Capital Trust

(CIN-L65923DL1985PLC195299)

Nov 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. November14, 2026 has inter-alia considered, approved and took note of the following businesses:

To consider, approve the unaudited financial results for the quarter and half year ended 30th Sept, 2026.

Further, the meeting commenced at 3:30 p.m. and concluded at 4:45 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
Digitally signed by TANYA SETHI
Date: 2026.11.14 16:53:33 +05'30'

Tanya Sethi
Company Secretary
Emailid : cs@capitaltrust.in

SGR & ASSOCIATES LLP

Chartered Accountants

Regd. Off.: B-307, Manav Apartments, Sector-9, Rohini, New Delhi-110085

Limited Review Report

Independent Auditor's Review Report on Standalone Unaudited Quarterly and half yearly Financial Results of the Company Pursuant to the Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

To,

The Board of Directors of
Capital Trust Limited
Regd & Corp.Office: 303, DLF South Court,
Saket, New Delhi – 110017

We have reviewed the accompanying statement of unaudited financial results of **Capital Trust Limited** for the **quarter and half yearly ended 30th September, 2026**. (Hereinafter referred to as "statement"), being submitted by the Company pursuant to the requirement of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended from time to time. This statement is the responsibility of the Company's Management and has been approved by the Board of Directors. Our responsibility is to issue a report on these financial statements based on our review.

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 principle laid down in 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 express a conclusion on the Statement based on our review.

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 statements 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.

SGR & ASSOCIATES LLP
FRN No. 022767N
Chartered Accountants

Branch Off.: 1703-A, 17th Floor, BW-58, Logix Office Tower, Logix Mall,
Near Noida City Center Metro Station, Sector-32, Noida, UP-201301
Phone : 0120-4559045, Website : www.casgr.com

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 prepared in accordance with 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 including the manner in which it is to be disclosed, or that it contains any material misstatement.

For SGR & Associates LLP
Chartered Accountants
FRN Mo. 022767N



Sanjeev Kumar
(Partner)
M. No. 507365
Place: Delhi
Date: 14-11-2026
UDIN: 26507365IDLNEO6450

Capital Trust Limited
CIN No.: L65923DL1985PLC195299
Regd & Corp.Office: 303, DLF South Court, Saket, New Delhi - 110017
STATEMENT OF FINANCIAL RESULTS FOR QUARTER AND HALF YEAR ENDED 30TH SEPTEMBER, 2026

(Rs. in Lakhs except EPS)

	For the Quarter ended			For the Half Year ended		For the Year ended
	30-Sep-26	30-Jun-26	30-Sep-25	30-Sep-26	30-Sep-25	31-Mar-26
	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
Revenue from operations						
Interest Income	334.83	356.22	574.56	691.05	1,378.00	2,206.77
Net gain/(loss) on fair value changes	3.01	-	2.18	3.01	8.45	18.25
Fees and commission Income	656.64	478.25	188.27	1,134.89	464.20	751.60
Net gain on derecognition of financial instruments under amortised cost category	5.05	4.95	45.32	10.00	114.69	287.64
Other operating income	324.10	367.35	51.51	691.45	136.01	891.07
Other income	11.43	20.40	20.56	31.83	44.62	80.35
Total Income	**1,335.06**	**1,227.17**	**882.40**	**2,562.23**	**2,145.97**	**4,235.68**
Expenses						
Finance costs	121.60	**128.20**	348.02	249.80	757.91	1,192.95
Fees and commission expense	29.51	**30.98**	44.09	60.49	69.49	148.67
Impairment / write offs of financial instruments	-	**-**	1,605.62	-	1,754.03	1,233.28
Net loss on fair value changes	(18.61)	**18.61**	-	-	-	-
Employee benefits expense	681.84	**615.09**	532.62	1,296.93	1,391.74	2,664.73
Depreciation, amortization and impairment	14.48	**15.70**	8.56	30.18	18.22	34.54
Other expenses	489.16	**407.16**	652.19	896.32	1,576.52	2,605.03
Total expenses	**1,317.98**	**1,215.74**	**3,191.10**	**2,533.72**	**5,567.91**	**7,879.20**
Profit / (Loss) before exceptional items and tax	**17.08**	**11.43**	**(2,308.70)**	**28.51**	**(3,421.94)**	**(3,643.52)**
Exceptional items	-	-	-	-	-	-
Profit / (Loss) before tax	**17.08**	**11.43**	**(2,308.70)**	**28.51**	**(3,421.94)**	**(3,643.52)**
Tax expense						
Current tax	-	-	-	-	-	-
Current tax adjustment for earlier years	0.60	-	(59.56)	0.60	(59.56)	(68.22)
Deferred tax	8.27	8.75	579.91	17.02	860.81	(970.73)
Profit / (loss) for the period (A)	**25.95**	**20.18**	**(1,788.35)**	**46.13**	**(2,620.69)**	**(4,682.47)**
Other comprehensive income (OCI)						
Items that will not be reclassified to profit & loss						
Remeasurement of defined benefit liabilities/assets (net of tax)	-	-	-	-	-	2.35
Total other comprehensive income for the period (B)	**-**	**-**	**-**	**-**	**-**	**2.35**
Total comprehensive income/(loss) (A+B)	**25.95**	**20.18**	**(1,788.35)**	**46.13**	**(2,620.69)**	**(4,680.12)**
Earnings per equity share (of Rs. 10 each)						
- Basic & Diluted (not annualized) (Rs.)	0.08	0.06	(10.51)	0.14	(15.41)	(18.40)
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	3,387.55
Reserves						2,761.11

