

Feb 14, 2026

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. Feb 14, 2026 has inter-alia considered, approved and took note of the following businesses:

To consider, approve the unaudited financial results for the quarter ended 31<sup>st</sup> December, 2025.

Further, the meeting commenced at 03:30 p.m. and concluded at 7:10 p.m.

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

Thanking you,

Yours faithfully,  
For Capital Trust Limited

Tanya Sethi  
Company Secretary  
Emailid : [cs@capitaltrust.in](mailto:cs@capitaltrust.in)

# JKVS & CO.

## CHARTERED ACCOUNTANTS

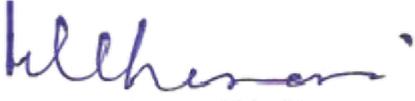
### Independent Auditor's Report on Unaudited Financial Results for the quarter and nine months ended December 31, 2025 pursuant to the Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulation, 2015, as amended

To the Board of Directors of Capital Trust Limited

1. We have reviewed the accompanying statement of unaudited financial results of Capital Trust Limited ("the Company") for the quarter and nine months ended December 31, 2025 ("the Statement"), attached herewith, being submitted by the Company pursuant to the requirement of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended (the "Listing Regulations").
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 Engagements (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 results are free of material misstatement. A review is limited primarily to inquiries of company personnel and analytical procedures applied to financial data and thus provides 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 the applicable 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, as amended, 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. 318086E



  
B L Choraria  
Partner  
Membership No. 022973  
UDIN: 26022973TAFOOZ9686

Place: Noida (Delhi-NCR)  
Date: February 14, 2026

# 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 AND NINE MONTHS ENDED 31ST DECEMBER, 2025

|  | For the Quarter ended |                   |                 | For the Nine Months ended |                 | For the Year ended |
|--|-----------------------|-------------------|-----------------|---------------------------|-----------------|--------------------|
|  | 31-Dec-25             | 30-Sep-25         | 31-Dec-24       | 31-Dec-25                 | 31-Dec-24       | 31-Mar-25          |
|  | Unaudited             | Unaudited         | Unaudited       | Unaudited                 | Unaudited       | Audited            |
| <b>Revenue from operations</b>   |                       |                   |                 |                           |                 |                    |
| Interest Income  | 508.91                | 574.56            | 1,698.67        | 1,886.91                  | 4,663.13        | 6,095.14           |
| Net gain on fair value changes   | (6.21)                | 2.18              | 0.34            | 2.24                      | 10.68           | 11.67              |
| Fees and commission Income   | 106.39                | 188.27            | 514.15          | 570.59                    | 2,000.77        | 2,423.44           |
| Net gain on derecognition of financial instruments under amortised cost category | 143.69                | 45.32             | -               | 258.38                    | 35.76           | 44.73              |
| Other revenues   | 358.29                | 51.51             | 266.02          | 494.30                    | 709.54          | 899.62             |
| <b>Other income</b>  | 18.54                 | 20.56             | 40.64           | 63.16                     | 85.90           | 125.43             |
| <b>Total Income</b>  | <b>1,129.61</b>       | <b>882.40</b>     | <b>2,519.82</b> | <b>3,275.58</b>           | <b>7,505.78</b> | <b>9,600.03</b>    |
| <b>Expenses</b>  |                       |                   |                 |                           |                 |                    |
| Finance costs  | 252.36                | 348.02            | 521.78          | 1,010.27                  | 1,440.62        | 1,917.31           |
| Fees and commission expense  | 36.37                 | 44.09             | 30.35           | 105.86                    | 89.02           | 113.87             |
| Impairment / write offs of financial instruments                                 | (240.62)              | 1,605.62          | 51.53           | 1,513.41                  | 92.32           | 205.08             |
| Net loss on fair value changes   | -                     | -                 | -               | -                         | -               | -                  |
| Employee benefits expense  | 729.85                | 532.62            | 1,087.81        | 2,121.59                  | 3,227.14        | 4,096.47           |
| Depreciation, amortization and impairment  | 8.13                  | 8.56              | 11.36           | 26.35                     | 27.68           | 46.26              |
| Other expenses   | 486.50                | 652.19            | 795.58          | 2,063.02                  | 2,478.25        | 3,058.96           |
| <b>Total expenses</b>  | <b>1,272.59</b>       | <b>3,191.10</b>   | <b>2,498.41</b> | <b>6,840.50</b>           | <b>7,355.03</b> | <b>9,437.95</b>    |
| <b>Profit / (Loss) before exceptional items and tax</b>                          | <b>(142.98)</b>       | <b>(2,308.70)</b> | <b>21.41</b>    | <b>(3,564.92)</b>         | <b>150.75</b>   | <b>162.08</b>      |
| Exceptional items  | 91.47                 | -                 | -               | 91.47                     | -               | -                  |
| <b>Profit / (Loss) before tax</b>  | <b>(234.45)</b>       | <b>(2,308.70)</b> | <b>21.41</b>    | <b>(3,656.39)</b>         | <b>150.75</b>   | <b>162.08</b>      |
| <b>Tax expense</b>   |                       |                   |                 |                           |                 |                    |
| Current tax  | -                     | -                 | -               | -                         | -               | -                  |
| Current tax related to earlier years   | (8.66)                | (59.56)           | (10.83)         | (68.22)                   | (10.83)         | (10.83)            |
| Deferred tax   | -                     | 579.91            | (4.70)          | 860.81                    | (37.42)         | (40.16)            |
| <b>Profit / (loss) for the period (A)</b>  | <b>(243.11)</b>       | <b>(1,788.35)</b> | <b>5.88</b>     | <b>(2,863.80)</b>         | <b>102.50</b>   | <b>111.09</b>      |
| <b>Other comprehensive income (OCI)</b>  |                       |                   |                 |                           |                 |                    |
| Items that will not be reclassified to profit & loss                             |                       |                   |                 |                           |                 |                    |
| Remeasurement of defined benefit liabilities/assets (net of tax)                 | -                     | -                 | -               | -                         | -               | (1.06)             |
| <b>Total other comprehensive income for period (B)</b>                           | <b>-</b>              | <b>-</b>          | <b>-</b>        | <b>-</b>                  | <b>-</b>        | <b>(1.06)</b>      |
| <b>Total comprehensive income (A+B)</b>  | <b>(243.11)</b>       | <b>(1,788.35)</b> | <b>5.88</b>     | <b>(2,863.80)</b>         | <b>102.50</b>   | <b>110.03</b>      |
| <b>Earnings per equity share (of Rs. 10 each)</b>                                |                       |                   |                 |                           |                 |                    |
| - Basic & Diluted (not annualized) (Rs.)   | (0.95)                | (10.51)           | 0.03            | (14.38)                   | 0.61            | 0.66               |
| <b>Paid-up Equity Share Capital</b><br>(Face Value of Rs. 10 per share)          | 3,387.55              | 1,686.58          | 1,686.58        | 3,387.55                  | 1,686.58        | 1,686.58           |
| <b>Reserves</b>  |                       |                   |                 |                           |                 | 6,906.27           |

