



(CIN-L65923DL1985PLC195299)

November 09, 2022

The National Stock Exchange of India Limited

Exchange Plaza, C-I, Block G

Bandra-Kurla Complex

Bandra (E), Mumbai - 400051

(Symbol- CAPTRUST)

BSE Limited

Phiroze Jeejeebhoy Towers,

Dalal Street, Mumbai -400001

(Scrip Code-511505)

Dear Sir/Madam,

Sub: Outcome of Board Meeting under Regulation 30 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

Pursuant to Regulation 30 read with Part A of Part A of Schedule III of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, this is informed that the Board of Directors of the Company at its meeting held today i.e. November 09, 2022 has inter-alia considered, approved and took note of the following businesses:

Un-audited financial statements of the company (consolidated and standalone) for the quarter ended 30th September, 2022 along with limited review report thereon;

Further, the meeting commenced at 12:30 p.m. and concluded at 1:45 p.m.

We are hereby enclosing the financial results along with limited review report for your information and record.

Capital Trust Limited
Registered Office: 205 Centrum Mall, Sultanpur, M G Road, New Delhi-110030
Phone: 9716844571 Email: info@capitaltrust.in Web: www.capitaltrust.in



(CIN-L65923DL1985PLC195299)

Thanking you,

Yours faithfully,

For **Capital Trust Limited**

VINOD RAINA

Digitally signed by VINOD
RAINA
Date: 2022.11.09 14:00:06
+05'30'

Vinod Raina

CFO

Email Id : cs@capitaltrust.in

JKVS & CO.

Chartered Accountants

Independent Auditor's Review Report on Unaudited Consolidated Financial Results for the quarter and six months ended September 30, 2022 of the Company pursuant to the Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulation, 2015, as amended

To the Board of Directors of Capital Trust Limited

1. We have reviewed the accompanying Statement of Unaudited Consolidated Financial Results of Capital Trust Limited ("the Parent") and its subsidiaries (the Parent and its subsidiaries together referred to as "the Group") for the quarter and six months ended September 30, 2022 ("the Statement"), being submitted by the Parent pursuant to the requirement of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended.
2. This Statement, which is the responsibility of the parent's management and approved by the parent's Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standard 34 "Interim Financial Reporting" ("Ind AS 34"), prescribed under Section 133 of the Companies Act, 2013, and other accounting principles generally accepted in India. Our responsibility is to express a conclusion on the Statement based on our review.
3. We conducted our review of the Statement in accordance with the Standard on Review Engagements (SRE) 2410 "Review of Interim Financial Information Performed by the Independent Auditor of the Entity", issued by the Institute of Chartered Accountants of India. A review of interim financial information consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Standards on Auditing and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

We also performed procedures in accordance with the circular issued by the SEBI under Regulation 33 (8) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended from time to time, to the extent applicable.



4. The Statement includes the results of the following subsidiaries:
 - a. Capital Trust Microfinance Pvt. Ltd.
 - b. Capital Trust Housing Finance Pvt. Ltd.

5. Based on our review conducted and procedures performed as stated in paragraph 3 above, nothing has come to our attention that causes us to believe that the accompanying Statement read with notes therein, prepared in accordance with the recognition and measurement principles laid down in the aforesaid Indian Accounting Standard (Ind AS) and other accounting principles generally accepted in India, has not disclosed the information required to be disclosed in terms of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, including the manner in which it is to be disclosed, or that it contains any material misstatement.

Place: New Delhi
Date: November 09, 2022



For JKVS & Co.
Chartered Accountants
Firm Registration No. 318086E

A handwritten signature in blue ink, appearing to read 'Sajal', written over a horizontal line.

