



(CIN-L65923DL1985PLC195299)

Dated: 04.07.2025

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]	To, The Manager – Listing Compliance BSE Limited Phiroze Jeejeebhoy Towers, Dalal Street, Mumbai – 400001 Scrip Code: [511505]
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Subject: Intimation regarding press release 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 about the press release titled as **“Capital Trust Limited Partners with CBV Ventures to Power Credit Enablement for FMCG Distribution Hubs and Retailers”**

We are enclosing a copy of the said press release 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
Company Secretary



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Capital Trust Limited Partners with CBV Ventures to Power Credit Enablement for FMCG Distribution Hubs and Retailers

Capital Trust Limited (CTL), a leading listed Non-Banking Financial Company (NBFC) focused on empowering underserved entrepreneurs, has announced a strategic fintech partnership with **CBV Ventures Private Limited (CBV)** to provide tailored credit solutions to CBV's network of hubs and vendors operating across the FMCG distribution ecosystem.

This collaboration aims to digitize and financially empower the extensive CBV platform, which currently operates 76 distribution hubs and serves over 6,600 end customers. CBV's robust distribution network includes unorganized restaurants, kirana stores, institutional caterers, and railway network vendors with consolidated sales of ₹41 crore in FY 2024-25.

As part of the partnership, CTL will:

- Extend **pre-approved business loans** to CBV hubs based on transaction data.
- Facilitate the issuance of **co-branded digital credit line** to end vendors and retailers.
- Enable **digital onboarding** of merchants using integrated KYC solutions.
- Implement **repayment and collections workflows** leveraging transaction insights and credit behaviour analytics.

The pilot phase, rolled out on **July 01, 2025**, involve 25 CBV hubs catering to approximately 2,000 unorganized mom-and-pop stores, primarily in NCR. The initiative will focus on deploying fintech modules such as **Buy Now Pay Later (BNPL)**, **QR-based payments**, **digital credit lines**, and **credit scoring tools**.

Mr. Vahin Khosla, Managing Director of Capital Trust Limited, said,

"Our mission is to financially include the informal sector through technology and trust. By partnering with CBV Ventures, we're enabling last-mile businesses with easy access to credit, helping them scale and grow efficiently."

Ms. Paawan Kapur, Director at CBV Ventures, added,

"This partnership unlocks the next level of scale for our vendors and hubs. With CTL's digital credit infrastructure, we can now power consumption, growth, and entrepreneurship across the FMCG value chain."

This collaboration is expected to increase CBV's sales outreach by **40%** and achieve **3-5X adoption** of fintech products within three months of the pilot launch.

About Capital Trust Limited:

Capital Trust is a listed NBFC with over three decades of experience in enterprise financing. It has disbursed over ₹4,000 crore across 12 lakh+ clients through 250+ branches in rural and semi-urban India. CTL focuses on empowering micro and small businesses with responsible credit.

Capital Trust Limited

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



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About CBV Ventures Private Limited:

CBV Ventures is a new-age FMCG distribution platform that connects brands directly with end customers across India. It operates a hybrid model of tech-enabled hubs servicing kirana stores, restaurants, institutional caterers, and railway vendors.

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