

May 26, 2025

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
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Dear Sir / Ma'am,

Sub: Investor Presentation

Please find enclosed herewith the Copy of the Investor Presentation of the Company highlighting the performance and recent developments of the Company for the quarter and year ended March 31st, 2026.

The Investor Update are also being disseminated on Company's website at www.csloffinance.in

This is for your kind information and records.

Thanking you,

Yours Faithfully,

For **CSL Finance Limited**

Preeti Gupta
(Company Secretary & Compliance Officer)

Encl: a/a

Q4 & FY26

Investor Presentation



May
2026

FY26

Performance Highlights



CSL Finance at a Glance

FY26 - Financial
Performance

FY26 - Operational
Performance

CSL Finance **At A Glance**



Scale of Operations

₹ 1,395 Crore
Up 21% in FY26
Loan Book

₹ 1,448 Crore
Up 21% in FY26
Asset Under Management

₹ 615 Crore
Up 13% in FY26
Net Worth

₹ 1,255 Crore
Up 12% in FY26
Disbursements



Distribution

44
Branches

469
Team Strength

7
States – Presence
(Clustered expansion
strategy)

100%
In-house sourcing &
collections



Loan Book Granularization

100%
Secured Loan
Book

31% SME Retail
69% Wholesale
AUM Mix

₹ 13 Lakh
Average SME
Ticket Size

₹ 13 Crore
Average Wholesale
Ticket Size

3,223
Active SME Loan
Accounts

50
Active Mid-Sized
Loan Accounts

113
Active Wholesale
Loan Accounts



Liability Profile

36
Active Lender
Relationships

43%
Capital Adequacy
Ratio

~18%
Fixed-rate yield on
SME Portfolio

~17%
Average yield on
Wholesale Portfolio

1.39
Leverage Ratio



Profitability

₹ 168 Crore
Up 15% in FY26
Net Interest Income

₹ 86 Crore
Up 19% in FY26
Net Profits

14.81%
ROE

6.30%
ROA



Asset Quality

1.10%
GNPA

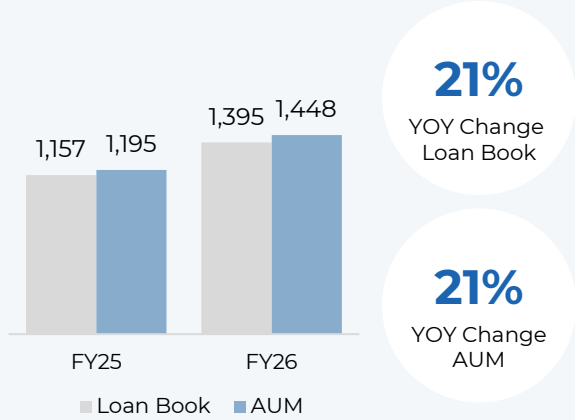
0.81%
NNPA

122%
Provision Coverage
Ratio

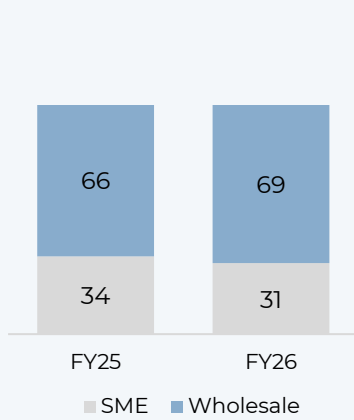


FY26 – Financial Performance

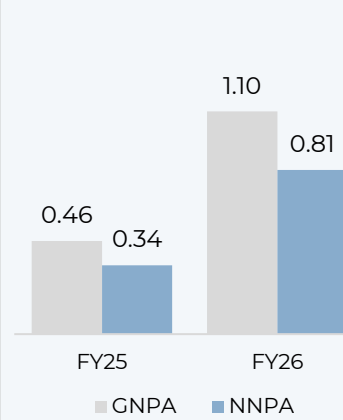
Loan Book & AUM Growth (#)



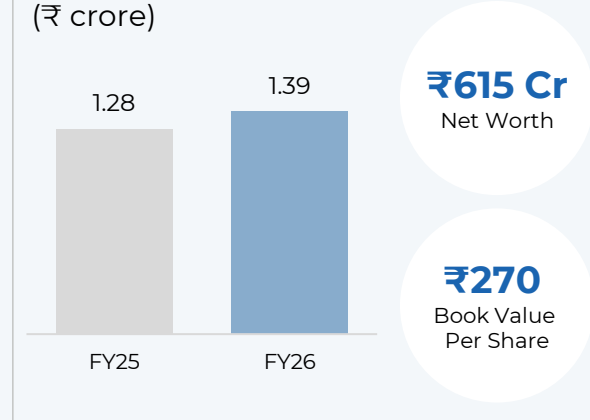
Change in AUM-Mix (%)



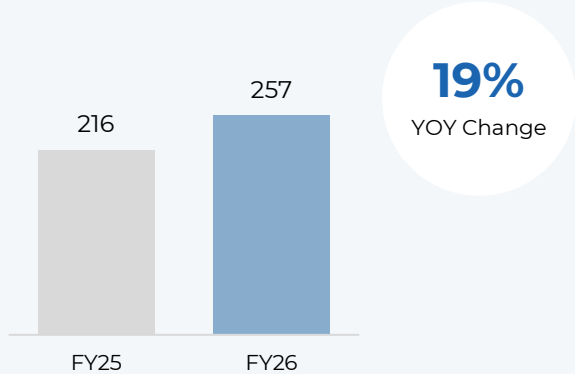
Robust Asset Quality (%)



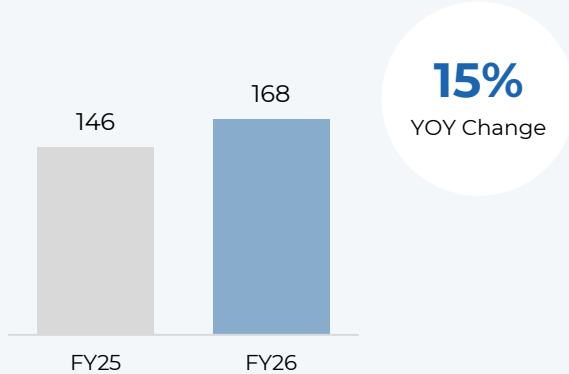
Comfortable Leverage Ratio: Further Headroom To Grow (₹ crore)



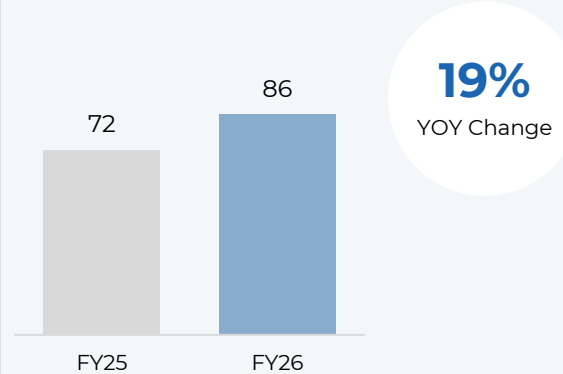
Total Income Growth (₹ crore)



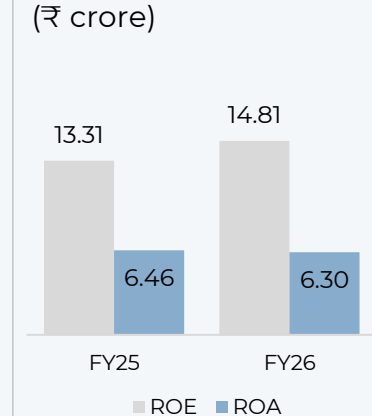
Net Interest Income (NII) Growth (₹ crore)



PAT Growth (₹ crore)

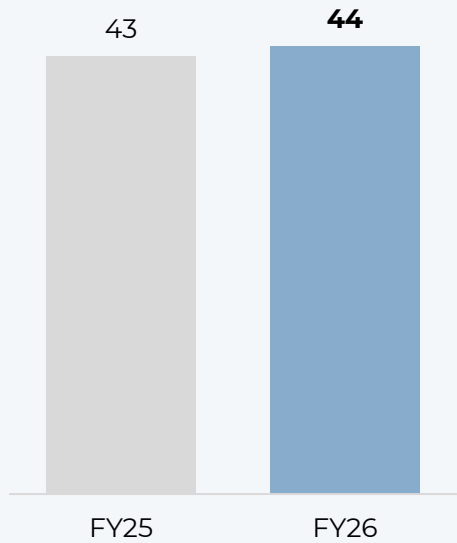


Healthy Capital Return Ratios ROA & ROE (₹ crore)

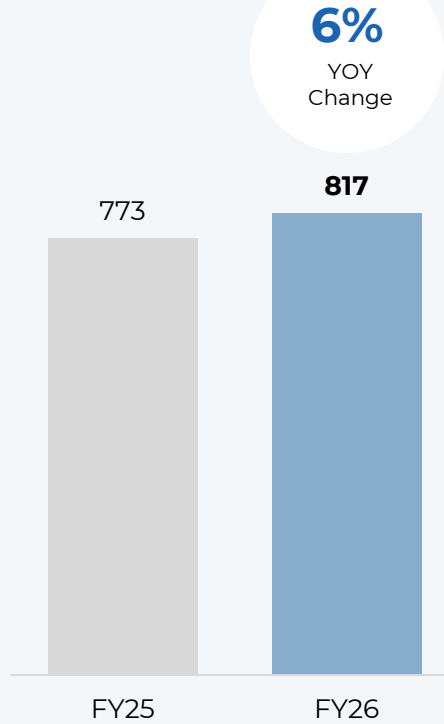


FY26 - Operational Performance

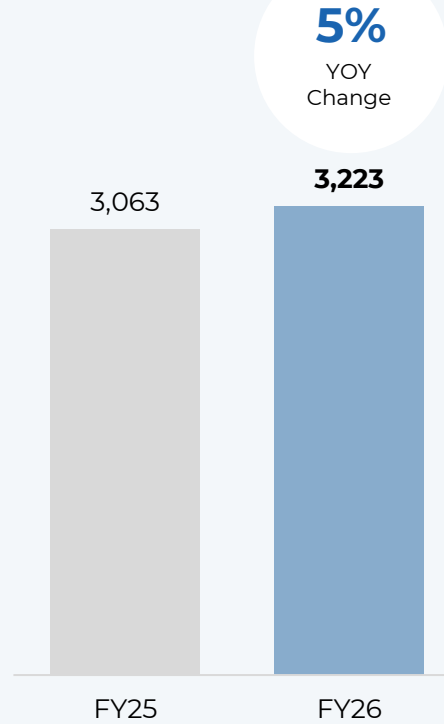
Branch Network (#)



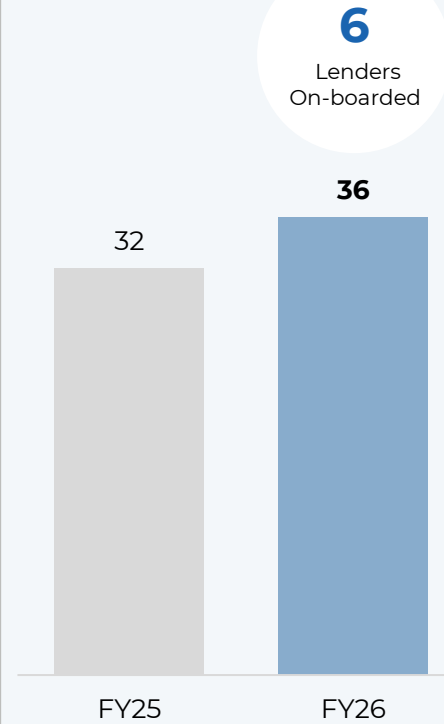
AUM Per Branch: SME (Excluding MSL) (₹ Lakhs)



