

# 2016-17 GAINING MOMENTUM



**BUILT ON A STRONG FOUNDATION**

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## OUR VISION

**TO BE A LEADING FINANCIAL SERVICES PROVIDER - ADMIRERD  
AND RESPECTED FOR HIGH CORPORATE GOVERNANCE, ETHICS  
AND VALUES**

**TO SUPPORT THE GROWTH OF SELF-EMPLOYED ENTERPRISES  
AND MSMEs IN INDIA WITH DEBT CAPITAL THROUGH  
TECHNOLOGY-ENABLED PLATFORMS AND PROCESSES**

**TO FINANCE THE ASPIRATIONS OF THE INDIAN CONSUMERS  
USING NEW-AGE ANALYTICS AND TECHNOLOGY SOLUTIONS**

# OUR VALUES

## RESPONSIBILITY

We respect the fact that our investors have entrusted us with their capital, our partners with their faith, our customers with their confidence and our employees with their aspirations. We will measure our success by the success of our stakeholders and will work diligently to ensure that we fulfil our fiduciary responsibility.

## INTEGRITY

We firmly believe that the difference between a good business and a great organisation is the integrity of its people. We will conduct ourselves ethically and transparently in all our dealings, both internal and external.

## LEADERSHIP

We will maintain an environment which fosters creativity and encourages innovation and run an ethical organisation. We believe that this will enable us to attract, retain and nurture the best talent and contribute to their growth.

## MUTUAL RESPECT

We will build an organisation which has a positive mindset. By conducting every interaction with respect and consideration, we will create a self-reinforcing culture of success.

## COMMUNITY

We believe that it is our responsibility to contribute to the environment in which we operate. By investing in our community, we will not only improve our surroundings today, but also provide better opportunities for future generations.

# CORPORATE INFORMATION

## BOARD OF DIRECTORS

### Mr. V. Vaidyanathan

Chairman & Managing Director  
DIN - 00082596

### Mr. N. C. Singhal

Independent Director  
DIN - 00004916

### Mr. Vishal Mahadevia

Non-Executive Director  
DIN - 01035771

### Mr. M. S. Sundara Rajan

Independent Director  
DIN - 00169775

### Mr. Hemang Raja

Independent Director  
DIN - 00040769

### Dr. (Mrs.) Brinda Jagirdar

Independent Director  
DIN - 06979864

### Mr. Dinesh Kanabar

Independent Director  
DIN - 00003252

### Mr. Narendra Ostawal

Non-Executive Director  
DIN - 06530414

### Mr. Apul Nayyar

Executive Director  
DIN - 01738973

### Mr. Nihal Desai

Executive Director  
DIN - 03288923

## CHIEF FINANCIAL OFFICER & HEAD - CORPORATE CENTRE

### Mr. Pankaj Sanklecha

## HEAD - LEGAL, COMPLIANCE AND COMPANY SECRETARY

### Mr. Satish Gaikwad

## INVESTOR RELATIONS

### Mr. Saptarshi Bapari

## LIST OF BANKING RELATIONSHIPS & SUBSCRIBERS TO DEBT ISSUES

Allahabad Bank

Andhra Bank

Bank of Maharashtra

Bank of Baroda

Bank of India

BNP Paribas Mutual Fund

Canara Bank

Canara Robeco Mutual Fund

Central Bank of India

Cholamandalam MS General Insurance Company Ltd.

Citibank

Corporation Bank

Dena Bank

Deutsche Bank

DHFL Pramerica Life Insurance Co. Ltd.

DHFL Pramerica Mutual Fund

Franklin India Mutual Fund

Future Generali India Insurance Co. Ltd.

General Insurance Corporation of India

Gratuity Fund

HDFC Ergo General Insurance Co. Ltd.

HDFC Bank Ltd.

HDFC Standard Life Insurance Co. Ltd.

HSBC Bank

HSBC Mutual Fund

IDBI Bank Ltd.

