CSL Finance Limited
CIN: L74899DL1992PLC051462

August 12, 2026

National Stock Exchange of India Limited
Exchange Plaza,
C-1, Block-G, Bandra Kurla Complex,
Bandra (E), Mumbai - 400051
NSE Symbol: CSLFINANCE

BSE Limited
Corporate Relationship Department
Phiroze, Jeejeebhoy Towers
Dalal Street, Mumbai-400001
BSE Scrip Code: 530067

Dear Sir / Ma'am,

Sub: **Investor Presentation**

Please find enclosed herewith the Copy of the Investor Presentation of the Company highlighting the performance and recent developments of the Company for the quarter ended June 30, 2026.

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

This is for your kind information and record.

Thanking you,

Yours Faithfully,

For **CSL Finance Limited**

PREETI GUPTA
Digitally signed by PREETI GUPTA
Date: 2026.08.12 15:31:54 +05'30'

Preeti Gupta
(Company Secretary & Compliance Officer)

CSL Finance Limited

Q1FY27

Investor Presentation

August 2026

Quarterly Business Update

Business **Growth YoY**

Assets Under Management

₹1,299 Cr
Q1'26

16%

₹1,505 Cr
Q1'27

Disbursement

₹305 Cr
Q1'26

5%

₹321 Cr
Q1'27

Collection Efficiency

98%
Q1'26

Consistent Performance

98%
Q1'27

NII

₹40.3 Cr
Q1'26

12%

₹45.0 Cr
Q1'27

PAT

₹21.3 Cr
Q1'26

4%

₹22.1 Cr
Q1'27

AUM Mix (SME Retail: Wholesale)

31:69
Q1'26

1% Shift in Favour of Wholesale

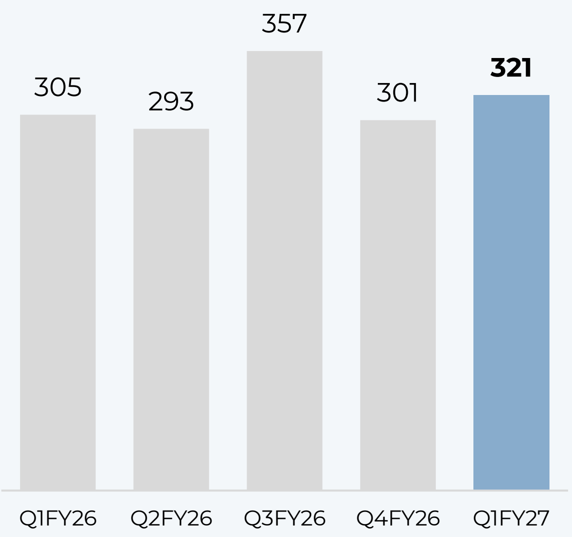
30:70
Q1'27

Loan **Book Size**

Disbursements
(₹ crore)

5% YOY Change

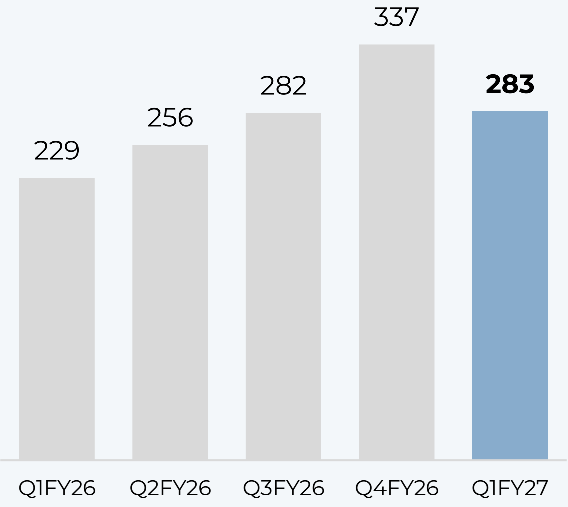
7% QOQ Change



Collections
(₹ crore)

24% YOY Change

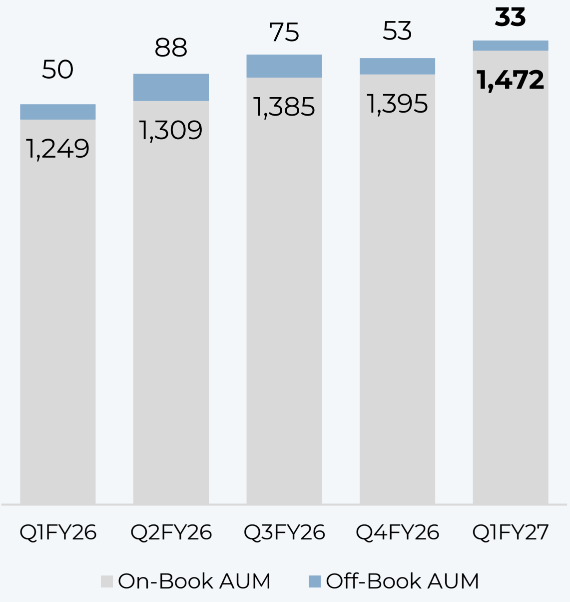
-16% QOQ Change



Loan Book
(₹ crore)

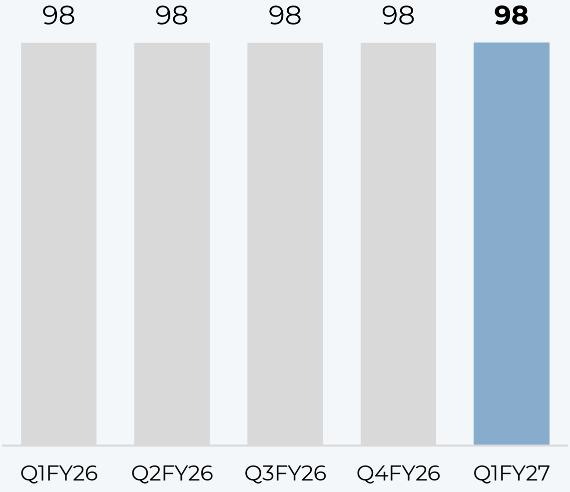
16% YOY Change

4% QOQ Change



Note: YOY & QOQ change for Total AUM

Collection Efficiency
(%)

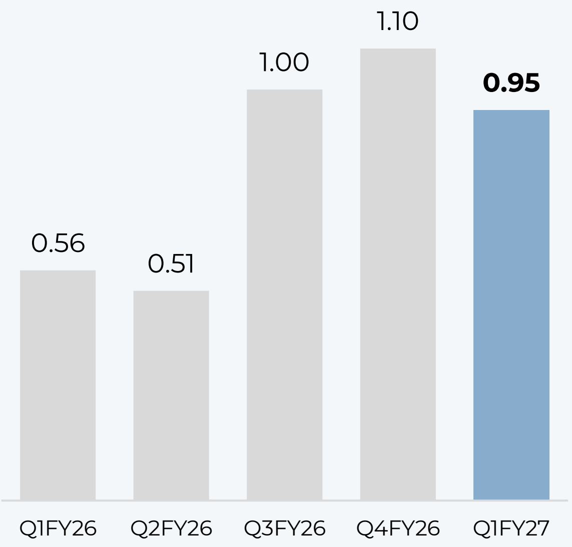


Asset **Quality**

Gross NPA
(%)

39 BPS
YOY Change

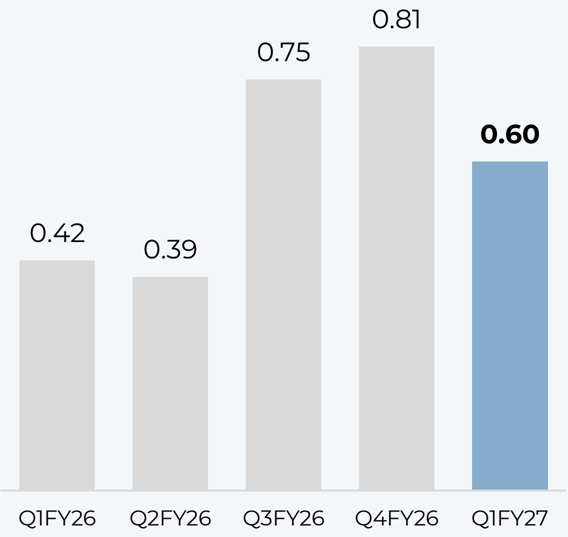
-15 BPS
QOQ Change



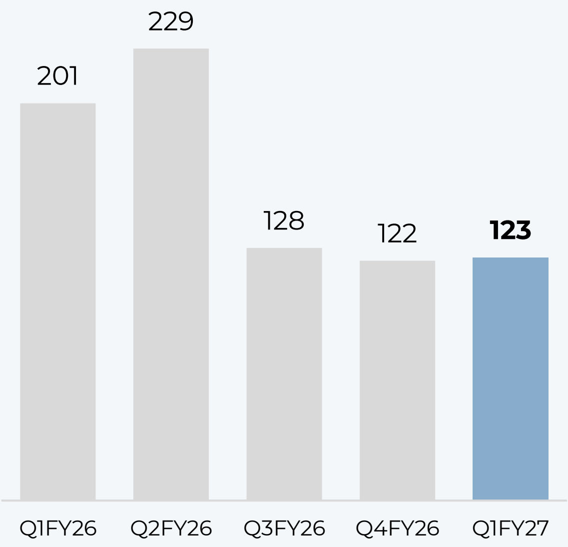
Net NPA
(%)

18 BPS
YOY Change

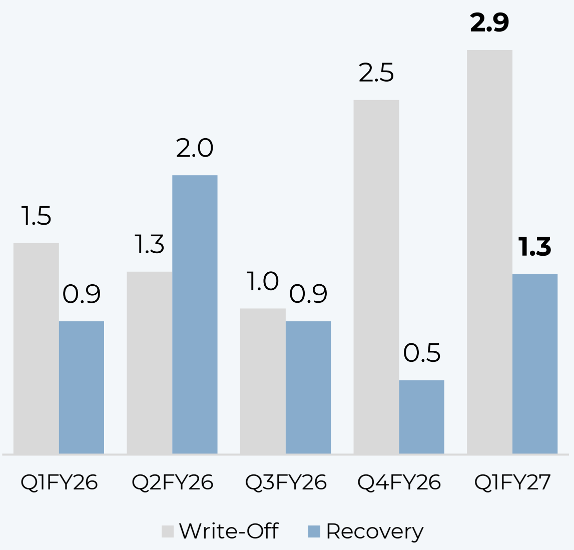
-21 BPS
QOQ Change



Provision Coverage Ratio
(%)



