

**February 11, 2025**

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

**Sub: Outcome of Board Meeting of CSL Finance Limited held on February 11, 2025**

With reference to the captioned subject and in terms of Regulation 30 read with Regulation 33 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 and SEBI Circular No. SEBI/HO/CFD/CFD-PoD-1/P/CIR/2023/123 dated July 13, 2023, we wish to inform you that, the Board of Directors of the Company at its meeting held today i.e., Tuesday, February 11, 2025; has inter-alia considered and transacted the following businesses:

- a) Approved the Un-Audited Financial Results of the Company for the quarter ended December 31, 2024 along with Limited Review Report thereon and Certificate issued by CFO and Managing Director as per Regulation 33 of the SEBI (Listing Obligations & Disclosure Requirements) Regulations, 2015 are attached as **Annexure A**.
- b) Re-appointment of Ms. Jasvinder Kaur (COP No. 7700), proprietor of M/s. Jasvinder Kaur & Co., Ghaziabad as Secretarial Auditor for FY 2024-25.

The disclosure with respect to the above appointment/re-appointment, as required under Regulation 30 of the Listing Regulations read with SEBI Circular No. SEBI/HO/CFD/CFD-PoD1/P/CIR/2023/123 dated July 12, 2023, is enclosed herewith as **Annexure- B**

This disclosure along with the enclosures shall be made available on the website of the Company viz. [www.csloffinance.in](http://www.csloffinance.in).

The meeting of Board of Directors commenced at 12:30 p.m. and concluded at 1:50 p.m.

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

Thanking you

Yours Faithfully,  
For **CSL Finance Limited**

**Preeti Gupta**  
**(Company Secretary & Compliance Officer)**

**S. P. CHOPRA & CO.**

Chartered Accountants

Unit No. 1505, Astralis Supernova,  
Sector - 94, Noida, UP, 201301  
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**Independent Auditor's Review Report on Quarterly Unaudited Financial Results of the Company pursuant to the Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended**

To The Board of Directors of CSL Finance Limited,

**1. Introduction**

We have reviewed the accompanying Statement of **Unaudited Financial Results** (the 'Statement') of **CSL Finance Limited** (the 'Company') for the quarter and nine months ended December 31, 2024. This statement is the responsibility of the Company's Management and has been approved by the Board of Directors. Our responsibility is to issue a report on these financial results based on our review.

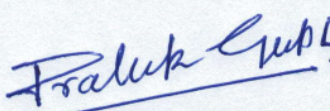

**2. Scope of Review**

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

**3. Conclusion**

Based on our review conducted as above, nothing has come to our attention that causes us to believe that the accompanying Statement of Unaudited Financial Results prepared in accordance with applicable Indian Accounting Standards and other recognized accounting practices and policies has not disclosed the information required to be disclosed in terms of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, including the manner in which it is to be disclosed, or that it contains any material misstatement.

For **S. P. Chopra & Co.**  
Chartered Accountants  
Firm Regn. No. 000346N

**(Prateek Gupta)**

Partner

M. No. 566023

UDIN: 25566023BMOUQZ7399

Place : Noida

Dated: February 11, 2025

**CSL FINANCE LIMITED**
**CIN: L74899DL1992PLC051462**
**CIN : L74899DL1992PLC051462**
**Statement of Un-audited Financial Results for the Quarter and nine months ended December 31, 2024**

(Amount in INR lacs, unless otherwise stated)