IDBI Mutual Fund

IDFC Bank Limited

IFFCO-TOKIO General Insurance Co. Ltd.

Indian Bank

Indian Overseas Bank

Indusind Bank

International Finance Corporation

Invesco Mutual Fund

Kotak Bank Ltd.

L&T Liquid Fund

LIC Mutual Fund

Life Insurance Corporation of India

MUDRA

National Bank for Agriculture and Rural Development

Oriental Bank of Commerce

Pension Fund

Provident Funds

Punjab National Bank

Reliance General Insurance Co. Ltd.

Reliance Mutual Fund

Royal Sundaram General Insurance Co. Ltd.

SBI General Insurance Co. Ltd.

SBI Mutual Fund

Small Industries Development Bank of India

Star Union Dai-ichi Life Insurance Co. Ltd.

State Bank of Bikaner & Jaipur

State Bank of Hyderabad

State Bank of India

Superannuation Funds

Syndicate Bank

Taurus Mutual Fund

The Federal Bank Limited

The New India Assurance Co. Ltd.

UCO Bank

Union Bank of India

Union Mutual Fund

United Bank of India

UTI Mutual Fund

Vijaya Bank

## STATUTORY AUDITORS

M/s. S.R. Batliboi & Co. LLP,  
Chartered Accountants  
(ICAI Firm Registration  
No. 301003E/E300005)

## CAPITAL FIRST AT A GLANCE



₹ **198.24** Billion

AUM



**AAA**

Credit Rating



₹ **33,988** million

Total Capital



**0.95%**

Gross NPA



**0.30%**

Net NPA



**4.06** million

Customers Financed



**20.34%**

Capital Adequacy  
Ratio

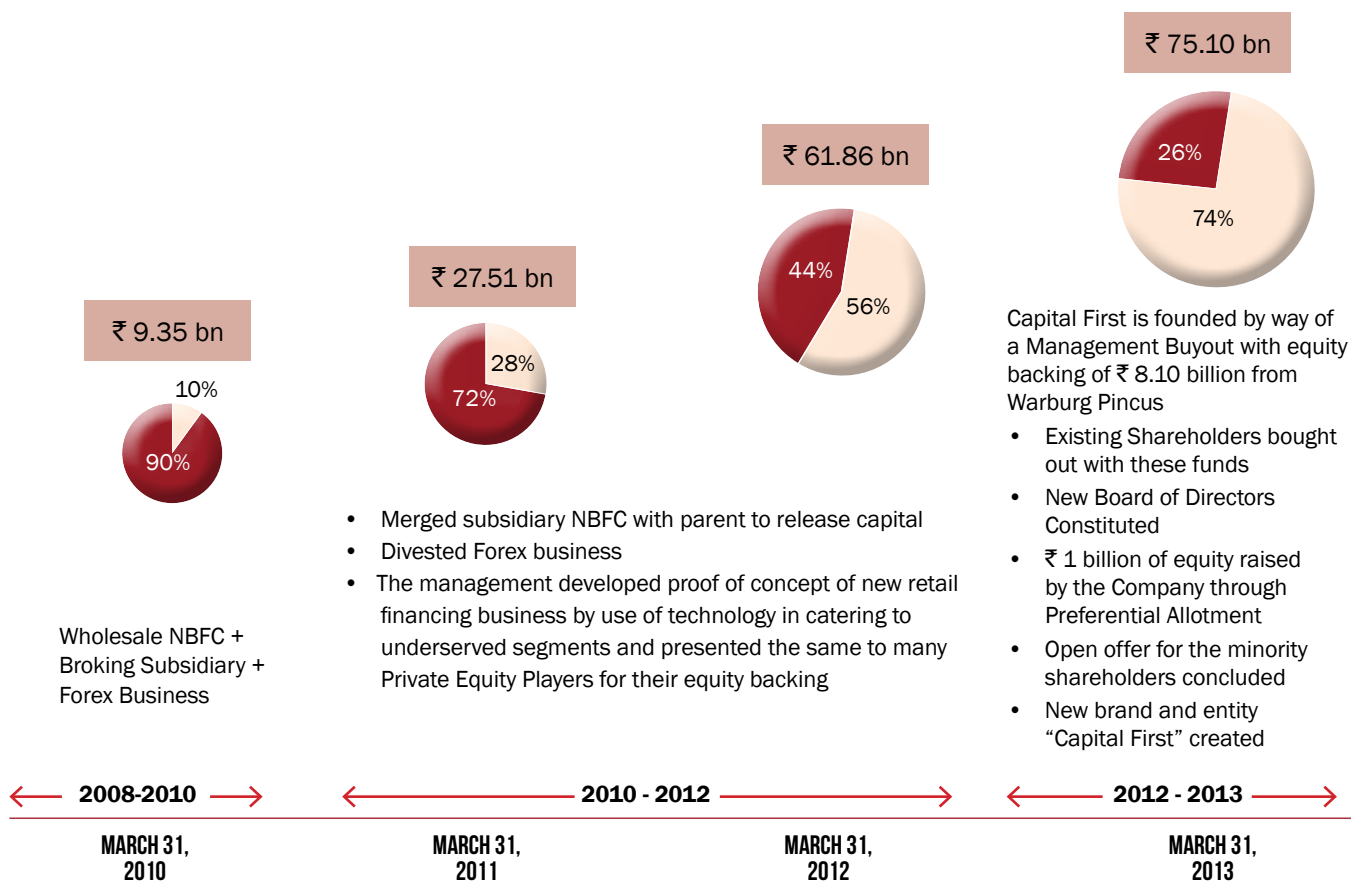
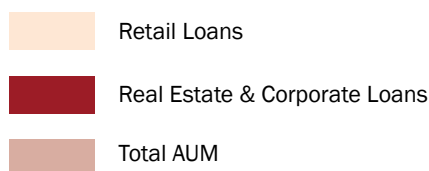


