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**

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 ended September 30, 2026.

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

This is for your kind information and record.

Thanking you,

Yours Faithfully,

For **CSL Finance Limited**

PREETI GUPTA

Digitally signed by PREETI GUPTA
Date: 2026.11.02 15:40:54 +05'30'

Preeti Gupta
(Company Secretary & Compliance Officer)

CSL Finance Limited

Q2FY27 Investor Presentation



November 2026

CSL Finance Limited

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

₹1,397 Cr
Q2'26

16%

₹1,627 Cr
Q2'27

Disbursement

₹293 Cr
Q2'26

31%

₹385 Cr
Q2'27

Collection Efficiency

98%
Q2'26

Consistent Performance

99%
Q2'27

NII

₹40.9 Cr
Q2'26

21%

₹49.6 Cr
Q2'27

PAT

₹24.5 Cr
Q2'26

2%

₹25.0 Cr
Q2'27

AUM Mix (SME Retail: Wholesale)

34:66
Q2'26

7% Shift in Favour of Wholesale

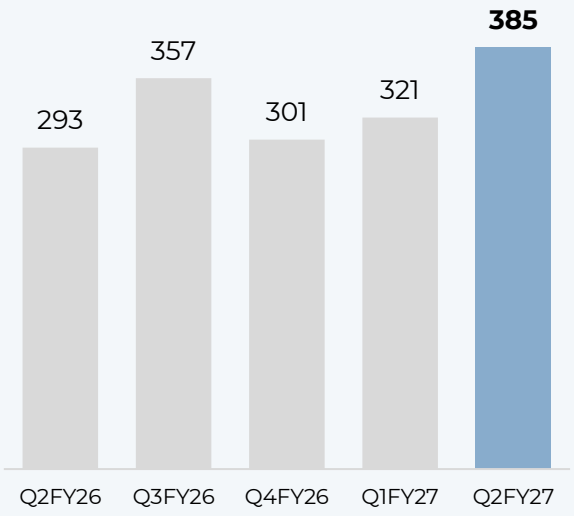
27:73
Q2'27

Loan **Book Size**

Disbursements
(₹ crore)

31% YOY Change

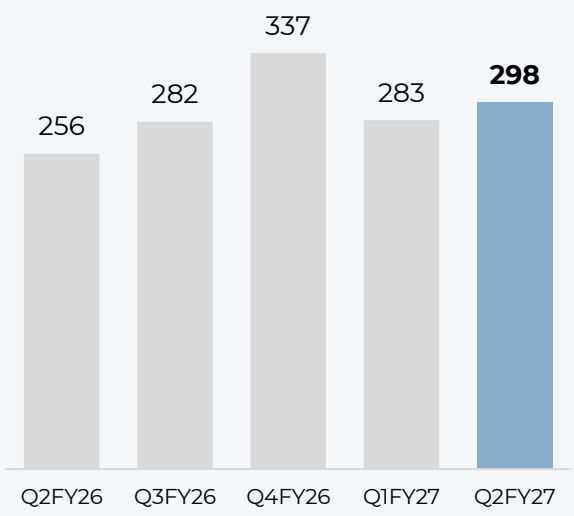
20% QOQ Change



Collections
(₹ crore)

16% YOY Change

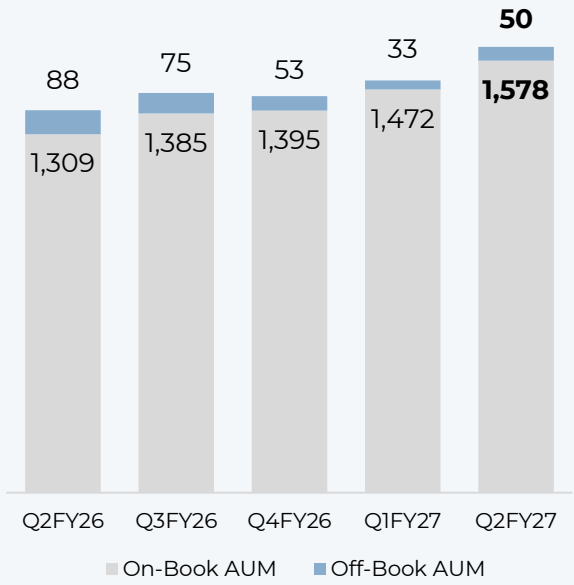
5% QOQ Change



Loan Book
(₹ crore)

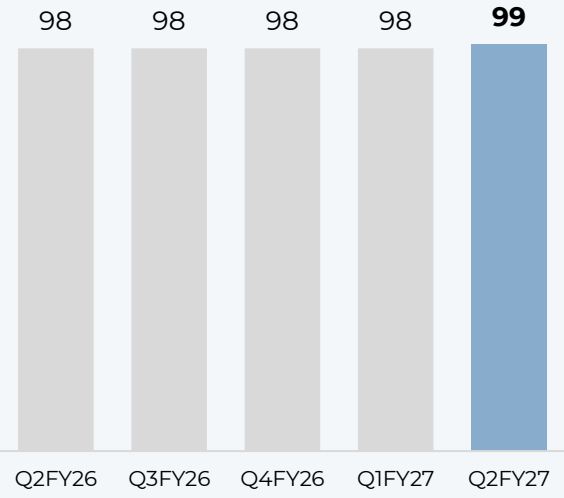
16% YOY Change

8% QOQ Change



Note: YOY & QOQ change for Total AUM

Collection Efficiency
(%)

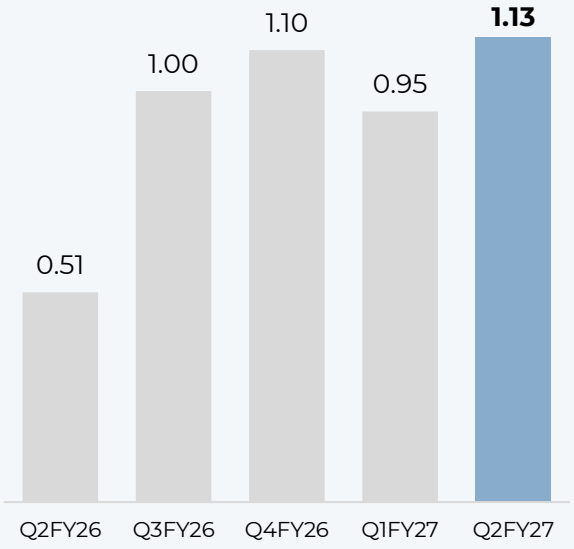


Asset **Quality**

Gross NPA
(%)

62 BPS YOY Change

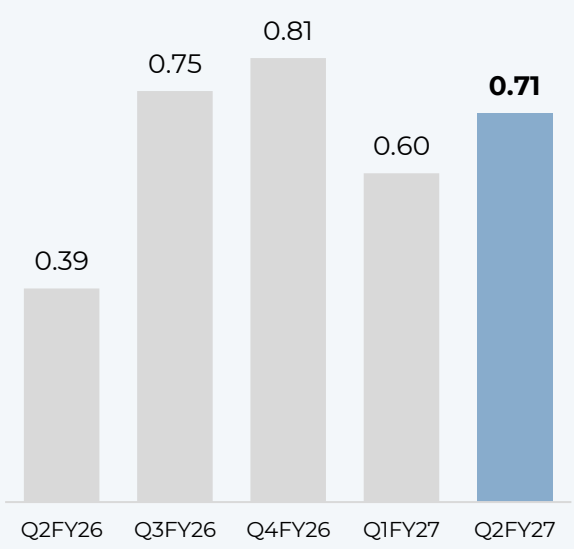
18 BPS QOQ Change



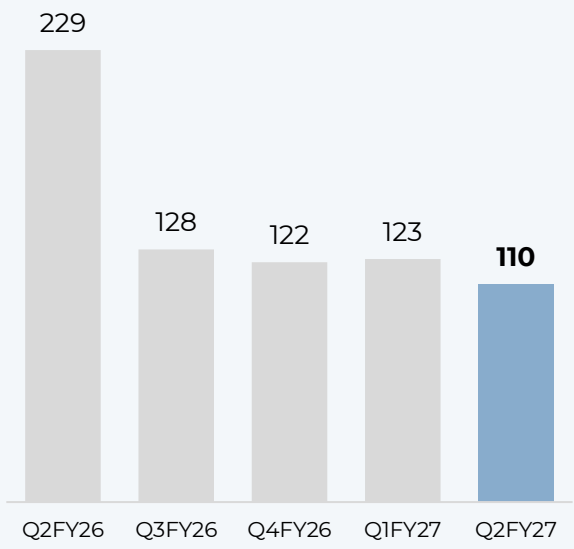
Net NPA
(%)

