

August 09, 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: Outcome of Board Meeting held on August 09, 2022

Dear Sir / Madam,

We wish to inform you that, the Board of Directors of the Company, at its meeting held today August 09, 2022, has inter-alia considered and approved the Unaudited Financial Results (Standalone and Consolidated) for the quarter ended June 30, 2022.

Accordingly, pursuant to Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("SEBI Listing Regulation"), we enclose herewith the Unaudited Financial Results (Standalone & Consolidated) along with the limited review report of the auditors for the quarter ended on June 30, 2022.

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

The meeting of the Board of Directors commenced at 4.00 P.M and concluded at 6.30 P.M.

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

Thanking you,

Yours faithfully,
for Capri Global Capital Limited

Bhattacharya

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



Encl.: As above

Capri Global Capital Limited

Registered Office:

CIN: L65921MH1994PLC173469 Regd. Off: 502, Tower A, Peninsula Business Park, Lower Parel, Mumbai - 400013.

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Limited Review Report on unaudited quarterly financial results of Capri Global Capital Limited under Regulation 33 and Regulation 52 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015

To the Board of Directors of
Capri Global Capital Limited

- 1 We have reviewed the accompanying Statement of unaudited standalone financial results of Capri Global Capital Limited ('the Company'), for the quarter ended 30th June, 2022 ('the Statement') attached herewith, being submitted by the Company pursuant to the requirements of Regulation 33 and Regulation 52 of the Securities and Exchange Board of India ('SEBI') (Listing Obligations and Disclosure Requirements) Regulations, 2015 as amended (the 'Listing Regulations'), including relevant circulars issued by SEBI from time to time.
- 2 The Company's management is responsible for preparation of the Statement in accordance with the recognition and measurement principles laid down in Indian Accounting Standard 34 "Interim Financial Reporting" (Ind AS 34), prescribed under Section 133 of the Companies Act, 2013, as amended read with relevant rules issued thereunder and other accounting principles generally accepted in India and in compliance with Regulation 33 and Regulation 52 of the Listing Regulations. The Statement has been approved by the Company's Board of Directors. Our responsibility is to express a conclusion on the Statement based on our review.
- 3 We conducted our review of the Statement in accordance with the Standard on Review Engagements (SRE) 2410 "Review of Interim Financial Information Performed by the Independent Auditor of the Entity", issued by the Institute of Chartered Accountants of India. This standard requires that we plan and perform the review to obtain moderate assurance as to whether the Statement is free of material misstatement. A review of interim financial information consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Standards on Auditing and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.
- 4 Based on our review conducted as above, nothing has come to our attention that causes us to believe that the accompanying Statement, prepared in accordance with the recognition and measurement principles laid down in the Ind AS 34 prescribed under Section 133 of the Companies Act, 2013, as amended read with relevant rules issued thereunder and other accounting principles generally accepted in India, has not disclosed the information required to be disclosed in terms of the Listing Regulations, including the manner in which it is to be disclosed, or that it contains any material misstatement.



- 5 The figures for the quarter ended 30th June, 2021 as reported in this Statement were reviewed by predecessor auditor who expressed an unmodified conclusion on those Standalone financial results dated 2nd August, 2021, whose report has been furnished to us and which has been relied upon by us for the purpose of our review of the Statement. Our conclusion on the Statement are not modified in respect of the above matter.

for M M Nissim & Co LLP

Chartered Accountants

Firm Registration No: 107122W/W100672

Sanjay Khemani



Sanjay Khemani

Partner

Membership No. 044577

UDIN: 22044577AOQNAH1438

Mumbai

9th August, 2022



CAPRI GLOBAL CAPITAL LIMITED
CIN - L65921MH1994PLC173469

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(₹ in Millions)

