CSL Finance Limited

CIN: L74899DL1992PLC051462

November 02, 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: Outcome of Board Meeting held on November 02, 2026

Dear Sir/Ma'am,

In terms of Regulations 30, 33, 51, 52 and 54 read with Schedule III and other applicable provisions of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Listing Regulations"), we wish to inform you that the Board of Directors of the Company, at its meeting held today, i.e., Monday, November 02, 2026, which commenced at 1.00 P.M. and concluded at 03.10 P.M., inter alia, transacted the following:

1. Considered and approved the Unaudited Financial Results of the Company for the quarter and half year ended September 30, 2026, along with the Limited Review Report issued by S.R. Dinodia & Co. LLP, Statutory Auditors of the Company, enclosed herewith as **Annexure A.**

2. In accordance with Regulation 54 of the SEBI Listing Regulations, we are enclosing herewith the Security Cover Certificate for the quarter ended September 30, 2026, as **Annexure B.**

3. During the quarter ended 30 June 2026, the Company issued and allotted Rated, Listed, Senior, Secured, Redeemable, Taxable Non-Convertible Debentures aggregating to ₹60 crore in two tranches of ₹30 crore each, carrying a coupon rate of 11% per annum and redeemable on 28 April 2028 and 21 May 2028, respectively.
   The proceeds from the aforesaid issue of Non-Convertible Debentures aggregating to ₹60 crore have been fully utilised, with no deviation or variation in the utilisation of proceeds from the objects of the issue in the previous quarter. Accordingly, the Statement of Utilisation / Deviation or Variation in the use of proceeds from the issuance of non-convertible securities in compliance with Regulations 52(7) and 52(7A) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 is not applicable for the quarter ended 30, 2026 and has not been annexed to this report.

This disclosure along with the enclosures shall be made available on the Company's website i.e. www.cslfinance.in

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

Thanking you.

Yours faithfully,
For **CSL Finance Limited**

PREETI GUPTA
Digitally signed by PREETI GUPTA
Date: 2026.11.02 15:19:04 +05'30'

Preeti Gupta
(Company Secretary & Compliance Officer)

Encl: A/a

Annexure- A

S.R. DINODIA & Co. LLP
CHARTERED ACCOUNTANTS

K-39 Connaught Place, New Delhi-110001 INDIA
Ph. : +91-(0)11-4370 3300

Independent Auditor's Review Report on Quarterly and Year to date Unaudited Financial Results of the Company Pursuant to the Regulation 33 and Regulation 52 read with regulation 63(2) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended.

To
The Board of Directors of CSL Finance Limited

1. We have reviewed the accompanying statement of unaudited financial results ("the Statement") of CSL Finance Limited ("the Company") for the quarter and half year ended September 30, 2026, being submitted by the Company pursuant to the requirements of Regulation 33 and Regulation 52 read with regulation 63(2) of the SEBI (Listing Obligation and Disclosure Requirements) Regulations, 2015 as amended ("the Regulation"), including relevant circulars issued by SEBI from time to time ("the Circulars").

2. This Statement is the responsibility of the Company's Management and has been approved by the Board of Directors of the Company. The Statement has been prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standard 34 (Ind AS 34), "Interim Financial Reporting" prescribed under Section 133 of the Companies Act, 2013 ("the Act"), as amended read with relevant rules issued thereunder, the Circulars and other accounting principles generally accepted in India and the requirements of Regulation 33 and Regulation 52 read with regulation 63(2) of the SEBI (Listing Obligation and Disclosure Requirements) Regulations, 2015 as amended ("the Regulation"), including relevant circulars issued by SEBI from time to time ("the Circulars"). Our responsibility is to issue a report on the Statement based on our review.

Scope of Review

3. 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 Statement are free of material misstatement. A review is limited primarily to inquiries of company personnel and analytical procedures applied to financial data and thus provide less assurance than an audit. We have not performed an audit and accordingly, we do not express an audit opinion.

