

May 23, 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 and year ended March 31st, 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**

PREETI
GUPTA
Digitally signed
by PREETI GUPTA
Date: 2025.05.23
17:40:02 +05'30'

Preeti Gupta**(Company Secretary & Compliance Officer)****Encl:** a/a

Q4 & FY25

Investor Presentation

May 2025



FY25 Performance Highlights









Inside this section

CSL Finance at a Glance

FY25 - Financial Performance

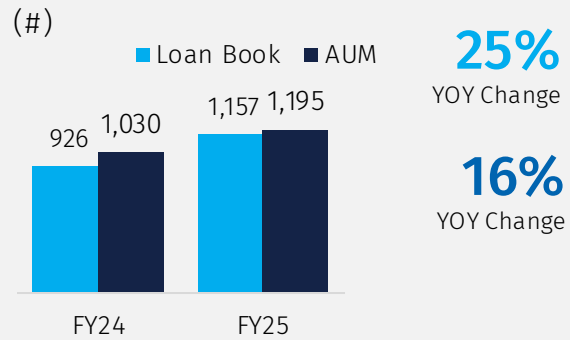
FY25 - Operational
Performance

CSL Finance **At A Glance**

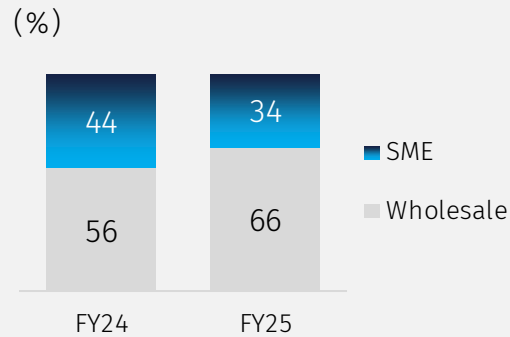
 Scale of Operations	 Distribution	 Loan Book Granularization	 Asset Quality	 Liability Profile	 Profitability
₹ 1,157 Crore Up 25% in FY25 Loan Book	43 Branches	100% Secured Loan Book	0.46% GNPA	32 Active Lender Relationships	₹ 146 Crore Up 21% in FY25 Net Interest Income
₹ 1,195 Crore Up 16% in FY25 Asset Under Management	460 Team Strength	34% SME Retail 66% Wholesale AUM Mix	0.34% NNPA	47% Capital Adequacy Ratio	₹ 72 Crore Up 14% in FY25 Net Profits
₹ 542 Crore Up 14% in FY25 Net Worth	7 States – Presence (Clustered expansion strategy)	₹ 10 Lakh Average SME Ticket Size	256% Provision Coverage Ratio	~19% Fixed-rate yield on SME Portfolio	13.31% ROE
₹ 1,119 Crore Up 6% in FY25 Disbursements	100% In-house sourcing & collections	₹ 13 Crore Average Wholesale Ticket Size		~17% Average yield on Wholesale Portfolio	
		3,063 Active SME Loan Accounts		1.28 Leverage Ratio	6.46% ROA
		93 Active Wholesale Loan Accounts			