Write-offs & Recoveries
(₹ crore)



Asset Quality: **Stage Analysis**

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

(₹ crore)

PARTICULARS	Q1FY26	Q4FY26	Q1FY27
Gross Stage 3 (GNPA)	7.03	15.27	13.92
% portfolio in Stage 3	0.56%	1.10%	0.95%
ECL provision Stage 3	1.76	3.94	5.12
Net Stage 3	5.27	11.33	8.80
ECL Provision % Stage 3	**25.00%**	**25.80%**	**36.77%**
Gross Stage 1 & 2	1,241.15	1,377.23	1,453.83
% portfolio in Stage 1 & 2	99.44%	98.90%	99.05%
ECL provision Stage 1 & 2	12.77	14.62	12.03
Net Stage 1 & 2	1,228.38	1,362.61	1,441.79
ECL provision % Stage 1 & 2	**1.03%**	**1.06%**	**0.83%**
Total Assets	1,248.18	1,392.50	1,467.75
% portfolio	100%	100%	100%
ECL Provision	14.53	18.56	17.15
Net Stage	1,233.65	1,373.94	1,450.60
TOTAL ECL Provision %	**1.16%**	**1.33%**	**1.17%**
Provision Coverage Ratio	**201.40%**	**121.57%**	**123.20%**
NET NPA (Only Stage 3 Provision)	0.42%	0.81%	0.60%

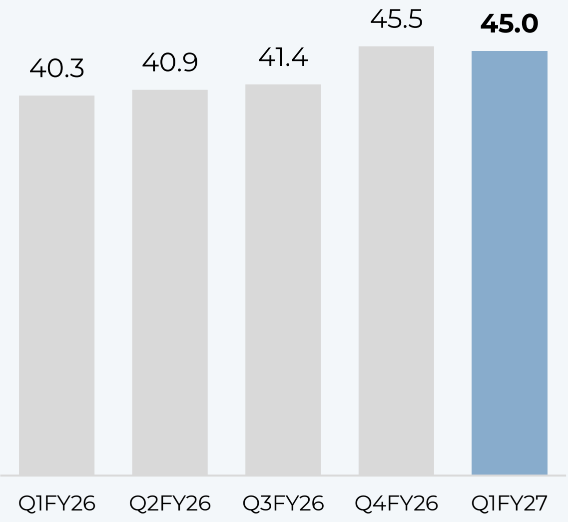
Note – Change in ECL Provisioning policy in line with the changes suggested by RBI.

P&L **Highlights**

Net Interest Income
(₹ crore)

12% YOY Change

-1% QOQ Change

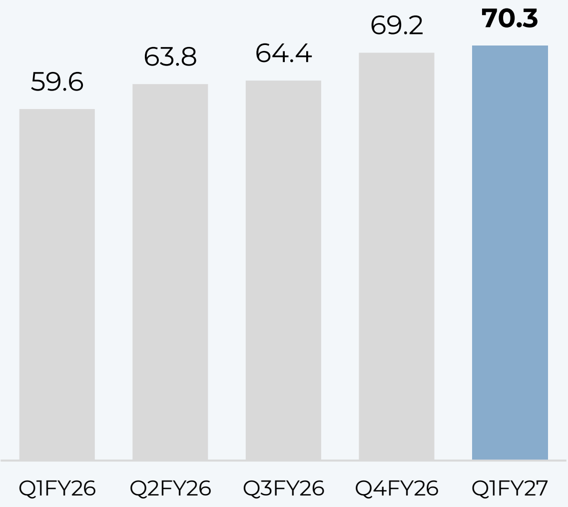


Note: Net Interest Income (NII) = Interest Income + Fees & Commission Income – Finance Costs

Total Income
(₹ crore)

18% YOY Change

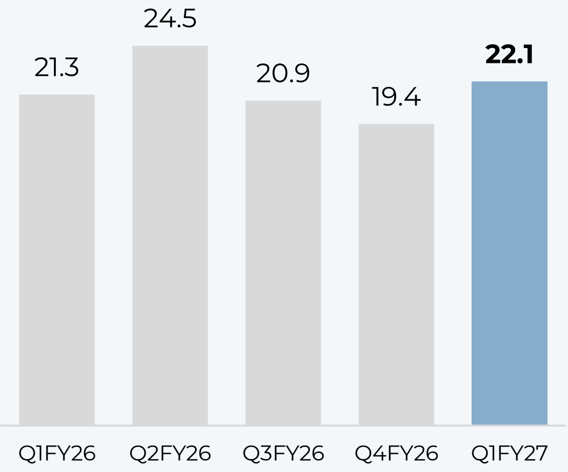
2% QOQ Change



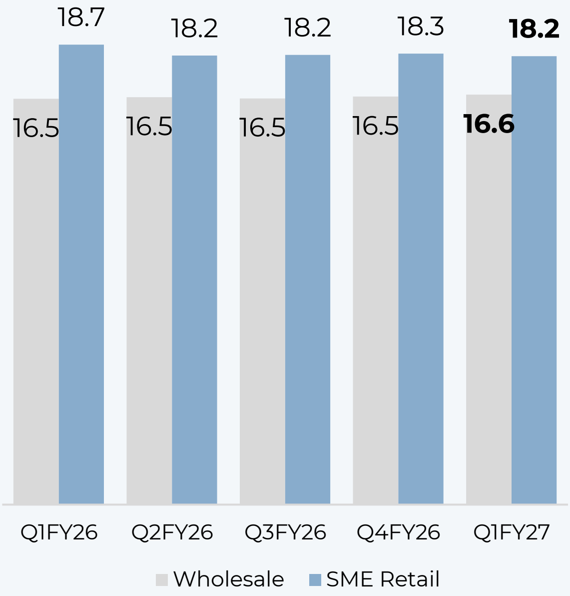
Profit After Tax
(₹ crore)

4% YOY Change

14% QOQ Change



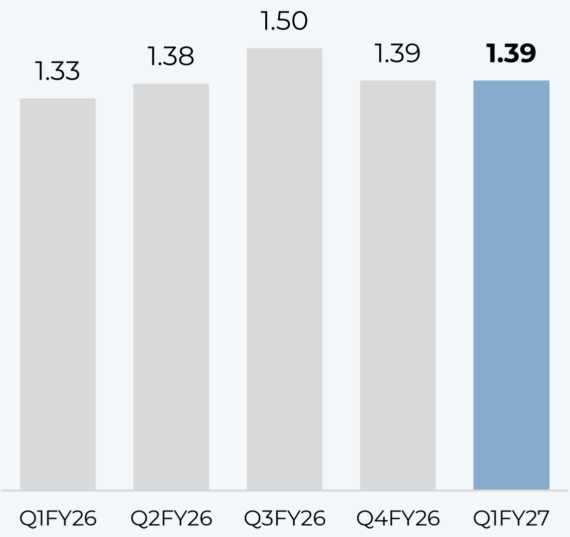
Yields
(%)



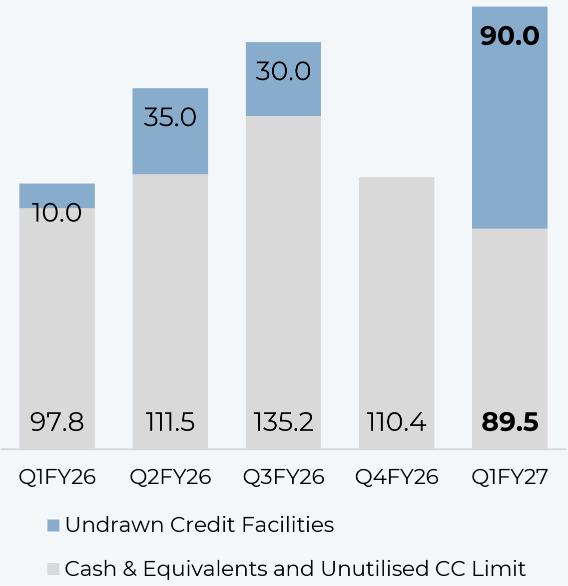
Note: Yields calculated on weighted-average of outstanding amounts as of quarter end.

Treasury **Update**

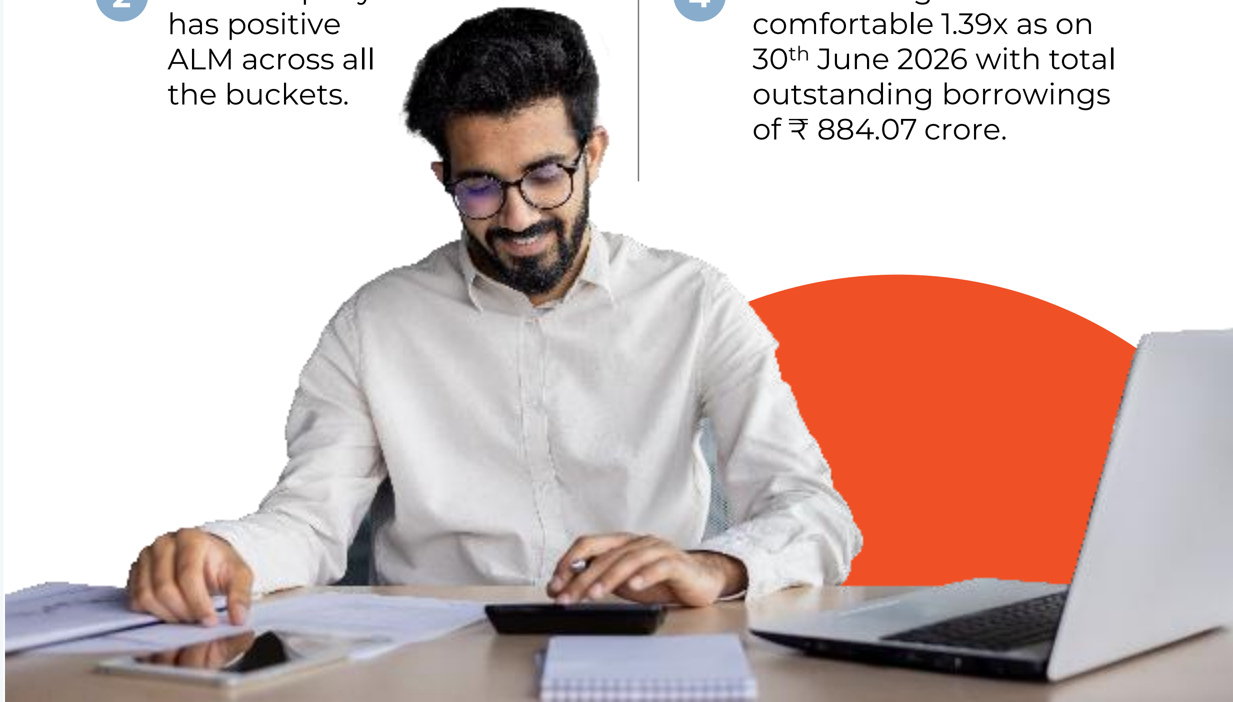
Leverage
(Ratio)



Liquidity
(₹ crore)



1. The Company has sufficient liquidity of ₹89.5 crore as on 30th June 2026, beside this Company has undrawn NCD facility of ₹90.0 crore and has raised ₹50.0 crore from existing lender.
2. The Company has positive ALM across all the buckets.
3. Credit Rating for the Company has been reaffirmed as A- | Stable from Acuite Ratings & Research as on 31st March, 2026.
4. The Leverage Ratio is at a comfortable 1.39x as on 30th June 2026 with total outstanding borrowings of ₹ 884.07 crore.



