

**CAPRI GLOBAL HOUSING FINANCE LIMITED**

CIN - U65990MH2006PLC161153

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Statement of Unaudited Financial Results for the Quarter & Half Year Ended September 30, 2021							(INR in Millions)
Sr. No	Particulars	Quarter ended			Half Year Ended		Year Ended
		30.09.2021 (Unaudited)	30.06.2021 (Unaudited)	30.09.2020 (Unaudited)	30.09.2021 (Unaudited)	30.09.2020 (Unaudited)	31.03.2021 (Audited)
	<b>Revenue from Operations</b>						
i)	Interest Income	436.92	395.43	345.40	832.35	665.10	1,391.46
ii)	Fees and Commission income	4.18	0.78	1.37	4.96	1.37	8.84
iii)	Net gain on fair value changes	5.94	16.83	31.68	22.77	55.72	109.55
iv)	Other Operating Income	17.07	4.92	10.66	21.99	10.70	45.19
I)	<b>Total Revenue from Operations</b>	<b>464.11</b>	<b>417.96</b>	<b>389.11</b>	<b>882.07</b>	<b>732.89</b>	<b>1,555.04</b>
II)	Other Income	36.66	18.46	17.55	55.12	17.57	81.14
III)	<b>Total Income (I+II)</b>	<b>500.77</b>	<b>436.42</b>	<b>406.66</b>	<b>937.19</b>	<b>750.46</b>	<b>1,636.18</b>
	<b>Expenses</b>						
i)	Finance Cost	228.07	211.83	200.76	439.90	393.79	801.85
ii)	Impairment on financial instruments	42.13	51.51	1.88	93.64	39.94	90.07
iii)	Employee benefit expense	52.53	43.94	45.84	96.47	71.19	167.96
iv)	Depreciation, amortisation and impairment	0.63	3.09	3.13	3.72	7.03	19.83
v)	Other Expenses	39.46	26.27	33.57	65.73	56.95	128.61
IV)	<b>Total expenses (IV)</b>	<b>362.82</b>	<b>336.64</b>	<b>285.18</b>	<b>699.46</b>	<b>568.90</b>	<b>1,208.32</b>
V)	<b>Profit before tax (III-IV)</b>	<b>137.95</b>	<b>99.78</b>	<b>121.48</b>	<b>237.73</b>	<b>181.56</b>	<b>427.86</b>
VI)	<b>Tax expenses</b>						
(a)	Current tax	34.87	33.87	21.59	68.74	43.76	105.88
(b)	Deferred tax	(6.95)	(14.73)	9.01	(21.68)	0.40	(12.50)
VII)	<b>Net Profit after Tax (V-VI)</b>	<b>110.03</b>	<b>80.64</b>	<b>90.88</b>	<b>190.67</b>	<b>137.40</b>	<b>334.48</b>
VIII)	<b>Other comprehensive Income</b>						
	(i) Items that will not be reclassified to profit or loss						
	(a) Remeasurement of defined benefit plans	(1.24)	-	(0.59)	(1.24)	(0.62)	0.37
	(ii) Income Tax relating to items that will not be reclassified to profit or loss	0.31	-	0.17	0.31	0.18	(0.08)
	(iii) Items that may be reclassified to profit or loss						
	(a) Fair Value Gain on time value of forward element of forward contract in hedging relationship	(0.68)	(1.13)	-	(1.81)	-	-
	(iv) Income tax relating to items that may be reclassified to profit or loss	0.16	0.29	-	0.45	-	-
	<b>Other Comprehensive Income</b>	<b>(1.45)</b>	<b>(0.84)</b>	<b>(0.42)</b>	<b>(2.29)</b>	<b>(0.44)</b>	<b>0.29</b>
IX)	<b>Total comprehensive income (VII+VIII)</b>	<b>108.58</b>	<b>79.80</b>	<b>90.46</b>	<b>188.38</b>	<b>136.96</b>	<b>334.77</b>
X)	<b>Earnings per equity share (not annualised for quarters)</b> <b>(Face Value of Rs. 10 per share)</b>						
	Basic (INR)	1.81	1.33	1.50	3.14	2.26	5.51
	Diluted (INR)	1.81	1.33	1.50	3.14	2.26	5.51

**CAPRI GLOBAL HOUSING FINANCE LIMITED**

**1 Statement of Assets and Liabilities as at September 30, 2021**

(INR in Millions)

