

August 12, 2025

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
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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, 2025.

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

This is for your kind information and records.

Thanking you,

Yours Faithfully,

For **CSL Finance Limited**

Rohit Gupta
Managing Director
(DIN: 00045077)

Encl: a/a

Q1FY26

Investor Presentation



August
2025

Quarterly Business Update



Business Growth YoY

Loan Book Size

Asset Quality

Asset Quality: Stage
Analysis

P&L Highlights

Treasury Update

Quarterly Financial
Snapshot

Operational Updates

Lending Partners

5Y Financial
Snapshot

Business Growth YoY

Assets Under Management

₹1,065 Cr
Q1'25

22%

₹1,299 Cr
Q1'26

Disbursement

₹258 Cr
Q1'25

18%

₹305 Cr
Q1'26

Collection Efficiency

99%
Q1'25

Consistent
Performance

98%
Q1'26

NII

₹36.3 Cr
Q1'25

11%

₹40.3 Cr
Q1'26

PAT

₹18.5 Cr
Q1'25

15%

₹21.3 Cr
Q1'26

AUM Mix (SME Retail: Wholesale)

41:59
Q1'25

10% Shift
in Favour of
Wholesale

31:69
Q1'26

Loan Book Size

Disbursements

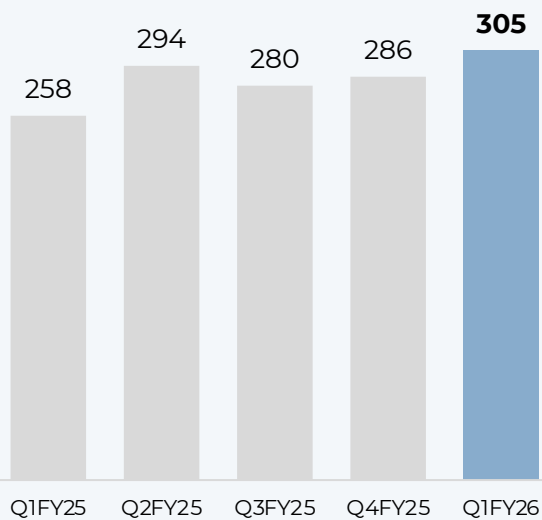
(₹ crore)

18%

YOY Change

6%

QOQ Change



Collections

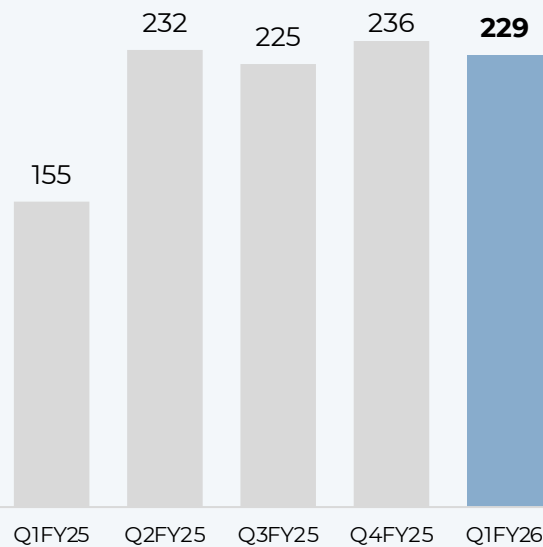
(₹ crore)

48%

YOY Change

-3%

QOQ Change



Loan Book

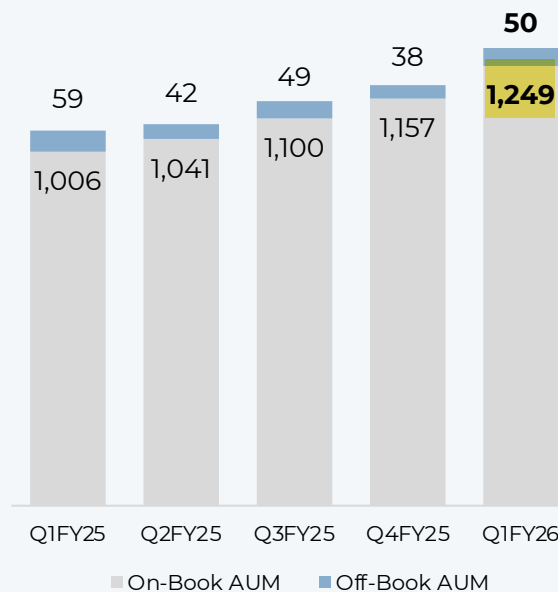
(₹ crore)

22%

YOY Change

9%

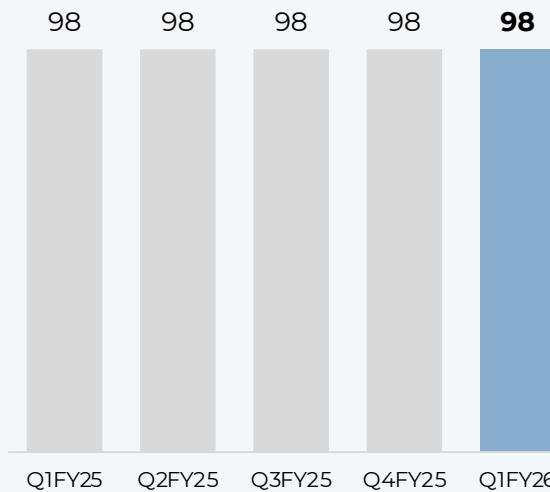
QOQ Change



Note: YOY & QOQ change for Total AUM

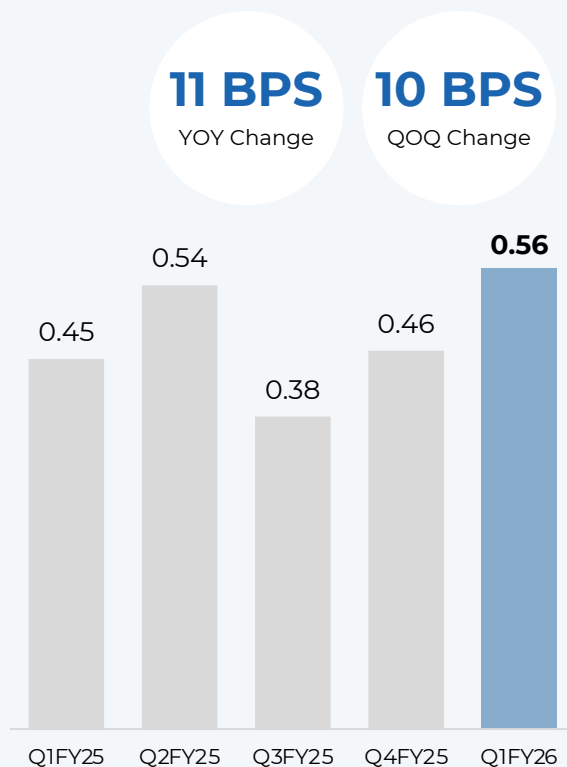
Collection Efficiency

(%)

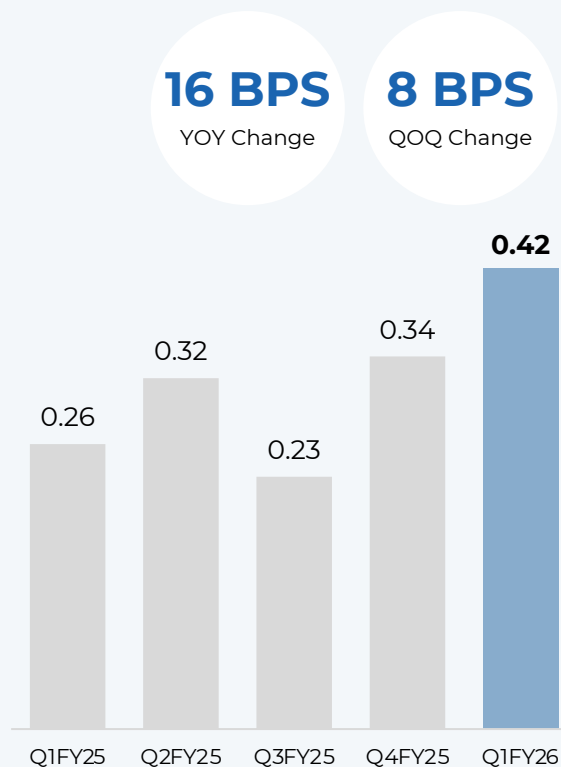


Asset Quality

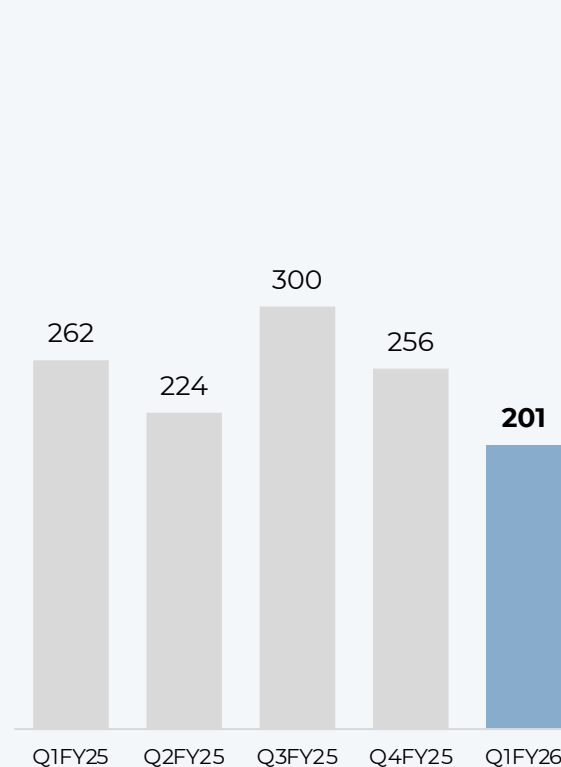
Gross NPA (%)