32 BPS YOY Change

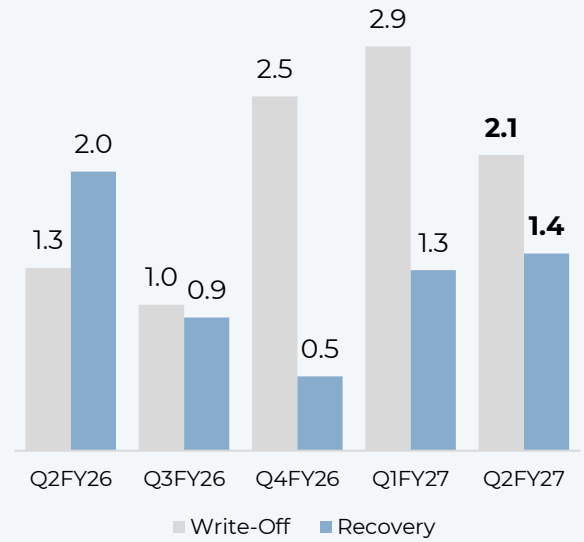
11 BPS QOQ Change



Provision Coverage Ratio
(%)



Write-offs & Recoveries
(₹ crore)



Asset Quality: **Stage Analysis**

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

(₹ crore)

PARTICULARS	Q2FY26	Q1FY27	Q2FY27
Gross Stage 3 (GNPA)	6.58	13.92	17.84
% portfolio in Stage 3	0.51%	0.95%	1.13%
ECL provision Stage 3	1.54	5.12	6.70
Net Stage 3	5.04	8.80	11.13
ECL Provision % Stage 3	**23.35%**	**36.77%**	**37.57%**
Gross Stage 1 & 2	1,281.00	1,453.83	1,554.58
% portfolio in Stage 1 & 2	99.49%	99.05%	98.87%
ECL provision Stage 1 & 2	13.53	12.03	12.97
Net Stage 1 & 2	1,267.47	1,441.79	1,541.61
ECL provision % Stage 1 & 2	**1.06%**	**0.83%**	**0.83%**
Total Assets	1,287.58	1,467.75	1,572.42
% portfolio	100.00%	100.00%	100.00%
ECL Provision	15.07	17.15	19.67
Net Stage	1,272.51	1,450.60	1,552.74
TOTAL ECL Provision %	**1.17%**	**1.17%**	**1.25%**
Provision Coverage Ratio	**229.06%**	**123.20%**	**110.29%**
NET NPA (Only Stage 3 Provision)	0.39%	0.60%	0.71%

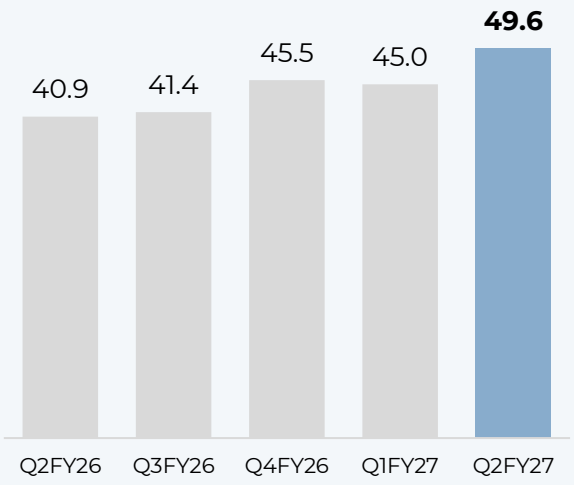
Note – Change in ECL Provisioning policy in line with the changes suggested by RBI.

P&L Highlights

Net Interest Income
(₹ crore)

21% YOY Change

10% QOQ Change

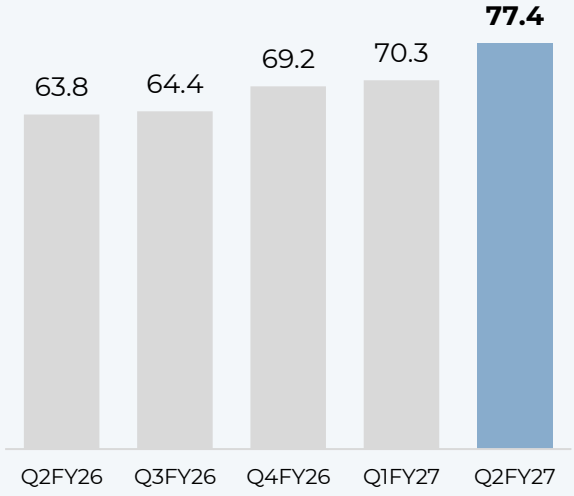


Note: Net Interest Income (NII) = Interest Income + Fees & Commission Income – Finance Costs

Total Income
(₹ crore)

21% YOY Change

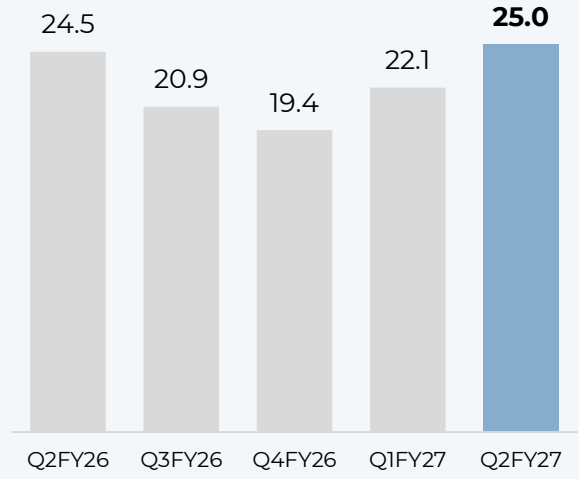
10% QOQ Change



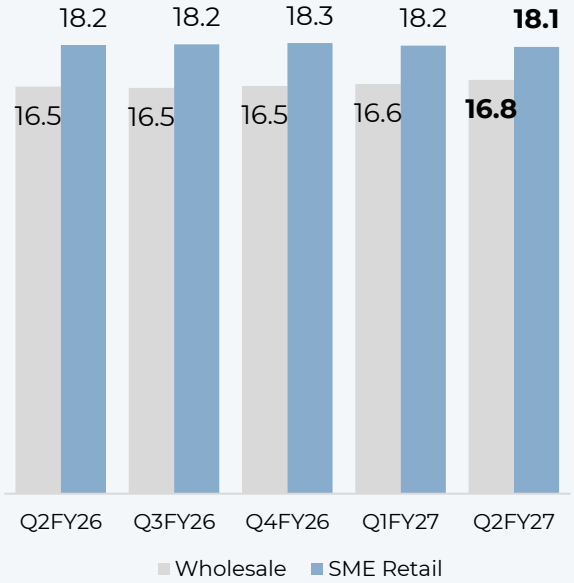
Profit After Tax
(₹ crore)

2% YOY Change

13% QOQ Change



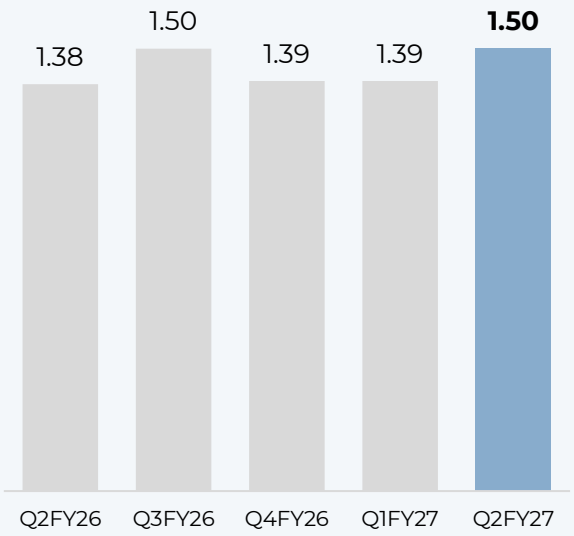
Yields
(%)



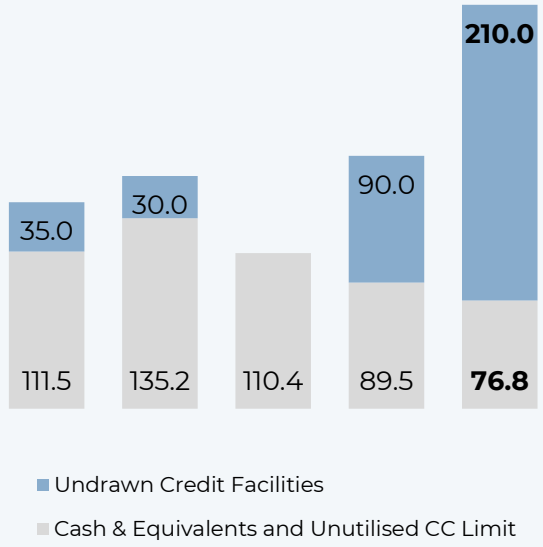
Note: Yields calculated on weighted-average of outstanding amounts as of quarter end.