FY25 - Financial Performance

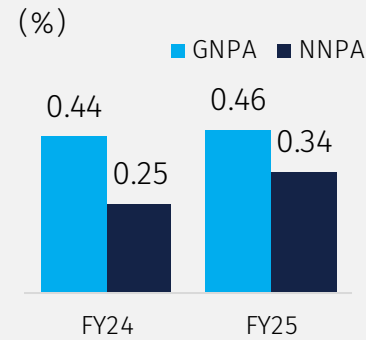
Loan Book & AUM Growth



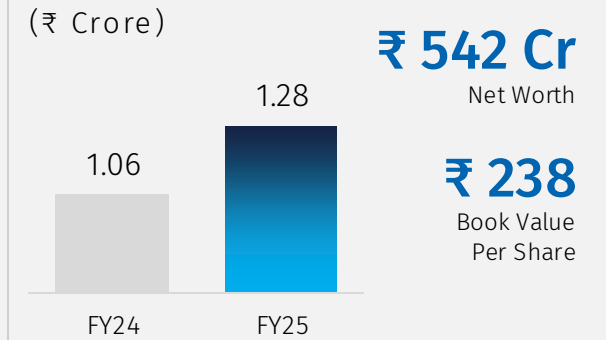
Change in AUM-Mix



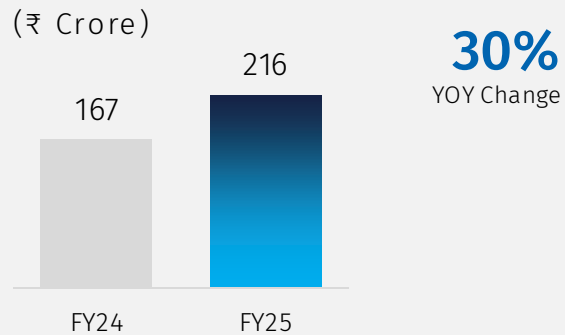
Robust Asset Quality



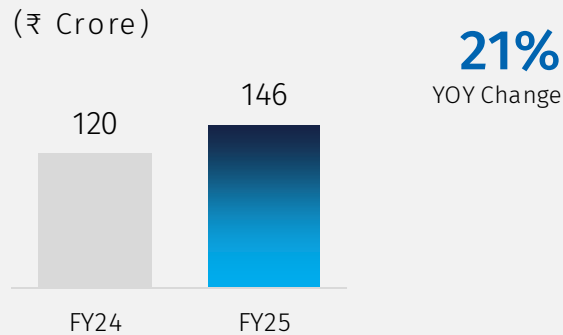
Comfortable Leverage Ratio: Further Headroom To Grow