Sajal Goyal
Partner
Membership No. 523903
UDIN: 22523903BCPKTZ6636

Capital Trust Limited

CIN No.: L65923DL1985PLC195299

Regd & Corp.Office: 205, Centrum Mall, Sultanpur, M G Road, New Delhi - 110030

STATEMENT OF CONSOLIDATED FINANCIAL RESULTS FOR QUARTER AND HALF YEAR ENDED 30TH SEPTEMBER, 2022

(Rs. in Lakhs except EPS)

	For Quarter ended			For Half Year ended		For Year
	30-Sep-22	30-Jun-22	30-Sep-21	30-Sep-22	30-Sep-21	31-Mar-22
	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
Revenue from operations						
Interest Income	1,082.18	1,573.96	2,005.69	2,656.14	3,872.22	7,891.08
Net gain on fair value changes	-	-	66.88	-	124.39	184.55
Fees and commission Income	704.25	526.83	189.50	1,231.08	313.11	734.05
Net gain on derecognition of financial instruments under amortised cost category	-	-	-	-	-	82.76
Other revenues	434.67	360.96	359.27	795.63	583.37	1,606.96
Other income	17.96	11.79	6.12	29.75	11.55	98.88
Total Income	2,239.06	2,473.54	2,627.46	4,712.60	4,904.64	10,598.28
Expenses						
Finance costs	550.14	699.22	748.64	1,249.36	1,554.72	3,181.08
Fees and commission expense	104.09	12.05	87.19	116.14	161.83	291.23
Provision for/(Reversal of) Impairment on financial instruments	(550.96)	(386.55)	149.47	(937.51)	2,162.98	3,841.31
Net loss on fair value changes	-	56.44	-	56.44	-	-
Employee benefits expense	937.58	998.02	963.79	1,935.60	1,801.88	1,950.11
Depreciation, amortization and impairment	11.18	12.54	7.26	23.72	20.37	49.67
Other expenses	913.49	819.79	552.51	1,733.28	980.77	2,702.16
Total expenses	1,965.52	2,211.51	2,508.86	4,177.03	6,682.55	12,015.56
Profit / (Loss) before exceptional items and tax	273.54	262.03	118.60	535.57	(1,777.91)	(1,417.28)
Exceptional items	-	-	-	-	-	-
Profit / (Loss) before tax	273.54	262.03	118.60	535.57	(1,777.91)	(1,417.28)
Tax expense						
Current tax	29.08	34.00	14.20	63.08	29.84	66.44
Deferred tax	42.76	33.53	17.42	76.29	(514.40)	(449.04)
Profit / (loss) for the period (A)	201.70	194.50	86.98	396.20	(1,293.35)	(1,034.68)
Other comprehensive income (OCI)						
Items that will not be reclassified to profit & loss						
Remeasurement of defined benefit liabilities/assets (net of tax)	-	-	-	-	-	12.14
Total other comprehensive income for period (B)	-	-	-	-	-	12.14
Total comprehensive income (A+B)	201.70	194.50	86.98	396.20	(1,293.35)	(1,022.54)
Earnings per equity share (of Rs. 10 each)						
- Basic & Diluted (not annualized) (Rs.)	1.24	1.20	0.54	2.44	(7.98)	(6.38)
Paid-up Equity Share Capital (Face Value of Rs. 10 per share)	1,621.75	1,621.75	1,621.75	1,621.75	1,621.75	1,621.75
Reserves						10,429.39

Capital Trust Limited

CIN No.: L65923DL1985PLC195299

Regd & Corp.Office: 205, Centrum Mall, Sultanpur, M G Road, New Delhi - 110030

CONSOLIDATED STATEMENT OF ASSETS AND LIABILITIES AS AT 30TH SEPTEMBER, 2022

(Rs. in Lakhs)