Quarterly **Financial Snapshot**

(₹ crore)

PARTICULARS	Q1FY26	Q4FY26	Q1FY27
Disbursements	304.90	300.51	320.80
Revenue	59.59	69.17	70.35
Interest Income	55.97	65.35	65.87
PBT	27.57	30.18	29.70
PAT	21.32	19.42	22.15
Bad debts written off	1.50	2.52	2.87
Bad debts recovered	0.94	0.53	1.28
Loans and Advances (before ECL provision)	1,248.18	1,392.50	1,467.75
Net Worth	563.07	614.73	636.70
Total Liabilities	756.55	866.02	900.87
Borrowings	746.74	854.17	884.07
Gross NPA (%)	0.56%	1.10%	0.95%
Net NPA (%)	0.42%	0.81%	0.60%
Debt to Equity Ratio	1.33	1.39	1.39
CAR	46.04%	43.28%	42.90%
ROA	6.65%*	5.19%	5.86%*
ROE	15.14%*	12.87%	13.82%*
Book Value per Share	247.15	269.81	279.47

*Annualized Figure

Operational **Updates**

Loan Book

- AUM stood at ₹1,505 crore, up 16% YoY and 4% QoQ. On-book AUM reached ₹1,472 crore, up 18% YoY and 5% QoQ.
- AUM growth in recent quarters has been led by the Wholesale vertical. SME disbursements remained slow, reflecting a tough operating environment and some internal productivity challenges.
- Cumulative disbursements stood at ₹321 crore, up 5% YoY and 7% QoQ. Collections stood at ₹283 crore, up 24% YoY, and down 16% QoQ against an elevated Q4FY26 base of ₹337 crore.
- Collection efficiency held at 98%, unchanged across the last five quarters.
- Joint-lending structures with select industry partners continue to gain traction in Wholesale segment and support growth momentum. Deal activity in this segment remained healthy, carrying forward the momentum of the previous quarter. These initiatives should strengthen the Company's fee-based income in the coming year and beyond.
- The broader SME lending space remains slow. Tightened credit policy and additional checks have also kept disbursements muted.
- We hold a cautiously optimistic view on SME Retail, while the Wholesale segment remains robust and is expected to keep growing.

Provisioning & Write-offs

- Gross NPA at 0.95%, down 15 bps QoQ and up 39 bps YoY.
- Net NPA at 0.60%, down 21 bps QoQ and up 18 bps YoY.
- Provision Coverage Ratio stood comfortable at 123.20%.
- Write-offs of ₹2.87 crore and recoveries of ₹1.28 crore during the quarter.
- Recoveries are expected to improve further with case resolutions, and majority of the book being SARFAESI compliant.

Net Interest Income & Profitability

- Net Interest Income stood at ₹45.0 crore in Q1FY27, up 12% YoY and down 1% QoQ.
- PAT for the quarter stood at ₹22.1 crore, up 4% YoY and 14% QoQ.
- As a result, ROA improved to 5.86%* and ROE to 13.82%*, from 5.19% and 12.87% respectively in Q4FY26.

Lending Partners

- We received repeat sanctions from existing lenders during the period, reflecting their confidence in CSL's asset quality and operational framework.
- Against the recent NCD issue, ₹60 crore has been drawn to date, with a further ₹90 crore available. The issue diversifies our funding pool and improves access to debt capital markets.
- The Company's lender base now stands at 35, spanning leading public and private sector banks, SFBs and NBFCs, giving us a well-diversified funding profile.
- The liquidity position remains healthy, supported by cash equivalents and undrawn credit facilities.

Branch Footprint

- We are closing non-performing branches in certain geographies, and reshuffling or relocating others where needed, to improve operational efficiency. Net new branch additions have been muted to that extent.

Update on ESOP Policy 2025

- 100% of the CSL Employee Stock Option Plan 2025 pool remains ungranted, as grants under the plan are linked to performance milestones of the Company. Consequently, there has been limited equity dilution on this account. The ungranted pool remains available as a future incentive for the CSL team.

Outlook

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

*Annualized Figure

Lending **Partners**

Banks & SFBs

- SBI
- HDFC BANK
- kotak Kotak Mahindra Bank
- ICICI Bank
- Bandhan Bank
- FEDERAL BANK YOUR PERFECT BANKING PARTNER
- AU SMALL FINANCE BANK
- केनरा बैंक Canara Bank
- बैंक ऑफ महाराष्ट्र Bank of Maharashtra
- Indian Bank
- Utkarsh Small Finance Bank
- JANA Small Finance Bank
- Union Bank of India
- DCB BANK
- Indian Overseas Bank
- CAPITAL SMALL FINANCE BANK
- SOUTH INDIAN Bank
- UJJIVAN UJJIVAN SMALL FINANCE BANK Build a Better Life
- ESAF ESAF SMALL FINANCE BANK Joy of Banking
- KVB Karur Vysya Bank Smart way to bank
- CUB City Union Bank Ltd
- SBM bank
- Punjab & Sind Bank (A Govt. of India Undertaking) Where service is a way of life

NBFC

- TATA CAPITAL
- kotak Kotak Mahindra Investments Limited
- BAJAJ FINSERV
- STCI Finance Limited
- Tourism Finance Corporation of India Ltd.
- sidbi
- POONAWALLA FINCORP
- AMBIT Finvest Pragati ke partner
- ARKA FINCAP
- Paul Merchants

5Y **Financial Snapshot**

(₹ crore)

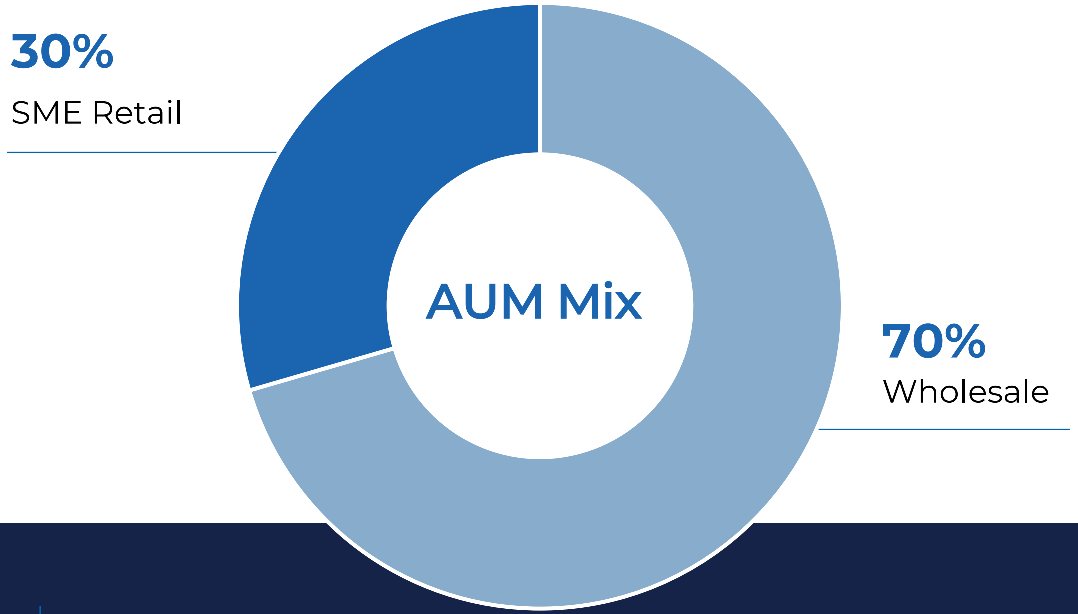
PARTICULARS	FY22	FY23	FY24	FY25	FY26
Disbursements	491.10	758.72	1,052.04	1,118.74	1255.39
Revenue	74.62	117.54	166.58	216.04	257.02
Interest Income	67.66	108.54	153.72	199.11	241.82
PBT	44.98	61.47	85.60	96.88	112.10
PAT	33.68	45.52	63.36	72.09	86.11
Bad debts written off	1.45	0.94	3.40	9.05	6.35
Bad debts recovered	2.33	2.42	2.34	4.15	4.40
Loans and Advances	516.95	735.61	920.21	1,157.77	1,373.94
Net Worth	321.68	362.40	474.83	541.65	614.73
Total Liabilities	210.68	416.25	510.51	703.43	866.03
Borrowings	204.16	408.06	503.22	694.94	854.17
Gross NPA	1.73%	0.61%	0.44%	0.46%	1.10%
Net NPA	0.96%	0.35%	0.25%	0.34%	0.81%
Debt to Equity Ratio	0.63	1.13	1.06	1.28	1.39
CAR	63.82%	49.88%	51.30%	47.08%	43.28%
ROA	8.45%	6.94%	7.18%	6.46%	6.30%
ROE	12.48%	12.56%	13.33%	13.31%	14.81%
Book Value per Share	155.06	174.79	207.58	237.47	269.82

About CSL Finance

Introduction

CSL Finance Limited is a Non-Banking Finance Company registered with the Reserve Bank of India and listed on the NSE and BSE.

The Company is a one-stop destination for Small and Medium-Sized Enterprises (SMEs) and real estate and non-real estate corporates to avail a variety of secured loan products. CSL's experienced and dynamic team aims to fulfil every entrepreneur's dreams by bridging the gap between their dreams and their financial needs to grow their business.



