



CAPITALINDIA





Rediscover Business

**Investor Presentation
May 2025**

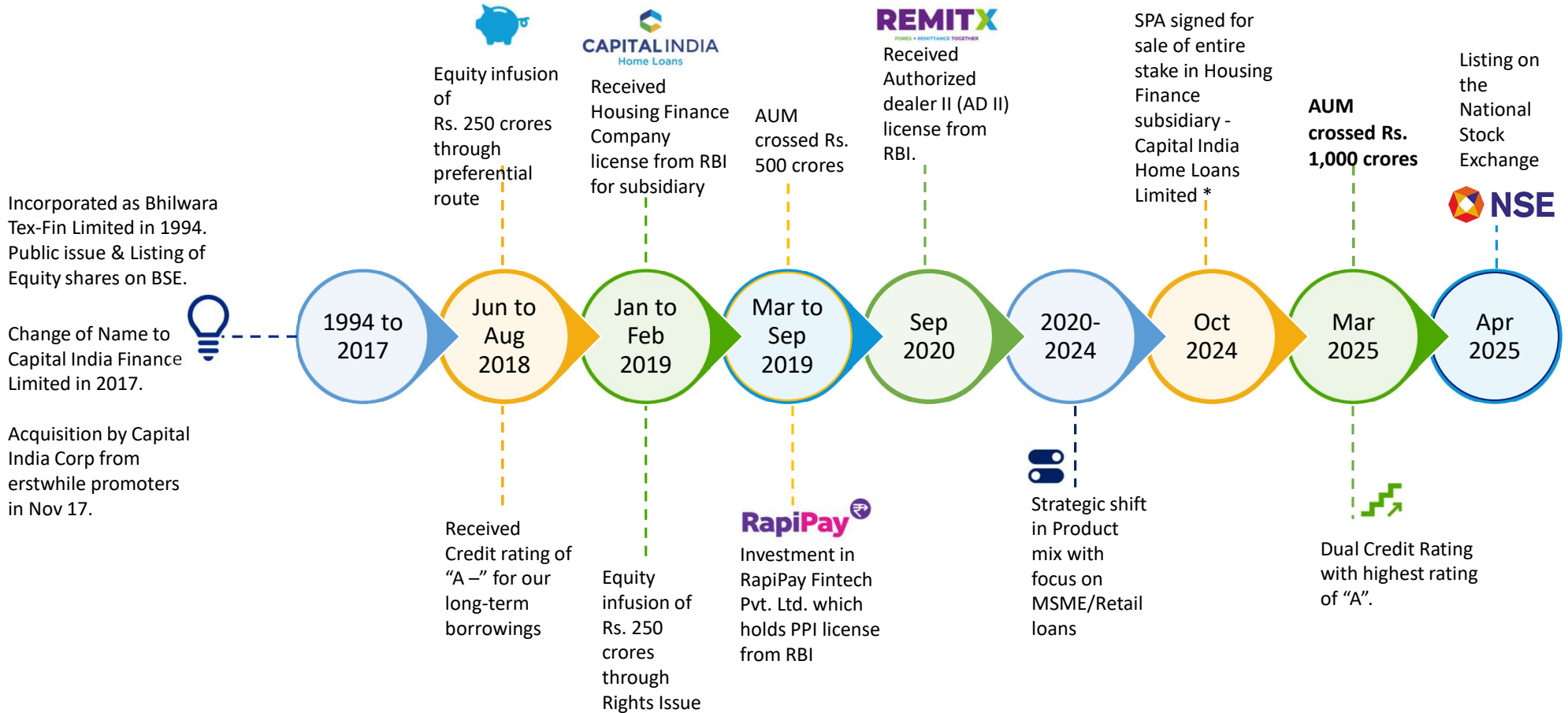
CAPITAL INDIA FINANCE LIMITED

Capital India – Full Stack Financial Services Play



	Entity Type	Nature of Business	Key strengths
 <p>CAPITALINDIA Rediscover Business</p>	<p>Middle Layer NBFC Listed on NSE BSE</p>	<p>Lending Business Focus on MSME secured lending</p>	<ul style="list-style-type: none"> ✓ Established distribution franchise (29 branches, 7 states) ✓ Experienced management team ✓ Diversified loan product mix ✓ Diversified borrowing franchise
 <p>REMITX FOREX • REMITTANCE TOGETHER</p>	<p>AD II License (Part of CIFL)</p>	<p>Forex Remittances Fee based income</p>	<ul style="list-style-type: none"> ✓ CIFL is the 1st NBFC to get AD II license from RBI ✓ Fee based business with low capital requirement ✓ Distribution across 38 locations, 17 states
 <p>CAPITALINDIA Home Loans</p>	<p>Housing Finance Co. (Subsidiary of CIFL)</p>	<p>Lending Business Focus on Affordable housing</p>	<ul style="list-style-type: none"> ✓ Established distribution franchise (27 branches, 10 states) ✓ Experienced independent management team ✓ Unique franchise established in a specific market segment between Prime & Affordable housing space
 <p>RapiPay ₹</p>	<p>PPI License (52.5% owned by CIFL)</p>	<p>Full stack Tech enabled Neo Bank New age fintech</p>	<ul style="list-style-type: none"> ✓ Catering to B2C and B2B ✓ Phygital presence through > 700K DBO's ✓ Presence in >17000 Pin code in India ✓ 70 Mn + unique customers reach

Our Journey



SPA – Share Purchase Agreement.