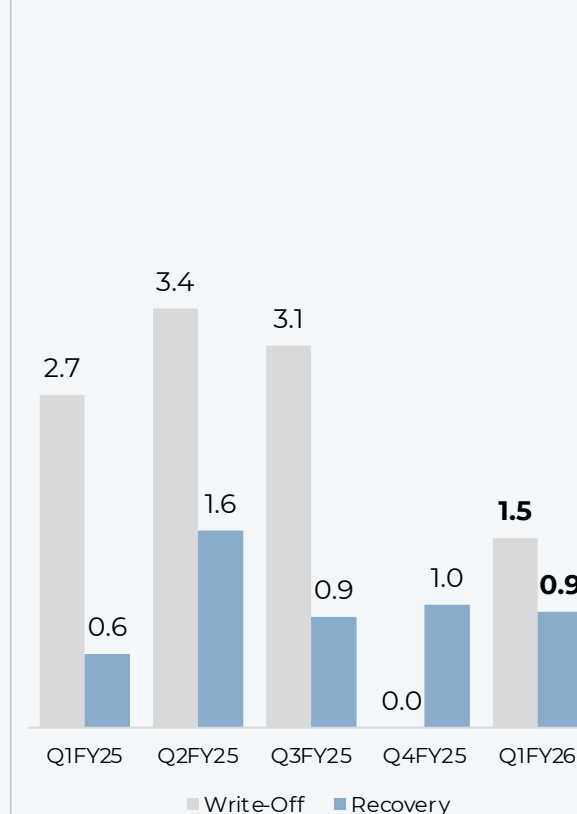
Net NPA (%)



Provision Coverage Ratio (%)



Write-offs & Recoveries (₹ crore)



Note: Cumulative Write-Offs between FY20-FY25 stood at 18.74 Cr, of which Cumulative Recoveries for the same period stood at 11.83 Cr i.e., 63% of the cumulative write-offs have been recovered.

Asset Quality: **Stage Analysis**

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

(₹ crore)

PARTICULARS	Q1FY25	Q4FY25	Q1FY26
Gross Stage 3 (GNPA)	4.55	5.31	7.03
% portfolio in Stage 3	0.45%	0.46%	0.56%
ECL provision Stage 3	1.97	1.33	1.76
Net Stage 3	2.58	3.99	5.27
ECL Provision % Stage 3	43.34%	25.00%	25.00%
Gross Stage 1 & 2	998.47	1,152.46	1,241.15
% portfolio in Stage 1 & 2	99.55%	99.54%	99.44%
ECL provision Stage 1 & 2	9.94	12.27	12.77
Net Stage 1 & 2	988.53	1,140.19	1,228.38
ECL provision % Stage 1 & 2	1.00%	1.06%	1.03%
Total Assets	1,003.01	1,157.77	1,248.18
% portfolio	100.00%	100.00%	100.00%
ECL Provision	11.91	13.60	14.53
Net Stage	991.11	1,144.18	1,233.65
TOTAL ECL Provision %	1.19%	1.17%	1.16%
Provision Coverage Ratio	261.94%	255.87%	201.40%
NET NPA (Only Stage 3 Provision)	0.26%	0.34%	0.42%

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

P&L Highlights

Net Interest Income

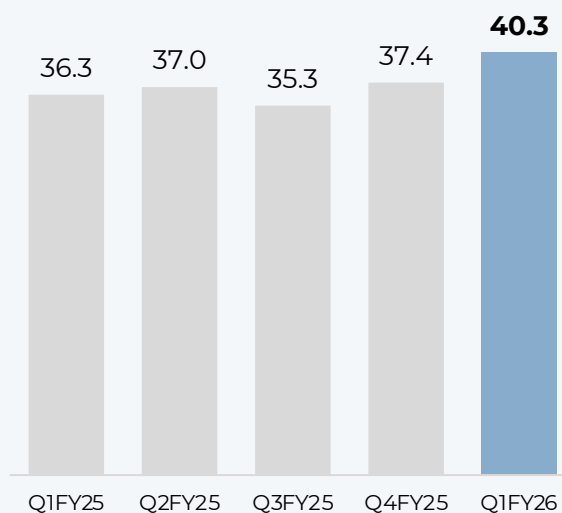
(₹ crore)

11%

YOY Change

8%

QOQ Change



Total Income

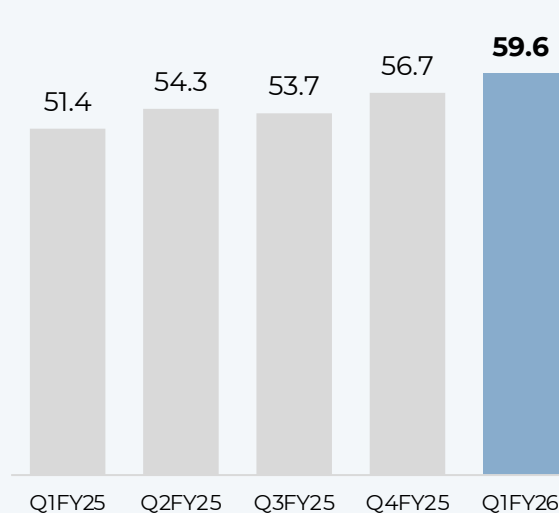
(₹ crore)

16%

YOY Change

5%

QOQ Change



Profit After Tax

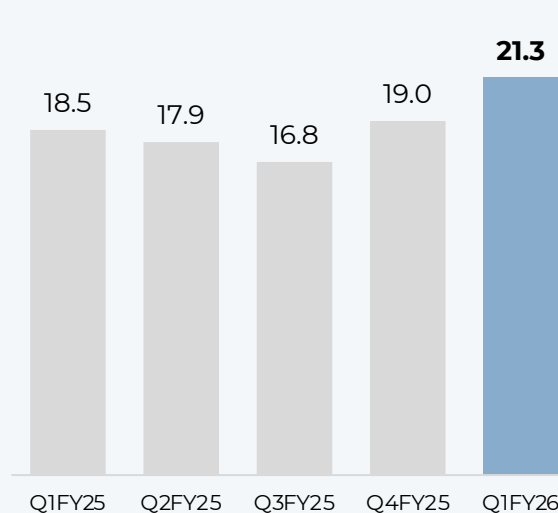
(₹ crore)

15%

YOY Change

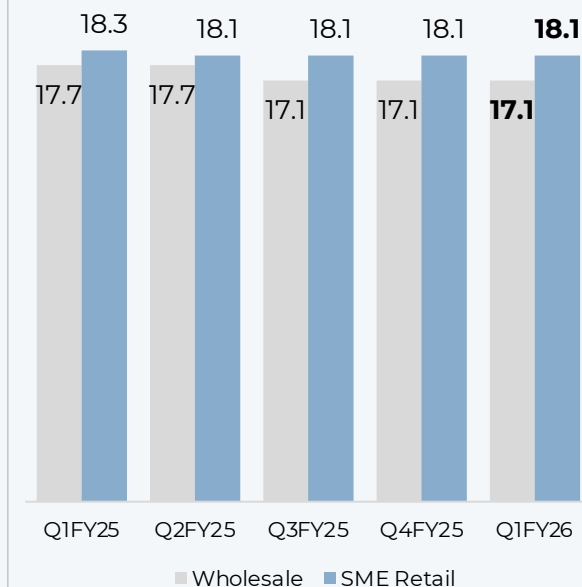
12%

QOQ Change



Yields

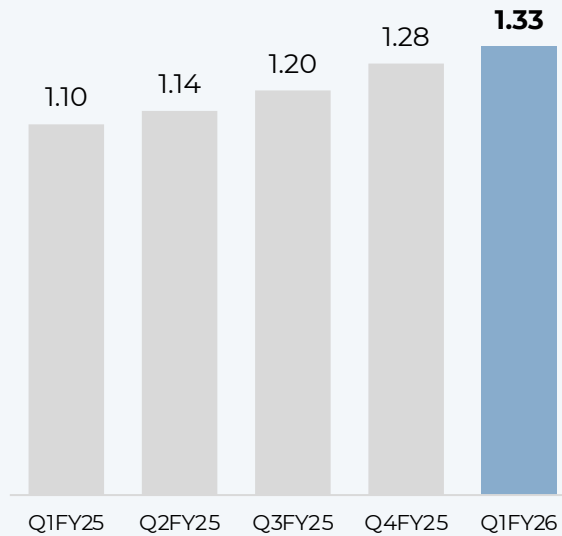
(%)