₹1,505 Crore
AUM

100%
Secured loan book

14%*
ROE

A- Stable
Credit Rating Reaffirmed

43%
Superior CAR

₹637 Cr
Net Worth

453
Team Strength

*As of Q1FY27 | *Annualized Figure*

CSL's **Business Model**

1

Domain Expertise

Build deep understanding of our markets, products, and customers

2

Focused Strategy

Operate within circle of competence, and expand it over time

3

Customer-Centric

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

4

Technology-Driven

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

5

Healthy Businesses

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

Key Differentiators of CSL

SME Retail Lending

1. Target market: serving the **unbanked & underserved**
2. Using **alternative data** instead of conventional scorecards for underwriting
3. **Swift disbursement** & ease of application
4. Efficiency through **digital transformation**
5. Small and flexible ticket sizes
6. Focused on **secured lending** book (100%)
7. **Quality collateral** (91% is SORP & 9% is SOCP)
8. Promoting **financial inclusion** (50% AUM from non-Urban locations)

Wholesale Lending

1. Niche and focused real estate wholesale book
2. Focus on projects with decent capital contribution by promoters or last-mile funding
3. Focused on secured lending book (100% of the book)
4. Built on in-depth expertise of NCR and all its micro-markets
5. Proactive project monitoring post funding
6. Robust collection mechanism in place via escrows
7. Strength in the affordable housing segment

Business **Verticals & Products**

SME Retail: Micro/Small Loans to Kirana Stores, Traders, Schools, and other boutique shops and merchants backed by owned properties as collateral, small ticket loans

₹338 crore
AUM

3,179
Active Accounts

₹11 lakh
Average Ticket Size

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

₹106 crore
AUM

52
Active Accounts

₹2 crore
Average Ticket Size

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

₹585 crore
AUM

41
Active Accounts

₹14 crore
Average Ticket Size

WS Small: Construction loan given against single plotted projects

₹338 crore
AUM

55
Active Accounts

₹6 crore
Average Ticket Size

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

₹122 crore
AUM

14
Active Accounts

₹7 crore
Average Ticket Size

SME **Retail**

Business Vertical

Target market: **Unbanked & underserved**

Using alternative data instead of conventional scorecards to underwrite loans

Focused on secured lending book (100%)

Quality collateral (91% is SORP & 9% is SOCP)

Swift loans and ease of application

Small & flexible ticket sizes

Promoting financial inclusion (50% AUM from non-Urban locations)

Achieving efficiency through digital transformation

SME Retail (1/3)

Key Product Categories

LAP-SENP

₹7-50 Lakhs
Loan Amount

Self-employed individuals with collateral

LAP-SCHOOL

₹7-50 Lakhs
Loan Amount

Schools (tier-2/3) with collateral

LAP-SALARIED

₹2-50 Lakhs
Loan Amount

Salaried individuals with collateral

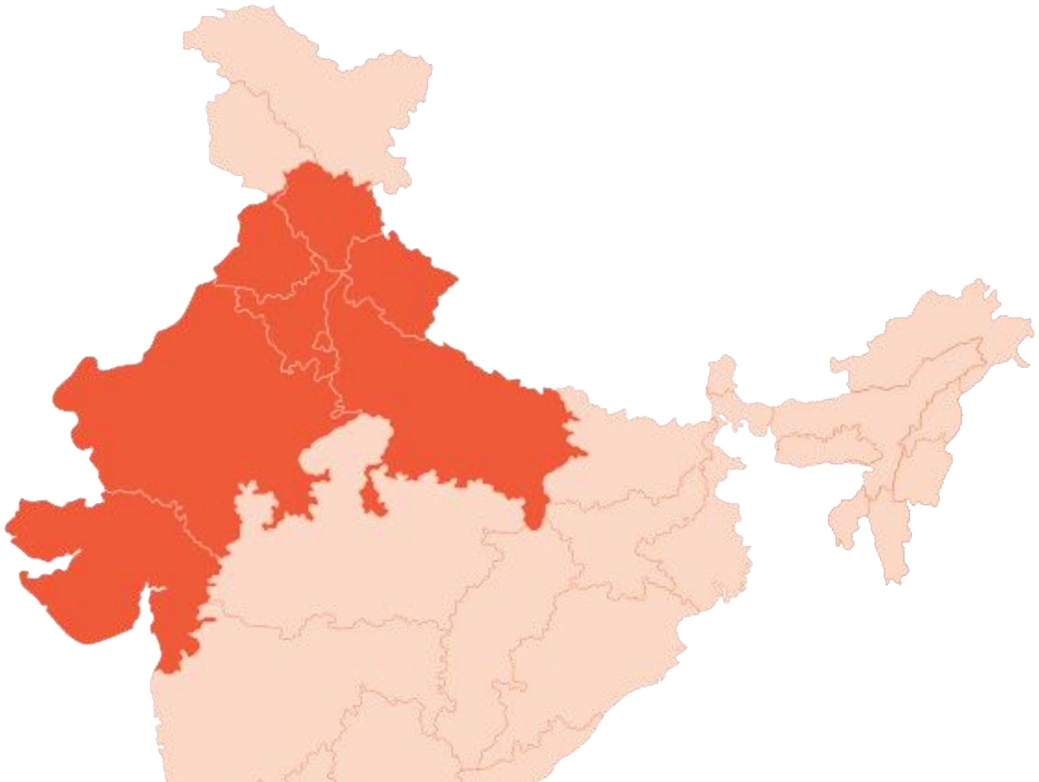
ROI between 16% to 22%

SME **Retail** (2/3)

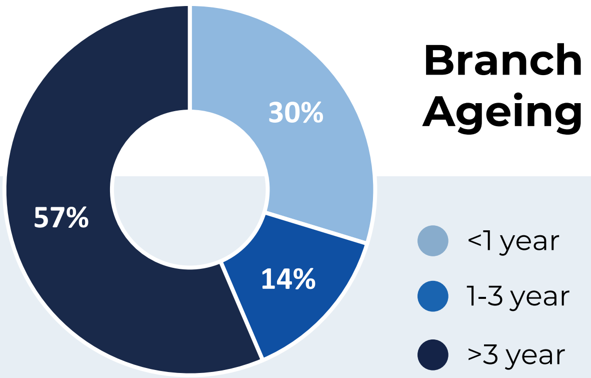
Presence

9	27%	Rajasthan
4	13%	Punjab
1	0%	New Delhi
9	14%	Uttar Pradesh
4	27%	Gujarat
7	14%	Haryana
3	5%	Uttarakhand
37		Total Branch Network

● AUM DISTRIBUTION (in %)



Branch Ageing



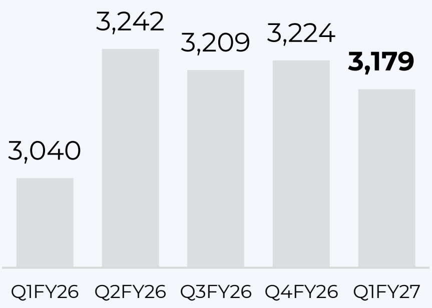
Clustered

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

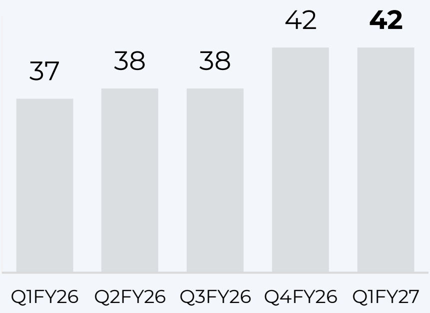
SME **Retail** (3/3)

SME

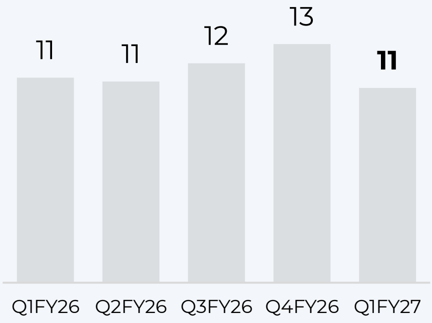
Active Accounts
(#)



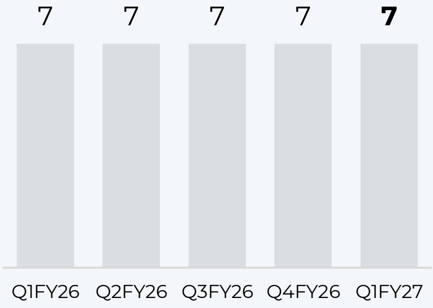
Average Loan-to-value
(%)



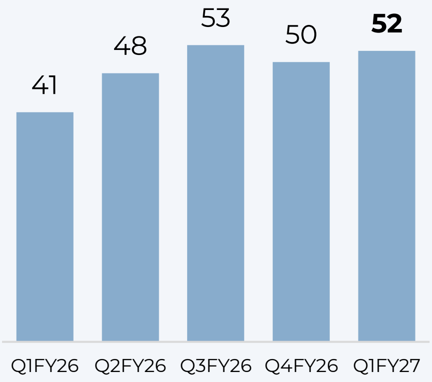
Average Ticket Size
(₹ Lakh)

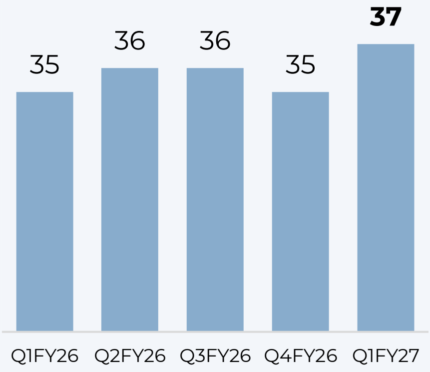


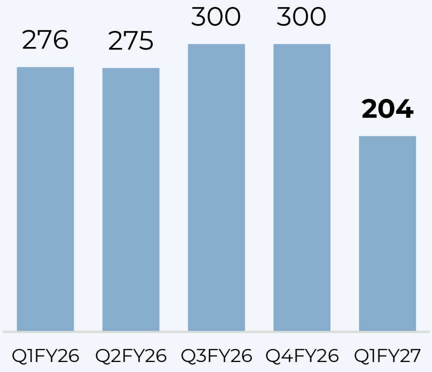
Average Tenure
(Year)