Treasury **Update**

Leverage
(Ratio)



Liquidity
(₹ crore)

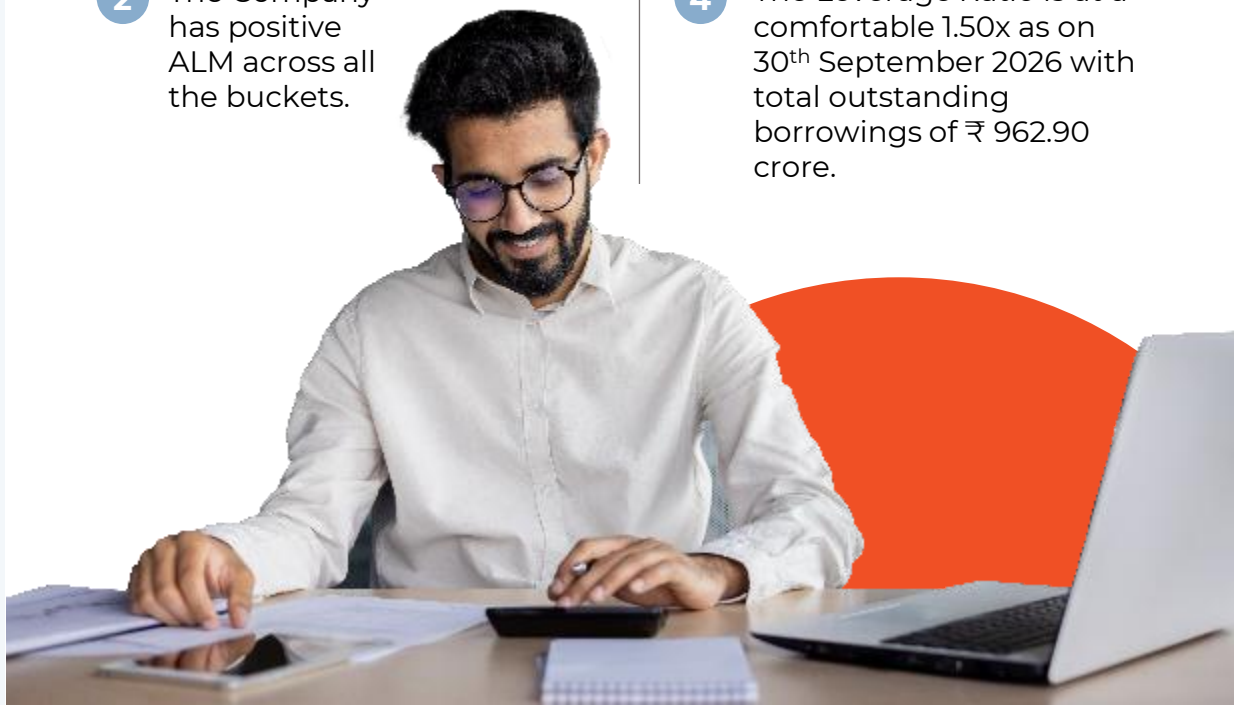


1. The Company has sufficient liquidity of ₹76.8 crore as on 30th September 2026, beside this Company has undrawn sanction limits (including NCD) of ₹210.0 crore.

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 1.50x as on 30th September 2026 with total outstanding borrowings of ₹ 962.90 crore.



Quarterly **Financial Snapshot**

(₹ crore)

PARTICULARS	Q2FY26	Q1FY27	Q2FY27
Disbursements	293.40	320.80	384.99
Revenue	63.83	70.35	77.35
Interest Income	59.21	65.87	70.10
PBT	28.85	29.70	35.01
PAT	24.46	22.15	24.95
Bad debts written off	1.30	2.87	2.05
Bad debts recovered	1.98	1.28	1.44
Loans and Advances (before ECL provision)	1,287.15	1,467.75	1,572.42
Net Worth	574.82	636.70	640.03
Total Liabilities	809.89	931.65	985.32
Borrowings	795.10	884.07	962.90
Gross NPA (%)	0.51%	0.95%	1.13%
Net NPA (%)	0.39%	0.60%	0.71%
Debt to Equity Ratio	1.38	1.39	1.50
CAR	44.73%	42.90%	40.87%
ROA	7.22%	5.86%	6.30%
ROE	17.02%	13.82%	14.86%
Book Value per Share	252.31	279.47	284.62

*Annualized Figure

Operational **Updates**



Loan Book

- AUM stood at ₹1,627 crore, up 16% YoY and 8% QoQ. On-book AUM reached ₹1,578 crore, up 21% YoY and 7% QoQ.
- Growth during the quarter continued to be led by strong performance in the Wholesale vertical. The AUM mix stood at 27:73 (SME Retail: Wholesale) against 34:66 a year ago, as SME disbursements remained measured, although up sequentially from Q1FY27.
- Disbursements stood at ₹385 crore, up 31% YoY and 20% QoQ, the highest in the Company's history. H1FY27 disbursements stood at ₹706 crore.
- Collections stood at ₹298 crore in Q2, up 16% YoY and 5% QoQ. H2FY27 collections stood at ₹580 crore.
- Collection efficiency improved to 99%, from 98% maintained over the preceding four quarters.
- Joint-lending structures with select industry partners continued to support growth in the Wholesale segment and are expected to strengthen the Company's fee-based income going forward.
- The broader SME lending space remains slow, with growth expected to pick up in the coming quarters.
- Wholesale segment remains robust and is expected to continue growing.

Provisioning & Write-offs

- Gross NPA at 1.13%, up 18 bps QoQ and 62 bps YoY. Gross Stage 3 assets stood at ₹17.84 crore.
- Net NPA at 0.71%, up 11 bps QoQ and 32 bps YoY.
- Provision Coverage Ratio stood at 110.29%.
- Write-offs of ₹2.05 crore and recoveries of ₹1.44 crore during the quarter. Recoveries are expected to improve with case resolutions, with the majority of the book being SARFAESI compliant.

Net Interest Income & Profitability

- Net Interest Income stood at ₹49.6 crore in Q2FY27, up 21% YoY and 10% QoQ. Total income stood at ₹77.4 crore, up 21% YoY and 10% QoQ.
- PBT stood at ₹35.0 crore, up 21% YoY and 18% QoQ.
- PAT stood at ₹25.0 crore, up 2% YoY and 13% QoQ. ROA improved to 6.30% and ROE to 15.64%, from 5.86% and 13.82% respectively in Q1FY27.
- Portfolio yields stood steady at 16.8% for Wholesale and 18.1% for SME Retail.

Lending Partners

- Total borrowings stood at ₹962.90 crore as on 30th September 2026, with leverage ratio at a comfortable 1.50x.
- The Company holds liquidity of ₹76.8 crore, besides undrawn sanctioned limits (including NCD) of ₹210.0 crore. The liquidity environment remains conducive for growth going forward.
- The lender base stands at 35, spanning leading public and private sector banks, SFBs and NBFCs, giving a well-diversified funding profile.
- Credit rating stands reaffirmed at A- | Stable from Acuite Ratings & Research.

Branch Footprint

- Rationalisation of non-performing branches and relocation of others continued during the quarter to improve operational efficiency.