Statement of Unaudited Standalone Financial Results for the Quarter June 30, 2022					
Sr. No	Particulars	Quarter ended			For the Year Ended
		30.06.2022	31.03.2022	30.06.2021	31.03.2022
		(Unaudited)	(Audited) Refer Note No. 12	(Unaudited) Refer Note No. 4	(Audited)
1	Income				
	Revenue from Operations				
i)	Interest Income on financial instrument recognised at amortised cost	1,777.96	1,777.45	1,479.62	6,471.07
ii)	Dividend Income	-	-	-	1.23
iii)	Fees and Commission income	215.37	206.95	16.81	489.35
iv)	Net Gain on Derecognition of Financial Instrument	125.45	158.39	-	170.01
v)	Net gain on fair value changes	-	21.14	50.76	194.12
vi)	Sale of Service	2.42	64.96	13.92	137.06
vii)	Other Operating Income	50.53	67.83	15.37	171.89
I)	Total Revenue from Operations	2,171.73	2,296.72	1,576.48	7,634.73
II)	Other Income	8.07	9.86	3.84	20.44
III)	Total Income (I+II)	2,179.80	2,306.58	1,580.32	7,655.17
2	Expenses				
i)	Finance Cost	721.21	644.53	559.52	2,354.85
ii)	Fees and commission Expense	26.40	74.57	13.47	190.79
iii)	Net loss on fair value changes	0.55	-	-	-
iv)	Impairment on financial instruments	189.50	425.65	130.86	796.89
v)	Employee benefit expense	595.18	498.56	279.10	1,514.48
vi)	Depreciation, amortisation and impairment	25.66	28.62	16.71	73.14
vii)	Other Expenses	154.82	192.69	74.16	555.77
IV)	Total expenses (IV)	1,713.32	1,864.62	1,073.82	5,485.92
V)	Profit/(loss) before tax for the period (IV-III)	466.48	441.96	506.50	2,169.25
VI)	Tax expenses				
(a)	Current tax	129.99	164.37	144.89	624.71
(b)	Deferred tax (credit)/charge	(9.35)	(62.91)	(17.08)	(80.10)
(c)	Tax Pertaining to earlier years	(0.09)	-	-	5.80
VII)	Profit/(loss) for the period (V-VI)	345.93	340.50	378.69	1,618.84
VIII)	Other comprehensive Income				
	(A) Items that will not be reclassified to profit or loss				
	Remeasurement of defined benefit liability (asset)	-	2.19	-	0.01
	Income Tax relating to items that will not be reclassified to profit or loss	-	(0.55)	-	-
	Net other comprehensive income not to be reclassified subsequently to profit or loss	-	1.64	-	0.01
	(B) Items that will be reclassified to profit or loss				
	Fair Value Gain on time value of forward element of forward contract in hedging relationship	(25.79)	1.14	(6.70)	(4.30)
	Income Tax relating to items that will be reclassified to profit or loss	6.49	(0.29)	1.69	1.08
	Net other comprehensive income to be reclassified subsequently to profit or loss	(19.30)	0.85	(5.01)	(3.22)
	Other Comprehensive Income	(19.30)	2.49	(5.01)	(3.21)
IX)	Total comprehensive income (VII+VIII)	326.63	342.99	373.68	1,615.63
X)	Paid up Equity Share Capital (Face value ₹ 2/- each)	351.49	351.31	350.57	351.31
XI)	Other Equity				17,543.22
XII)	Earnings per equity share				
	Earnings per equity share (not annualised for quarters)				
	Basic (₹)	1.97	1.94	2.16	9.23
	Diluted (₹)	1.95	1.92	2.14	9.13



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Notes to Statement of Unaudited Standalone Financial Results for the Quarter June 30, 2022

