

June 22, 2026

National Stock Exchange of India Limited Exchange Plaza, C-1, Block-G, Bandra Kurla Complex, Bandra (E), Mumbai - 400051 NSE Symbol: CSLFINANCE	BSE Limited Corporate Relationship Department, Phiroze Jeejeebhoy Towers, Dalal Street, Mumbai - 400001 BSE Scrip Code: 530067
---	--

Sub: Resubmission of Financial Results for the Quarter and Year ended March 31, 2026.

Dear Sir/Ma'am,

This is in reference to your email dated June 22, 2026 regarding submission of corporate announcements to the Exchange in a machine-readable and searchable form.

With respect to the captioned subject, we would like to submit that due to an inadvertent human error, the financials portion of the said announcement was not filed in machine readable format. Accordingly, we are hereby resubmitting the financial results for the Quarter & Year ended March 31, 2026 along with all annexures in the prescribed format.

We request you to kindly take the above information on your record.

Thanking you.

Yours faithfully
For **CSL Finance Limited**

Rohit Gupta
(Managing Director)
DIN: 00045077

Encl: A/a

Independent Auditor's Report on 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 CSL Finance Limited

Opinion

We have audited the accompanying Financial Results of **CSL Finance Limited** (hereinafter referred to as "the Company") for the year ended March 31, 2026 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 (the "Listing Regulations").

In our opinion and to the best of our information and according to the explanations given to us, the aforesaid financial Results:

- i. are 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 recognition and measurement principles laid down in the Indian Accounting Standards under Section 133 of the Companies Act, 2013 (the "Act"), RBI guidelines and other accounting principles generally accepted in India, of the net profit (including other comprehensive income) and other financial information for the year ended March 31, 2026.

Basis of 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 Financial Results 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 the ethical requirements that are relevant to our audit of the Financial Results under the provisions of the Act and the 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 we have obtained is sufficient and appropriate to provide a basis for our opinion.

Management's Responsibility for the Financial Results

These Financial Results have been prepared on the basis of the annual financial Results. The Company's Board of Directors are responsible for the preparation and presentation of these financial Results that give a true and fair view of the net profit (including other comprehensive income) and other financial information of the Company in accordance with the recognition and measurement principles laid down in Indian Accounting Standards prescribed under Section 133 of the Act, read with relevant rules issued thereunder, the circulars, guidelines and directions issued by the RBI from time to time (RBI guidelines) and other accounting principles generally accepted in Indian 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 the assets of the Company and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgements 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 the accounting records, relevant to the preparation and presentation of the Financial Results that give a true and fair view and is free from material misstatement, whether due to fraud or error.



In preparing the Financial Results, 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 Financial Results

Our objectives are to obtain reasonable assurance about whether the Financial Results as a whole are 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 as guarantee that an audit conducted in accordance with 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 the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these Financial Results.

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

- Identify and assess the risks of material misstatement of the Financial Results, 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 but not for the purpose of expressing an opinion on the effectiveness of the Company's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the Board of Directors.
- Conclude on the appropriateness of Board of Director'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 Results 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 Results, including the disclosures, and whether the Financial Results represent the underlying transactions and events in a manner that achieves fair presentation.

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

- a. The financial results include the results of the quarter ended March 31, 2026 being the balancing figures between audited figures in respect of the full financial year end the published unaudited year to date figures up to the third quarter of the current financial year which were subject to limited review by us.
- b. The financial statements of the Company for the quarter/year ended March 31, 2025, have been audited by the predecessor auditor who have expressed an unmodified opinion dated May 23, 2025, on such financial statements.
- c. The financial results dealt with by this report has been prepared for the express purpose of filing with stock exchanges on which the Company's shares are listed. These results are based on and should be read with the audited financial results of the company for the year ended March 31, 2026 on which we issued an unmodified audit opinion vide our report dated May 26, 2026.

Our opinion on the Financial Results is not modified in respect of above matters.