Outlook

- The Wholesale segment remains healthy and is expected to be the key growth driver in FY27. SME Retail is expected to return to growth gradually over the year.

Lending **Partners**

Banks & SFBs

SBI

HDFC BANK

kotak Kotak Mahindra Bank

ICICI Bank

Bandhan Bank

FEDERAL BANK YOUR PERFECT BANKING PARTNER

AU SMALL FINANCE BANK

केनरा बैंक Canara Bank

बैंक ऑफ महाराष्ट्र Bank of Maharashtra

Indian Bank

Utkarsh Small Finance Bank

JANA Small Finance Bank

Union Bank of India

DCB BANK

Indian Overseas Bank

CAPITAL SMALL FINANCE BANK

SOUTH INDIAN Bank

ujjivan UJJIVAN SMALL FINANCE BANK Build a Better Life

ESAF ESAF SMALL FINANCE BANK Joy of Banking

KVB Karur Vysya Bank Smart way to bank

CUB CITY UNION BANK LTD

SBM bank

Punjab & Sind Bank (A Govt. of India Undertaking) Where service is a way of life

NBFC

TATA CAPITAL

BAJAJ FINSERV

STCI Finance Limited

Tourism Finance Corporation of India Ltd.

sidbi

POONAWALLA FINCORP

AMBIT Finvest Pragati ke partner

ARKA FINCAP

Paul Merchants

ANANDRATHI GLOBAL FINANCE

SG FINSERVE

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

About CSL Finance



Introduction

CSL's Business Model

Key Differentiators of CSL

Business Verticals & Products

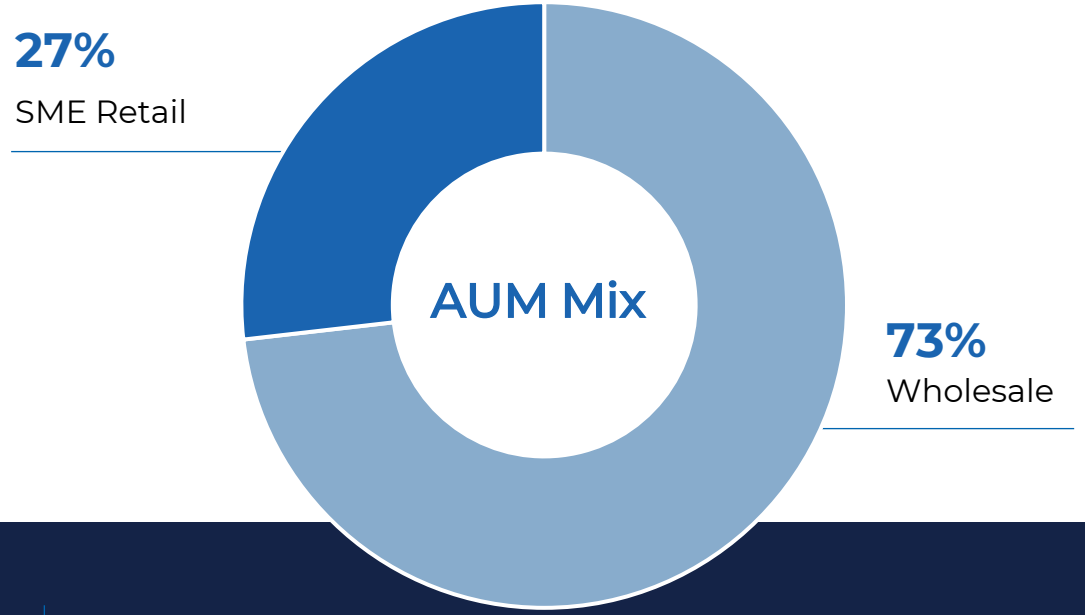
SME Retail

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.



₹1,627 Crore
AUM

100%
Secured loan book

15%*
ROE

A- Stable
Credit Rating Reaffirmed

41%
Superior CAR

₹640 Cr
Net Worth

439
Team Strength

*As of Q2FY27 | *Annualized Figure*

CSL's **Business Model**

1 Domain Expertise

Build deep understanding of our markets, products, and customers

2 Focused Strategy

Operate within circle of competence, and expand it over time

3 Customer-Centric

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

4 Technology-Driven

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

5 Healthy Businesses

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

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** (87% is SORP & 13% is SOCP)
8. Promoting **financial inclusion** (50% AUM from non-Urban locations)



Wholesale Lending

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

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

₹334 crore
AUM

3,208
Active Accounts

₹10 lakh
Average Ticket Size

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

₹102 crore
AUM

50
Active Accounts

₹2 crore
Average Ticket Size



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

₹698 crore
AUM

43
Active Accounts

₹15 crore
Average Ticket Size

WS Small: Construction loan given against single plotted projects

₹361 crore
AUM

60
Active Accounts

₹7 crore
Average Ticket Size

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

₹132 crore
AUM

18
Active Accounts

₹8 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 (87% is SORP & 13% 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

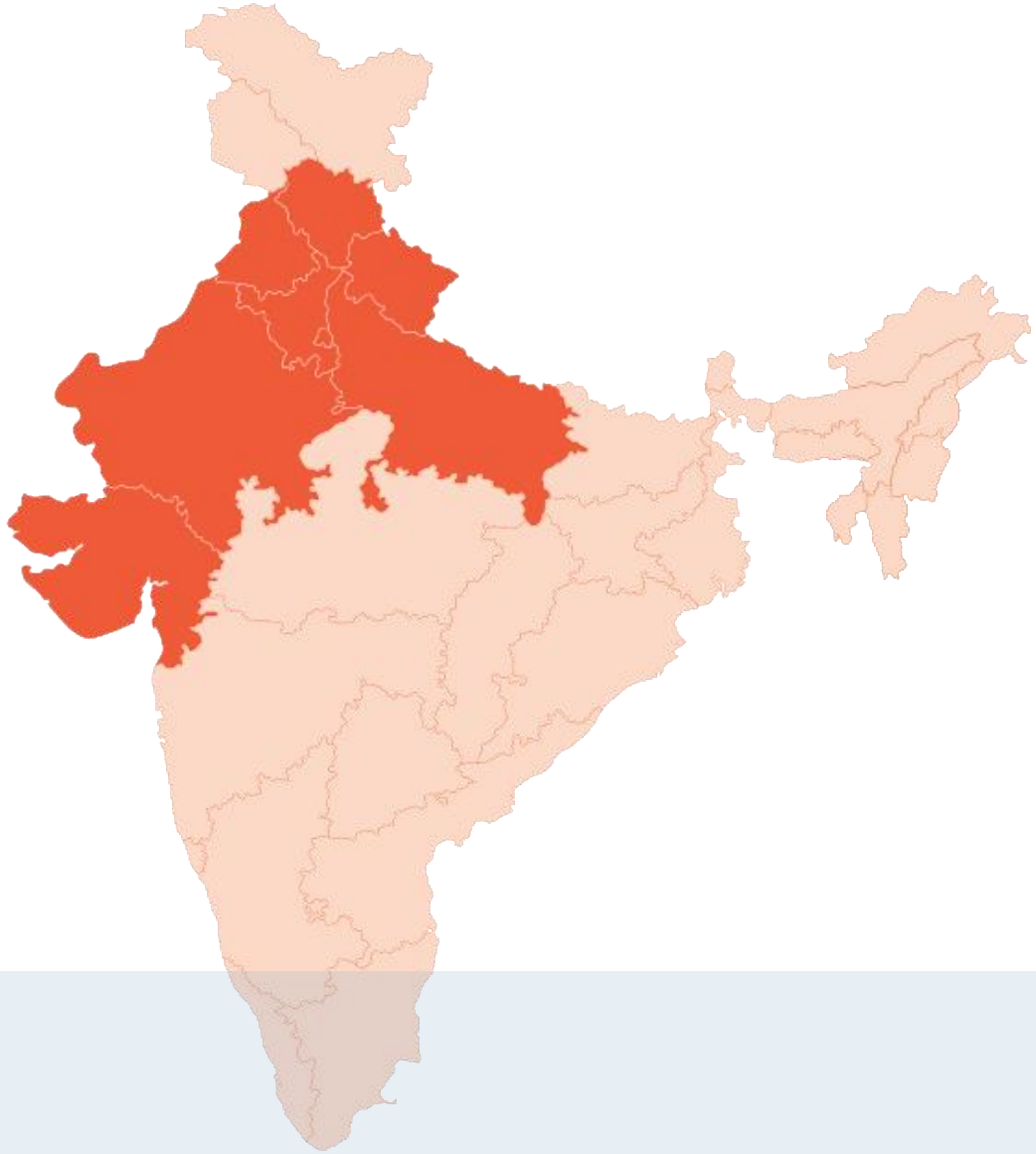
ROI between 16% to 22%

SME **Retail** (2/3)