- 1) The Standalone Financial Results (the 'Statement' or 'Results') have been prepared in accordance with recognition and measurement principles laid down as prescribed under Section 133 of the Companies Act, 2013 ('the Act') read with Companies (Indian Accounting Standards) Rules, 2015 as amended from time to time and the other accounting principles generally accepted in India and in compliance with Regulation 33 and 52 of Securities and Exchange Board of India ('SEBI') (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended (the 'Listing Regulations').
- 2) The Company has applied its significant accounting policies in the preparation of this Statement consistent with those followed in the annual financial statements for the year ended March 31, 2022. Any application of circulars/directions issued by RBI or other regulations are implemented prospectively when they become applicable.
- 3) The Statement has been reviewed by the Audit Committee and approved by the Board of Directors at their respective meetings held on August 9, 2022. The Results for the quarter ended June 30, 2022, have been reviewed by the statutory auditors, viz. M M Nissim & Co LLP, Chartered Accountants.
- 4) The figure for the quarter ended June 30, 2021 were reviewed by Deloitte Haskins & Sells LLP, Chartered Accountants, on which they had issued unmodified conclusion.
- 5) The Company is engaged primarily in the business of financing activity and accordingly there are no separate reportable segment as per Ind AS 108 dealing with Operating Segment.

- 6) Disclosures pursuant to RBI Notification - RBI/DOR/2021-22/86 DOR.STR.REC.51/21.04.048/2021-22 dated September 24, 2021

a) Details of transfer through assignment in respect of loans not in default during the quarter June 30, 2022

Particulars	Quarter ended June 30, 2022
Amount of Loan accounts assigned (₹ in millions)	845.09
Retention of Beneficial Economic Interest (in %)	20% to 30%
Weighted Average Maturity (in Years)	12.59
Weighted Average Holding Period (in Years)	0.30
Coverage of tangible security Coverage (in %)	197.13%

The above transaction is pursuant to Co-Lending option II (Direct Assignment) pursuant to RBI notification RBI/2020-21/63/FIDD.CO.Plan.BC.No.8/04.09.01/2020-21 dated September 04, 2020

- b) The Company has not acquired any loan not in default during the quarter ended June 30, 2022
 - c) The Company has not transferred or acquired any stressed loan during the quarter ended June 30, 2022
 - d) The Company does not hold any Security Receipts as on June 30, 2022
- 7) On November 12, 2021, Reserve Bank of India issued circular clarifying certain aspects of Income Recognition, Asset Classification and Provisioning (IRACP) norms. Vide Circular No. DOR.STR.REC.85/21.04.048/2021-22 dated February 15, 2022, the Reserve Bank of India has granted time till September 30, 2022 to implement the revised IRACP norms. The company has accordingly decided to adopt the revised IRACP norms with effect from September 30, 2022. The Company continues to hold loan loss provisions as per existing Expected Credit Loss (ECL) policy and maintains adequate ECL provision as per Ind AS 109, which are higher than the minimum provision stipulated in the IRACP norms.
 - 8) Code of Wages 2019 and Code of Social Security 2020 contemplates changes in Wages and Social Security provisions as is presently applicable to the company. While the draft rules have been published for public comment, these have not yet been finalised. Further the date of implementation of these codes have not yet been notified. In the absence of definitive definition of wages and other applicable provisions, the company is not able to make reliable and reasonable estimate of financial impact, if any, these codes may have on the Company. Accordingly, the Company shall evaluate the impact, if any, once it is feasible to make reliable and reasonable estimate.
 - 9) The compliance related to disclosure of certain ratios and other financial information as required under regulation 52(4) of the listing regulation is made in Annexure 1.
 - 10) The extent to which any new wave of COVID-19 pandemic will impact the Company's results will depend on ongoing as well as future developments, including, among other things, any new information concerning the severity of the COVID-19 pandemic, and any action to contain its spread or mitigate its impact whether government-mandated or elected by us. Based on the present assessment, while the Company do not expect any further material adverse impact on the operations of the company, though the company continues to hold management overlay of ₹ 388.53 millions to take care of any adverse impact of loans to borrowers impacted on account of COVID-19 and which were subjected to restructuring under the then prevailing guidelines.
 - 11) During the quarter ended June 30, 2022 the company has allotted 92,400 equity shares (Quarter Ended June 30, 2021, 450 equity shares) of ₹ 2 each in respect of stock option exercised aggregating to ₹ 13.09 millions (Quarter Ended June 30, 2021 ₹ 0.00 millions). Accordingly, share capital has increased by ₹ 0.18 millions (Quarter Ended June 30, 2021 ₹ 0.00 millions) and securities premium increased by ₹ 12.91 millions (Quarter Ended June 30, 2021 NIL).
 - 12) The figures for the quarter ended March 31, 2022 are the balancing figures between audited figures in respect of the financial year 2021-22 and the published year to date figures upto December 31, 2021.
 - 13) Figures for the previous period/year have been regrouped wherever necessary to conform to current period presentation.



