



(CIN-L65923DL1985PLC195299)

22.07.2021

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 and media release for your information.

Kindly take note of the same.

Thanking you

Yours Truly,
For Capital Trust Limited

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

Tanya Sethi
Company Secretary



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Capital Trust strengthens rural door-step digital lending model

Announces Long Term Funding Partnerships

New Delhi, India, July 22, 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, today announced that it has entered into a long term funding partnership with some of the leading financial institutions.

The tie up will allow Capital Trust to build a strong capital base with high level of liquidity. With this business correspondence relationships, Capital Trust will be able to expand its credit portfolio of income generating micro loans among rural India's underserved population.

Commenting on the partnerships, **Mr. Yogen Khosla, Chairman and Managing Director, Capital Trust Limited, said,** "Capital Trust has entered into funding relationships with a bank, two NBFCs and a P2P lending company. These arrangements will enable Capital Trust to expand its digital lending footprint in tier 3-5 regions, primarily in Northern India. Financial inclusion through digital disbursement is at the heart of Capital Trust's business model. Merging best practices of fintech and traditional financing, the company has been offering 2 loan products: Capital Magic Loans (unsecured digital loans with a ticket size of INR 30,000 and tenure of 12 months) and Micro Business Loans (unsecured digital loans with a ticket size of INR 60,000 and tenure of 24 months)."

"Rural India not only has more internet users and higher smart phone penetration than the urban India, but it is also growing at a much faster pace. Capital Trust plays a vital role of being a catalyst in providing income generating loans to growing rural businesses. Capital Trust is one of the first NBFCs to start cashless disbursement since 2015. The company merges best practices of fintech with traditional methods of due diligence. With the implementation of an AI Enabled Credit Engine (automated decision making with credit scoring of borrower), along with AI Enabled Geo-Tagged Client Route Mapping for increased operational efficiency, Capital Trust is truly a Rural Doorstep Fintech NBFC." Added **Mr. Vahin Khosla, Executive Director, Capital Trust Limited.**

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 1,50,000 customers across 63 districts through 229 branches in 10 states in Rural India. The company prides itself to be India's first "Rural Doorstep-Fintech" company. For more information visit www.capitaltrust.in.

Capital Trust Limited
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For media queries, please contact:

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