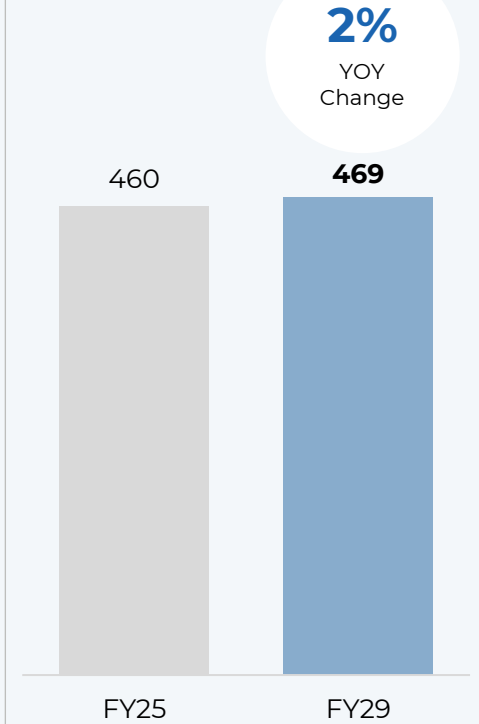
Loan Accounts: SME (Excluding MSL) (#)



Lending Partners (#)



Team Strength (#)





Quarterly Business Update



- Business Growth YoY
- Loan Book Size
- Asset Quality
- Asset Quality: Stage Analysis
- P&L Highlights
- Treasury Update
- Quarterly Financial Snapshot
- Operational Updates
- Lending Partners
- 5Y Financial Snapshot

Business Growth YoY

Assets Under Management

₹1,195 Cr
Q4'25

21%

₹1,448 Cr
Q4'26

Disbursement

₹286 Cr
Q4'25

5%

₹301 Cr
Q4'26

Collection Efficiency

98%
Q4'25

Consistent Performance

98%
Q4'26

NII

₹37.4 Cr
Q4'25

21%

₹45.4 Cr
Q4'26

PAT

₹19.0 Cr
Q4'25

2%

₹19.4 Cr
Q4'26

AUM Mix (SME Retail: Wholesale)

34:66
Q4'25

3% Shift in Favour of Wholesale

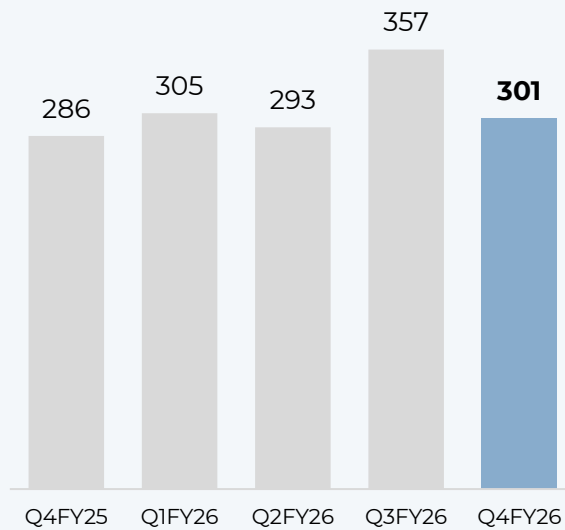
31:69
Q4'26

Loan Book Size

Disbursements (₹ crore)

5%
YOY Change

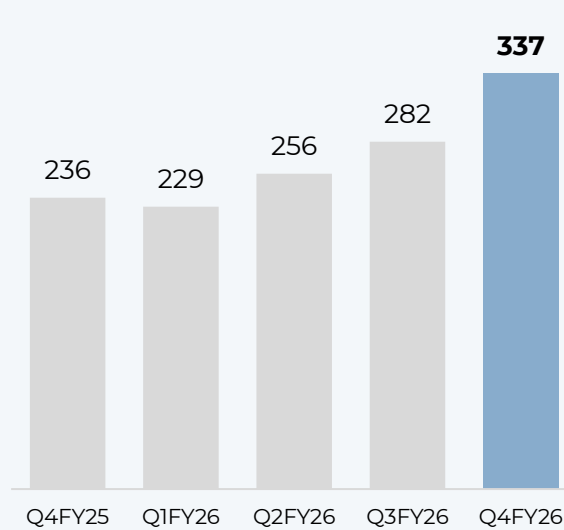
-16%
QOQ Change



Collections (₹ crore)

43%
YOY Change

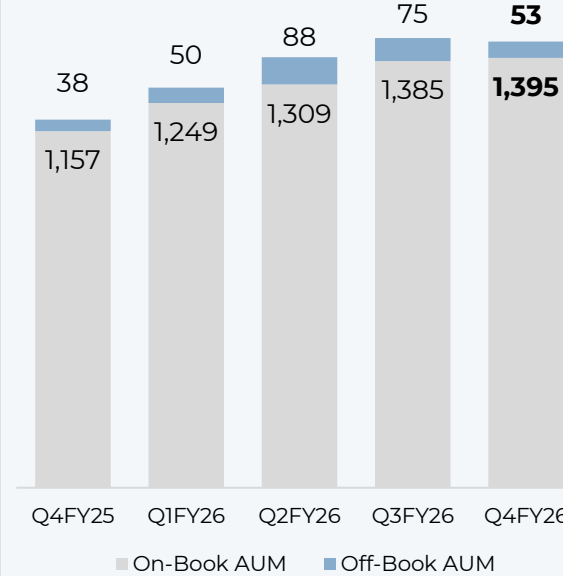
20%
QOQ Change



AUM (₹ crore)

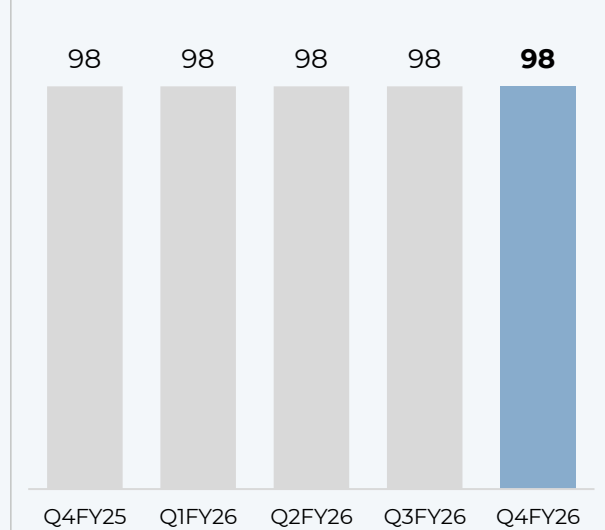
21%
YOY Change

-1%
QOQ Change



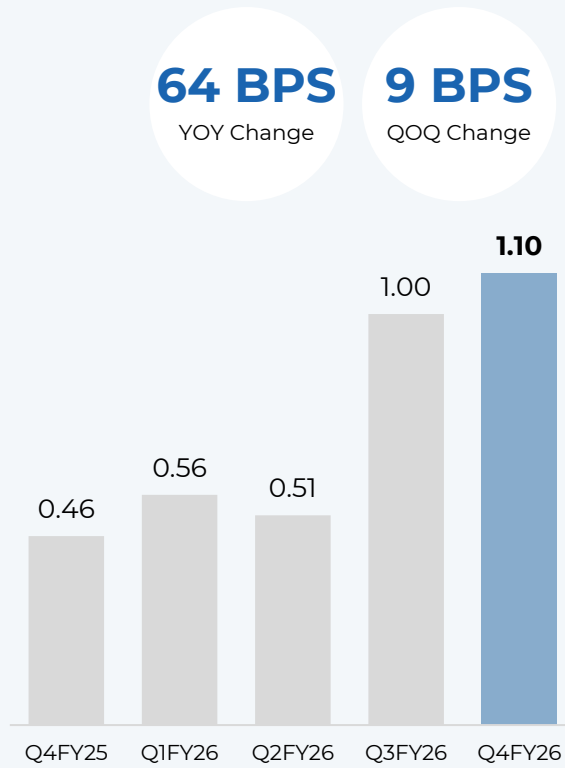
Note: YOY & QOQ change for Total AUM

Collection Efficiency (%)

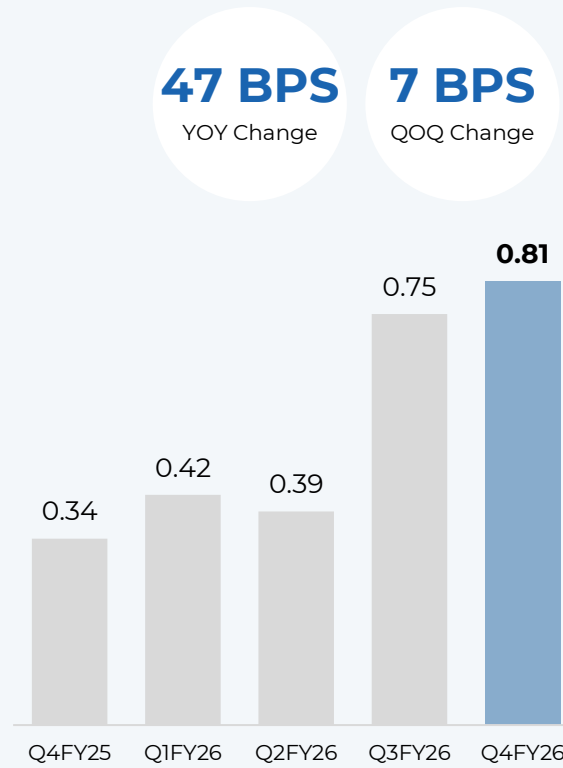


Asset Quality

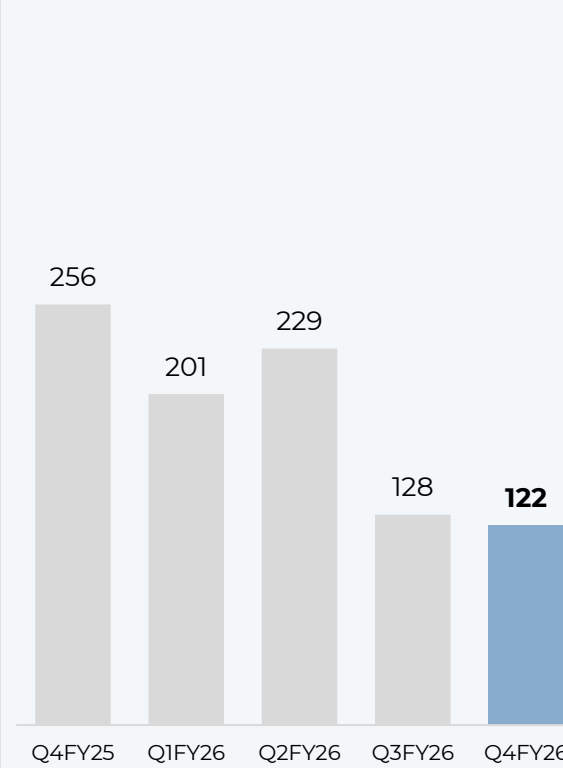
Gross NPA
(%)



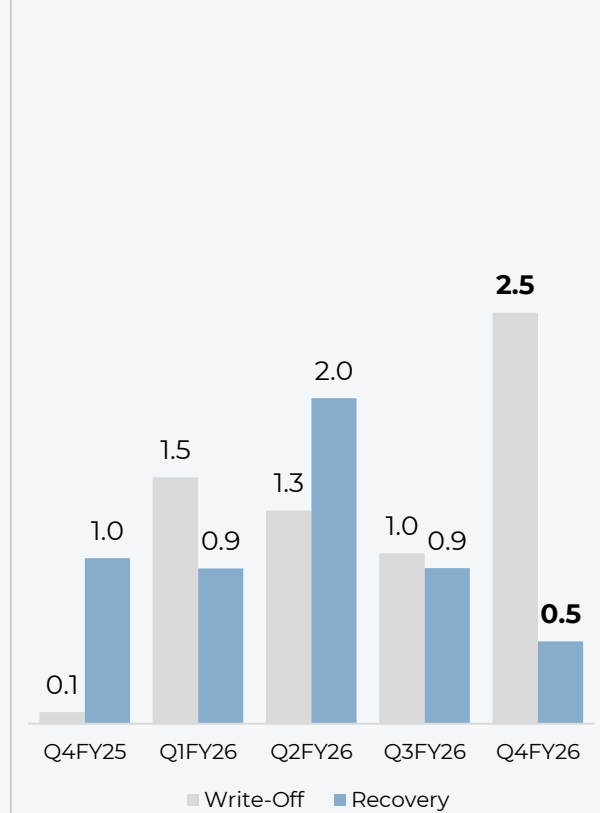
Net NPA
(%)



Provision Coverage Ratio
(%)



Write-offs & Recoveries
(₹ crore)



Asset Quality: **Stage Analysis**

Classification of Assets Basis the ECL Computation as Per Ind-AS:

(₹ crore)

PARTICULARS	Q4FY25	Q3FY26	Q4FY26
Gross Stage 3 (GNPA)	5.31	13.89	15.27
% portfolio in Stage 3	0.46%	1.00%	1.10%
ECL provision Stage 3	1.33	3.55	3.94
Net Stage 3	3.99	10.33	11.33
ECL Provision % Stage 3	25.00%	25.60%	25.80%
Gross Stage 1 & 2	1,152.46	1,370.78	1,377.23
% portfolio in Stage 1 & 2	99.54%	99.00%	98.90%
ECL provision Stage 1 & 2	12.27	14.25	14.62
Net Stage 1 & 2	1,140.19	1,356.53	1,362.61
ECL provision % Stage 1 & 2	1.06%	1.04%	1.06%
Total Assets	1,157.77	1,384.67	1,392.50
% portfolio	100%	100%	100%
ECL Provision	13.60	17.80	18.56
Net Stage	1,144.18	1,366.86	1,373.94
TOTAL ECL Provision %	1.17%	1.29%	1.33%
Provision Coverage Ratio	255.87%	128.22%	121.57%
NET NPA (Only Stage 3 Provision)	0.34%	0.75%	0.81%

Note – Change in ECL Provisioning policy in line with the changes suggested by RBI.