Conclusion

4. Based on our review conducted as above, nothing has come to our attention that cause us to believe that the accompanying Statement of unaudited standalone financial results, prepared in accordance with the recognition and measurement principles laid down in the applicable Indian Accounting Standards ("Ind AS") specified under Section 133 of the Companies Act, 2013 as amended, read with relevant rules issued thereunder and other recognized accounting practices and policies, has not disclosed the information required to be disclosed in terms of the Regulation 33 and Regulation 52 read with regulation 63(2) of the SEBI (Listing Obligation and Disclosure Requirements) Regulations, 2015 as amended, including the manner in which it is to be disclosed, or that it contains any material misstatement or that it has not been prepared in accordance with the relevant prudential norms issued by the Reserve Bank of India in respect of income recognition, asset classification, provisioning and other related matters.

For S.R. Dinodia & Co. LLP.
Chartered Accountants,
Firm's Registration Number 001478N/N500005

S.R. DINODIA & CO. LLP * CHARTERED ACCOUNTANTS *

(Sandeep Dinodia)
Partner
Membership Number: 083689
UDIN: 26083689IJCQY02599
Place of Signature: New Delhi
Date: 02.11.2026

CSL Finance Limited

CIN: L74899DL1992PLC051462

CSL FINANCE LIMITED

CIN : L74899DL1992PLC051462

Statement of Financial Results for the Quarter and Half Year Ended September 30, 2026

(All amounts in ₹ lakh, unless otherwise stated)

Particulars	Quarter Ended			Half Year Ended		Year Ended
	30.09.2026	30.06.2026	30.09.2025	30.09.2026	30.09.2025	31.03.2026
	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
Revenue from operations						
Interest Income	7,010.09	6,586.90	5,920.98	13,596.99	11,518.02	24,181.64
Fees and commission income	366.15	281.98	247.48	648.13	500.53	984.48
Net gain on derecognition of financial instruments under amortised cost category	158.20	-	-	158.20	-	-
Bad Debt Recoveries	143.98	128.14	198.18	272.12	292.67	440.11
(I) Total Revenue from operations	**7,678.42**	**6,997.02**	**6,366.64**	**14,675.44**	**12,311.22**	**25,606.23**
(II) Other Income	57.02	37.58	16.09	94.60	30.55	95.82
(III) Total Income (I+II)	**7,735.44**	**7,034.60**	**6,382.73**	**14,770.04**	**12,341.77**	**25,702.05**
Expenses						
Finance Costs	2,415.96	2,369.17	2,079.93	4,785.13	3,903.47	8,357.16
Fees and commission expense	32.27	9.35	17.03	41.62	28.36	49.25
Impairment on financial instruments	403.79	283.41	184.12	687.20	427.03	1,131.39
Employees Benefit Expenses	875.69	859.33	800.37	1,735.02	1,562.85	3,283.45
Depreciation, amortization and impairment	61.02	58.75	53.64	119.77	99.76	209.70
Other Expenses	446.09	484.61	362.14	930.70	677.37	1,443.32
(IV) Total Expenses	**4,234.82**	**4,064.62**	**3,497.23**	**8,299.44**	**6,698.84**	**14,474.27**
(V) Profit before tax before exceptional items (III-IV)	**3,500.62**	**2,969.98**	**2,885.50**	**6,470.60**	**5,642.93**	**11,227.78**
(VI) Exceptional Items	-	-	-	-	-	17.32
(VII) Profit before tax (V-VI)	**3,500.62**	**2,969.98**	**2,885.50**	**6,470.60**	**5,642.93**	**11,210.46**
Tax Expense:						
Current Tax	916.16	788.09	751.77	1,704.25	1,460.63	2,966.59
Earlier year Taxes	-	-	-	-	-	2.81
Deferred Tax	89.04	(32.81)	(311.86)	56.23	(395.02)	(369.96)
(VIII) Income Tax Expense	**1,005.20**	**755.28**	**439.91**	**1,760.48**	**1,065.61**	**2,599.44**
(IX) Profit after tax (VIII-VII)	**2,495.42**	**2,214.70**	**2,445.59**	**4,710.12**	**4,577.32**	**8,611.02**
Other Comprehensive Income / (Loss)						
Items that will not be reclassified to profit & loss						
(i) Remeasurement gain / (loss) of defined benefit plan	(1.71)	(1.83)	-	(3.54)	-	(7.34)
(ii) Tax on above	0.43	0.46	-	0.89	-	1.85
(X) Total other Comprehensive (Loss), net of tax	(1.28)	(1.37)	-	(2.65)	-	(5.49)
(XI) Total Comprehensive Income for the period (IX+X)	**2,494.14**	**2,213.33**	**2,445.59**	**4,707.47**	**4,577.32**	**8,605.53**
Paid up Equity share capital (Face Value of Rs 10/- each)	**2,248.74**	**2,248.74**	**2,248.74**	**2,248.74**	**2,248.74**	**2,248.74**
Other Equity	-		-	-	-	**59,908.82**
(XII) Earning per Equity Share						
Basic	10.95	9.72	10.73	20.67	20.09	37.80
Diluted	10.87	9.64	10.65	20.51	19.93	37.50