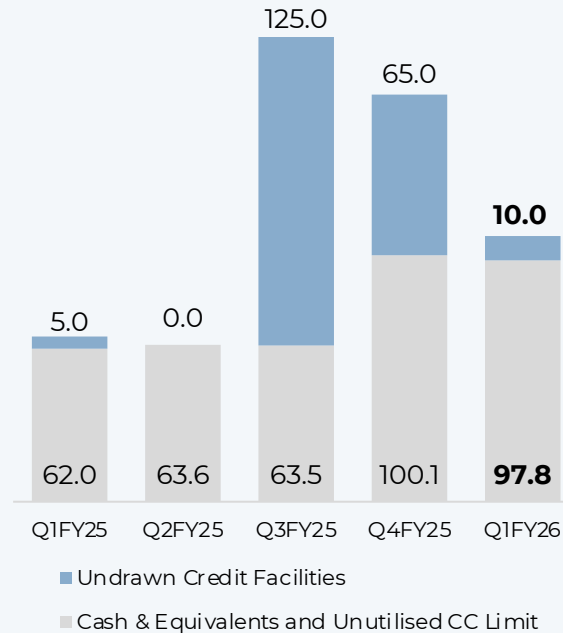
Note: Net Interest Income (NII) = Interest Income + Fees & Commission Income – Finance Costs

Treasury Update

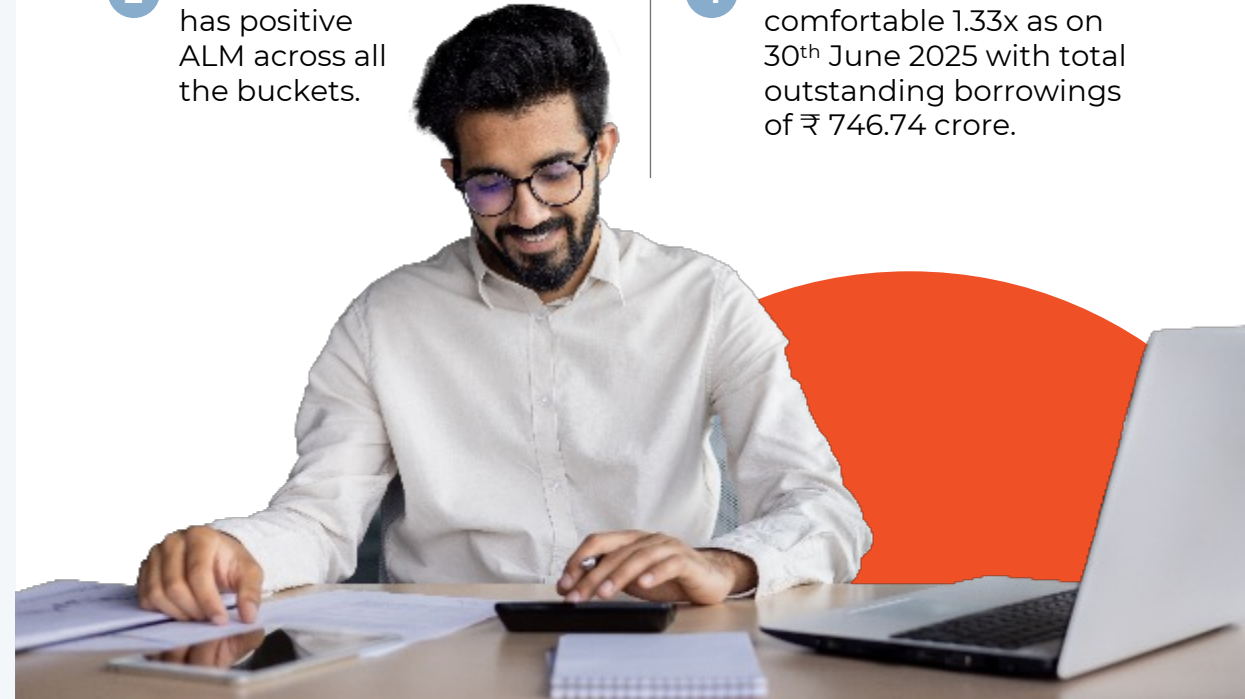
Leverage
(Ratio)



Liquidity
(₹ crore)



- 1 The Company has good liquidity of ₹97.8 crore as on 30th June 2025, with undrawn credit facilities of another ₹10.0 crore
- 2 The Company has positive ALM across all the buckets.
- 3 Credit Rating for the Company has been reaffirmed as A- | Stable from Acuite Ratings & Research as on August 7, 2025
- 4 The Leverage Ratio is at a comfortable 1.33x as on 30th June 2025 with total outstanding borrowings of ₹ 746.74 crore.

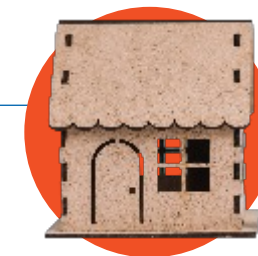


Quarterly Financial Snapshot

(₹ crore)

PARTICULARS	Q1FY25	Q4FY25	Q1FY26
Disbursements	258.34	286.37	304.90
Revenue	51.36	56.68	59.59
Interest Income	46.82	52.85	55.97
PBT	24.65	24.95	27.57
PAT	18.49	18.98	21.32
Bad debts written off	2.67	0.00	1.50
Bad debts recovered	0.58	1.01	0.94
Loans and Advances (before ECL provision)	1,003.01	1,157.77	1,248.18
Net Worth	493.57	541.65	563.07
Total Liabilities	549.55	703.43	756.55
Borrowings	542.88	694.94	746.74
Gross NPA (%)	0.45%	0.46%	0.56%
Net NPA (%)	0.26%	0.34%	0.42%
Debt to Equity Ratio	1.10	1.28	1.33
CAR	48.40%	47.08%	46.04%
ROA	7.20%	6.32%	6.65%
ROE	14.98%	14.01%	15.14%
Book Value per Share	216.64	237.75	247.15

Operational Updates



Loan Book

- AUM stood at ₹1,299 crore, up 22% YoY, while the Loan Book reached ₹1,249 crore, marking a 24% YoY increase. The recent growth in AUM was primarily driven by the Wholesale Vertical.
- Disbursements and AUM in the Wholesale Vertical remained robust, even as the Company maintained a cautious stance toward the current real estate market scenario in NCR. The Wholesale portfolio is expected to remain broadly at current levels over the next few quarters.
- SME Retail disbursement growth has been relatively modest so far. Industry-wide, the SME Retail segment has been under some stress due to factors discussed earlier, such as over-leveraged borrowers, stagnant income growth among borrowers at the lower end of the income pyramid, and tighter credit policies.
- Our SME Retail disbursements were in line with the previous quarters. We expect to see improvement in the coming quarters, supported by a gradual recovery in industry conditions.
- The AUM mix has shifted towards Wholesale, reflecting the slowdown in SME Retail and the continued strong performance of the Wholesale portfolio.

- To resume growth in the SME Retail vertical, we are implementing several internal initiatives, including branch expansion, team strengthening, and enhancements to our product portfolio.

Provisioning & Write-offs

- We observed elevated slippages in the SME Retail book. While there is no significant incremental stress, we expect slippage levels to remain at similar for the next 1 to 2 quarters.
- Total ECL provisions and write-offs increased, driven largely by the SME Retail portfolio.
- Despite higher provisions and write-offs, we remain optimistic about achieving meaningful recoveries during the year, similar to trends observed in the prior quarters and the previous financial year.
- Gross NPA (%) increased marginally to 0.56% in Q1FY26 (vs. 0.46% in Q4FY25 and 0.45% in Q1FY25).
- Net NPA (%) increased to 0.42% in Q1FY26 (vs. 0.34% in Q4FY25 and 0.26% in Q1FY25), partly due to changes in ECL provisioning policy in line with RBI recommendations

Net Interest Income & Profitability

- Net Interest Income grew by 11% YoY and 8% QoQ in Q1FY26.
- PAT increased by 15% YoY and 12% QoQ, reflecting the impact of higher provisioning, write-offs, and increased operating expenses from recent branch additions.
- We expect operating costs to normalize as newly opened branches mature and begin contributing meaningfully to AUM growth.