Place: Vivamayr, Austria
Date: August 09, 2022

On behalf of the Board of Directors
For Capri Global Capital Limited

(Rajesh Sharma)
Managing Director
DIN 00020037



CAPRI GLOBAL CAPITAL LIMITED
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Appendix 1

Disclosures pursuant to B3 of the SEBI (Listing Obligations & Disclosure Requirements) Regulations, 2015 as on June 30, 2022 for the Non-Convertible Debentures (NCDs) issued on Private Placement Basis

Particulars	Ratio
(a) Debt-Equity Ratio ¹	1.98
(b) Debenture Redemption Reserve ²	Not Applicable
Pursuant to Rule 18(7) (b) (iii) of The Companies (Share Capital and Debenture) Rules 2014 no debenture redemption reserve is required to be created in cases of privately placed debentures issued by NBFC registered with the RBI under Section 45-IA of the RBI (Amendment) Act, 1997.	
(c) Net Worth (₹ in Million) ³	17,965.10
(d) Net Profit after Tax (₹ in Million)	345.93
(e) Earnings per Share (₹):	
Basic	1.97
Diluted	1.95
(f) Current Ratio ²	Not Applicable
(g) Long term debt to working capital ²	Not Applicable
(h) Bad debts to Account receivable ratio ²	Not Applicable
(i) Current liability ratio ²	Not Applicable
(j) Total debts to total assets ⁴	0.64
(k) Debtors turnover ²	Not Applicable
(l) Inventory turnover ²	Not Applicable
(m) Operating margin (%) ²	Not Applicable
(n) Net profit margin (%) ⁵	15.87%
(o) Sector specific equivalent ratios, as applicable	
CAR	29.92%
GNPA	3.05%
NNPA ⁶	2.23%
Liquidity Coverage Ratio	68.80%
(p) Extent and nature of security created and maintained with respect to Secured Listed Non-Convertible Debentures:	

The NCDs issued by the Company are secured by first pari-passu charge on book debts and immovable property (Located in Chennai). The security cover is 2.43 times of the aggregate face value of Debentures issued.

Note:

- 1 Debt-Equity Ratio = (Debt Securities + Borrowings (other than debt securities) + Derivative financial instruments)/Net Worth
The company is registered under the Reserve Bank of India Act, 1934 as Non-Banking Financial Company, hence these ratios
- 2 are generally not applicable
- 3 Networth is calculated as defined in section 2 (57) of Companies Act 2013
- 4 Total Debts to Total assets = (Debt securities + Borrowings (other than debt securities) + Derivative financial instruments)/Total Assets
- 5 Net Profit margin = Net Profit after tax/total income
- 6 NNPA - Net NPAs to Net Advances (%) (Net of Provision on NPA)



Limited Review Report on unaudited quarterly consolidated financial results of Capri Global Capital Limited under Regulation 33 and Regulation 52 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015