Particulars	As at	As at
	30-Sep-22	31-Mar-22
	Unaudited	Audited
ASSETS		
Financial Assets		
Cash and Cash Equivalents	913.13	488.16
Bank Balances other than above	6,470.22	5,247.80
Receivables		
- Other Receivables	546.58	329.69
Loans	13,482.29	18,729.50
Investments	-	4,279.70
Other Financial Assets	2,169.27	2,010.77
Total Financial Assets	23,581.49	31,085.62
Non Financial Assets		
Current Tax Assets (Net)	712.31	540.72
Deferred Tax Asset (Net)	3,401.97	3,478.26
Property, Plant and Equipment	142.97	157.27
Right to use Asset	2.21	14.86
Other Intangible Assets	-	18.89
Intangible Asset under Development	18.89	-
Other Non Financial Assets	112.29	124.39
Total Non Financial Assets	4,390.64	4,334.39
Total Assets	27,972.13	35,420.01
LIABILITIES		
Financial Liabilities		
Trade Payables		
Due to Micro Enterprises & Small Enterprises		-
Due to Other than Micro & Small Enterprises	20.90	91.92
Debt Securities	4,187.78	6,405.23
Borrowings (Other than Debt Securities)	4,215.45	9,882.59
Subordinated Liabilities	4,494.36	4,489.30
Lease Liabilities	2.54	16.05
Other Financial Liabilities	2,072.90	1,723.25
Total Financial Liabilities	14,993.93	22,608.34
Non Financial Liabilities		
Current tax liabilities	-	-
Provisions	135.85	125.85
Other Non-Financial Liabilities	401.59	634.68
Total Non Financial Liabilities	537.44	760.53
EQUITY		
Share Capital	1,621.75	1,621.75
Other Equity	10,819.01	10,429.39
Total Equity	12,440.76	12,051.14
Total Liabilities And Equity	27,972.13	35,420.01

Capital Trust Limited

CIN No.: L65923DL1985PLC195299

Regd & Corp.Office: 205, Centrum Mall, Sultanpur, M G Road, New Delhi - 110030

STATEMENT OF CONSOLIDATED CASH FLOW FOR THE HALF YEAR ENDED 30TH SEPTEMBER, 2022

Particulars	(Rs. in Lakhs)	
	For the half year ended 30-Sep-22 Unaudited	For the half year ended 30-Sep-21 Unaudited
Cash flows from operating activities		
Profit before tax	535.57	(1,777.92)
Adjustments:		
Depreciation, amortization and impairment	23.72	20.37
Provision for/(Reversal of) Impairment on financial instruments	(937.51)	2,162.98
Loans written off	0.13	-
Net (gain)/loss on derecognition of property, plant and equipment	0.04	-
Net (gain)/loss on derecognition of Right to Use Asset	(0.86)	-
Gain on sale of investments	(523.26)	-
Unrealised (gain)/loss on fair value changes of investments	579.70	-
Gain on sale of loan portfolio through direct assignment	-	-
Unwinding of loss on fair valuation of financial assets	1.81	(124.39)
Effective interest rate adjustment for financial instruments	144.57	97.48
Operating profit before working capital changes	(176.09)	378.52
(Increase)/ decrease of receivables	(216.89)	(106.31)
(Increase)/ decrease of loans	6,126.17	2,454.67
(Increase)/ decrease of other financial assets	(158.50)	(1,084.62)
(Increase)/ decrease of other non financial assets	10.28	(5.52)
Movement in fixed deposits	(1,222.41)	(1,091.97)
Increase/ (decrease) of trade payables	(71.02)	(41.59)
Increase/ (decrease) of other financial liabilities	349.65	52.22
Increase/ (decrease) of provisions	10.00	15.84
Increase/ (decrease) of other non-financial liabilities	(239.66)	(313.18)
Increase/ (decrease) of lease liabilities	(2.81)	(3.74)
Cash used in operating activities	4,408.72	254.32
Income taxes paid	(234.67)	(143.24)
Net cash used in operating activities	4,174.05	111.08
Cash flows from investing activities		
Purchase of property, plant & equipment	(7.71)	(7.41)
Proceed from sale of property, plant & equipment	2.86	-
Movement in investments	4,223.26	-
Net cash used in investing activities	4,218.41	(7.41)
Cash flows from financing activities		
Proceeds from securitised loans against pass through transactions	905.92	2,442.71
Repayment of securitised loans against pass through transactions	(3,174.81)	-
Repayment of borrowings (Net)	(5,698.60)	(4,285.04)
Net cash from financing activities	(7,967.49)	(1,842.33)
Net increase/ (decrease) in cash and cash equivalents	424.97	(1,738.66)
Cash and cash equivalents at the beginning of the year	488.16	3,854.84
Cash and cash equivalents at the end of the year	913.13	2,116.18

Capital Trust Limited

CIN No.: L65923DL1985PLC195299

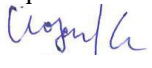
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Notes:

1. The business activity of the Company falls within a single segment viz 'financing activities' and hence there is no other reportable segment as per Ind AS 108.
2. Most of our customers are linked to the local economy and operational in essential services. Due to COVID-19 pandemic impact, there is significant increase of credit risk of such borrowers. Accordingly, the company is carrying total additional provision of Rs. 481.93 lakhs over and above normal provision, based on information available to reflect, among other things, the deterioration in the macro-economic factors. These estimates are based on current market indicators and is subject to uncertainty and may be affected by the other economic factors.
3. The Listed Secured Non-convertible Debentures of the Company aggregating to Rs. 3000 Lakhs (outstanding Rs. 3000 Lakhs as on March 31, 2022) are secured by way of charge over the Company's receivables as specifically mentioned in the respective Trust Deeds and the asset cover as per the terms of the Sanction Letter. Disclosures under Regulation 52(4) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 are given in Annexure A.
4. Disclosure pursuant to RBI Notification dated September 24, 2021 on "Transfer of Loan Exposures" are given below:
 - (i) The Company has not transferred or acquired, any loans not in default.
 - (ii) The Company has not transferred or acquired, any stressed loans.
5. The above results were reviewed by the Audit Committee and approved by the Board of Directors of the Company at their meeting held on 9th November, 2022. The Statutory Auditors have carried out a limited review of the above financial results.



Place: New Delhi
Date: November 9, 2022

For and on Behalf of
Capital Trust Limited

Yogen Khosla
Chairman cum Managing Director

JKVS & CO.

Chartered Accountants

Independent Auditor's Report on Unaudited Standalone Financial Results for the quarter and six months ended September 30, 2022 of the Company pursuant to the Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulation, 2015, as amended

To the Board of Directors of Capital Trust Limited

1. We have reviewed the accompanying statement of unaudited standalone financial results of Capital Trust Limited ("the Company") for the quarter and six months ended September 30, 2022 ("the Statement"), attached herewith, being submitted by the Company pursuant to the requirement of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended (the "Listing Regulations").
2. This Statement, which is the responsibility of the Company's management and approved by the Company's Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in the Indian Accounting Standard 34 "Interim Financial Reporting" ("IND AS 34"), prescribed under Section 133 of the Companies Act, 2013, as amended, read with relevant rules issued thereunder and other accounting principles generally accepted in India. Our responsibility is to issue a report on the Statement based on our review.
3. We conducted our review of the Statement in accordance with the Standard on Review Engagements (SRE) 2410 "Review of Interim Financial Information Performed by the Independent Auditor of the Entity", issued by the Institute of Chartered Accountants of India. This standard requires that we plan and perform the review to obtain moderate assurance as to whether the financial results are free of material misstatement. A review is limited primarily to inquiries of company personnel and analytical procedures applied to financial data and thus provides less assurance than an audit. We have not performed an audit and accordingly, we do not express an audit opinion.
4. Based on our review conducted as above, nothing has come to our attention that causes us to believe that the accompanying statement of unaudited standalone financial results read with notes therein, prepared in all material respects in accordance with the applicable accounting standards and other recognized accounting practices and policies, has not disclosed the information required to be disclosed in terms of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, including the manner in which it is to be disclosed, or that it contains any material misstatement.

For JKVS & Co.

Chartered Accountants

Firm Registration No. 318086E



Sajal Goyal
Sajal Goyal

Partner

Membership No. 523903

UDIN: 22523903BCPKJX1129

Place: New Delhi

Date: November 09, 2022

Capital Trust Limited

CIN No.: L65923DL1985PLC195299

Regd & Corp. Office: 205, Centrum Mall, Sultanpur, M G Road, New Delhi - 110030

STATEMENT OF STANDALONE FINANCIAL RESULTS FOR QUARTER AND HALF YEAR ENDED 30TH SEPTEMBER, 2022

(Rs. in Lakhs except EPS)