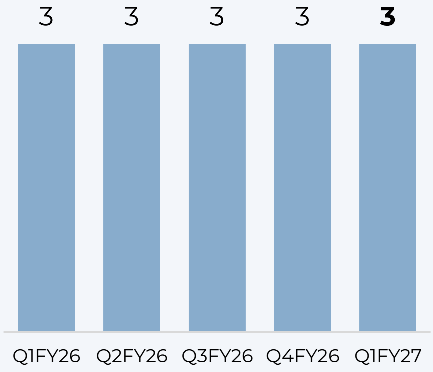


Mid-Sized LAP

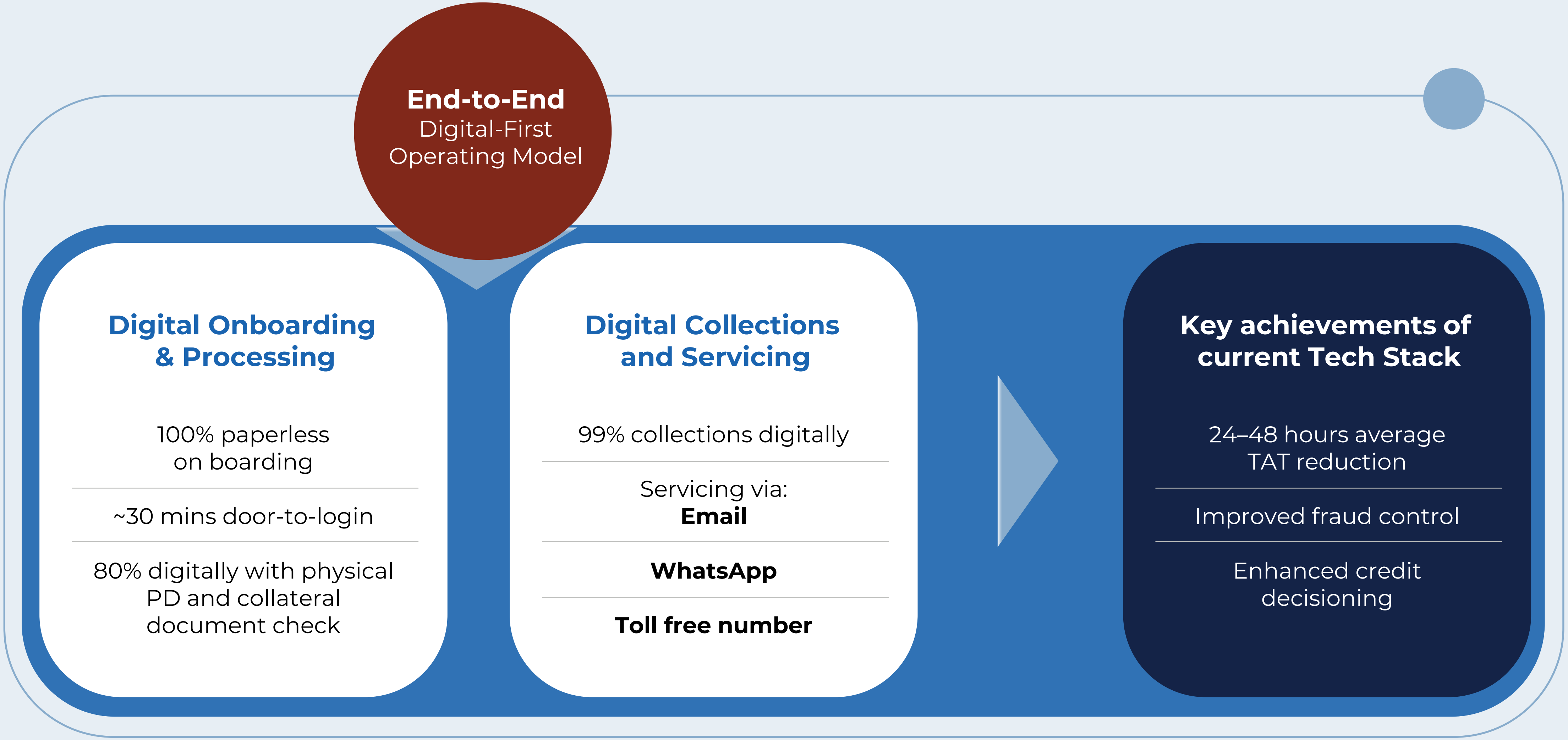








Digital-First **Operating Model**



End-to-End
Digital-First
Operating Model

Digital Onboarding & Processing

100% paperless on boarding

~30 mins door-to-login

80% digitally with physical PD and collateral document check

Digital Collections and Servicing

99% collections digitally

Servicing via:
Email

WhatsApp

Toll free number

Key achievements of current Tech Stack

24–48 hours average TAT reduction

Improved fraud control

Enhanced credit decisioning

Digital On-Boarding & Processing

Fully digital, low touch onboarding

End-to-end paperless journey, drastically reducing turnaround time and operational overheads

Modular API first Architecture

Enables rapid scaling, easy integration with third-party services, and future-ready compliance

Multi-layered Verification

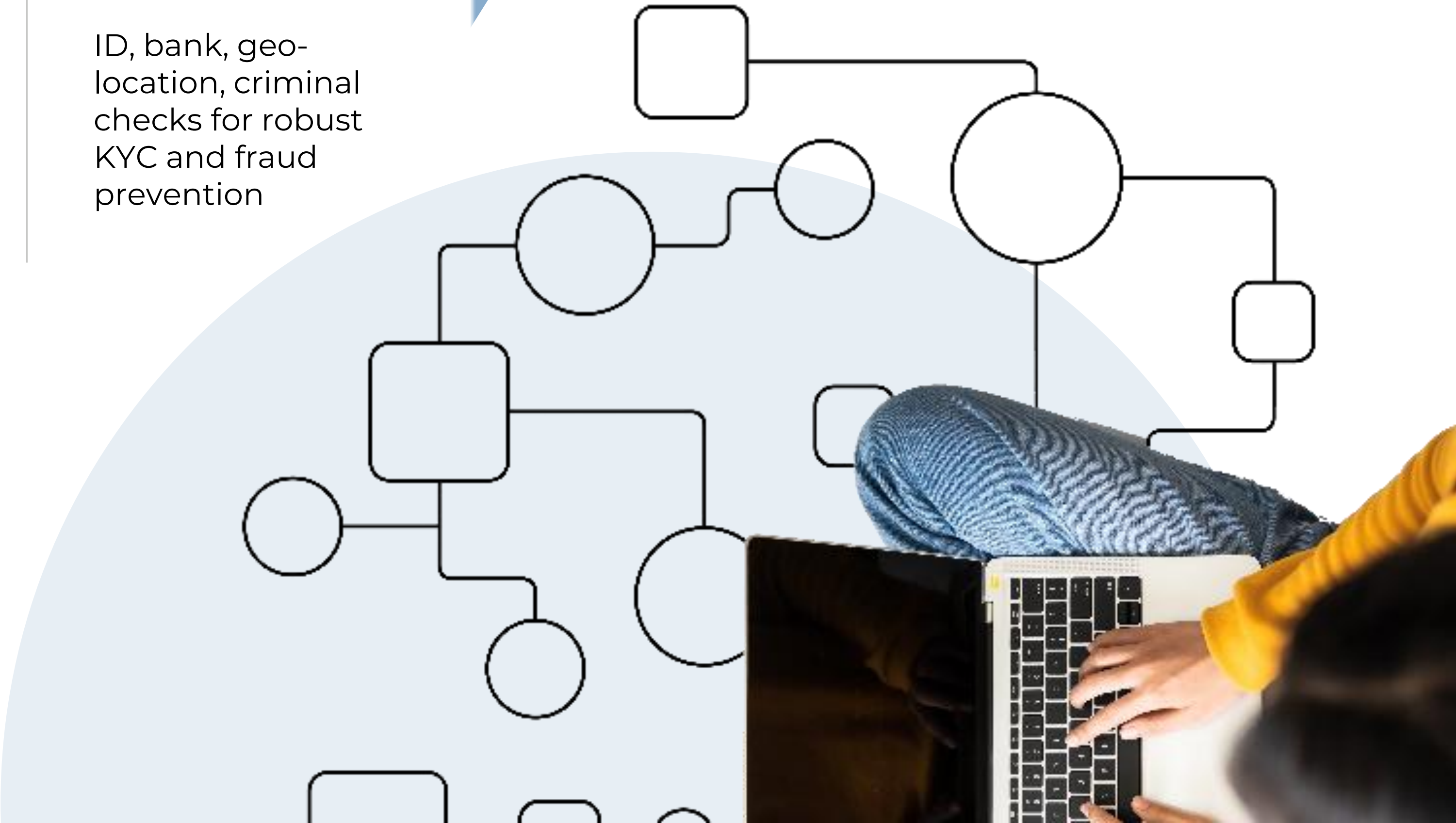
ID, bank, geo-location, criminal checks for robust KYC and fraud prevention

Hybrid Credit Decisioning

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

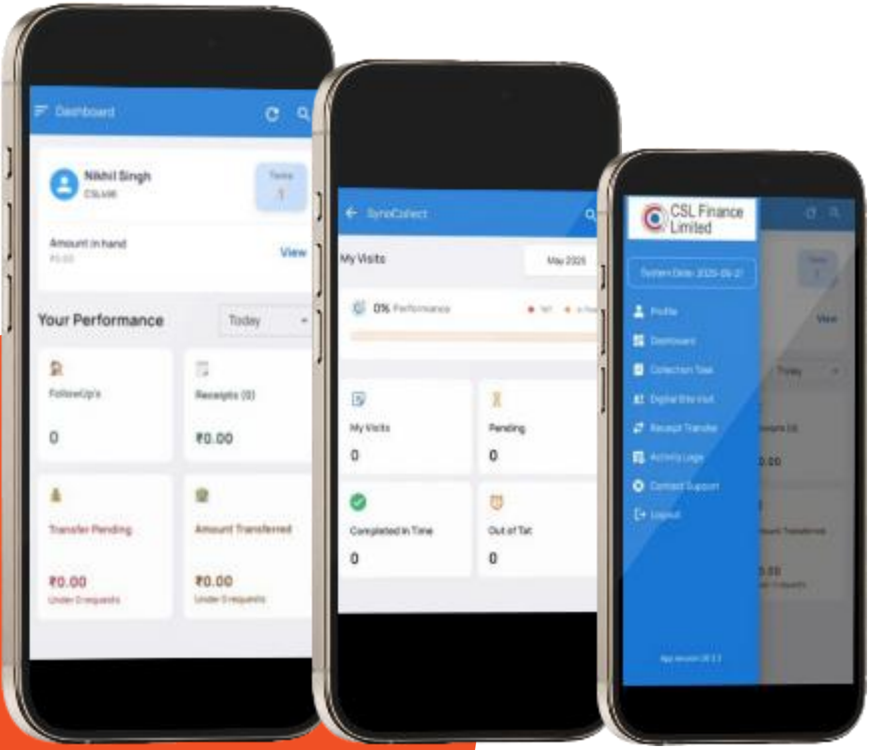
Proprietary Apps

Seamless mobility applications for both sales and credit team



Proprietary **Applications**

Collections Mobile Application



Dashboard

Nikhil Singh

Amount in hand

View

Your Performance

Today

FollowUp's

0

Receipts (0)

