



(CIN-L65923DL1985PLC195299)

03.08.2021

**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: Capital Trust announces PTC Transaction of about INR 280 Million with U GRO Capital Limited**

Dear Sirs,

Please find attached herewith the press release on Capital Trust announces PTC Transaction of about INR 280 Million with U GRO Capital Limited.

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 announces PTC Transaction of about INR 280 Million with U GRO Capital Limited

**New Delhi, India, August 03, 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 PTC (Pass Through Certificates) transaction with U GRO Capital Limited, a technology focused small business lending platform.

This is the first time U GRO Capital and Capital Trust have come together for a PTC transaction of about INR 280 million, with amortisation of the pool tenure of 20 months. The instrument is rated BBB+ by ICRA Limited. The tie up will allow Capital Trust to enhance its liquidity and build a strong capital base. The loans underlying the pool will have monthly instalments with original maturity of up to 3 years. With this tie up, Capital Trust will be able to expand its credit portfolio of income generating micro loans among rural India's underserved population.

Commenting on this development, **Mr. Yogen Khosla, Chairman and Managing Director, Capital Trust Limited, said,** "This transaction is in line with Capital Trust's balance sheet light business growth model and will help the company expand its lending portfolio at a faster pace without additional burden on the books of the company. The arrangement will enable Capital Trust to expand its digital lending footprint to Tier 3-5 regions primarily in Northern India. The company will continue to enter into such tie ups in near term which will help in building a strong capital base with high liquidity."

### 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](http://www.capitaltrust.in).

### For media queries, please contact:

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