



(CIN-L65923DL1985PLC195299)

November 17, 2021

Listing Compliance
National Stock Exchange of India Limited (NSE)
Exchange Plaza, Bandra Kurla Complex,
Bandra East, Mumbai 400051
Scrip Code: CAPTRUST

The Secretary - Listing Department
Bombay Stock Exchange Limited
Phiroze Jeejeebhoy Towers
Dalal Street
Mumbai
Scrip Code – 511505

Sub: Press Release

Dear Sirs,

We are enclosing herewith the press release for dissemination on the Stock Exchange.

Thanking you

Yours Truly,
For Capital Trust Limited

A handwritten signature in blue ink, appearing to read "Tanya Sethi".

Tanya Sethi
Company Secretary

Capital Trust Announces Q2 & H1 FY22 Financial Results

Disbursements for the quarter at INR 455 Million; up 311% QoQ

PAT stands at INR 9 Million from loss of INR 138 Million QoQ

New Delhi, India, 17th November 2021: Capital Trust Limited (Capital Trust), a digitally enabled non-banking finance company (NBFC), specialising in providing income generating micro business loans in tier 3-5 regions, announced its financial results for the quarter ended 30th Sep 2021.

Particulars (In INR Millions)	Sep-21	Sep-20	YoY%	June-21	QoQ%
Assets Under Management (AUM)	3108.1	4294.7	-28%	3,374.4	-8%
Total Disbursement	455.1	215.3	111%	110.8	311%
Net Interest Income	127.9	107.2	19%	101.1	27%
Profit After Tax	8.7	8.7	0%	-138	-
Gross Stage 3 Assets (% of AUM)	3.8%	7.1%	-47%	3.8%	-1%
Net Stage 3 Assets (% of AUM)	0.0%	0.0%	-	0.0%	-
90+ Assets (% of AUM)	12.6%	7.7%	64%	15.3%	-18%
Net 90% Assets (% of AUM)	0.0%	2.5%	-	0.0%	-
Capital Adequacy	42.6%	49.8%	-14%	45.2%	-6%
Debt-to-Equity	2.0	1.6	25%	1.9	3%

Commenting on the performance, Mr. Yogen Khosla, Managing Director, Capital Trust Limited, said, *“Disbursements for the quarter grew by 311% QoQ on account of improved consumer sentiments and picking up demand across sectors. Our technology-based POS has significantly helped us in penetrating Tier III/IV cities seamlessly. The Collections picked up significantly from 81% in June to 88% in September and 89% in October, it is further expected to improve during H2FY22. The Company being inherently cautious, decided to slow down the disbursements during last year on account of Covid related lockdowns, which has helped us in keeping our asset quality intact. At the same time company has also created adequate provisions to mitigate any further impact on our loan book. We believe worst is behind us on asset quality front and new trajectory of growth is being undertaken by the company. This is further demonstrated by our continuous focus on customer penetration through branch network.*

Despite the disruptions caused by COVID-19, Capital Trust has significantly expanded its branch network by opening 71 new branches during the quarter. With this, the total branch network reaches 315 branches spread across 94 Districts covering 10 states. This will help the company in further expanding our customer base, deeper penetration, and access to new markets.

The company’s robust liquidity position, healthy balance sheet, strong leadership combined with the focus on strengthening its rural-doorstep fintech model will certainly fuel its growth going forward”.

**Including investment in wholly owned subsidiaries*

Consolidated Financial Highlights

- Average collection efficiency for Q2 FY22 was 88% for the company and 96% for digital loans sourced post-first lockdown
- **Net worth** as on 30th Sept 21 was at INR 1178.0 million
- **Finance cost during Q2** FY22 was INR 155.5 million which were increased by INR 74.9 million as compared to Q1 FY22.
- **Total Provisions** outstanding for the year was INR 570.9 million; ECL provision was 161.1 INR million and COVID related provision was INR 409.8 million
- **Strong liquidity** position with INR 1152.2 million in cash/bank balance, liquid investments, and fixed deposit
- **Total operational branches** as on Sept 30, 2021 stood at 315 covering 94 districts across 10 states
- **Business Correspondent Partnership** ties ups with IDFC First Bank, MAS Financials, Dhanvarsha Finvest and OML P2P.

Portfolio Distribution

Particulars (In INR Millions)	Q2 FY22	Q2 FY21	YoY%	Q1 FY22	QoQ%
Digitally Enabled Collection Products					
- Capital Magic Loan	808.9	532.6	52%	674.9	20%
- Micro-Business Loan	653.5	909.9	-28%	759.1	-14%
Total Capital Digital Initiative	1,462.4	1,442.5	1%	1,434	2%
Cash Collections Products					
- Micro-Enterprise Loan	1,599.3	2,450.5	-35%	1,849.3	-14%
- Secured-Enterprise Loan	18.5	203.2	-91%	43.8	-59%
- Microfinance Loan	28.0	198.5	-86%	47.3	-40%
Total Legacy Portfolio	1,645.8	2,852.2	-42%	1,940.4	-15%
Total Assets Under Management (AUM)	3,108.1	4,294.7	-28%	3,374.4	-8%
On-Book Portfolio	2,549.4	3,173.0	-20%	2,543.9	0%
Off-Book Portfolio	558.7	1,121.7	-50%	830.5	-33%
Total Assets Under Management (AUM)	3,108.1	4,294.7	-28%	3,374.4	-8%

About Capital Trust Limited

Capital Trust Limited (BSE: 511505; NSE: CAPTRUST), an RBI registered non-banking finance company (NBFC), offers income generating micro loans to MSMEs. Merging best practices of fintech and traditional financing, the company focuses on financial inclusion of the underserved in deep interiors of rural India using digital processes and state of the art technology. As on September 30, 2021, Capital Trust caters to over 1,09,000 customers across 94 districts through 315 branches in 10 states

in North and East India. The company prides itself to be India's first "Rural Doorstep-Fintech" company. For more information visit www.capitaltrust.in.

For media queries, please contact:

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