P&L Highlights

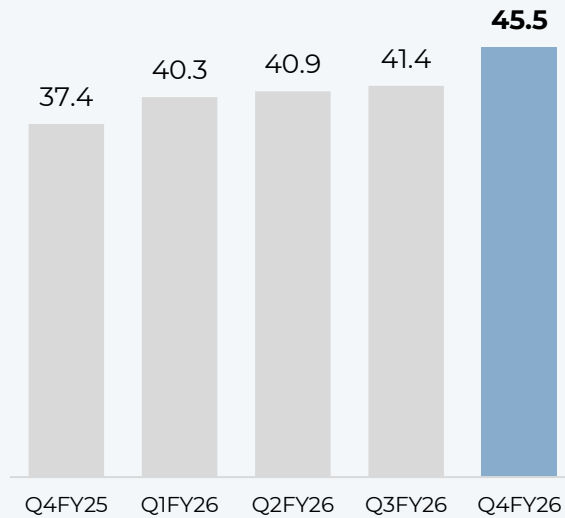
Net Interest Income (₹ crore)

22%

YOY Change

10%

QOQ Change



Note: Net Interest Income (NII) = Interest Income + Fees & Commission Income - Finance Costs

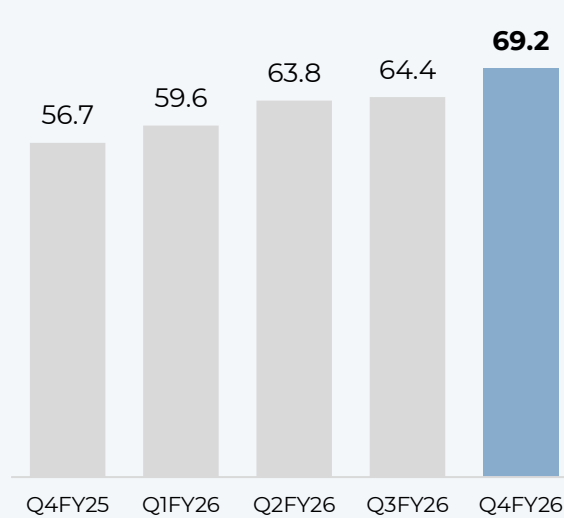
Total Income (₹ crore)

22%

YOY Change

7%

QOQ Change



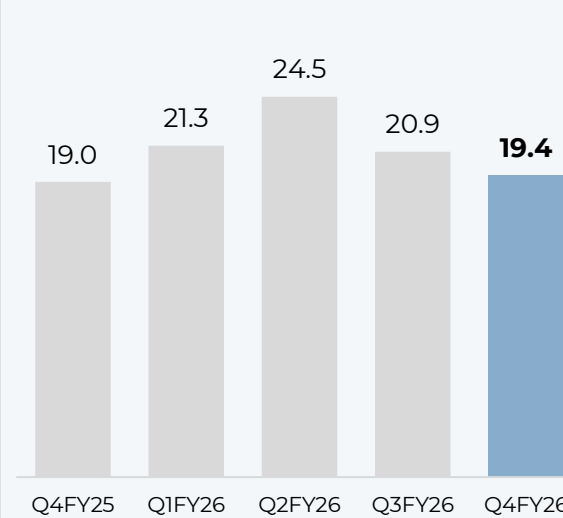
Profit After Tax (₹ crore)

2%

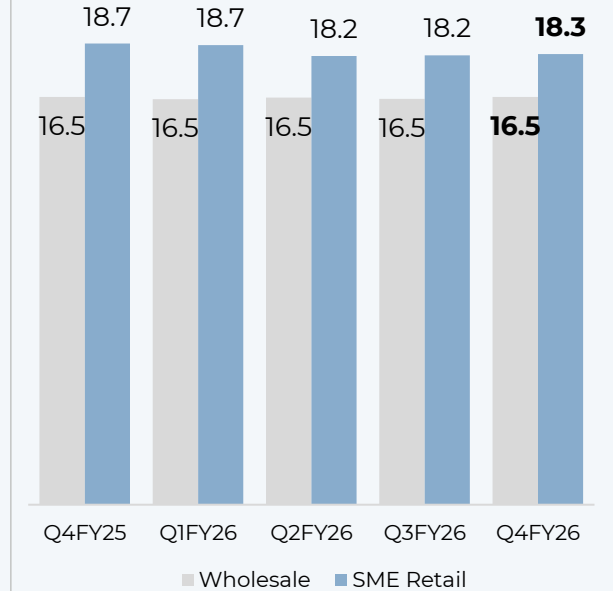
YOY Change

-7%

QOQ Change



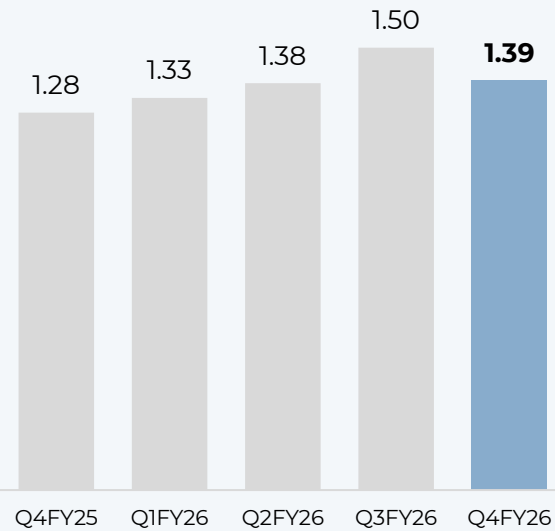
Yields (%)



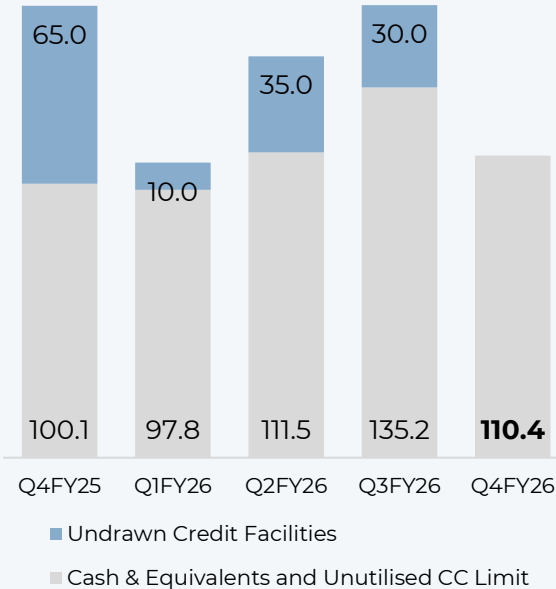
Note: Yields calculated on weighted-average of outstanding amounts as of quarter end.

Treasury Update

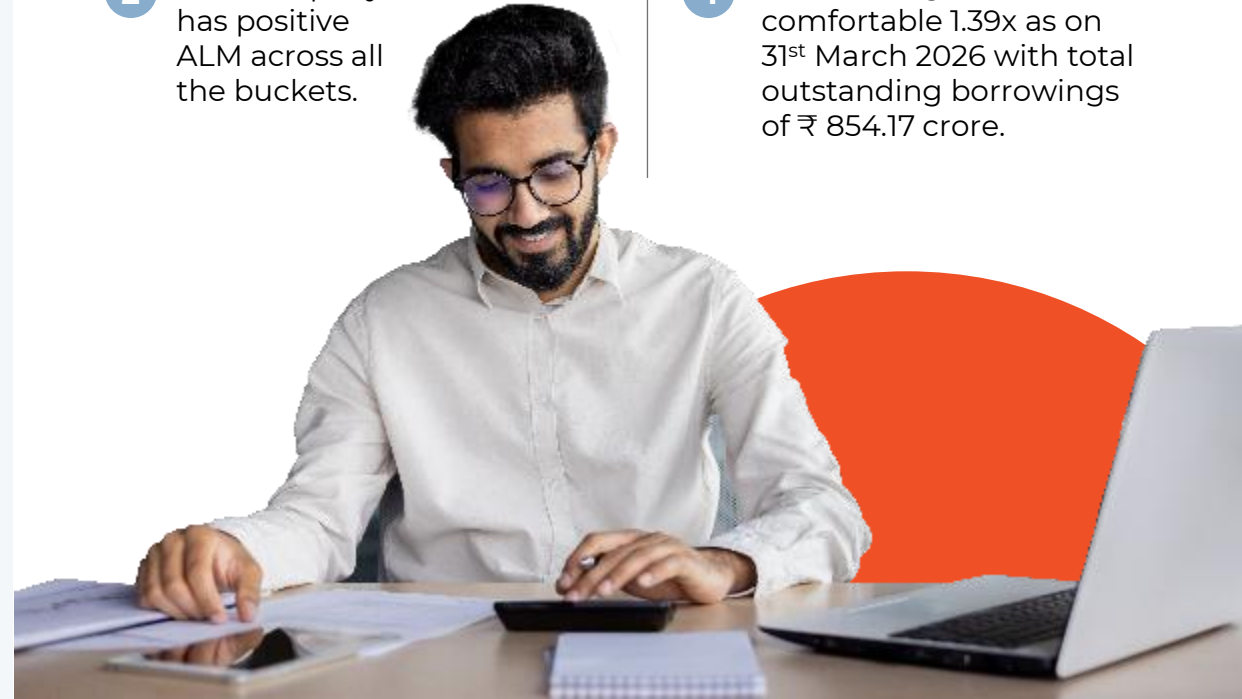
Leverage
(Ratio)



Liquidity
(₹ crore)



- 1 The Company has good liquidity of ₹110.4 crore as on 31st March 2026.
- 2 The Company has positive ALM across all the buckets.
- 3 Credit Rating for the Company has been reaffirmed as A- | Stable from Acuite Ratings & Research as on 31st March, 2026
- 4 The Leverage Ratio is at a comfortable 1.39x as on 31st March 2026 with total outstanding borrowings of ₹ 854.17 crore.