Performance-Linked ESOP Scheme

- A new performance-linked ESOP scheme is in the process of being implemented, to align leadership incentives with the Company's long-term strategic objectives & shareholder value creation.
- The vesting of stock options under the scheme will be contingent on achieving specific 5-year goals, covering short, medium, and long-term milestones, as mutually agreed between the Board and the Key Managerial Personnel (KMPs). The number of stock options granted will depend on the level of attainment of these pre-determined goals, whether fully, partially, or not achieved.

The ESOP scheme aims to boost company growth, especially by expanding AUM in the SME Retail lending segment while maintaining portfolio quality, retain and incentivize senior leaders, strengthen management capacity, institutionalize SME Retail lending for scalable and consistent operations, and foster a performance-driven culture led from the top.

Lending Partners

- We onboarded one new lender in Q1FY26.
- The Company's lender base now stands at 32, comprising leading public and private sector banks, as well as prominent SFBs and NBFCs, ensuring a well-diversified funding profile.

Branch Footprint Expansion

- Several new branches are in the pipeline across our existing geographies, providing healthy growth opportunities for the SME Retail vertical in the current and upcoming financial year.

Outlook

- We remain cautiously optimistic about our performance in the current financial year. The Wholesale segment continues to deliver strong results, while SME Retail is expected to return to a growth trajectory following last year's consolidation.
- We anticipate an AUM mix rebalancing in favor of SME Retail as growth picks up, with profitability metrics improving alongside this shift.

Lending Partners

Banks & SFBs



बैंक ऑफ महाराष्ट्र
Bank of Maharashtra
बैंक महाराष्ट्र, सर्वोत्तम
एवं प्रगति, एक ही



Indian Bank



Small Finance Bank



Utkarsh Small Finance Bank



JANA
Small Finance Bank



Union Bank
of India



UJJIVAN SMALL FINANCE BANK
Build a Better Life



ESAF SMALL FINANCE BANK
Joy of Banking

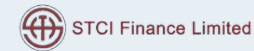


KVB Karur Vysya Bank
Smart way to bank

NBFC



Kotak Mahindra
Investments Limited



5Y Financial Snapshot

(₹ crore)

PARTICULARS	FY21	FY22	FY23	FY24	FY25
Disbursements	433.32	491.10	758.72	1,052.04	1,118.74
Revenue	61.67	74.62	117.54	166.58	216.04
Interest Income	59.18	67.66	108.54	153.72	199.11
PBT	39.36	44.98	61.47	85.60	96.88
PAT	27.53	33.68	45.52	63.36	72.09
Bad debts written off	3.88	1.45	0.94	3.40	9.05
Bad debts recovered	0.10	2.33	2.42	2.34	4.15
Loans and Advances	329.55	516.95	735.61	920.21	1,157.77
Net Worth	259.20	321.68	362.40	474.83	541.65
Total Liabilities	88.33	210.68	416.25	510.51	703.43
Borrowings	82.60	204.16	408.06	503.22	694.94
Gross NPA	2.11%	1.73%	0.61%	0.44%	0.46%
Net NPA	1.19%	0.96%	0.35%	0.25%	0.34%
Debt to Equity Ratio	0.32	0.63	1.13	1.06	1.28
CAR	81.50%	63.82%	49.88%	51.30%	47.08%
ROA	7.92%	8.45%	6.94%	7.18%	6.46%
ROE	11.20%	12.48%	12.56%	13.33%	13.31%
Book Value per Share	140.05	155.06	174.79	207.58	237.47

About CSL Finance



Introduction

CSL's Business Model

Key Differentiators of
CSL

Business Verticals &
Products

SME Retail

Wholesale

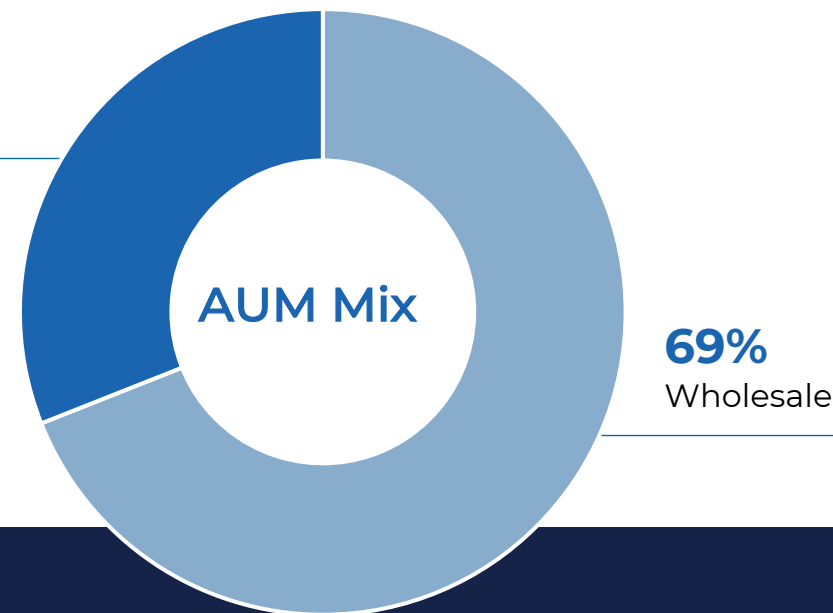
Introduction

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

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

31%

SME Retail


₹1,299 Crore

AUM

100%

Secured loan book

15%

ROE

A- Stable

Credit Rating Reaffirmed

46%

Superior CAR

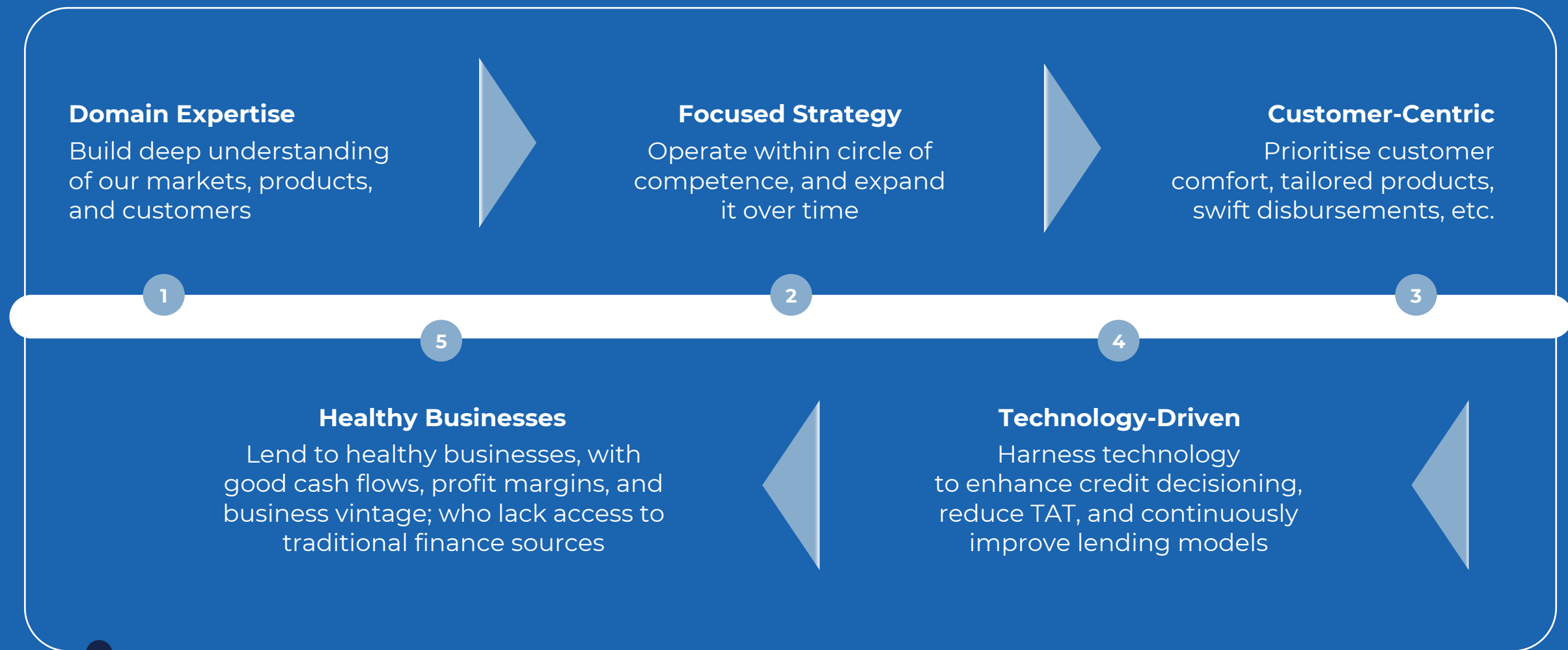
₹563 Cr

Net Worth

441

Team Strength

CSL's Business Model



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** (86% is SORP & 14% is SOCP)
- 8 Promoting **financial inclusion** (64% AUM from non-Urban locations)