Particulars	Quarter Ended			Nine-months Ended		Year Ended
	31.12.2024	30.09.2024	31.12.2023	31.12.2024	31.12.2023	31.03.2024
	Un-audited	Un-audited	Un-audited	Un-audited	Un-audited	Audited
<b>Revenue from operations</b>						
Interest Income	5,033.34	4,896.86	3,920.90	14,607.72	10,441.28	15,335.56
Fees and commission income	211.75	346.91	581.11	931.72	1,277.94	995.50
Recoveries of financial assets written off	94.07	161.79	38.39	314.08	181.06	233.81
<b>(I) Total Revenue from operations</b>	<b>5,339.16</b>	<b>5,405.56</b>	<b>4,540.40</b>	<b>15,853.52</b>	<b>11,900.28</b>	<b>16,564.87</b>
<b>(II) Other Income</b>	<b>30.75</b>	<b>25.41</b>	<b>24.04</b>	<b>83.03</b>	<b>65.65</b>	<b>93.62</b>
<b>(III) Total Income (I+II)</b>	<b>5,369.91</b>	<b>5,430.97</b>	<b>4,564.44</b>	<b>15,936.55</b>	<b>11,965.93</b>	<b>16,658.49</b>
<b>Expenses</b>						
Finance Costs	1,719.40	1,553.79	1,112.14	4,698.98	2,948.05	4,293.87
Fees and commission expense	17.46	11.31	0.68	42.53	15.15	25.86
Impairment on financial instruments	318.05	414.29	129.43	1,094.28	397.22	515.08
Employees Benefit Expenses	696.33	636.99	640.92	1,953.13	1,627.96	2,157.04
Depreciation, amortization and impairment	43.88	44.91	35.76	127.50	101.69	137.75
Other Expenses	319.38	297.72	269.03	827.59	655.42	969.29
<b>(IV) Total Expenses</b>	<b>3,114.50</b>	<b>2,959.01</b>	<b>2,187.96</b>	<b>8,744.01</b>	<b>5,745.49</b>	<b>8,098.89</b>
<b>(V) Profit before tax (III-IV)</b>	<b>2,255.41</b>	<b>2,471.96</b>	<b>2,376.48</b>	<b>7,192.54</b>	<b>6,220.44</b>	<b>8,559.60</b>
<b>Tax Expense:</b>						
Current Tax	543.67	671.47	651.47	1,848.70	1,660.53	2,179.34
Earlier Year Taxes	-	-	25.64	-	27.63	29.79
Deferred Tax	34.34	15.08	27.41	32.20	53.49	14.26
<b>(VI) Income Tax Expense</b>	<b>578.01</b>	<b>686.55</b>	<b>704.52</b>	<b>1,880.90</b>	<b>1,741.65</b>	<b>2,223.39</b>
<b>(VII) Profit after tax (V-VI)</b>	<b>1,677.40</b>	<b>1,785.41</b>	<b>1,671.96</b>	<b>5,311.64</b>	<b>4,478.79</b>	<b>6,336.21</b>
<b>Other Comprehensive Income/(Loss)</b>						
Items that will not be reclassified to profit & loss						
(i) Remeasurement of the gain/(loss) of defined benefit plan	-	-	-	-	-	(9.26)
(ii) Tax on above	-	-	-	-	-	2.33
<b>(VIII) Total other Comprehensive (Loss), net of Tax</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(6.93)</b>
<b>(IX) Total Comprehensive Income for the period (VII+VIII)</b>	<b>1,677.40</b>	<b>1,785.41</b>	<b>1,671.96</b>	<b>5,311.64</b>	<b>4,478.79</b>	<b>6,329.28</b>
<b>Paid up Equity share capital (Face Value of Rs 10/- each)</b>	<b>2,245.55</b>	<b>2,245.55</b>	<b>2,243.29</b>	<b>2,245.55</b>	<b>2,243.29</b>	<b>2,243.62</b>
<b>Other Equity</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>45,239.09</b>
<b>(X) Earning per Equity Share</b>						
Basic (Rs.)	7.36	7.84	7.34	23.31	19.66	28.60
Diluted (Rs.)	7.28	7.75	7.32	23.04	19.60	28.27

 Date: February 11, 2025  
 Place: Noida



For CSL Finance Limited  
**Rohit Gupta**  
 Managing Director  
 DIN: 00045077



**Notes:**

1. These financial results for the quarter and nine months ended December 31, 2024 have been reviewed by the Audit Committee of the Board and subsequently approved by the Board of Directors in their respective meetings held on February 11, 2025.
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 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 does not have any Subsidiary/Joint Venture company as on December 31, 2024.
5. Figures for the previous period/s have been re-grouped, wherever necessary, to make them comparable with the current period.

**For and on behalf of the Board of Directors**



**(Rohit Gupta)**  
Managing Director \*  
DIN: 00045077

Date: February 11, 2025  
Place: Noida.



**Annexure-B**

**Disclosure as per Regulation 30 of Listing Regulations read with SEBI Circular No. SEBI/HO/CFD/CFD-POD-1/P/CIR/2023/123 dated July 13, 2023:**

<b>Particulars</b>	<b>Details</b>
<b>Name</b>	<b>M/s. Jasvinder Kaur &amp; Co. (Company Secretary)</b>
<b>Reason for change viz. appointment</b>	Re-appointment
<b>Date of Appointment/Re-Appointment</b>	Appointed on February 11, 2025 for Financial Year 2024-25.
<b>Brief Profile</b>	M/s. Jasvinder Kaur & Co is a Ghaziabad based firm of Companies Secretaries in Whole Time Practice from last 16 years. The Firm provides advisory & consultancy services in areas of Company Law, NCLT Matters, Corporate Restructuring, Merger & Amalgamation, Corporate Disputes and other Allied services.
<b>Disclosure Relationship Directors of between</b>	None