

## CAPITAL TRUST Announces Q4 & FY2022 Results

- Highest quarterly disbursement post - pandemic
- Collection efficiency for the Quarter and March 2022 stood at 103% and 112% respectively
- Assets Under Management stand at INR 3,006 Mn
- PAT for the Quarter up by 70% QoQ

**New Delhi, India, 27<sup>th</sup> May 2022:** Capital Trust Limited (Capital Trust), a digitally enabled non-banking finance company (NBFC), specialising in providing rural digital loans in Tier III to V regions through its fintech based direct access and 315 branches, spread across 94 districts in 10 states, with ticket size of loans ranging from ~INR 5,000 to INR 50,000, has announced its financial results for the quarter and year ended 31<sup>st</sup> March 2022.

Particulars (In INR Millions)	FY22	FY21	YoY%	Q4 FY22	Q3 FY22	QoQ%
<b>Assets Under Management (AUM)</b>	3,006.1	4,011.2	-25%	3,006.1	3,118.9	-4%
<b>Total Disbursement</b>	1,697.7	1,235.2	37%	583.0	548.8	6%
<b>Net Interest Income</b>	467.5	504.5	-7%	96.1	142.4	-33%
<b>Profit After Tax</b>	(103.5)	(236.2)	-	16.3	9.6	70%
<b>GNPA (%) * Own book 90+</b>	5.0%	4.3%	16%	5.0%	8.3%	-40%
<b>NNPA (%) Own book 90+</b>	0.0%	0.0%	-	0.0%	0.0%	-
<b>Capital Adequacy **</b>	43.8%	46.6%	-6%	43.8%	41.3%	6%
<b>Debt-to-Equity</b>	1.74	1.98	-12%	1.74	2.00	-13%

\*Retrospectively changed post November 2021 RBI Circular

\*\*Including investment in wholly owned subsidiaries

**Commenting on the performance, Mr. Yogen Khosla, Managing Director, Capital Trust Limited, said,** *“The year gone by was exceptionally challenging with headwinds caused due to the second wave and the omicron variant of COVID-19. Having said that, it gives us immense pleasure to inform you all that despite the challenges we have successfully navigated through the turbulent times performing well on almost all parameters with the help of our strong customer connect, rural doorstep fintech model, experienced management team, branch expansion and technology advancement. During the quarter we saw significant recovery across sectors which aided in creating a positive momentum in rural MSME sector.*

*We delivered strong performance on all operating parameters witnessing tremendous improvements in both disbursements and collection activities. Our Disbursements for the quarter were highest quarterly disbursements post the pandemic. Collections efficiencies are back on track with March collections reaching 112% which is a result of our stringent quality norms and continuous interaction with customers.*

Total disbursement of more than INR 583 Mn during the quarter signify highest disbursement since pre-covid times. During the quarter, we entered into Business Correspondence tie up with Lenden Club. We further raised more than INR 412 Mn from Manaveeya (Oiko Credit), Vivriti Capital and Vedika Credit during the quarter. The fund raise adds further headroom for growth. We have added more than 18,700 new customers during the quarter.

We also launched interest free Micro loan of INR 5000/- with tenure of only 3 months and disbursement within 2 hours post physical verification. Our balance sheet remains strong with cash/bank balance/liquid investments and fixed deposit of INR 1,002 Mn and debt equity ratio of 1.74 x as compared to 1.98 x in Q4FY21 a reduction of 12% YoY. Asset quality remains strong with zero Net NPA.

I would like to express my sincere gratitude to our customers, employees, investors, and other stakeholders for their unwavering trust in our organisation.”

### Consolidated Financial Highlights

- **Average collection efficiency** for Q4 FY22 was 103% for the company
- **Net worth** as on 31<sup>st</sup> Mar 22 was at INR 1,205 million
- Finance cost stood at 91.9 million in Q4 FY22.
- **Total Provisions:**
  - Outstanding for the year stood at INR 417.3 million
  - ECL provision INR 143 million and COVID related provision INR 274.3 million
- **Strong liquidity** position with INR 1,002 million in cash/bank balance, liquid investments, and fixed deposits
- **Total operational branches** as on March 31, 2022 stood at 315 covering 94 districts across 10 States
- **Business Correspondent Partnership** ties ups with IDFC First Bank, Dhanvarsha Finvest, OML P2P and Lenden Club.

### **Portfolio Distribution**

Particulars (In INR Millions)	FY22	FY21	YoY%	Q4 FY22	Q3 FY22	QoQ%
<b>Digitally Enabled Collection Products</b>						
<b>Total Capital Digital Initiative *</b>	<b>1,620</b>	<b>1,046</b>	55%	<b>1,620</b>	<b>1,420</b>	14%
<b>Cash Collections Products</b>						
<b>Total Legacy Portfolio</b>	<b>1,386</b>	<b>2,965</b>	-53%	<b>1,386</b>	<b>1,699</b>	-18%
<b>Total Assets Under Management (AUM)</b>						
<b>Total Assets Under Management (AUM)</b>	<b>3,006</b>	<b>4,011</b>	-25%	<b>3,006</b>	<b>3,119</b>	-4%
On-Book Portfolio	2,298	2806	-18%	2,298	2,658	-14%
Off-Book Portfolio	708	1,205	-41%	708	461	54%

**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. Capital Trust caters to over 99,000 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](http://www.capitaltrust.in).

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