(CIN-L65923DL1985PLC195299)

Aug 14, 2025

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

Dear Sir,

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. August 14, 2025 has inter-alia considered, approved and took note of the following businesses:

To consider, approve the unaudited financial results for the quarter ended 30th June, 2025.

Further, the meeting commenced at 04:00 p.m. and concluded at 5:10 p.m.

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

Thanking you,

Yours faithfully,
For Capital Trust Limited

TANYA SETHI
Digitally signed by TANYA SETHI
Date: 2025.08.14 17:42:13 +05'30'

Tanya Sethi
Company Secretary
Emailid : cs@capitaltrust.in

J K V S & CO.
CHARTERED ACCOUNTANTS

**Independent Auditor's Review Report on Unaudited Financial Results of Capital Trust Limited for quarter ended June 30, 2025 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 financial results ("the Statement") of Capital Trust Limited ("the Company") for the quarter ended June 30, 2025, being submitted by the Company pursuant to the requirement of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulation, 2015, as amended.

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 Engagement (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 statements are free of material misstatement. A review is limited primarily to inquiries of company personnel and analytical procedures applied to financial data and thus provide 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 financial results read with notes therein, prepared in all material respects in accordance with applicable Indian 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 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. 302049E




B. L. Choraria
Partner
Membership No. 022973
UDIN: 25022973BMLNCR3422

Place: Noida (Delhi-NCR)
Date: August 14, 2025

# Capital Trust Limited

**CIN No.: L65923DL1985PLC195299**

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

**STATEMENT OF FINANCIAL RESULTS FOR QUARTER ENDED 30TH JUNE, 2025**

| | For the Quarter ended | | | For the Year ended |
|---|---|---|---|---|
| | **30-Jun-25** | **31-Mar-25** | **30-Jun-24** | **31-Mar-25** |
| | **Unaudited** | **Audited (Refer Note - 7)** | **Unaudited** | **Audited** |
| **Revenue from operations** | | | | |
| Interest Income | 803.44 | 1,432.01 | 1,461.93 | 6,095.14 |
| Net gain on fair value changes | 6.27 | 0.99 | - | 11.67 |
| Fees and commission Income | 275.93 | 422.67 | 760.01 | 2,423.44 |
| Net gain on derecognition of financial instruments under amortised cost category | 69.37 | 8.97 | 35.76 | 44.73 |
| Other revenues | 84.50 | 190.08 | 192.65 | 899.62 |
| **Other income** | 24.06 | 39.53 | 24.47 | 125.42 |
| **Total Income** | **1,263.57** | **2,094.25** | **2,474.82** | **9,600.02** |
| **Expenses** | | | | |
| Finance costs | 409.89 | 476.69 | 409.80 | 1,917.31 |
| Fees and commission expense | 25.40 | 24.85 | 33.17 | 113.86 |
| Impairment / write offs of financial instruments | 148.41 | 112.76 | 15.21 | 205.08 |
| Net loss on fair value changes | - | - | - | - |
| Employee benefits expense | 859.12 | 869.33 | 1,078.86 | 4,096.48 |
| Depreciation, amortization and impairment | 9.66 | 18.58 | 7.93 | 46.26 |
| Other expenses | 924.33 | 580.71 | 831.35 | 3,058.97 |
| **Total expenses** | **2,376.81** | **2,082.92** | **2,376.32** | **9,437.96** |
| **Profit / (Loss) before exceptional items and tax** | **(1,113.24)** | **11.33** | **98.50** | **162.06** |
| Exceptional items | - | - | - | - |
| **Profit / (Loss) before tax** | **(1,113.24)** | **11.33** | **98.50** | **162.06** |
| **Tax expense** | | | | |
| Current tax | - | - | | - |
| Current tax related to earlier years | - | - | - | (10.83) |
| Deferred tax | 280.90 | (2.74) | (25.14) | (40.16) |
| **Profit / (loss) for the period (A)** | **(832.34)** | **8.59** | **73.36** | **111.07** |
| **Other comprehensive income (OCI)** | | | | |
| Items that will not be reclassified to profit & loss | | | | |
| Remeasurement of defined benefit liabilities/assets (net of tax) | - | (1.06) | - | (1.06) |
| **Total other comprehensive income for period (B)** | **-** | **(1.06)** | **-** | **(1.06)** |
| **Total comprehensive income (A+B)** | **(832.34)** | **7.53** | **73.36** | **110.01** |
| **Earnings per equity share (of Rs. 10 each)** | | | | |
| - Basic & Diluted (not annualized) (Rs.) | (4.89) | 0.05 | 0.45 | 0.66 |
| **Paid-up Equity Share Capital** (Face Value of Rs. 10 per share) | 1,686.58 | 1,686.58 | 1,621.75 | 1,686.58 |
| **Reserves** | | | | 6,906.26 |

# 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. Disclosure pursuant to RBI Notification dated September 24, 2021 on "Transfer of Loan Exposures" are given below:

(a) Details of loans transferred through direct assignment during the quarter ended June 30, 2025.

| **Particulars** | |
|---|---|
| Total amount of loans transferred through direct assignment (Rs. in Lakhs) | 525.86 |
| Weighted average residual maturity (in months) | 12 |
| Weighted average holding period (in months) | 7 |
| Retention of beneficial economic interest | 10% |
| Coverage of tangible security coverage | Nil |
| Rating wise distribution of rated loans | No Rating |

(b) The Company has not acquired, any loans not in default during the quarter ended June 30, 2025.
(c) The Company has not transferred or acquired, any stressed loans during the quarter ended June 30, 2025.

3. The company has adopted a cautious, wait-and-watch approach to disbursements due to prevailing collection challenges in the unsecured lending and small loan sectors in India, which has resulted in lower disbursements, a reduced Asset Under Management, and a decline in income metrics.

4. Other expenses for the quarter ended June 30, 2025 includes waiver of overdue interest amounting Rs. 265.12 lakhs due to non collection.

5. The Company has opened the Right Issue for subscription on June 25, 2025 which was closed on July 24, 2025. However, the same was not successful.

6. The Company does not have any subsidiary / associate / joint venture company(ies) during the period and as on 30th June, 2025.

7. Figures for the quarter ended March 31, 2025 are the balancing figures between audited figures for the full financial year and the published year to date figures upto the third quarter of the previous financial year.

8. The above results were reviewed by the Audit Committee and approved by the Board of Directors of the Company at their meeting held on 14th August, 2025. The Statutory Auditors have reviewed the above financial results for the quarter ended June 30, 2025.

For and on Behalf of
**Capital Trust Limited**

**Yogen Khosla**
**Chairman cum Managing Director**

**Place: New Delhi**
**Date: August 14, 2025**

(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 unaudited Financial Results of the Company for the quarter ended June 30, 2025

**For Capital Trust Limited**

Yogen Khosla
Managing Director
DIN: 00203165

Date: 14-08-2025
Place: New Delhi