

November 05, 2022

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: Investor Presentation Q2FY23

Dear Sir / Madam,

Pursuant to Regulation 30 of SEBI (Listing Obligations & Disclosure Requirements) Regulations, 2015 and further to our letter dated November 02, 2022, intimating Earning Conference Call scheduled on November 07, 2022, we are attaching herewith presentation titled “CGCL Q2FY23 Investor Presentation”.

You are requested to take the same on record for dissemination to the stakeholders.

Thanking you,

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

Yashesh Bhatt
Company Secretary & Compliance Officer
Membership No.:A20491

Encl.: As Above





Responsible.
Resilient.
Ready.

Q2FY23 Earnings Presentation
5th November 2022

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Business Performance

Executive Summary : Key Highlights

- ❑ Cons. PAT of Rs563mn (7.3% YoY, 22.1% QoQ) in Q2FY23, consolidated Q2FY23 RoE 11.2%, RoA 2.8%.
- ❑ Disbursals picked up strongly touching ~Rs14,860mn, up 57.2% YoY and 35.9% QoQ. Consolidated AUM at Rs77,692mn, up 47.4% YoY and 11.4% QoQ.
- ❑ Launched Gold Loan business in Aug'22 across 5 states & UTs and 108 branch locations, achieved AUM of Rs1,392mn.
- ❑ Car loan distribution franchise kept up the strong momentum; loan originations touched Rs13,634mn (4x YoY, 45% QoQ), net fee contribution at Rs285mn in Q2FY23.
- ❑ Strong and well-funded balance sheet, CGCL CAR at 26.0%, CGHFL CAR at 39.1%.
- ❑ Gross Stage 3 ratio declined to 2.36% (-108bps YoY, -35bps QoQ); standard restructured assets declined to 2.3% of AUM (-202bps YoY, -37bps QoQ); collection efficiency at 99.1%.
- ❑ Branch count up 2.7x QoQ to 327 (Gold Loan branches 182), group staff count at 6,625 (up 60.3% QoQ, 2.7x YoY).

Business Update : Broad Based Momentum

AUM Segmental Break Up (INR Mn)*

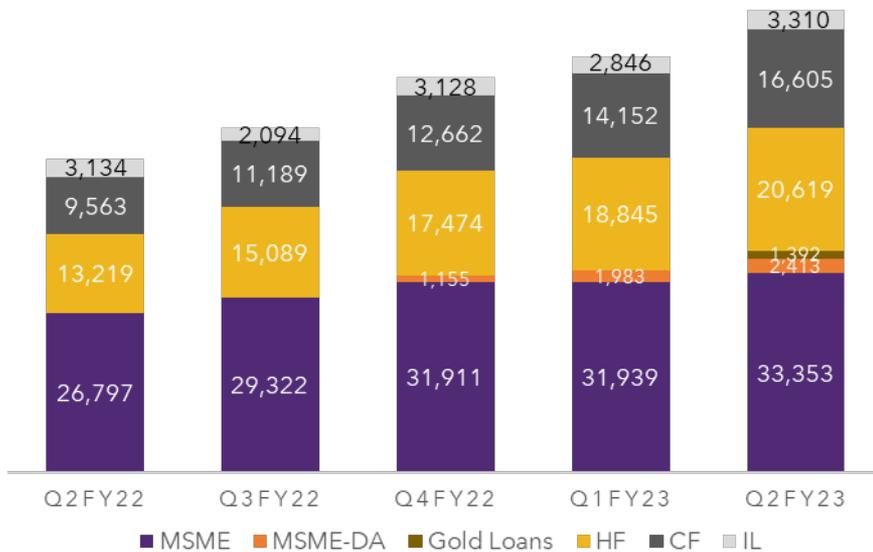
52,712

57,736

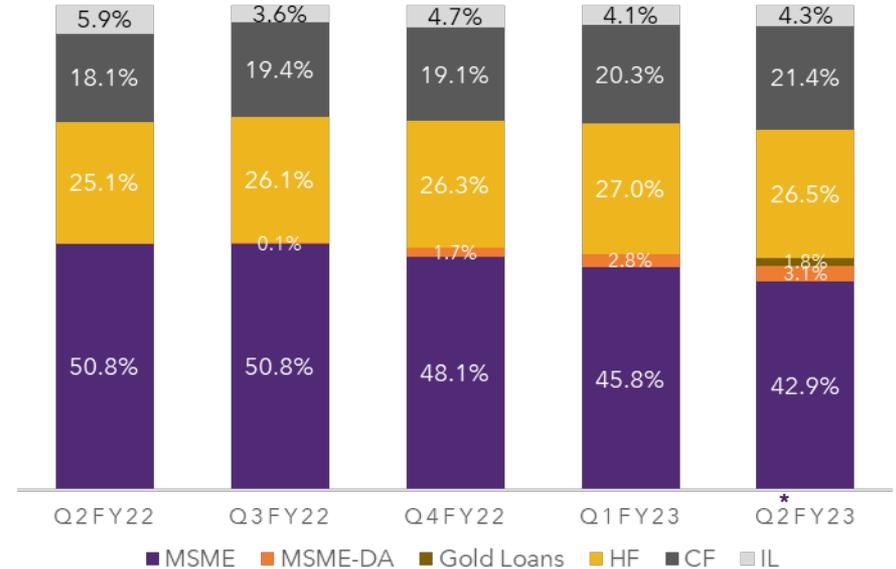
66,329

69,765

77,692



Composition of AUM (%)*

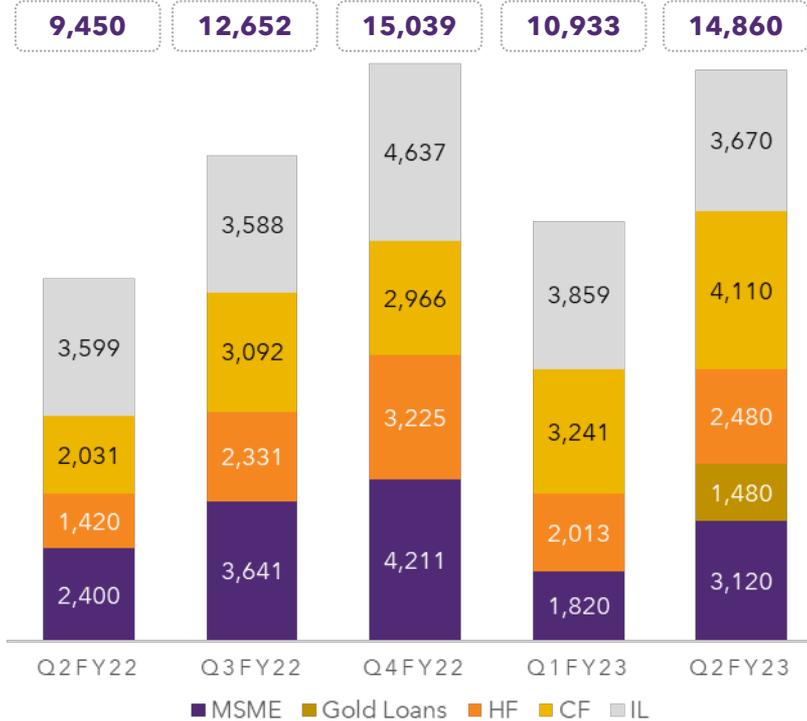


○ MSME-DA relates to off-balance sheet AUM comprising Direct Assignment (co-lending portfolio) in MSME.

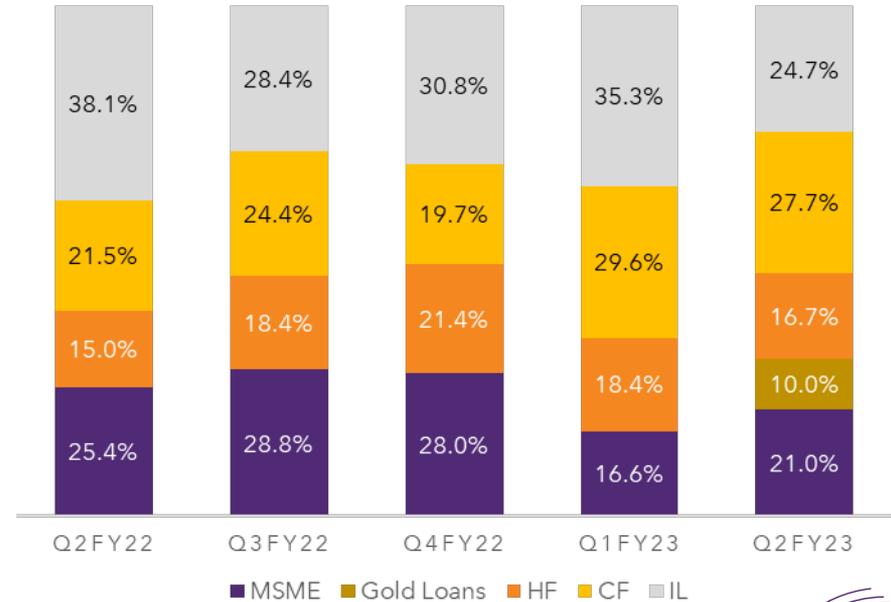
* As at the end of period indicated.

