

**August 12, 2026**

|                                                                                                                                                                               |                                                                                                                                                              |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <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> |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------|

**Sub: Outcome of Board Meeting held on August 12, 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., Wednesday, August 12, 2026, which commenced at 12:35 P.M. and concluded at 02:35 P.M., inter alia, transacted the following:

1. Considered and approved the Unaudited Financial Results of the Company for the quarter ended June 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. Statement of Utilisation / Deviation or Variation in the use of proceeds from the issuance of non-convertible securities, as reviewed and recommended by the Audit Committee, in compliance with Regulations 52(7) and 52(7A) of the SEBI Listing Regulations, enclosed herewith as **Annexure B**, respectively.
3. In accordance with Regulation 54 of the SEBI Listing Regulations, we are enclosing herewith the Security Cover Certificate for the quarter ended June 30, 2026, as **Annexure C**.
4. Based on the recommendation of Nomination and Remuneration Committee and subject to approval of the shareholders in the ensuing Annual General Meeting, approved the re-appointment of Mr. Rohit Gupta (DIN: 00045077) as the Managing Director for a further term of five (5) consecutive years effective from August 10, 2027 to August 09, 2032.

The details as required under Regulation 30 of the Listing Regulations read with SEBI Master Circular No. HO/49/14/14(7)2025-CFD-POD2/I/3762/2026 dated January 30, 2026 ("SEBI Master Circular") are enclosed herewith as **Annexure - D** to this letter.

In accordance with the circular dated June 20, 2018, issued by the Stock Exchanges, we hereby confirm that Mr. Rohit Gupta is not debarred from holding the office of Director by virtue of any order of the Securities and Exchange Board of India ("SEBI") or any other authority.

5. Approved the alteration of Articles of Association of the Company: Details as per the Listing Regulations read with SEBI Circular No. SEBI/HO/CFD/CFD-PoD1/P/CIR/2023/123 dated July 13, 2023 are enclosed as **Annexure - E**.

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: 2026.08.12  
14:46:21 +05'30'

**Preeti Gupta**

**(Company Secretary & Compliance Officer)**

*Encl: A/a*



## Annexure- A



CSL FINANCE LIMITED

CIN : L74899DL1992PLC051462

CIN: L74899DL1992PLC051462

## Statement of Unaudited Financial Results for the Quarter Ended June 30, 2026

(All amounts in ₹ lakh, unless otherwise stated)