* Prior approval from RBI for change in control/ownership received in May 2025

Group Structure



Promoters (72.95%)

Capital India Corp Pvt Ltd

(Registered as Core Investment Company 'CIC' with RBI)

Promoted by
Mr. Sumit Kumar Narvar
a first-generation entrepreneur

Other Shareholders (27.05%)



DS Group



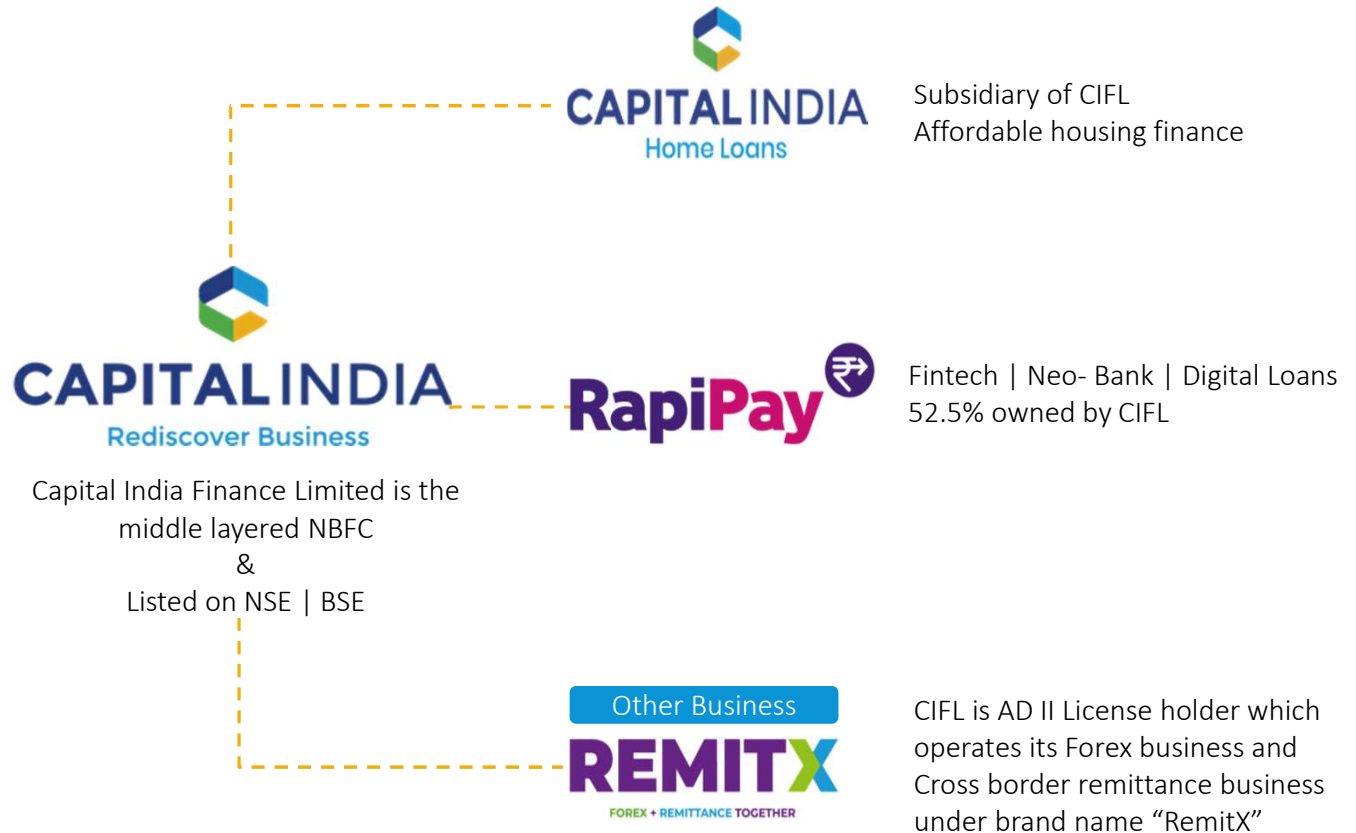
Sudhir Power



RJ Corp



Public Shareholders



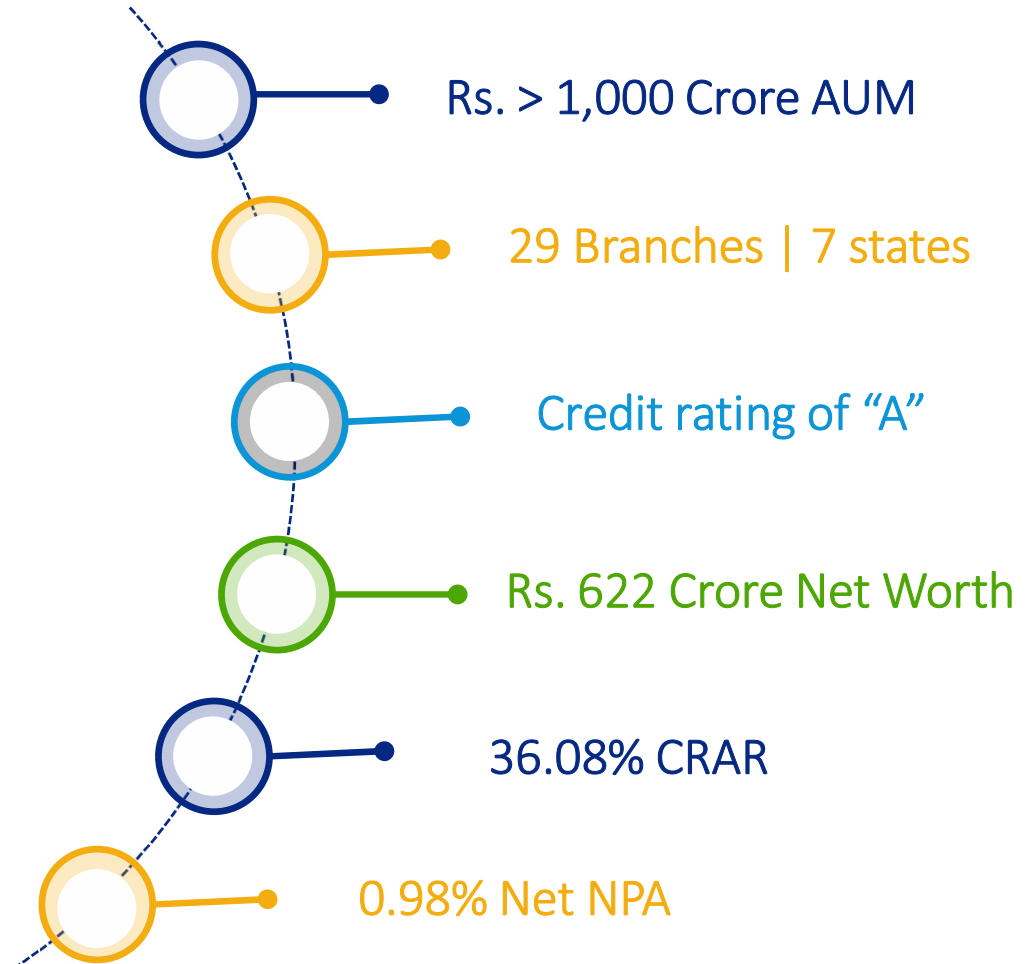
Note: In Oct 24, Capital India Finance Limited has entered into share purchase agreement for sale of entire stake in Capital India Home Loans Ltd. Prior approval from RBI for change in control/ownership received in May 2025

Overview of Lending Business



CAPITAL INDIA

Credit institution that provides bespoke financial solutions to Micro, Small and Medium Enterprises (MSMEs) for their growth and working capital requirements





Product Offering



MSME Secured Business Loans

Convenient loans against property
Prime LAP: ATS : Rs. 70-75 lacs
Affordable LAP: ATS : Rs. 8-10 lacs



Short Term Business Loans

Sourced through "Rapipay" -
Tech enabled underwriting
under Phygital model.



Home Loans

Funded through "Capital India
Home Loans" to affordable
housing segment



Forex Services

Buy / Sale of Foreign Currency,
Prepaid FX cards, Student
remittances, MTSS etc.