Disbursals : Strong Pick-up After A Soft Q1

Segmental Disbursals (INR Mn)



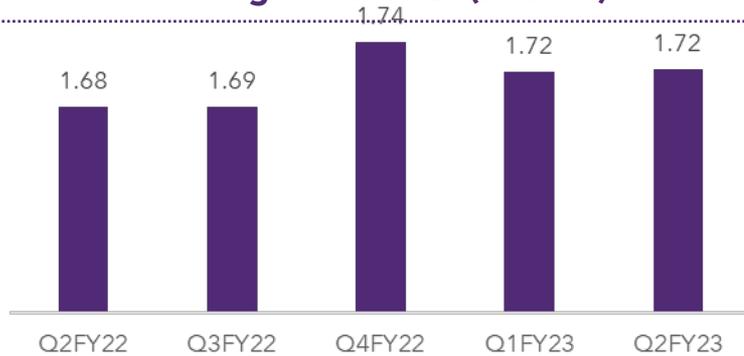
Composition of Segmental Disbursals (%)



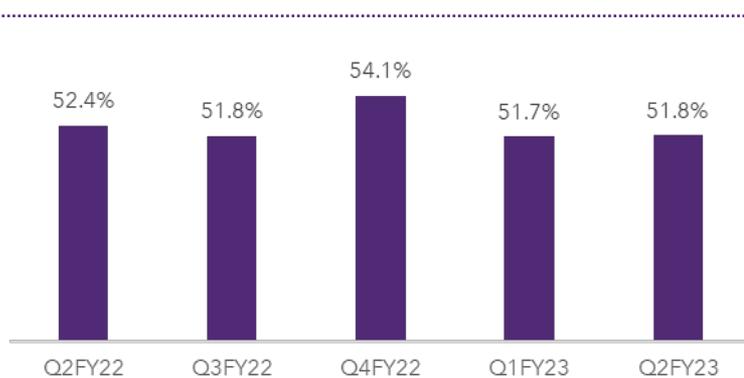
Note: Indirect Lending disbursals that we previously excluded from this graph, have now been included. Previous quarter data is suitably adjusted.

MSME Business Update

Average Ticket Size (INR Mn)

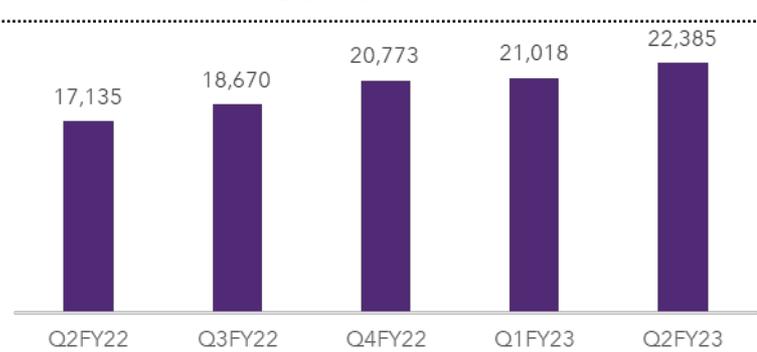


Loan to Value (%) (Incremental Disbursals)

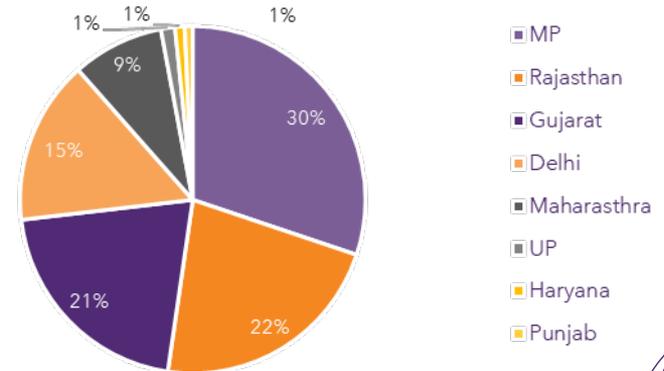


* As at the end of period indicated ^ As at September 30, 2022

Live Accounts*



Geographical Distribution (Value-Wise)^

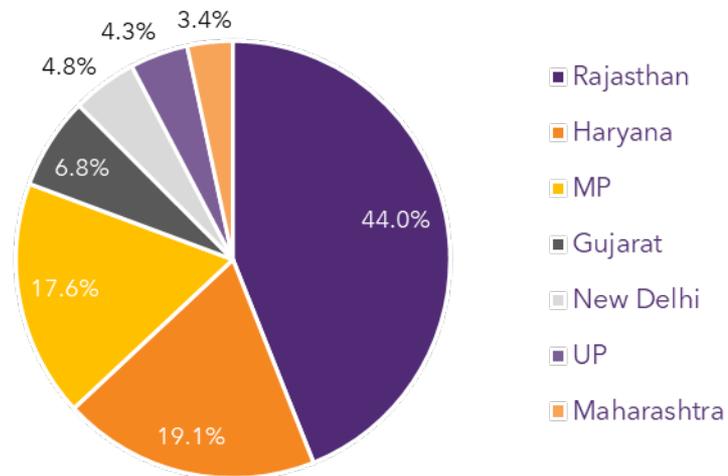


Gold Loan Business Update

Rapid Rollout In 7 States & UTs

- ❑ Launched Gold Loan business in Aug'22 simultaneously through 108 exclusive branches across 5 states and UTs. The network expanded to 182 exclusive branches across 7 states and UTs by end Q2FY23.
- ❑ State-of-the-art and spacious branches with an average area of 600-800 square feet. All branches secured by AI-driven security systems, gold jewellery secured in vaults with SRD doors.
- ❑ Disbursed Rs1,480mn and achieved a closing AUM of Rs1,392mn within ~40 days of operations after formal launch in Aug'22.
- ❑ Average disbursal yield of 15.1%, LTV at disbursal 73.5%.
- ❑ Assessed value of gold in custody Rs1,895mn (based on average spot rate for 22K gold).

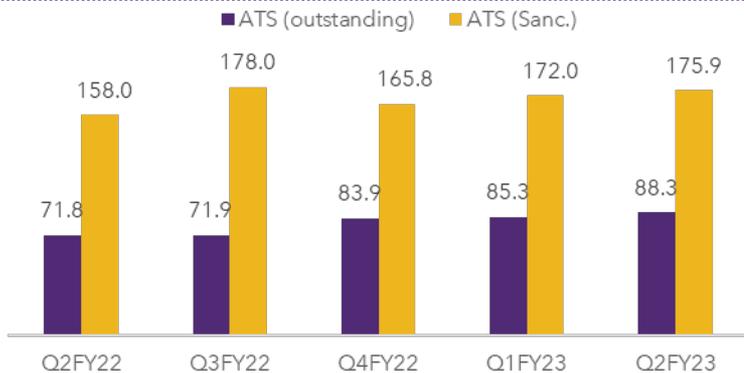
Geographical Distribution (Value-Wise)*



* As at September 30, 2022

Construction Finance Business Update

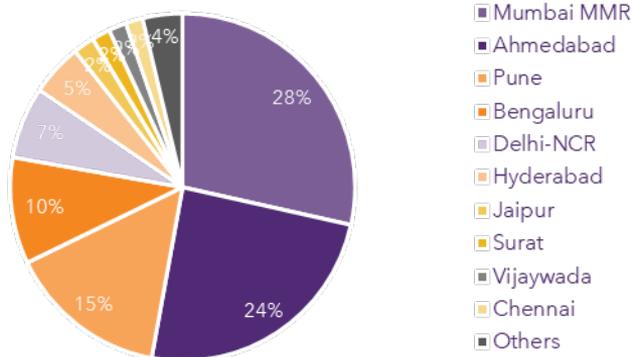
Average Ticket Size (INR Mn)



