

February 13, 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
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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 December 31, 2025.

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

Q3FY26

Investor Presentation



February
2026



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

₹1,149 Cr
Q3'25

27%

₹1,460 Cr
Q3'26

Disbursement

₹280 Cr
Q3'25

27%

₹357 Cr
Q3'26

Collection Efficiency

98%
Q3'25

Consistent Performance

98%
Q3'26

NII

₹35.3 Cr
Q3'25

18%

₹41.4 Cr
Q3'26

PAT

₹16.8 Cr
Q3'25

25%

₹20.9 Cr
Q3'26

AUM Mix (SME Retail: Wholesale)

37:63
Q3'25

6% Shift in Favour of Wholesale

31:69
Q3'26

Loan Book Size

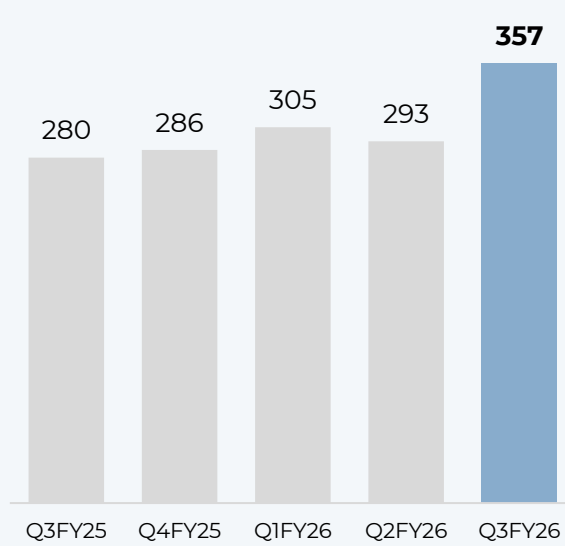
Disbursements (₹ crore)

27%

YOY Change

22%

QOQ Change



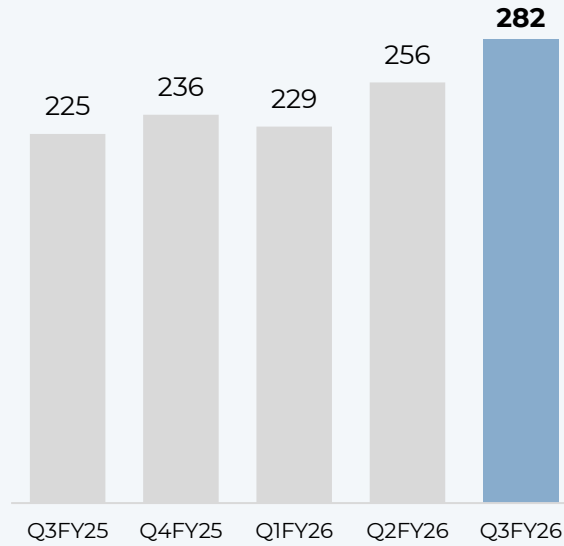
Collections (₹ crore)

25%

YOY Change

10%

QOQ Change



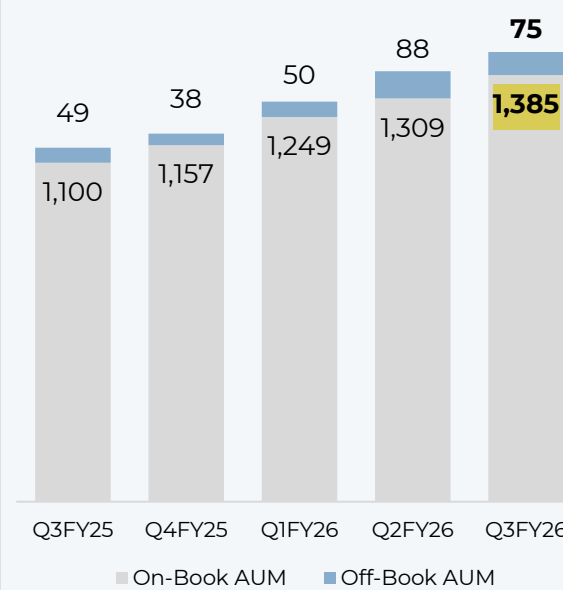
Loan Book (₹ crore)

27%

YOY Change

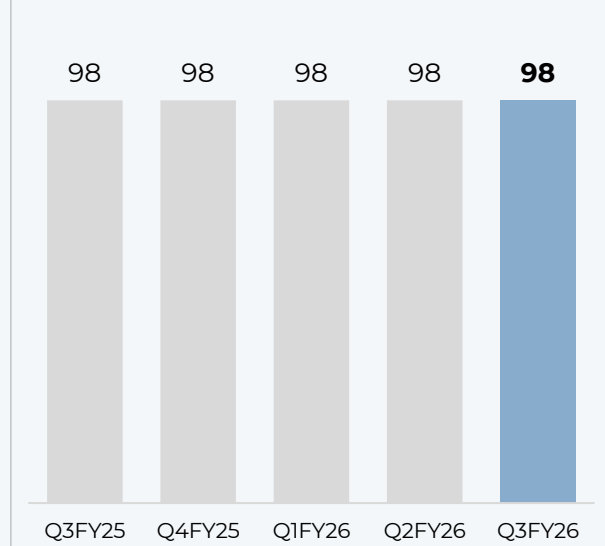
5%

QOQ Change



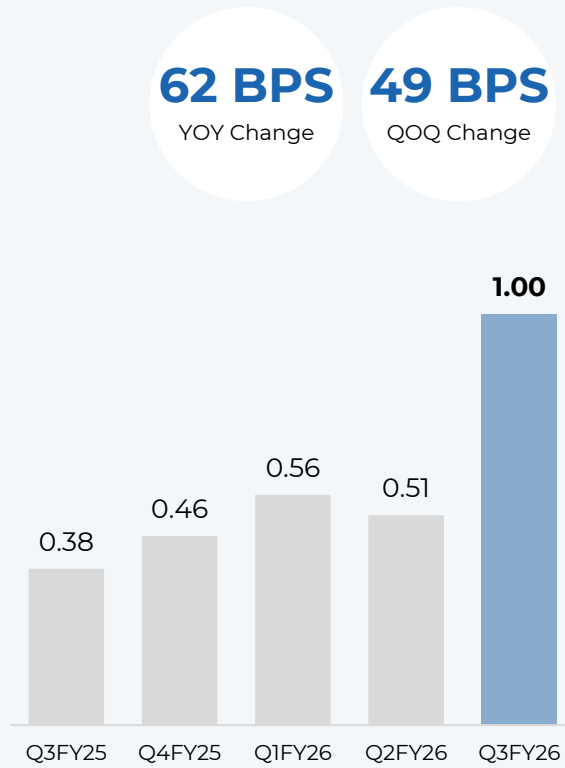
Note: YOY & QOQ change for Total AUM

Collection Efficiency (%)