| Particulars                                               | Quarter Ended |            | Year Ended |            |
|-----------------------------------------------------------|---------------|------------|------------|------------|
|                                                           | 30.06.2026    | 31.03.2026 | 30.06.2025 | 31.03.2026 |
|                                                           | Unaudited     | Audited    | Unaudited  | Audited    |
| Revenue from operations                                   |               |            |            |            |
| Interest Income                                           | 6,586.90      | 6,535.52   | 5,597.03   | 24,181.64  |
| Fees and commission income                                | 281.98        | 291.39     | 253.05     | 984.48     |
| Bad Debt Recoveries                                       | 128.14        | 52.79      | 94.50      | 440.11     |
| (I) Total Revenue from operations                         | 6,997.02      | 6,879.70   | 5,944.58   | 25,606.23  |
| (II) Other Income                                         | 37.58         | 36.82      | 14.46      | 95.82      |
| (III) Total Income (I+II)                                 | 7,034.60      | 6,916.52   | 5,959.04   | 25,702.05  |
| Expenses                                                  |               |            |            |            |
| Finance Costs                                             | 2,369.17      | 2,276.77   | 1,823.54   | 8,357.16   |
| Fees and commission expense                               | 9.35          | 7.82       | 11.32      | 49.25      |
| Impairment on financial instruments                       | 283.41        | 327.40     | 242.91     | 1,131.39   |
| Employees Benefit Expenses                                | 859.33        | 854.05     | 762.48     | 3,283.45   |
| Depreciation, amortization and impairment                 | 58.75         | 56.25      | 46.12      | 209.70     |
| Other Expenses                                            | 484.61        | 358.55     | 315.23     | 1,443.32   |
| (IV) Total Expenses                                       | 4,084.62      | 3,880.84   | 3,201.60   | 14,474.27  |
| (V) Profit before tax before exceptional items (III - IV) | 2,969.98      | 3,035.68   | 2,757.44   | 11,227.78  |
| (VI) Exceptional Items                                    | -             | 17.32      | -          | 17.32      |
| (VII) Profit before tax (V-VI)                            | 2,969.98      | 3,018.36   | 2,757.44   | 11,210.46  |
| Tax Expense:                                              |               |            |            |            |
| Current Tax                                               | 788.09        | 808.38     | 708.86     | 2,966.59   |
| Earlier year Taxes                                        | -             | 2.81       | -          | 2.81       |
| Deferred Tax                                              | (32.81)       | 265.55     | (83.15)    | (369.96)   |
| (VIII) Income Tax Expense                                 | 755.28        | 1,076.74   | 625.71     | 2,599.44   |
| (IX) Profit after tax (VII-VIII)                          | 2,214.70      | 1,941.62   | 2,131.73   | 8,611.02   |
| Other Comprehensive Income / (Loss)                       |               |            |            |            |
| Items that will not be reclassified to profit & loss      |               |            |            |            |
| (i) Remeasurement gain / (loss) of defined benefit plan   | (1.83)        | (7.34)     | -          | (7.34)     |
| (ii) Tax on above                                         | 0.46          | 1.85       | -          | 1.85       |
| (X) Total other Comprehensive (Loss), net of tax          | (1.37)        | (5.49)     | -          | (5.49)     |
| (XI) Total Comprehensive Income for the period (IX+X)     | 2,213.33      | 1,936.13   | 2,131.73   | 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   |
| Other Equity                                              | -             | -          | -          | 59,908.82  |
| (XII) Earning per Equity Share                            |               |            |            |            |
| Basic                                                     | 9.72          | 8.52       | 9.36       | 37.80      |
| Diluted                                                   | 9.64          | 8.46       | 9.28       | 37.50      |

For and on behalf of the Board of Directors  
ofRohit Gupta  
Managing Director  
DIN:00045077Date: Aug 12, 2026  
Place: Noida



**Independent Auditor's Review Report on Quarterly 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 ended June 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. Our responsibility is to issue a report on the Statement based on our 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.
4. Based on our review conducted as above, nothing has come to our attention that cause us to believe that the accompanying Statement, 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, read with the Circulars, including the manner in which it is to be disclosed, or that it contains any material misstatement.

**Other Matter(s)**

5. The comparative financial information of the Company for the quarter ended June 30, 2025, are based on the previously issued financial results prepared in accordance with Indian Accounting Standards ("Ind AS") specified under Section 133 of the Companies Act, 2013 and limited reviewed by the predecessor auditor whose report for the said periods expressed an unmodified conclusion on these financial results.

Our opinion is not modified in respect of this matter.

**For S.R. Dinodia & Co. LLP.**

*Chartered Accountants,*

Firm's Registration Number 001478N/N500005

**(Sandeep Dinodia)**

*Partner*

Membership Number: 083689

UDIN: 26083689 V61CTDM 7389

Place of Signature: New Delhi

Date: August 12, 2026



**Notes:**

1. These financial results for the quarter ended June 30, 2026 have been reviewed by the Audit Committee and subsequently approved by the Board of Directors in their respective meetings held on August 12, 2026 and subjected to limited review by statutory auditor of the Company.
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. Figures for the quarter ended March 31, 2026 are balancing figures between the audited figures for the full financial year and reviewed year to date figures upto the third quarter of the respective financial years.
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. The proceeds of the issuance are being utilised for the Company's onward lending purposes.
7. 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 June 2026, the Company has maintained the requisite security cover in accordance with the terms of the offer documents.
8. 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 ended June 30, 2026 are given below:

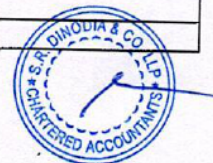
(i) Details of loans not in default transferred/acquired through assignment:

| Particulars                                             | Transferred during the quarter ended June 30, 2026 | Transferred during quarter ended June 30, 2026 | Acquired during the quarter ended June 30, 2026 |
|---------------------------------------------------------|----------------------------------------------------|------------------------------------------------|-------------------------------------------------|
| Aggregate amount of loans transferred/acquired (* lakh) | Nil                                                | Nil                                            | Nil                                             |
| Weighted average maturity (in years)*                   | N/A                                                | N/A                                            | N/A                                             |
| Weighted average holding period (in years)              | N/A                                                | N/A                                            | N/A                                             |
| Retention of beneficial economic interest (MRR)         | N/A                                                | N/A                                            | N/A                                             |
| Tangible security coverage (in times)*                  | N/A                                                | N/A                                            | N/A                                             |
| Rating wise distribution of rated loans                 | N/A                                                | N/A                                            | N/A                                             |

\*These figures have been calculated considering the status as on June 30, 2026.

(ii) No stressed loans have been transferred or acquired

9. 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:

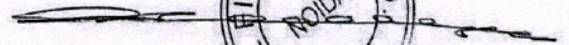




| Sr. No. | Item Description                                                                                                                                                                               | No. of Accounts | POS (Rs. Crores) |
|---------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------|------------------|
| 1       | Projects under implementation accounts at the beginning of the quarter.                                                                                                                        | 125             | 870.38           |
| 2       | Projects under implementation accounts sanctioned during the quarter.                                                                                                                          | 24              | 221.33           |
| 3       | Projects under implementation accounts where DCCO has been achieved during the quarter                                                                                                         | 1               | 11.97            |
| 4       | Projects under implementation accounts at the beginning of the quarter closed during the quarter                                                                                               | 21              | 142.90           |
| 5       | Projects under implementation accounts at the end of the quarter. (1+2-3-4)                                                                                                                    | 127             | 936.84           |
| 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.                                               | -               | -                |
| 6.1     | Out of '6' – accounts in respect of which Resolution plan has been implemented.                                                                                                                | -               | -                |
| 6.2     | Out of '6' – accounts in respect of which Resolution plan is under implementation.                                                                                                             | -               | -                |
| 6.3     | Out of '6' – accounts in respect of which Resolution plan has failed.                                                                                                                          | -               | -                |
| 7       | Out of '6', 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. | -               | -                |
| 8       | Out of '6', account in respect of which cost overrun associated with extension in original/extended DCCO, as the case may be, was funded                                                       | -               | -                |
| 8.1     | Out of '8', accounts where SBCF was sanctioned during financial closure and renewed continuously                                                                                               | -               | -                |
| 8.2     | Out of '8', accounts where SBCF was not pre-sanctioned or renewed continuously                                                                                                                 | -               | -                |
| 9       | Out of '5' – accounts in respect of which resolution process not involving extension in original/extended DCCO, as the case may be has been invoked.                                           | -               | -                |
| 9.1     | Out of '9' – accounts in respect of which Resolution plan has been implemented.                                                                                                                | -               | -                |
| 9.2     | Out of '9' – accounts in respect of which Resolution plan is under implementation.                                                                                                             | -               | -                |
| 9.3     | Out of '9' – accounts in respect of which Resolution plan has failed.                                                                                                                          | -               | -                |

10. Disclosures in compliance with Regulation 52(4) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 for the quarter ended June 30, 2026 is attached as Annexure 1
11. Figures for the previous period/s have been re-grouped, wherever necessary, to make them comparable with the current period.
12. The above unaudited financial results of the Company will be available on our website [www.cslfinance.in](http://www.cslfinance.in).

