

Stronger Governance, Sharper ESG Outcomes: Capri Global Steps Up Sustainability Focus

Category: Business

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Capri Global Capital Ltd. (Capri Loans), a leading non-banking financial company, has further strengthened its sustainability and governance profile, underscoring its long-term commitment to responsible growth, strong governance, disciplined risk management and transparency.

The Company has implemented focused, organisation-wide initiatives to embed ESG principles across governance oversight, risk controls, technology-led processes, responsible lending practices and enhanced disclosures.

ESG integration is embedded across Capri Global's lending portfolio. In the **Gold Loan** segment, credit enables small traders to manage cyclical cash flow needs and scale activity during peak festive periods or agricultural harvest cycles, supporting business continuity and local employment. In the **MSME and Housing Finance** segments, improved access to formal credit for entrepreneurs and households, contributes to better living standards and poverty alleviation. Through its **Construction Finance** vertical, the company supports the new construction and redevelopment of affordable residential communities, directly enhancing quality of life and enabling inclusive urban growth.

These efforts have translated into measurable and externally recognised outcomes. Capri Global recorded an S&P Global ESG

score of 71, representing a 43% year-on-year improvement, alongside a 'Low Risk' ESG Risk classification with a score of 19.7, as assessed by Morningstar Sustainalytics. The Company also received a score of 64 (Strong) from ESGRisk.ai and a rating of 64 (Strong, Low Risk) from CRISIL, further validating the strength of its sustainability and governance framework.

Commenting on the achievement, **Jinisha Sharma, Principal – ESG & Impact Investments, Capri Global Capital Ltd.**, said, *“These outcomes reflect Capri Global’s consistent efforts to build a transparent, resilient, and responsibly governed institution. Our focus on strengthening governance frameworks, sharpening risk management practices, leveraging technology, and embedding sustainability across the organisation has been central to this progress. We believe this milestone reinforces stakeholder confidence and supports our long-term commitment to sustainable growth.”*

A stronger ESG profile showcases resilient growth along with enabling deeper engagement with global lenders, institutional investors, and financial institutions, facilitating access to broader and diversified capital base.

About Capri Global Capital Ltd.

Capri Global Capital Limited (“Capri Loans”) is a well-diversified retail focused Non-Banking Financial Company listed on the BSE Limited and the NSE Limited. Capri Loans has AUM of over Rs. 30,000 crores and serves customer base of over 6.3 Lakhs through more than 13,000+ employees and 1,330+ branches as of December 31st, 2025 across pan India. Capri Loans offers a wide range of secured and collateralized loans across four primary lending segments – MSME Loans, Gold Loans, Construction Finance and Housing Loans offered through its

100% subsidiary, Capri Global Housing Finance Limited (“CGHFL”). Capri Loans also has fee-based businesses such as distribution of car loan products and has a composite license for distribution of Life, General and Health insurance policies.

