



May 27, 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. May 27, 2026 has inter-alia considered, approved and took note of the following businesses:

1. Audited financial statements of the company for the quarter and year ended 31st March, 2026 along with audit report thereon.
2. Date of 39th annual general meeting of the company as 18th September, 2026.

Further, the meeting commenced at 4:00 p.m. and concluded at 5:30 p.m.

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

Thanking you,

Yours faithfully,
For Capital Trust Limited

Tanya Sethi
Company Secretary
Emailid : cs@capitaltrust.in

INDEPENDENT AUDITOR'S REPORT

On the Quarterly and Annual Audited Financial Results of the Company Pursuant to the Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended

To
The Board of Directors of
Capital Trust Limited

Report on Audit of the Financial Results

Opinion

We have audited the accompanying Statement of quarterly and year to date financial results of **Capital Trust Limited** ("the Company") for the quarter and year ended March 31, 2026 ("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 ("Listing Regulations").

In our opinion and to the best of our information and according to the explanations given to us, the Statement:

- i) is presented in accordance with the requirements of Regulation 33 of the Listing Regulations in this regard; and
- ii) gives a true and fair view in conformity with the recognition and measurement principles laid down in the applicable Indian Accounting Standards prescribed under Section 133 of the Companies Act, 2013 ("the Act") read with relevant rules issued thereunder and other accounting principles generally accepted in India, of the net loss and other comprehensive income and other financial information of the Company for the quarter and year ended March 31, 2026.

Basis for Opinion

We conducted our audit in accordance with the Standards on Auditing ("SAs") specified under Section 143(10) of the Act. Our responsibilities under those Standards are further described in the "Auditor's Responsibilities for the Audit of the Statement" section of our report. We are independent of the Company in accordance with the 'Code of Ethics' issued by the Institute of Chartered Accountants of India ("ICAI") together with ethical requirements that are relevant to our audit of the financial results under the provisions of the Act and rules thereunder, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the ICAI's Code of Ethics. We believe that the audit evidence obtained by us is sufficient and appropriate to provide a basis for our opinion.

Management's Responsibilities for the Statement

This Statement has been prepared on the basis of the annual financial statements. The Company's Board of Directors are responsible for the preparation and presentation of the Statement that gives a true and fair view of the net profit/(loss) and other comprehensive income and other financial information of the Company in accordance with the recognition and measurement principles laid down in applicable Indian Accounting Standards prescribed under Section 133 of the Act read with



relevant rules issued thereunder and other accounting principles generally accepted in India and in compliance with Regulation 33 of the Listing Regulations.

This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding of the assets of the Company and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls that were operating effectively for ensuring the accuracy and completeness of accounting records relevant to the preparation and presentation of the Statement that gives a true and fair view and is free from material misstatement, whether due to fraud or error.

In preparing the Statement, the Board of Directors are responsible for assessing the Company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Board of Directors either intends to liquidate the Company or to cease operations, or has no realistic alternative but to do so.

The Board of Directors are also responsible for overseeing the Company's financial reporting process.

Auditor's Responsibilities for the Audit of the Statement

Our objectives are to obtain reasonable assurance about whether the Statement as a whole is free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with Standards on Auditing (SAs) will always detect a material misstatement when it exists.

Misstatements can arise from fraud or error and are considered material if, individually or in aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these Statement.

As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances. Under section 143(3)(i) of the Act, we are also responsible for expressing our opinion on whether the Company has adequate internal financial controls with reference to financial statements in place and the operating effectiveness of such controls.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.



JKVS & CO.

- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Company to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

Materiality is the magnitude of misstatements in the financial statements that, individually or in aggregate, makes it probable that the economic decisions of a reasonably knowledgeable user of the financial statements may be influenced. We consider quantitative materiality and qualitative factors in (i) planning the scope of our audit work and in evaluating the results of our work; and (ii) to evaluate the effect of any identified misstatements in the financial statements.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

Other Matter

The Statement includes the results for the quarter ended March 31, 2026 being the balancing figures between the audited figures in respect of the full financial year ended March 31, 2026 and the published unaudited year-to-date figures up to the third quarter of the current financial year, which were subjected to limited review by us, as required under the Listing Regulations.