Live Accounts*



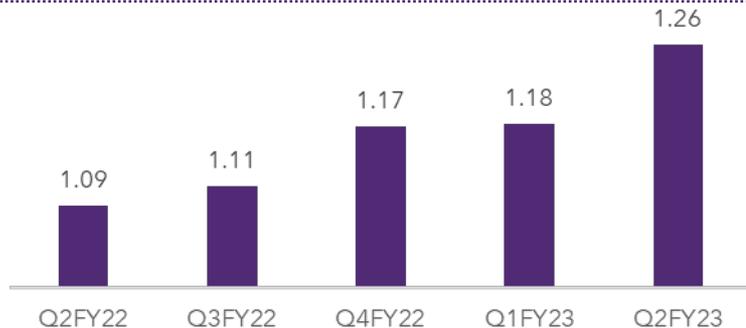
Geographical Distribution (Value-Wise)*



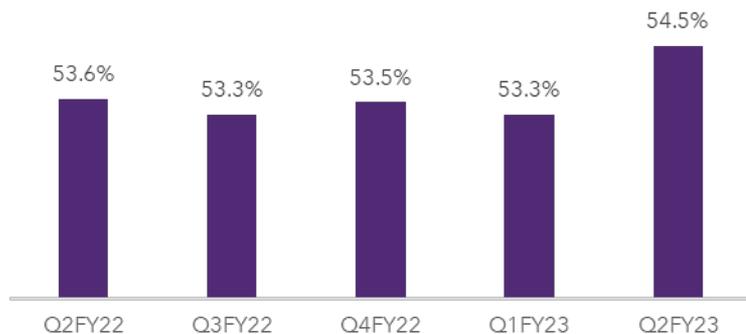
* As at September 30, 2022

Housing Finance Business Update

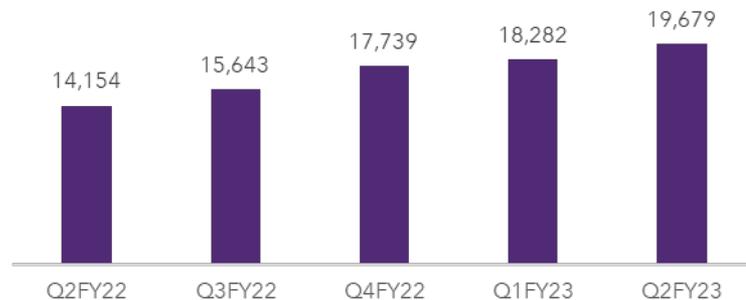
Average Ticket Size (INR Mn) (Incremental Disbursals)



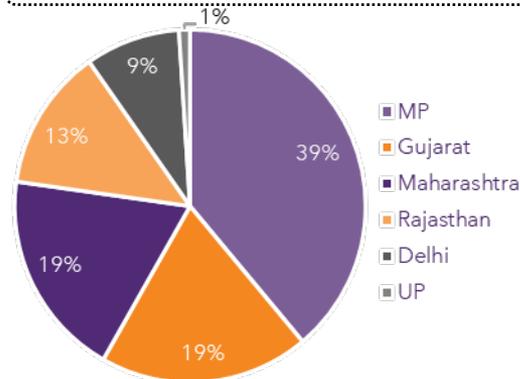
Loan to Value (%) (Incremental Disbursals)



Live Accounts*



Geographical Distribution (Value-Wise)*



Salaried	43%
Self-employed	57%

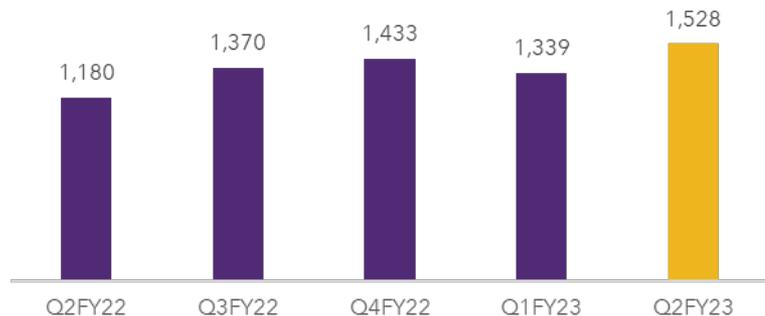
* As at September 30, 2022



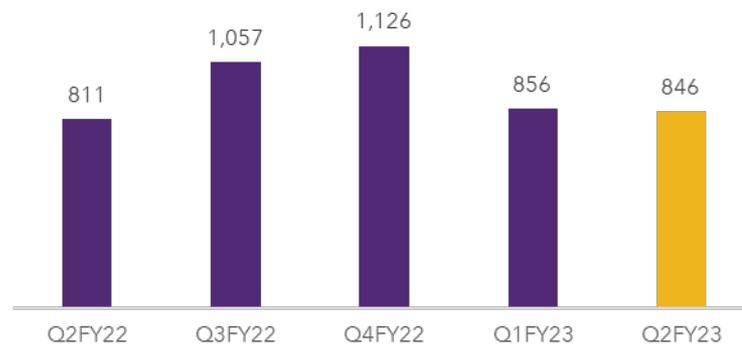
Earnings Performance

Performance Matrix : Sharp Decline In Credit Costs

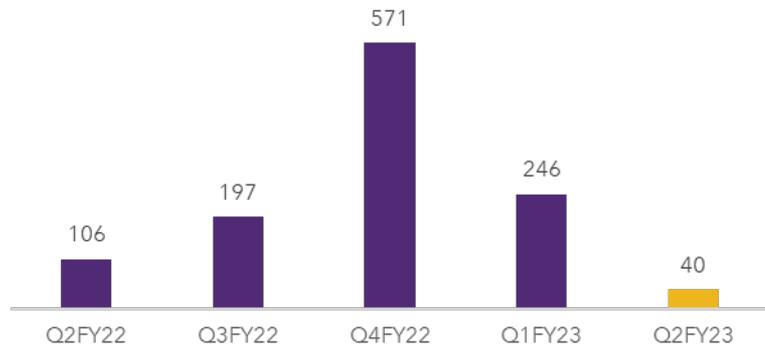
NII (INR Mn)



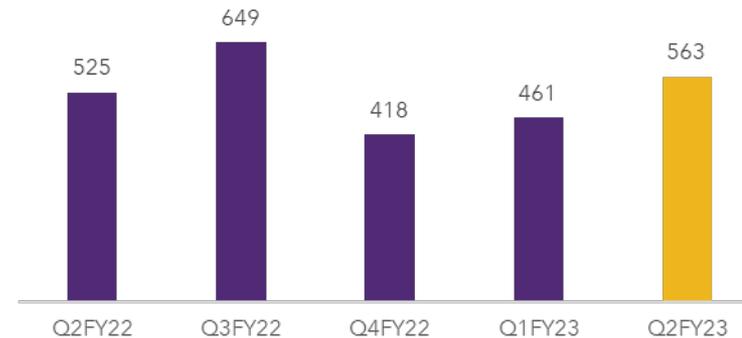
Operating Profit (INR Mn)



Credit Costs (INR Mn)

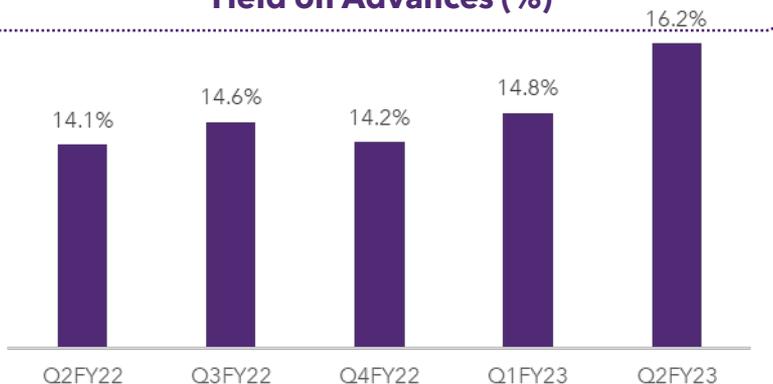


PAT (INR Mn)