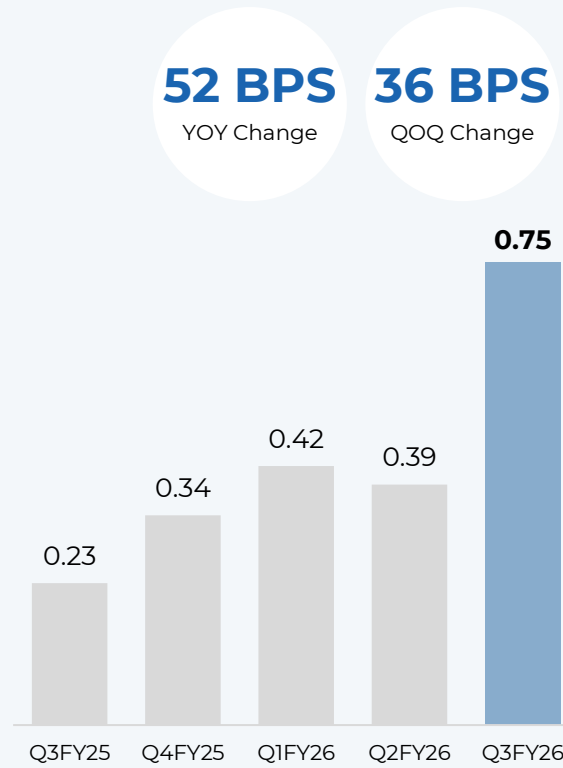


Asset Quality

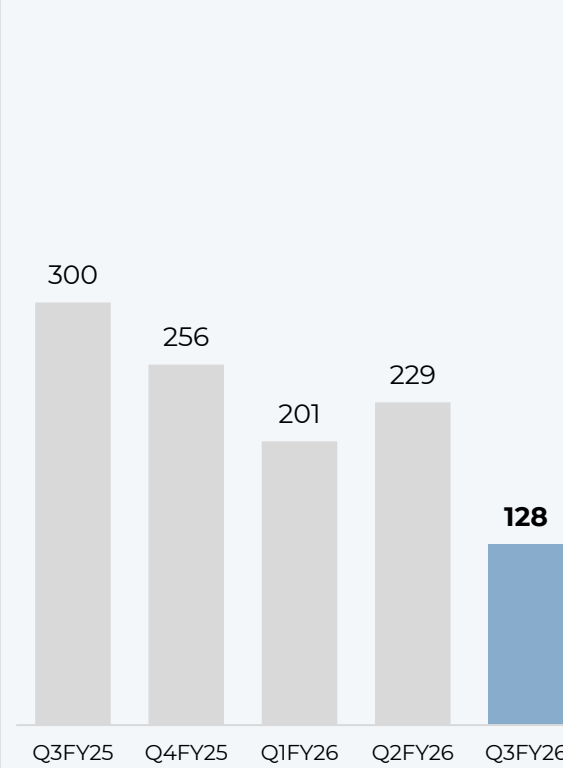
Gross NPA (%)



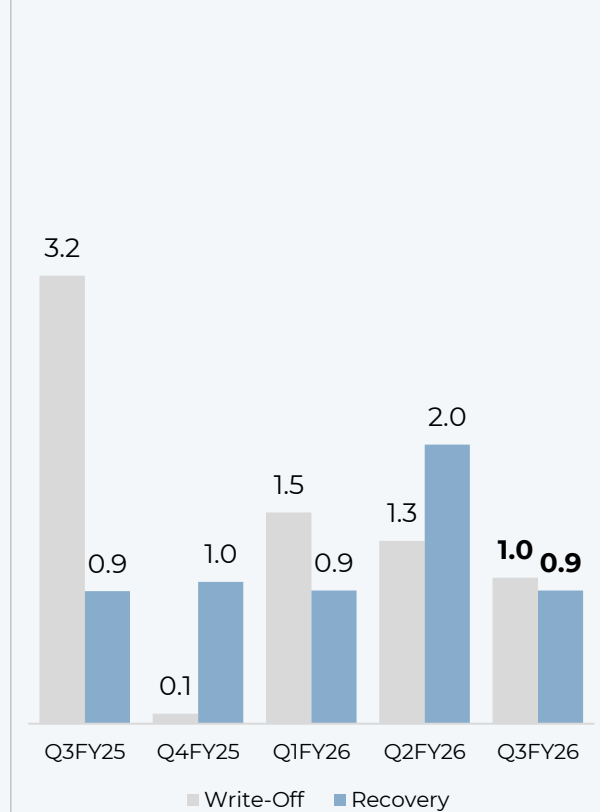
Net NPA (%)



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	Q3FY25	Q2FY26	Q3FY26
Gross Stage 3 (GNPA)	4.22	6.58	13.89
% portfolio in Stage 3	0.38%	0.51%	1.00%
ECL provision Stage 3	1.73	1.54	3.55
Net Stage 3	2.49	5.04	10.33
ECL Provision % Stage 3	41.03%	23.35%	25.60%
Gross Stage 1 & 2	1,095.79	1,281.00	1,370.78
% portfolio in Stage 1 & 2	99.62%	99.49%	99.00%
ECL provision Stage 1 & 2	10.92	13.53	14.25
Net Stage 1 & 2	1,084.87	1,267.47	1,356.53
ECL provision % Stage 1 & 2	1.00%	1.06%	1.04%
Total Assets	1,100.01	1,287.58	1,384.67
% portfolio	100.00%	100.00%	100.00%
ECL Provision	12.66	15.07	17.80
Net Stage	1,087.35	1,272.51	1,366.86
TOTAL ECL Provision %	1.15%	1.17%	1.29%
Provision Coverage Ratio	299.78%	229.06%	128.22%
NET NPA (Only Stage 3 Provision)	0.23%	0.39%	0.75%

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

P&L Highlights

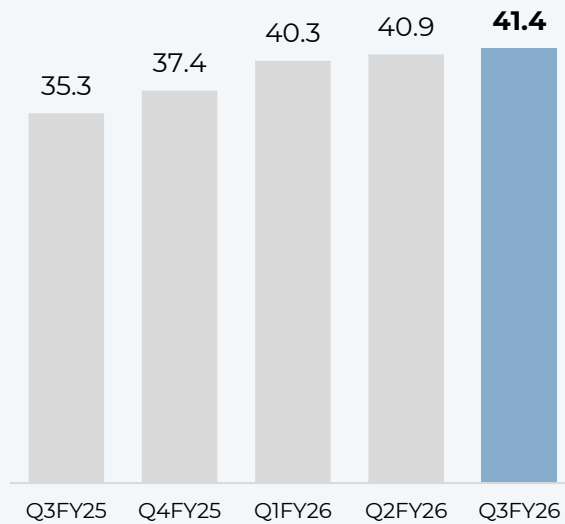
Net Interest Income (₹ crore)

18%

YOY Change

1%

QOQ Change



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

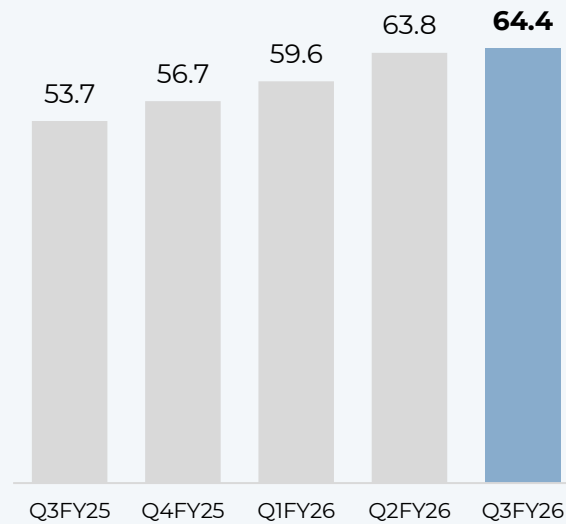
Total Income (₹ crore)

20%

YOY Change

1%

QOQ Change



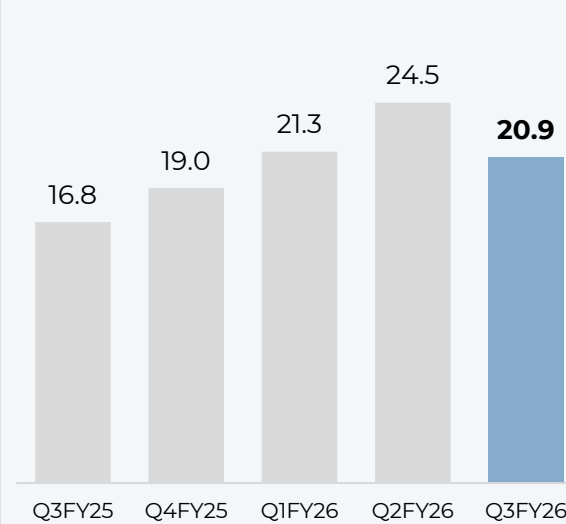
Profit After Tax (₹ crore)