₹0.00

Transfer Pending

₹0.00

Amount Transferred

₹0.00

SyncCollect

My Visits

May 2025

0% Performance

My Visits

0

Pending

0

Completed In Time

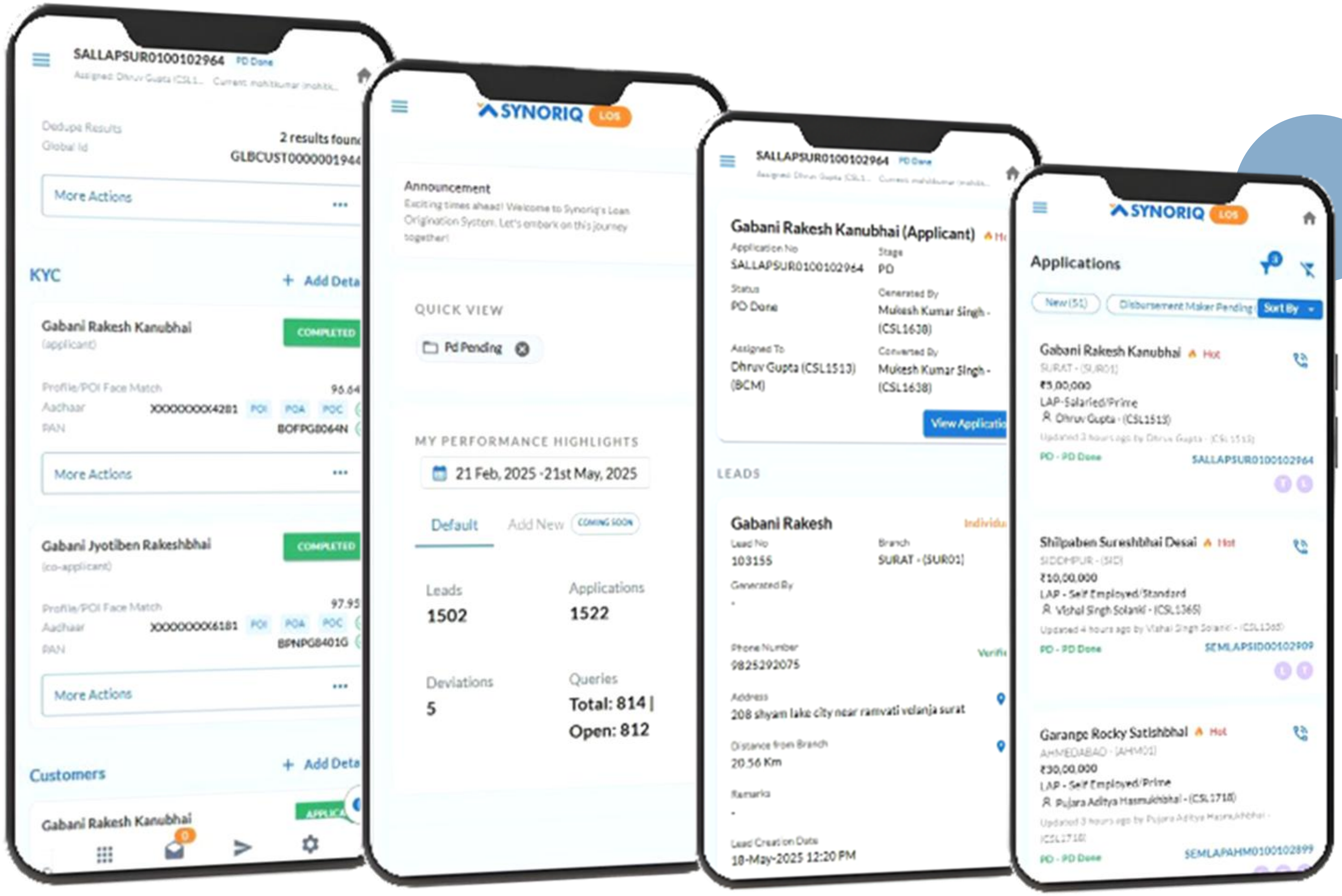
0

Out of Tat

0

CSL Finance Limited

Sales & Credit Mobility Application



SALLAPSUR0100102964 PD Done

Dedupe Results

Global Id

2 results found

GLBCUST0000001944

More Actions

KYC

+ Add Deta

Gabani Rakesh Kanubhai

(applicant)

COMPLETED

Profile/POI Face Match 96.64

Aadhaar XXXXXXXX4281 POI POA POC

PAN BOFPG8064N

More Actions

Gabani Jyotiben Rakeshbhai

(co-applicant)

COMPLETED

Profile/POI Face Match 97.95

Aadhaar XXXXXXXX6181 POI POA POC

PAN BPNPG8401G

More Actions

Customers

+ Add Deta

Gabani Rakesh Kanubhai

SYNORIQ LOS

Announcement

Exciting times ahead! Welcome to Synoriq's Loan Origination System. Let's embark on this journey together!

QUICK VIEW

Pd Pending

MY PERFORMANCE HIGHLIGHTS

21 Feb, 2025 -21st May, 2025

Default Add New COMING SOON

Leads 1502

Applications 1522

Deviations 5

Queries Total: 814 | Open: 812

SALLAPSUR0100102964 PD Done

Gabani Rakesh Kanubhai (Applicant)

Application No: SALLAPSUR0100102964

Stage: PD

Status: PD Done

Generated By: Mukesh Kumar Singh - (CSL1638)

Assigned To: Dhruv Gupta (CSL1513) (BCM)

Converted By: Mukesh Kumar Singh - (CSL1638)

View Applicatio

LEADS

Gabani Rakesh

Lead No: 103155

Branch: SURAT - (SUR01)

Generated By: -

Phone Number: 9825292075

Address: 208 shyam lake city near ramvati velanja surat

Distance from Branch: 20.56 Km

Remarks: -

Lead Creation Date: 18-May-2025 12:20 PM

SYNORIQ LOS

Applications

New (51) Disbursement Maker Pending Sort By

Gabani Rakesh Kanubhai Hot
SURAT - (SUR01)
₹5,00,000
LAP-Salaried/Prime
Dhruv Gupta - (CSL1513)
PD - PD Done SALLAPSUR0100102964

Shilpaben Sureshbhai Desai Hot
SIDDHPUR - (SID)
₹10,00,000
LAP - Self Employed/Standard
Vishal Singh Solanki - (CSL1365)
Updated 4 hours ago by Vishal Singh Solanki - (CSL1365)
PD - PD Done SEMLAPSID00102909

Garange Rocky Satishbhai Hot
AHMEDABAD - (AHM01)
₹30,00,000
LAP - Self Employed/Prime
Pujara Aditya Hasmukhbhai - (CSL1718)
PD - PD Done SEMLAPAHM0100102899

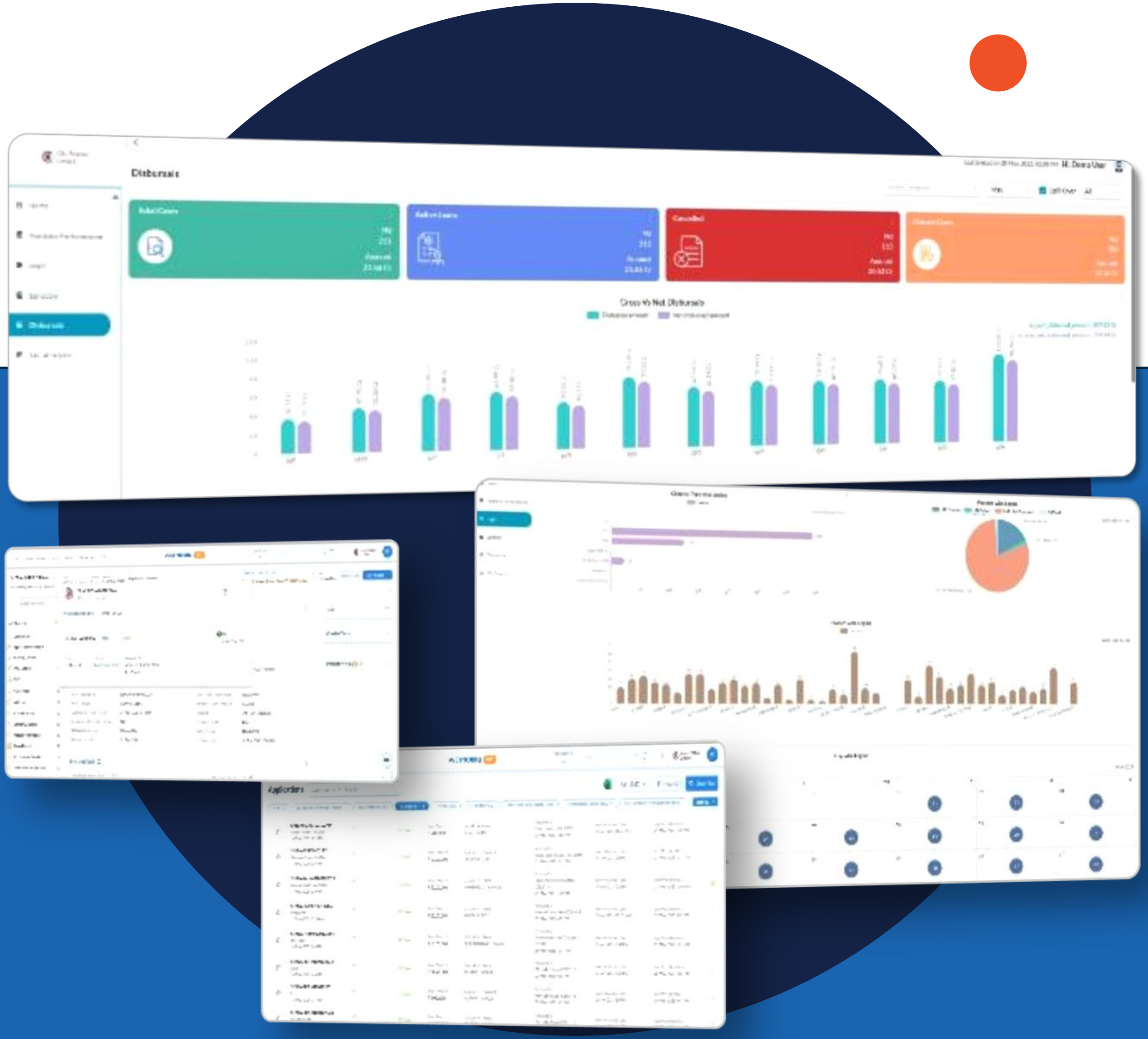
Digital Collections
& Servicing

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

NACH NATIONAL AUTOMATED CLEARING HOUSE | UPI UNIFIED PAYMENTS INTERFACE | BHARAT BILLPAY

- **Auto Communication Engine via:** Email, SMS | WhatsApp

Data Analytics
& Other Capabilities



- Real-time dashboard at multiple levels
- Constantly upgrading analytical BI Tool for more features
- Automating accounting entries from LMS
- Automating incentive solutions
- RegTech for RBI compliance and reporting (RBI mandates push for real-time monitoring, stress testing, and better reporting)
- FAMS (Fixed Assets Management System)