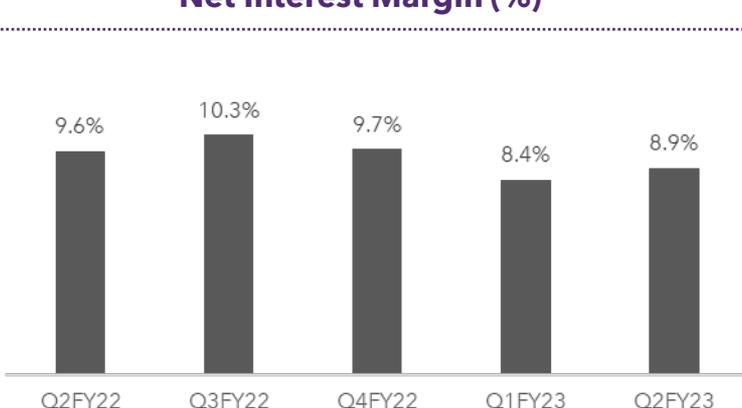


Key Ratios : NIMs Holding Up Well

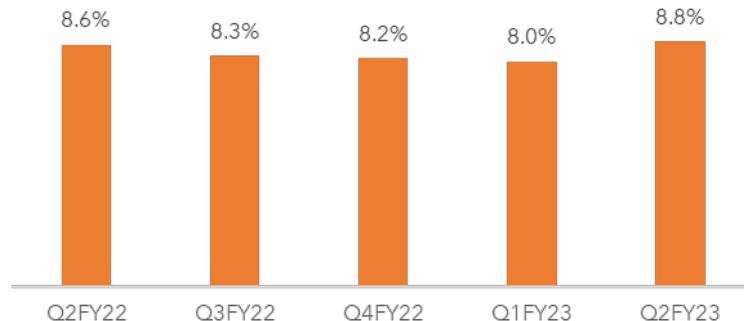
Yield on Advances (%)



Net Interest Margin (%)



Cost of Funds (%)



Note:

- We have changed YoA and CoF calculation methodology to bring it in-line with the formula used in our rights issue disclosures.
- Instead of weighted yields and weighted borrowing costs, we have computed average yields and average borrowing costs, due to which, some volatility in the YoA and CoF movement may be seen.

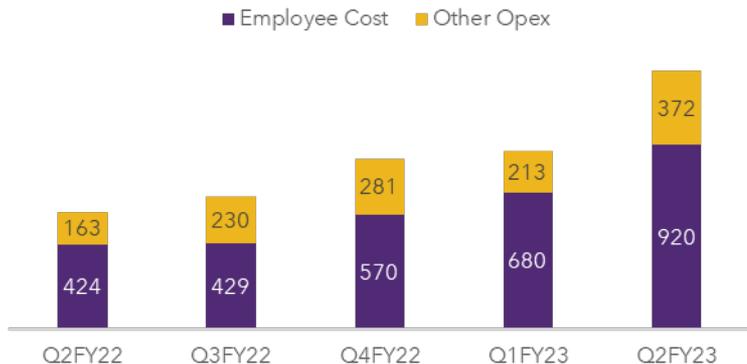
$YoA = \text{Interest Income} / \text{Average Net Advances} * 100$

$CoF = \text{Interest Expense} / \text{Average Borrowings} * 100.$

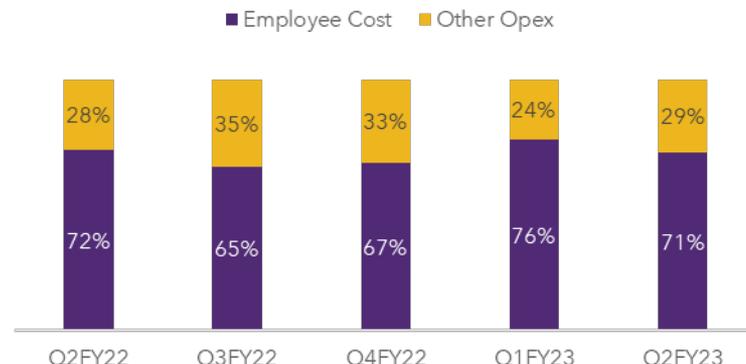
- Average balance sheet aggregates are sequential averages.
- Net Interest Margin has been computed on average net advances.
- NIM computed on Average AUM was 8.3% in Q2FY23, 7.9% in Q1FY23, and 9.2% in Q2FY22.

Operating Expenses : Opex Up On Branch Rollout

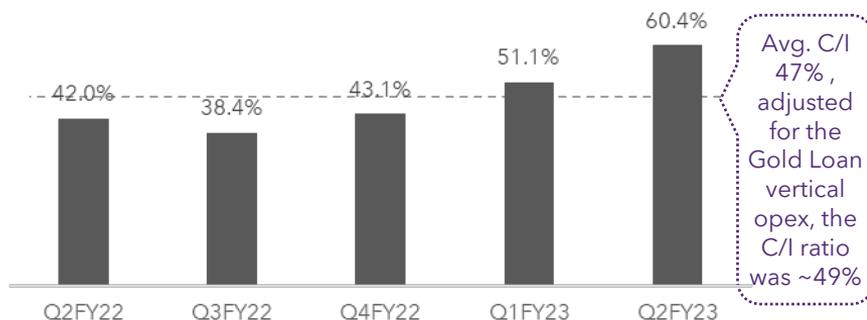
Operating Expenses (INR Mn)



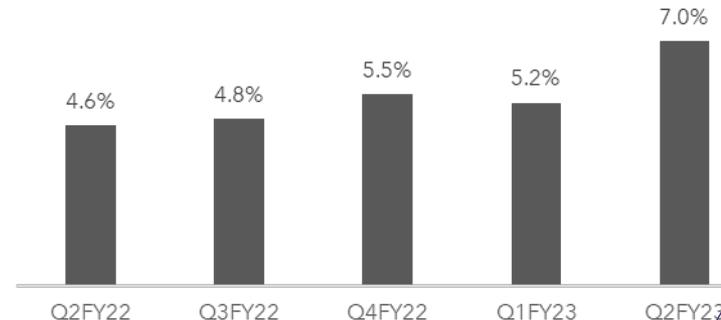
Operating Expenses Composition (%)



Cost-Income (%)

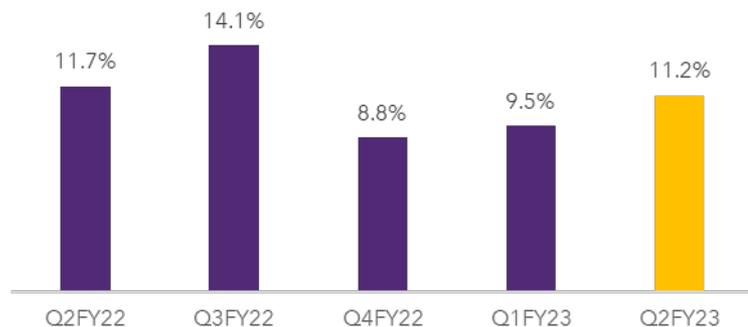


Cost / AAUM (%) (annualized)

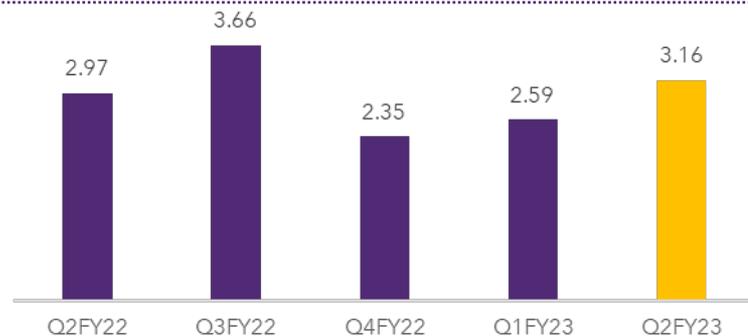


Key Ratios : RoE Marginally Better

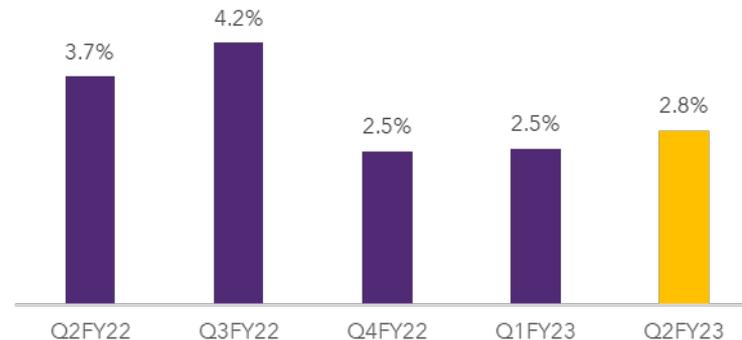
Annualized Return on Equity (%)