25%

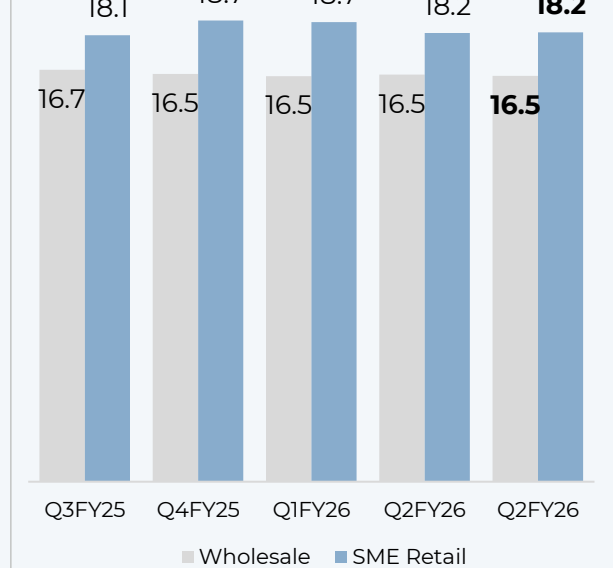
YOY Change

-14%

QOQ Change



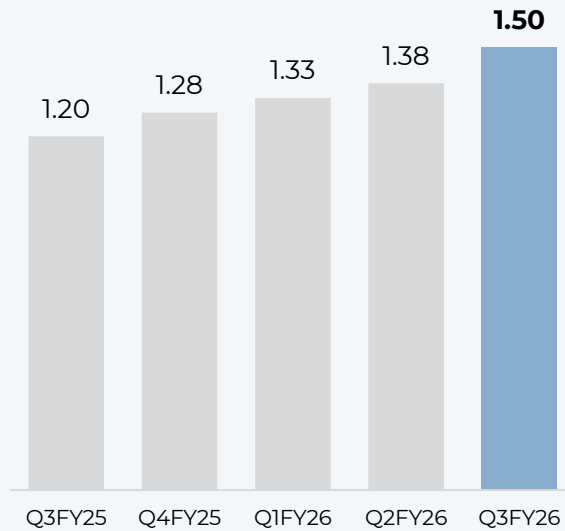
Yields (%)



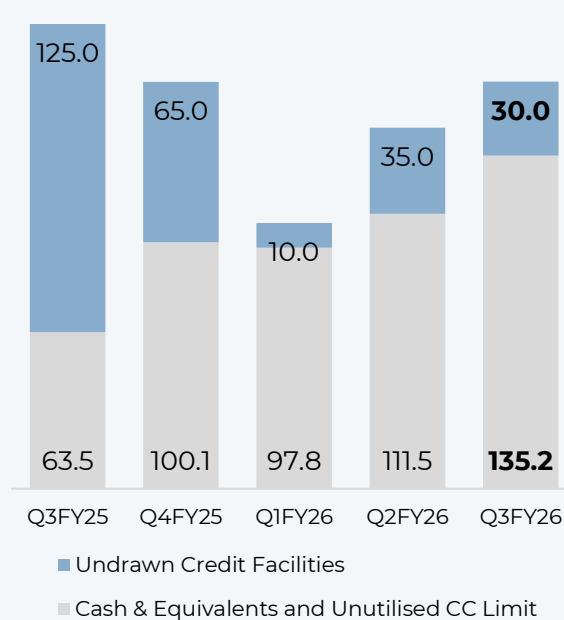
Note: Yields calculated on weighted-average of outstanding amounts as of quarter end.

Treasury Update

Leverage
(Ratio)



Liquidity
(₹ crore)



- 1 The Company has good liquidity of ₹135.2 crore as on 31st December 2025, with undrawn credit facilities of another ₹30.0 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 11th November, 2025
- 4 The Leverage Ratio is at a comfortable 1.50x as on 31st December 2025 with total outstanding borrowings of ₹ 889.93 crore.



Quarterly **Financial Snapshot**

(₹ crore)

PARTICULARS	Q3FY25	Q2FY26	Q3FY26
Disbursements	280.11	293.40	356.58
Revenue	53.70	63.83	64.44
Interest Income	50.52	59.21	61.29
PBT	22.55	28.85	25.49
PAT	16.77	24.46	20.92
Bad debts written off	3.13	1.30	1.04
Bad debts recovered	0.94	1.98	0.95
Loans and Advances (before ECL provision)	1,100.61	1,287.15	1,384.71
Net Worth	522.56	574.82	592.14
Total Liabilities	635.38	809.89	904.74
Borrowings	629.36	795.10	889.93
Gross NPA (%)	0.38%	0.51%	1.00%
Net NPA (%)	0.23%	0.39%	0.75%
Debt to Equity Ratio	1.20	1.38	1.50
CAR	47.49%	44.73%	43.10%
ROA	5.96%	7.22%	5.78%
ROE	12.84%	17.02%	14.13%
Book Value per Share	229.37	252.31	259.91

Operational Updates



Loan Book

- AUM stood at ₹1,460 crore, up 27% YoY and 5% sequentially, while the loan book reached ₹1,385 crore, marking a 26% YoY and 6% QoQ increase.
- AUM growth in Q3 was driven by the Wholesale vertical, as SME disbursements were slower than expected during the quarter.
- Cumulative disbursements in Q3 increased by 27% YoY and 22% QoQ, driven by higher Wholesale disbursements. The rise in Wholesale disbursements was also a function of higher collections in Wholesale during the quarter, which grew 25% YoY and 10% QoQ.
- In the Wholesale vertical, we are exploring joint-lending structures with a few of our industry partners to maintain growth momentum in this segment. We expect increased activity on this front in the coming year.
- SME Retail disbursements, which were encouraging in Q2, witnessed a slowdown in Q3 and underperformed our internal expectations.

- The broader SME lending space continues to reflect signs of over-leveraged borrowers, stagnant income growth, and tighter credit policies across the industry in response to recent stress.
- We maintain a cautiously optimistic view on the overall industry environment for SME Retail, while the Wholesale segment continues to remain robust.

Provisioning & Write-offs

- We recorded slightly higher impairments during Q3, also affected partly due to lower NPA resolutions during the quarter. Given that more than 2/3rd of our book is SARFAESI compliant – we expect swift resolutions in the coming 6-9 months.
- Further, based on recent RBI directives, standard provisioning on project financing has been revised to an average of 0.98% from the earlier 0.80%.
- As a result, our gross NPA stood at 1.00% in Q3FY26 vs. 0.38% in Q3FY25 and 0.51% in Q2FY26. Net NPA stood at 0.75% in Q3FY26 vs. 0.23% in Q3FY25 and 0.39% in Q2FY26.
- Going forward, we expect better performance on the recovery front, as also seen in 9M.

- Additionally, we are not observing any major delinquencies in the SME Retail book disbursed in the past 12 months.

Net Interest Income & Profitability

- Net Interest Income stood at ₹41.4 crore, registering growth of 18% YoY and 1% QoQ in Q3FY26.
- PAT stood at ₹20.9 crore in Q3FY26, increasing 25% YoY but declining 14% QoQ.

Lending Partners

- We onboarded two new lenders in Q3, namely SBM Bank and Punjab & Sind Bank. We also received repeat sanctions from 2 of our existing lenders within the same FY – reflecting their confidence in CSL's asset quality & operational framework.
- The Company's lender base now stands at 36, comprising leading public and private sector banks, SFBs and NBFCs, ensuring a well-diversified funding profile.
- The liquidity position remains healthy, supported by cash equivalents and undrawn credit facilities.
- We have also noted some benefit from recent rate cuts in our fresh borrowings, which will gradually reflect in our weighted average cost of capital.

Branch Footprint Expansion

- We added 1 new branches during the quarter. Several spoke branches have also been added in recent quarters with on-ground teams, some of which will eventually be converted into full-fledged branches. This will enable efficient expansion through a hub-and-spoke model.

Outlook

- We remain on track to meet our AUM target of ₹1,500–1,600 crore for the year. The Wholesale segment continues to remain robust, while SME Retail, which recently underperformed expectations, is expected to return to a growth path in the coming financial year.
- We anticipate an AUM mix rebalancing in favour of SME Retail as growth picks up again, accompanied by an improvement in profitability metrics.