	For Quarter ended			For Half Year ended		For Year
	30-Sep-22	30-Jun-22	30-Sep-21	30-Sep-22	30-Sep-21	31-Mar-22
	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
Revenue from operations						
Interest Income	1,081.75	1,573.83	1,989.06	2,655.58	3,828.02	7,844.55
Net gain on fair value changes	-	-	66.88	-	124.39	184.55
Fees and commission Income	704.25	526.83	189.50	1,231.08	313.11	734.05
Net gain on derecognition of financial instruments under amortised cost category	-	-	-	-	-	82.76
Other revenues	406.37	309.21	309.73	715.58	489.74	1,415.87
Other income	28.24	25.95	81.12	54.19	161.55	398.76
Total Income	2,220.61	2,435.82	2,636.29	4,656.43	4,916.81	10,660.54
Expenses						
Finance costs	706.35	850.32	879.94	1,556.67	1,807.01	3,722.53
Fees and commission expense	103.96	12.05	86.07	116.01	158.83	287.85
Provision for/(Reversal of) Impairment on financial instruments	(546.24)	(367.30)	149.47	(913.54)	2,153.73	1,901.71
Net loss on fair value changes	-	56.44	-	56.44	-	-
Employee benefits expense	947.58	998.02	936.37	1,945.60	1,744.94	3,759.32
Depreciation, amortization and impairment	11.18	12.54	7.26	23.72	20.37	49.67
Other expenses	901.73	811.17	527.88	1,712.90	941.06	2,619.58
Total expenses	2,124.56	2,373.24	2,586.99	4,497.80	6,825.94	12,340.66
Profit / (Loss) before exceptional items and tax	96.05	62.58	49.30	158.63	(1,909.13)	(1,680.12)
Exceptional items	-	-	-	-	-	-
Profit / (Loss) before tax	96.05	62.58	49.30	158.63	(1,909.13)	(1,680.12)
Tax expense						
Current tax	-	-	-	-	-	3.29
Deferred tax	25.52	13.31	14.53	38.83	(518.28)	(451.01)
Profit / (loss) for the period (A)	70.53	49.27	34.77	119.80	(1,390.85)	(1,232.40)
Other comprehensive income (OCI)						
Items that will not be reclassified to profit & loss						
Remeasurement of defined benefit liabilities/assets (net of tax)	-	-	-	-	-	12.14
Total other comprehensive income for period (B)	-	-	-	-	-	12.14
Total comprehensive income (A+B)	70.53	49.27	34.77	119.80	(1,390.85)	(1,220.26)
Earnings per equity share (of Rs. 10 each)						
- Basic & Diluted (not annualized) (Rs.)	0.43	0.30	0.21	0.74	(8.58)	(7.60)
Paid-up Equity Share Capital (Face Value of Rs. 10 per share)	1,621.75	1,621.75	1,621.75	1,621.75	1,621.75	1,621.75
Reserves						10,176.23

Capital Trust Limited

CIN No.: L65923DL1985PLC195299

Regd & Corp.Office: 205, Centrum Mall, Sultanpur, M G Road, New Delhi - 110030

STANDALONE STATEMENT OF ASSETS AND LIABILITIES AS AT 30TH SEPTEMBER, 2022

(Rs. in Lakhs)

Particulars	As at	As at
	30-Sep-22	31-Mar-22
	Unaudited	Audited
ASSETS		
Financial Assets		
Cash and Cash Equivalents	678.08	404.77
Bank Balances other than above	6,470.22	5,247.80
Receivables		
- Other Receivables	546.58	329.69
Loans	13,490.79	18,724.73
Investments	4,973.43	9,253.13
Other Financial Assets	2,172.14	2,061.17
Total Financial Assets	28,331.24	36,021.29
Non Financial Assets		
Current Tax Assets (Net)	672.36	468.43
Deferred Tax Asset (Net)	3,389.14	3,427.97
Property, Plant and Equipment	142.97	157.27
Right to use Asset	2.21	14.86
Intangible Asset under Development	18.89	18.89
Other Intangible Assets	-	-
Other Non Financial Assets	3.66	18.13
Total Non Financial Assets	4,229.23	4,105.55
Total Assets	32,560.47	40,126.84
LIABILITIES		
Financial Liabilities		
Trade Payables		
Due to Micro Enterprises & Small Enterprises	-	-
Due to Other than Micro & Small Enterprises	23.17	90.04
Debt Securities	4,187.78	6,405.23
Borrowings (Other than Debt Securities)	9,345.44	14,881.58
Subordinated Liabilities	4,494.36	4,489.30
Lease Liabilities	2.54	16.05
Other Financial Liabilities	2,057.18	1,699.08
Total Financial Liabilities	20,110.47	27,581.28
Non Financial Liabilities		
Provisions	135.33	125.33
Other Non-Financial Liabilities	396.90	622.25
Total Non Financial Liabilities	532.23	747.58
EQUITY		
Share Capital	1,621.75	1,621.75
Other Equity	10,296.02	10,176.23
Total Equity	11,917.77	11,797.98
Total Liabilities And Equity	32,560.47	40,126.84