To the Board of Directors of
Capri Global Capital Limited

- 1 We have reviewed the accompanying Statement of unaudited consolidated financial results of Capri Global Capital Limited ('the Parent' or 'the Company') and its subsidiary (the Parent and its subsidiary together referred to as 'the Group'), for the quarter ended 30th June, 2022 ('the Statement') attached herewith, being submitted by the Parent pursuant to the requirements of Regulation 33 and Regulation 52 read with Regulation 63(2) of the Securities and Exchange Board of India ('SEBI') (Listing Obligations and Disclosure Requirements) Regulations, 2015 as amended (the 'Listing Regulations'), including relevant circulars issued by SEBI from time to time.
- 2 The Parent's management is responsible for preparation of the Statement in accordance with the recognition and measurement principles laid down in Indian Accounting Standard 34 "Interim Financial Reporting" ('Ind AS 34'), prescribed under Section 133 of the Companies Act, 2013, as amended read with relevant rules issued thereunder and other accounting principles generally accepted in India and in compliance with Regulation 33 and Regulation 52 of the Listing Regulations. The Statement has been approved by the Parent's Board of Directors. Our responsibility is to express a conclusion on the Statement based on our review.
- 3 We conducted our review of the Statement in accordance with the Standard on Review Engagements (SRE) 2410 "Review of Interim Financial Information Performed by the Independent Auditor of the Entity", issued by the Institute of Chartered Accountants of India. This standard requires that we plan and perform the review to obtain moderate assurance as to whether the Statement is free of material misstatement. A review of interim financial information consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Standards on Auditing and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

We also performed procedures in accordance with the circular No. CIR/CED/CMD/44/2019 dated March 29, 2019 issued by the SEBI under Regulation 33 (8) of the Listing Regulations, to the extent applicable.



4 The Statement includes the results of the following entities:

Name of the entity	Relationship
Capri Global Capital Limited	Holding Company
Capri Global Housing Finance Limited	Subsidiary

- 5 Based on our review conducted and procedures performed as stated in paragraph 3 above and based on the consideration of the review reports of the other auditor referred to in paragraph 6 below, nothing has come to our attention that causes us to believe that the accompanying Statement, prepared in accordance with the recognition and measurement principles laid down in the Ind AS 34 prescribed under Section 133 of the Companies Act, 2013, as amended read with relevant rules issued thereunder and other accounting principles generally accepted in India, has not disclosed the information required to be disclosed in terms of the Listing Regulations, including the manner in which it is to be disclosed, or that it contains any material misstatement.
- 6 We did not review the interim financial information of a subsidiary included in the Statement, whose interim financial information reflect total revenues (before consolidation adjustments) of Rs. 635.38 millions, total net profit after tax (before consolidation adjustments) of Rs. 114.92 millions and total comprehensive income (before consolidation adjustments) of Rs. 103.69 million for the quarter ended 30th June, 2022, as considered in the Statement. These interim financial information has been reviewed by other auditor whose report has been furnished to us by the management and our conclusion on the Statement, in so far as it relates to the amounts and disclosures included in respect of a subsidiary, is based solely on the reports of the other auditor and the procedures performed by us as stated in paragraph 3 above.
- 7 The figures for the quarter ended 30th June, 2021 as reported in this Statement were reviewed by predecessor auditor who expressed an unmodified conclusion on those Consolidated financial results dated 2nd August, 2021, whose report has been furnished to us and which has been relied upon by us for the purpose of our review of the Statement. Our conclusion on the Statement are not modified in respect of the above matter.

for M M Nissim & Co LLP
Chartered Accountants
Firm Registration No: 107122W/W100672




Sanjay Khemani
Partner
Membership No. 044577
UDIN: 22044577AOQNLL5975

Mumbai
9th August, 2022

CAPRI GLOBAL CAPITAL LIMITED

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(₹ in Millions)