Capital Trust Limited
CIN No.: L65923DL1985PLC195299
Regd & Corp.Office: 303, DLF South Court, Saket, New Delhi - 110017
STATEMENT OF ASSETS AND LIABILITIES AS AT 30TH SEPTEMBER, 2026

(Rs. in Lakhs)

Particulars	**As at 30-Sep-26 Unaudited**	**As at 31-Mar-26 Audited**
ASSETS		
Financial Assets		
Cash and Cash Equivalents	650.35	162.35
Bank Balances other than above	278.83	327.14
Receivables		
- Other Receivables	357.00	209.68
Loans	2,732.48	3,127.79
Investments	393.20	798.92
Other Financial Assets	2,064.42	2,200.40
Total Financial Assets	**6,476.28**	**6,826.28**
Non Financial Assets		
Current Tax Assets (Net)	143.46	115.12
Deferred Tax Asset (Net)	3,859.99	3,842.99
Property, Plant and Equipment	124.42	130.43
Intangible Asset under Development	18.89	18.89
Other Intangible Assets	65.73	78.94
Other Non Financial Assets	240.57	149.98
Total Non Financial Assets	**4,453.06**	**4,336.35**
Total Assets	**10,929.34**	**11,162.63**
LIABILITIES		
Financial Liabilities		
Trade Payables		
Total outstanding dues of micro & small enterprises	-	-
Total outstanding dues of other than micro & small enterprises	18.36	52.43
Debt Securities	-	17.61
Borrowings (Other than Debt Securities)	3,623.08	3,993.93
Other Financial Liabilities	945.32	707.88
Total Financial Liabilities	**4,586.76**	**4,771.85**
Non Financial Liabilities		
Provisions	70.20	171.67
Other Non-Financial Liabilities	77.59	70.45
Total Non Financial Liabilities	**147.79**	**242.12**
EQUITY		
Equity Share Capital	3,387.55	3,387.55
Other Equity	2,807.24	2,761.11
Total Equity	**6,194.79**	**6,148.66**
Total Liabilities And Equity	**10,929.34**	**11,162.63**

Capital Trust Limited

CIN No.: L65923DL1985PLC195299

Regd & Corp.Office: 303, DLF South Court, Saket, New Delhi - 110017

STATEMENT OF CASH FLOWS FOR THE HALF YEAR ENDED 30TH SEPTEMBER, 2026

(Rs. in Lakhs)