Quarterly **Financial Snapshot**

(₹ crore)

PARTICULARS	Q4FY25	Q3FY26	Q4FY26
Disbursements	286.37	356.58	300.51
Revenue	56.68	64.44	69.17
Interest Income	52.85	61.29	65.35
PBT	24.95	25.49	30.18
PAT	18.98	20.92	19.42
Bad debts written off	0.07	1.04	2.51
Bad debts recovered	1.01	0.95	0.53
Loans and Advances (before ECL provision)	1,157.77	1,384.71	1,392.50
Net Worth	541.64	592.14	614.73
Total Liabilities	703.42	904.74	866.02
Borrowings	694.94	889.93	854.17
Gross NPA (%)	0.46%	1.00%	1.10%
Net NPA (%)	0.34%	0.75%	0.81%
Debt to Equity Ratio	1.28	1.50	1.39
CAR	47.08%	43.10%	43.28%
ROA	6.32%	5.78%	5.19%
ROE	14.26%	14.34%	12.87%
Book Value per Share	237.75	259.91	269.81

Operational Updates



Loan Book

- AUM stood at ₹1,448 crore, up 21% YoY and down 1% sequentially, while the loan book reached ₹1,395 crore, up 21% YoY and 1% QoQ.
- AUM growth in recent quarters has been led by the Wholesale vertical, as SME disbursements were slower than expected on account of a tough operating environment.
- Cumulative disbursements in Q4 rose 43% YoY and 20% QoQ, driven by higher Wholesale disbursements, which in turn were supported by stronger Wholesale collections in recent quarters.
- Apart from on-book AUM, in the Wholesale vertical, we are actively pursuing joint-lending structures with select industry partners to sustain growth momentum. We closed a few such deals during the quarter and expect more activity through the current year. These initiatives should strengthen the Company's fee-based income in the coming year and beyond.

- SME Retail disbursements, which were encouraging in Q2, slowed in H2. We remain cautious here, as concerns around borrower profile, competitive intensity from the industry, and the broader operating environment challenges persist.
- The broader SME lending space continues to show signs of over-leveraged borrowers and stagnant income growth.
- We hold a cautiously optimistic view on SME Retail, while the Wholesale segment remains robust and is expected to keep growing.

Provisioning & Write-offs

- We recorded higher impairments in H2, partly due to lower NPA resolutions during the period. With over 2/3rd of our book being SARFAESI compliant, we expect faster resolutions in the coming quarters.
- Based on recent RBI directives, standard provisioning on project financing has been revised from Q3 onwards to an average of 0.98%, from 0.80% earlier.
- Consequently, gross NPA stood at 1.10% in Q4FY26 versus 0.46% in Q4FY25 and 1.00% in Q3FY26. Net NPA stood at 0.81% in Q4FY26 versus 0.34% in Q4FY25 and 0.75% in Q3FY26.

- The Board has approved a new ECL policy, adopted in this board meeting, aligned with the Company's current business composition.
- Going forward, we expect better recovery performance. We are also not seeing any major delinquencies in the SME Retail book disbursed over the past 12 months.

Net Interest Income & Profitability

- Net Interest Income stood at ₹45.4 crore in Q4FY26, up 21% YoY and 10% QoQ, driven by higher average AUM during the quarter.
- PAT stood at ₹19.4 crore in Q4FY26, up 2% YoY and a decline of 7% QoQ.

Lending Partners

- We onboarded a major PSU bank, Bank of Baroda, as a new lender in Q4. We also received repeat sanctions from existing lenders during the period, reflecting their confidence in CSL's asset quality and operational framework.
- Another milestone this quarter was the conclusion of the term sheet for our ₹30 crore NCD issue, which further diversifies our funding pool and improves access to debt capital markets.

- The Company's lender base now stands at 36, spanning leading public and private sector banks, SFBs, and NBFCs, ensuring a well-diversified funding profile.
- The liquidity position remains healthy, supported by cash equivalents and undrawn credit facilities

Branch Footprint

- We have added several spoke branches in recent quarters with on-ground teams, some of which will eventually convert into full-fledged branches, enabling efficient expansion through a hub-and-spoke model.
- At the same time, we are reshuffling and relocating branches where needed to maximise operational efficiency. Net new branch addition has been limited to that extent

Outlook

- The Wholesale segment remains robust and is expected to be a key growth driver in FY27. SME Retail, which recently fell short of growth expectations in FY26, is expected to return to normalcy in the coming year.

Lending Partners

Banks & SFBs

							
							
							<p>Newly Added</p> 

NBFC

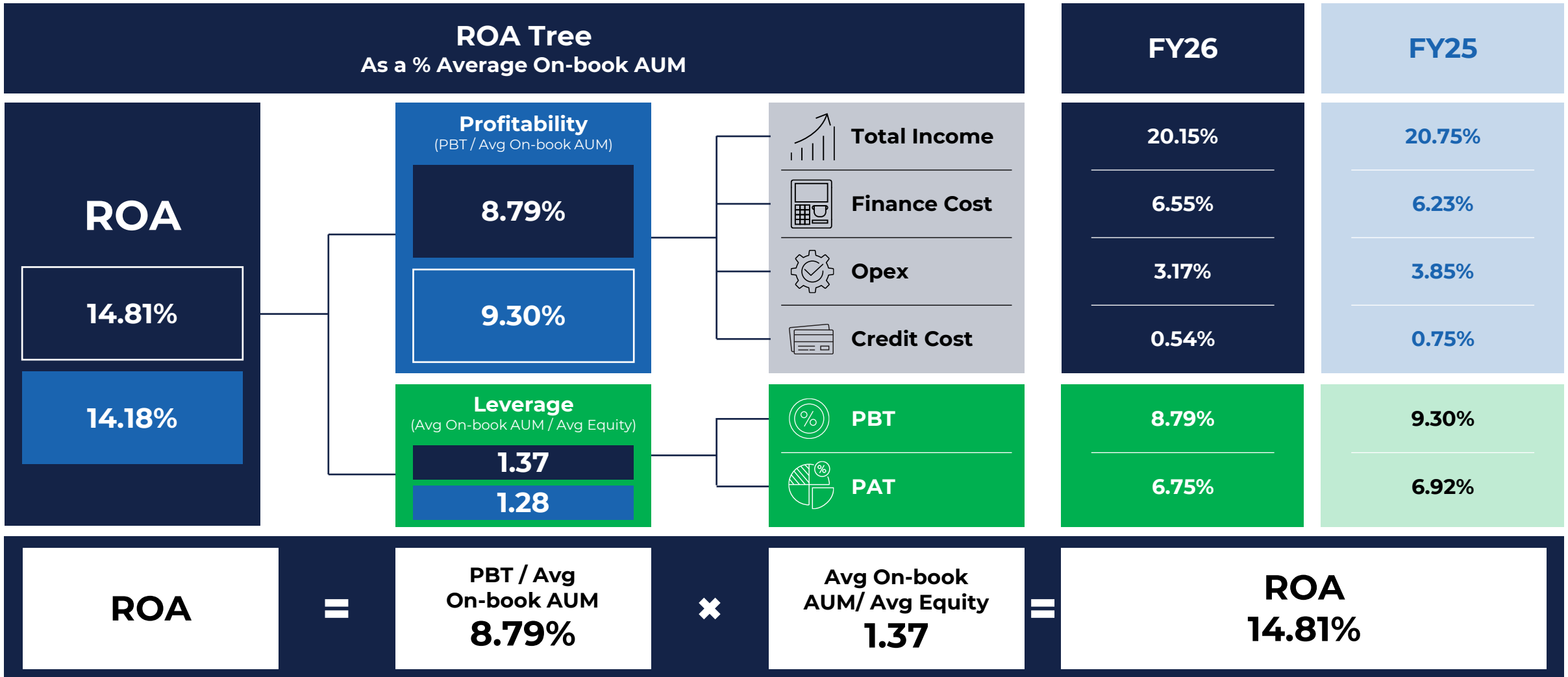
							
							

5Y Financial Snapshot

(₹ crore)

PARTICULARS	FY22	FY23	FY24	FY25	FY26
Disbursements	491.10	758.72	1,052.04	1,118.74	1255.39
Revenue	74.62	117.54	166.58	216.04	257.02
Interest Income	67.66	108.54	153.72	199.11	241.82
PBT	44.98	61.47	85.60	96.88	112.10
PAT	33.68	45.52	63.36	72.09	86.11
Bad debts written off	1.45	0.94	3.40	9.05	6.35
Bad debts recovered	2.33	2.42	2.34	4.15	4.40
Loans and Advances	516.95	735.61	920.21	1,157.77	1,373.94
Net Worth	321.68	362.40	474.83	541.65	614.73
Total Liabilities	210.68	416.25	510.51	703.43	866.03
Borrowings	204.16	408.06	503.22	694.94	854.17
Gross NPA	1.73%	0.61%	0.44%	0.46%	1.10%
Net NPA	0.96%	0.35%	0.25%	0.34%	0.81%
Debt to Equity Ratio	0.63	1.13	1.06	1.28	1.39
CAR	63.82%	49.88%	51.30%	47.08%	43.28%
ROA	8.45%	6.94%	7.18%	6.46%	6.30%
ROE	12.48%	12.56%	13.33%	13.31%	14.81%
Book Value per Share	155.06	174.79	207.58	237.47	269.82

ROA Tree



About CSL Finance



Introduction

CSL's Business Model

Key Differentiators of CSL

Business Verticals & Products

SME Retail

Wholesale

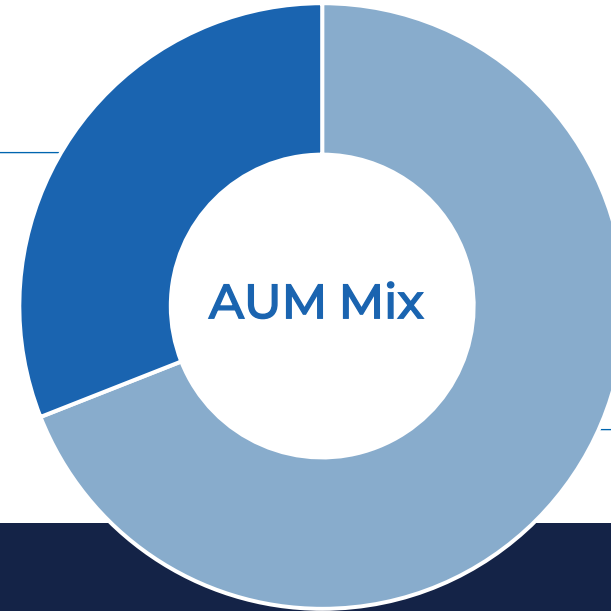
Introduction

CSL Finance Limited is a Non-Banking Finance Company registered with the Reserve Bank of India and listed on the NSE and BSE.

The Company is a one-stop destination for Small and Medium-Sized Enterprises (SMEs) and real estate and non-real estate corporates to avail a variety of secured loan products. CSL's experienced and dynamic team aims to fulfil every entrepreneur's dreams by bridging the gap between their dreams and their financial needs to grow their business.

31%

SME Retail



69%

Wholesale

₹1,448 Crore

AUM

100%

Secured loan book

13%

ROE

A- Stable

Credit Rating Reaffirmed

43%

Superior CAR

₹615 Cr

Net Worth

469

Team Strength

CSL's Business Model

Domain Expertise

Build deep understanding of our markets, products, and customers

1



Focused Strategy

Operate within circle of competence, and expand it over time

2



Customer-Centric

Prioritise customer comfort, tailored products, swift disbursements, etc.