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

CSL FINANCE LTD. NOIDA

Rohit Gupta
Managing Director
DIN:00045077

Date: November 02, 2026
Place: Noida

S.R. DINODIA & CO. LLP CHARTERED ACCOUNTANTS

CSL Finance Limited

CIN: L74899DL1992PLC051462

CSL FINANCE LIMITED

CIN : L74899DL1992PLC051462

Statement of Cash Flows for the Half Year ended September 30, 2026

(All amounts in ₹ lakh, unless otherwise stated)

Particulars	For the Half Year ended		For the year ended
	30.09.2026	30.09.2025	31.03.2026
	(Un-audited)	(Un-audited)	(Audited)
Cash Flows From Operating Activities			
Profit Before Tax	6,470.60	5,642.93	11,210.46
Adjustments for:			
Depreciation, Amortization & Impairment	119.77	99.76	209.70
Interest accretion on lease liabilities	7.78	10.92	20.10
Interest on borrowings	4,629.48	3,951.04	8,170.75
Interest on delayed payment	-	-	4.99
Unamortised Cost on Borrowings	(52.13)	(58.49)	161.32
Impairment of financial instruments	687.20	427.03	1,131.39
(Profit)/Loss on Investments (mutual funds)	(28.01)	(8.31)	(33.15)
Loss/(profit) on Sale/written of Property, Plant and Equipment (Net)	0.14	(0.03)	9.39
Loss/(profit) on Sale/written of Investment Property	(36.41)	-	-
Share based payment expenses (net)	8.72	21.40	40.07
Gain on Lease termination	1.36	-	(1.36)
Loss on sale of Assets held for sale	35.76	25.57	38.11
Bad Debt Written back	(272.12)	(292.67)	(440.11)
Interest income on unwinding of security deposits	(1.28)	(0.65)	(2.27)
Operating Profit before Working Capital changes	11,770.86	9,818.50	20,519.39
Adjustments for changes in Working Capital :			
Loans	(18,346.60)	(13,287.76)	(23,718.48)
Other Receivables & Other Financial assets	(694.92)	(216.24)	281.95
Other non-financial assets	(224.35)	(19.68)	(65.82)
Trade Payable & Other financial liabilities	506.83	228.95	134.71
Other non-financial liabilities	225.26	31.54	19.73
Provisions	103.19	6.00	58.15
Cash (Used in) Operations	(6,659.73)	(3,438.69)	(2,770.37)
- Taxes (Paid) (Net)	(1,476.66)	(1,269.48)	(2,894.34)
Net Cash (Used in) Operating Activities	(8,136.39)	(4,708.17)	(5,664.71)
Cash Flow From Investing Activities:			
Purchase of Property, plant and equipment and intangible assets (net)	(59.65)	(119.47)	(173.49)
Sale of Property, Plant and Equipment and Intangible assets	58.20	0.06	5.00
Fixed deposit made/(released) (Net)	235.24	-	35.25
Purchased/(reliasation) of Mutual Fund Investments	28.01	8.31	33.15
Net Cash (Used in) Investing Activities	261.80	(111.10)	(100.09)
Cash Flow From Financing Activities:			
Borrowings proceeds (net)	10,925.35	10,272.28	15,959.56
Interest Paid	(4,712.90)	(3,951.04)	(8,207.47)
Proceeds from release of shares held by ESOP Trust	-	-	34.38
Share Issue Expenses	-	-	(3.60)
Repayment of lease liabilities	(37.27)	(41.88)	(81.52)
Dividend paid	(2,278.74)	(683.48)	(683.48)
Net Cash Generated from Financing Activities	3,896.44	5,595.88	7,017.87
Net Increase/ (Decrease) in Cash and Cash Equivalents	(3,978.15)	776.61	1,253.07
Cash and Cash Equivalents at the Beginning of the Year	7,633.18	6,380.12	6,380.11
Cash and Cash Equivalents at the end of the Year	3,655.03	7,156.73	7,633.18
Cash and Cash Equivalents at the end of the Year comprises of			
Cash in hand	30.98	20.35	26.98
Cheques in hand	2.29	172.76	0.21
Balances with banks			
- in current accounts	3,120.68	4,463.62	2,625.70
- in fixed deposits (with original maturity of 3 months or less)	-	-	4,980.29
Investment in Liquid Mutual Funds	501.08	2,500.00	-
TOTAL	3,655.03	7,156.73	7,633.18