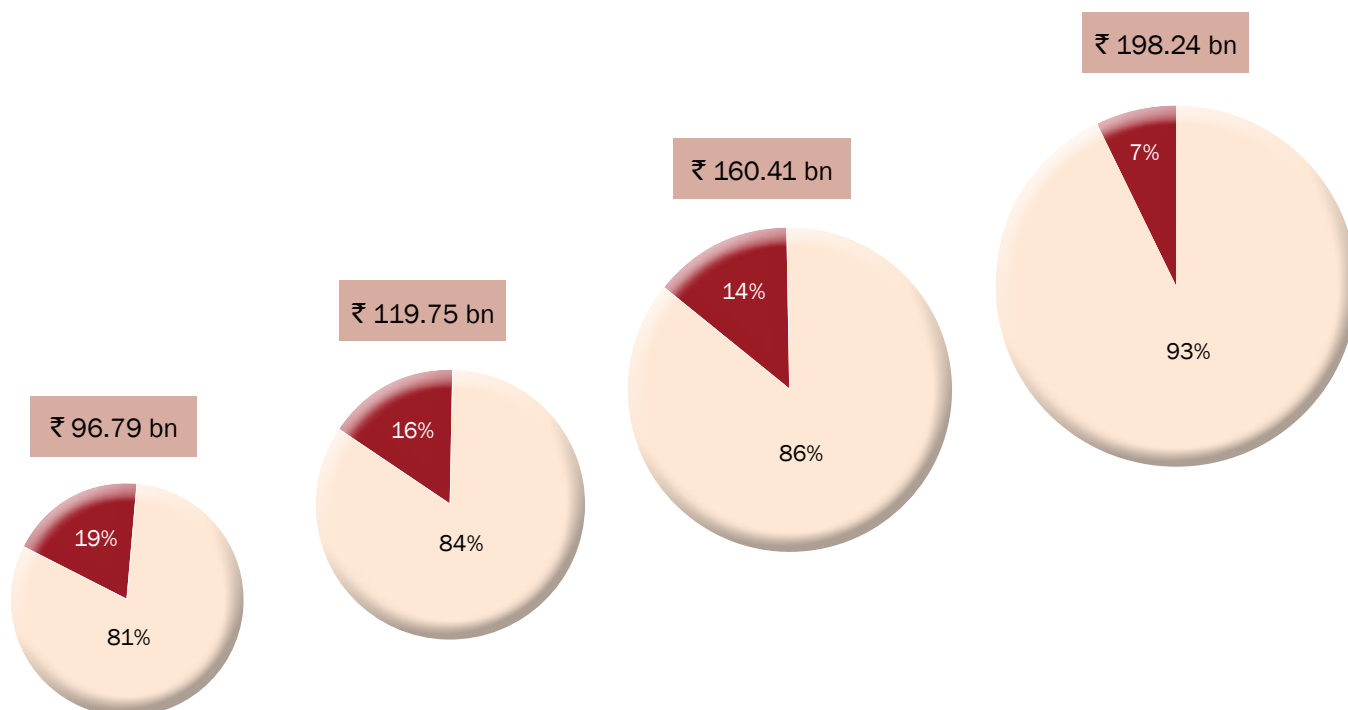
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Locations covered across India

