

Capital Trust Announces Q1 FY22 Results:
**Automated credit engine backed fintech
Capital Trust Limited beats Covid Blues:**

- Attains 95% Collection Efficiency of Post Lockdown 1.0 Vintage Portfolio During 2nd Covid Wave
- Attracts Strong Growth Partners

New Delhi, India, 16th August 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 June 2021.

Particulars (In INR Millions)	Q1 FY22	Q1 FY21	YoY%
Assets Under Management (AUM)	3,374.4	4,668.3	-28%
Total Disbursement	110.8	0	-
Net Interest Income	101.1	142.2	-29%
Profit After Tax	-138.0	21.3	-749%
Gross Stage 3 Assets (% of AUM)	3.8%	7.5%	-49%
Net Stage 3 Assets (% of AUM)	0.00%	1.3%	-100%
Capital Adequacy*	45.2%	47.9%	-6%
Debt-to-Equity	1.95	1.63	20%

**Including investment in wholly owned subsidiaries*

Commenting on the performance, Mr. Yogen Khosla, Managing Director, Capital Trust Limited, said, “The second wave of Covid-19 has had a severe impact on the Semi Urban & Rural Market during the quarter where the Company has its major operations. Despite the disruptions, our rural-doorstep fintech business model helped us to navigate successfully through the challenges. Collection efficiency of post lockdown 1.0 portfolio (that is backed by in-house developed automated credit engine) initially declined during the month of April and May 2021, only to rebound sharply from the month of June 2021 and which gained further momentum to reach around 95% in the month of July 2021. The Company remained cautious in disbursement of loans to new customers and followed stringent underwriting processes.

The Company enjoys adequate liquidity and has a healthy Balance Sheet position which makes it well-positioned and agile to achieve growth over the medium to long term, while the demand remains strong. Moreover, keeping in line with our light Balance Sheet business model, we entered into 3 new Business Correspondent relationships in Q1 which expanded the company reach to territories in Eastern UP. The Company now has a network of 244 branches spread across 73 districts covering 10 states and is well positioned to deliver best in class and uninterrupted services to its customers.”

Consolidated Financial Highlights:

- April, May, June, July collection efficiency was 91%, 65%, 81%, 88% for the Company and 99%, 92%, 94%, 95% for digital loans sourced post-first lockdown
- **Net worth** as on June 30 was at INR 1169.25 million
- **Finance cost during Q1** FY22 was INR 80.61 million which were increased by INR 3.50 million as compared to Q4 FY21
- **Total Provisions** outstanding was INR 555.9 million as on 30th June 21; ECL provision was INR 84.9 million and COVID related provision was INR 471.0 million
- **Strong liquidity** position with INR 1098.9 million in cash/bank balance, liquid investments, and fixed deposit
- **Total operational branches** as on June 30, 2021, stood at 244 covering 73 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)	Q1 FY22	Q1 FY21	YoY%
Digitally Enabled Collection Products			
Capital Magic Loan	674.9	383.4	76%
Micro-Business Loan	759.2	978.4	-22%
Total Capital Digital Initiative	1434.04	1361.8	5%
Cash Collections Products			
Micro-Enterprise Loan	1849.3	2805.2	-34%
Secured-Enterprise Loan	43.8	225.7	-81%
Microfinance Loan	47.3	275.5	-83%
Total Legacy Portfolio	1940.4	3306.4	-41%
Total Assets Under Management (AUM)	3374.4	4668.3	-28%
On-Book Portfolio	2543.9	3284.5	-23%
Off-Book Portfolio	830.5	1383.8	-40%
Total Assets Under Management (AUM)	3374.4	4668.3	-28%

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 March 31,2021, Capital Trust caters to over 1,16,000 customers across 73 districts through 244 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.

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