For and on behalf of the Board of Directors of

CSL FINANCE LTD. NOIDA

Rohit Gupta
Managing Director
DIN:00045077

S.R. DINODIA & CO LLP CHARTERED ACCOUNTANTS

Date: November 02, 2026
Place: Noida

CSL Finance Limited

CSL FINANCE LIMITED

CIN : L74899DL1992PLC051462 CIN: L74899DL1992PLC051462

Statement of Assets and Liabilities as at September 30, 2026

(All amounts in ₹ lakh, unless otherwise stated)

Particulars	As At September 30, 2026 Un-audited	As At September 30, 2025 Un-audited	As At March 31, 2026 Audited
Assets			
Financial Assets			
(a) Cash and Cash Equivalents	3,655.03	7,156.73	7,633.18
(b) Bank Balance other than Cash and Cash Equivalents	1,400.28	1,751.70	1,635.68
(c) Receivables			
- Trade Receivables	-	-	-
- Other Receivables	103.00	540.22	93.66
(c) Loans	1,55,274.53	1,27,207.81	1,37,393.81
(d) Other Financial Assets	799.52	84.79	112.66
	1,61,232.36	**1,36,741.25**	**1,46,868.99**
Non-financial Assets			
(a) Current tax assets (net)	9.00	185.94	121.64
(b) Deferred Tax Assets (Net)	427.74	506.28	483.08
(c) Investment Property	-	15.40	15.22
(d) Property, Plant and Equipment	589.61	635.34	604.33
(e) Right-of-use Assets	111.82	17.74	123.39
(f) Intangible Assets Under Development	0.35	73.45	1.37
(g) Other Intangible Assets	51.99	154.22	77.76
(h) Other Non-Financial Assets	389.72	115.75	165.37
	1,580.23	**1,704.12**	**1,592.16**
Assets Held For Sale	**313.97**	**623.69**	**298.93**
Total Assets	**1,63,126.56**	**1,39,069.06**	**1,48,760.08**
Liabilities and Equity			
Liabilities			
Financial Liabilities			
(a) Payables			
(i) Trade payables			
a) Total outstanding dues of micro enterprises and small enterprises	4.56	-	7.92
b) Total outstanding dues of creditors other than micro enterprises and small enterprises	255.90	257.49	219.74
(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) Debt Securities	5,913.01		
(c) Borrowings	90,376.93	79,509.62	85,416.72
(d) Lease Liabilities	138.51	188.87	153.19
(e) Other Financial Liabilities	1,130.86	625.55	540.11
	97,819.77	**80,581.53**	**86,337.69**
Non-Financial Liabilities			
(a) Current Tax Liabilities (Net)	142.84	196.04	27.89
(b) Provisions	208.96	50.08	102.23
(c) Other Non-Financial Liabilities	359.97	161.49	134.71
	711.77	**407.61**	**264.83**
Equity			
(a) Equity Share Capital	2,248.74	2,248.75	2,248.74
(b) Other Equity	62,346.28	55,831.17	59,908.82
	64,595.02	**58,079.92**	**62,157.56**
Total Liabilities and Equity	**1,63,126.56**	**1,39,069.06**	**1,48,760.08**

