



(CIN-L65923DL1985PLC195299)

Q4 FY22 Business Update

Capital Trust Limited attains highest quarterly disbursements post-COVID for Q4 FY2022

- All-around solid improvement in performance
- Highest quarterly disbursement post-pandemic
- Collection efficiency of Capital Digital Loans sustain at > 97%

New Delhi, India, 13th April 2022: 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 business update for the fourth quarter of FY2022 and the full FY2022.

Key Performance Highlights:

Disbursements for Q4 FY22 stood at Rs. 58 crore and for FY22 at Rs. 170 crore, higher by 115% and 32% YoY, respectively. This was the highest quarterly disbursements by the Company post COVID-19. This was mainly based on the Company's focus on the rural doorstep fintech model, the strong customer connect, increased touchpoints via expansion in the branch network, which helped in catering to new customers and geographies, and improved traction from existing customers due to improved business sentiments and cash flows of customers.

Collection efficiency of Capital Digital Loans for the Q4 FY2022 remained robust at more than 97%, aided by digital integration and stringent quality checks, physical visits, continuous interaction with customers and the backend automated decision-making process through artificial intelligence and Business Intelligence.

The 30 plus DPD of Capital Digital Loans remains less than 3% and 90 plus DPD at 2.5% as of 31st March 2022, indicating the superior asset quality of the loan book.

Strong liquidity position with Rs. 23 crore in cash/bank balance, liquid investments and fixed deposits on 31st March 2022. Moreover, over Rs. 23 crore was raised in the last quarter from Manaveeya (Oiko Credit), Vivriti Capital, and Vedika Credit. These fund raise add further headroom for the Company's growth.

In March 2022, the Company entered into a business correspondence tie-up with Lenden Club. In the first month itself, the disbursement crossed more than Rs. 8 crore. This tie-up is in addition to the existing tie-ups the Company has with Dhanvarsha Finvest and OML P2P among others. With these business correspondence relationships, Capital Trust is well placed to expand its credit portfolio of income-generating micro loans among rural India's most underserved population. During Q4 FY2022, the Company launched the ground-breaking interest-free Rs. 5000 instant loan, with a tenure of only three months and a disbursement TAT within 2 hours post physical verification.

Capital Trust Limited

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Please note that the numbers stated herein as of 31st March 2022 are provisional unaudited numbers and are subject to review by the Audit Committee, statutory auditors, and Board of Directors.

Mr. Yogen Khosla, Chairman and Managing Director, Capital Trust Limited, said, "At Capital Trust, we are pledged to the greater inclusion of the bottom of the pyramid to India's growth story. We are doing this by expanding our reach into more tier 3-5 regions via our Rural Doorstep Fintech Model. The new business correspondence tie-up with Lenden Club and other existing tie-ups will help leverage our relationship with customers to further serve India's most underserved population and provide income-generating loans to make them self-reliant. With the Rural Doorstep Fintech Model, our processes have become more robust, right from documentation & paperwork to onboarding and disbursement. The key enabler has been the automated decision-making process, helping faster credit delivery while maintaining the quality of the loan book through stringent quality checks and physical visits. We use AI and Business Intelligence to automatically calculate the applicant's household income based on standardised business size, industry margin and expected expenses. The robust collection efficiencies of Capital Digital Loans prove the success of the digital lending process and a strong customer connection.

Increased disbursements coupled with robust collection efficiency and superior asset quality will help build a profitable portfolio with sustainable long-term growth. We believe our conviction, focus on technology, experienced board members, passionate on-ground workforce, and strong balance sheet position will help us grow across the value chain to benefit our stakeholders."

About Capital Trust Limited

Capital Trust Limited (BSE: 511505; NSE: CAPTRUST), an RBI registered non-banking finance company (NBFC), offers income-generating microloans 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 1 Lakh customers across 94 districts through 315 branches in 10 states in North and East India. The Company prides itself on India's first "Rural Doorstep-Fintech" company. For more information visit www.capitaltrust.in.

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