

ISSUE OF COMMERCIAL PAPER

LETTER OF OFFER

PART I

- Proposed Date of Issue : 08/01/2025
- Credit Rating for CP : A1+ CRISIL RATING LTD.
- Date of Rating : 18/11/2024
- Validity for issuance : 60 Days
- Validity period for rating : One Year
- For Amount : Rs. 500 Crs.
- In Favor of : Holder of Commercial Paper
- Conditions (If Any) : NIL
- Exact purpose of Issue of CP : Working Capital
(Specific details of end-use of funds)
- Credit Support (If Any) : NIL
- Description of Instrument : Commercial Paper
- Amount : Rs. 25 Crs.
- Issued By : CAPRI GLOBAL CAPITAL LIMITED
- Net Worth of the Guarantor Company : NA
- Names of Companies to Which Guarantor Has Issued Similar Guarantee: NA
- Extent of The Guarantee offered By the Guarantor : NA
- Conditions Under Which the Guarantee will Be invoked : NA
- Long term credit rating : NA
- Unaccepted credit ratings : NA
- Shareholding of the issuer's promoters:

| Name of Promoter | No. of Shares | Percentage (%) |
|---|---------------|----------------|
| JJR Family Trust (Managing trustee - Rajesh Sharma) | 183600140 | 22.25% |
| Capri Global Holding Pvt Ltd. | 392903656 | 47.63% |

- Details of the shares pledged by the promoters, if any.: N.A.

- Details of Current Tranche: :

| ISIN | Amount (INR) | Maturity Date | Current Credit Rating | Validity Period of Rating | CRA |
|--------------|--------------|---------------|-----------------------|---------------------------|--------------------|
| INE180C14334 | Rs. 25 Crs | 07/07/2025 | A1+ | 1 Year | CRISIL Rating Ltd. |

| | |
|--|---------------------------------------|
| Name and Address of Trustee | NA |
| Listing: Proposed to be listed/ Unlisted | Unlisted |
| Issuing and Paying Agent | Yes Bank Limited |
| | YES BANK House, 3rd Floor, North wing |
| | Off Western Express Highway |
| | Santacruz East Mumbai - 400 055 |
| Debenture Trustee | NA |
| Market Conventions | FIMMDA CONVENTIONS |



| | |
|--|----------------------|
| CP Borrowing Limit: | Up to Rs. 15,000 Crs |
| Supporting Board Resolution for CP Borrowing | Sep 19, 2024 |
| Total CP Outstanding (As on Date): | Rs. 299 Crs |

• Details of CPs issued during the last 15 months* (INR in Crs)