For and on behalf of the Board of Directors

  
  
 (Rohit Gupta)  
 Managing Director  
 DIN: 00045077

Date: 12.08.2026  
 Place: Noida





Annexure 1-Additional Disclosure

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

(All amounts in ₹ lakh, unless otherwise stated)

| Particulars                                                                                                                                                                                                                                 | As At<br>June 30, 2026 |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------|
| a) Debt equity ratio = [Debt Securities + Borrowings (other than debt securities) + Subordinated Liabilities + Deposits] / (Equity Share Capital + Other Equity)                                                                            | 1.37                   |
| 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                                                                                                                                                                                                                                |                        |
| e) Net profit after tax                                                                                                                                                                                                                     | 64,374.25              |
| f) Earnings per share – Basic                                                                                                                                                                                                               | 2,214.70               |
| Earnings per share – Diluted                                                                                                                                                                                                                | 9.72                   |
| g) Total debts to total assets (%) = (Debt Securities + Borrowings (other than debt securities) + Subordinated Liabilities + Deposits) / Total Assets                                                                                       | 9.64                   |
| h) Operating margin (%) = Profit before Tax / Revenue from Operations                                                                                                                                                                       | 57.24%                 |
| i) Net profit margin (%) = Profit after Tax / Total Revenue                                                                                                                                                                                 | 42.45%                 |
| j)(i) Provision Coverage Ratio (PCR) (%) = Total impairment loss allowance for stage III / Gross Stage III Loans                                                                                                                            | 31.48%                 |
| j)(ii) Gross Non Performing Assets ("GNPA") (%) = (Gross Stage III Loans / Gross Loans)                                                                                                                                                     | 36.77%                 |
| 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)                                                                | 0.95%                  |
|                                                                                                                                                                                                                                             | 0.60%                  |

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.







**A. Statement of utilization of issue proceeds:**

| Name of the Issuer  | ISIN         | Mode of Fund Raising (Public issues/ Private placement) | Type of instrument         | Date of raising funds | Amount Raised (₹ in Cr.) | Funds utilized (₹ in Cr.) | Any deviation (Yes/ No) | If 8 is Yes, then specify the purpose of for which the funds were utilized | Remarks, if any |
|---------------------|--------------|---------------------------------------------------------|----------------------------|-----------------------|--------------------------|---------------------------|-------------------------|----------------------------------------------------------------------------|-----------------|
| 1                   | 2            | 3                                                       | 4                          | 5                     | 6                        | 7                         | 8                       | 9                                                                          | 10              |
| CSL Finance Limited | INE718F07031 | Private Placement                                       | Non-Convertible Debentures | 28.04.2026            | 30                       | 30                        | No                      | NA                                                                         | NIL             |
|                     | INE718F07049 |                                                         |                            | 21.05.2026            | 30                       | 30                        | No                      | NA                                                                         | NIL             |

**B. Statement of deviation/ variation in use of Issue proceeds:**

| Particulars                                                                                                 | Remarks                          |
|-------------------------------------------------------------------------------------------------------------|----------------------------------|
| Name of listed entity                                                                                       | CSL Finance Limited              |
| Mode of fund raising                                                                                        | Private placement                |
| Type of instrument                                                                                          | Non-convertible Securities (NCD) |
| Date of raising funds                                                                                       | As per Part A                    |
| Amount raised                                                                                               | As per Part A                    |
| Report filed for quarter ended                                                                              | 30 <sup>th</sup> June 2026       |
| Is there a deviation/ variation in use of funds raised?                                                     | No                               |
| Whether any approval is required to vary the objects of the issue stated in the prospectus/ offer document? | No                               |
| If yes, details of the approval so required?                                                                | NA                               |
| Date of approval                                                                                            | NA                               |
| Explanation for the deviation/ variation                                                                    | NA                               |
| Comments of the audit committee after review                                                                | NA                               |
| Comments of the auditors, if any                                                                            | NA                               |

Objects for which funds have been raised and where there has been a deviation/ variation, in the following table:

| Original object | Modified object, if any | Original allocation | Modified allocation, if any | Funds utilised | Amount of deviation/ variation for the quarter according to applicable object (in Rs. crore and in %) | Remarks, if any |
|-----------------|-------------------------|---------------------|-----------------------------|----------------|-------------------------------------------------------------------------------------------------------|-----------------|
| NA              |                         |                     |                             |                |                                                                                                       |                 |

Deviation could mean:

- Deviation in the objects or purposes for which the funds have been raised.
- Deviation in the amount of funds actually utilized as against what was originally disclosed.