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

CSL FINANCE LTD. NOIDA

Rohit Gupta
Managing Director
DIN:00045077

S.R. DINODIA & CO. LLP CHARTERED ACCOUNTANTS

Date: November 02, 2026
Place: Noida

CSL Finance Limited
CIN: L74899DL1992PLC051462

Annexure 1-Additional Disclosure

Disclosures in compliance with Regulation 52(4) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations,2015 for the half year ended September 30,2026

(All amounts in ₹ lakh, unless otherwise stated)

Particulars	As At September 30, 2026
a) Debt equity ratio = [Debt Securities + Borrowings (other than debt securities) + Subordinated Liabilities + Deposits) – Cash and cash equivalents] / (Equity Share Capital + Other Equity)	1.49 Times
b) Outstanding redeemable preference shares (quantity and value)	NA
c) Capital redemption reserve / Debenture redemption reserve – Debenture redemption reserve is not required in respect of Privately placed debentures in terms of Rule 18(7)(b)(ii) of Companies (Share Capital and Debenture) Rules, 2014.	62.16
d) Net worth	64,595.02
e) Net profit after tax	4,710.12
f) Earnings per share – Basic (amount in ₹)	20.67
Earnings per share – Diluted (amount in ₹)	20.51
g) Total debts to total assets (%) = (Debt Securities + Borrowings (other than debt securities) + Subordinated Liabilities + Deposits) / Total Assets	59.03%
h) Operating margin (%) = Profit before Tax / Revenue from Operations	44.09%
i) Net profit margin (%) = Profit after Tax / Total Revenue	31.89%
j)(i) Provision Coverage Ratio (PCR) (%) = Total impairment loss allowance for stage III / Gross Stage III Loans	37.57%
j)(ii) Gross Non Performing Assets ("GNPA") (%) = (Gross Stage III Loans / Gross Loans)	1.13%
j)(iii) Net Non Performing Assets ("NNPA") (%) = (Gross Stage III Loans – Impairment loss allowance for Stage III) / (Gross Loans – Impairment loss allowance for Stage III)	0.71%

Debt service coverage ratio, Interest service coverage ratio, current ratio, Long term debt to working capital, Bad debts to Accounts receivable ratio, Current liability ratio, Debtors turnover, Inventory turnover ratio are not relevant as the Company is engaged in financing activities.

S.R. DINODIA & CO. LLP CHARTERED ACCOUNTANTS

CSL FINANCE LTD. NOIDA

Notes:

1. These financial results for the quarter and half year ended September 30, 2026 have been reviewed by the Audit Committee and subsequently approved by the Board of Directors in their respective meetings held on November 02, 2026. The Statutory auditor of the company has carried out a limited review on these financial results.

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 figures reported in the unaudited results for the quarter ended September 30, 2026 and September 30, 2025 are the balancing figures between unaudited half yearly figures for half year ended September 30, 2026 and September 30, 2025 and the unaudited quarterly figures upto June 30, 2026 and June 30, 2025 respectively.