Particulars	As at September 30, 2021	As at March 31, 2021
	Unaudited	Audited
<b>ASSETS</b>		
<b>Financial assets</b>		
Cash and cash equivalents	68.41	167.77
Bank Balances other than above	285.02	435.69
Receivables	7.98	14.99
Loans	12,768.29	11,220.65
Investments	1,924.29	2,805.37
Other financial assets	17.33	7.69
<b>Total Financial Assets</b>	<b>15,071.32</b>	<b>14,652.16</b>
<b>Non-Financial assets</b>		
Current Tax Assets (Net)	56.76	36.66
Deferred tax assets (Net)	65.89	44.22
Investment Properties	6.67	6.67
Property, plant and equipment	23.78	22.71
Other intangible assets	4.41	3.74
Other non-financial assets	28.23	15.65
<b>Total Non-Financial Assets</b>	<b>185.74</b>	<b>129.65</b>
<b>TOTAL ASSETS</b>	<b>15,257.06</b>	<b>14,781.81</b>
<b>EQUITY AND LIABILITIES</b>		
<b>LIABILITIES</b>		
<b>Financial Liabilities</b>		
Payables		
Trade Payables		
(i) total outstanding dues of micro enterprises and small enterprises	-	-
(ii) total outstanding dues of creditors other than micro enterprises and small enterprises	35.21	45.17
Debt Securities	249.40	248.49
Borrowings (Other than Debt Securities)	11,953.01	11,656.56
Other financial liabilities	101.47	88.43
<b>Total Financial Liabilities</b>	<b>12,339.09</b>	<b>12,038.65</b>
<b>Non-Financial Liabilities</b>		
Current tax liabilities (Net)	51.17	68.15
Provisions	24.03	22.53
Other non-financial liabilities	4.32	2.42
<b>Total Non-Financial Liabilities</b>	<b>79.52</b>	<b>93.10</b>
<b>TOTAL LIABILITIES</b>	<b>12,418.61</b>	<b>12,131.75</b>
<b>EQUITY</b>		
Equity Share Capital	607.14	607.14
Other equity	2,231.31	2,042.92
<b>Total Equity</b>	<b>2,838.45</b>	<b>2,650.06</b>
<b>TOTAL EQUITY AND LIABILITIES</b>	<b>15,257.06</b>	<b>14,781.81</b>

CAPRI GLOBAL HOUSING FINANCE LIMITED

2 Cash Flow Statement for the half year ended September 30, 2021

(INR in Millions)

Particulars	Half Year ended Septemehr 30, 2021 Unaudited	Half Year ended Septemehr 30, 2020 Unaudited
<b>Cash Flow from Operating activities</b>		
Profit before tax from continuing operations	237.72	181.56
Adjustments to reconcile profit before tax to net cash flows:		
Depreciation & amortisation	3.72	7.03
Impairment on financial instruments	93.64	37.00
Net Gain on financial asset designated at FVPL	(22.77)	(55.72)
Share Based Payments to employees	0.16	2.68
Interest on Leased Assets	0.36	0.28
Loss On Sale Of Fixed Assets	(0.02)	0.04
Interest income	(832.35)	(665.10)
Finance cost	439.90	393.79
<b>Operating Profit before working capital changes and adjustments for Interest received, Interest paid and Dividend received</b>	<b>(79.64)</b>	<b>(98.44)</b>
Interest received	808.92	639.35
Interest Paid	(428.57)	(368.69)
<b>Cashflow from Operating activity before working capital</b>	<b>300.71</b>	<b>172.22</b>
<b>Working capital changes</b>		
Loans	(1,625.34)	(324.13)
Trade receivables and other financial assets	(1.04)	(18.69)
Other Non-financial Assets	(12.58)	(10.82)
Trade payables	(10.12)	(2.57)
Other financial and non financial liability	14.56	38.65
Provisions	0.26	3.56
<b>Cash flows used in operating activities</b>	<b>(1,333.55)</b>	<b>(141.78)</b>
Income tax paid	(105.04)	(21.85)
<b>Net cash flow used in operating activities</b>	<b>(1,438.59)</b>	<b>(163.63)</b>
<b>Cash Flow from Investing activities</b>		
Purchase of fixed and intangible assets	(6.93)	(2.71)
Proceeds from sale of property and equipment	1.48	0.01
(Increase)/Decrease in Fixed deposit not considered as cash and cash equivalent	156.57	(76.97)
Purchase of investment	903.86	(1,225.16)
<b>Net cash flows used in investing activities</b>	<b>1,054.98</b>	<b>(1,304.83)</b>
Payments for the principal portion of the lease liability	0.38	(2.90)
Payments for the interest portion of the lease liability	(0.36)	(0.27)
Borrowings and debt securities issued	284.23	1,335.51
<b>Net cash flows from financing activities</b>	<b>284.25</b>	<b>1,332.34</b>
Net increase/ (decrease) in cash and cash equivalents	(99.36)	(136.12)
Cash and cash equivalents at the beginning of the Year	167.77	159.87
<b>Cash and cash equivalents at the end of the Year</b>	<b>68.41</b>	<b>23.75</b>