Product Specs



Prime LAP*

Affordable LAP*



Average Ticket Size

Rs. 70 - 75 lacs

Rs. 8-10 lacs



Yield Range

12-15% p.a.

16-21% p.a.



Average Tenor

60 months

48 months



Average LTV

~ 48%

~ 39%



* End use driven - Business purpose loans

Distinguished Board of Directors



Fellow member of ICAI & senior partner with M/s KG Somani & Co. since 1986
Auditor to Nationalised Banks, Insurance Companies, Government and Public Sector Companies

KG SOMANI & CO.

Vinod Kumar Somani
Non Executive Chairman



>27 years of experience in the BFSI sector, have worked with private and foreign banks across retail and corporate lending space.



Keshav Porwal
Managing Director



Yogendra Pal Singh
Independent Director
IPS (Retd.)



Rashmi Fauzdar
Independent Woman Director
Ex. Regional Director RBI



Jyuthika Jivani
Independent Woman Director
Ex. Regional Director RBI



General Dalbir Singh Suhag (Retd.)
Independent Director
Former Chief of Army Staff
(COAS)

Experienced Management Team



Pinank Shah
Chief Executive Officer

>22 years of experience in financial services.



Vikas Srivastava
Chief Financial Officer

>22 years of experience in banking & financial services.



MS Walia
Chief Operating Officer

>30 years of exp. in building large distribution frameworks for financial services businesses