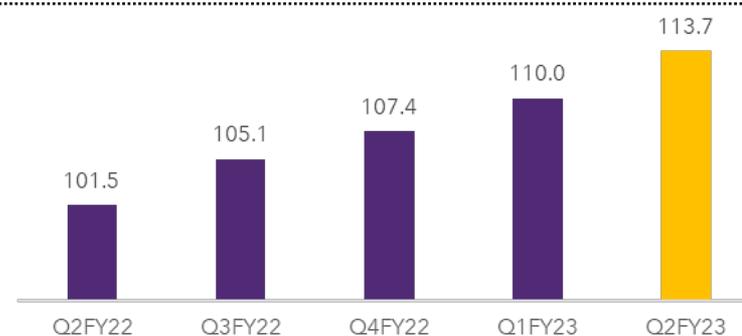
EPS (Diluted) (INR) (Not Annualized)



Annualized Return on Assets (%)



Book Value Per Share (INR)*

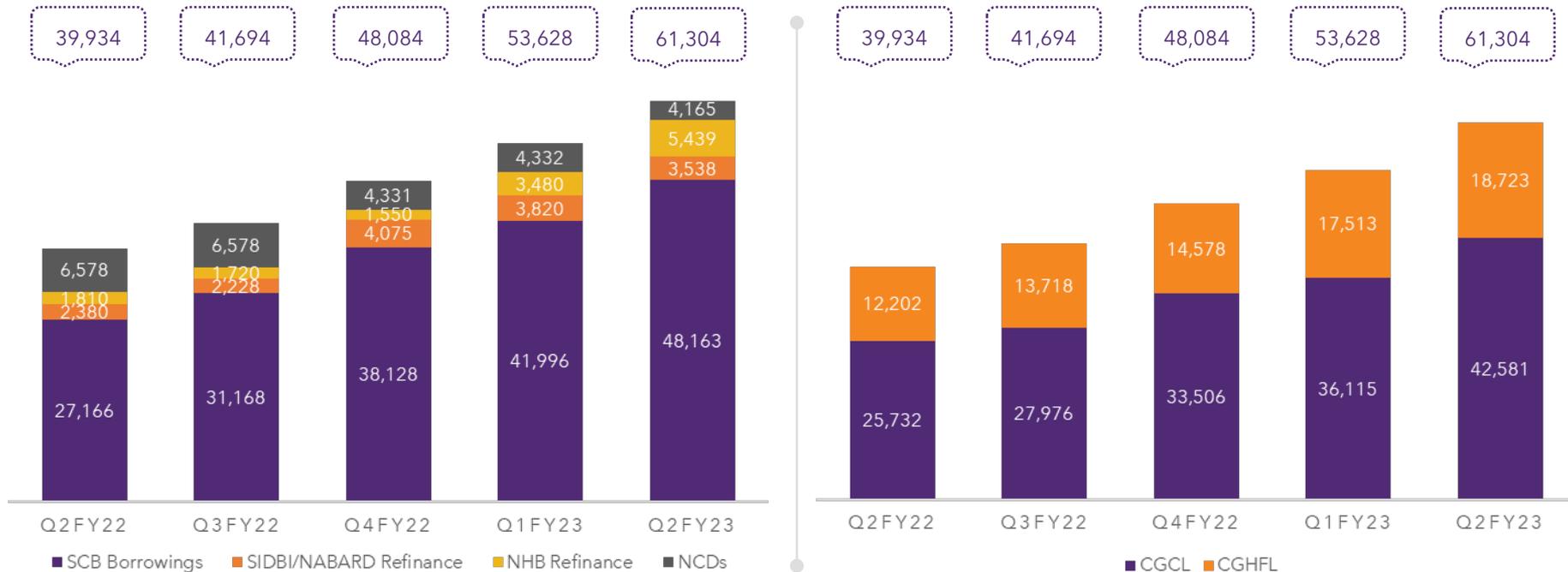


* Deferred tax assets deducted from Networth before computing BVPS.



Liabilities & Liquidity Position Update

Liability Mix : Well Funded Balance Sheet*



* In INR Millions as at the end of period indicated.

Liquidity Position : Comfortable Liquidity Position*

Particulars (INR Mn)	CGCL (Standalone)	CGHFL	Consolidated
Limits Sanctioned	54,300	26,400	80,700
Limits Availed	53,963	24,400	78,363
Un-Drawn	337	2,000	2,337
Repaid	11,317	5,658	16,976
Outstanding	42,646	18,742	61,388
Total no. of relationship maintained	19	13	
Limits Sanctioned in FY23	9,150	5,500	14,650

- CGCL has active borrowing relationship with 21 Financial Institutions across PSU, Private Sector Banks, Foreign Banks, Mutual funds, Life Insurance companies and Public Sector Financial Institutions.

* As at September 30, 2022

Liquidity Position : Proactive Liability Management

Particulars (INR Mn)	CGCL (Standalone)	CGHFL	Consolidated
Dues during Q2FY23	1,885	731	2,616
Payment made as per Schedule (A)	1,832	731	2,564
Prepayments made for the quarter (B)	53	0	53
Total repayments/prepayments (A+B)	1,885	731	2,616
Balance Payment for Q2FY23	0	0	0
Additional prepayments beyond Q2FY23 (C)	315	29	344
Total Repayments / Prepayments (A+B+C)	2,200	760	2,960



Asset Quality and Collection Efficiency

Asset Quality : Stage 3 + Restr. Asset Pool Declining

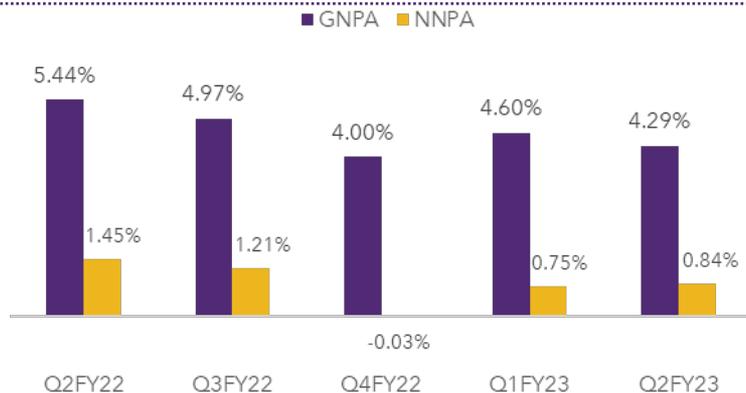
INR Mn except stated

ECL Analysis As Per IndAS (INR Mn)	Q2FY23	Q1FY23	Q4FY22	Q3FY22	Q2FY22
Stage 1 & 2 - Gross	73,508	65,953	63,627	55,988	51,006
Stage 1 & 2 - ECL Provisions	1,248	1,260	1,325	944	918
Stage 1 & 2 - Net	72,260	64,693	62,303	55,044	50,089
Stage 1 & 2 - ECL Provisions %	1.70%	1.91%	2.08%	1.69%	1.80%
Stage 3 - Gross	1,781	1,840	1,562	1,724	1,715
Stage 3 - ECL Provisions	510	508	476	515	487
Stage 3 - Net (net of aggregate ECL prov.)	1,271	1,331	1,086	1,208	1,228
Stage 3 - ECL Provisions %	28.6%	27.6%	30.5%	29.9%	28.4%
Total ECL Provisions	1,749	1,769	1,801	1,459	1,404
Stage 3 % - Gross NPA	2.36%	2.71%	2.40%	2.99%	3.25%
Stage 3 % - Net NPA	0.04%	0.11%	-0.38%	0.47%	0.61%
Provision Coverage Ratio %	98.2%	96.2%	115.3%	84.6%	81.9%
Restructured Assets	1,943	2,053	2,161	2,287	2,312
Restructured Assets (%)	2.6%	3.0%	3.3%	4.0%	4.4%
Prov. on Restr. Assets	412	426	475	295	295
Prov. on Restr. Assets (%)	21.2%	20.8%	22.0%	12.9%	12.8%

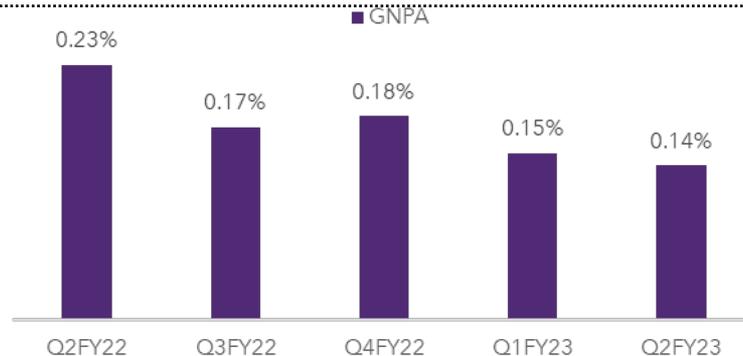
- Std. restructured assets: MSME Rs 1,576mn (4.3% of MSME AUM), Housing Rs 120mn (0.6% of Housing AUM), CF & IRL - NIL.
- Standard restructured assets Rs1,696mn (2.3% of AUM) in Q2FY23.