6. During the quarter ended 30 June 2026, the Company issued and allotted Rated, Listed, Senior, Secured, Redeemable, Taxable Non-Convertible Debentures aggregating to ₹60 crore, in two tranches of ₹30 crore each. The first tranche was allotted on 28 April 2026 and the second tranche was allotted on 21 May 2026. The said debentures carry a coupon rate of 11% per annum payable at quarterly intervals and are redeemable on 28 April 2028 and 21 May 2028, respectively.
   In respect of the above, the existing non-convertible securities issued by the Company worth Rs. 60 crores have been fully utilized and there has been no deviation in use of the proceeds as compared to the objects of the issue.

   The NCD are secured by way of first ranking, exclusive and continuing charge on hypothecated loan receivables to the extent of 1.25 times the amount outstanding including accrued coupon. As at 30 September 2026, the Company has maintained the requisite security cover in accordance with the terms of the offer documents.

7. 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 half year ended September 30, 2026 are given below:

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

Particulars	Transferred during the quarter ended September 30, 2026	Transferred during half year ended September 30, 2026	Acquired during the quarter and half year ended September 30, 2026
Aggregate amount of loans transferred/acquired (₹ lakh)	2,316.86	2,316.86	Nil
Weighted average maturity (in years)*	2.67	2.67	N/A
Weighted average holding period (in years)	0.86	0.86	N/A
Retention of beneficial economic interest (MRR)	10.00%	10.00%	N/A
Tangible security coverage (in times)*	2.15	2.15	N/A
Rating wise distribution of rated loans	N/A	N/A	N/A

*These figures have been calculated considering the stats as on September 30, 2026.

S.R. DINGRA & CO. LLP CHARTERED ACCOUNTANTS

FINANCE LTD. NOIDA

(ii) No stressed loans have been transferred or acquired

8. 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 (Rs. Crores)
1	Projects under implementation accounts at the beginning of the quarter.	127	936.84
2	Projects under implementation accounts sanctioned during the quarter.	27	228.32
3	Projects under implementation accounts where DCCO has been achieved during the quarter	8	17.64
3.1	Projects under implementation accounts at the beginning of the quarter closed during the quarter	19	68.94
3.2	Repayment received (net of further disbursements) from Projects under implementation accounts during the quarter		48.19
4	Projects under implementation accounts at the end of the quarter. (1+2-3-3.1-3.2)	127	1,030.39
5	Out of '4' – accounts in respect of which resolution process involving extension in original / extended DCCO, as the case may be, has been invoked.	-	-
5.1	Out of '5' – accounts in respect of which Resolution plan has been implemented.	-	-
5.2	Out of '5' – accounts in respect of which Resolution plan is under implementation.	-	-
5.3	Out of '5' – accounts in respect of which Resolution plan has failed.	-	-
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 due to change in scope and size of the project.	-	-
7	Out of '5', account in respect of which cost overrun associated with extension in original / extended DCCO, as the case may be, was funded	-	-
7.1	Out of '7', accounts where SBCF was sanctioned during financial closure and renewed continuously	-	-
7.2	Out of '7', accounts where SBCF was not pre-sanctioned or renewed continuously	-	-
8	Out of '4' – accounts in respect of which resolution process not involving extension in original / extended DCCO, as the case may be, has been invoked.	-	-
8.1	Out of '8' – accounts in respect of which Resolution plan has been implemented.	-	-
8.2	Out of '8' – accounts in respect of which Resolution plan is under implementation.	-	-
8.3	Out of '8' – accounts in respect of which Resolution plan has failed.	-	-

9. Disclosures in compliance with Regulation 52(4) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations,2015 for the half year ended September 30,2026 is attached as Annexure 1

10. Figures for the previous period/s have been re-grouped, wherever necessary, to make them comparable with the current period.