Lending Partners

Banks & SFBs

							
							
					Newly Added		
							

NBFC

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



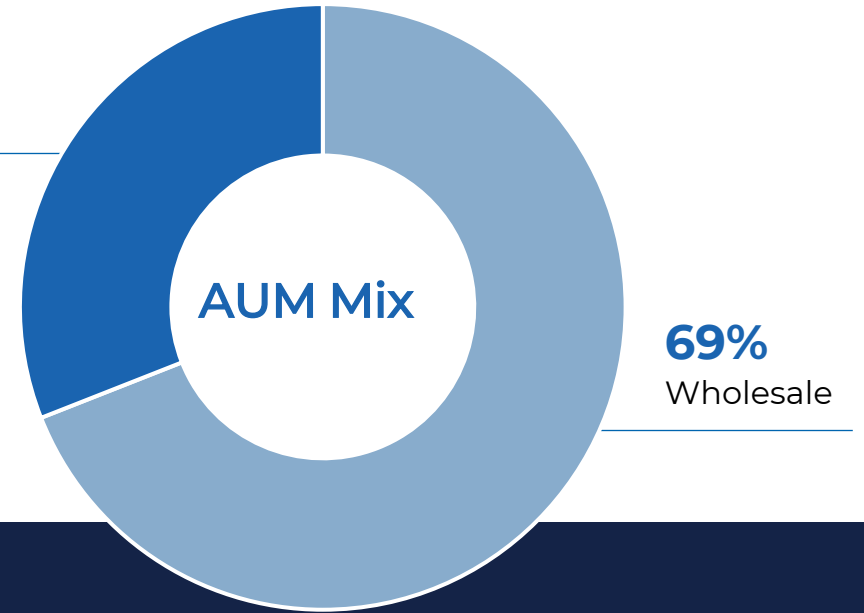
- Introduction
- CSL's Business Model
- Key Differentiators of CSL
- Business Verticals & Products
- SME Retail
- Wholesale

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



₹1,460 Crore
AUM

100%
Secured loan book

14%
ROE

A- Stable
Credit Rating Reaffirmed

43%
Superior CAR

₹592 Cr
Net Worth

495
Team Strength

CSL's Business Model

Domain Expertise

Build deep understanding of our markets, products, and customers

1



Focused Strategy

Operate within circle of competence, and expand it over time

2



Customer-Centric

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

3

Healthy Businesses

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

5



Technology-Driven

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

4



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

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

₹355 crore

AUM

3,209

Active Accounts

₹12 lakh

Average Ticket Size

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

₹97 crore

AUM

53

Active Accounts

₹3 crore

Average Ticket Size

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

₹621 crore

AUM

51

Active Accounts

₹18 crore

Average Ticket Size

WS Small: Construction loan given against single plotted projects

₹301 crore

AUM

51

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

₹86 crore

AUM

9

Active Accounts

₹9 crore

Average Ticket Size



SME Retail



Wholesale

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

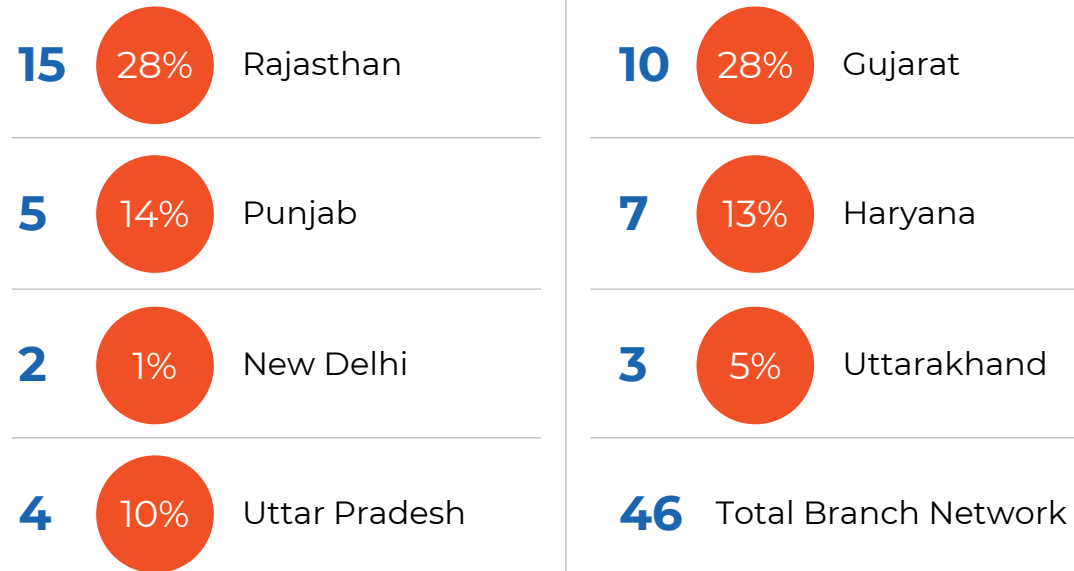
Loan Amount

Salaried individuals with collateral

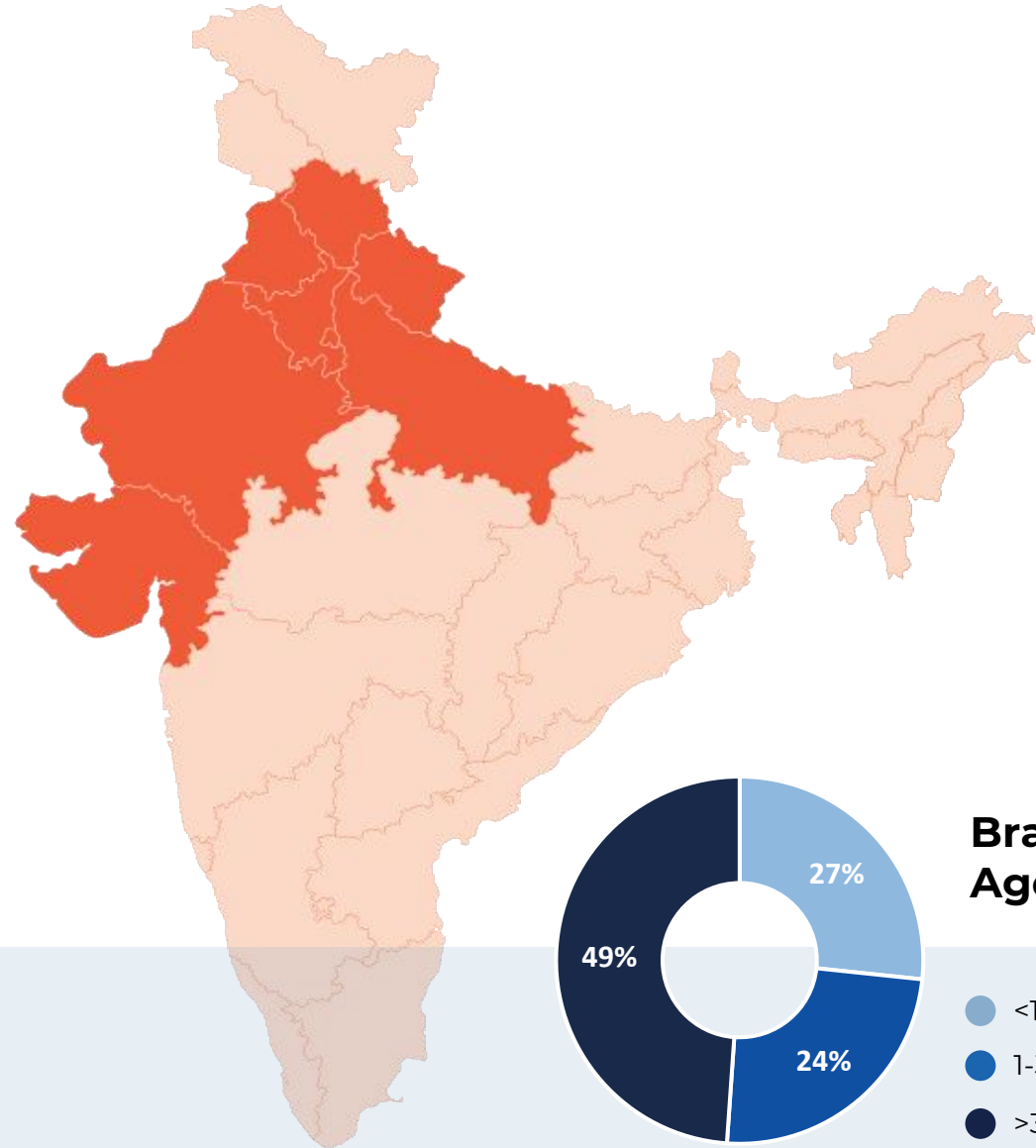
ROI between 16% to 22%

SME Retail (2/3)