Date: May 27, 2026
Place: Noida (Delhi – NCR)

For JKVS & Co.
Chartered Accountants
Firm Reg. No. 318086E

Babulal Choraria
Partner

Membership No. 022973
UDIN : 26022973EMTKWK3420

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 YEAR ENDED 31ST MARCH, 2026

(Rs. in Lakhs except EPS)

	For the Quarter ended			For the Year ended	
	31-Mar-26	31-Dec-25	31-Mar-25	31-Mar-26	31-Mar-25
	Audited (Refer Note -5)	Unaudited	Audited (Refer Note -5)	Audited	Audited
Revenue from operations					
Interest Income	319.86	508.91	1,432.01	2,206.77	6,095.14
Net gain/(loss) on fair value changes	16.01	(6.21)	0.99	18.25	11.67
Fees and commission Income	181.01	106.39	422.67	751.60	2,423.44
Net gain on derecognition of financial instruments under amortised cost category	29.26	143.69	8.97	287.64	44.73
Other operating income	396.77	358.29	190.08	891.07	899.62
Other income	17.19	18.54	39.53	80.35	125.43
Total Income	960.10	1,129.61	2,094.25	4,235.68	9,600.03
Expenses					
Finance costs	182.68	252.36	476.69	1,192.95	1,917.31
Fees and commission expense	42.81	36.37	24.85	148.67	113.87
Impairment / write offs of financial instruments	(280.13)	(240.62)	112.76	1,233.28	205.08
Employee benefits expense	543.14	729.85	869.33	2,664.73	4,096.47
Depreciation, amortization and impairment	8.19	8.13	18.58	34.54	46.26
Other expenses	542.01	486.50	580.71	2,605.03	3,058.96
Total expenses	1,038.70	1,272.59	2,082.92	7,879.20	9,437.95
Profit / (Loss) before exceptional items and tax	(78.60)	(142.98)	11.33	(3,643.52)	162.08
Exceptional items	(91.47)	91.47	-	-	-
Profit / (Loss) before tax	12.87	(234.45)	11.33	(3,643.52)	162.08
Tax expense					
Current tax	-	-	-	-	-
Current tax adjustment for earlier years	-	(8.66)	-	(68.22)	(10.83)
Deferred tax	(1,831.54)	-	(2.74)	(970.73)	(40.16)
Profit / (loss) for the period (A)	(1,818.67)	(243.11)	8.59	(4,682.47)	111.09
Other comprehensive income (OCI)					
Items that will not be reclassified to profit & loss					
Remeasurement of defined benefit liabilities/assets (net of tax)	2.35	-	(1.06)	2.35	(1.06)
Total other comprehensive income for period (B)	2.35	-	(1.06)	2.35	(1.06)
Total comprehensive (loss)/income (A+B)	(1,816.32)	(243.11)	7.53	(4,680.12)	110.03
Earnings per equity share (of Rs. 10 each)					
- Basic & Diluted (not annualized) (Rs.)	(5.35)	(0.95)	0.05	(18.40)	0.55
Paid-up Equity Share Capital (Face Value of Rs. 10 per share)	3,387.55	3,387.55	1,686.58	3,387.55	1,686.58
Reserves				2,761.11	6,906.27

Capital Trust Limited
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STATEMENT OF ASSETS AND LIABILITIES AS AT 31ST MARCH, 2026

Particulars	(Rs. in Lakhs)	
	As at 31-Mar-26 Audited	As at 31-Mar-25 Audited
ASSETS		
Financial Assets		
Cash and Cash Equivalents	162.35	1,176.46
Bank Balances other than above	327.14	485.75
Receivables		
- Other Receivables	209.68	310.36
Loans	3,127.79	8,295.18
Investments	798.92	1,055.99
Other Financial Assets	2,200.40	3,472.79
Total Financial Assets	6,826.28	14,796.53
Non Financial Assets		
Current Tax Assets (Net)	115.12	431.45
Deferred Tax Asset (Net)	3,842.99	4,814.48
Property, Plant and Equipment	130.43	158.57
Intangible Asset under Development	18.89	18.89
Other Intangible Assets	78.94	-
Other Non Financial Assets	149.98	141.00
Total Non Financial Assets	4,336.35	5,564.39
Total Assets	11,162.63	20,360.92
LIABILITIES		
Financial Liabilities		
Trade Payables		
Due to Micro Enterprises & Small Enterprises	-	-
Due to Other than Micro & Small Enterprises	52.43	74.34
Debt Securities	17.61	1,374.47
Borrowings (Other than Debt Securities)	3,993.93	8,775.61
Subordinated Liabilities	-	-
Lease Liabilities	-	-
Other Financial Liabilities	707.88	1,184.24
Total Financial Liabilities	4,771.85	11,408.66
Non Financial Liabilities		
Provisions	171.67	159.04
Other Non-Financial Liabilities	70.45	200.37
Total Non Financial Liabilities	242.12	359.41
EQUITY		
Share Capital	3,387.55	1,686.58
Other Equity	2,761.11	6,906.27
Total Equity	6,148.66	8,592.85
Total Liabilities And Equity	11,162.63	20,360.92

Capital Trust Limited
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STATEMENT OF CASH FLOWS FOR THE YEAR ENDED 31ST MARCH, 2026

(Rs. in Lakhs)