## 1. A Transformative Journey

Capital First has transformed from a Wholesale Lending NBFC to a strong Retail Lending NBFC in the last 7 years





Company continued its journey to grow its retail financing businesses catering to consumer and MSME segment and achieved many new milestones every year since then

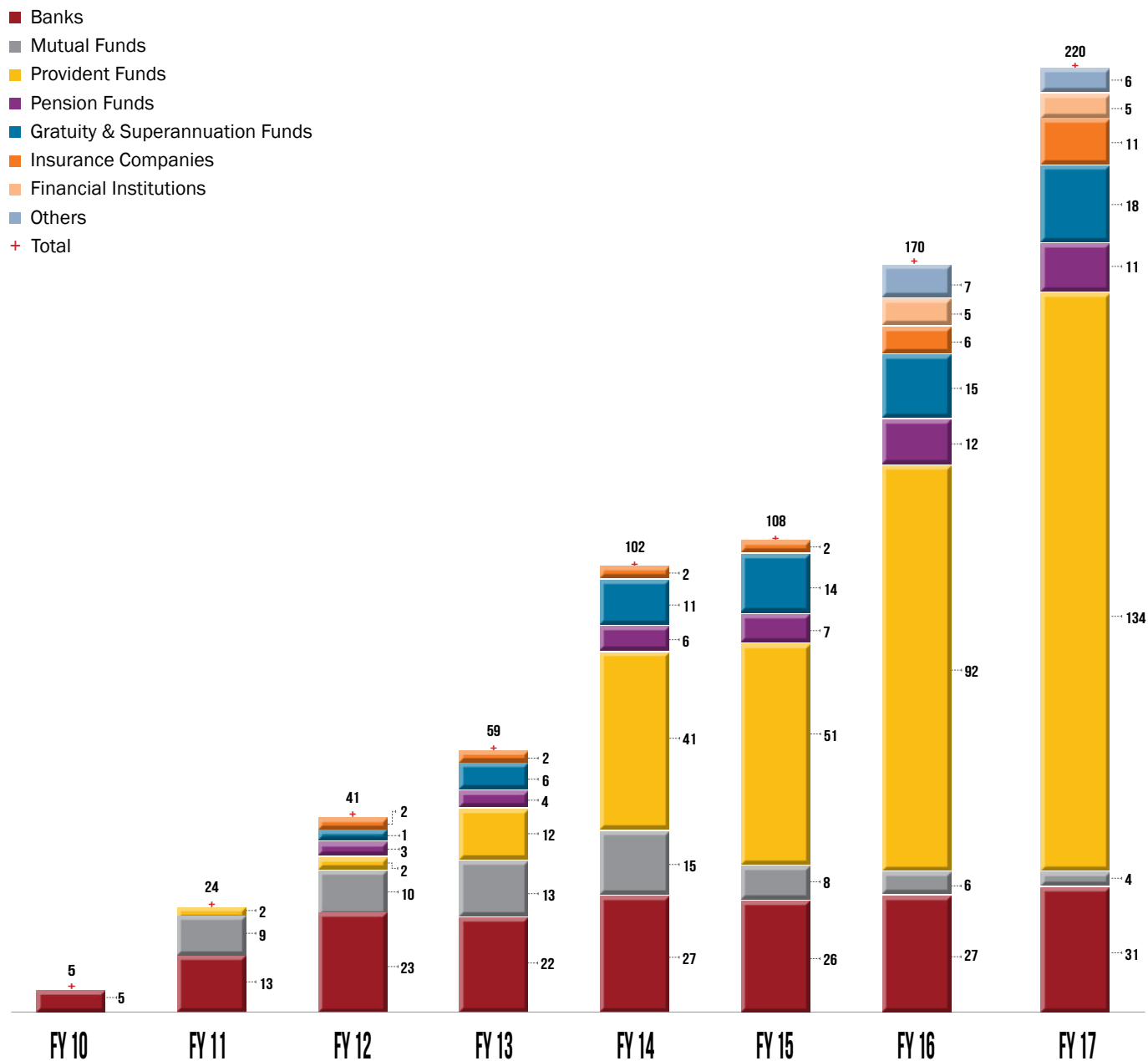
- “Capital First” is a lesser known brand in India since it is newly conceptualised. But it is gaining recognition in the marketplace of late. Reviews are generally very positive.
- Number of customers financed grew from a few thousand to over four million within five years.
- A number of marquee Domestic and International investors joined the Company as its shareholders along the way
- Market Capitalisation of the Company increased from ₹ 7.81 billion (₹ 781 crores) as on March 31, 2012 (last date of the financial year immediately preceding the Management Buyout) to ₹ 76.23 billion (₹ 7,623 crores) as on March 31, 2017