- 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



Wholesale Lending

Business Verticals & Products

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

₹513 crore

AUM

53

Active Accounts

₹17 crore

Average Ticket Size

WS Small: Construction loan given against single plotted projects

₹305 crore

AUM

48

Active Accounts

₹9 crore

Average Ticket Size

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

₹79 crore

AUM

10

Active Accounts

₹10 crore

Average Ticket Size

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

₹329 crore

AUM

3,040

Active Accounts

₹11 lakh

Average Ticket Size

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

₹74 crore

AUM

41

Active Accounts

₹3 crore

Average Ticket Size

Wholesale



SME Retail

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 (86% is SORP & 14% is SOCP)

Swift loans and ease of application

Small & flexible ticket sizes

Promoting financial inclusion (64% 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

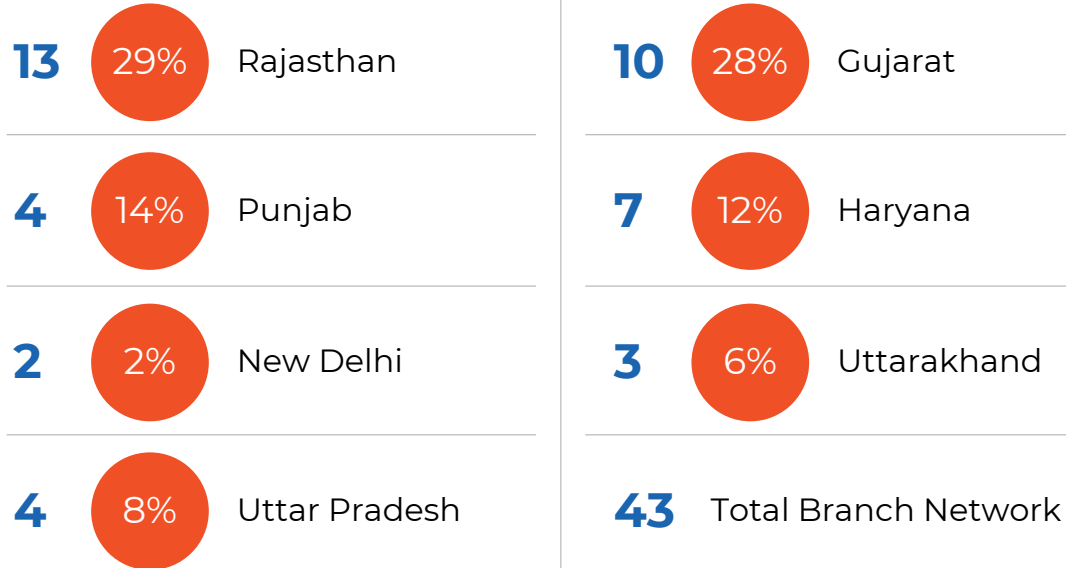
Loan Amount

Salaried individuals
with collateral

ROI between 16% to 22%

SME Retail (2/3)

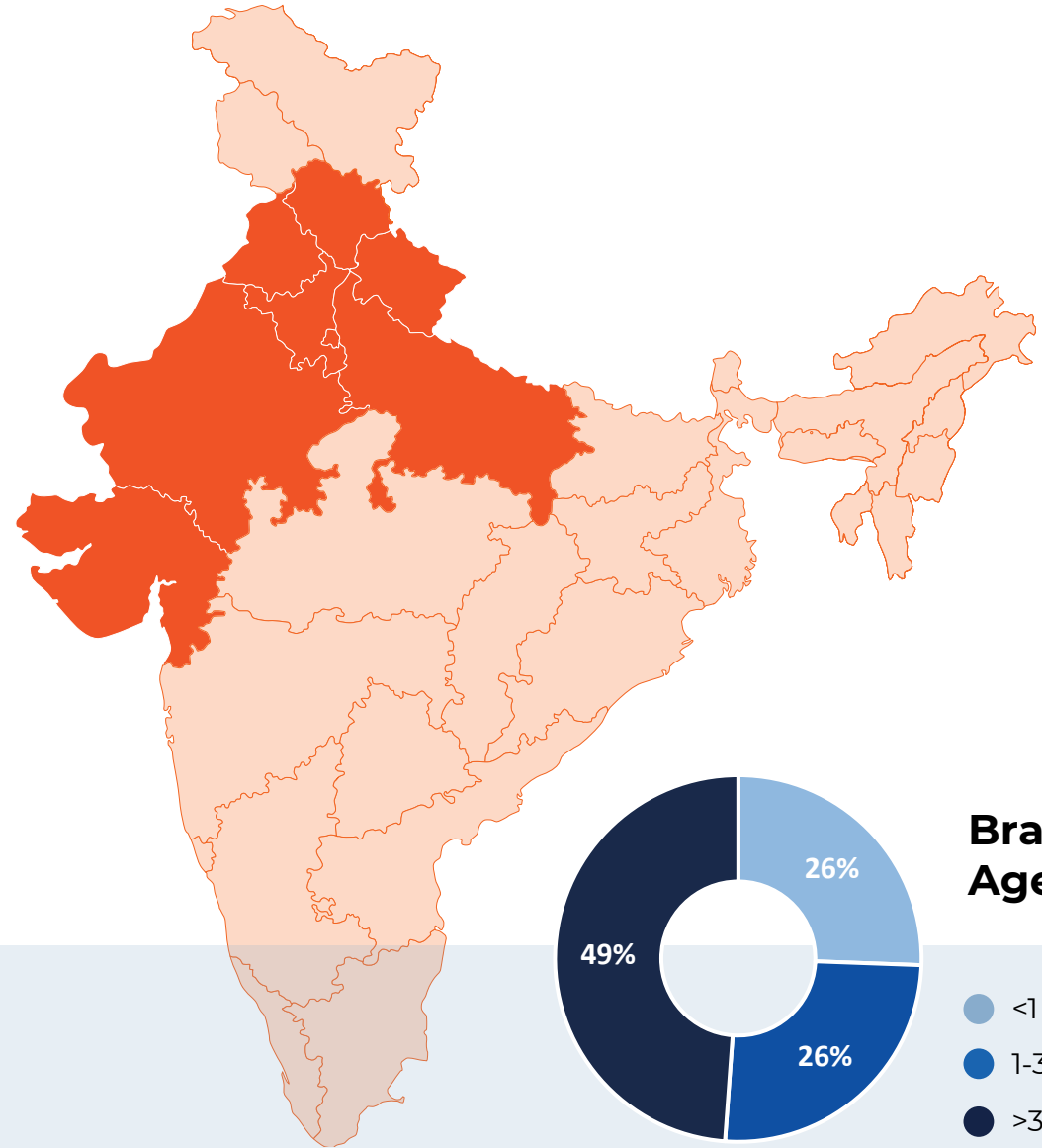
Presence



● AUM DISTRIBUTION (in %)

Clustered

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



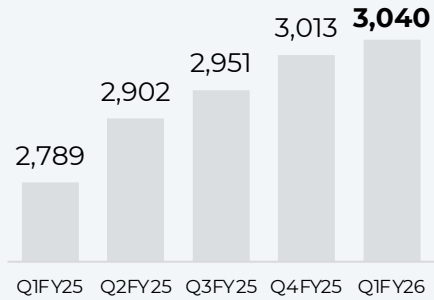
Branch Ageing

- <1 year
- 1-3 year
- >3 year

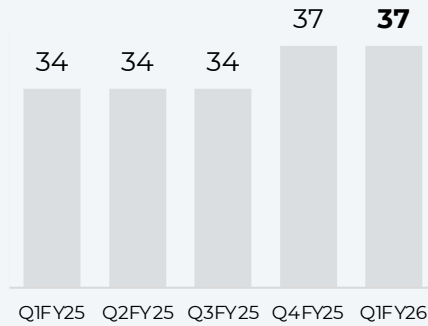
SME Retail (3/3)

SME

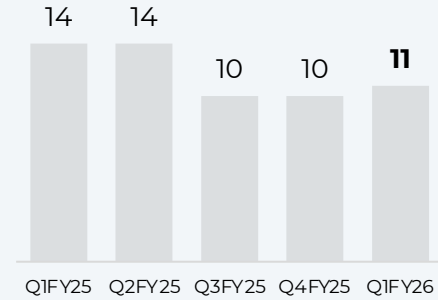
Active Accounts
(#)



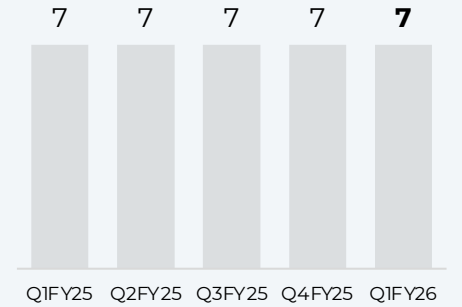
Average Loan-to-value
(%)