## 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 December 31, 2025.

| Particulars  |           |
|--|-----------|
| Total amount of loans transferred through direct assignment (Rs. in Lakhs) | 488.75    |
| Weighted average residual maturity (in months)                             | 15.00     |
| Weighted average holding period (in months)                                | 7.00      |
| 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 December 31, 2025.

(c) The Company has not transferred or acquired, any stressed loans during the quarter ended December 31, 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. Further, the Company is in process of developing its platform and system to launch its Gold Loan product "Secured Loan".

4. The Company had opened a Rights Issue of 1,70,09,702 Equity Shares of face value ₹10 each for subscription on October 20, 2025, which closed on November 11, 2025. The issue was successfully subscribed at an issue price of ₹14 per Equity Share, including a premium of ₹4 per Equity Share, aggregating to ₹2,381 lakhs.

The Equity Shares issued pursuant to the Rights Issue were listed and admitted to trading on November 14, 2025. The Rights Issue was undertaken in accordance with the provisions of Chapter VI of the SEBI (Issue of Capital and Disclosure Requirements) Regulations, 2018, and Sections 42 and 62 of the Companies Act, 2013, along with the rules made thereunder.

As certified by the Monitoring Agency vide certificate no. BWR/2025-26/IPM/CTL/01 dated February 13, 2026, the Company has fully utilized the funds strictly in accordance with the objects stated in the Red Herring Prospectus (RHP). As on date there is no unutilised proceeds from the said Rights Issue.

5. The Government of India has consolidated multiple existing labour legislations into a unified framework comprising of four Labour Codes, collectively referred to as the 'New Labour Codes' and notified with effect from 21st November 2025. Based on the analysis of the information available so far and actuarial valuation, the Company has recognised an incremental financial impact of 91.47 lacs as past service cost resulting in an increase in gratuity liability arising due to change in the definition of wages. Considering that this impact is driven by a regulatory change and is non-recurring in nature, it is classified under exceptional items in these financial results. The Company continues to monitor the developments relating to the implementation of the New Labour Codes and will review the estimates as further clarifications and Rules are notified.

6. The Company does not have any subsidiary / associate / joint venture company(ies) during the period and as on 31st December, 2025.

7. 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 February, 2026. The Statutory Auditors have reviewed the above financial results for the quarter and half year ended December 31, 2025.

Place: New Delhi

Date: February 14, 2026



For and on Behalf of  
Capital Trust Limited

Yogen Khosla

Chairman cum Managing Director



(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 December 31, 2025

**For Capital Trust Limited**

A handwritten signature in blue ink, appearing to read "Yogen Khosla".

Yogen Khosla  
Managing Director  
DIN: 00203165

Date: 14-02-2026  
Place: New Delhi