11. The above unaudited financial results of the Company will be available on our website www.cslfinance.in.

S.R. DINODIA & CO. LLP CHARTERED ACCOUNTANTS

For and on behalf of the Board of Directors

CSL FINANCE LTD. NOIDA

(Rohit Gupta)
Managing Director
DIN: 00045077

Date: November 02, 2026
Place: Noida

Annexure- B

S.R. DINODIA & Co. LLP
CHARTERED ACCOUNTANTS
K-39 Connaught Place, New Delhi-110001 INDIA
Ph. : +91-(0)11-4370 3300

To,

The Board of Directors,
CSL Finance Limited
716-717, 7th Floor,
World Trade Tower,
Sector-16, Noida

Independent Auditor's Certificate pursuant to Regulation 54 read with Regulation 56 of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 and SEBI Circular no -SEBI/HO/MIRSD/MIRSD-CRADT/CIR/P/2022/67 dated May 19, 2022 (as amended)

1. This report is issued in accordance with the terms of our engagement letter dated October 30, 2026.

2. The accompanying statement of Security Cover as on September 30, 2026 ("the Statement") has been prepared by the company's management in accordance with the requirements of Regulations 54 read with Regulation 56 of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 and SEBI Circular no SEBI/HO/MIRSD/MIRSD-CRADT/CIR/P/2022/67 dated May 19, 2022 (as amended) ("the Regulations") for the purpose of submission to the Stock Exchange.

Management's Responsibility

3. The preparation of the accompanying Statement, from the unaudited reviewed financial results of the company as at and for the quarter and half-year ended September 30, 2026, is the responsibility of the management of the company, including the preparation and maintenance of all accounting and other relevant supporting records and documents. This responsibility includes designing, implementing and maintaining internal control relevant to the preparation and presentation of the statement and books of accounts, and applying an appropriate basis of preparation and making estimates that are reasonable in the circumstances.

4. The management is also responsible for ensuring compliance with the requirements of the Regulations for the purpose of this statement and providing all relevant information of the stock Exchange.

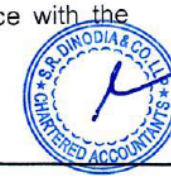
Auditor's Responsibility

5. Pursuant to the requirement of the Debt Listing Agreement, it is our responsibility to obtain limited assurance and form an opinion as to whether the Statements are in agreement with the available documents and books of accounts and unaudited financial results for the quarter and half-year ended September 30, 2026 and books of accounts of the company.

6. We conducted our examination in accordance with the Guidance Note on Reports or Certificates for Special Purposes (Revised 2016) issued by the Institute of Chartered Accountants of India. The Guidance Note requires that we comply with the ethical requirements of the Code of Ethics issued by the Institute of Chartered Accountants of India.

7. For the purpose of this certificate, we have planned and performed the following procedures;

   a. We have obtained unaudited financial results based on management certified books of accounts for the period ended September 30, 2026 maintained in accordance with the



recognition and measurement principles laid down in Indian Accounting Standards prescribed under Section 133 of the Companies Act, 2013 ("the Act"), as amended read with relevant rules issued thereunder, the Circulars and other accounting principles generally accepted in India and verified the same applying various standards issued by ICAI.

b. Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.

8. The procedures performed in a limited assurance engagement vary in nature & timing from, and are less in extent than for, a reasonable assurance engagement, and consequently, the level of assurance obtained in a limited assurance engagement is substantially lower than the assurance that would have been obtained had a reasonable assurance engagement been performed.

9. We have complied with the relevant applicable requirements of the Standard on Quality Control (SQC) 1, Quality Control for Firms that Perform Audits and Reviews of Historical Financial Information, and Other Assurance and Related Services Engagements

Opinion

10. Based on procedures performed as mentioned in paragraph 5-7 above, records and documents produced to us, and the information, explanations and representations given to us by the company, nothing has come to our attention that causes us to believe that, the particulars given in the Statement as set out in **Annexure-A**, to the best of our knowledge & belief, are incorrect.

Restriction on Use

11. The report is addressed to and provided to the Board of Directors of the Company solely for the purpose mentioned above and should not be used by any other person or for any other purpose. Accordingly, we do not accept or assume any liability or any duty of care for any other purpose or to any other person to whom this report is shown or into whose hands it may come without our prior consent in writing.

