



(CIN-L65923DL1985PLC195299)

26.05.2020

The National Stock Exchange Limited Exchange
Plaza Bandra-Kurla Complex Bandra(E)
Mumbai – 400051
(Symbol-CAPTRUST)

The Corporate Relations Department The
Bombay Stock Exchange Limited Phiroze
Jeejeebhoy Towers,
Dalal Street, Mumbai – 400001
(Scrip Code-511505)

Sub: Disclosure of material impact of CoVID–19 pandemic on listed entities under SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ('LODR Regulations'/'LODR')

Dear Sir,

In reference to Clause 30 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we are hereby giving the impact of Covid-19 on the business operations of the company.

COVID 19 IMPACT ON BUSINESS

Our client base is from the semi-urban / rural segment and are occupationally mainly in the self-employed services segment. The situation is rapidly evolving and we are monitoring it. Impact analysis based on current data is as follows:

- Operations Gradually Opening Up: Geographically our operations are not in the urban areas where the incidence of cases is high. We have been able to open 236 branches out of 240 branches with about 70% of the attendance.
- Borrowers dependent on local economy & providing essential services: A large segment of our customers are linked to the local economy & operating in essential services (like dairy, grocery shops etc). MSME packages brought by Government has several measures that are likely to support these segments.
- Moratorium: In line with Reserve Bank of India guidelines, the company gave the option of availing moratorium to all its standard clients from 1st March, 2020 for three months.
- Collection Status: Despite the moratorium, some of the clients opted for payment of instalments. Company followed proper social distancing norms during the collection process. With the gradual easing of lockdown guidelines and opening of branches daily collection is improving. Further the company has been encouraging its clients to pay the instalments digitally.
- Moratorium from lenders: Most of company's lenders have granted us moratorium, which gave us enough liquidity. The ALM position of the company is comfortable.
- Disbursements have been put on hold since 23rd March 2020. We will evaluate the situation before starting disbursements again.

Capital Trust Limited

Registered Office: 366 Sultanpur, M G Road, New Delhi-110030

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- Staff Training & Calling: We are supporting our staff during this difficult time as they are a critical part of our company. Logistics and financial support is being provided wherever required. In the medium term we have focused on staff training, digital attendance and a work from home protocol.
- Constant Touch with customer: During the lockdown period all Capital Trust staff have to make phone call to our clients. The calls are regarding understanding impact of COVID on client business, digital literacy, updating of contact details, etc.
- Business Continuity: We have access to all information through cloud based servers and there has been no hampering in accessing the database. Employees of the company are working on a regular basis from home and are in touch with their departmental heads through daily conference calls.
- Financial impact being assessed: Company is regularly tracing key variables on capital adequacy, asset quality, liquidity, provisioning and profitability. However given the rapidly changing economic & regulatory environment, it will be difficult to make any forward looking statement as of now. Company will provide further update on these factors at the time of publishing its quarterly / annual financial results.

You are requested to take the same on record.

Thanking You,

Yours faithfully,
For Capital Trust Limited

A handwritten signature in blue ink, appearing to read "Vinod Raina", is positioned above the printed name.

Vinod Raina
CFO and Head - Compliances
Contact no.:- 9999074312
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