Statement of Unaudited Consolidated Financial Results for the Quarter Ended June 30, 2022					
Sr. No	Particulars	Quarter ended			For the Year Ended
		30.06.2022 (Unaudited)	31.03.2022 (Audited) Refer Note No. 14	30.06.2021 (Unaudited) Refer Note No. 6	31.03.2022 (Audited)
1	Income				
	Revenue from Operations				
i)	Interest Income on financial instrument recognised at amortised cost	2,360.75	2,348.38	1,875.05	8,395.78
ii)	Dividend Income	-	-	-	1.23
iii)	Fees and Commission income	220.78	214.91	17.60	506.77
iv)	Net Gain on Derecognition of Financial Instrument	125.45	158.39	-	170.01
v)	Net gain on fair value changes	11.89	30.30	67.59	236.17
vi)	Sale of Service	6.02	109.64	30.51	250.66
vii)	Other Operating Income	65.05	97.20	20.29	242.51
I)	Total Revenue from Operations	2,789.94	2,958.82	2,011.04	9,803.13
II)	Other Income	6.30	8.45	1.02	14.40
III)	Total Income (I+II)	2,796.24	2,967.27	2,012.06	9,817.53
2	Expenses				
i)	Finance Cost	1,021.30	915.55	771.36	3,308.47
ii)	Fees and commission Expense	26.40	74.57	13.47	190.79
iii)	Impairment on financial instruments	245.62	570.80	182.37	1,056.34
iv)	Employee benefit expense	680.18	570.00	323.04	1,746.04
v)	Depreciation, amortisation and impairment	33.47	37.14	19.81	98.77
vi)	Other Expenses	179.34	244.13	95.76	690.89
IV)	Total expenses (IV)	2,186.31	2,412.19	1,405.81	7,091.30
V)	Profit/(loss) before tax for the period (III-IV)	609.93	555.08	606.25	2,726.23
VI)	Tax expenses				
(a)	Current tax	159.96	204.03	178.76	779.55
(b)	Deferred tax (credit)/charge	(10.76)	(66.66)	(31.81)	(109.53)
(c)	Tax Pertaining to earlier years	(0.09)	-	-	5.80
VII)	Profit/(loss) for the period (V-VI)	460.82	417.71	459.30	2,050.41
VIII)	Other comprehensive Income				
	(A) Items that will not be reclassified to profit or loss				
	Remeasurement of defined benefit plans	-	2.95	-	(0.47)
	Income Tax relating to items that will not be reclassified to profit or loss	-	(0.74)	-	0.12
	Net other comprehensive income that will not be reclassified subsequently to profit or loss	-	2.21	-	(0.35)
	(B) Items that may be reclassified to profit or loss				
	Fair Value Gain on time value of forward element of forward contract in hedging relationship	(40.80)	1.48	(7.83)	(6.10)
	Income tax relating to items that may be reclassified to profit or loss	10.27	(0.38)	1.97	1.53
	Net other comprehensive income that may be reclassified subsequently to profit or loss	(30.53)	1.10	(5.86)	(4.57)
	Other Comprehensive Income	(30.53)	3.31	(5.86)	(4.92)
IX)	Total comprehensive income (VII+VIII)	430.29	421.02	453.44	2,045.49
X)	Paid up Equity Share Capital (Face Value ₹2/- each)	351.49	351.31	350.57	351.31
XI)	Other Equity				18,873.40
XII)	Earnings per equity share (not annualised for quarter)				
	Basic (₹)	2.62	2.38	2.62	11.69
	Diluted (₹)	2.59	2.35	2.60	11.56



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Notes to Unaudited Statement of Financial Results for the Quarter ended June 30, 2022

1) The Consolidated Financial Results of Capri Global Capital Limited ('the Parent' or 'the Company') and its subsidiary (the Parent and its subsidiary together referred to as 'the Group'), for the quarter ended June 30, 2022 (the 'Statement' or 'Results') have been prepared in accordance with recognition and measurement principles laid down as prescribed under Section 133 of the Companies Act, 2013 ('the Act') read with Companies (Indian Accounting Standards) Rules, 2015 as amended from time to time and the other accounting principles generally accepted in India and in compliance with Regulation 33 and 52 of Securities and Exchange Board of India ('SEBI') (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended (the 'Listing Regulations').