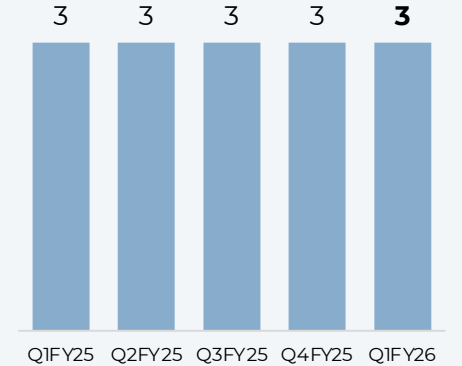
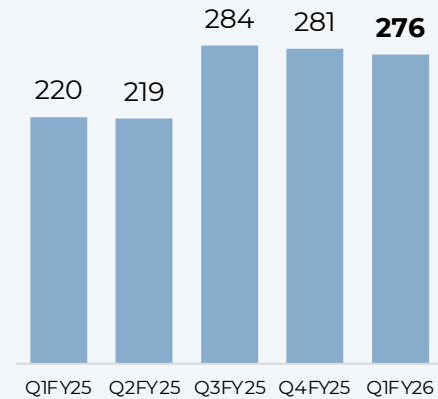
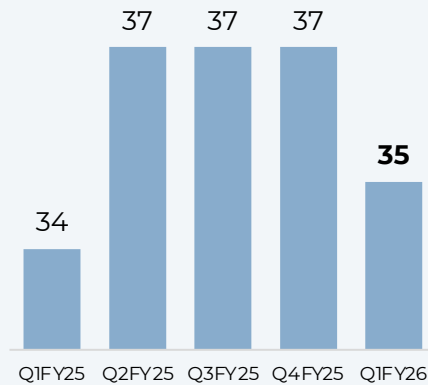
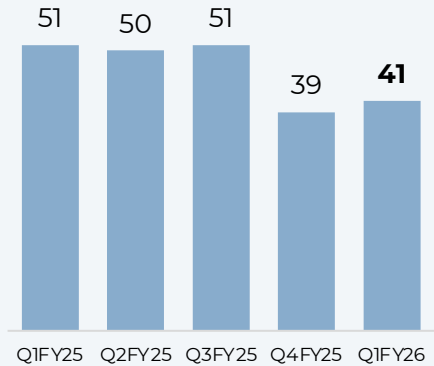
Average Ticket Size
(₹ Lakh)



Average Tenure
(Year)