Segmental NPAs : Asset Quality In Improvement Trajectory

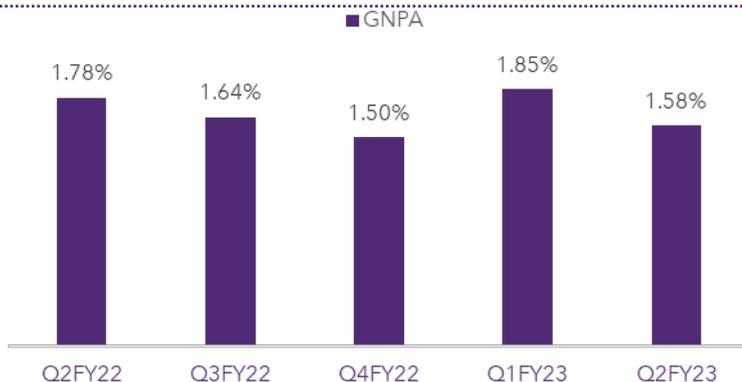
MSME[^]



Construction Finance & IL (Net NPAs Negative)^{^*}



Housing Finance (Net NPAs Negative)[^]

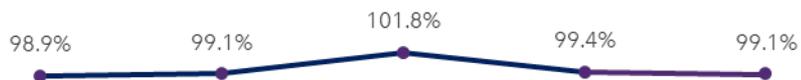


[^]Aggregate ECL provisions considered for computing NNPA.

* GNPA in Construction Finance are nil.

Collection Efficiency : High and Stable

Consolidated Collection Efficiency



Q2FY22

Q3FY22

Q4FY22

Q1FY23

Q2FY23

* Excludes Gold Loan collections. The business was launched in Aug'22 and was yet to undergo a full quarter of operations on reporting date (30th Sep'22). The same shall be included Q3FY23 onwards.

Stable Collection Efficiency

- Our overall collection efficiency has remained high and stable.
- The collection efficiency within retail segment is marginally lower than the overall collection efficiency.
- The collection efficiency within the wholesale segments of Indirect Lending and Construction Finance was close to or higher (Indirect Lending) than the overall collection efficiency.

Note:

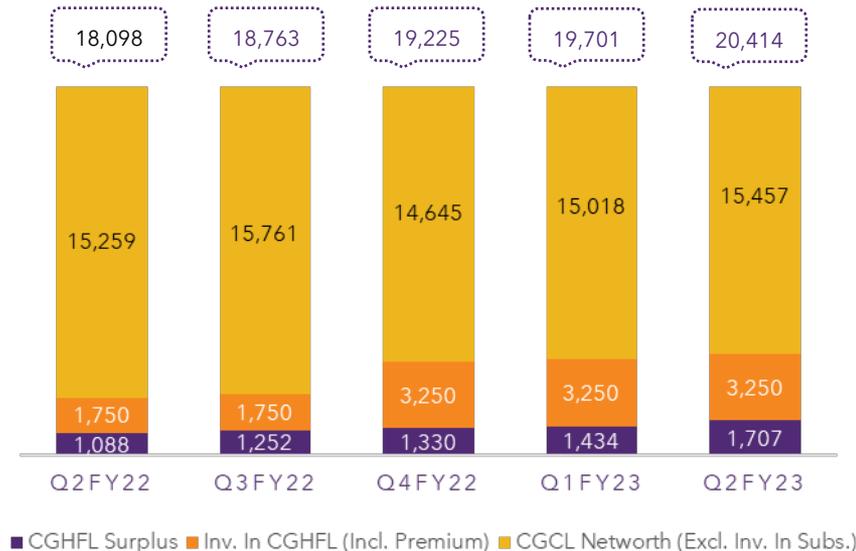
- In-line with the reporting methodology being followed widely, we have shifted from reporting collection efficiency based on POS previously to one based on billing from Q3FY22.
- Collection Efficiency = (Total Collections excl. Foreclosures and Prepayments) / Total Billings for the Period * 100



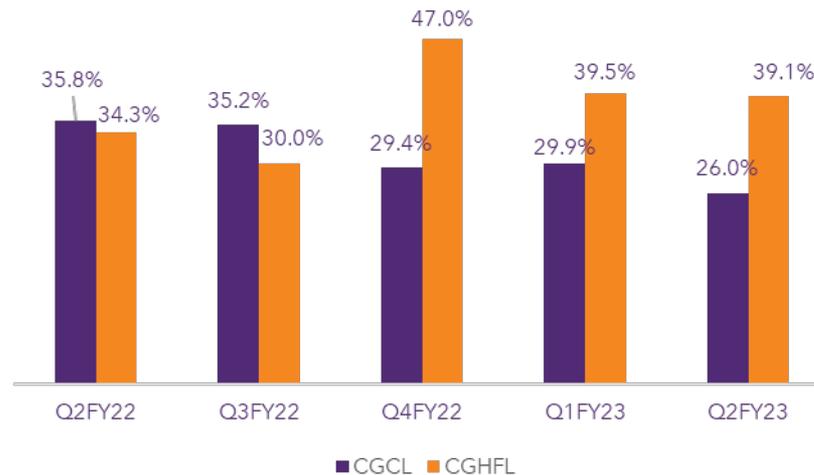
Capital Adequacy

Well Capitalized Balance Sheet: Aid to Expansion

Consolidated Network (INR Mn)