Particulars	**For the half year ended**	
	30-Sep-26	**30-Sep-25**
	Unaudited	**Unaudited**
Cash flows from operating activities		
Profit/(loss) before tax	**28.51**	**(3,421.94)**
Adjustments:		
Depreciation, amortization and impairment	30.18	18.22
Provision for impairment of financial instruments	-	1,754.03
Net loss on derecognition of property, plant and equipment	-	(2.67)
Gain on sale of investments	(9.57)	(8.45)
Unrealised loss/(gain) on fair value changes of investments	6.56	-
Gain on sale of loan portfolio through assignment	(10.00)	(114.69)
Unwinding of loss on fair valuation of financial assets	3.89	14.37
Effective interest rate adjustment for financial instruments	(21.32)	92.99
Operating profit/(loss) before working capital changes	**28.25**	**(1,668.14)**
Decrease/ (increase) of receivables	(147.32)	189.24
Decrease/ (increase) of loans	417.25	2,990.04
Decrease/ (increase) of other financial assets	145.98	271.44
Decrease/ (increase) of other non financial assets	(94.48)	(20.87)
Movement in fixed deposits	48.31	272.73
Increase/ (decrease) of trade payables	(34.62)	(32.44)
Increase/ (decrease) of other financial liabilities	237.44	(683.38)
Increase/ (decrease) of provisions	(101.47)	28.41
Increase/ (decrease) of other non-financial liabilities	7.14	(104.92)
Cash generated/(used) in operating activities	**506.48**	**1,242.11**
Income taxes refund/(paid)	(27.74)	(39.83)
Net cash generated/(used) in operating activities	**478.74**	**1,202.28**
Cash flows from investing activities		
Purchase of property, plant & equipment	(10.96)	(65.58)
Proceeds from sale of property, plant & equipment	0.57	4.10
Purchase of investments	(616.85)	(2,000.00)
Proceeds from sale of investments	1,025.58	2,759.44
Net cash generated/(used) in investing activities	**398.34**	**697.96**
Cash flows from financing activities		
Repayment of Non Convertible Debentures	(17.65)	(910.25)
Proceeds from long term borrowings	1,996.00	1,876.00
Repayment of long term borrowings	(1,986.08)	(3,626.93)
Repayment of short term borrowings (Net)	(381.35)	474.94
Net cash generated/(used) from financing activities	**(389.08)**	**(2,186.24)**
Net increase/ (decrease) in cash and cash equivalents	**488.00**	**(286.00)**
Cash and cash equivalents at the beginning of the year	162.35	1,176.46
Cash and cash equivalents at the end of the year	**650.35**	**890.46**

Capital Trust Limited
CIN No.: L65923DL1985PLC195299
Regd & Corp.Office: 303, DLF South Court, Saket, New Delhi - 110017

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.The unaudited financial results have been prepared in accordance with applicable accounting standards, as notified under the Companies (lndian Accounting Standards) Rules, 2015, and as specified under section 133 of the Companies Act 2013 as amended from time to time.

3. Disclosure pursuant to RBI Notification dated 24th September 2021 on "Transfer of Loan Exposures" are given below:

(a) Details of loans transferred through direct assignment during the quarter ended 30th September 2026.

Particulars	
Total amount of loans transferred through direct assignment (Rs. in Lakhs)	119.63
Weighted average residual maturity (in months)	5.94
Weighted average holding period (in months)	6.06
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 30th September 2026.

(c) The Company has not acquired/transferred, any stressed loans during the quarter ended 30th September 2026.

4. The Company does not have any subsidiary / associate / joint venture company(ies) during the period and as on 30th September 2026.

5. 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 November 2026. The Statutory Auditors have reviewed the above financial results for the quarter and half year ended 30th September 2026.

For and on Behalf of
Capital Trust Limited

Yogen Khosla
Chairman cum Managing Director

Place: New Delhi
Date: 14 November 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, SGR & Associates, LLP Chartered Accountants (Registration No: 022767N) have issued unmodified opinion on Standalone unaudited Financial Results of the Company for the quarter and half year ended September 30, 2026

For Capital Trust Limited



Yogen Khosla
Managing Director
DIN: 00203165

Date: 14-11-2026
Place: New Delhi