



(CIN-L65923DL1985PLC195299)

**Dated: 03.10.2025**

<b>To,</b> The Manager – Listing Compliance <b>National Stock Exchange of India Limited</b> Exchange Plaza, C-1, Block G, Bandra-Kurla Complex, Bandra (E), Mumbai – 400051 <b>Symbol:</b> [CAPTRUST]	<b>To,</b> The Manager – Listing Compliance <b>BSE Limited</b> Phiroze Jeejeebhoy Towers, Dalal Street, Mumbai – 400001 <b>Scrip Code:</b> [511505]
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**Subject: Intimation regarding press release about Capital Trust Limited**

Dear Sir/Madam,

Pursuant to Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we wish to inform you about the press release titled as “**Capital Trust Limited Enters Gold Loan Business; Opens First Branch in Aligarh, Uttar Pradesh**”

We are enclosing a copy of the said press release for your reference and records.

This intimation is being made voluntarily to ensure greater transparency and dissemination of information to our stakeholders.

We request you to take the same on record.

Thanking you

Yours Truly,  
For Capital Trust Limited

Tanya Sethi  
Company Secretary



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## **Capital Trust Limited Enters Gold Loan Business; Opens First Branch in Aligarh, Uttar Pradesh**

New Delhi, October 3, 2025 – Capital Trust Limited (BSE: 511505, NSE: [CAPTRUST]), a listed Non-Banking Financial Company (NBFC) with a 40-year track record in financial inclusion and MSME lending, has announced the launch of its Gold Loan business with the opening of its first dedicated branch in Aligarh, Uttar Pradesh. The branch has already completed its first disbursement, marking the formal entry of CTL into secured lending.

With over 300 branches across 10 states, Capital Trust will diversify into secured gold loans, focusing on urban and semi-urban markets where demand for quick, transparent, and reliable credit continues to grow.

Speaking on the launch, Mr. Yogen Khosla, Chairman & Managing Director, Capital Trust Limited, said:

“Gold is the most trusted household asset in India, and our gold loan product allows customers to unlock its value swiftly and securely. With the adoption of RBI’s new Gold Loan Directions, 2025, and our strong focus on technology and compliance, CTL is well positioned to scale this business responsibly while serving customer needs.”

Adding to this, Mr. Vinod Raina, Chief Financial Officer, Capital Trust Limited, said:

“Our gold loan offering combines customer convenience with strong risk management. Customers get instant liquidity at competitive interest rates, while CTL builds a more secured and resilient portfolio. With our legacy and branch reach, we are confident of creating scale in this segment.”

### Key Highlights of CTL Gold Loans

**Compliance First** – Adopted RBI’s Gold Loan Directions, 2025 from inception.  
High Value for Customers – Up to 85% LTV on small-ticket loans up to ₹2.5L (vs. 75% market norm).

**Fast & Convenient** – 20-minute disbursement and release (current pain points) with instant digital + physical pledge and E-Certificates.

**Technology-Enabled** – App-based platform with one-click top-ups within LTV limits.  
Safe & Secure – 24×7 surveillance, dual staff valuation, and strong-room monitoring.  
Through this launch, Capital Trust strengthens its strategy of diversifying into secured lending, balancing its portfolio mix, and enhancing long-term growth.

**Capital Trust Limited**  
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