Presence

9	27%	Rajasthan	4	26%	Gujarat
3	13%	Punjab	7	14%	Haryana
1	0%	New Delhi	3	4%	Uttarakhand
8	16%	Uttar Pradesh	35		Total Branch Network

AUM DISTRIBUTION (in %)



Clustered

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

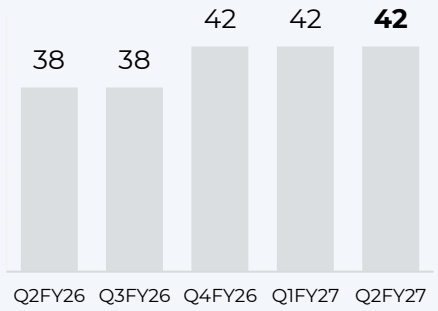
SME **Retail (3/3)**

SME

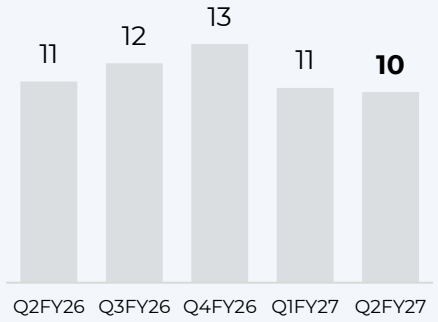
Active Accounts
(#)



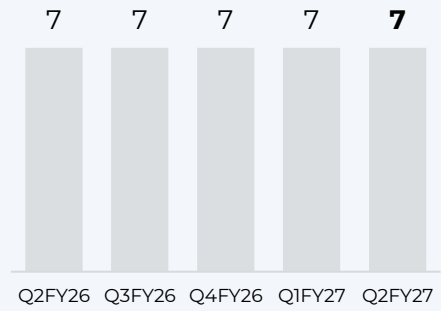
Average Loan-to-value
(%)



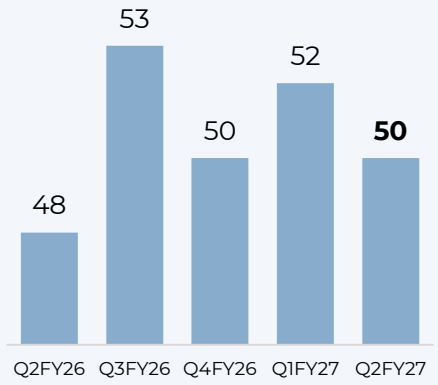
Average Ticket Size
(₹ Lakh)

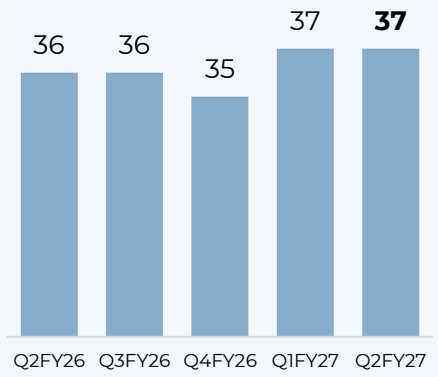


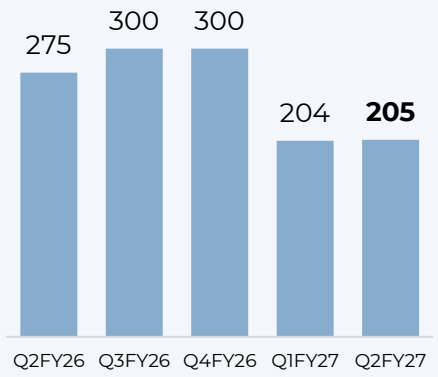
Average Tenure
(Year)

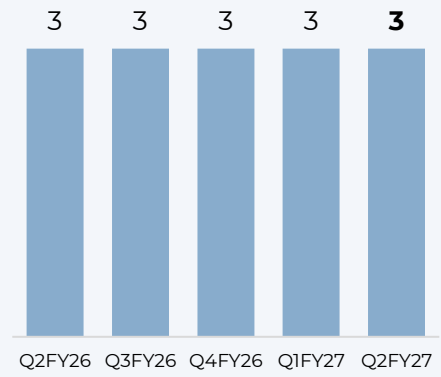


Mid-Sized LAP









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

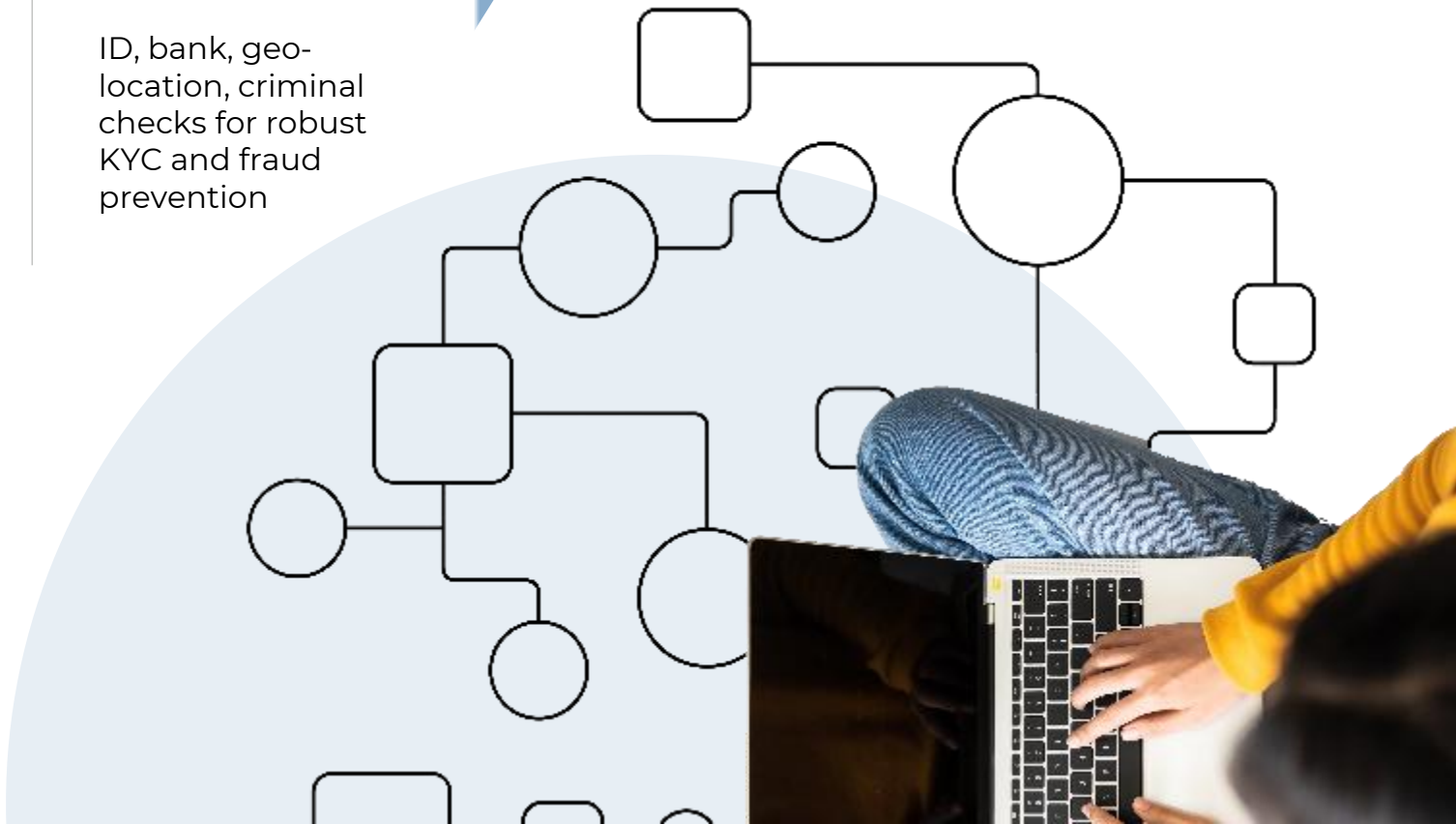
ID, bank, geo-location, criminal checks for robust KYC and fraud prevention