Presence



● AUM DISTRIBUTION (in %)



Branch Ageing

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

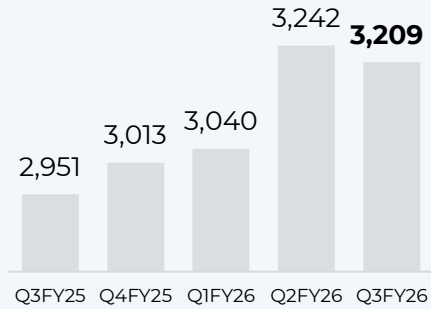
Clustered

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

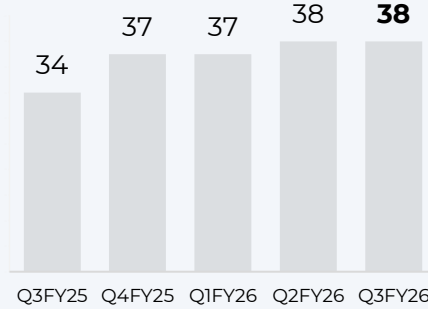
SME Retail (3/3)

SME

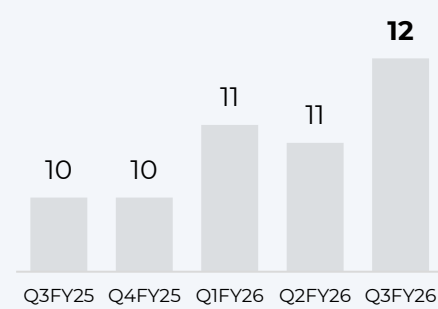
Active Accounts
(#)



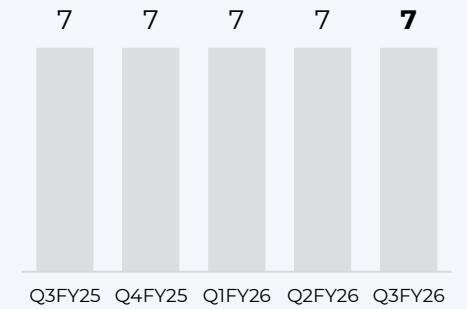
Average Loan-to-value
(%)



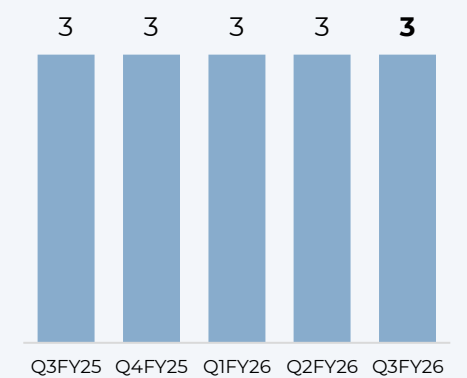
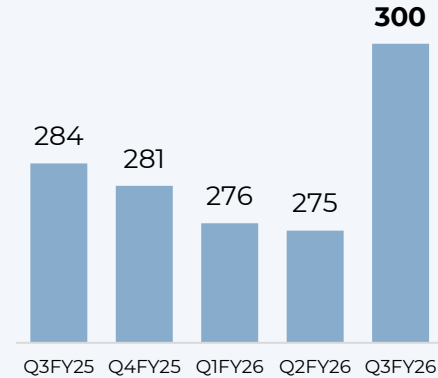
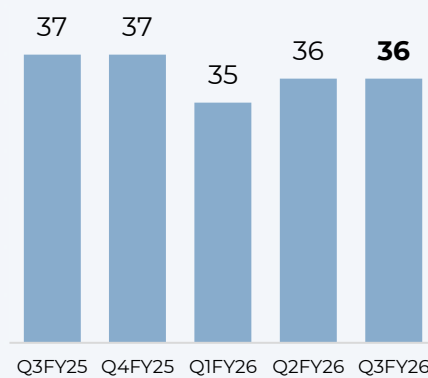
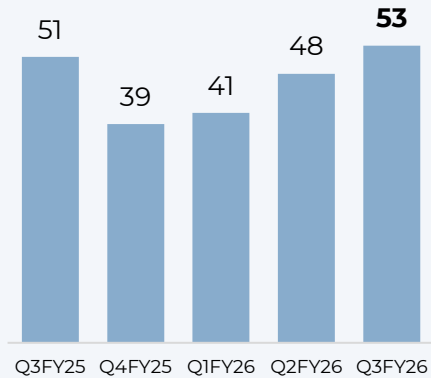
Average Ticket Size
(₹ Lakh)



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

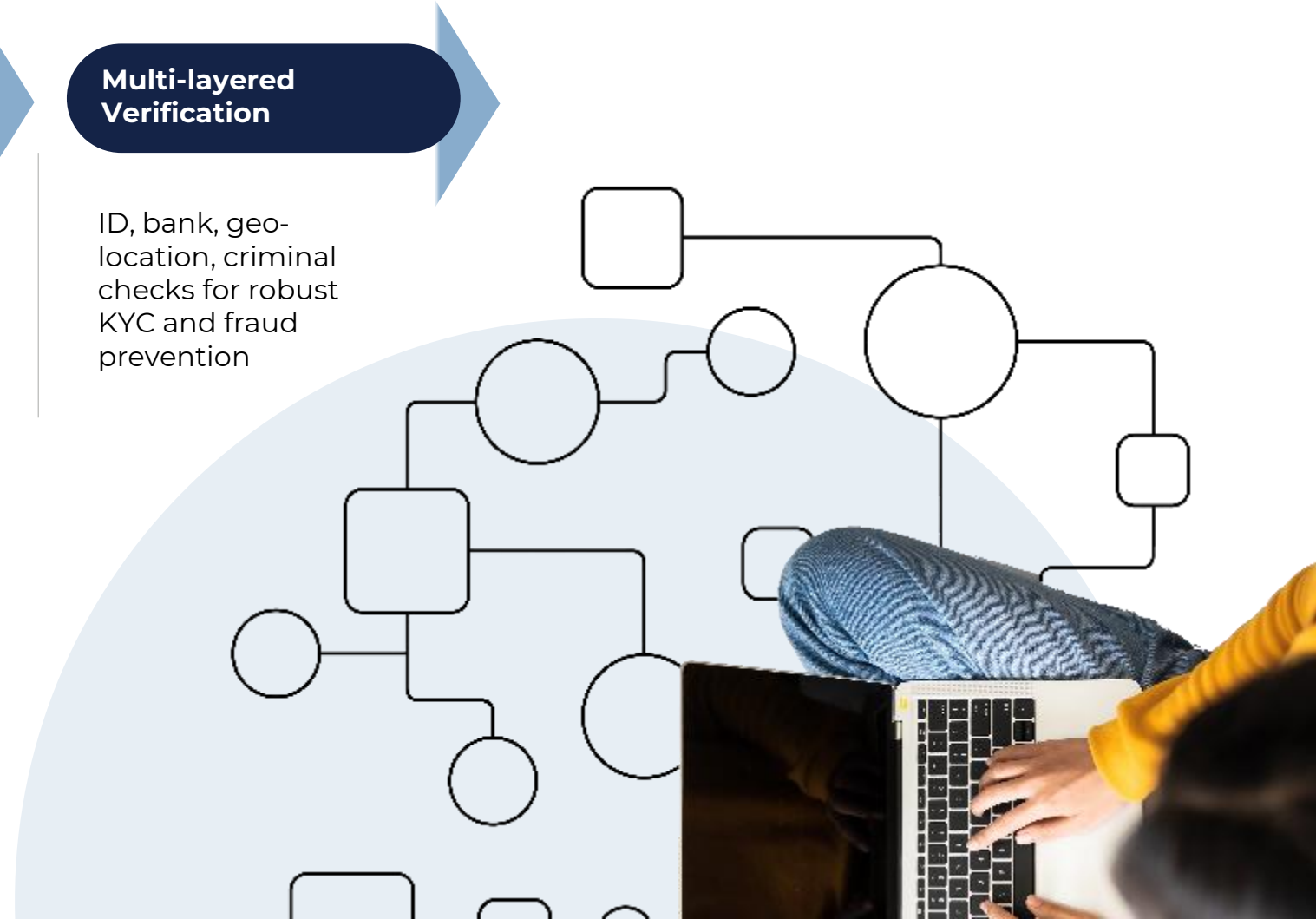
ID, bank, geo-location, criminal checks for robust KYC and fraud prevention