For CSL Finance Limited



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

Date: August 12, 2026



# Annexure- C

**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 August 10, 2026.
2. The accompanying statement of Security Cover as on June 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 ended June 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 ended June 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 June 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: 26083689RUYDBE1049



Place of Signature: New Delhi

Date: August 12, 2026



| A<br>Particulars                                     | B<br>Description of Assets to which this certificate relate | C<br>Exclusive Charge | D<br>Exclusive Charge | E<br>Pari-passu Charge | F<br>Pari-passu Charge | G<br>Pari-passu Charge | H<br>Assets not offered as Security | I<br>Elimination (Amount in negative) | J<br>Total (C to H) | K<br>Related to only those items covered by this certificate |                                                                                                                  |                                           |                                                                                                  | O<br>(₹ in Lakhs) |
|------------------------------------------------------|-------------------------------------------------------------|-----------------------|-----------------------|------------------------|------------------------|------------------------|-------------------------------------|---------------------------------------|---------------------|--------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------|-------------------------------------------|--------------------------------------------------------------------------------------------------|-------------------|
|                                                      |                                                             |                       |                       |                        |                        |                        |                                     |                                       |                     | Market Value for Assets charged on exclusive basis           | Carrying book value for exclusive charge assets where market value is not considered ascertainable or applicable | Market Value for Pari Passu charge Assets | Carrying value / book value for pari passu charge assets where market value is not ascertainable |                   |
| Assets                                               |                                                             | Book Value            | Book Value            | Yes / No               | Book Value             | Book Value             |                                     |                                       |                     |                                                              |                                                                                                                  |                                           |                                                                                                  |                   |
| Investment Property                                  |                                                             | -                     | -                     | No                     | N/A                    | -                      | 15.13                               |                                       | 15.13               |                                                              |                                                                                                                  |                                           |                                                                                                  |                   |
| Property, Plant & Equipments                         |                                                             | -                     | -                     | No                     | N/A                    | -                      | 578.63                              |                                       | 578.63              |                                                              |                                                                                                                  |                                           |                                                                                                  |                   |
| Other Intangible Assets                              |                                                             | -                     | -                     | No                     | N/A                    | -                      | 67.22                               |                                       | 67.22               |                                                              |                                                                                                                  |                                           |                                                                                                  |                   |
| Capital Work-in-Progress                             |                                                             | -                     | -                     | No                     | N/A                    | -                      |                                     |                                       |                     |                                                              |                                                                                                                  |                                           |                                                                                                  |                   |
| Right of Use Assets                                  |                                                             | -                     | -                     | No                     | N/A                    | -                      |                                     |                                       |                     |                                                              |                                                                                                                  |                                           |                                                                                                  |                   |
| Goodwill                                             |                                                             | -                     | -                     | No                     | N/A                    | -                      | 120.47                              |                                       | 120.47              |                                                              |                                                                                                                  |                                           |                                                                                                  |                   |
| Intangible Assets under development                  |                                                             | -                     | -                     | No                     | N/A                    | -                      |                                     |                                       |                     |                                                              |                                                                                                                  |                                           |                                                                                                  |                   |
| Investments                                          |                                                             | -                     | -                     | No                     | N/A                    | -                      |                                     |                                       |                     |                                                              |                                                                                                                  |                                           |                                                                                                  |                   |
| Loans (Net of Impairment loss allowance)             |                                                             | 8,307.87              | 1,00,479.02           | No                     | N/A                    | -                      | 36,272.91                           |                                       | 1,45,059.79         |                                                              | 8,307.87                                                                                                         |                                           |                                                                                                  | 8,307.87          |
| Inventories                                          |                                                             | -                     | -                     | No                     | N/A                    | -                      |                                     |                                       |                     |                                                              |                                                                                                                  |                                           |                                                                                                  |                   |
| Trade Receivables                                    |                                                             | -                     | -                     | No                     | N/A                    | -                      | 63.00                               |                                       | 63.00               |                                                              |                                                                                                                  |                                           |                                                                                                  |                   |
| Other Receivables                                    |                                                             | -                     | -                     | No                     | N/A                    | -                      | 5,701.95                            |                                       | 5,701.95            |                                                              |                                                                                                                  |                                           |                                                                                                  |                   |
| Cash & Cash Equivalents                              |                                                             | -                     | 1,661.68              | No                     | N/A                    | -                      |                                     |                                       | 1,661.68            |                                                              |                                                                                                                  |                                           |                                                                                                  |                   |
| Bank Balances other than Cash & Cash Equivalents     |                                                             | -                     | -                     | No                     | N/A                    | -                      |                                     |                                       |                     |                                                              |                                                                                                                  |                                           |                                                                                                  |                   |