Mid-Sized LAP



Digital-First **Operating Model**

End-to-End Digital-First Operating Model

Digital Onboarding & Processing

100% paperless
on boarding

~30 mins door-to-login

80% digitally with physical
PD and collateral
document check

Digital Collections and Servicing

99% collections digitally

Servicing via:
Email

WhatsApp

Toll free number

Key achievements of current Tech Stack

24–48 hours average
TAT reduction

Improved fraud control

Enhanced credit
decisioning

Digital On-Boarding & Processing

Fully digital, low touch onboarding

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

Modular API first Architecture

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

Multi-layered Verification

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

Hybrid Credit Decisioning

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

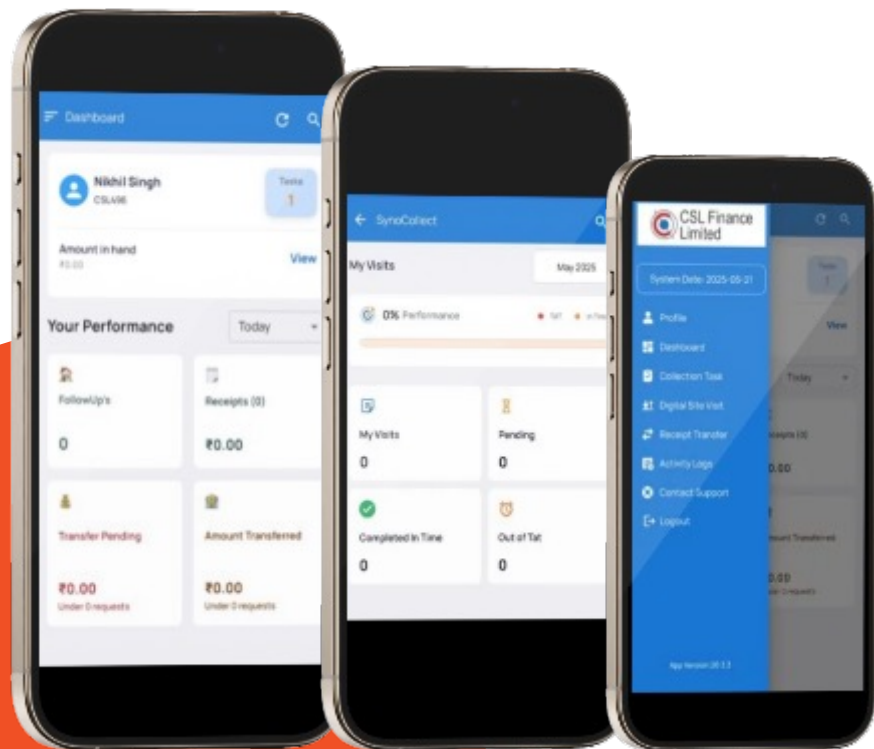
Proprietary Apps

Seamless mobility applications for both sales and credit team

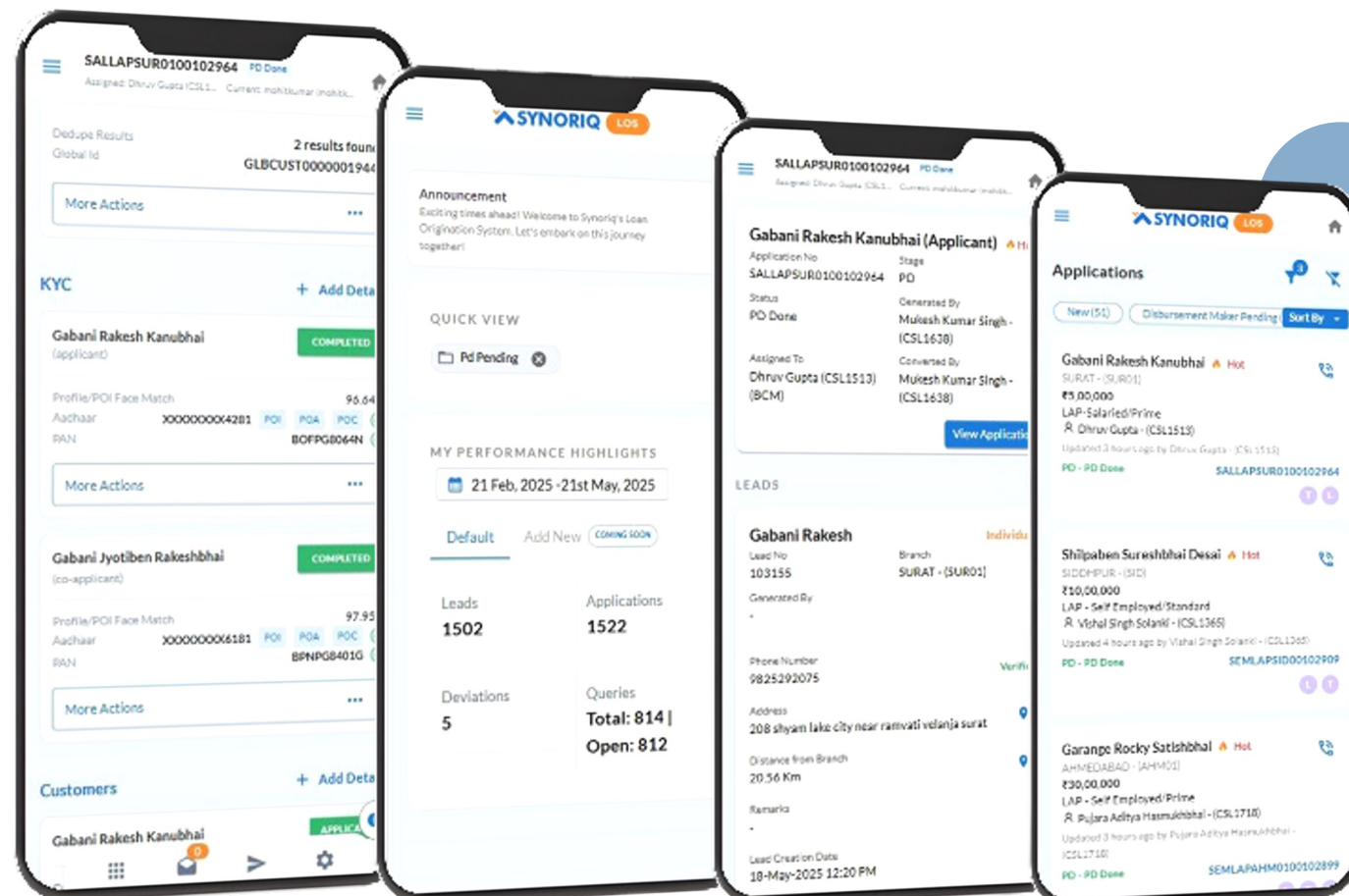


Proprietary Applications

Collections Mobile Application



Sales & Credit Mobility Application



Digital Collections & Servicing

Real-Time EMI Collection & Settlement

Digital Welcome Kit

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

B | **BHARAT
BILLPAY**

Auto Communication Engine via:
Email, SMS | WhatsApp



Data Analytics & Other Capabilities

Real-time dashboard at multiple levels

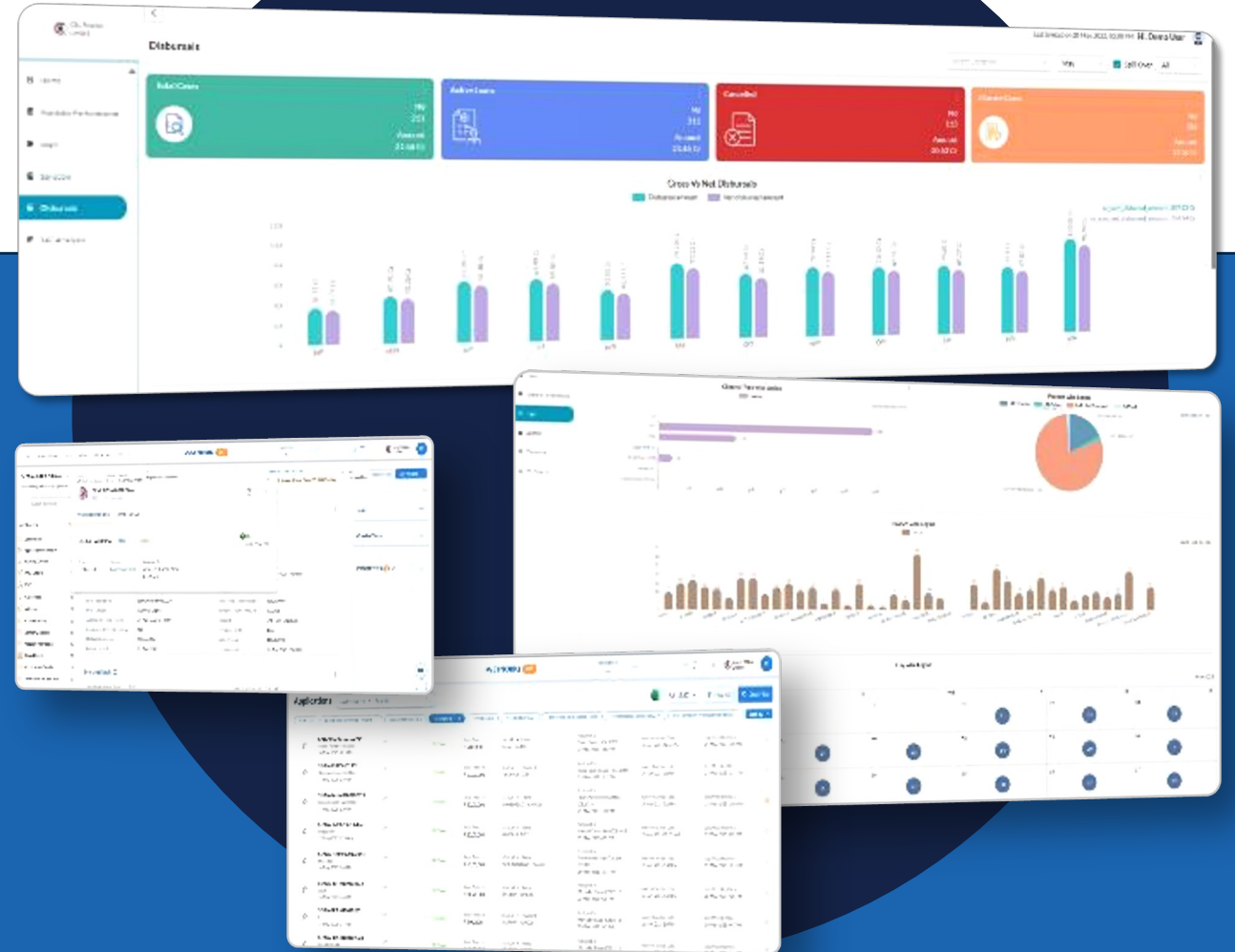
Constantly upgrading analytical BI Tool for more features

Automating accounting entries from LMS

Automating incentives: Using Kennect 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

Business Vertical

Niche,
focused,
real estate
wholesale
book

Robust
collection
framework
via escrow
accounts

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

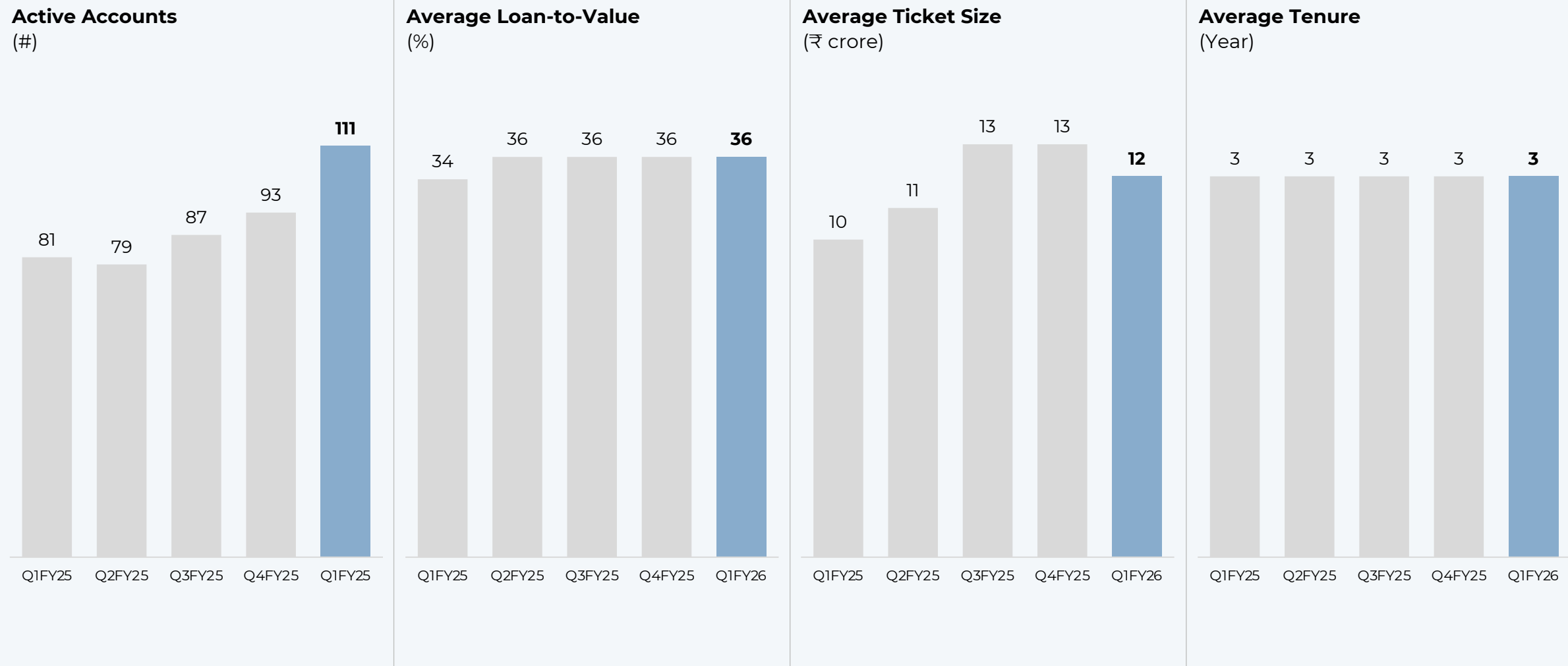
Review of sales, inventories, market price, costs

Detect early warning signals, initiate required steps, and increase engagement

Wherever required, initiate early legal actions for faster repayments

Wholesale

(2/2)