| ISIN | Issue Date | Issue Amt | Maturity Date | O/s Amt | IPA | CRA | Rating | Rated Amt |
|--------------|------------|-----------|--------------------------|---------|---------------------|--------------------------|--------|-----------|
| INE180C14185 | 29-05-2024 | 165 | 10-07-2024 (Buy back) | - | Yes Bank Ltd. | CRISIL Rating Ltd. | A1+ | 500 |
| INE180C14193 | 29-05-2024 | 165 | 30-08-2024 | - | Yes Bank Ltd. | CRISIL Rating Ltd. | A1+ | 500 |
| INE180C14201 | 29-05-2024 | 170 | 24-09-2024 | - | Yes Bank Ltd. | CRISIL Rating Ltd. | A1+ | 500 |
| INE180C14219 | 31/07/2024 | 50 | 29-10-2024 | - | Yes Bank Ltd. | CRISIL Rating Ltd. | A1+ | 500 |
| INE180C14227 | 09-09-2024 | 4 | 09-12-2024 | - | Yes Bank Ltd. | CRISIL Rating Ltd. | A1+ | 500 |
| INE180C14235 | 25-09-2024 | 5 | 24-12-2024 | - | Yes Bank Ltd. | CRISIL Rating Ltd. | A1+ | 500 |
| INE180C14243 | 06-11-2024 | 10 | 27-03-2025 | 10 | Yes Bank Ltd. | CRISIL Rating Ltd. | A1+ | 500 |
| INE180C14250 | 13-11-2024 | 25 | 12-02-2025 | 25 | Yes Bank Ltd. | CRISIL Rating Ltd. | A1+ | 500 |
| INE180C14268 | 10-12-2024 | 25 | 10-03-2025 | 25 | Yes Bank Ltd. | CRISIL Rating Ltd. | A1+ | 500 |
| INE180C14276 | 11-12-2024 | 4 | 24-03-2025 | 4 | Yes Bank Ltd. | CRISIL Rating Ltd. | A1+ | 500 |
| INE180C14284 | 13-12-2024 | 60 | 27-01-2025 | 60 | Yes Bank Ltd. | CRISIL Rating Ltd. | A1+ | 500 |
| INE180C14292 | 18-12-2024 | 10 | 19-03-2025 | 10 | Yes Bank Ltd. | CRISIL Rating Ltd. | A1+ | 500 |
| INE180C14300 | 19-12-2024 | 100 | 17-06-2025 | 100 | Yes Bank Ltd. | CRISIL Rating Ltd. | A1+ | 500 |
| INE180C14276 | 24-12-2024 | 5 | 24-03-2025 | 5 | Yes Bank Ltd. | CRISIL Rating Ltd. | A1+ | 500 |
| INE180C14318 | 30-12-2024 | 50 | 30-12-2025 | 50 | Yes Bank Ltd. | CRISIL Rating Ltd. | A1+ | 500 |

| | | | | | | | | |
|--------------|------------|----|------------|----|---------------|--------------------|-----|-----|
| INE180C14326 | 07-01-2025 | 10 | 28-03-2025 | 10 | Yes Bank Ltd. | CRISIL Rating Ltd. | A1+ | 500 |
|--------------|------------|----|------------|----|---------------|--------------------|-----|-----|

*Note- As on date Issuer's liability under CP will continue beyond due date in case the CP is not redeemed on due date.

• Details of Other Debt Instruments Outstanding as on date: (INR in Crs)

| ISIN | Issue Date | Sanction Amount | Maturity Date | Outstanding Amount |
|--------------|------------|-----------------|---------------|--------------------|
| INE180C07072 | 09/08/2019 | 150 | 09/08/2029 | 150 |

• Bank fund-based facilities from banks/Financial institutions, if any: (INR in Crs)

| Name of Lender | Nature of Facility | Sanction Amount | Outstanding Amount (As on 31/03/2024) | Asset Classification |
|-----------------------|--------------------|-----------------|---------------------------------------|----------------------|
| Union Bank of India | Cash Credit | 75.00 | 54.49 | Standard |
| YES Bank Ltd. | Cash Credit | 30.00 | 0.00 | Standard |
| Union Bank of India | Term Loan | 1575.00 | 995.99 | Standard |
| State Bank of India | Term Loan | 2400.00 | 1486.06 | Standard |
| Bank of Maharashtra | Term Loan | 550.00 | 445.84 | Standard |
| Bank of Baroda | Term Loan | 350.00 | 262.50 | Standard |
| UCO Bank | Term Loan | 575.00 | 468.06 | Standard |
| Indian Bank | Term Loan | 600.00 | 362.74 | Standard |
| Bank of India | Term Loan | 200.00 | 120.30 | Standard |
| Punjab and Sindh Bank | Term Loan | 165.00 | 117.79 | Standard |
| Karnataka Bank | Term Loan | 100.00 | 66.64 | Standard |
| HDFC Bank | Term Loan | 50.00 | 25.42 | Standard |
| SIDBI | Term Loan | 300.00 | 187.30 | Standard |
| CANARA Bank | Term Loan | 925.00 | 650.03 | Standard |
| Indian Overseas Bank | Term Loan | 400.00 | 331.90 | Standard |
| NABARD | Term Loan | 400.00 | 200.00 | Standard |
| YES Bank Ltd. | Term Loan | 1000.00 | 564.38 | Standard |
| NABKISAN | Term Loan | 85.00 | 36.70 | Standard |
| Dhanlaxmi Bank | Term Loan | 40.00 | 25.00 | Standard |
| IDBI Bank | Term Loan | 200.00 | 175.00 | Standard |
| Punjab National Bank | Term Loan | 400.00 | 364.29 | Standard |
| Central Bank of India | Term Loan | 50.00 | 50.00 | Standard |
| Total | | | 6935.93 | |