Wholesale

Niche, focused, real estate wholesale book

Robust collection framework via escrow accounts

Business Vertical

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

Strength in affordable housing segment

Built on in-depth expertise of NCR and all its micro-markets

Wholesale (1/2)

Robust Risk Management Framework

Better Customer Selection: Strong Sourcing

- Presence in strategically selected micro-markets of NCR
- Excellent understanding of dynamics of each micro-market
- Customer selection based on end-use demand
- Primarily involved in last-mile funding, thus reducing project execution risk
- Business with only reputed developers with a good credibility

Credit Appraisal & Excellent Screening

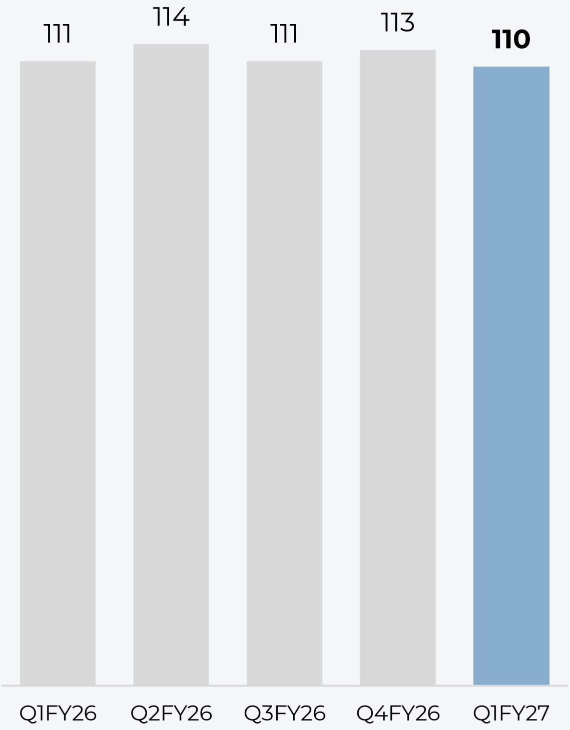
- Robust due diligence
- Extensive credibility checks
- Project & market screening, assessment of market demand-supply trends.
- Each deal is structured uniquely based on specific project requirements
- At least 2X security cover with a charge on multiple assets

Constant Monitoring

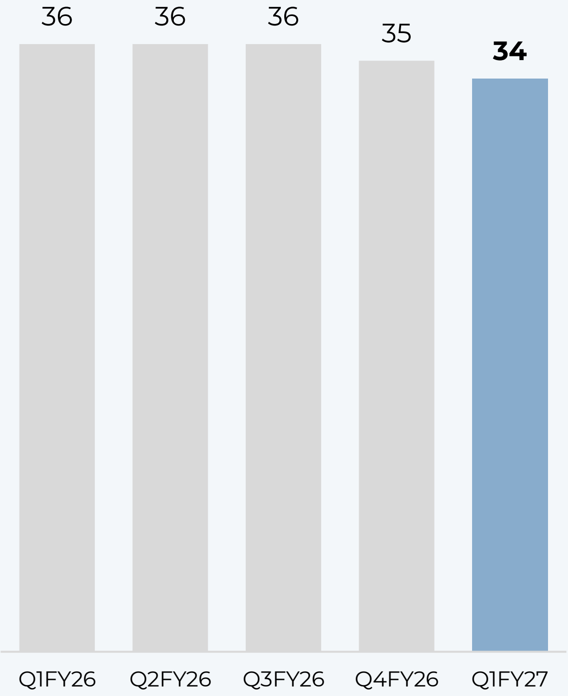
- Dedicated, on-ground resourced for asset monitoring
- Fortnight site visits to assess project progress
- Review of sales, inventories, market price, costs
- Detect early warning signals, initiate required steps, and increase engagement
- Wherever required, initiate early legal actions for faster repayments

Wholesale (2/2)

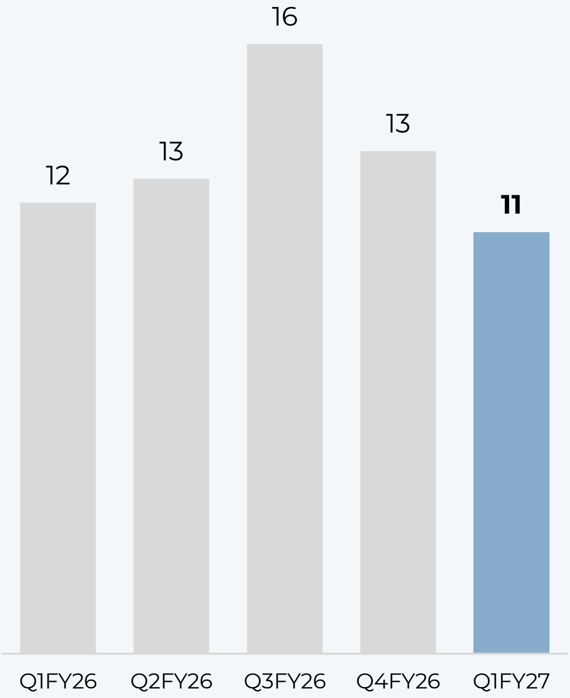
Active Accounts
(#)



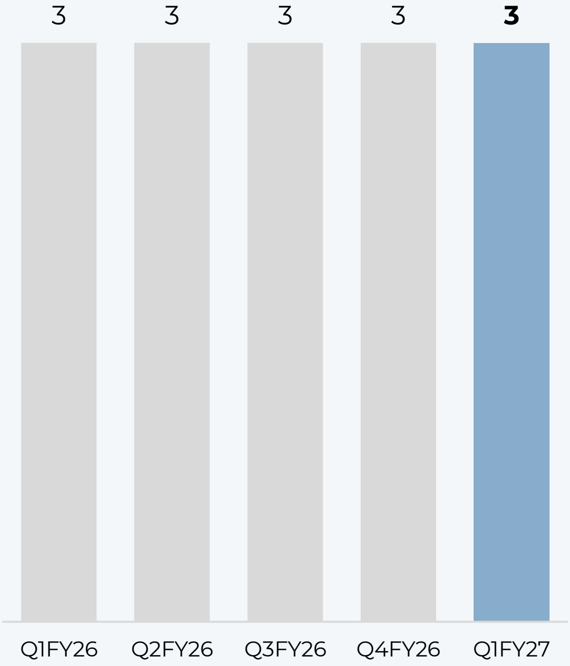
Average Loan-to-Value
(%)



Average Ticket Size
(₹ crore)



Average Tenure
(Year)



Building for Leadership

Building for Tomorrow

Well Managed ALM

Conservative Leverage Standards

Building a **Robust Lending Franchise**

Professionals

- Professional leadership & CXOs
- Deep domain expertise & experience

Governance

- Independent BOD
- 9 years of uninterrupted Dividends
- Transparent & proactive investor communication

Risk-management DNA

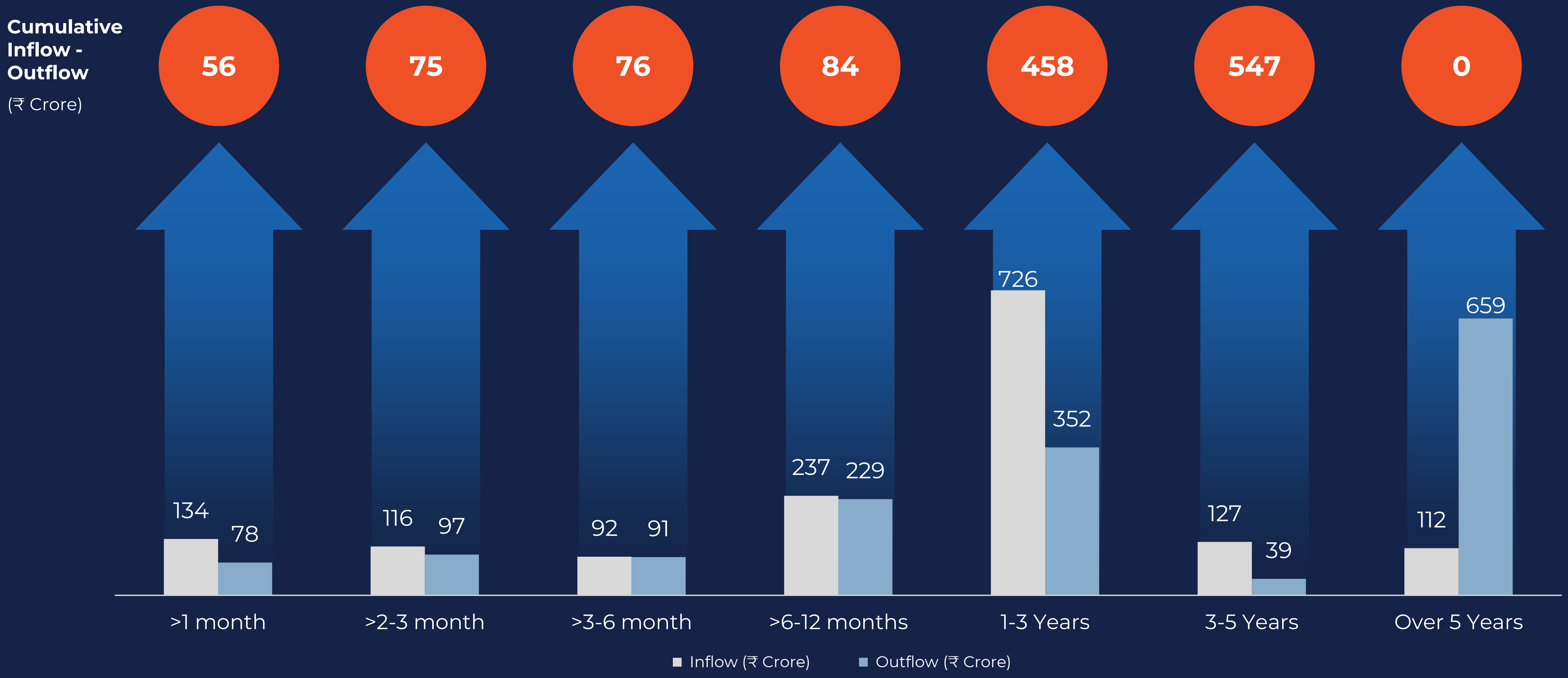
- Never grow at cost of risk-management
- Prudent leverage
- Sticking to domain expertise
- Well-managed ALM