Chetan Bafna
Chief Credit Officer

>20 years of experience in retail lending to MSME



Sulabh Kaushal
Chief Compliance Officer & Company Secretary

>13 years of experience in legal, secretarial, compliance & governance



Subhendu Bhanja
Chief of Service Delivery

> 20 years of exp. in NBFC / HFC sector having expertise in LMS & Operations



Srinivas Vasuki Nidumolu
Chief Technology Officer

>20 years of experience in IT especially in Fintech & e-commerce domains

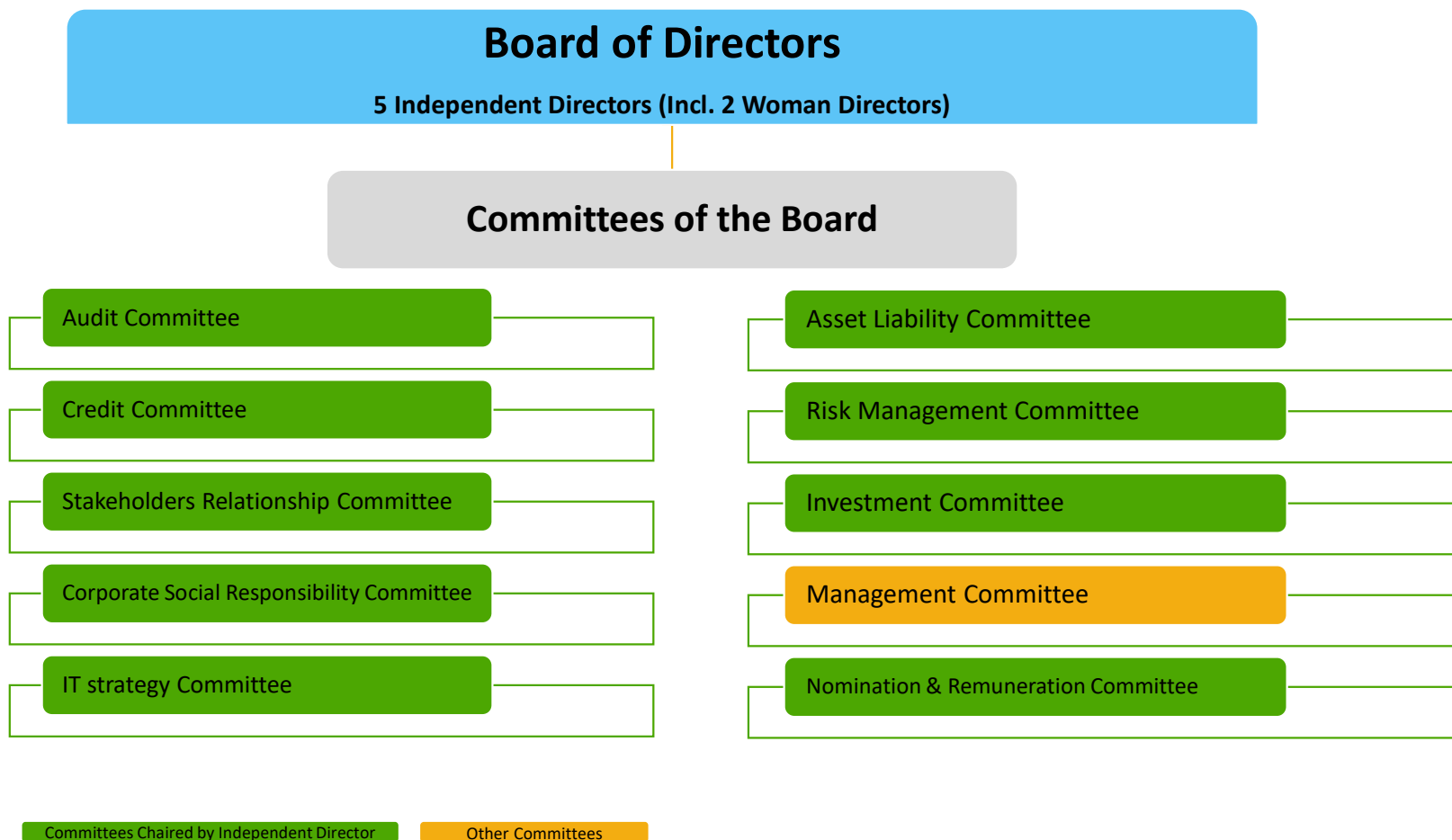


Navin Mishra
Chief Human Resource Officer

> 20 years of experience in HR domain across BFSI and fintech sector



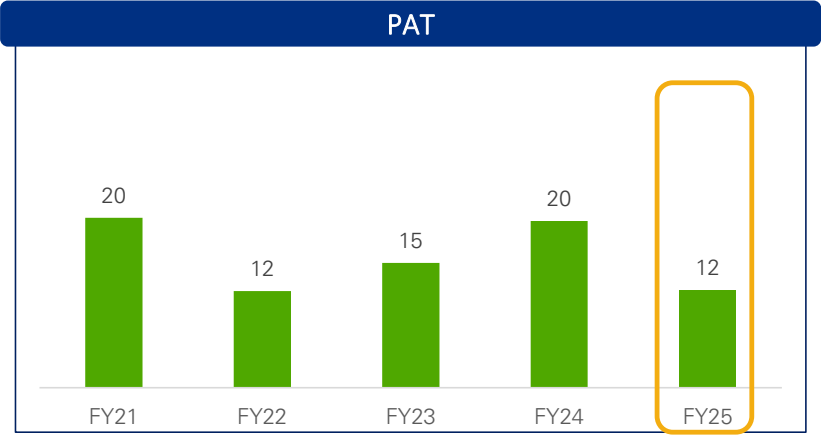
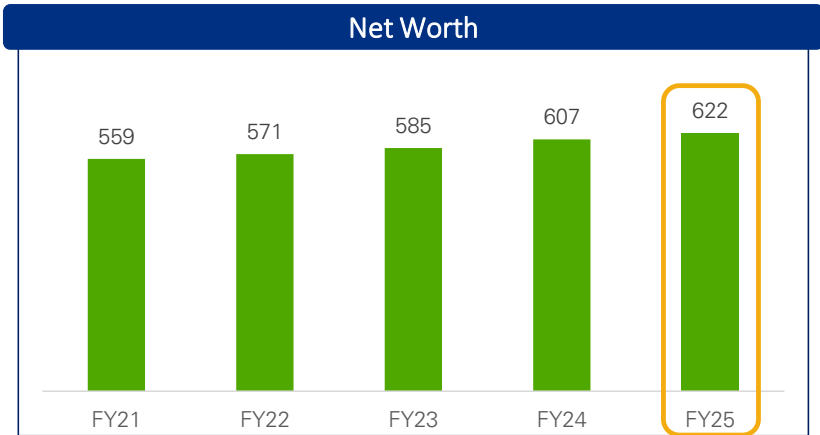
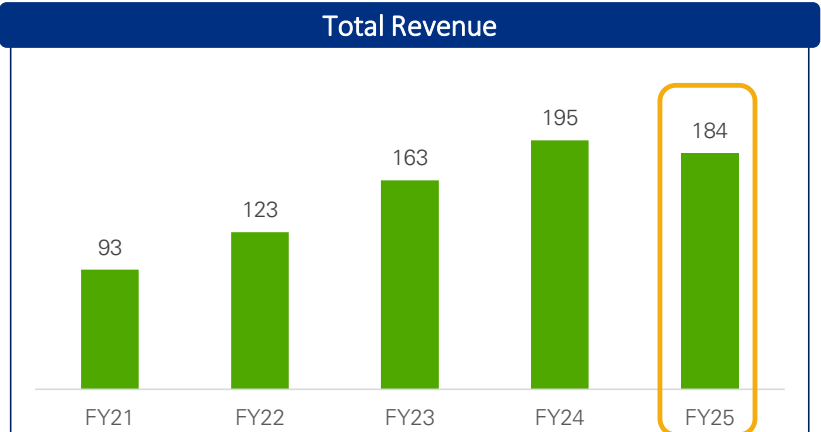
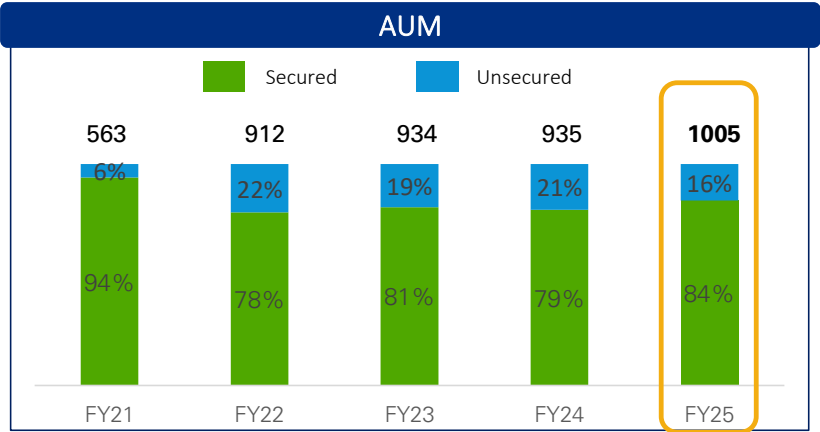
Strong Governance Framework