Building for Leadership



Building for Tomorrow

Well Managed ALM

Conservative Leverage
Standards

Building a **Legacy**

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

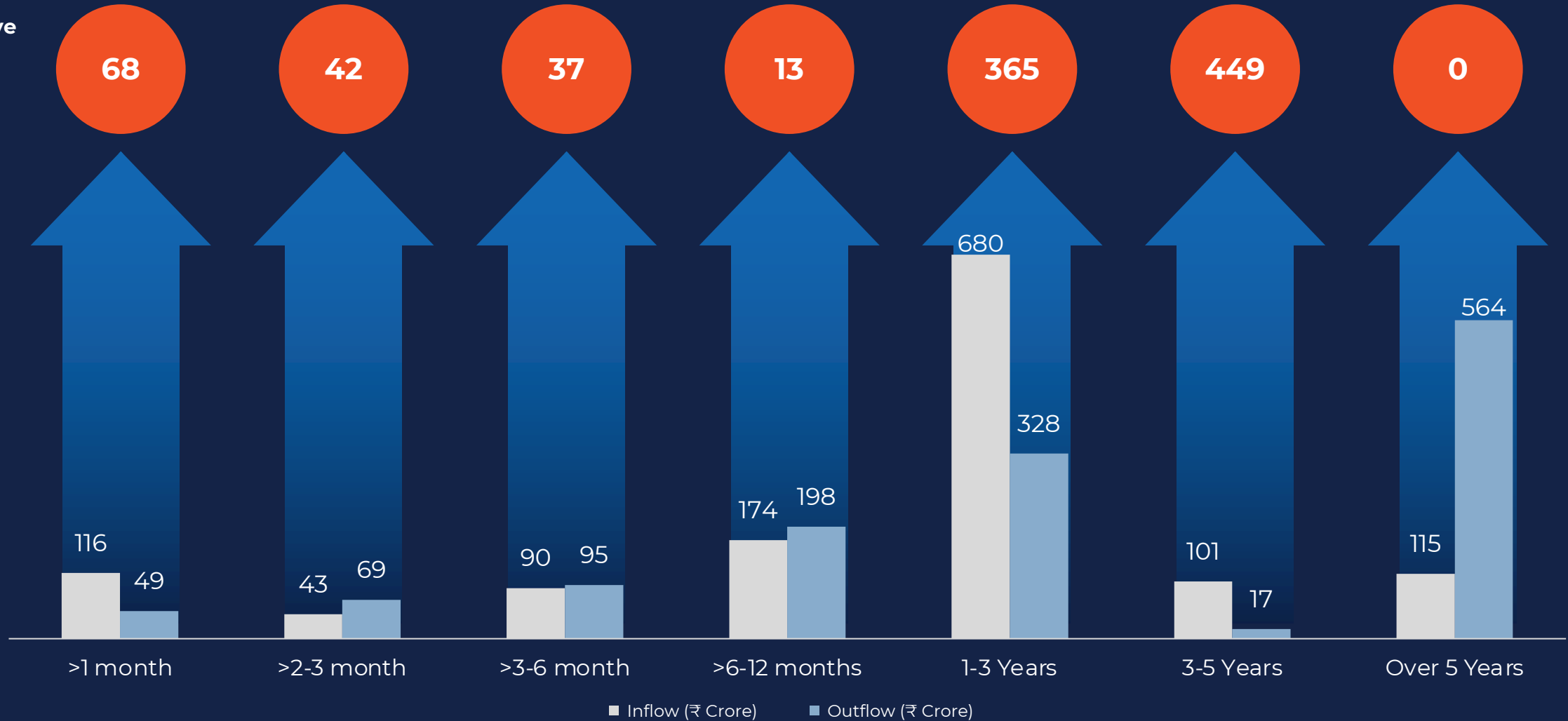
Headroom for leverage

Conducive macros



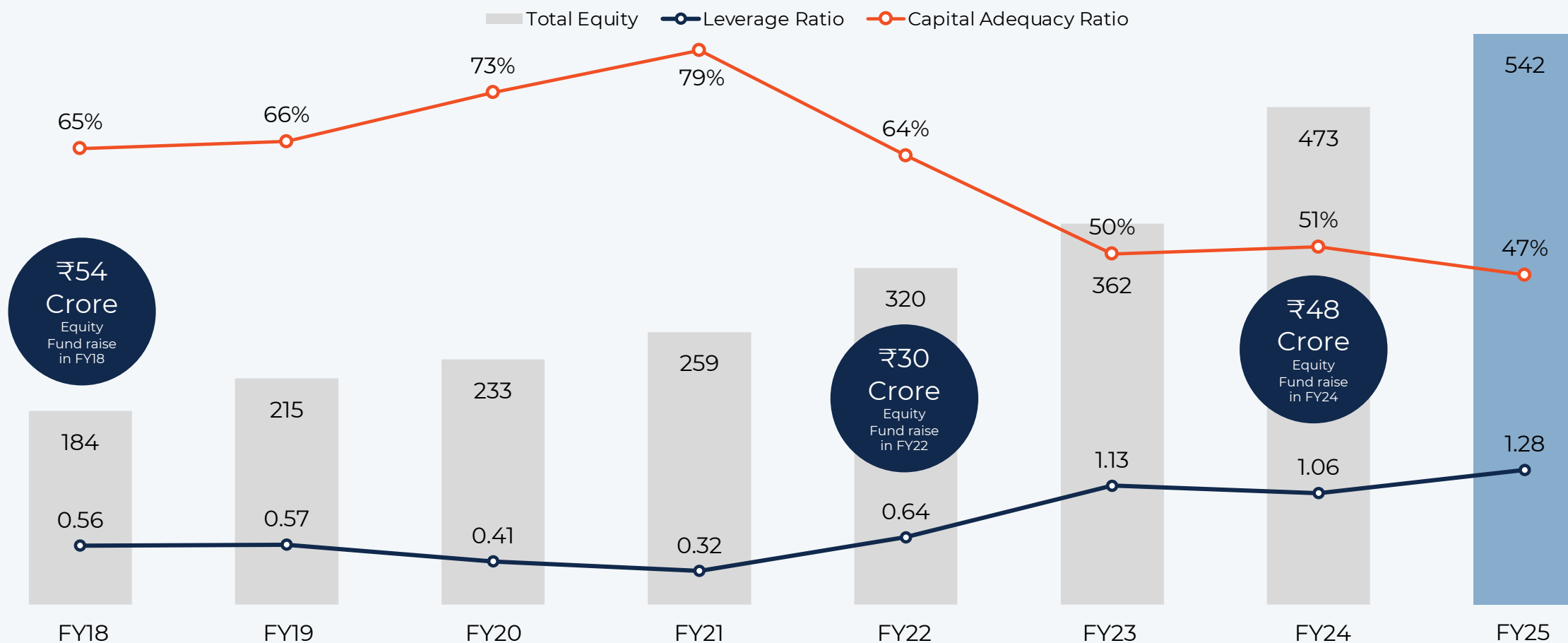
Well Managed **ALM**

Cumulative
Inflow -
Outflow
(₹ Crore)



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

30+ 14+



Rachita Gupta
Whole-time Director

8+ 7+

Ex – Ernst & Young



Naresh Varshney
Chief Financial Officer

37+ 10+

Ex – RR Finance Consultants,
Centrum Capital & Unicorn



Amit Kaul
Chief Technology Officer

34+ 1+

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



Chandan Kumar
Head –
Strategy & Business

23+ 6+

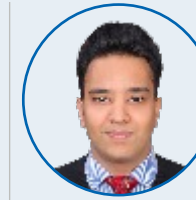
Ex – PNB Housing, HDFC,
SIB



Atul Agrawal
President –
Finance & Treasury

21+ 1+

Ex - Paisalo Digital,
SMC Finance



Ayussh Mittal
President- Audit

10+ <1



Deepak Sood
President – SME

28+ <1

Ex- AU Bank, HDFC
Bank, Reliance Capital



Chirag Gupta
Credit Head –
Wholesale

12+ 6+



Sachin Shah
Zonal Sales Manager -
West Region

21+ 6+

Ex - ICICI Bank, Fullerton
India Credit Co. Ltd,
Equitas Small Finance
Bank



Neeraj Bhati
Zonal Credit
Manager – SME

15+ 1+

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



Ranjan Banerjee
Zonal Credit Manager –
SME

17+ <1

Ex - Tata Capital Financial
Services, Hinduja Leyland
Finance, Shriram City Union
Finance, HDB Financial
Services and Fullerton India
Credit Company



Nikhil Singh
VP Business Operations
& Business Analytics

18+ 3+

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



Saurabh Prydarshi
Head – Legal

12+ 3+



Hariom Kumar
AVP – HR

18+ 6+

Ex – Ujjivan Financial
Services



Preeti Gupta
Company Secretary

10+ 4+

Strategy



Strategic Priorities

Key Takeaways

Strategic **Priorities**

Rationalisation of Portfolio

The Company is rationalising its portfolio to focus on the SME Retail vertical, reducing dependence on a single business segment, increasing loan book granularity, and enhancing access to funding.

The SME Retail vertical will continue to be the primary growth driver for the Company.

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 and is currently being upgraded for the Wholesale 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

Well Capitalised

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

1

Geared for Growth

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

3

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%.

5

2

A- STABLE: Credit Rating

CSL's credit rating has recently upgraded to A- Stable, this will help CSL access more capital and at competitive terms. It will also open doors to a new set of lenders.

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.

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