3

Healthy Businesses

Lend to healthy businesses, with good cash flows, profit margins, and business vintage; who lack access to traditional finance sources

5



Technology-Driven

Harness technology to enhance credit decisioning, reduce TAT, and continuously improve lending models

4



Key Differentiators of CSL

SME Retail Lending



- 1 Target market: serving the **unbanked & underserved**

- 2 Using **alternative data** instead of conventional scorecards for underwriting

- 3 **Swift disbursement** & ease of application

- 4 Efficiency through **digital transformation**

- 5 Small and flexible ticket sizes

- 6 Focused on **secured lending** book (100%)

- 7 **Quality collateral** (88% is SORP & 12% is SOCP)

- 8 Promoting **financial inclusion** (50% AUM from non-Urban locations)

- 1 Niche and focused real estate wholesale book

- 2 Focus on projects with decent capital contribution by promoters or last-mile funding

- 3 Focused on secured lending book (100% of the book)

- 4 Built on in-depth expertise of NCR and all its micro-markets

- 5 Proactive project monitoring post funding

- 6 Robust collection mechanism in place via escrows

- 7 Strength in the affordable housing segment



Wholesale Lending

Business Verticals & Products

SME Retail: Micro/Small Loans to Kirana Stores, Traders, Schools, and other boutique shops and merchants backed by owned properties as collateral, small ticket loans

₹351 crore

AUM

3,223

Active Accounts

₹13 lakh

Average Ticket Size

SME Mid-Sized Lap: Loan against properties for business expansion or working capital finance

₹96 crore

AUM

50

Active Accounts

₹3 crore

Average Ticket Size

WS Large: Structured loans for Mid Income/ Affordable Group Housing Projects

₹537 crore

AUM

42

Active Accounts

₹17 crore

Average Ticket Size

WS Small: Construction loan given against single plotted projects

₹350 crore

AUM

58

Active Accounts

₹8 crore

Average Ticket Size

WS Other Term Loan: Loan against SORP/SOCP properties and Loan against securities & deposits which are highly liquid

₹114 crore

AUM

13

Active Accounts

₹9 crore

Average Ticket Size



SME Retail

Business Vertical

Target market:
Unbanked & underserved

Using alternative data instead of conventional scorecards to underwrite loans

Swift loans and ease of application

Small & flexible ticket sizes

Focused on secured lending book (100%)

Quality collateral (88% is SORP & 12% is SOCP)

Promoting financial inclusion (50% AUM from non-Urban locations)

Achieving efficiency through digital transformation



SME Retail (1/3)

Key Product Categories

LAP-
SENP



₹7-50 Lakhs

Loan Amount

Self-employed individuals with collateral

LAP-
SCHOOL



₹7-50 Lakhs

Loan Amount

Schools (tier-2/3) with collateral

LAP-
SALARIED



₹2-50 Lakhs

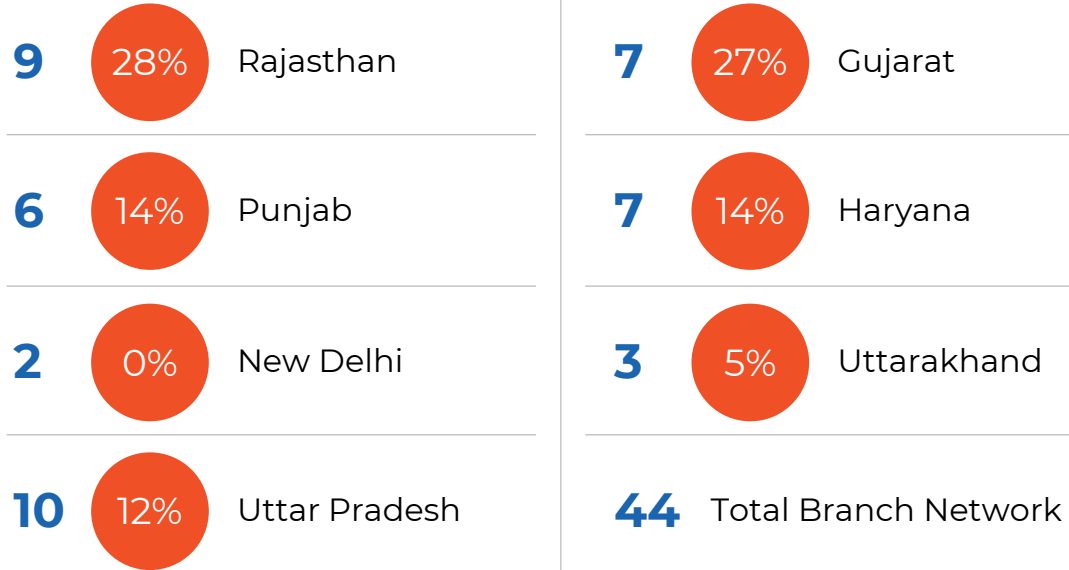
Loan Amount

Salaried individuals with collateral

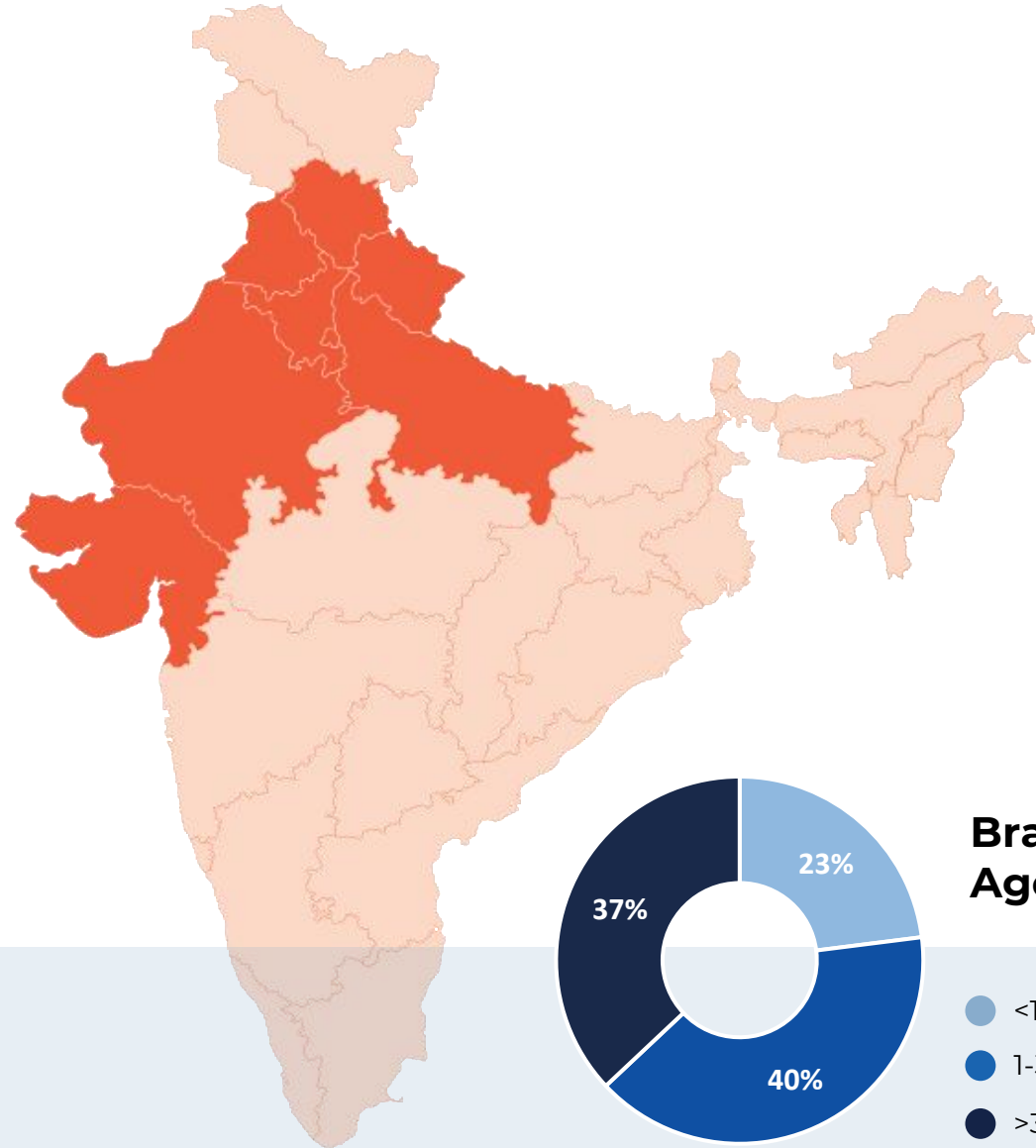
ROI between 16% to 22%

SME Retail (2/3)

Presence



● AUM DISTRIBUTION (in %)



Branch Ageing

- <1 year
- 1-3 year
- >3 year

Clustered

Approach to expanding branch network, based on understanding & comfort in each micro-market

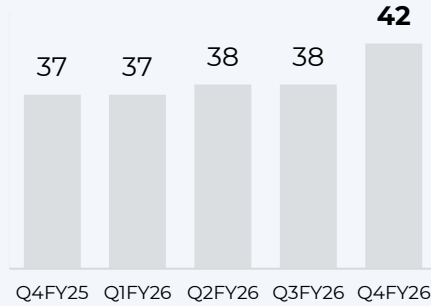
SME Retail (3/3)

SME

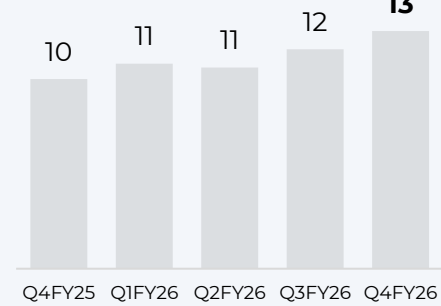
Active Accounts
(#)



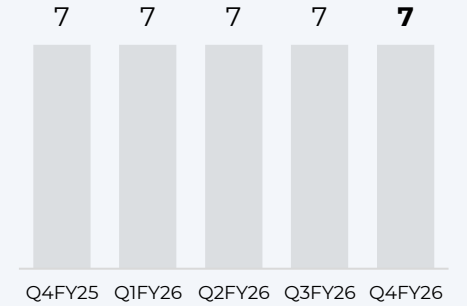
Average Loan-to-value
(%)



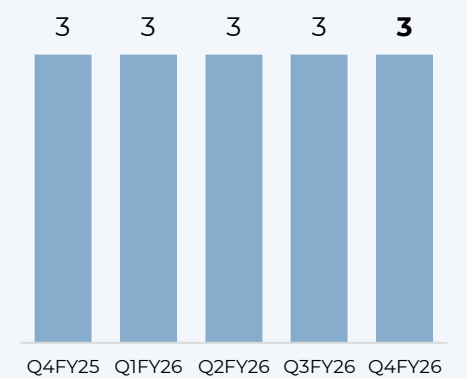
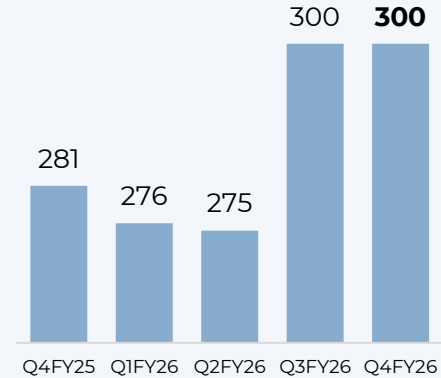
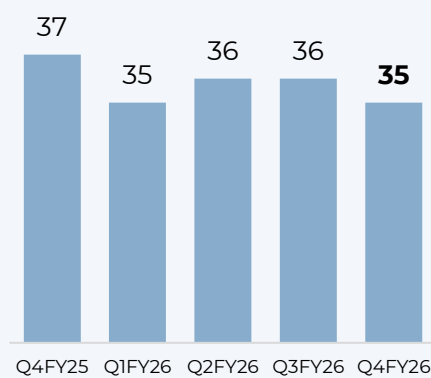
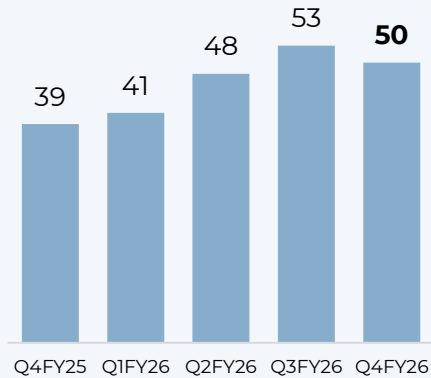
Average Ticket Size
(₹ Lakh)



Average Tenure
(Year)



Mid-Sized LAP



Digital-First **Operating Model**

End-to-End Digital-First Operating Model

Digital Onboarding & Processing

100% paperless
on boarding

~30 mins door-to-login

80% digitally with physical
PD and collateral
document check

Digital Collections and Servicing

99% collections digitally

Servicing via:
Email

WhatsApp

Toll free number

Key achievements of current Tech Stack

24–48 hours average
TAT reduction

Improved fraud control

Enhanced credit
decisioning

Digital On-Boarding & Processing

Fully digital, low touch onboarding

End-to-end paperless journey, drastically reducing turnaround time and operational overheads