Hybrid Credit Decisioning

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

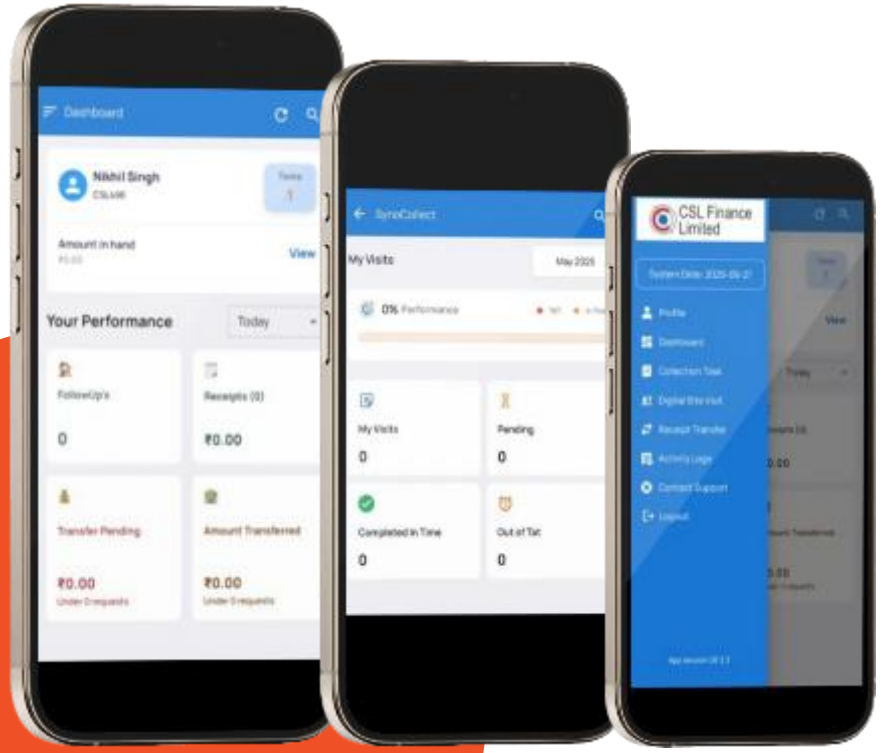
Proprietary Apps

Seamless mobility applications for both sales and credit team

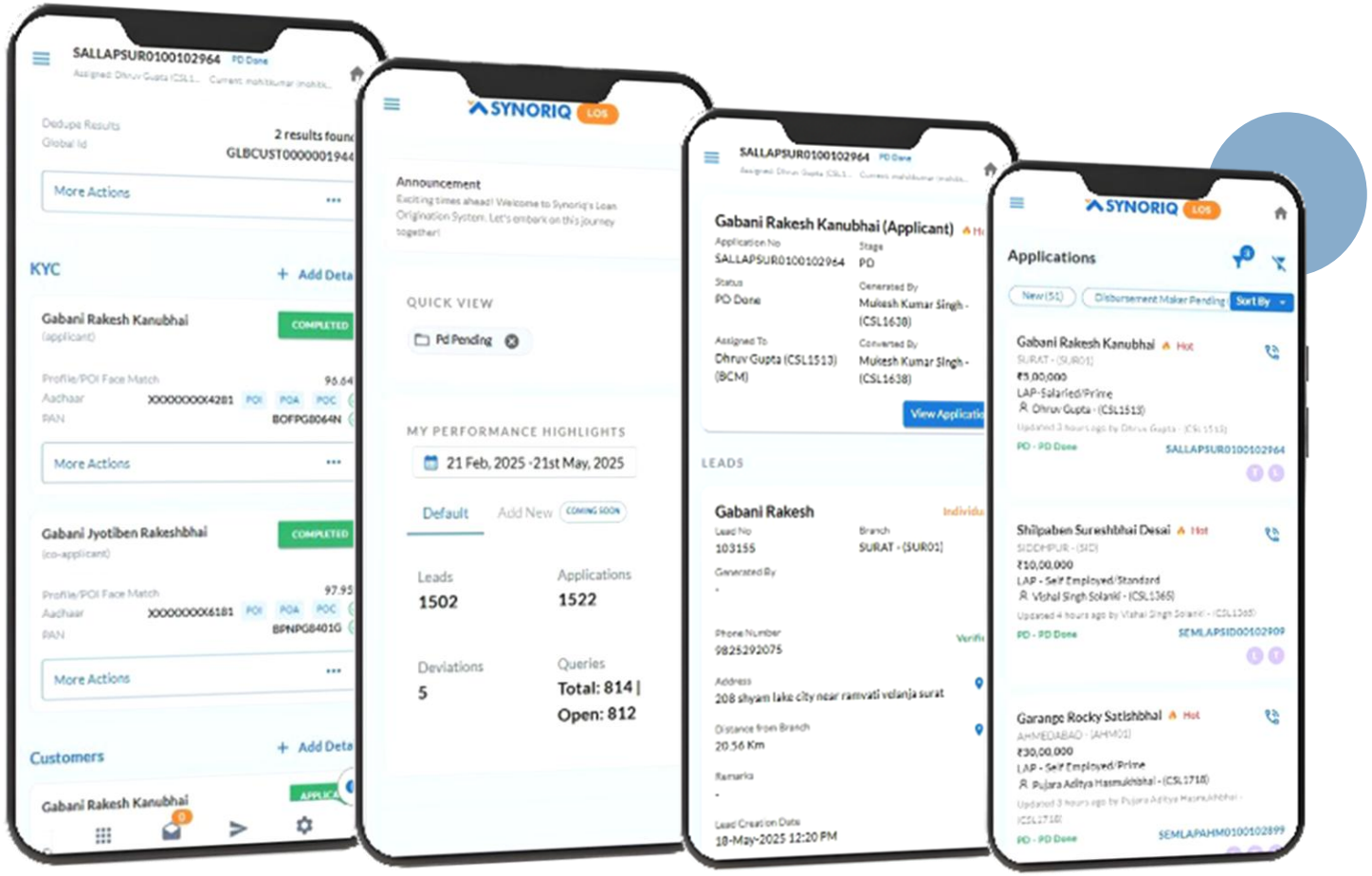


Proprietary **Applications**

Collections Mobile Application



Sales & Credit Mobility Application



Digital Collections & Servicing

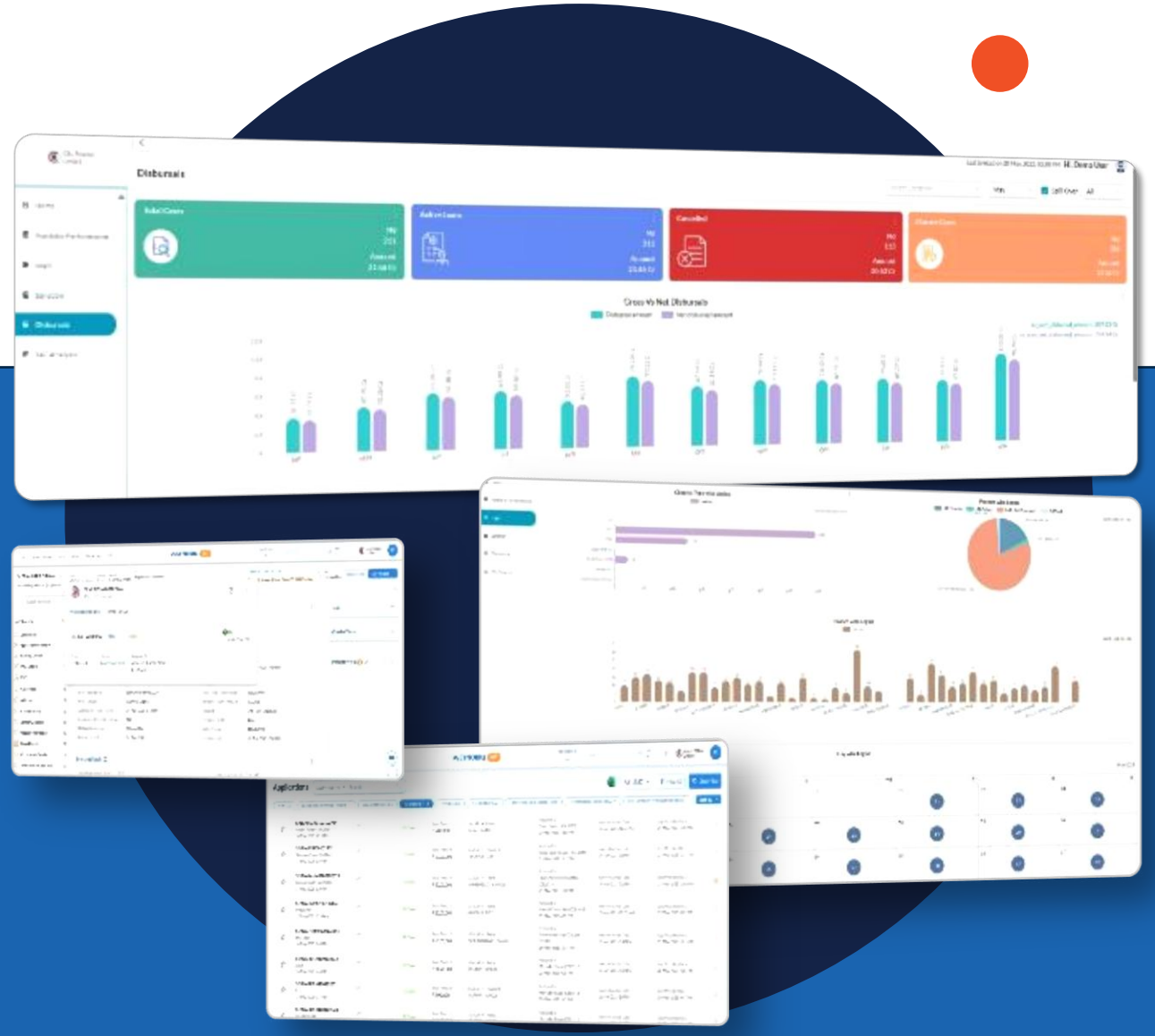
- **Real-Time EMI Collection & Settlement**
- **Digital Welcome Kit**
- **Digital Signing for the Loan Kits**
- **Cloud Telephony Enabled Call Centre**
- **SMS + UPI-based One-Click Repayment Links**
- **Digital Payment Collections, ~90% via:**

  NACH NATIONAL AUTOMATED CLEARING HOUSE | UPI | 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

Niche, focused, real estate wholesale book

Business Vertical

Robust collection framework via escrow accounts

Strength in affordable housing segment