Capital Adequacy (%) : Leveraging Capital Fast



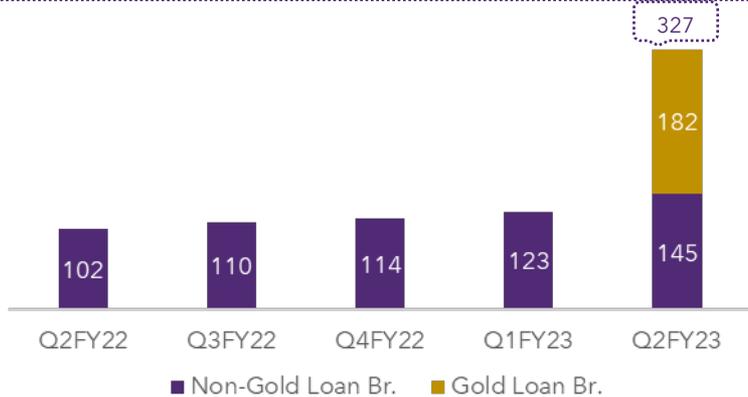
* As at September 30, 2022



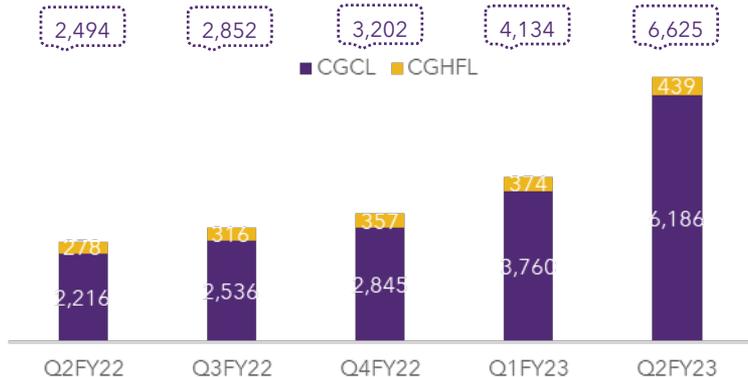
Network and Financials

Network: Presence In Major Growth Centres

Branch Addition Has Continued



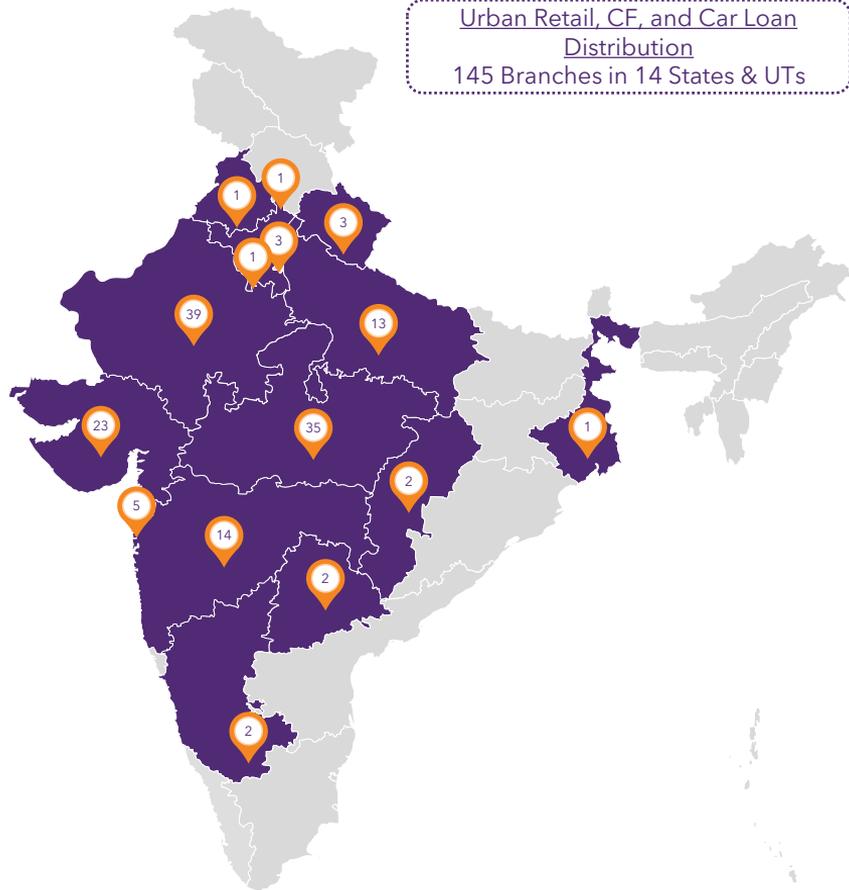
Headcount Addition To Support Branch Expansion



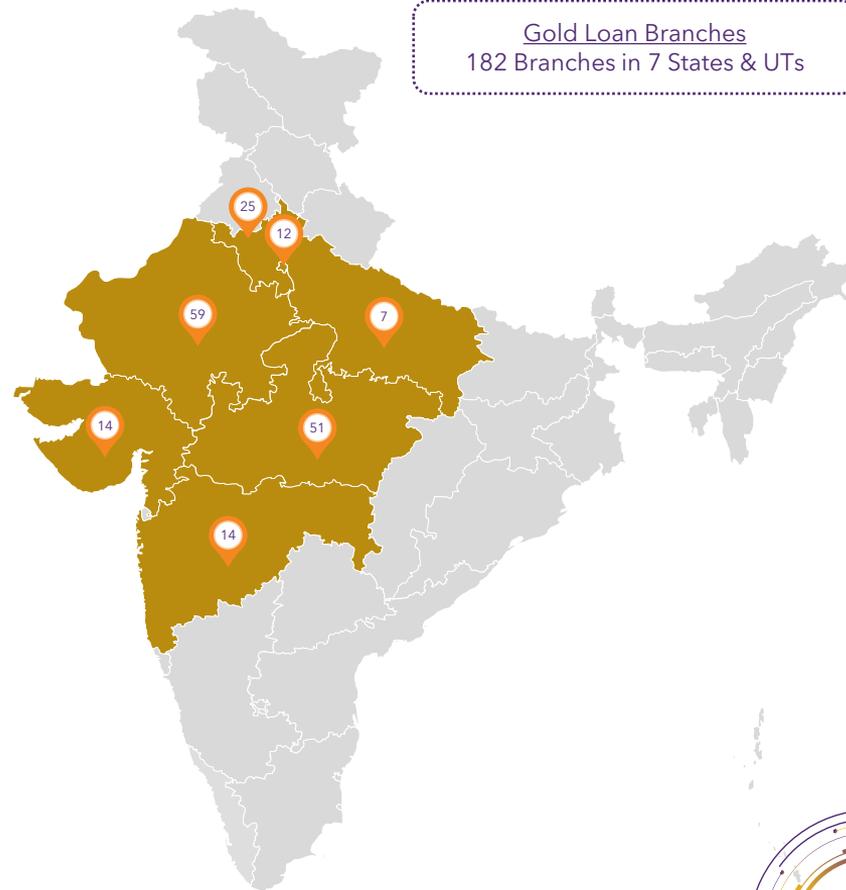
- With the launch of Gold Loan business in Aug'22, branch network expanded 2.7x over Q1FY23 to touch 327.
- Network of non-Gold Loan businesses expanded by 22 branches to touch 145 branches. The businesses now have a presence in 14 States and UTs.
- Urban Retail business operated through 137 branches in 13 States and UTs. The vertical added one new state (Uttarakhand) to operations
- Gold Loan business debuted with the launch of 108 branches across 5 states and UTs in Aug'22. The network expanded to 182 branches across 7 states and UTs by end Q2FY23.
- Construction Finance had 2 dedicated branches - Bengaluru and Hyderabad (new addition).
- Car Loan distribution had 6 dedicated branches - Chandigarh, Lucknow, Kolkata, Hyderabad (new addition), Bengaluru, and Surat.
- In addition, the Company opened a dedicated tech centre in Gurugram (not counted as a branch).

Network: Presence In Major Growth Centres

Urban Retail, CF, and Car Loan
Distribution
145 Branches in 14 States & UTs



Gold Loan Branches
182 Branches in 7 States & UTs



CGCL Cons. Inc. Statement : Quarterly Comparison

Particulars (INR Mn)	Q2FY23	Q2FY22	Y-o-Y (%)	Q1FY23	Q-o-Q (%)
Interest earned	2,787	1,980	40.8%	2,361	18.0%
Interest expended	1,258	799	57.4%	1,021	23.2%
Net interest income	1,528	1,180	29.5%	1,339	14.1%
Non-interest income	610	217	180.4%	409	49.0%
Core operating income	601	189		403	
Other income	8	28		6	
Total income	2,138	1,398	52.9%	1,749	22.3%
Operating expenses	1,292	587	120.1%	893	44.7%
Employee cost	920	424	117.1%	680	35.2%
Other operating expenses	372	163	128.0%	213	74.9%
Operating profit	846	811	4.3%	856	-1.1%
Total provisions	40	107	-62.5%	246	-83.7%
ECL provisions	(10)	92		(32)	
Write-offs	50	15		277	
Profit before tax	806	704	14.5%	610	32.2%
Tax	244	180		149	
Implied tax rate	30.2%	25.5%		24.4%	
Profit after tax	563	525	7.3%	461	22.1%
EPS (diluted) (Rs.) (not annualised)	3.16	2.97		2.59	

CGCL Consolidated Balance Sheet : Quarterly Comparison

Particulars (INR Mn)	Q2FY23	Q2FY22	Y-o-Y (%)	Q4FY22	YTD (%)
Paid-up equity	351	351	0.2%	351	0.1%
Reserves and surplus	20,062	17,747	13.0%	18,873	6.3%
Networth	20,414	18,098	12.8%	19,225	6.2%
Bank borrowings and refinance	57,139	31,356	82.2%	43,753	30.6%
NCDs	4,165	6,578	-36.7%	4,331	-3.8%
Other liabilities and provisions	3,272	2,840	15.2%	4,219	-22.5%
Total shareholders' equity & liabilities	84,990	58,873	44.4%	71,528	18.8%
Cash and bank balances	4,395	1,367	221.6%	3,531	24.5%
Investments	4,204	5,702	-26.3%	3,775	11.4%
Assets under financing activities	72,645	50,735	43.2%	62,708	15.8%
Other assets	3,747	1,069	250.5%	1,514	147.5%
Total assets	84,990	58,873	44.4%	71,528	18.8%

CGCL Consolidated Income Statement : Annual Comparison

Profit and Loss A/c (INR Mn)	FY18	FY19	FY20	FY21	FY22
Interest income	3,219	5,307	6,700	6,735	8,396
Interest expenses	967	2,071	2,828	2,887	3,308
Net interest income	2,252	3,236	3,872	3,848	5,087
Other income	210	586	433	636	1,231
Fees	195	558	399	626	1,103
Other income	15	27	34	11	128
Net income	2,462	3,822	4,305	4,484	6,319
Operating expenses	1,285	1,790	1,732	1,520	2,536
Employee expenses	813	1,175	1,188	994	1,746
Other expenses	471	614	544	526	790
Operating profit	1,178	2,032	2,573	2,964	3,783
Provisions	95	165	353	607	1,057
ECL provisions	69	99	299	545	618
Write-offs	26	67	54	62	439
Profit before tax	1,082	1,867	2,220	2,357	2,726
Taxes	433	510	607	588	676
Tax rate (%)	40.0%	27.3%	27.4%	24.9%	24.8%
Profit after tax	649	1,357	1,612	1,770	2,050
<i>Earnings per share (Diluted) (Rs.)</i>	<i>3.7</i>	<i>7.7</i>	<i>9.2</i>	<i>10.0</i>	<i>11.6</i>