Performance Snapshot



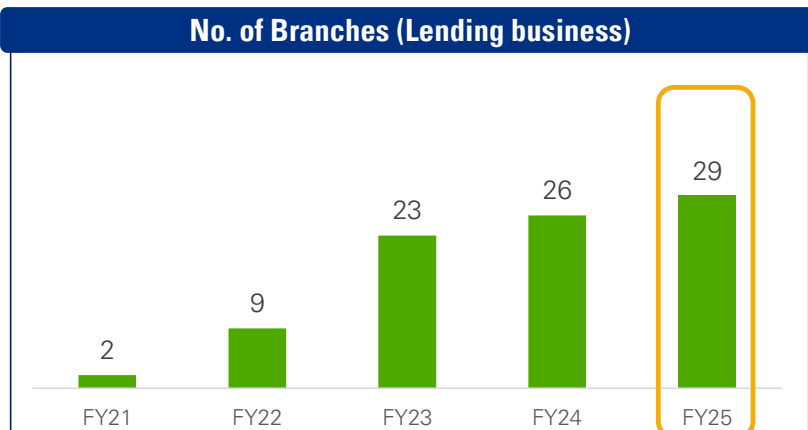
Rs. in Crores



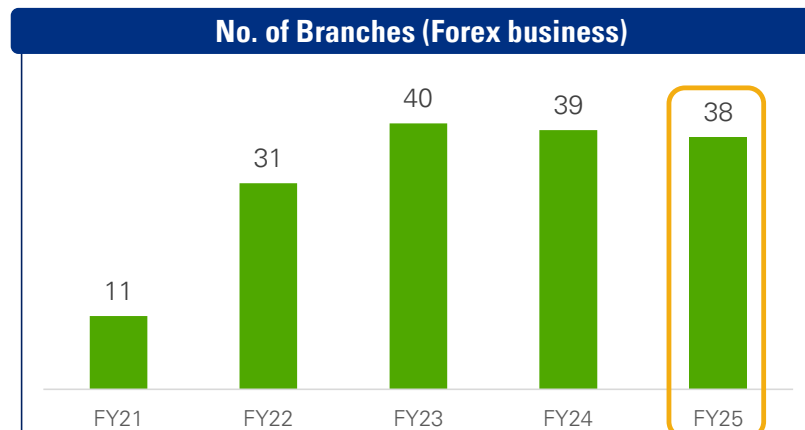
Operational Snapshot



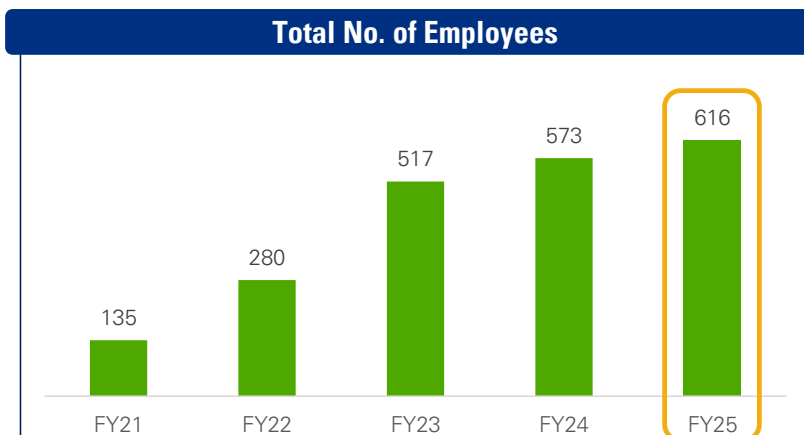
No. of Branches (Lending business)



No. of Branches (Forex business)



Total No. of Employees



Borrowing Franchise



Diversified Funding Base

Public Sector Lenders



Private Sector Lenders



Total Fund raised (FY 24-25) – Rs. 450 crores

Healthy borrowing franchise with diverse lender base of 21 lenders with a mix of PSU, Private banks, SFBs and NBFCs

6 New lenders added in FY 24-25

Support from existing lenders demonstrates trust / long term partnership / enhanced credibility.