For S.R. Dinodia & Co. LLP.

Chartered Accountants,

Firm's Registration Number 001478N/N500005

(Sandeep Dinodia)

Partner

Membership Number: 083689

UDIN: 26083689YAKQRC8805



Place of Signature: New Delhi

Date: 26.05.2026

CSL FINANCE LIMITED

CIN : L74899DL1992PLC051462

Statement of Audited Financial Results for the Quarter and Year Ended March 31, 2026

(Amount in INR lakh, unless otherwise stated)

Particulars	Quarter Ended			Year Ended	
	31.03.2026	31.12.2025	31.03.2025	31.03.2026	31.03.2025
	Audited	Unaudited	Unaudited	Audited	Audited
Revenue from operations					
Interest Income	6,535.52	6,128.75	5,302.71	24,181.64	19,909.63
Fees and commission income	291.39	192.56	248.77	984.48	1,180.49
Bad Debt Recoveries	52.79	94.64	100.81	440.11	414.89
(I) Total Revenue from operations	6,879.70	6,415.95	5,652.29	25,606.23	21,505.01
(II) Other Income	36.82	27.80	15.47	95.82	99.30
(III) Total Income (I+II)	6,916.52	6,443.75	5,667.76	25,702.05	21,604.31
Expenses					
Finance Costs	2,276.77	2,176.92	1,792.69	8,357.16	6,491.67
Fees and commission expense	7.82	13.07	5.14	49.25	47.67
Impairment on financial instruments	327.40	376.96	101.25	1,131.39	1,195.53
Employees Benefit Expenses	854.05	866.54	826.91	3,283.45	2,780.04
Depreciation, amortization and impairment	56.25	53.69	44.50	209.70	172.00
Other Expenses	358.55	407.40	401.69	1,443.32	1,229.28
(IV) Total Expenses	3,880.84	3,894.58	3,172.18	14,474.27	11,916.19
(V) Profit before tax before exceptional items (III-IV)	3,035.68	2,549.17	2,495.58	11,227.78	9,688.12
(VI) Exceptional Items	17.32	-	-	17.32	-
(VII) Profit before tax (V-VI)	3,018.36	2,549.17	2,495.58	11,210.46	9,688.12
Tax Expense:					
Current Tax	808.38	697.58	035.73	2,966.59	2,404.43
Earlier year Taxes	2.81	-	-	2.81	-
Deferred Tax	265.55	(240.49)	(37.78)	(369.96)	(5.58)
(VIII) Income Tax Expense	1,076.74	457.09	597.95	2,599.44	2,478.85
(IX) Profit after tax (VIII-VII)	1,941.62	2,092.08	1,897.63	8,611.02	7,209.27
Other Comprehensive Income / (Loss)					
Items that will not be reclassified to profit & loss					
(i) Remeasurement gain / (loss) of defined benefit plan	(7.34)	-	(1.53)	(7.34)	(1.53)
(ii) Tax on above	1.85	-	0.38	1.85	0.38
(X) Total other Comprehensive (Loss), net of tax	(5.49)	-	(1.15)	(5.49)	(1.15)
(XI) Total Comprehensive Income for the period (IX+X)	1,936.13	2,092.08	1,896.48	8,605.53	7,208.12
Paid up Equity share capital (Face Value of Rs 10/- each)	2,248.74	2,248.74	2,245.55	2,248.74	2,245.55
Other Equity	-	-	-	59,908.82	51,919.12
(XII) Earning per Equity Share					
Basic	8.52	9.18	8.32	37.80	31.64
Diluted	8.46	9.11	8.25	37.50	31.30


 For and on behalf of the Board of Directors of
 CSL Finance Limited

 Rohit Gupta
 Managing Director
 DIN:00045077

 Date: May 26, 2026
 Place: Noida

CSL FINANCE LIMITED
CIN : L74899DL1992PLC051462
Statement of Assets and Liabilities as at March 31, 2026
(Amount in INR lakh, unless otherwise stated)