Hybrid Credit Decisioning

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

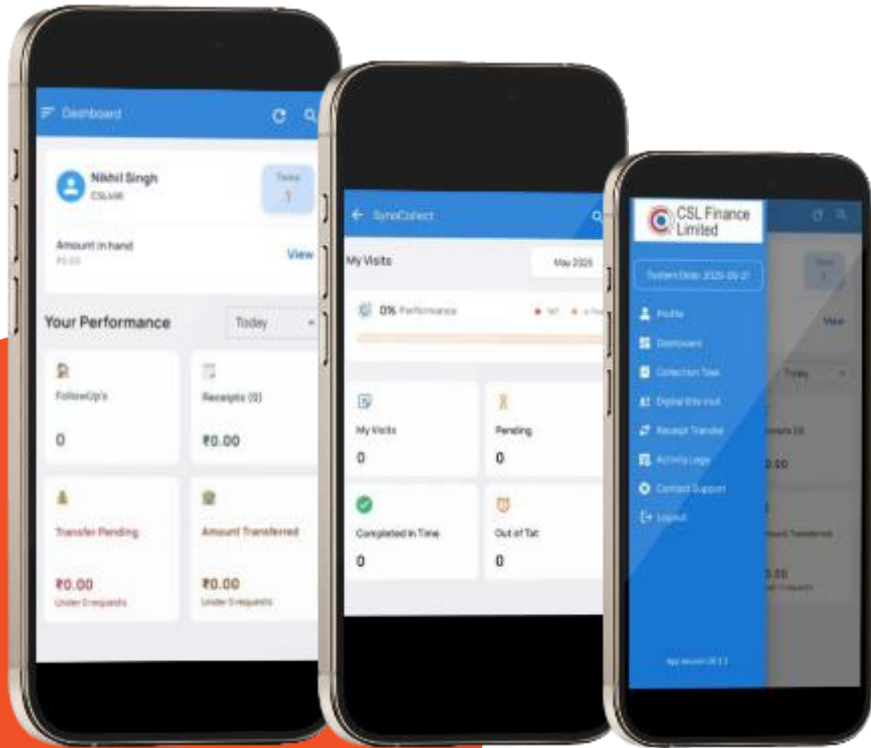
Proprietary Apps

Seamless mobility applications for both sales and credit team

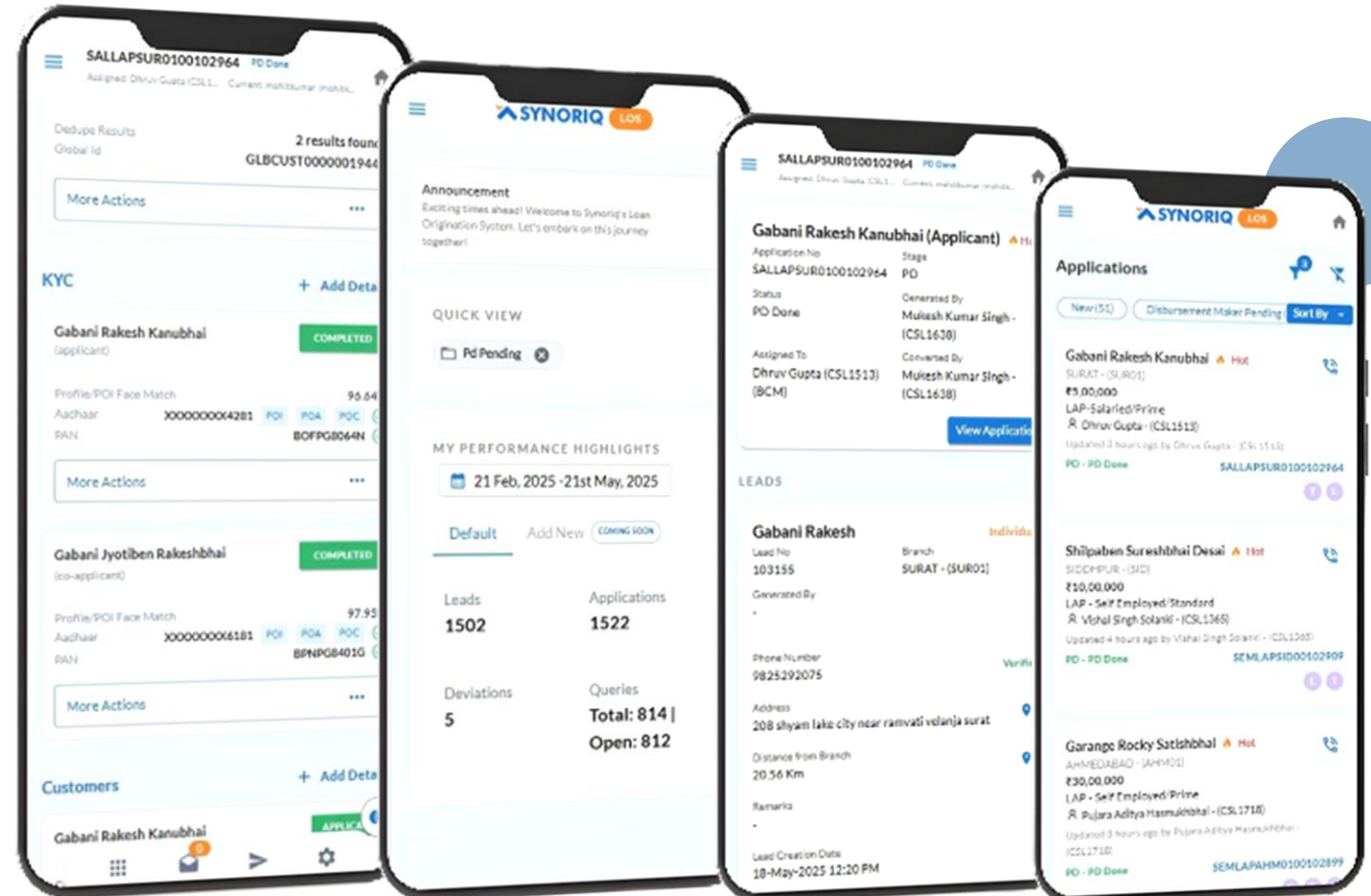


Proprietary Applications

Collections Mobile Application



Sales & Credit Mobility Application



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

B | **BHARAT
BILLPAY**

Auto Communication Engine via:
Email, SMS | WhatsApp



Data Analytics & Other Capabilities

Real-time dashboard at multiple levels

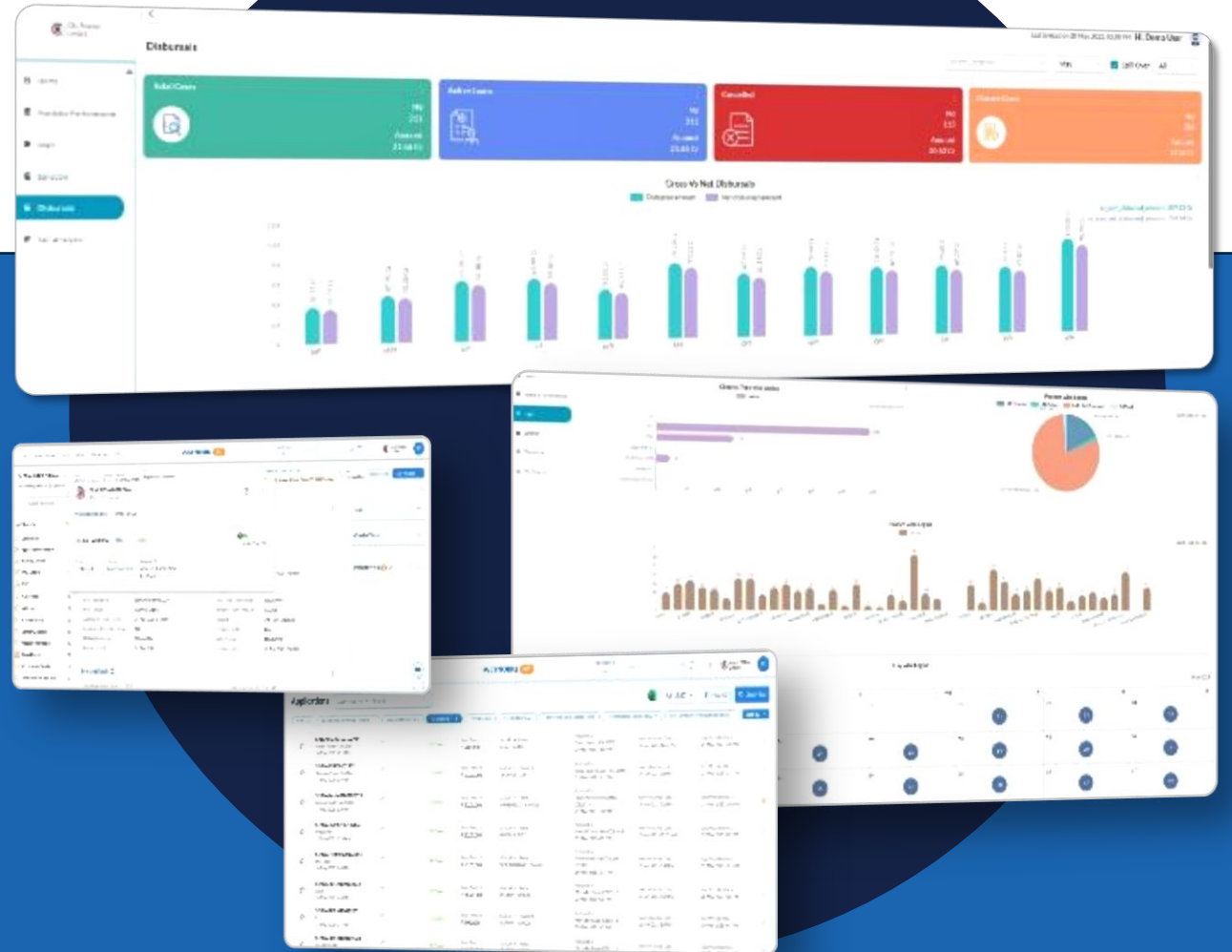