Lower gearing of 1.06 times (as on 31st Mar 25)

Forex Business – RemitX

Overview



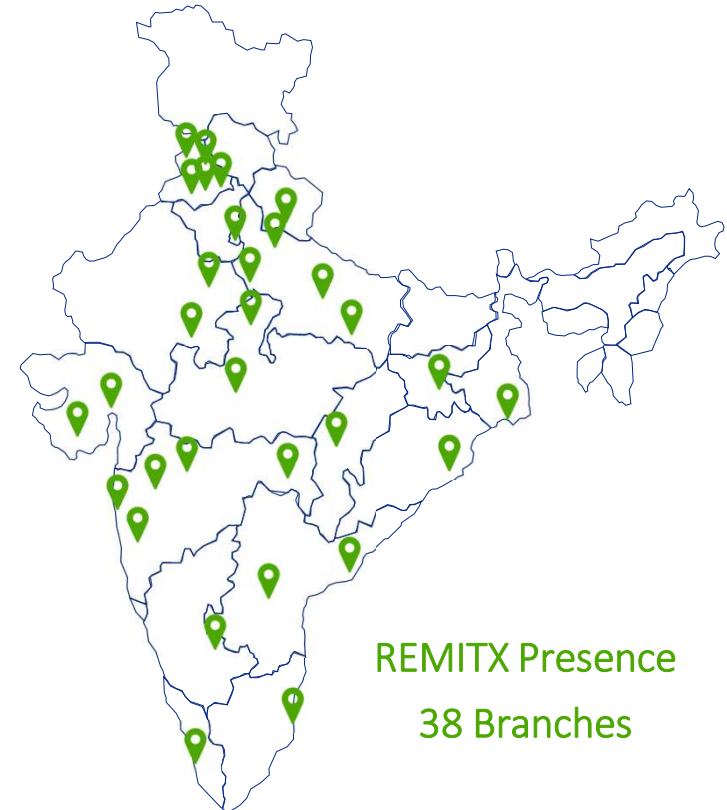
- Capital India has AD II license and operates its Foreign Exchange business under brand name of **REMITX**
FOREX + REMITTANCE TOGETHER
- REMITX is an integrated Foreign Exchange Service Provider offering comprehensive forex solutions to various customer segments in India
- Led by industry's successful leaders, REMITX echoes the CIFL group's commitment to provide innovative financial services leveraging technology in the foreign exchange space

FOCUS AREA

Student Segment - Enhanced focus on this segment, catering students going abroad for their studies for their school fee and maintenance exp.

Tour Remittances Segment - Remittances for MICE, Leisure travel segment under LRS, Pilgrimage travels etc.

Corporate Travel Segment - Serving corporates with potential of international travel, especially SME segment'. Tie-ups with GOI sponsored associations, business federations and sports bodies.





RapiPay 
Simple hai!

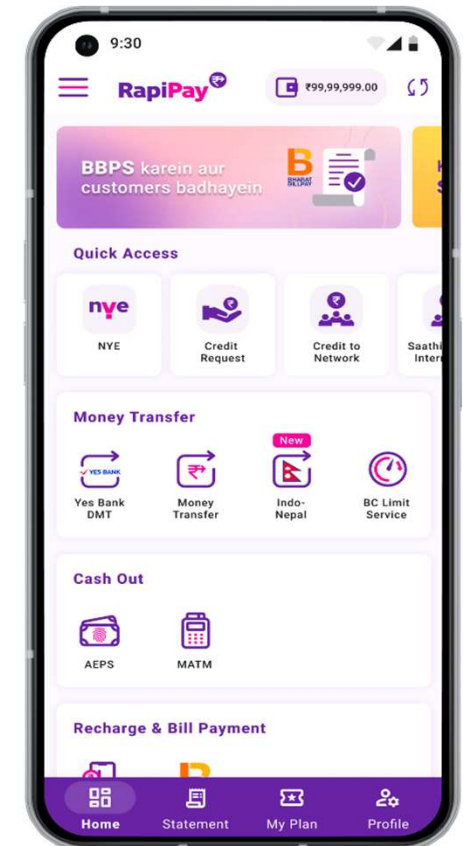
nve
BEYOND BANKING

Fintech | Neo Bank | Digital Loans

RapiPay offers Banking as a Service



- Addresses the financial needs of consumers under single umbrella:
 - Phygital unsecured business loans for merchants.
 - CICO services – DMT, AEPS, mATM, other auxiliary services like BBPS, mobile recharges, Insurance, Cash management services.
 - Digital banking as a service (NYE) –PPI Card and wallet.
 - Digital payments solutions (NYE) –QR, Soundbox.
- RapiPay works on a phygital model through its various touch points:
 - **~760K DBOs** and **40k merchants** onboarded in RapiPay ecosystem, covering 95% (~17,500) pin codes in the country.
 - **~70+ Mn unique customers** served.
 - **~200K micro-ATM/POS/PPI cards** deployed.
 - **~800 Cr** cumulative loans sourced.
 - **~ 70K PPI cards** issued
 - **7 regional offices** in all metro cities



*DBO – Direct Business Outlets. Small retail outlets providing the last mile business correspondence services

NYE- Digital Banking App



The app provides a Wallet, Prepaid Card, UPI, Money Transfer, CASA, Loans (for DBOs and Merchants), Merchant dashboard (QR and POS transactions), Mutual Funds and Digital Gold facilities.

