8.96%	9.27%	9.24%	9.44%	9.69%
Mode of Interest Payment	Through various modes available					
Amount (₹ / NCD) on Maturity for NCD Holders in Category I, II, III & IV	₹ 1,000	₹ 1,000	₹ 1,000	₹ 1,000	₹ 1,000	₹ 1,000
Put and Call Option	NA					

****The Company shall allocate and allot Series V NCDs wherein the Applicants have not indicated the choice of the relevant NCD Series.**

1. With respect to Series where interest is to be paid on an annual basis, relevant interest will be paid on each anniversary of the Deemed Date of Allotment on the face value of the NCDs. The last interest payment under annual Series will be made at the time of redemption of the NCDs.

2. With respect to Series where interest is to be paid on monthly basis, relevant interest will be paid on the first date of every month on the face value of the NCDs. The last interest payment under monthly Series will be made at the time of redemption of the NCDs. For the first interest payment for NCDs under the monthly options, interest from the Deemed Date of Allotment till the last day of the subsequent month will be clubbed and paid on the first day of the month next to that subsequent month.

3. Subject to applicable tax deducted at source, if any.

4. Please refer to Annexure III of the Prospectus dated September 22, 2025 for details pertaining to the cash flows of the Company in accordance with the SEBI NCS Master Circular

Allocation Ratio:

Institutional Portion	Non-Institutional Portion	High Net-worth Individual Category Portion	Retail Individual Investors Portion
25%	25%	20%	30%

Disclaimer:

Investments in debt securities/ municipal debt securities/ securitised debt instruments are subject to risks including delay and/ or default in payment. Read all the offer related documents carefully.

India Bond Private Limited is acting in the capacity of distributor of public issue of NCD. All disputes with respect to the distribution activity, would not have access to Exchange investor redressal forum or Arbitration mechanism.

*For further details refer to section titled "Issue Related Information" on page 262 of the Prospectus dated September 22, 2025.

***Allotment in the public issue of debt securities should be made on the basis of date of upload of each application into the electronic book of the stock exchange. However, on the date of oversubscription and thereafter, the allotments should be made to the applicants on proportionate basis.

** The Issue shall remain open for subscription on Working Days from 10:00 a.m. to 5:00 p.m. (Indian Standard Time) during the period indicated in the Prospectus, except that the Issue may close on such earlier date or extended date (subject to a minimum period of 2 (two) working days and a maximum period of 10 (ten) working days from the date of opening of this Issue) as may be decided by the Board of Directors of the Issuer or the Management Committee, thereof, subject to relevant approvals. In the event of an early closure or extension of the Issue; the Issuer shall ensure that notice of the same is provided to the prospective investors through an advertisement in a daily national newspaper with wide circulation and a regional daily at the place where the registered office of the Issuer is situated on or before such earlier or extended date of Issue closure. Applications Forms for the Issue will be accepted only from 10:00 a.m. to 5:00 p.m. or such extended time as may be permitted by BSE, on Working Days during the Issue Period. On the Issue Closing Date, Application Forms will be accepted only between 10:00 a.m. to 3:00 p.m. and uploaded until 5:00 p.m. (Indian Standard Time) or such extended time as may be permitted by BSE. Further, pending mandate requests for bids placed on the last day of bidding will be validated by 5:00 PM on one Working Day after the Issue Closing Date. For further details please refer to the chapter titled "Issue Related Information" on page 262 of the Prospectus.

DISCLAIMER

Capri Global Capital Limited ("Company"), subject to market conditions, and other considerations, is proposing a public issue of secured redeemable non-convertible debentures ("NCDs") and has filed a Prospectus dated September 22, 2025 ("Prospectus") with the Registrar of Companies, Maharashtra at Mumbai ("RoC"), BSE Limited ("BSE") and Securities and Exchange Board of India ("SEBI"). The Prospectus is available on the website of the Company at www.capri loans.in, on the website of BSE at www.bseindia.com, on the website of the Lead Manager at <https://www.trustgroup.in/>, and on the website of SEBI at www.sebi.gov.in. Investors proposing to participate in the Issue should invest only on the basis of the information contained in the Prospectus. Investors should note that investment in the NCDs involves a high degree of risk and for details in relation to the same, refer to the Prospectus, including the section titled "Risk Factors" and "Material Developments" beginning on page 16 and 203 respectively of the Prospectus.

Capitalised terms not defined herein shall have the same meaning as assigned to such terms in the Prospectus.

DISCLAIMER: Investors proposing to participate in the Issue should note that investment in the NCDs involves a high degree of risk and for details in relation to the same, refer to the Prospectus dated September 22, 2025, including the sections titled "Risk Factors" and "Material Developments" beginning on pages 16 and 203 respectively of the Prospectus. The Issuer and the Lead Manager accept no responsibility for statements made otherwise than in the Prospectus or in the advertisement or any other material issued by or at the instance of the Company and that anyone placing reliance on any other source of information would be doing so at their own risk.

India Bond Private Limited

605, 6th Floor, Windsor, Off CST Road, Kalina, Santacruz - (East), Mumbai – 400 098.
CIN: U67100MH2008PTC178990 | SEBI Registration Number: INZ000311637
BSE Member Code: 6811 | NSE Member Code: 90316