| | |
|---|---------------------------------------|
| Name and Address of Issuer | CAPRI GLOBAL CAPITAL LIMITED |
| Line of Business | NBFC |
| Chief Executive (Managing Director / President/ CEO / CFO/ Top Most Executive) | Mr. Rajesh Sharma (Managing Director) |
| Group Affiliation (If Any) | Nil |

| Financial Summary (In Crs) (Audited) | 31 March 2022 | 31 March 2023 | 31 March 2024 |
|---------------------------------------|---------------|---------------|---------------|
| Net-worth / Total Equity | 1789.45 | 3370.51 | 3560.70 |
| Total Debt (Securities) | 456.08 | 438.61 | 152.18 |

Capri Global Capital Limited

(CIN: L65921MH1994PLC173469)

502, Tower A, Peninsula Business Park, Senapati Bapat Marg, Lower Parel, Mumbai, Maharashtra - 400013

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| | | | |
|-------------------------|---------|---------|----------|
| Total Liabilities | 3654.55 | 5921.91 | 7555.50 |
| Loan Book | 4770.11 | 7154.06 | 9931.80 |
| Total Assets | 5444.00 | 9292.42 | 11116.21 |
| Total Income | 765.55 | 1149.00 | 1783.19 |
| Profit Before Tax (PBT) | 216.92 | 189.19 | 261.96 |
| Profit After Tax (PAT) | 161.88 | 141.54 | 198.06 |

- Audit Qualifications (If Any) : None
- Material Litigation, If Any : None
- Regulatory Strictures, If Any : None
- Details of Default of CPs, Including Technical Delay in Redemption During Past Five Years : None
- Details of Default and Delay in Redemption of Any Other Borrowings During Last Five Years : None
- Any material event/ development having implications for the financials/ credit quality resulting in material liabilities, corporate restructuring event which may affect the issue or the investor's decision to invest in the CP/NCD : None
- Details of statutory auditor and changes thereof in the last three financial years.

| Name | Date of appointment | Date of cessation (in case of resignation) | Remarks (viz. reasons for change etc) |
|---------------------|---------------------|--|--|
| M M NISSIM & CO LLP | 15/09/2021 | 15/09/2024 | On Completion of Tenure of Three Continuous Year |

- Residual maturity profile of assets and liabilities as on 31st March 2024:

| Category | Up to 30/31 days | >1 month - 2 months | >2 months - 3 months | >3 months - 6 months | >6 months - 1 year | > 1 year - 3 years | >3 years - 5 years | >5 years | Total |
|------------------------------------|------------------|---------------------|----------------------|----------------------|--------------------|--------------------|--------------------|----------|---------|
| Deposit | | | | | | | | | |
| Advances | 90.16 | 103.24 | 71.14 | 489.52 | 2743.93 | 2312.09 | 1444.74 | 2573.75 | 9828.57 |
| Investments | 1.92 | 2.09 | 0.61 | 1.85 | 3.53 | 13.33 | 14.04 | 544.18 | 581.56 |
| Borrowings | 113.60 | 127.52 | 253.69 | 787.25 | 914.26 | 2947.34 | 1638.5 | 328.47 | 7110.65 |
| Foreign Currency Assets (FCA) | - | - | - | - | - | - | - | - | - |
| Foreign Currency Liabilities (FCL) | - | - | - | - | - | - | - | - | - |

Annexure 1: Details required in accordance with SEBI Regulations.

For, Capri Global Capital Limited

Authorised Signatory

Date: 07-01-2025

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(CIN: L65921MH1994PLC173469)

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