2) The Group has applied its significant accounting policies in the preparation of this Statement consistent with those followed in the annual financial statements for the year ended March 31, 2022. Any application of circulars / directions issued by RBI or other regulations are implemented prospectively when they become applicable.

3) The Statement includes the financial results / financial information of the following entities:

Name of Entity	Relationship
Capri Global Capital Limited	Holding Company
Capri Global Housing Finance Limited	Subsidiary

4) During the quarter ended March 31, 2022, the Company sold its entire stake in Capri Global Resources Private Limited to Capri Global Holdings Private Limited, Promoter Group entity for a consideration of ₹ 0.28 millions and therefore with effect from January 16, 2022 Capri Global Resources Private Limited has ceased to be the subsidiary of the Company.

5) The Statement has been reviewed by the Audit Committee and approved by the Board of Directors at their respective meetings held on August 09, 2022. The Results for the quarter ended June 30, 2022, have been reviewed by the statutory auditors, viz. M M Nissim & Co LLP, Chartered Accountants.

6) The figure for the quarter ended June 30, 2021 were reviewed by Deloitte Haskins & Sells LLP, Chartered Accountants, on which they had issued unmodified conclusion.

7) The Group is engaged primarily in the business of financing activity and accordingly there are no separate reportable segment as per Ind AS 108 dealing with Operating Segment.

8) Disclosures pursuant to RBI Notification - RBI/DOR/2021-22/86 DOR.STR.REC.51/21.04.048/2021-22 dated September 24, 2021

a) Details of transfer through assignment in respect of loans not in default during the quarter ended June 30, 2022

Particulars	Quarter ended June 30, 2022
Amount of Loan accounts assigned (₹ in millions)	845.09
Retention of Beneficial Economic Interest (in %)	20% to 30%
Weighted Average Maturity (in Years)	12.59
Weighted Average Holding Period (in Years)	0.30
Coverage of tangible security Coverage (in %)	197.13%

The above transaction is pursuant to Co-Lending option II (Direct Assignment) pursuant to RBI notification RBI/2020-21/63/FIDD.CO.Plan.BC.No.8/04.09.01/2020-21 dated September 04, 2020

b) The Group has not acquired any loan not in default during the quarter ended June 30, 2022

c) The Group has not transferred or acquired any stressed loan during the quarter ended June 30, 2022

d) The Group does not hold any Security Receipts as on June 30, 2022

9) On November 12, 2021, Reserve Bank of India Issued circular clarifying certain aspects of Income Recognition, Asset Classification and Provisioning (IRACP) norms. Vide Circular No. DOR.STR.REC.85/21.04.048/2021-22 dated February 15, 2022, the Reserve Bank of India has granted time till September 30, 2022 to implement the revised IRACP norms. The Group has accordingly decided to adopt the revised IRACP norms with effect from September 30, 2022. The Group continues to hold loan loss provisions as per existing Expected Credit Loss (ECL) policy and maintains adequate ECL provision as per Ind AS 109, which are higher than the minimum provision stipulated in the IRACP norms.

10) Code of Wages 2019 and Code of Social Security 2020 contemplates changes in Wages and Social Security provisions as is presently applicable to the Group. While the draft rules have been published for public comment, these have not yet been finalised. Further the date of implementation of these codes have not yet been notified. In the absence of definitive definition of wages and other applicable provisions, the Group is not able to make reliable and reasonable estimate of financial impact, if any, these codes may have on the Group. Accordingly, the Group shall evaluate the impact, if any, once it is feasible to make reliable and reasonable estimate.

11) The compliance related to disclosure of certain ratios and other financial information as required under regulation 52(4) of the listing regulation is made in Annexure 1.