Particulars	As At	As At
	March 31, 2026	March 31, 2025
	Audited	Audited
Assets		
Financial Assets		
(a) Cash and Cash Equivalents	7,633.18	6,380.11
(b) Bank Balance other than Cash and Cash Equivalents	1,635.68	1,670.93
(c) Receivables		
- Trade Receivables	-	-
- Other Receivables	93.66	381.91
(c) Loans	1,37,393.81	1,14,417.64
(d) Other Financial Assets	112.66	104.09
	1,46,868.99	1,22,954.68
Non-financial Assets		
(a) Current tax assets (net)	121.64	181.05
(b) Deferred Tax Assets (Net)	483.08	111.27
(c) Investment Property	15.22	15.57
(d) Property, Plant and Equipment	604.33	598.34
(e) Right-of-use Assets	123.39	182.44
(f) Intangible Assets Under Development	1.37	8.47
(g) Other Intangible Assets	77.76	70.03
(h) Other Non-Financial Assets	165.37	99.55
	1,592.16	1,266.72
Assets Held For Sale	298.93	286.01
Total Assets	1,48,760.08	1,24,507.41
Liabilities and Equity		
Liabilities		
Financial Liabilities		
(a) Payables		
(i) Trade payables		
a) Total outstanding dues of micro enterprises and small enterprises	7.92	5.02
b) Total outstanding dues of creditors other than micro enterprises and small enterprises	219.74	288.81
(ii) Other payables		
a) Total outstanding dues of micro enterprises and small enterprises	-	-
b) Total outstanding dues of creditors other than micro enterprises and small enterprises	-	-
(b) Borrowings	85,416.72	69,295.84
(c) Lease Liabilities	153.19	218.79
(d) Other Financial Liabilities	540.11	375.21
	86,337.69	70,183.68
Non-Financial Liabilities		
(a) Current Tax Liabilities (Net)	27.89	-
(b) Provisions	102.23	44.08
(c) Other Non-Financial Liabilities	134.71	114.98
	264.83	159.06
Equity		
(a) Equity Share Capital	2,248.74	2,245.55
(b) Other Equity	59,908.82	51,919.12
	62,157.56	54,164.67
Total Liabilities and Equity	1,48,760.08	1,24,507.41

For and on behalf of the Board of Directors of
CSL Finance Limited




Rohit Gupta
Managing Director
DIN:00045077

Date: May 26, 2026
Place: Noida

CSL Finance Limited

Statement of Cash Flows for the year ended 31 March, 2026

(All amounts in ₹ lakh, unless otherwise stated)