**CAPRI GLOBAL HOUSING FINANCE LIMITED**

**Notes :**

- 3) The above results have been reviewed by the Audit Committee and have been approved by the Board of Directors at their meetings held on October 29, 2021 pursuant to Regulation 52 of SEBI (Listing Obligation and Disclosure Requirements), Regulations 2015 (as amended).
- 4) The Company's main business is Financing Activity. All other activities of the Company revolve around the main business. As such, there are no separate reportable segments, as per the Ind AS 108 "Operating Segments" specified under section 133 of the Companies Act, 2013.
- 5) The listed Non-Convertible Debt Securities of the Company as on September 30, 2021 are secured by first pari-passu charge by way of hypothecation over standard present and future receivables. The total assets cover required thereof has been maintained as per the terms and conditions stated In the Debenture Trust Deed.
- 6) The outbreak of COVID-19 pandemic across the globe and in India has contributed to a significant decline and volatility in the global and Indian financial markets and slowdown in the economic activities.  
Further, the management of the Company, based on current available information, has estimated overlays based on the policy of the Company for the purpose of determination of the provision for impairment of financial assets carried at amortised cost. Based on the current indicators of future economic conditions, the Company considers these provisions to be adequate. Given the uncertainty over the potential macro-economic impact, the management has considered internal and external information up to the date of approval of these financial results.  
The extent to which the COVID-19 pandemic, including the current "second wave" that has significantly increased the number of cases in India will continue to impact future results of the Company will depend on the current as well as future developments, which are highly uncertain, 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 the Company. Given the uncertainty over the potential macro-economic condition, the impact of the global health pandemic may be different from that estimated as at the date of approval of these financial results and the Company will continue to closely monitor any material changes to future economic conditions, which will be given effect to in the respective future period.
- 7) The Code on Social Security, 2020 ('Code') relating to employee benefits during employment and post-employment benefits received Presidential assent in September 2020. The Code has been published in the Gazette of India. However, the date on which the Code will come into effect has not been notified. The Company will assess the impact of the Code when it comes into effect and will record any related impact in the period the Code becomes effective.
- 8) Disclosure Pursuant to RBI Notification -

(INR in Millions)

Type of Borrower	(A)	(B)	(C)	(D)	(E)
	Number of accounts where resolution plan has been implemented under this window	Exposure accounts mentioned at (A) before implementation of the plan	Of (B) aggregate amount of debt that was Converted into other securities	Additional funding sanctioned, if any, including between invocation of the plan and implementation	Increase in Provision on account of the implementation of the resolution plan
Personal Loans (OTR 1.0)*	18	22.34	-	-	2.33
Personal Loans (OTR 2.0)**	104	104.87	-	-	11.83

\*RBI/2020-21/16 DOR No. BP. BC/3/21.04.048/2020-21 dated 6 August 2020

\*\*RBI/2021-22/32 DOR.STR.REC.12/21.04.048/2021-22 dated 5 May 2021

- 9) Information as required by Regulation 52(4) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 is attached as Annexure 1.
- 10) Previous period/ year figures have been regrouped and reclassified wherever necessary to conform to current period's presentation.

**On behalf of the Board of Directors  
For Capri Global Housing Finance Limited**



**(Rajesh Sharma)**  
Managing Director  
DIN 00020037



Place: London  
Date: October 29, 2021

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**Annexure 1**

Disclosures pursuant to Regulation 52(4) and 54(2) of the SEBI (Listing Obligations & Disclosure Requirements) Regulations, 2015 as on September 30, 2021 for the Non-Convertible Debentures (NCDs) issued on Private Placement Basis

	<b>Particulars</b>	<b>Ratio</b>
(a)	Debt-Equity Ratio <sup>1</sup>	4.30
(b)	Debenture Redemption Reserve <sup>2</sup>	Not Applicable
<p><b>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.</b></p>		
(c)	Net Worth (INR in Million) <sup>3</sup>	2838.45
(d)	Net Profit after Tax (INR in Million)	190.67
(e)	Earnings per Share (INR):	
	Basic	3.14
	Diluted	3.14
(f)	Current Ratio <sup>2</sup>	Not Applicable
(g)	Long term debt to working capital <sup>2</sup>	Not Applicable
(h)	Bad debts to Account receivable ratio <sup>2</sup>	Not Applicable
(i)	Current liability ratio <sup>2</sup>	Not Applicable
(j)	Total debts to total assets <sup>4</sup>	0.80
(k)	Debtors turnover <sup>2</sup>	Not Applicable
(l)	Inventory turnover <sup>2</sup>	Not Applicable
(m)	Operating margin (%) <sup>2</sup>	Not Applicable
(n)	Net profit margin (%) <sup>5</sup>	20%
(o)	Sector specific equivalent ratios, as applicable	
	CAR	34.29%
	GNPA	1.78%
	NNPA <sup>6</sup>	-ve
	NNPA <sup>7</sup>	1.29%
(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 by way of hypothecation on the receivables of the company. The minimum-security cover required to be maintained is 1.00 times of the aggregate face value of Debentures issued.**

**Note:**

1 Debt-Equity Ratio=(Debt Securites + Borrowings ( other than debt securities))/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 securites)+Subordinated Liabilities)/Total Assets.

5 Net Profit margin=Net Profit after tax/total income.

6 NNPA - Net NPAs to Net Advances (%) (Including provisions on standard assets)

7 NNPA - Net NPAs to Net Advances (%) (Excluding provisions on standard assets)