Poised For Growth

Multiple growth levers aligning:

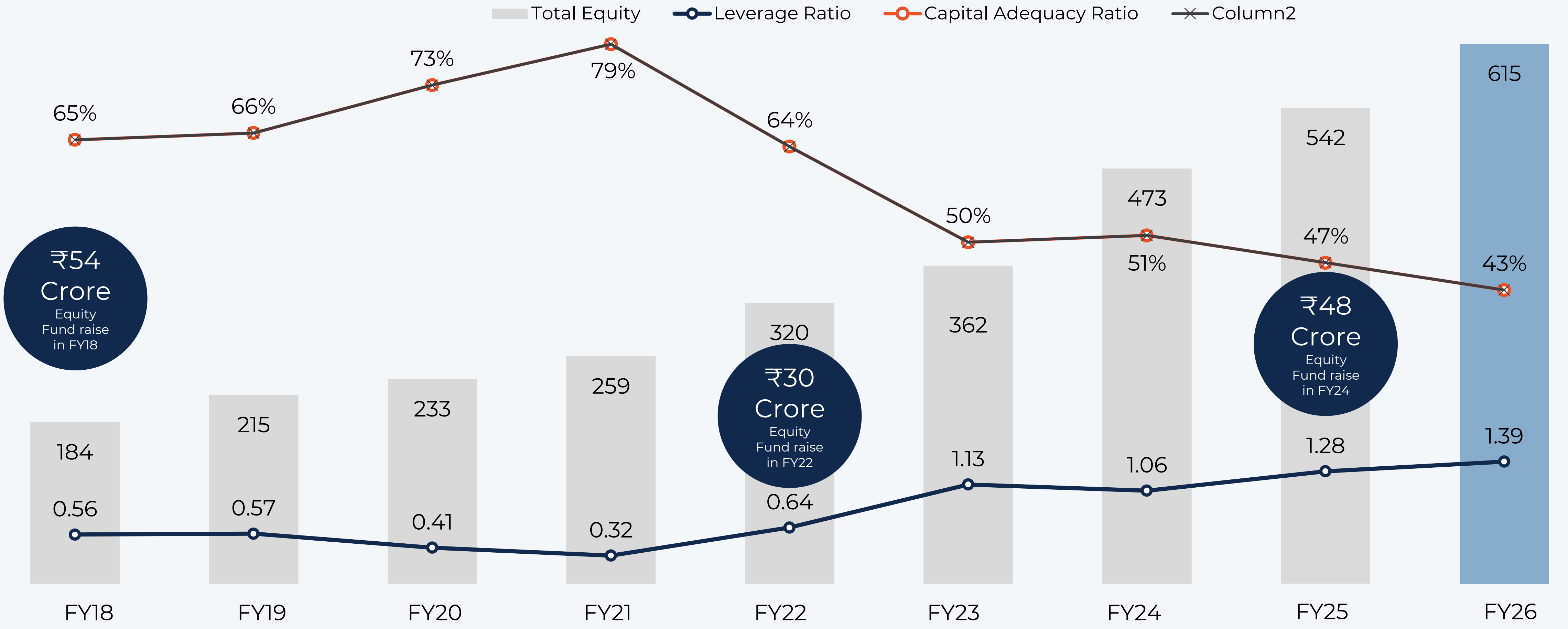
- Self-sufficiency & growth of SME vertical
- New products
- Credit rating upgrade & access to capital
- Headroom for leverage
- Conducive macros

Well Managed **ALM**



Conservative **Leverage Standards**

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



Leadership

Board of Directors

Management Team

Board of Directors

Rohit Gupta

Managing Director

Mr Rohit Gupta has over nearly 3 decades of experience in merchant banking, corporate finance, financial restructuring, project finance, capital markets and structured lending. He has advised several small/mid-size organizations to develop and execute turnaround and growth strategies and helped them raise equity and debt through various instruments to fuel their growth. He is passionate about innovative and structured lending models and is the prime driving force behind the structured lending model of the Company. In addition, he has steered the Company to certain niche market segments and has envisioned Company's foray into SME lending. He is a qualified Chartered Accountant.

Rachita Gupta

Whole-time Director

Ms Rachita is a commerce graduate and has done her Masters of Business Finance from Warwick Business School, UK. She started her career with EY and has experience in Analytics, Data Management, Digital Marketing & Corporate Branding. She played a vital role in the rollout of the Retail lending segment of the company. In addition, she has been a critical person in driving the various MIS reports and setting up the Marketing and CSR dept of CSL.

Ashok Kathuria

Director

Mr Kathuria has been associated with the Company since its inception. He has served the Company as a Director since 2005 and has experience managing back-end operations, documents processing, liasoning and administration across various projects and assignments. He has handled various assignments single-handedly and led his work in a way that is highly appreciable.

Parmod Bindal

Independent Director

Mr Parmod Bindal has been a Chartered Accountant in practice for the last 33 years. He has vast experience in the fields of Bank Audits, Income Tax and Indirect Taxes, including GST, Statutory Audit, Internal Audit, Tax Audit, Companies Act, Stock Audit, etcetera. He has also served as the Independent Director of the Steel Authority of India from 2015 to 2019.

Subhash Chand Kwatra

Independent Director

Mr Chander Subhash Kwatra has done his MBA with specialization in Finance from IGNOU, New Delhi. He is a Post Graduate of Mathematical Statistics from Delhi University and is a certified Associate of the Indian Institute of Bankers (CAIIB). He has a rich and vast experience of over 35 years in the banking industry. He joined Punjab and Sind Bank as a probationary officer in 1983 and retired as the Bank's Chief Financial Officer in 2018.

Anirudha Kumar

Non-Executive Independent Director

Mr Anirudha Kumar is a Fellow Chartered Accountant and legal professional with over 30 years of experience in financial consulting, taxation, fundraising, and audit. He has a strong track record in raising capital for large-scale projects, founding and scaling a Category 2 NBFC, and advising corporates and high-growth ventures on regulatory compliance, mergers, and acquisitions. Mr. Kumar is also an Independent Financial and Taxation Consultant at Numed Super Speciality Hospital, Delhi NCR, since 2013.

Alaktika Banerjee

Non-Executive Independent Director

Ms Alaktika Banerjee is a seasoned banker with 35+ years at State Bank of India, excelling in credit risk management, financial analysis, and NPA management. She has held key leadership roles, most recently as Executive Vice President & Chief Credit Head at SBI Global Factors Limited, and previously as Deputy General Manager at SBI. Her deep expertise spans financial systems, risk management, and strategic decision-making.

Management Team

● Work Experience ● Years at CSL

Rohit Gupta
Managing Director

31+ 15+

Rachita Gupta
Whole-time Director

9+ 8+

Ex – Ernst & Young

Naresh Varshney
Chief Financial Officer

38+ 11+

Ex – RR Finance Consultants, Centrum Capital & Unicorn

Amit Kaul
Chief Technology Officer

35+ 2+

Ex – SBI Global Factors, IFCI Factors, Bibby Financial Services

Chandan Kumar
Head – Strategy & Business

24+ 7+

Ex – PNB Housing, HDFC, SIB

Prince Bhardwaj
Chief Business Officer

21+ 1+

Ex – Sitara HFC, Aavas Financiers, Indiabulls Housing, Bajaj Allianz Life Insurance, Savvy Info Solutions

Atul Agrawal
President – Finance & Treasury

22+ 2+

Ex - Paisalo Digital, SMC Finance

Ayussh Mittal
President- internal Audit

11+ 1+

Chirag Gupta
Credit Head – Wholesale

13+ 7+

Neeraj Bhati
Zonal Credit Manager – SME

16+ 2+

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

Nikhil Singh
President Business Operations & Business Analytics

19+ 4+

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

Saurabh Prydarshi
Head – Legal

13+ 4+

Hariom Kumar
VP – HR

19+ 7+

Ex – Ujjivan Financial Services

Preeti Gupta
Company Secretary & Chief Compliance Officer

11+ 5+

Strategy

Strategic Priorities

Key Takeaways

Strategic **Priorities**

Rationalisation of Portfolio

The Company is rationalising its portfolio to focus on the SME Retail vertical, diversifying mix, increasing loan book granularity, and enhancing access to funding.

01

Optimising Branch Profitability

The Company is expanding its SME Retail loan book while also prioritising improvements in key branch performance metrics such as AUM per branch and AUM per employee to boost branch-level profitability.

Branch reorganisation and new branch openings are being executed in a clustered manner to maximise operational efficiency and results.

02

Leveraging Technology to Strengthen Operations

The Company is enhancing customer onboarding and loan origination processes through multiple API integrations.

Data analytics capabilities are being strengthened with comprehensive and interactive dashboards for real-time data tracking.

The Loan Origination System (LOS) has been revamped for the SME Retail segment.

Collection systems are being improved through the introduction of dedicated mobility applications.

03

Focusing on Core Competencies

The Company remains focused on its core strengths: the Wholesale segment in Delhi NCR and the SME Retail segment, specifically offering products in the ₹7.5 to ₹30 lakh range.

04

Leveraging Credit Rating Upgrade

The Company's credit rating has been reaffirmed at A- | Stable by Acuite Ratings & Research, an upgrade from the previous BBB+ | Stable by India Ratings & Research.

The improved A- rating enables the Company to access capital on more competitive terms, supporting AUM growth and overall profitability.

Additional PSU lenders are being onboarded, which will help optimise borrowing costs and secure larger ticket sizes from lenders.

05

Key **Takeaways**

1

Well Capitalised

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

2

A- STABLE: Credit Rating

CSL's credit rating has been upgraded to A- Stable, this is helping CSL access more capital and at competitive terms. It has also opened doors to a new set of lenders.

3

Geared for Growth

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

4

Growing mix of SME Retail: Wholesale

Growing mix of SME Retail, will help optimise the overall cost-to-income ratio of the Company and improve profitability.

5

Strong Risk Management DNA

The Company puts risk management at the foremost. It also follows conservative provisioning standards i.e. 1% of AUM against regulatory requirement of 0.4%.

CSL Finance Limited

Safe **Harbour**

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