Prepaid Instruments



NYE Wallet



NYE Prepaid Card

Our NYE Prepaid Card and account offer seamless online and offline payments with a guaranteed 1% cashback on all spending. Use NYE Prepaid for shopping, travel, bill payments, and more.

Investment

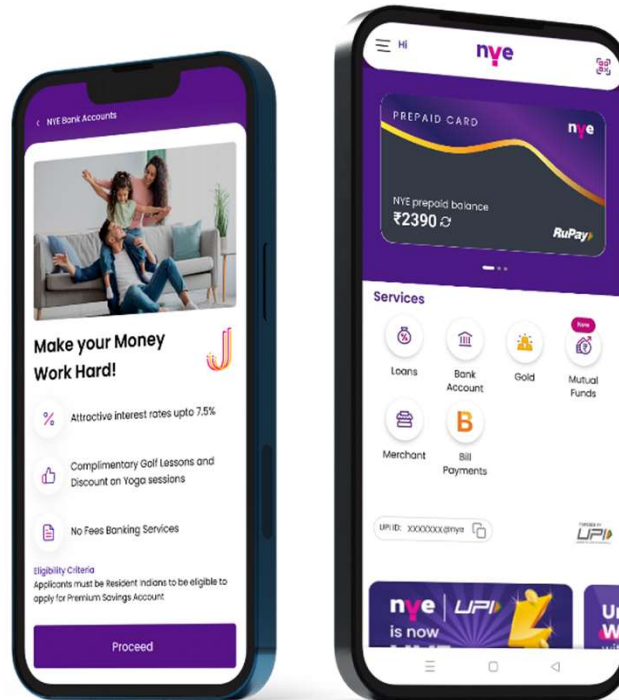


Mutual Funds
Go live next quarter



Digital Gold

We believe in the power of smart savings. Whether you're planning for the short term or the long haul, our mutual funds and digital gold options on the NYE app make investing easy.



Banking



Savings A/c



Current A/c

NYE is offering savings and current accounts to its customers in collaboration with JANA BANK. It offers top-notch features to meet your business and personal savings goals.

Unified Payments Interface



UPI

NYE UPI offers lightning-fast, secure payments. Effortlessly make payments with a single tap using the scan and pay feature for quicker, safer transactions.

Digital Lending – Business Loans

RapiPay's digital lending platform caters to the credit needs of Indian masses.

Fully digital platform - Entire process from onboarding to disbursement happens in a convenient and intuitive manner.



Loan Sourcing:

- 100% organic leads.
- ~500+ feet on street providing a personal touch and recognition.
- Lending to NTC profiles only within DBO network.
- Udyam Profile Mandatory
- Alternate assessment using data analytics in addition to traditional credit assessment mechanism
- Borrower's Profile:
 - Small merchants with bank inflow of minimum ₹1 lakh
 - Targeting primarily Tier I, II, III cities.
 - Avoiding blacklisted pin codes based on historical analytics.
 - Ticket size range of ₹0.75-5 Lakhs with average ticket size of ₹1.1 Lakh
 - Credit score of 700 and above

Two-Pronged collection Strategy:

Technology Infrastructure To Track and enhance collectability:

- eNACH, PPI Wallet, QR, UPI mandate.
- Live Reporting and Reconciliations helps in taking timely actions on collections.
- Inhouse developed and maintained LOS/LMS module.
- Inhouse eKYC by having AUA/KUA KYC license.
- Other lending tech tools: DIGIO, FINBIT, SHERLOCK, CIBIL, AWS, Quick sight, etc.
- Data lake and analysis to build alternate credit model.

Utilisation of manpower for physical reach :

- Digital collection supplemented by our phygital presence.
- Using the feet on street we are also doing the additional background verification and in person onboarding.
- In house collection DRA certified agents for efficient collection in initial recovery buckets.

Serving the Unbanked and Underserved through CICO



Problem

People from rural / Suburban India face a lot of financial problems:

Low ATM penetration, creating problem in cash withdrawal

+

Low Bank Branch penetration creating problem with cash transfer

+

Daily Wage Migrants Labourers face issue with money transfers during banking hours leading to loss of wages

+

Financial illiteracy to use mobile banking

Solution

RapiPay partnered with DBOs across India and created a digital platform to provide cash transfer/withdrawal and other services leading to mass reach out

Services in CICO are:

DMT

Provides Money Transfer services to end customer at the RapiPay DBO

AEPS

Provides cash withdrawal services at the RapiPay DBO via biometric information from Aadhar accounts

mATM

Provides cash withdrawal services at the RapiPay DBO via devices working as ATMs

RapiPay's Impact



~760K DBOs

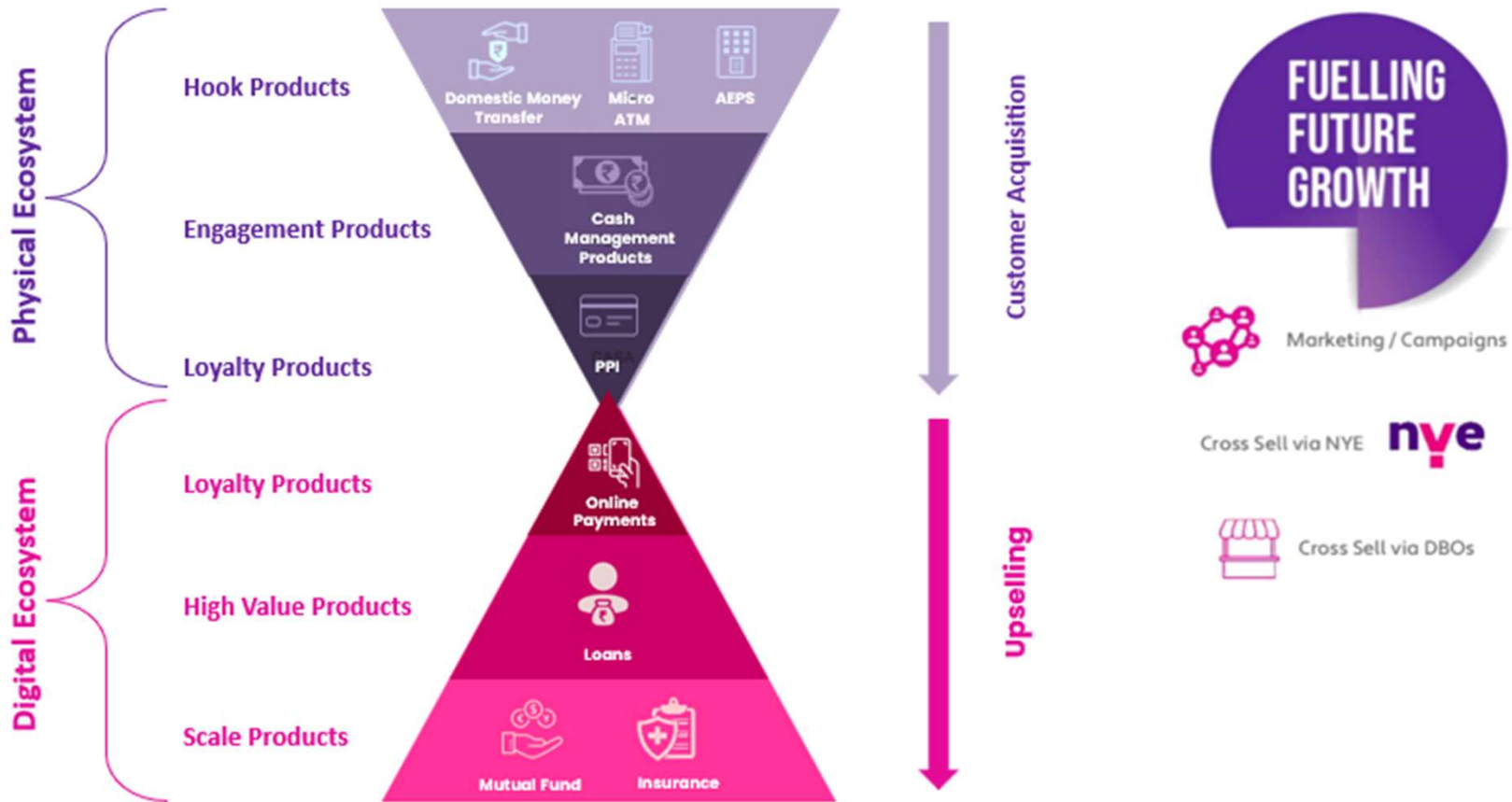


~70mn+ Customers



17,500+ Pin Codes Covered

Customer Acquisition Strategy Harnessing Phygital Ecosystem Advantage



Corporate Social Responsibility

Corporate Social Responsibility



Company carries out its Corporate Social Responsibility through its group's CSR foundation ATULYA Foundation.

Rural Development: Street Lighting

Impact : Improved safety and enabled evening mobility for rural communities.



Rural Development: Solar Panels in Schools

Impact : Ensured reliable power for uninterrupted learning in schools.



Health & Hygiene: Screening Camps

Impact : Promoted early detection of cervical, breast, and oral cancer with health check-ups.



Livelihood: SHG

Impact : Created job opportunities and equipped communities with skill training



Igniting Growth. Driven by Passion.

Thank You

www.capitalindia.com

Disclaimer / Safe Harbor



This document may contain statements that are “forward-looking” in nature, which reflect the current expectations and assumptions of the management of Capital India Finance Limited (CIN: L74899DL1994PLC128577). Such forward-looking statements are subject to various known and unknown risks, uncertainties, and other factors that could cause actual results, performance, or achievements of the Company to differ materially from those expressed or implied herein. These risks and uncertainties include, without limitation, changes in domestic and international economic and political conditions, fluctuations in interest rates and capital markets, the impact of regulatory changes, governmental policies, the general state of the Indian economy, and the Company’s ability to successfully implement its strategic initiatives. The Company undertakes no obligation to revise or update any forward-looking statements, whether as a result of new information, future events, or otherwise, except as may be required under applicable law. This document does not constitute or form part of, and should not be construed as, an offer, invitation, or recommendation to subscribe to, purchase, or sell any securities or financial instruments issued by Capital India Finance Limited, its subsidiaries, or its associate companies, nor shall it or any part of it form the basis of or be relied upon in connection with any contract or commitment whatsoever.