CSL Finance Limited

CIN: L74899DL1992PLC051462

Particulars	For the year ended March 31, 2026	For the year ended March 31, 2025
Cash Flows From Operating Activities		
Profit Before Tax	11,210.46	9,688.12
Adjustments for:		
Depreciation and amortization on PPE	209.70	172.00
Interest accretion on lease liabilities	20.10	24.87
Interest on borrowings	8,170.75	6,278.56
Interest on delayed payment	4.99	0.18
Unamortised Cost on Borrowings	181.32	188.06
Impairment of financial instruments	1,131.39	1,195.53
(Profit)/Loss on investments (mutual funds)	(33.15)	(43.19)
Loss/(profit) on Sale/written of Property, Plant and Equipment (Net)	9.39	(0.08)
Share based payment expenses (net)	40.07	22.00
Gain on Lease termination	(1.36)	(1.79)
Loss on sale of Assets held for sale	38.11	18.95
Bad Debt Written back	(440.11)	(414.89)
Interest income on unwinding of security deposits	(2.27)	(1.08)
Operating Profit before Working Capital changes	20,519.39	17,127.24
Adjustments for changes in Working Capital:		
Loans	(23,718.48)	(24,526.93)
Other Receivables & Other Financial assets	281.95	(227.14)
Other non-financial assets	(65.82)	(28.91)
Trade Payable & Other financial liabilities	134.91	32.14
Other non-financial liabilities	19.73	35.70
Provisions	58.15	10.98
Cash (Used In) Operations	(2,770.17)	(7,574.92)
- Taxes (Paid) (Net)	(2,894.34)	(2,673.26)
Net Cash (Used in) Operating Activities	(5,664.51)	(10,248.18)
Cash Flow From Investing Activities:		
Purchase of Property, plant and equipment and intangible assets (net)	(173.49)	(161.08)
Sale of Property, Plant and Equipment and Intangible assets	5.00	0.19
Fixed deposit made/(released) (Net)	35.25	(740.61)
Purchased/(relaxation) of Mutual Fund Investments	33.15	43.19
Net Cash (Used in) Investing Activities	(100.09)	(858.31)
Cash Flow From Financing Activities:		
Borrowings proceeds (net)	16,959.56	18,983.92
Interest Paid	(8,207.47)	(6,278.56)
Proceeds from release of shares held by ESOP Trust	34.38	21.41
Share Issue Expenses	(3.60)	-
Repayment of lease liabilities	(81.52)	(79.31)
Dividend paid	(683.48)	(569.57)
Net Cash Generated from Financing Activities	7,017.87	12,077.89
Net Increase/ (Decrease) in Cash and Cash Equivalents	1,253.27	971.40
Cash and Cash Equivalents at the Beginning of the Year	6,380.11	5,408.71
Cash and Cash Equivalents at the end of the Year	7,633.38	6,380.11
Cash and Cash Equivalents at the end of the Year comprises of		
Cash in hand	27.18	43.38
Cheque in hand	0.21	-
Balances with banks		
- in current accounts	2,825.70	5,135.94
- in fixed deposits (with original maturity of 3 months or less)	4,590.29	1,200.79
TOTAL	7,633.38	6,380.11

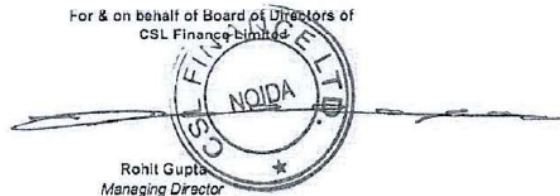
Summary of Material Accounting Policy Information

3

Place of Signature: Noida
Date: May 26, 2026



For & on behalf of Board of Directors of
CSL Finance Limited



Rohit Gupta
Managing Director
DIN-00045077

Notes:

1. These financial results for the quarter and year ended March 31, 2026 have been reviewed by the Audit Committee and subsequently approved by the Board of Directors in their respective meetings held on May 26, 2026.
2. These financial results have been prepared in accordance with the Indian Accounting Standards (Ind AS) as prescribed under Section 133 of the Companies Act, 2013 read with Rule 3 of the Companies (Indian Accounting Standards) Rules, 2015, the other relevant provision of the Companies Act, 2013, in terms of the Securities and Exchange Board of India (Listing Obligation and Disclosure Requirements) Regulation, 2015 (as amended)[‘Listing Regulations’] and the Master Directions / Guidelines issued by Reserve Bank of India as applicable and relevant to Non-Banking Financial Companies, as amended from time to time.
3. The Company is primarily engaged in the business of providing loans to Small and Medium Enterprises and other enterprises and has no overseas operations / units and as such, no segment reporting is required under Indian Accounting Standard for Operating Segments (Ind AS 108)
4. The company do not have any holding/subsidiary/JV/associate concern, hence no reporting is required in this regard.
5. The New Labour Codes became effective 21st November 2025, resulting in a past period employee benefit liability of ₹ 17.32 lakh, the same has been reported under Exceptional Item In the financials for the Quarter ended March 31, 2026 and related Deferred tax asset has also been recognised. After the balance sheet date, while the Central Government notified the Rules on 8th May 2026, the State Rules are yet to be notified. The impact relating to Labour Codes is subject to finalisation of rules and regulatory framework thereunder.
6. Figures for the quarter ended March 31, 2026 and March 31, 2025 are balancing figures between the audited figures for the full financial year and reviewed year to date figures upto the third quarter of the respective financial years.
7. During the year ended March 31, 2026 , the Board of Directors have recommended a dividend @ 30% and a special dividend @70% per equity share of Rs 10/- each subject to approval of members at the ensuing Annual General Meeting.
8. Disclosure pursuant to RBI circular RBI/DOR/2021-22/86 DOR.STR.REC.51/21.04.048/2021-22 for loans transferred/acquired under the Master Direction - RBI (Transfer of Loan Exposures) Directions, 2021 dated September 24, 2021 during the quarter and year ended March 31, 2026 are given below:

(i) Details of loans not in default transferred/acquired through assignment:

Particulars	Transferred during the quarter ended March 31, 2026	Transferred during year ended March 31, 2026	Acquired during the quarter/year ended March 31, 2026
Aggregate amount of loans transferred/acquired (‘ lakh)	Nil	5,282.00	Nil
Weighted average maturity (in years)*	N/A	1.22	N/A
Weighted average holding period (in years)	N/A	1.46	N/A
Retention of beneficial economic interest (MRR)	N/A	16.40%	N/A
Tangible security coverage (in times)*	N/A	3.78	N/A
Rating wise distribution of rated loans	N/A	N/A	N/A

*These figures have been calculated considering the status as on March 31, 2026.

(ii) No stressed loans have been transferred or acquired







9. Pursuant to the requirements of Paragraph 38 read with Annex 4 of the Reserve Bank of India (Project Finance) Directions, 2025, the details of projects under implementation and accounts where resolution process involving extension in original /extended DCCO has been invoked are as under:

Sr. No.	Item Description	No. of Accounts	POS
1	Projects under implementation accounts at the beginning of the quarter.	141	928.49
2	Projects under implementation accounts sanctioned during the quarter.	15	164.91
3	Projects under implementation accounts where DCCO has been achieved during the quarter	13	54.69
4	Projects under implementation accounts at the beginning of the quarter closed during the quarter	18	115.41
5	Projects under implementation accounts at the end of the quarter. (1+2-3)	125	923.29
6	Out of '5' – accounts in respect of which resolution process involving extension in original/extended DCCO, as the case may be has been invoked.	-	-
6.1	Out of '6' – accounts in respect of which Resolution plan has been implemented.	-	-
6.2	Out of '6' – accounts in respect of which Resolution plan is under implementation.	-	-
6.3	Out of '6' – accounts in respect of which Resolution plan has failed.	-	-
7	Out of '6', accounts in respect of which resolution process involving extension in original/extended DCCO, as the case may be has been invoked due to change in scope and size of the project.	-	-
8	Out of '6', account in respect of which cost overrun associated with extension in original/extended DCCO, as the case may be, was funded	-	-
8.1	Out of '8', accounts where SBCF was sanctioned during financial closure and renewed continuously	-	-
8.2	Out of '8', accounts where SBCF was not pre-sanctioned or renewed continuously	-	-
9	Out of '5' – accounts in respect of which resolution process not involving extension in original/extended DCCO, as the case may be has been invoked.	-	-
9.1	Out of '9' – accounts in respect of which Resolution plan has been implemented.	-	-
9.2	Out of '9' – accounts in respect of which Resolution plan is under implementation.	-	-
9.3	Out of '9' – accounts in respect of which Resolution plan has failed.	-	-



10. Figures for the previous period/s have been re-grouped, wherever necessary, to make them comparable with the current period.
11. The above audited financial results of the Company will be available on our website www.csfinance.in.

For and on behalf of the Board of Directors



(Rohit Gupta)
Managing Director
DIN: 00045077

Date: 26.05.2026
Place: Noida