Constantly upgrading analytical BI Tool for more features

Automating accounting entries from LMS

Automating 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

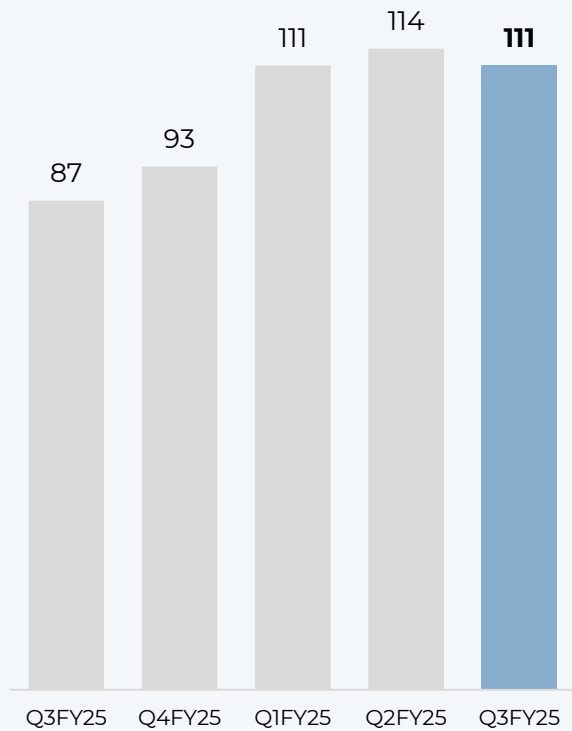
Review of sales, inventories, market price, costs

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

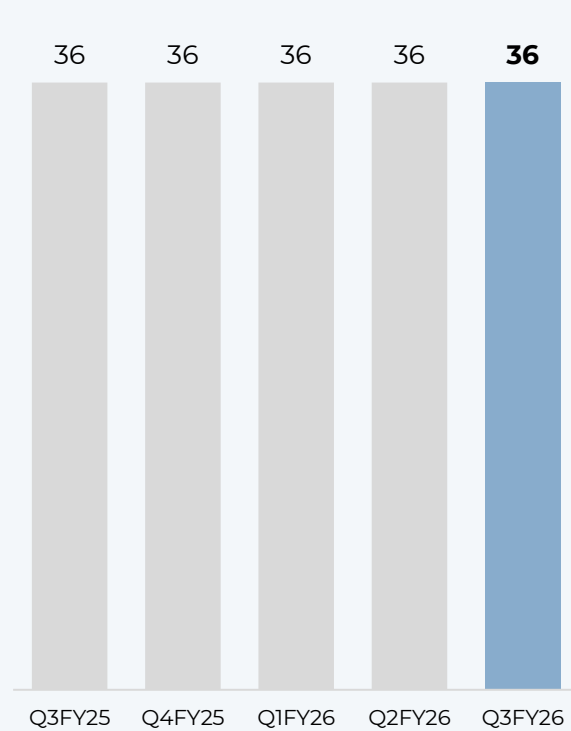
Wherever required, initiate early legal actions for faster repayments

Wholesale (2/2)

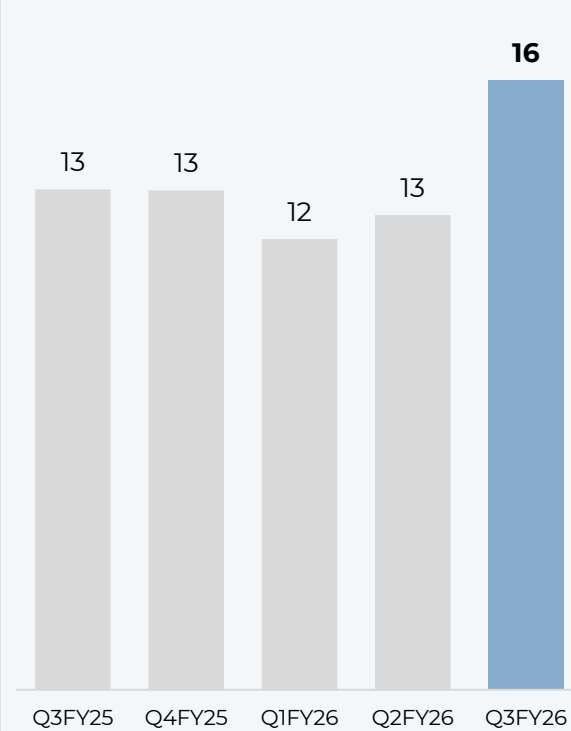
Active Accounts
(#)



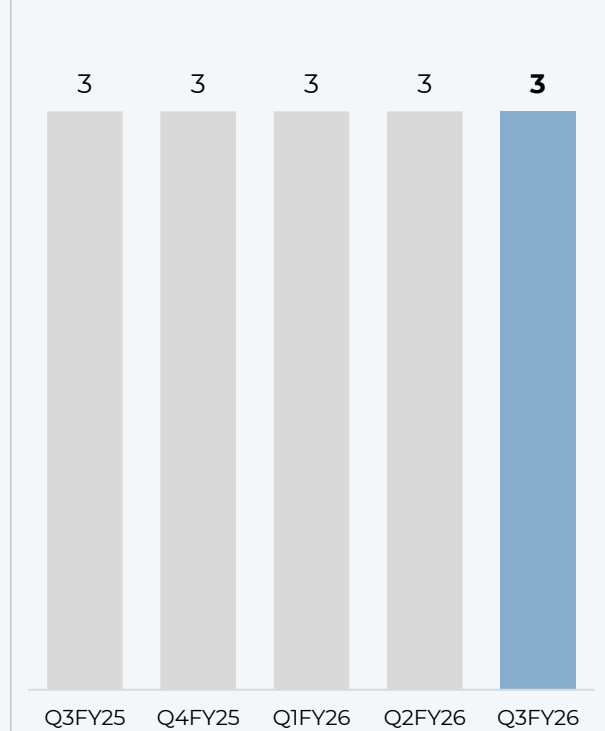
Average Loan-to-Value
(%)