Particulars	For the year ended	
	31-Mar-26	31-Mar-25
	Audited	Audited
Cash flows from operating activities		
Profit/(loss) before tax	(3,643.52)	162.08
Adjustments:		
Depreciation, amortization and impairment	34.54	46.26
Provision for impairment of financial instruments	761.62	205.08
Loans written off	471.66	-
Net loss on derecognition of property, plant and equipment	0.35	0.23
Gain on sale of investments	(16.90)	(10.68)
Unrealised loss/(gain) on fair value changes of investments	(1.35)	(0.99)
Gain on sale of loan portfolio through assignment	(287.64)	(44.73)
Unwinding of loss on fair valuation of financial assets	22.80	37.59
Effective interest rate adjustment for financial instruments	(8.26)	(6.93)
Operating profit/(loss) before working capital changes	(2,666.70)	387.91
Decrease/ (increase) of receivables	100.69	26.38
Decrease/ (increase) of loans	4,663.02	(127.66)
Decrease/ (increase) of other financial assets	919.45	(2,216.53)
Decrease/ (increase) of other non financial assets	(31.78)	(86.07)
Movement in fixed deposits	158.61	751.23
Increase/ (decrease) of trade payables	(21.91)	(7.83)
Increase/ (decrease) of other financial liabilities	(476.36)	(355.36)
Increase/ (decrease) of provisions	15.77	11.85
Increase/ (decrease) of other non-financial liabilities	(129.92)	(282.18)
Increase/ (decrease) of lease liabilities	-	-
Cash generated/(used) in operating activities	2,530.87	(1,898.26)
Income taxes refund/(paid)	248.11	(37.04)
Net cash generated/(used) in operating activities	2,778.98	(1,935.30)
Cash flows from investing activities		
Purchase of property, plant & equipment	(14.28)	(68.94)
Purchase of intangible asset	(79.01)	-
Proceeds from sale of property, plant & equipment	7.56	0.69
Purchase of investments	(10,715.66)	(2,000.00)
Proceeds from sale of investments	10,990.98	1,010.68
Net cash generated/(used) in investing activities	189.59	(1,057.57)
Cash flows from financing activities		
Proceeds from issue of Equity Share Capital	2,235.93	812.82
Repayment of Non Convertible Debentures	(1,369.26)	(1,448.09)
Proceeds from issue of Non Convertible Debentures	-	1,900.00
Proceeds from long term borrowings	3,392.74	9,993.13
Repayment of long term borrowings	(8,708.85)	(8,309.13)
Repayment of short term borrowings (Net)	466.76	-
Net cash generated/(used) from financing activities	(3,982.68)	2,948.73
Net increase/ (decrease) in cash and cash equivalents	(1,014.11)	(44.14)
Cash and cash equivalents at the beginning of the year	1,176.46	1,220.60
Cash and cash equivalents at the end of the year	162.35	1,176.46

Capital Trust Limited
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Notes:

- 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.
- 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 March 31, 2026.

Particulars	
Total amount of loans transferred through direct assignment (Rs. in Lakhs)	175.93
Weighted average residual maturity (in months)	50.45
Weighted average holding period (in months)	7.82
Retention of beneficial economic interest	0%
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 March 31, 2026.

(c) The Company has not acquired, any stressed loans during the quarter ended March 31, 2026.

(d) The Company has transferred certain stressed (NPA) loans during the quarter ended on March 31, 2026, details of which are given below

Particulars	To ARC's	To permitted transferees
a) Total number of loans assets assigned during the quarter	2,489.00	-
b) Aggregate principal outstanding (including interest accrued) of loans transferred (Rs. in lakhs)	602.39	-
c) Weighted average residual tenor of the loans transferred (months)	13.50	-
d) Net book value of loans transferred (at the time of transfer) (Rs. in lakhs)*	684.86	-
e) Aggregate consideration (Rs. in lakhs)	288.29	-
f) Additional consideration realized in respect of accounts transferred in earlier years	-	-

*ECL provision of Rs.250.00 lakhs has been utilised on account of sale of portfolio of such loans

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.

4. The Company does not have any subsidiary / associate / joint venture company(ies) during the period and as on 31st March, 2026.

5. The figures for the quarter ended 31st March 2026 and 31st March 2025 are the balancing figures between audited figures for the full financial figures and the published year to date figures for the nine months.

6. The above results were reviewed by the Audit Committee and approved by the Board of Directors of the Company at their meeting held on 27th May, 2026. The Statutory Auditors have audited the above financial results for the quarter and year ended March 31, 2026.

For and on Behalf of
Capital Trust Limited



Yogen Khosla
Chairman cum Managing Director

Place: New Delhi
Date: May 27, 2026





(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 Audited Financial Results of the Company for the financial year ended March 31, 2026

For Capital Trust Limited

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

Yogen Khosla
Managing Director
DIN: 00203165

Date: 27.05.2026
Place: New Delhi