12) The extent to which any new wave of COVID-19 pandemic will impact the Group's results will depend on ongoing as well as future developments, including, among other things, any new information concerning the severity of the COVID-19 pandemic, and any action to contain its spread or mitigate its impact whether government-mandated or elected by us. Based on the present assessment, while the Group do not expect any further material adverse impact on the operations of the Group, though the Group continues to hold management overlay of ₹ 494.68 millions to take care of any adverse impact of loans to borrowers impacted on account of COVID-19 and which were subjected to restructuring under the then prevailing guidelines.

13) During the quarter ended June 30, 2022 the Company has allotted 92,400 equity shares (Quarter Ended June 30, 2021, 450 equity shares) of ₹ 2 each in respect of stock option exercised aggregating to ₹ 13.09 millions (Quarter Ended June 30, 2021 ₹ 0.00 millions). Accordingly, share capital has increased by ₹ 0.18 millions (Quarter Ended June 30, 2021 ₹ 0.00 millions) and securities premium increased by ₹ 12.91 millions (Quarter Ended June 30, 2021 NIL).

14) The figures for the quarter ended March 31, 2022 are the balancing figures between audited figures in respect of the financial year 2021-22 and the published year to date figures upto December 31, 2021.

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

Place: Vivamayr, Austria
Date: August 09, 2022



On behalf of the Board of Directors
For Capri Global Capital Limited



(Rajesh Sharma)
Managing Director
DIN 00020037



CAPRI GLOBAL CAPITAL LIMITED
CIN - L65921MH1994PLC173469

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Appendix 1

Disclosures pursuant to Regulation 52(4) and 54(2) of the SEBI (Listing Obligations & Disclosure Requirements) Regulations, 2015 as on June 30, 2022 for the Non-Convertible Debentures (NCDs) issued on Private Placement Basis

Particulars	Ratio
(a) Debt-Equity Ratio ¹	2.72
(b) Debenture Redemption Reserve ²	Not Applicable
Pursuant to Rule 18(7) (b) (iii) of The Companies (Share Capital and Debenture) Rules 2014 no debenture redemption reserve is required to be created in cases of privately placed debentures issued by NBFC registered with the RBI under Section 45-IA of the RBI (Amendment) Act, 1997.	
(c) Net Worth (₹ in Million) ³	19,323.85
(d) Net Profit after Tax (₹ in Million)	460.82
(e) Earnings per Share (₹):	
Basic	2.62
Diluted	2.59
(f) Current Ratio ²	Not Applicable
(g) Long term debt to working capital ²	Not Applicable
(h) Bad debts to Account receivable ratio ²	Not Applicable
(i) Current liability ratio ²	Not Applicable
(j) Total debts to total assets ⁴	0.71
(k) Debtors turnover ²	Not Applicable
(l) Inventory turnover ²	Not Applicable
(m) Operating margin (%) ²	Not Applicable
(n) Net profit margin (%) ⁵	16.5%
(o) Sector specific equivalent ratios, as applicable	
GNPA	2.7%
NNPA ⁶	2.0%
(p) Extent and nature of security created and maintained with respect to Secured Listed Non-Convertible Debentures:	

The NCDs issued by the Company are secured by first pari-passu charge on book debts and immovable property (Located in Chennai). The security cover is 2.43 times of the aggregate face value of Debentures issued.

Note:

- 1 Debt-Equity Ratio = (Debt Securities + Borrowings (other than debt securities) + Derivative financial instruments)/Net Worth
- 2 The company is registered under the Reserve Bank of India Act, 1934 as Non-Banking Financial Company, hence these ratios are generally not applicable
- 3 Networth is calculated as defined in section 2 (57) of Companies Act 2013
- 4 Total Debts to Total assets = (Debt securities + Borrowings (other than debt securities) + Derivative financial instruments)/Total Assets
- 5 Net Profit margin = Net Profit after tax/Total Income
- 6 NNPA - Net NPAs to Net Advances (%) (Net of Provision on NPA)

