

**February 11, 2025**

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

**Sub: Integrated Filing (Financial) for the quarter and nine-month period ended December 31, 2024.**

Dear Sir,

Pursuant to SEBI Circular No. SEBI/HO/CFD/CFD-PoD-2/CIR/P/2024/185 dated December 31, 2024, read with BSE Circular No. 20250102-4 and NSE Circular No. NSE/CML/2025/02 dated January 2, 2025, we are submitting herewith the Integrated Filing (Financial) for the quarter and nine-month period ended December 31, 2024.

The above information is also available on the website of the Company at [www.csloffinance.in](http://www.csloffinance.in)

We request the exchange to take this information on record.

Thanking you,

Yours sincerely,

**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

Tel: 91-11-23313495-6

GSTN : 09AACFS2450C1ZK

ICAI Regn.No.000346N

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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*

**(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.