For S.R. Dinodia & Co. LLP,
Chartered Accountants
Firm's Registration Number: 001478N/N500005





(Sandeep Dinodia)
Partner
Membership Number: 083689
UDIN: 26083689CBTBDY2505

Place of Signature: New Delhi
Date: 02.11.2026

CSL Finance Limited

Annexure - A : Security Cover for Listed secured Sebi Securites as at 30th September 2026

(₹ in Lakhs)

A	B	C	D	E	F	G	H	I	J	K	L	M	N	O
Particulars	Description of Assets to which this certificate relate	Exclusive Charge		Pari-passu Charge			Assets not offered as Security	Elimination (Amount in negative)	Total (C to H)	Related to only those items covered by this certificate				
		Debt for which this certificate being issued	Other Secured Debt	Debt for which this certificate being issued	Assets shared by pari-passu debt holder (includes debt for which this certificate is issued & other debt with pari-passu charge)	Other assets on which there is pari-passu charge (excluding terms covered in column F)		Debt amount considered more than once (due to exclusive plus pari-passu charge)		Market Value for Assets charged on exclusive basis	Carrying book value for exclusive charge assets where market value is not considered ascertainable or	Market Value for Pari Passu charge Assets	Carrying value / book value for pari passu charge assets where market value is not ascertaibanle	Total Value = (K+L+M+N)
		Book Value	Book Value	Yes / No	Book Value	Book Value								
Assets														
Investment Property		-	-	No	N/A	-	-		-					
Property, Plant & Equipments		-	-	No	N/A	-	589.61	-	589.61	-	-	-	-	-
Other Intangible Assets		-	-	No	N/A	-	51.99	-	51.99	-	-	-	-	-
Right of Use Assets		-	-	No	N/A	-	111.82	-	111.82	-	-	-	-	-
Intangible Assets under development		-	-	No	N/A	-	0.35	-	0.35	-	-	-	-	-
Loans (Net of Impairment loss allowance)		7,787.71	1,18,734.91	No	N/A		28,751.91	-	1,55,274.53	-	7,787.71	-	-	7,787.71
Trade Receivables		-	-	No	N/A	-		-	-	-	-	-	-	-
Other Receivables				No	N/A		103.00		103.00					
Cash & Cash Equivalents		-	-	No	N/A	-	3,655.03	-	3,655.03	-	-	-	-	-
Bank Balances other than Cash & Cash Equivalents		-	1,400.28	No	N/A		-	-	1,400.28	-	-	-	-	-
Others		-	-	No	N/A		1,625.98	-	1,625.98	-	-	-	-	-
Assets Held For Sale		-	-	No	N/A		313.97		313.97	-	-	-	-	-
Total		7,787.71	1,20,135.19	-	-	-	35,203.66	-	1,63,126.56	-	7,787.71	-	-	7,787.71
Liabilities														
Debt securities to which this certificate pertains		5,913.01	-	No	N/A	N/A	-	-	5,913.01	-	5,913.01	-	-	5,913.01
Other debt sharing pari-passu charge with above debt			-	No	N/A	N/A	-	-	-	-	-	-	-	-
- from Bank		Not to be filled	69,971.17	No	N/A	N/A	-	-	69,971.17	-	-	-	-	-
- from Others			20,405.76	No	N/A	N/A	-	-	20,405.76	-	-	-	-	-
Trade Payables			-	No	N/A	N/A	260.46	-	260.46	-	-	-	-	-
Lease Liabilities			-	No	N/A	N/A	138.51	-	138.51	-	-	-	-	-
Provisions			-	No	N/A	N/A	208.96	-	208.96	-	-	-	-	-
Others		-	-	No	N/A	N/A	1,633.67	-	1,633.67	-	-	-	-	-
Total		5,913.01	90,376.93	-	-	-	2,241.60	-	98,531.54	-	5,913.01	-	-	5,913.01
Cover on Book Value		1.32	1.31											
Cover on Market Value		1.32	1.31											

For CSL Finance Limited

Managing Director & CEO
(DIN 00045077)
Place: Noida
Date: November 02, 2026

S.R. DINODIA & CO. LLP
CHARTERED ACCOUNTANTS