Capital Trust Limited

CIN No.: L65923DL1985PLC195299

Regd & Corp. Office: 205, Centrum Mall, Sultanpur, M G Road, New Delhi - 110030

STATEMENT OF STANDALONE CASH FLOW FOR THE HALF YEAR ENDED 30TH SEPTEMBER, 2022

(Rs. in Lakhs)

Particulars	For the half	For the half
	year ended 30-Sep-22	year ended 30-Sep-21
	Unaudited	Unaudited
Cash flows from operating activities		
Profit before tax	158.63	(1,909.13)
Adjustments:		
Depreciation, amortization and impairment	23.72	20.37
Provision for/(Reversal of) Impairment on financial instruments	(913.54)	2,153.73
Loans written off	0.13	-
Net (gain)/loss on derecognition of property, plant and equipment	0.04	-
Net (gain)/loss on derecognition of Right to Use Asset	(0.86)	-
Gain on sale of investments	(523.26)	-
Unrealised (gain)/loss on fair value changes of investments	579.70	(124.39)
Unwinding of loss on fair valuation of financial assets	1.81	-
Effective interest rate adjustment for financial instruments	144.57	96.53
Operating profit before working capital changes	(529.06)	237.11
(Increase)/ decrease of receivables	(216.89)	(106.31)
(Increase)/ decrease of loans	6,088.93	2,084.74
(Increase)/ decrease of other financial assets	(110.97)	(1,060.16)
(Increase)/ decrease of other non financial assets	12.66	16.04
Movement in fixed deposits	(1,222.42)	(1,091.97)
Increase/ (decrease) of trade payables	(66.87)	(40.47)
Increase/ (decrease) of other financial liabilities	358.10	67.87
Increase/ (decrease) of provisions	10.00	13.48
Increase/ (decrease) of other non-financial liabilities	(225.35)	(298.20)
Increase/ (decrease) of lease liabilities	(2.81)	(3.74)
Cash used in operating activities	4,095.32	(181.61)
Income taxes paid	(203.93)	(118.68)
Net cash used in operating activities	3,891.39	(300.29)
Cash flows from investing activities		
Purchase of property, plant & equipment	(7.71)	(7.41)
Proceed from sale of property, plant & equipment	2.86	-
Movement in investments	4,223.26	-
Net cash used in investing activities	4,218.41	(7.41)
Cash flows from financing activities		
Proceeds from securitised loans against pass through transactions	905.92	2,442.71
Repayment of securitised loans against pass through transactions	(3,174.81)	-
Repayment of borrowings (Net)	(5,567.60)	(3,310.03)
Net cash from financing activities	(7,836.49)	(867.32)
Net increase/ (decrease) in cash and cash equivalents	273.31	(1,175.02)
Cash and cash equivalents at the beginning of the year	404.77	1,528.57
Cash and cash equivalents at the end of the year	678.08	353.55

Capital Trust Limited

CIN No.: L65923DL1985PLC195299

Regd & Corp. Office: 205, Centrum Mall, Sultanpur, M G Road, New Delhi - 110030

Notes:

1. The business activity of the Company falls within a single segment viz 'financing activities' and hence there is no other reportable segment as per Ind AS 108.
2. Most of our customers are linked to the local economy and operational in essential services. Due to COVID-19 pandemic impact, there is significant increase of credit risk of such borrowers. Accordingly, the company is carrying total additional provision of Rs. 481.93 lakhs over and above normal provision, based on information available to reflect, among other things, the deterioration in the macro-economic factors. These estimates are based on current market indicators and is subject to uncertainty and may be affected by the other economic factors.
3. The Listed Secured Non-convertible Debentures of the Company aggregating to Rs. 3000 Lakhs (outstanding Rs. 3000 Lakhs as on March 31, 2022) are secured by way of charge over the Company's receivables as specifically mentioned in the respective Trust Deeds and the asset cover as per the terms of the Sanction Letter. Disclosures under Regulation 52(4) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 are given in Annexure A.
4. Disclosure pursuant to RBI Notification dated September 24, 2021 on "Transfer of Loan Exposures" are given below:
 - (i) The Company has not transferred or acquired, any loans not in default.
 - (i) The Company has not transferred or acquired, any stressed loans.
5. The Board of Directors of two wholly owned subsidiaries, i.e., Capital Trust Microfinance Private Limited and Capital Trust Housing Finance Private Limited have approved the merger with the Company, w.e.f 01 April 2021. The Board of Directors of the Company has also approved merger of above subsidiaries with the Company. Shareholders and creditors of both subsidiaries and the Company have also given their consent for the merger and the same have been filed with Hon'ble NCLT. Final approval from Hon'ble NCLT is awaited. Pending approval no impact of proposed merger has been considered in above results.
6. The above results were reviewed by the Audit Committee and approved by the Board of Directors of the Company at their meeting held on 9th November, 2022. The Statutory Auditors have carried out a limited review of the above financial results.

Place: New Delhi
Date: November 9, 2022



For and on Behalf of
Capital Trust Limited

A handwritten signature in blue ink, appearing to read 'Yogen Khosla'.

Yogen Khosla
Chairman cum Managing Director

Annexure - A

Disclosure pursuant to Regulation 52 (4) of the Securities and Exchange Board of India (LODR) Regulations, 2015 for the Quarter and Half Year Ended September 30, 2022

1	Credit Rating			
2	Instrument	Rating Agency	Rating	
3	Non Convertible Debenture	Care Rating	Care BB+	
4	Debt - Equity Ratio	1.51	Asset coverage Ratio	NA
5	Previous due date for payment of interest/principal			
	ISIN	BSE SCRIP CODE	From 1st Jul, 2022 to 30th Sep, 2022	
			Interest	Principal Payment
	INE707C07023	959941	21.07.2022	NA
6	Next due date for payment of interest/principal alongwith interest			
	ISIN	BSE SCRIP CODE	From 1st Oct, 2022 to 31st Dec, 2022	
			Interest	Principal Payment
	INE707C07023	959941	21.10.2022	NA
7	Debenture Redemption Reserve		No DRR is required in respect of privately placed debentures in terms Rule 18(7)(ii) of Companies (Share Capital and Debenture), Rules, 2014	
8	Debt-Equity Ratio		1.51	
9	Debt Service Coverage ratio		Not applicable	
10	Interest Service Coverage ratio		Not applicable	
11	Outstanding redeemable preference shares (quantity and value)		Nil	
12	Net worth (Rs. in Lakhs)		11,917.77	
13	Net Profit/(Loss) after Tax (Rs. in Lakhs)		119.79	
14	Earning per share (Basic and Diluted)		0.74	
15	Current Ratio		1.42	
16	Long term debt to working capital		1.39	
17	Bad Debts to Account receivable ratio		Not applicable	
18	Current liability ratio		0.70	
19	Total debt to Total Assets		55.37%	
20	Debtors turnover		Not applicable	
21	Inventory Turnover		Not applicable	
22	Operating Margin%		Not applicable	
23	Net profit/(loss) Margin		4.67%	
24	Sector specific equivalent ratio, if applicable		Not applicable	



(CIN-L65923DL1985PLC195299)

Declaration pursuant to Regulation 33(3)(d) of the SEBI (LODR) Regulations, 2015

I, Yogen Khosla, Managing Director of Capital Trust Limited, hereby declare that the Statutory Auditors of the Company, JKVS & Co., Chartered Accountants (Registration No: 318086E) have issued unmodified opinion on Standalone and Consolidated unaudited Financial Results of the Company for the quarter ended Sept 30, 2022

For Capital Trust Limited

A handwritten signature in blue ink, appearing to read "Yogen Khosla".

Yogen Khosla
Managing Director
DIN: 00203165

Date: 09-11-2022
Place: New Delhi