



(CIN-L65923DL1985PLC195299)

Dated: 04.04.2026

To, The Manager – Listing Compliance National Stock Exchange of India Limited Exchange Plaza, C-1, Block G, Bandra-Kurla Complex, Bandra (E), Mumbai – 400051 Symbol: [CAPTRUST]	To, The Manager – Listing Compliance BSE Limited Phiroze Jeejeebhoy Towers, Dalal Street, Mumbai – 400001 Scrip Code: [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 Emerges as a New-Age Challenger in the Gold Loan Market**”

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 Emerges as a New-Age Challenger in the Gold Loan Market

New Delhi, 04 April, 2026 – Capital Trust Limited (CTL), a listed NBFC with a long-standing presence in MSME lending and a branch network of over 250 locations, has announced its strategic entry into the gold loan segment, positioning itself as a new-age challenger in a rapidly evolving and growing market.

As a relatively new entrant to the gold loan sector, CTL has had the advantage of building its operations and processes from the ground up in line with the latest RBI guidelines, adopting a forward-looking, compliance-first approach from inception. This allows the Company to operate on a modern, technology-driven and regulatory-aligned framework, while many legacy players are in the process of transitioning to the revised regulatory environment.

Speaking on the development, Mr. Yogen Khosla, Chairman & Managing Director of the Company, stated:

“Our entry into secured lending through the gold loan business represents a strategic shift towards building a safer, more resilient and capital-efficient lending model. Secured lending will play an important role in strengthening our balance sheet, improving asset quality and creating a more stable and sustainable growth platform for the future.”

CTL has invested significantly in modern branch infrastructure, technology and security systems, deploying an advanced eight-layer security architecture across its gold loan branches. The branches operate on a fully app-based, paperless model with minimal manual intervention and centralised monitoring from the Head Office. This modern branch format is very different from traditional cage-style gold loan branches and is designed to enhance customer experience, safety, operational efficiency and risk control.

As part of its expansion strategy, the Company has opened its fourth gold loan branch, including its second branch in Gurgaon, and plans to scale operations across Delhi NCR in the near future before expanding to other markets.

In addition to deploying its own balance sheet, the Company already has a live co-lending partnership with an NBFC and is actively exploring co-lending and partnership opportunities with banks and financial institutions to accelerate portfolio growth while maintaining prudent risk management and capital efficiency.

With over four decades of experience in financial services, Capital Trust Limited aims to leverage its strong governance framework, technology-driven processes and long-standing customer relationships to build a meaningful and scalable presence in the gold loan industry.

For media queries, please contact:

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