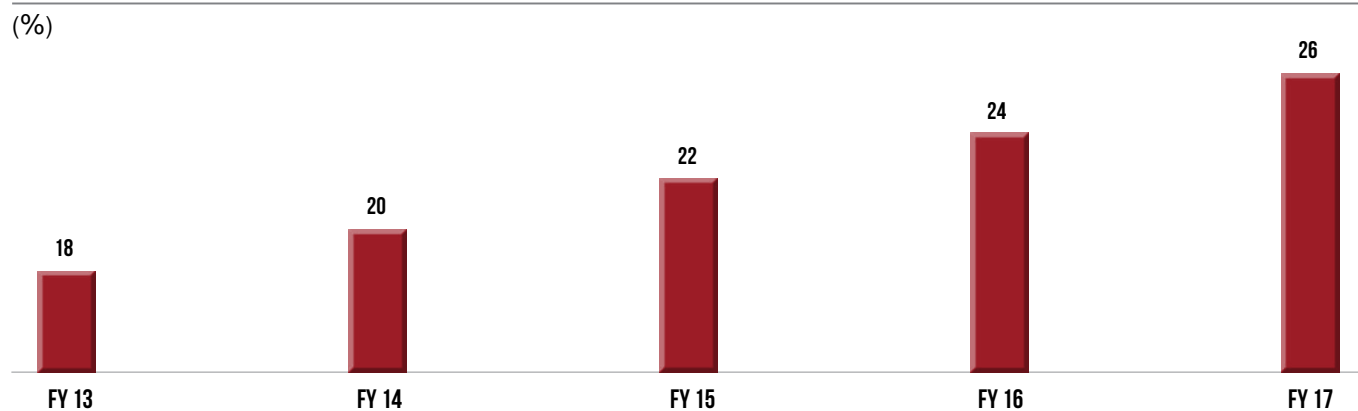


## 2. Number of Lenders

(Nos.)



### 3. Dividend



### 4. Total Capital