| Others                                               |                                                             | -                     | -                     | No                     | N/A                    | -                      | 948.94                              |                                       | 948.94              |                                                              |                                                                                                                  |                                           |                                                                                                  |                   |
| Assets Held For Sale                                 |                                                             | -                     | -                     | No                     | N/A                    | -                      | 244.63                              |                                       | 244.63              |                                                              |                                                                                                                  |                                           |                                                                                                  |                   |
| Total                                                |                                                             | 8,307.87              | 1,02,140.70           | -                      | -                      | -                      | 44,012.88                           |                                       | 1,54,461.44         |                                                              | 8,307.87                                                                                                         |                                           |                                                                                                  | 8,307.87          |
| Liabilities                                          |                                                             |                       |                       |                        |                        |                        |                                     |                                       |                     |                                                              |                                                                                                                  |                                           |                                                                                                  |                   |
| Debt securities to which this certificate pertains   |                                                             | 6,000.00              | -                     | No                     | N/A                    | N/A                    |                                     |                                       | 6,000.00            |                                                              | 6,000.00                                                                                                         |                                           |                                                                                                  | 6,000.00          |
| Other debt sharing pari-passu charge with above debt |                                                             | Not to be filled      | -                     | No                     | N/A                    | N/A                    |                                     |                                       |                     |                                                              |                                                                                                                  |                                           |                                                                                                  |                   |
| Other Debt                                           |                                                             |                       |                       | No                     | N/A                    | N/A                    |                                     |                                       |                     |                                                              |                                                                                                                  |                                           |                                                                                                  |                   |
| Subordinated debt                                    |                                                             |                       |                       | No                     | N/A                    | N/A                    |                                     |                                       |                     |                                                              |                                                                                                                  |                                           |                                                                                                  |                   |
| Borrowings                                           |                                                             |                       |                       | No                     | N/A                    | N/A                    |                                     |                                       |                     |                                                              |                                                                                                                  |                                           |                                                                                                  |                   |
| Bank                                                 |                                                             |                       | 62,070.09             | No                     | N/A                    | N/A                    |                                     |                                       |                     |                                                              |                                                                                                                  |                                           |                                                                                                  |                   |
| Debt Securities                                      |                                                             |                       |                       | No                     | N/A                    | N/A                    |                                     |                                       | 82,070.09           |                                                              |                                                                                                                  |                                           |                                                                                                  |                   |
| Others                                               |                                                             |                       | 20,336.78             | No                     | N/A                    | N/A                    |                                     |                                       |                     |                                                              |                                                                                                                  |                                           |                                                                                                  |                   |
| Trade Payables                                       |                                                             |                       | -                     | No                     | N/A                    | N/A                    | 538.51                              |                                       | 20,336.78           |                                                              |                                                                                                                  |                                           |                                                                                                  |                   |
| Lease Liabilities                                    |                                                             |                       | -                     | No                     | N/A                    | N/A                    | 147.79                              |                                       | 538.51              |                                                              |                                                                                                                  |                                           |                                                                                                  |                   |
| Provisions                                           |                                                             |                       | -                     | No                     | N/A                    | N/A                    | 247.84                              |                                       | 147.79              |                                                              |                                                                                                                  |                                           |                                                                                                  |                   |
| Others                                               |                                                             |                       | -                     | No                     | N/A                    | N/A                    | 746.18                              |                                       | 247.84              |                                                              |                                                                                                                  |                                           |                                                                                                  |                   |
| Total                                                |                                                             | 6,000.00              | 82,407                | -                      | -                      | -                      | 1,680.32                            |                                       | 90,087.19           |                                                              | 6,000.00                                                                                                         |                                           |                                                                                                  | 6,000.00          |
| Cover on Book Value                                  |                                                             | 1.38                  | 1.22                  |                        |                        |                        |                                     |                                       |                     |                                                              |                                                                                                                  |                                           |                                                                                                  |                   |
| Cover on Market Value                                |                                                             | 1.38                  | 1.22                  |                        |                        |                        |                                     |                                       |                     |                                                              |                                                                                                                  |                                           |                                                                                                  |                   |