PAT CAGR of 33%
FY18-FY22

CGCL Consolidated Balance Sheet : Annual Comparison*

Balance Sheet (INR Mn)	FY18	FY19	FY20	FY21	FY22
Liabilities					
Paid-up equity	350	350	350	351	351
Reserves	12,166	13,477	15,042	16,822	18,873
Networth	12,517	13,827	15,392	17,173	19,225
Borrowings	15,661	27,687	28,366	37,689	48,084
Other liabilities	1,533	1,256	657	3,269	4,219
Total liabilities	29,711	42,770	44,415	58,131	71,528
Assets					
Cash and equivalents	624	1,691	742	2,242	3,531
Investments	556	93	3,607	8,075	3,775
Loans	27,974	40,222	39,288	46,863	62,708
Other assets	557	764	777	951	1,514
Total assets	29,711	42,770	44,415	58,131	71,528

Ample leverage room to continue delivering robust growth.

~2.4x growth in balance sheet in 4 years.

~2.2x growth in loan book in 4 years.

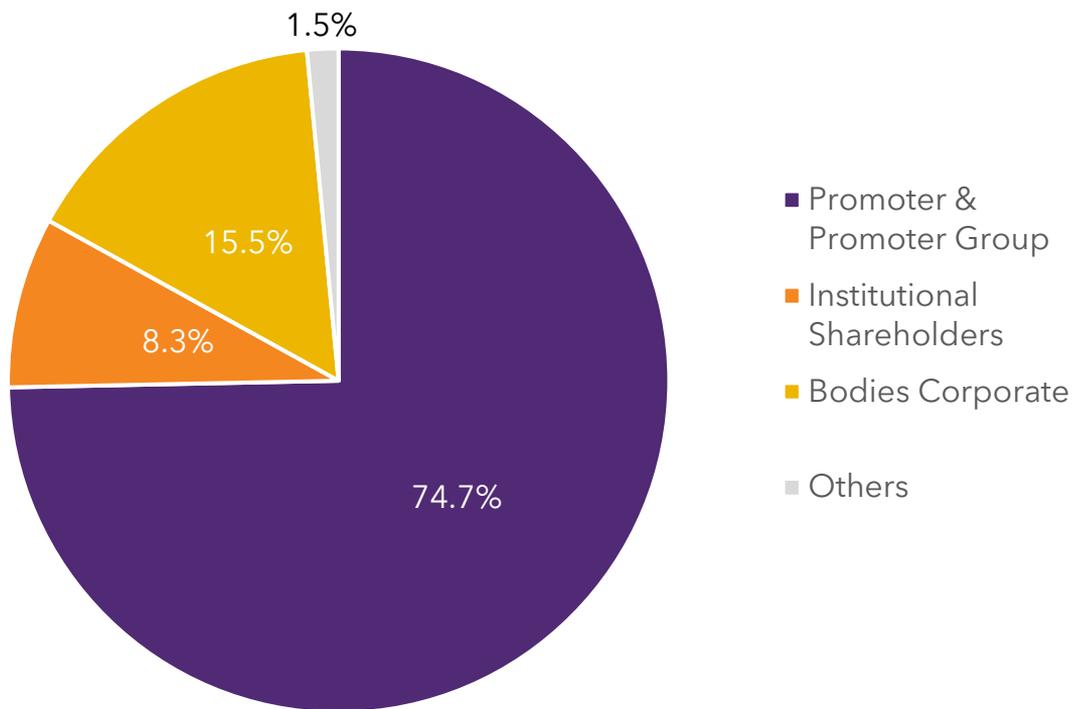
* As at the end of periods indicated.

CGCL Consolidated Earnings : Du Pont Analysis

RoA Tree (%)	FY18	FY19	FY20	FY21	FY22
Interest income	13.0	14.6	15.4	13.1	13.0
Interest expenses	3.9	5.7	6.5	5.6	5.1
Net interest income	9.1	8.9	8.9	7.5	7.8
Other income	0.8	1.6	1.0	1.2	1.9
Fees	0.8	1.5	0.9	1.2	1.7
Other income	0.1	0.1	0.1	0.0	0.2
Net income	9.9	10.5	9.9	8.7	9.7
Operating expenses	5.2	4.9	4.0	3.0	3.9
Employee expenses	3.3	3.2	2.7	1.9	2.7
Other expenses	1.9	1.7	1.2	1.0	1.2
Operating profit	4.8	5.6	5.9	5.8	5.8
Provisions	0.4	0.5	0.8	1.2	1.6
ECL provisions	0.3	0.3	0.7	1.1	1.0
Write-offs	0.1	0.2	0.1	0.1	0.7
Profit before tax	4.4	5.2	5.1	4.6	4.2
Taxes	1.7	1.4	1.4	1.1	1.0
Profit after tax (RoA)	2.6	3.7	3.7	3.5	3.2

RoAs averaged
3.3% FY18-FY22.

Shareholding



- **Market capitalization[^] :**
Rs131bn | US\$ 1.6bn
- **Cons. Networth* (Q2FY23) :** Rs20.4bn
- **Paid-up Equity :**
Rs351.5mn
- **FV :** Rs2
- **Dividend Per Share (FY22) :** Rs0.50

[^] Average of market capitalization on BSE and NSE as of 4th Nov'22

* Not adjusted for DTAs

1 US\$ = ₹ 82.53



Leadership

Board of Directors & Strong Corporate Governance



Rajesh Sharma, Managing Director

Founder & Promoter with over 2.5 decades of experience, Chartered Accountant



Ajit Sharan, Independent Director

IAS - Batch 1979 with over 3 decades of experience in varied aspects of public administration



Bhagyam Ramani, Independent Director

Ex- GM and Director of General Insurance Corporation; 3+ decades of experience, MA (Economics Hons.)



Beni Prasad Rauka, Independent Director

Group CFO- Advanced Enzyme Technologies; over 2.5+ decades of experience, CA & CS



Desh Raj Dogra, Independent Director

EX- CEO and MD of CARE ratings with over 4 decades of experience in financial sector and credit administration



Mukesh Kacker, Independent Director

EX- IAS Officer, Jt. Secy (GOI) with over 3 decades of experience, MA (Public Policy), MA (Political Science)

Corporate Governance Philosophy

- Good Board Practices
- Control Environment
- Transparent Disclosure
- Well-defined shareholder right
- Board Commitment
- Employee Empowerment
- Equitable treatment to all the stakeholders

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 7M



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 3M



Hemant Dave (Head - Operations) Ex - Kotak Mahindra Bank, A. F. Ferguson with over 23 years of experience, CA
Vintage with CGCL: 9Y 7M



Prasanna Kumar Singh (Group Collections Head) Ex-Bajaj Finance and PNB Housing with over two decades' experience; LLB, MBA
Vintage with CGCL: 1Y 7M

Urban Retail



Bhupinder Singh (Head - Legal Litigation) More than a decade experience with various NBFCs in providing legal advice
Vintage with CGCL: 3Y 4M

Construction Finance



Bhaskarla Kesav Kumar (Associate Director - Monitoring) Ex AGM and Unit Head of Corporate Relationships with SBI
Vintage with CGCL: 7Y 9M



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 2M.

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 1M



Hardit Singh Lamba (Head - Digital Partnerships) Ex-Indifi Technologies, ZipLoan, TVS Credit with over 18 years of exp; DU, AIMA alumnus
Vintage with CGCL: <1M

Corporate Functions



Ashok Agarwal (Associate Director - Accounts, Legal & Compliance) Previously practicing CA with over 26 years of experience, CA and CS
Vintage with CGCL: 14Y 10M



Suresh Gattani (Associate Director - Finance) Ex-Aditya Birla, two decades plus experience in accounts, finance, taxation and corporate planning
Vintage with CGCL: 16Y 7M



Vinay Surana (Head - Treasury) Ex-Founding Member, Axis Bank debt syndication with over 15 years of experience, CA
Vintage with CGCL: 14Y 3M



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

Accolades



CAPRI GLOBAL

GREAT PLACE TO WORK - CERTIFIED™

Building and Sustaining High-Trust, High-Performance Culture™





Thank you

For further information, please contact:

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