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

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

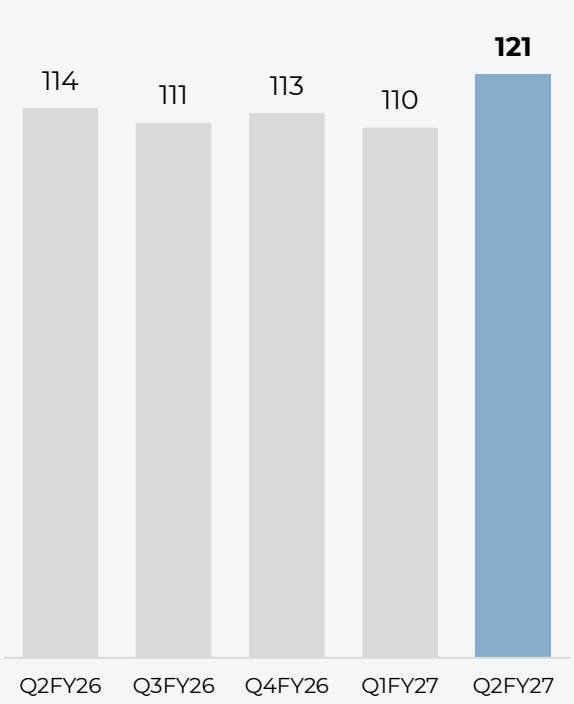
- Robust due diligence
- Extensive credibility checks
- Project & market screening, assessment of market demand-supply trends.
- Each deal is structured uniquely based on specific project requirements
- At least 2X security cover with a charge on multiple assets

Constant Monitoring

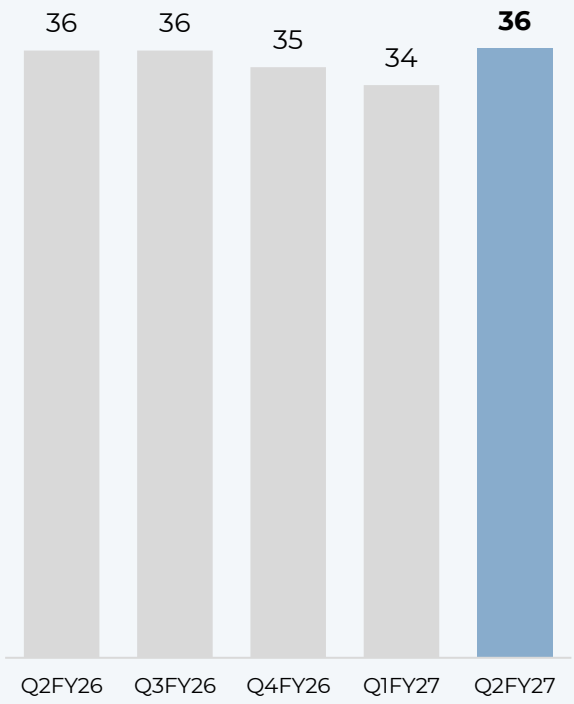
- Dedicated, on-ground resourced for asset monitoring
- Fortnight site visits to assess project progress
- Review of sales, inventories, market price, costs
- Detect early warning signals, initiate required steps, and increase engagement
- Wherever required, initiate early legal actions for faster repayments

Wholesale (2/2)

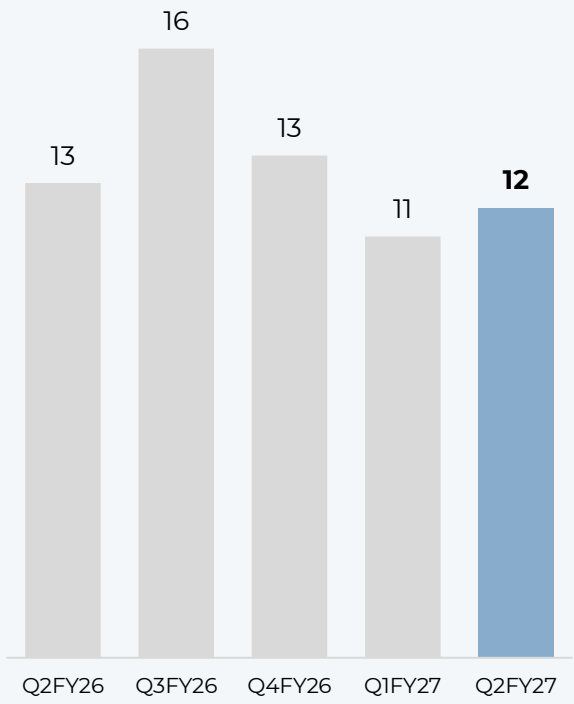
Active Accounts
(#)



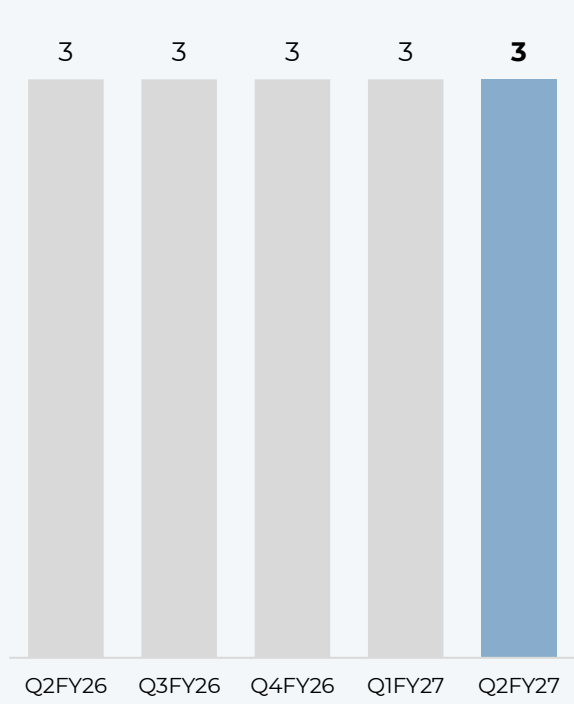
Average Loan-to-Value
(%)