Rohit Gupta  
Managing Director  
(DIN: 00045077)  
Place: Noida  
Date: August 12, 2026



**Annexure-D**

**Disclosure pursuant to Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, read with SEBI Circular No. HO/49/14/14(7)2025-CFD-POD2/I/3762/2026 dated January 30, 2026.**

| <b>Sr. No.</b> | <b>Particulars</b>                                                                                           | <b>Mr. Rohit Gupta<br/>(DIN: 00045077)</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
|----------------|--------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1.             | Reason for change viz. <del>appointment, re-appointment, resignation, removal, death or otherwise</del>      | Re-appointment                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 2.             | Date of <del>appointment/ re-appointment/Cessation</del> (as applicable) & term of appointment/reappointment | Re-appointment for a further period of five years from August 10, 2027 to August 09, 2032, subject to approval of the Members of the Company.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| 3.             | Brief Profile                                                                                                | Mr Rohit Gupta has over two 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 CSL. 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. He also holds directorship in CSL Capital Private Limited. |
| 4.             | Disclosure of relationships between directors (in case of appointment of a director)                         | Mr. Rohit Gupta (Managing Director of the Company) and Ms. Rachita Gupta (Whole Time Director of the Company) are related being father and daughter.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |



**Annexure E**

**Disclosure pursuant to Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 read with SEBI Circular No. SEBI/HO/CFD/CFD-PoD1/P/CIR/2023/123 dated July 13, 2023.**

| Clause No.  | Existing Clause | Amended/Inserted Clause                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
|-------------|-----------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>107A</b> | -               | <p>“Article 107A: Right of debenture trustee(s) to appoint nominee director</p> <p><i>a. Notwithstanding anything to the contrary contained in these Articles, and subject to the terms and conditions agreed inter alia between the Company and the debenture trustee(s), on receipt of nomination from the debenture trustee(s) for appointment of any person as a nominee director pursuant to Regulation 15(1)(e) of the Securities and Exchange Board of India (Debenture Trustees) Regulations, 1993 read with the Securities and Exchange Board of India (Issue and Listing of Non-Convertible Securities) Regulations, 2021, as amended from time to time, the Board shall appoint such person as a nominee director on the Board of the Company.</i></p> <p><i>b. A nominee director appointed by the Board pursuant to clause (a) above shall ipso facto vacate such office immediately upon the default specified under Regulation 15(1)(e) of the Securities and Exchange Board of India (Debenture Trustees) Regulations, 1993 having been made good by the Company.</i></p> |