



(CIN-L65923DL1985PLC195299)

To,

The Manager – Listing Compliance

BSE Limited

Phiroze Jeejeebhoy Towers,

Dalal Street,

Mumbai – 400001

Scrip Code: [511505]

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]

Subject: Intimation regarding publication/article 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 that an article/publication pertaining to Capital Trust Limited has appeared in *The Economic Times* dated 30th June, 2025].

The article is titled “*Capital Trust: A New Chapter of growth Under a New Generation*”

We are enclosing a copy of the said article 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
Digitally signed by TANYA SETHI
Date: 2025.06.30 10:21:37 +05'30'
Tanya Sethi
Company Secretary

Capital Trust Limited

Registered Office: 205 Centrum Mall Sultanpur MG Road, New Delhi-110030
Phone: 9716844571 Email: info@capitaltrust.in Web: www.capitaltrust.in

Capital Trust: A New Chapter of Growth Under a New Generation



Vahin Khosla, Joint MD

As it steps into its 40th year, Capital Trust Limited, a listed NBFC on NSE and BSE, is undergoing a dynamic transformation. Once focused on microfinance and micro-loans, the company is now reinventing itself as a new-age financial institution committed to serving India's small business ecosystem—particularly the underserved shopkeepers and traders across rural and semi-urban Bharat.

Spearheading this next chapter is Vahin Khosla, the company's Joint Managing Director. A Doon School alumnus, Vahin completed both his Bachelor's and Master's in Finance from Claremont McKenna College, California. While he represents the third generation of leadership at Capital Trust, his approach is distinctly first-generation—entrepreneurial, data-

driven, and grounded in impact.

Under his leadership, the company has transitioned from micro-loans to MSME business loans, with a sharp focus on retail borrowers in the informal economy. All loans are now classified under Priority Sector Lending (PSL) as MSME loans, with ticket sizes going up to ₹10 lakhs. Notably, all loans above ₹2 lakhs are secured by property, ensuring better risk control and a stronger balance sheet.

"We're not just lending capital—we're building a platform of trust for the last-mile entrepreneur," says Vahin Khosla.

This transformation isn't just in vision—it's visible in execution. Capital Trust has onboarded a new professional senior leadership team, with talent drawn from renowned secured-lending NBFCs such as Aye Finance and Veritas Finance. This has led to enhanced underwriting practices, stronger compliance, and an improved customer experience.

The company's operational footprint spans 275 branches across 10 states, combining a digital-first approach with a relationship-led field model.

The company's Lending-as-a-Service (LaaS) model enables other financial institutions to deploy their capital through Capital Trust's rural infrastructure. This "plug-and-play" framework allows partners to reach underserved markets without taking on balance sheet risk—making it a scalable and capital-efficient growth strategy.

Supporting this vision is Yuv Vir Khosla, Vahin's younger brother and the company's Chief Operating Officer (COO). A Williams College graduate and former School Captain of The Doon School,

Yuv plays a key role in leading operations, technology, and digitization initiatives.

Both brothers are also elite endurance athletes, having completed Ironman triathlons and several World Major Marathons. Their resilience and long-term mindset are now woven into the culture of Capital Trust.

With its Rights Issue now open, Capital Trust is entering a new era of smart, inclusive, and purpose-led finance. Backed by a rejuvenated team and visionary leadership, the company is ready to power the next wave of entrepreneurship in Bharat.

Capital Trust's Rights Issue opens on 25th June to augment working capital and support its next phase of inclusive growth

Disclaimer: This article is for informational purposes only and does not constitute investment advice. The author is not a SEBI-registered analyst or advisor.

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For any queries related to ET Newsmakers - Young Entrepreneur, c

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