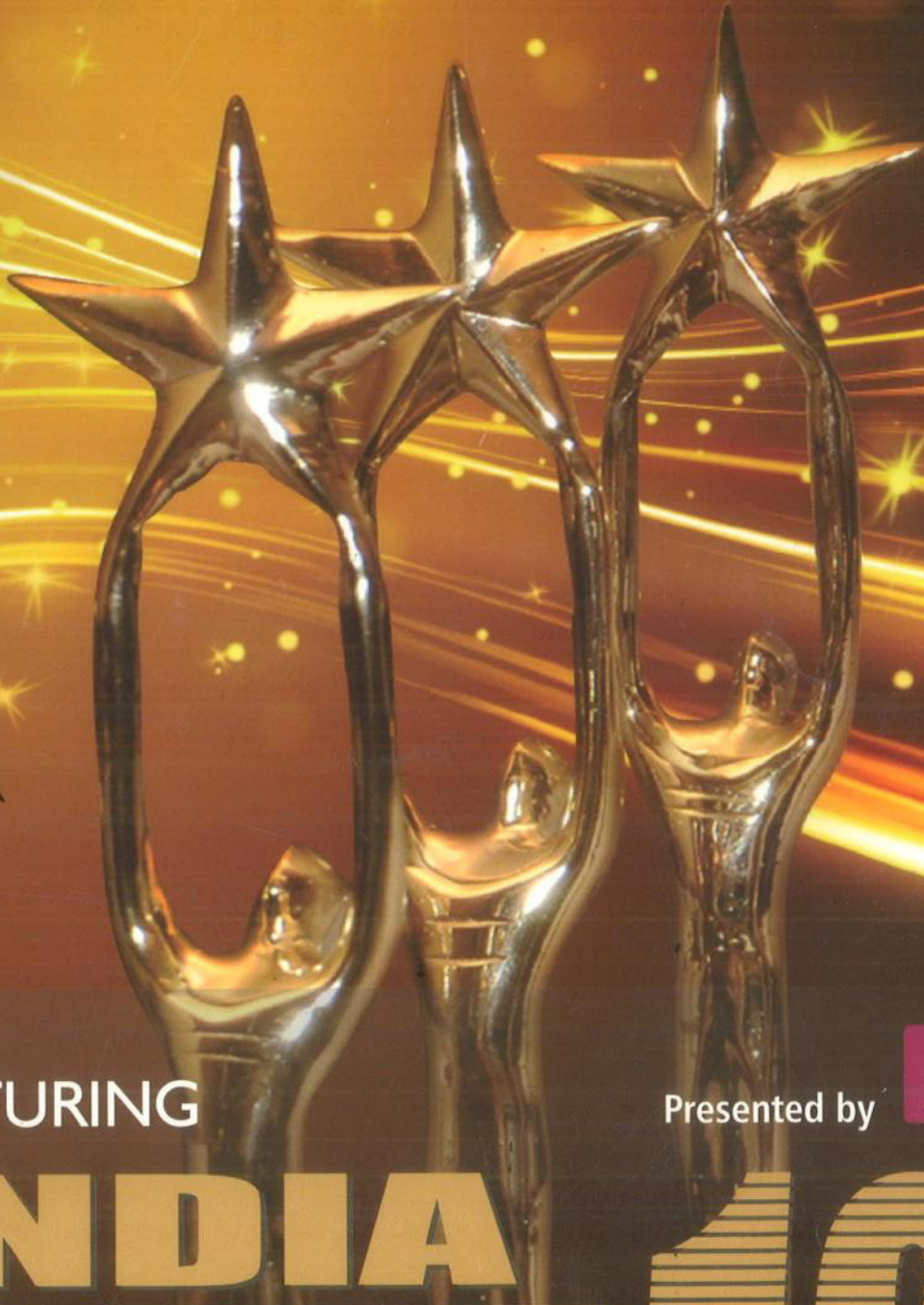


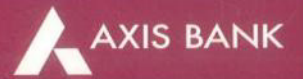
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FEATURING

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CAPITAL TRUST LIMITED

Estd 1985

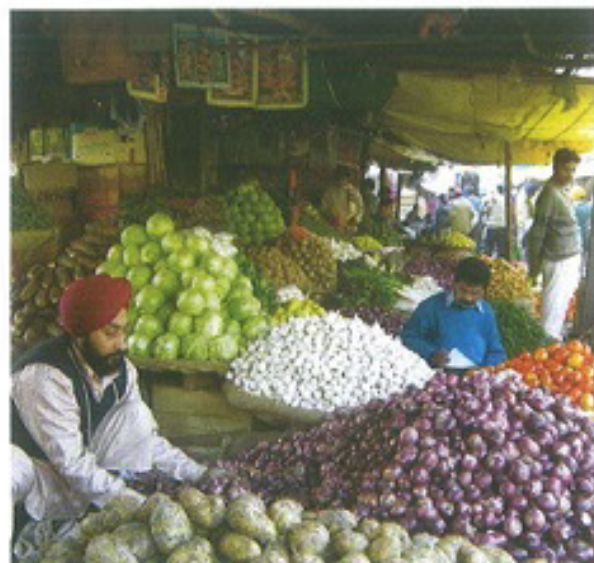
NBFC

www.capital-trust.com

PRODUCTS

The company is providing loan under three heads:

1. Micro Finance Loan
2. Micro Enterprise Loan
3. Secured Enterprise Loan



“ Capital Trust Limited headquartered in New Delhi is a Non-Banking Finance Company (NBFC) incorporated in 1985. It is listed on the National Stock Exchange and Bombay Stock Exchange. Company's initial promoters included Mr. K.R. Puri (former Governor, RBI) and Justice H.S. Beg (former Chief Justice of India).

In the initial years, Capital Trust was engaged in providing advisory services to foreign banks. The company has represented over 25 international banks in India which included Commonwealth Bank of Australia, Royal Bank of Canada, amongst others.

In the recent past, the company has focused on the business of providing Enterprise Loans to Micro and Small Enterprises. The company has provided affordable funding to over 5 Lakh Clients through its 160 branches in a transparent manner. The company provides loans ranging from Rs. 1 Lakh to Rs. 10 Lakhs.

There is a funding shortfall of Rs. 26 Lakh Crores* to the MSME Sector. The company is focused on providing financial assistance to those who are excluded from main - stream banking. This segment represents the 'Missing Middle' which is un-serviced by banks and large NBFCs, who typically prefer to lend to the top or bottom end of the pyramid. Company's vision is to fulfill the funding needs to the 'Missing Middle'.

Capital Trust has cutting edge technology to keep operations efficient and at low cost. Company's entire staff is empowered with smart phones, who are able to have live access to data. Loans are on - boarded through Mobile Technology and in-principle approval is granted to clients at ground level within seconds of applying for the loan. Company issues digital receipts for cash collections at the time of repayments ensuring transparency.

* IFC Report on Indian MSMEs (2015)

