

Capital Trust Limited announces Expansion in Branch Network

New Delhi, India, December 01, 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, recently enhanced its branch network by opening 71 New branches. Out of these, 20 New branches were opened in Eastern UP; 21 in Bihar; 13 in Jharkhand; 11 in Madhya Pradesh and 6 in Punjab. With this the total branch network of the company reaches 315 branches spread across 94 districts in 10 states. All the branches are opened on Asset Light model with minimal capex. The ticket size of these loans will range from ~INR 30,000 to 1 Lakh focussed towards MSME Sector.

The company today also announced sanction of additional INR 260 Millions term loan facility by HDFC Bank. HDFC has till date sanctioned INR 970 Millions. The company enjoys comfortable liquidity position with debt equity ratio of 2.0x as on 30th September 2021 which gives enough headroom to further increase disbursements thereby expanding the assets under management without further leveraging the balance sheet.

The strong capital base coupled with enhanced reach via expansion in branch network will help the company to expand its customer base and penetrate deeper in existing markets as well as expand its presence to new geographies. The company has already entered into the partnership/co-lending model with some of the NBFCs and Banks. The company is open to other partnerships/ co-lending with Banks and NBFCs to fund the expansion and also open in new geographies.

Commenting upon this, **Mr. Yogen Khosla, Chairman and Managing Director, Capital Trust Limited, said,** *“During the last 6 months post second wave of COVID-19, rural India has bounced back sharply marked by significant uptick in demand on the back of improved economic activities. Our strategic focus on branch expansion along with our focus to increase liquidity by building a strong capital base will help us in expanding our loan book exponentially and penetrate deeper into newer markets”.*

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 September 30, 2021, Capital Trust caters to over 1,09,000 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.

For media queries, please contact:

Vinod Raina Chief Financial Officer Capital Trust Limited vinod.raina@capitaltrust.in Contact: +91 9711 202 360	Pushpa Mani Senior Analyst Dickenson World pushpa.mani@dickensonworld.com Contact: +91 9911 684 123
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