



(CIN-L65923DL1985PLC195299)

14.11.2025

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,

We are enclosing herewith press release titled "Capital Trust Limited Successfully Completes Rights Issue; Announces Strategic Shift Toward Secured Lending:."

Please take the same on record.

For Capital Trust Limited

Company Secretary



(CIN-L65923DL1985PLC195299)

PRESS RELEASE

Capital Trust Limited Successfully Completes Rights Issue; Announces Strategic Shift Toward Secured Lending

New Delhi, November 14, 2025:

Capital Trust Limited is pleased to announce that it has successfully completed its Rights Issue, raising ₹238.1 million. The issue received an overwhelming response from shareholders and was oversubscribed by 1.33 times, reflecting strong investor confidence in the company's strategic direction.

As part of its renewed growth strategy, Capital Trust Limited has entered the gold loan business, a segment known for its security, reliability, and consistent demand. The company has already opened dedicated gold loan branches and is open to partnerships and co-lending arrangements in this segment to scale operations efficiently.

The company has also taken a prudent decision to write off and provide for its existing unsecured loan portfolio, which has faced persistent stress in recent periods. This step aligns with the company's objective of strengthening its balance sheet and focusing on high-quality, low-risk assets. After this hit, the company does not expect any more stress in the books.

Despite this strategic shift toward secured lending, Capital Trust Limited will continue to offer unsecured MSME and shopkeeper loans. These will be provided through Co-lending and partnership models with established financial institutions, and the company's own loan book, supported by its extensive network of 250 branches across rural and semi-urban India. The company has already entered into partnership agreement with one of the leading small finance banks for partnership in MSME loans.

Commenting on the developments, Mr. Yogen Khosla, Managing Director, said:

"Our objective is to start afresh in secured lending, with a strong focus on gold loans and other low-risk businesses. At the same time, we remain committed to serving MSME borrowers through our partnership and co-lending models, as well as our own portfolio. The successful completion of the rights issue strengthens our capital base and supports our long-term vision."

With this balanced approach, Capital Trust Limited aims to build a resilient, diversified lending model that addresses the credit needs of underserved markets while ensuring portfolio quality and sustainable growth.

For any query, please contact.

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Capital Trust Limited

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