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

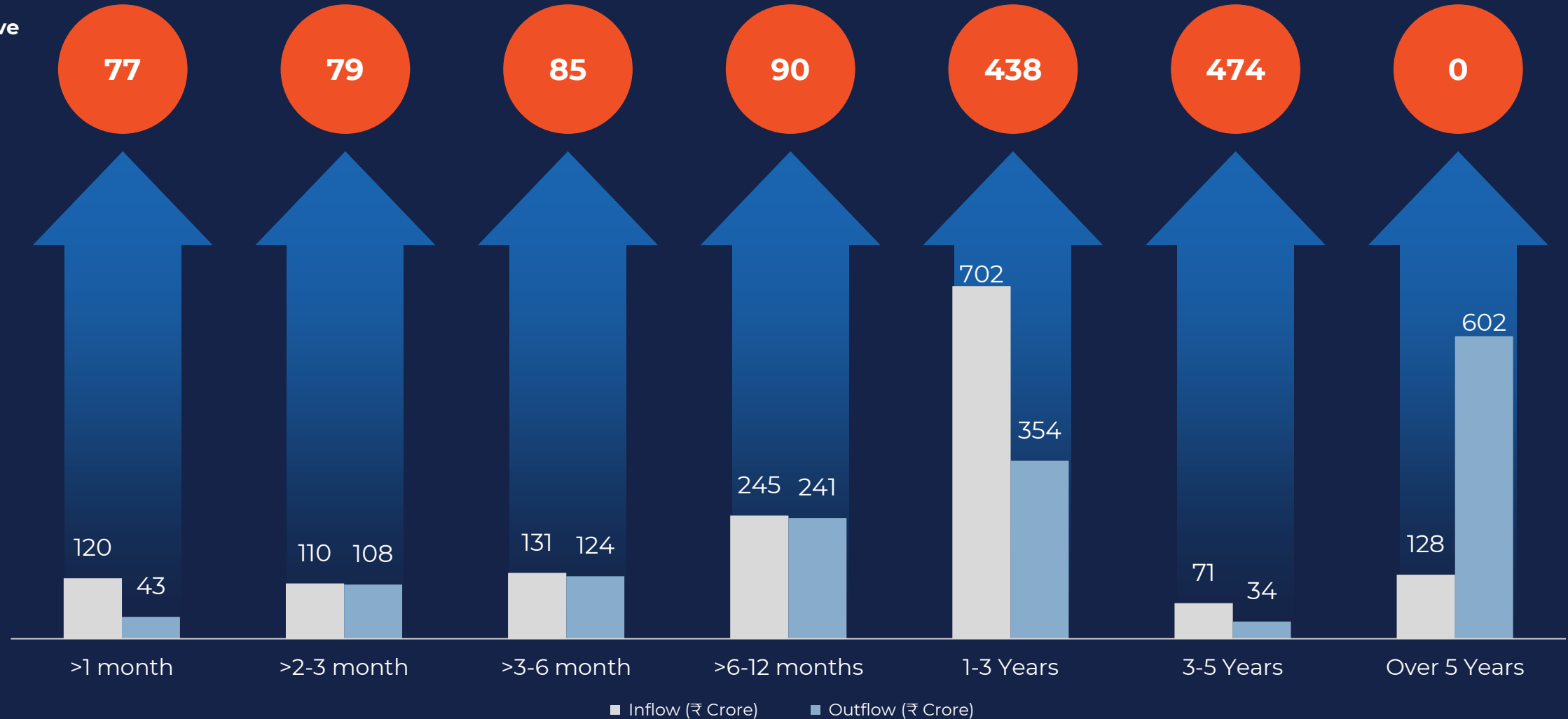
Headroom for leverage

Conducive macros



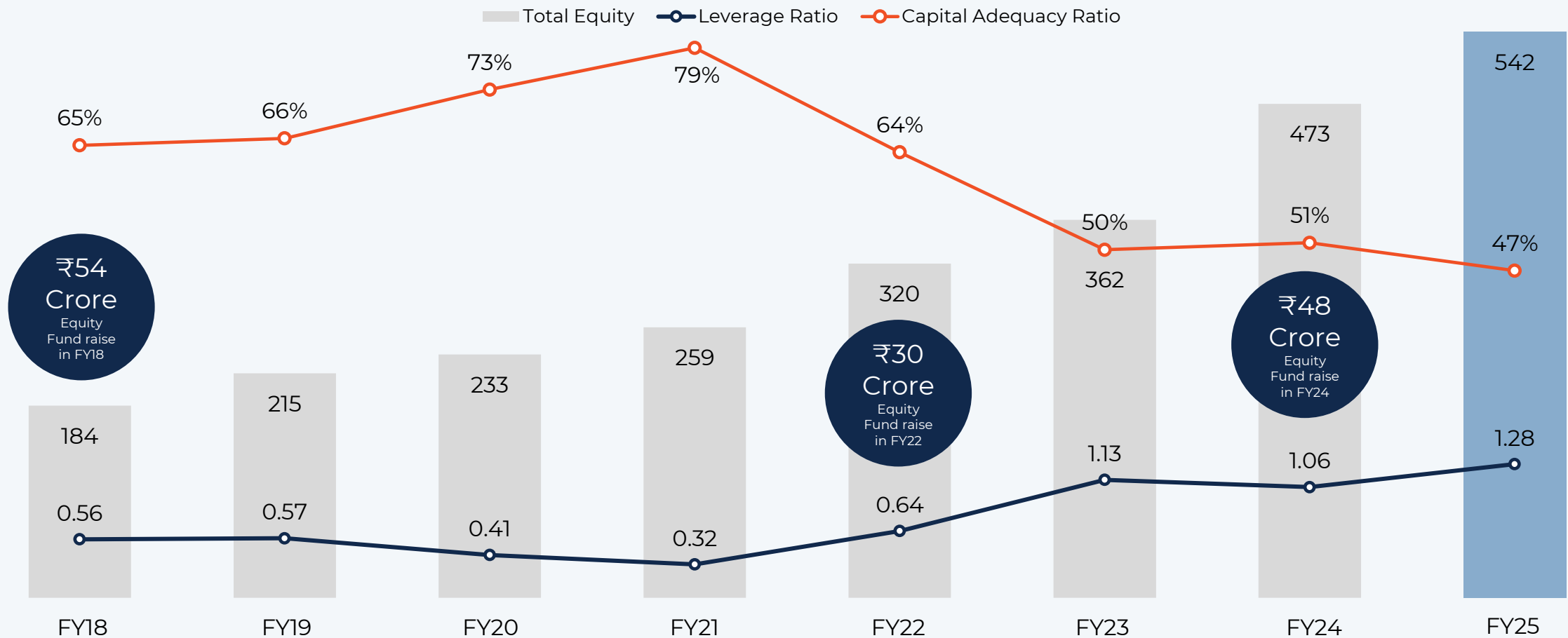
Well Managed ALM

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



Prince Bhardwaj
Chief Business Officer

20+ <1

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



Atul Agrawal
President - Finance & Treasury

21+ 1+

Ex - Paisalo Digital, SMC Finance



Ayussh Mittal
President- Audit

10+ <1



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+

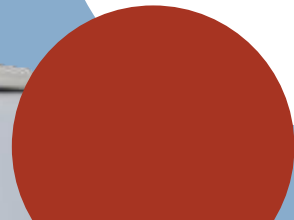


Strategy



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

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.

2

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.

4

Safe Harbour

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