

Capital Trust Announces Q4 & FY2021 Results

Companywide collection efficiency stood strong at 91% in March 21.

Performance of post-first lockdown sourced portfolio robust in the face of second covid wave. Collection efficiency of this cohort was good at 98% in April 21 and remained above 92% in May 21 despite high stress.

Asset Under Management stands at INR 4,011 Million

New Delhi, India, 1st July 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 fourth quarter and year ended March 31, 2021.

Particulars (In INR Millions)	FY2021
Assets Under Management (AUM)	4011
Total Disbursement	1,291.43
Net Interest Income	504.47
Profit After Tax	(236.24)
Gross Stage 3 Assets (% of AUM)	1.95%
Net Stage 3 Assets (% of AUM)	0.00%
90+ Assets (% of AUM)	7.17%
Net 90% Assets (% of AUM)	0.00%
Capital Adequacy*	46.60%
Debt-to-Equity	1.98 times

Commenting on the performance, Mr. Yogen Khosla, Managing Director, Capital Trust Limited, said, *“Capital Trust has successfully built a rural-doorstep fintech model, probably a first, for rural India’s underserved population to earn their livelihoods. With the aim of digitalizing rural financing, the company started its Capital Digital Initiative in 2019. 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 12months) and Micro Business Loans (unsecured digital loans with a ticket size of INR 60,000 and tenure of 24months).*

With ~54% collections coming by the time the client’s bank clearance data is received (NACH clearance + Advance collection) and non-requirement to physically meet most of its clients, the company has been able to tide over issues of lockdown and covid well. Collections for loans sourced post-first lockdown have never dipped below 92% despite the challenges faced due to disruptions caused by covid 19 pandemic and subsequent lockdowns. The company plans to continue its digital focus and hopes to revolutionize rural financing using digital processes and state of the art technology without compromising on its feet-on-street model.”

*Including investment in wholly owned subsidiaries

Consolidated Financial Highlights

- **Average collection efficiency** for Q4 FY21 was 91.1% for the company and 99.2% for digital loans sourced post-first lockdown
- **Net worth** as on March 31 was at INR 1307.1 million
- **Finance cost during Q4** FY21 was INR 331.2 million which were reduced by INR 77.1 million as compared to Q3 FY21.
- **Total Provisions** outstanding for the year was INR 354.6 million; ECL provision was INR 70.3 million and COVID related provision was INR 284.3 million
- **Strong liquidity** position with INR 1,204.4 million in cash/bank balance, liquid investments, and fixed deposit
- **Total operational branches** as on March 31, 2021 stood at 229 covering 63 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)	FY2021	FY2020	YoY%
Digitally Enabled Collection Products			
- Capital Magic Loan	794	413	92%
- Micro-Business Loan	869	926	-6%
Total Capital Digital Initiative	1,662	1,339	24%
Cash Collections Products			
- Micro-Enterprise Loan	2,220	2,852	-22%
- Secured-Enterprise Loan	54	233	-77%
- Microfinance Loan	75	290	-74%
Total Legacy Portfolio	2,349	3,375	-30%
Total Assets Under Management (AUM)	4,011	4,714	-15%
On-Book Portfolio	2,806	3,170	-11%
Off-Book Portfolio	1,205	1,544	-22%
Total Assets Under Management (AUM)	4,011	4,714	-15%

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

*Including investment in wholly owned subsidiaries

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:

NAME:- Vinod Raina DESIGNATION: CFO Capital Trust Limited EMAIL:- vinod.raina@capitaltrust.in MOBILE:- 9711 202 360	NAME:- Pushpa Mani Senior Analyst Dickenson World EMAIL:- pushpa.mani@dickensonworld.com MOBILE:-9911 684 123
--	---

*Including investment in wholly owned subsidiaries