Modular API first Architecture

Enables rapid scaling, easy integration with third-party services, and future-ready compliance

Multi-layered Verification

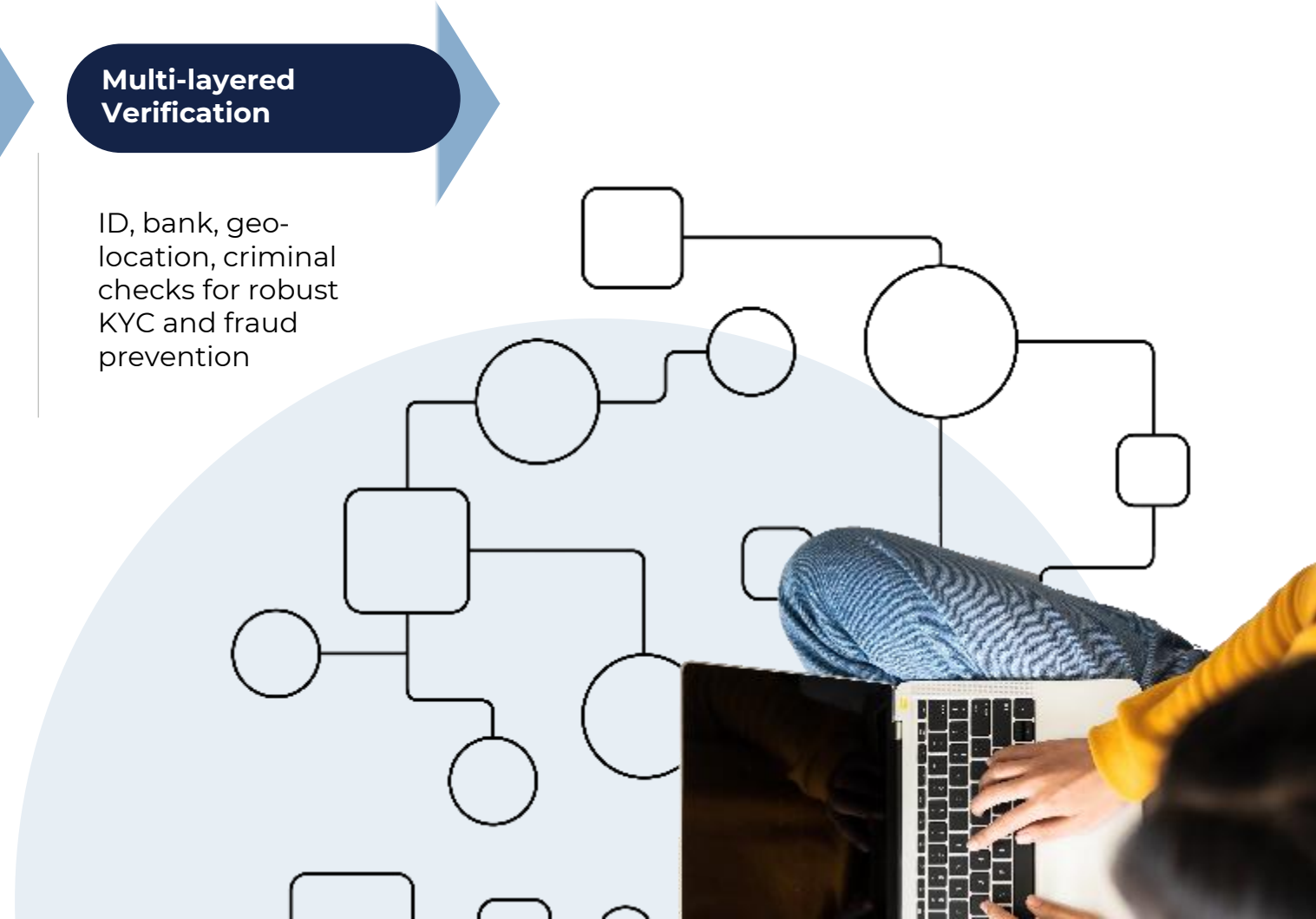
ID, bank, geo-location, criminal checks for robust KYC and fraud prevention

Hybrid Credit Decisioning

Combines bureau data, alternative data, and real-time risk algorithms for smarter lending

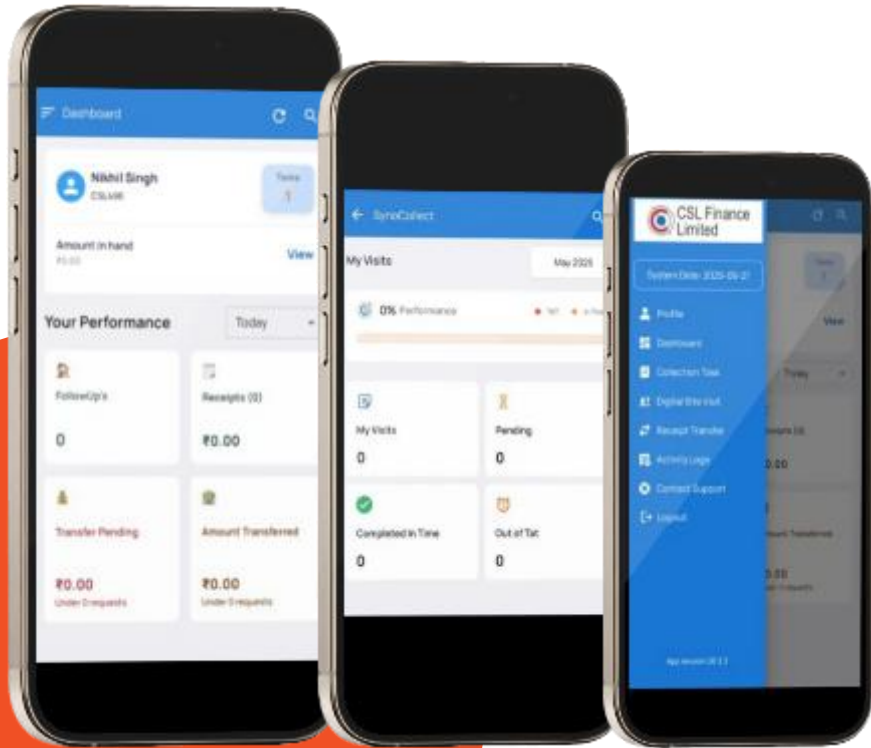
Proprietary Apps

Seamless mobility applications for both sales and credit team

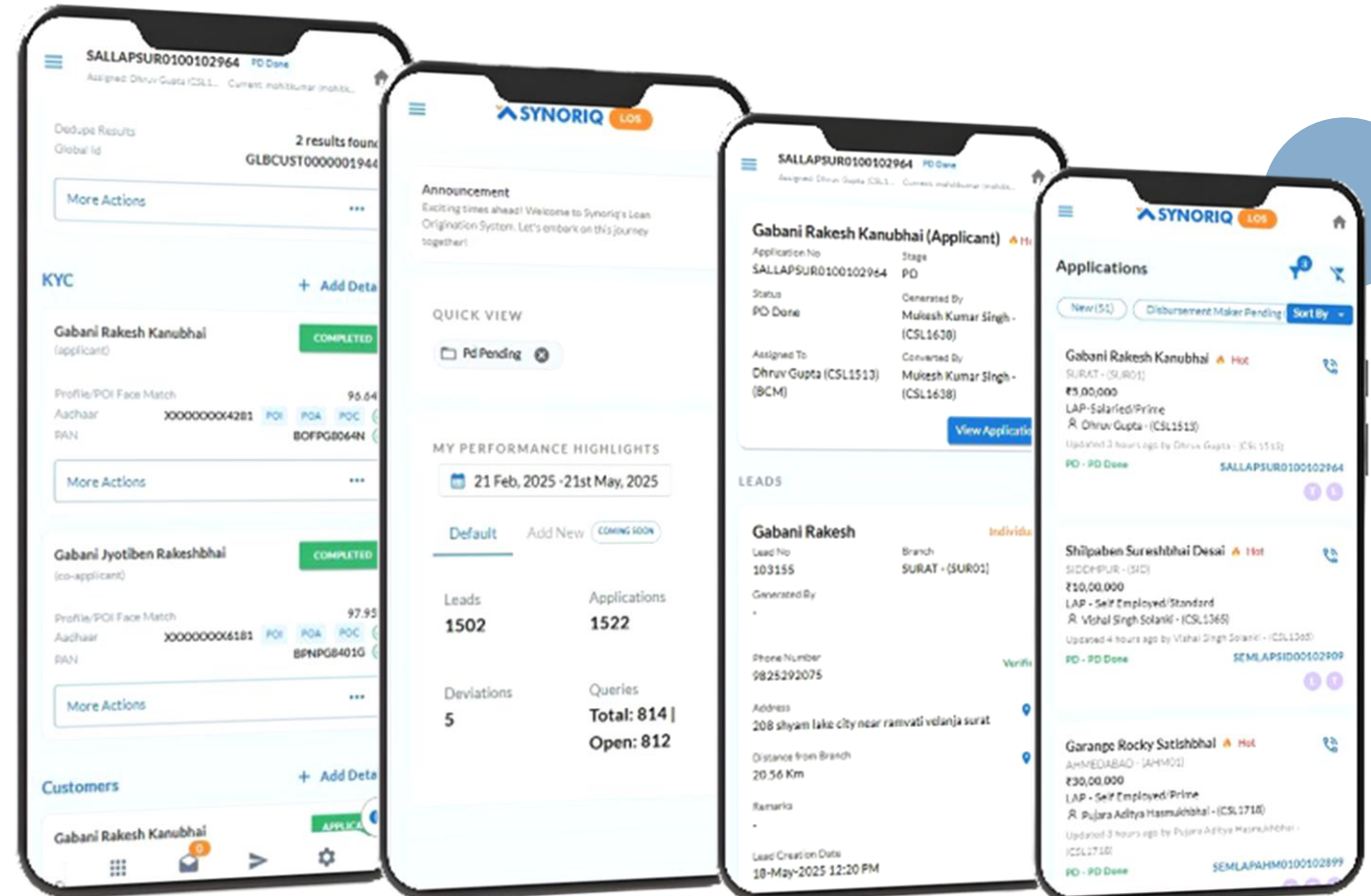


Proprietary Applications

Collections Mobile Application



Sales & Credit Mobility Application



Digital Collections & Servicing

Real-Time EMI Collection & Settlement

Digital Welcome Kit

Digital Signing for the Loan Kits

Cloud Telephony Enabled Call Centre

SMS + UPI-based One-Click Repayment Links

Digital Payment Collections, ~90% via:

NACH
NATIONAL AUTOMATED CLEARING HOUSE

UPI
UNIFIED PAYMENTS INTERFACE

B | **BHARAT
BILLPAY**

Auto Communication Engine via:
Email, SMS | WhatsApp



Data Analytics & Other Capabilities

Real-time dashboard at multiple levels

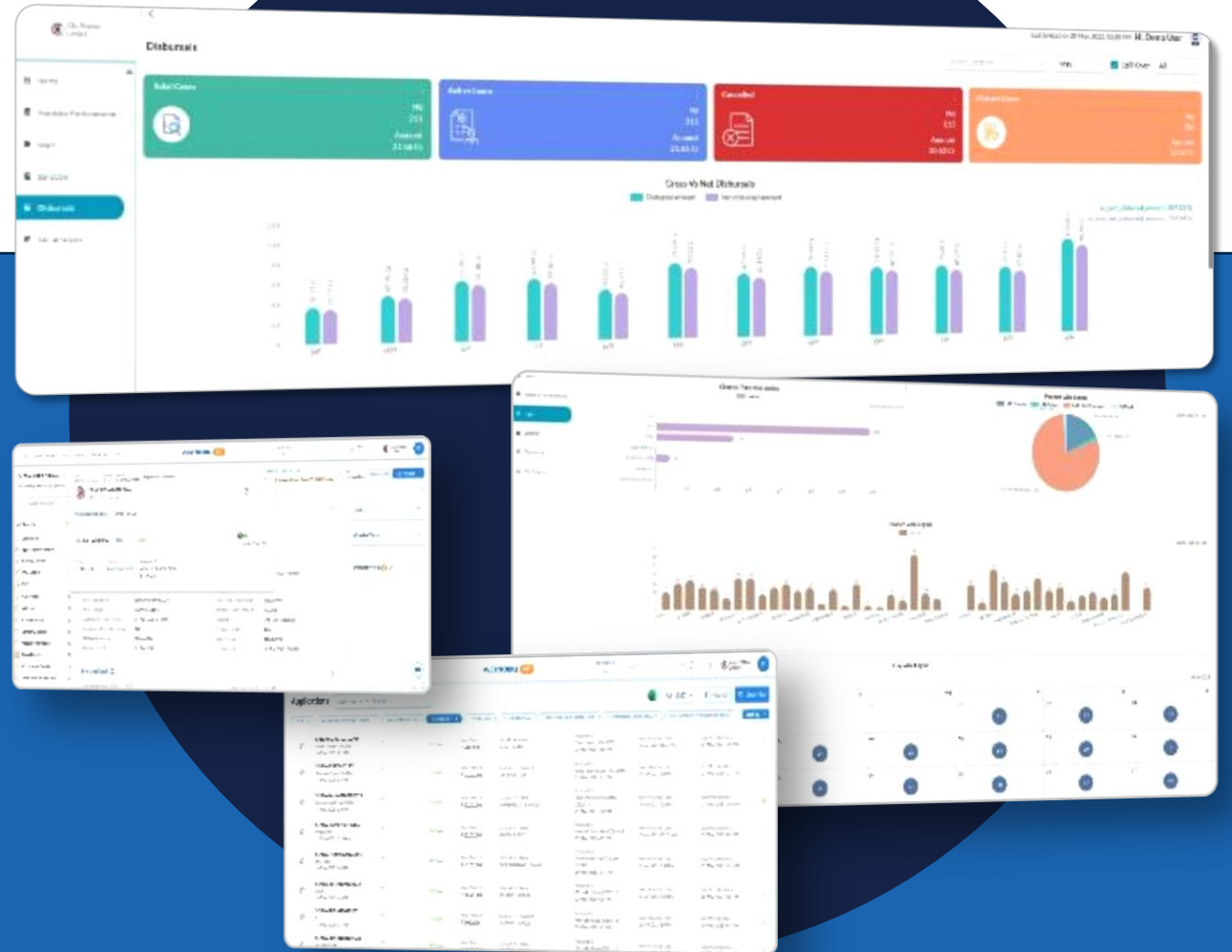
Constantly upgrading analytical BI Tool for more features

Automating accounting entries from LMS

Automating incentive solutions

RegTech for RBI compliance and reporting (RBI mandates push for real-time monitoring, stress testing, and better reporting)

FAMS (Fixed Assets Management System)



Wholesale

Business Vertical

**Niche,
focused,
real estate
wholesale
book**

**Robust
collection
framework
via escrow
accounts**

**Focused on
secured lending
book (100% of
the book)**

**Strength in
affordable
housing
segment**

**Built on in-depth
expertise of NCR
and all its micro-
markets**



Wholesale (1/2)

Robust Risk Management Framework

Better Customer Selection: Strong Sourcing

Presence in strategically selected micro-markets of NCR

Excellent understanding of dynamics of each micro-market

Customer selection based on end-use demand

Primarily involved in last-mile funding, thus reducing project execution risk

Business with only reputed developers with a good credibility

Credit Appraisal & Excellent Screening

Robust due diligence

Extensive credibility checks

Project & market screening, assessment of market demand-supply trends.

Each deal is structured uniquely based on specific project requirements

At least 2X security cover with a charge on multiple assets

Constant Monitoring

Dedicated, on-ground resourced for asset monitoring

Fortnight site visits to assess project progress

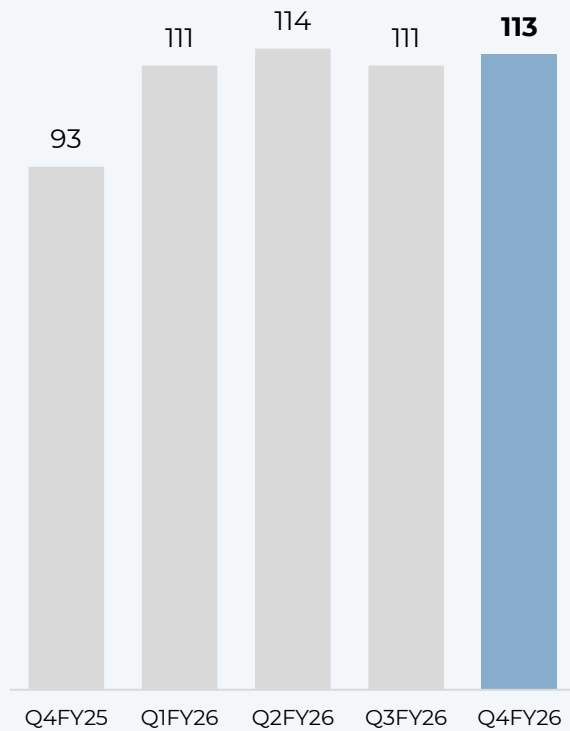
Review of sales, inventories, market price, costs

Detect early warning signals, initiate required steps, and increase engagement

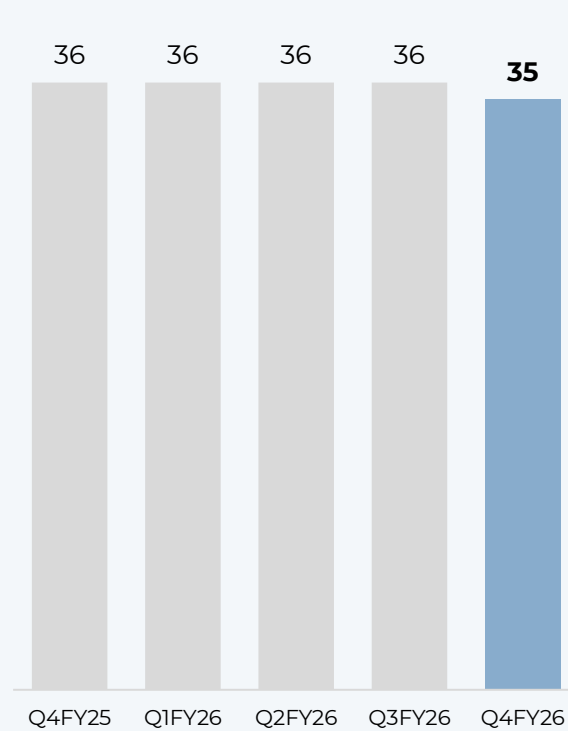
Wherever required, initiate early legal actions for faster repayments

Wholesale (2/2)

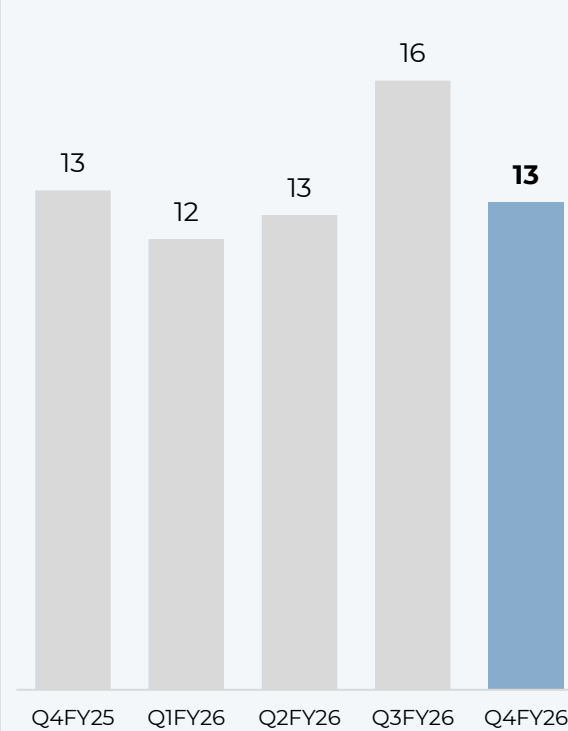
Active Accounts
(#)



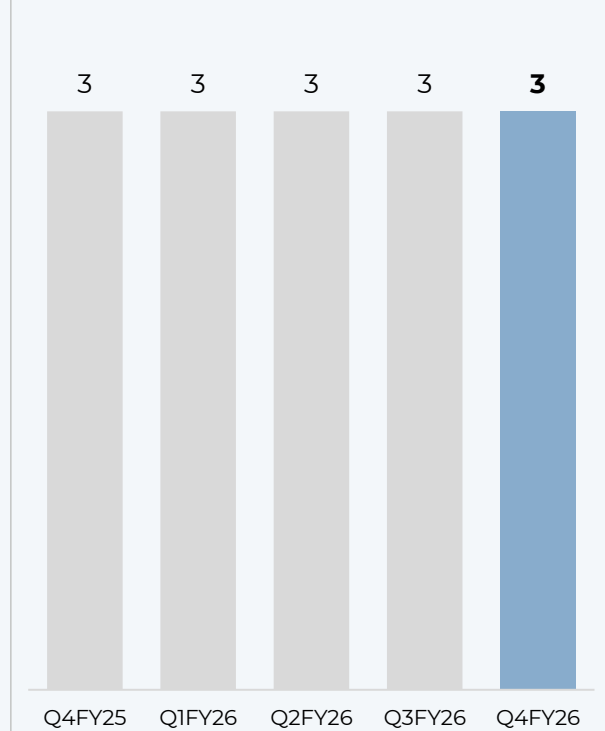
Average Loan-to-Value
(%)



Average Ticket Size
(₹ crore)



Average Tenure
(Year)



Building for Leadership

Building for Tomorrow

Well Managed ALM

Conservative Leverage
Standards

Building a **Robust Lending Franchise**

Professionals

Professional leadership & CXOs

Deep domain expertise & experience

Governance

Independent BOD

9 years of uninterrupted Dividends

Transparent & proactive investor communication

Risk-management DNA

Never grow at cost of risk-management

Prudent leverage

Sticking to domain expertise

Well-managed ALM

Poised For Growth

Multiple growth levers aligning:

Self-sufficiency & growth of SME vertical

New products

Credit rating upgrade & access to capital

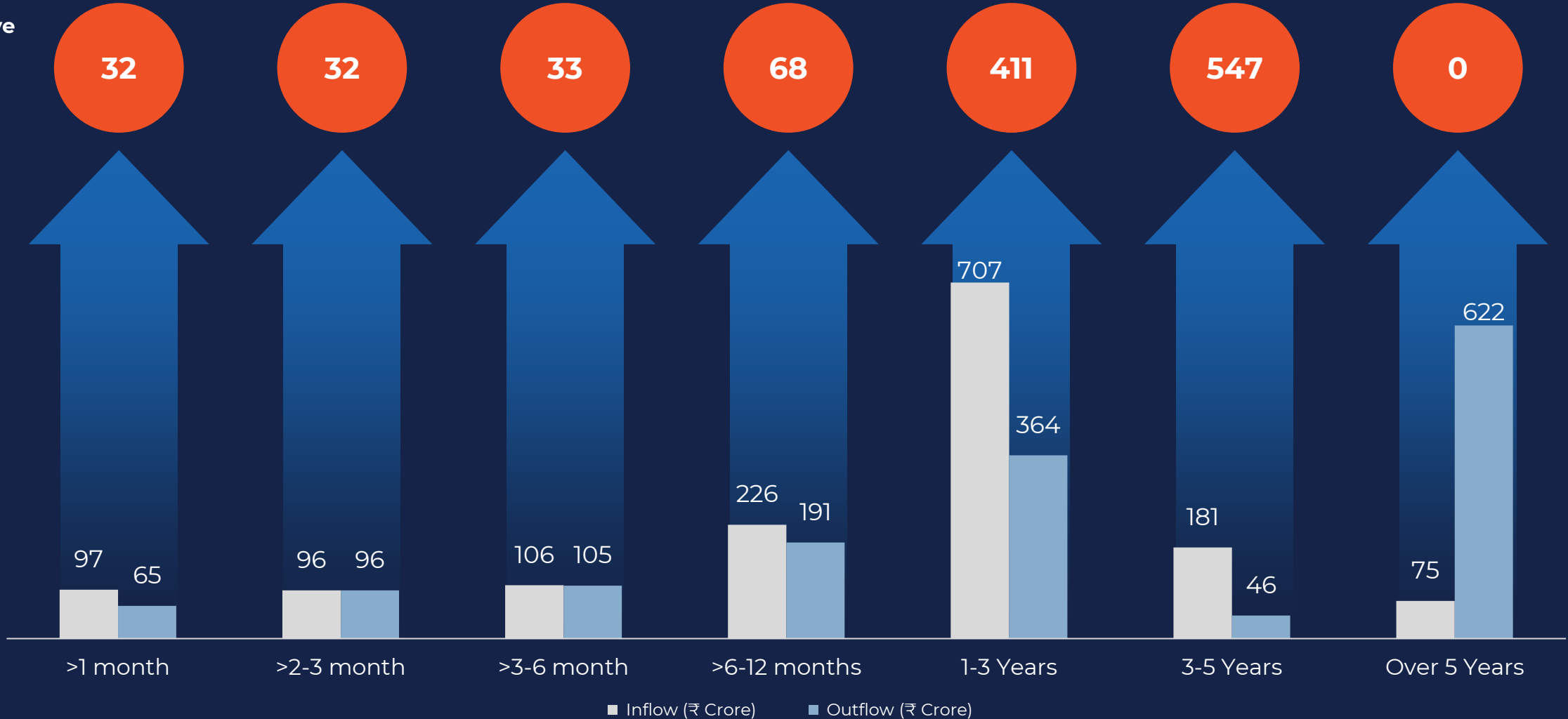
Headroom for leverage

Conducive macros



Well Managed ALM

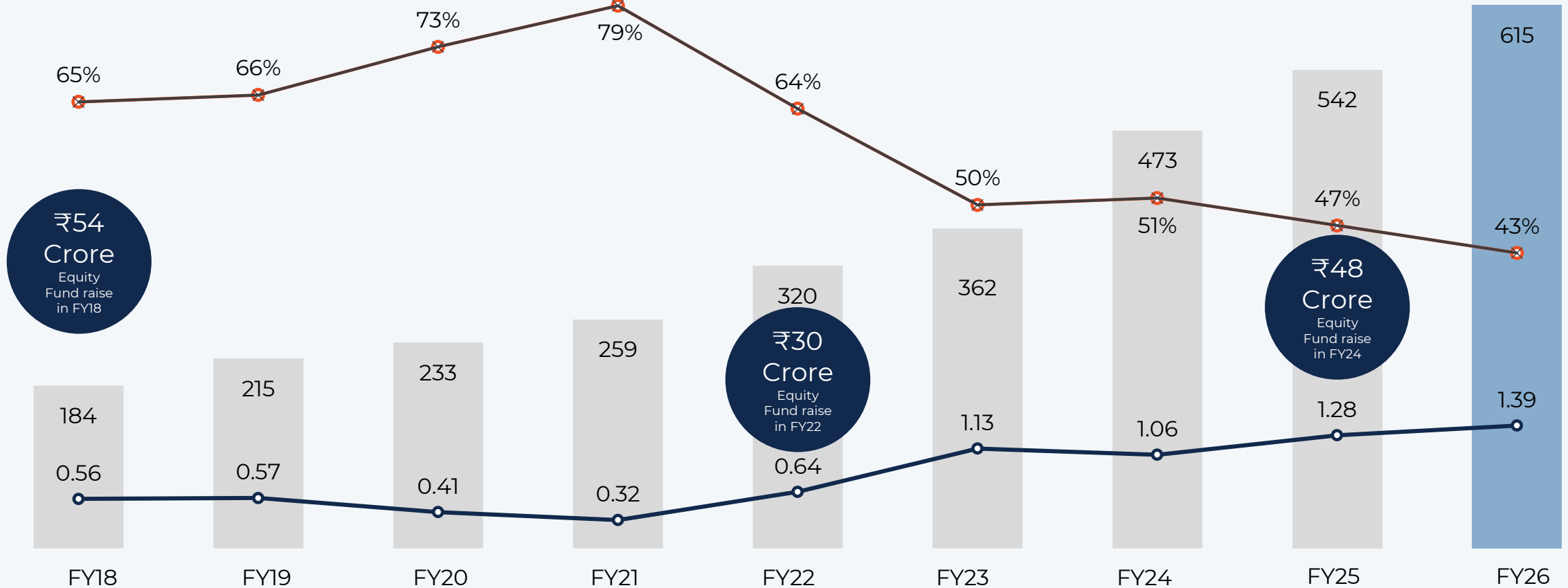
Cumulative Inflow - Outflow
(₹ Crore)



Conservative Leverage Standards

CONSERVATIVE LEVERAGE THRESHOLD
1.5-2X in Wholesale & <4X in SME Retail

■ Total Equity ● Leverage Ratio ○ Capital Adequacy Ratio ✕ Column2



Leadership



Board of Directors

Management Team

Board of Directors

Rohit Gupta Managing Director



Mr Rohit Gupta has over nearly 3 decades of experience in merchant banking, corporate finance, financial restructuring, project finance, capital markets and structured lending. He has advised several small/mid-size organizations to develop and execute turnaround and growth strategies and helped them raise equity and debt through various instruments to fuel their growth. He is passionate about innovative and structured lending models and is the prime driving force behind the structured lending model of the Company. In addition, he has steered the Company to certain niche market segments and has envisioned Company's foray into SME lending. He is a qualified Chartered Accountant.

Rachita Gupta Whole-time Director



Ms Rachita is a commerce graduate and has done her Masters of Business Finance from Warwick Business School, UK. She started her career with EY and has experience in Analytics, Data Management, Digital Marketing & Corporate Branding. She played a vital role in the rollout of the Retail lending segment of the company. In addition, she has been a critical person in driving the various MIS reports and setting up the Marketing and CSR dept of CSL.

Ashok Kathuria Director



Mr Kathuria has been associated with the Company since its inception. He has served the Company as a Director since 2005 and has experience managing back-end operations, documents processing, liasoning and administration across various projects and assignments. He has handled various assignments single-handedly and led his work in a way that is highly appreciable.

Parmod Bindal Independent Director



Mr Parmod Bindal has been a Chartered Accountant in practice for the last 33 years. He has vast experience in the fields of Bank Audits, Income Tax and Indirect Taxes, including GST, Statutory Audit, Internal Audit, Tax Audit, Companies Act, Stock Audit, etcetera. He has also served as the Independent Director of the Steel Authority of India from 2015 to 2019.

Subhash Chand Kwatra Independent Director



Mr Chander Subhash Kwatra has done his MBA with specialization in Finance from IGNOU, New Delhi. He is a Post Graduate of Mathematical Statistics from Delhi University and is a certified Associate of the Indian Institute of Bankers (CAIIB). He has a rich and vast experience of over 35 years in the banking industry. He joined Punjab and Sind Bank as a probationary officer in 1983 and retired as the Bank's Chief Financial Officer in 2018.

Anirudha Kumar Non-Executive Independent Director



Mr Anirudha Kumar is a Fellow Chartered Accountant and legal professional with over 30 years of experience in financial consulting, taxation, fundraising, and audit. He has a strong track record in raising capital for large-scale projects, founding and scaling a Category 2 NBFC, and advising corporates and high-growth ventures on regulatory compliance, mergers, and acquisitions. Mr. Kumar is also an Independent Financial and Taxation Consultant at Numed Super Speciality Hospital, Delhi NCR, since 2013.

Alaktika Banerjee Non-Executive Independent Director



Ms Alaktika Banerjee is a seasoned banker with 35+ years at State Bank of India, excelling in credit risk management, financial analysis, and NPA management. She has held key leadership roles, most recently as Executive Vice President & Chief Credit Head at SBI Global Factors Limited, and previously as Deputy General Manager at SBI. Her deep expertise spans financial systems, risk management, and strategic decision-making.

Management Team

● Work Experience ● Years at CSL



Rohit Gupta
Managing Director

31+ 15+



Rachita Gupta
Whole-time Director

9+ 8+

Ex - Ernst & Young



Naresh Varshney
Chief Financial Officer

38+ 11+

Ex - RR Finance Consultants, Centrum Capital & Unicorn



Amit Kaul
Chief Technology Officer

35+ 2+

Ex - SBI Global Factors, IFCI Factors, Bibby Financial Services



Chandan Kumar
Head - Strategy & Business

24+ 7+

Ex - PNB Housing, HDFC, SIB



Prince Bhardwaj
Chief Business Officer

21+ 1+

Ex - Sitara HFC, Aavas Financiers, Indiabulls Housing, Bajaj Allianz Life Insurance, Savvy Info Solutions



Atul Agrawal
President - Finance & Treasury

22+ 2+

Ex - Paisalo Digital, SMC Finance



Ayushh Mittal
President- Internal Audit

11+ 1+



Chirag Gupta
Credit Head - Wholesale

13+ 7+



Neeraj Bhati
Zonal Credit Manager - SME

16+ 2+

Ex - Edelweiss Housing Finance, Indusind Bank, RBL Finserve and Muthoot Finance



Nikhil Singh
VP Business Operations & Business Analytics

19+ 4+

Ex - ICICI Bank, HDFC Bank, Ziploan, Eduvanz and Save Financial Services



Saurabh Prydarshi
Head - Legal

13+ 4+



Hariom Kumar
AVP - HR

19+ 7+

Ex - Ujjivan Financial Services



Preeti Gupta
Company Secretary

11+ 5+

Strategy



Strategic Priorities

Key Takeaways

Strategic **Priorities**

Rationalisation of Portfolio

The Company is rationalising its portfolio to focus on the SME Retail vertical, diversifying mix, increasing loan book granularity, and enhancing access to funding.

01

Optimising Branch Profitability

The Company is expanding its SME Retail loan book while also prioritising improvements in key branch performance metrics such as AUM per branch and AUM per employee to boost branch-level profitability.

Branch reorganisation and new branch openings are being executed in a clustered manner to maximise operational efficiency and results.

02

Leveraging Technology to Strengthen Operations

The Company is enhancing customer onboarding and loan origination processes through multiple API integrations.

Data analytics capabilities are being strengthened with comprehensive and interactive dashboards for real-time data tracking.

The Loan Origination System (LOS) has been revamped for the SME Retail segment.

Collection systems are being improved through the introduction of dedicated mobility applications.

03

Focusing on Core Competencies

The Company remains focused on its core strengths: the Wholesale segment in Delhi NCR and the SME Retail segment, specifically offering products in the ₹7.5 to ₹30 lakh range.

04

Leveraging Credit Rating Upgrade

The Company's credit rating has been reaffirmed at A- | Stable by Acuite Ratings & Research, an upgrade from the previous BBB+ | Stable by India Ratings & Research.

The improved A- rating enables the Company to access capital on more competitive terms, supporting AUM growth and overall profitability.

Additional PSU lenders are being onboarded, which will help optimise borrowing costs and secure larger ticket sizes from lenders.

05

Key Takeaways

Well Capitalised

CSL is a well-capitalised lender with a superior Capital Adequacy Ratio.

1

Geared for Growth

With a significant headroom to grow leverage ratio, and a conducive external environment the Company is geared for further AUM growth.

3

Strong Risk Management DNA

The Company puts risk management at the foremost. It also follows conservative provisioning standards i.e. 1% of AUM against regulatory requirement of 0.4%.

5

A- STABLE: Credit Rating

CSL's credit rating has been upgraded to A- Stable, this is helping CSL access more capital and at competitive terms. It has also opened doors to a new set of lenders.

2

Growing mix of SME Retail: Wholesale

Growing mix of SME Retail, will help optimise the overall cost-to-income ratio of the Company and improve profitability.

4

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