Average Ticket Size
(₹ crore)



Average Tenure
(Year)



CSL Finance Limited

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

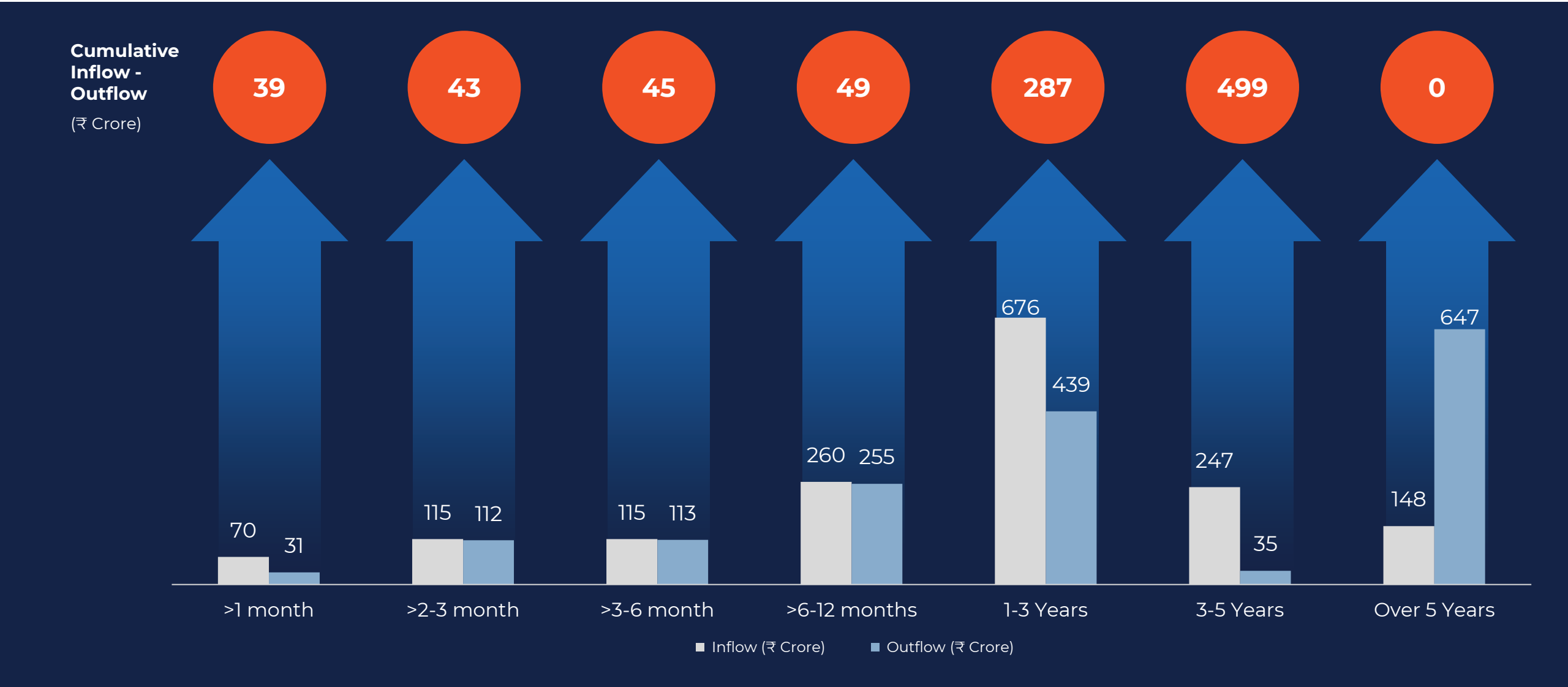
Poised For Growth

Multiple growth levers aligning:

- Self-sufficiency & growth of SME vertical
- New products
- Credit rating upgrade & access to capital
- Headroom for leverage
- Conducive macros

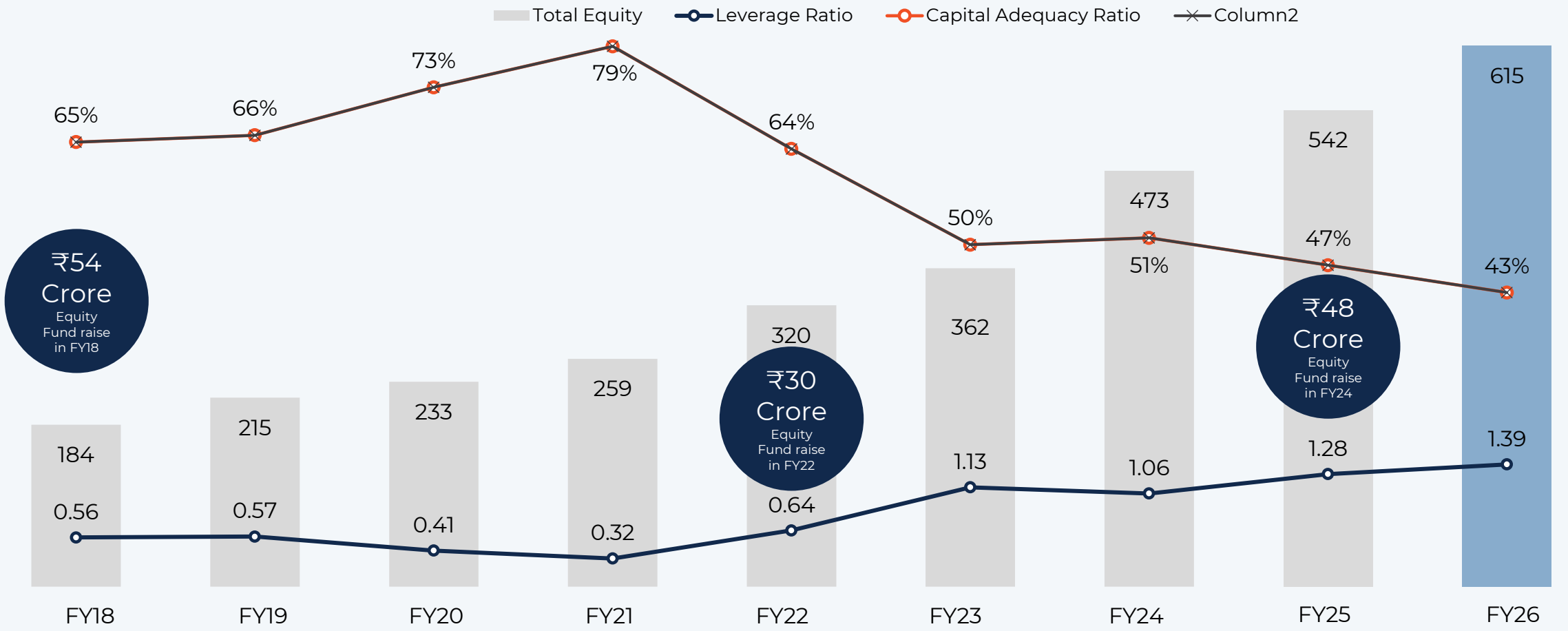


Well Managed **ALM**



Conservative **Leverage Standards**

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



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

10+ 9+

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

25+ 8+

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

23+ 3+

Ex - Paisalo Digital, SMC Finance



Ayussh Mittal
President- internal Audit

11+ 1+



Chirag Gupta
Credit Head – Wholesale

14+ 8+



Neeraj Bhati
Zonal Credit Manager – SME

16+ 2+

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



Nikhil Singh
President Business Operations & Business Analytics

20+ 5+

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



Saurabh Prydarshi
Head – Legal

14+ 5+



Hariom Kumar
VP – HR

19+ 7+

Ex – Ujjivan Financial Services



Preeti Gupta
Company Secretary & Chief Compliance Officer

11+ 5+

CSL Finance Limited

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**

1

Well Capitalised

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

2

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.

3

Geared for Growth

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

4

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.

5

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%.

Safe **Harbour**

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