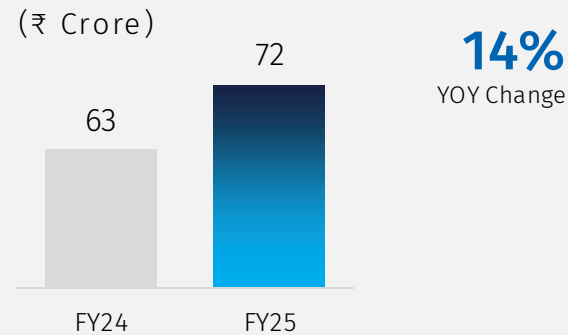
Total Income Growth



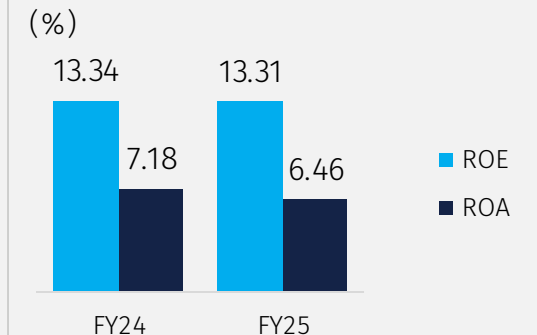
Net Interest Income (NII) Growth



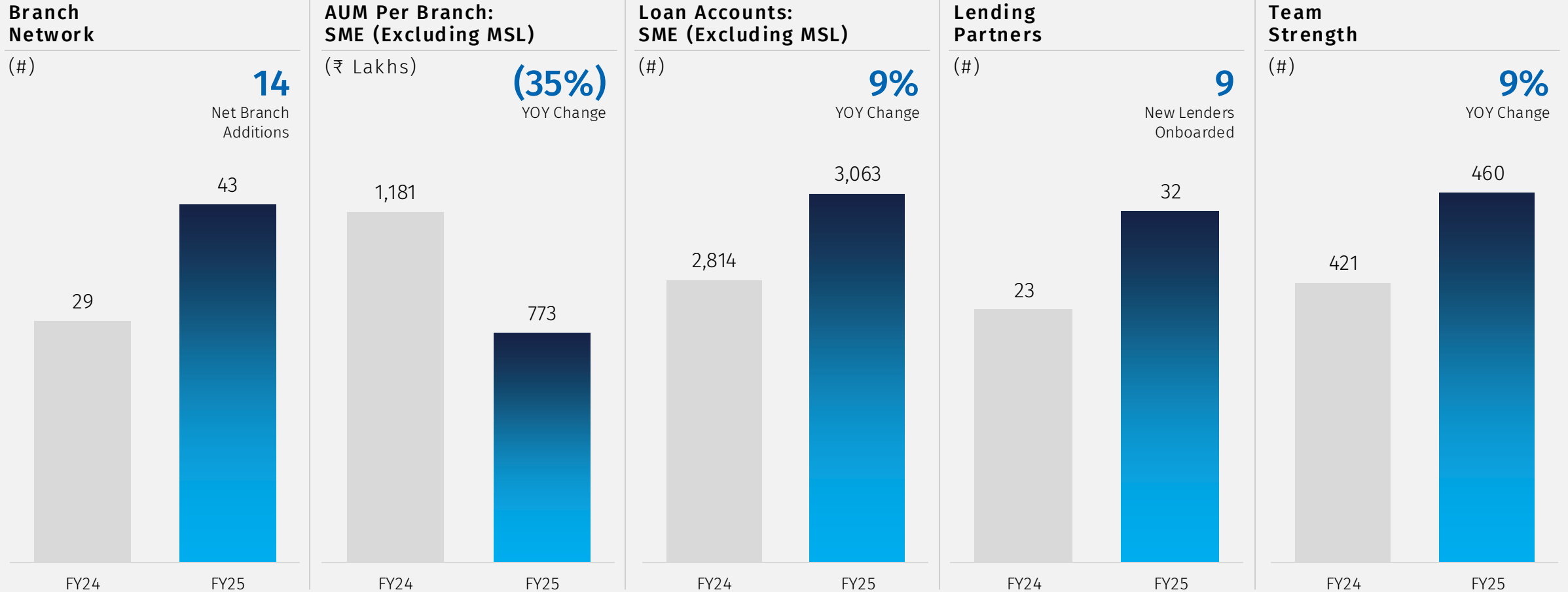
PAT Growth



Healthy Capital Return Ratios ROA & ROE



FY25 - Operational Performance



AUM per branch has decreased due to significant increase in branch count & initial gestation period for new branches

Quarterly Business Update



Inside this section

[Business Growth YoY](#)

[Loan Book Size](#)

[Asset Quality](#)

[Asset Quality: Stage Analysis](#)

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[Quarterly Financial Snapshot](#)

[Operational Updates](#)

[Lending Partners](#)

[5Y Financial Snapshot](#)

Business Growth YoY

16%

Q4'25
₹1,195 Cr

Q4'24
₹1,030 Cr

Assets Under
Management

-11%

Q4'25
₹286 Cr

Q4'24
₹322 Cr

Disbursement

Consistent
Performance

Q4'25
98%

Q4'24
99%

Collection
Efficiency

15%

Q4'25
₹37.4 Cr

Q4'24
₹32.7 Cr

NII

2%

Q4'25
₹19.0 Cr

Q4'24
₹18.6 Cr

PAT

10% Shift in Favour of
Wholesale

Q4'25
34:66

Q4'24
44:56

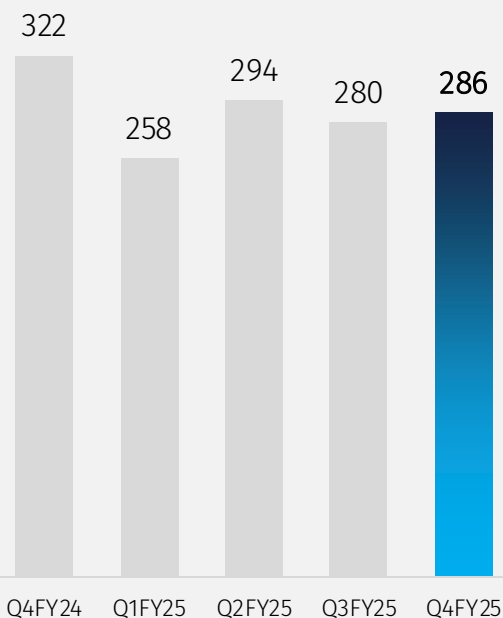
AUM Mix
(SME Retail: Wholesale)

Loan Book Size

Disbursements

(₹ crore)

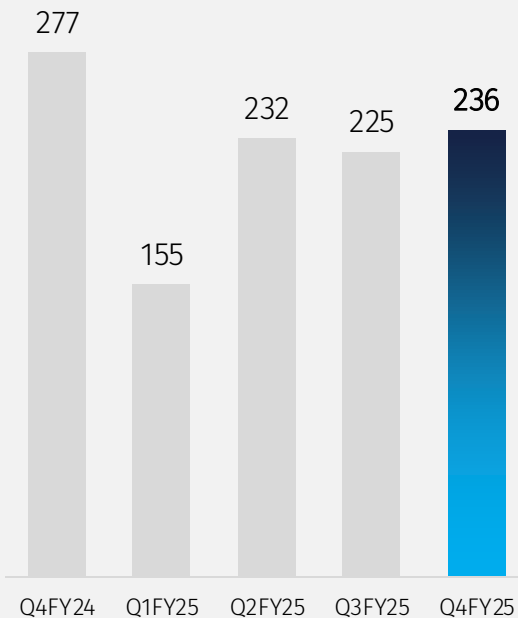
-11% **2%**
YOY Change QOQ Change



Collections

(₹ crore)

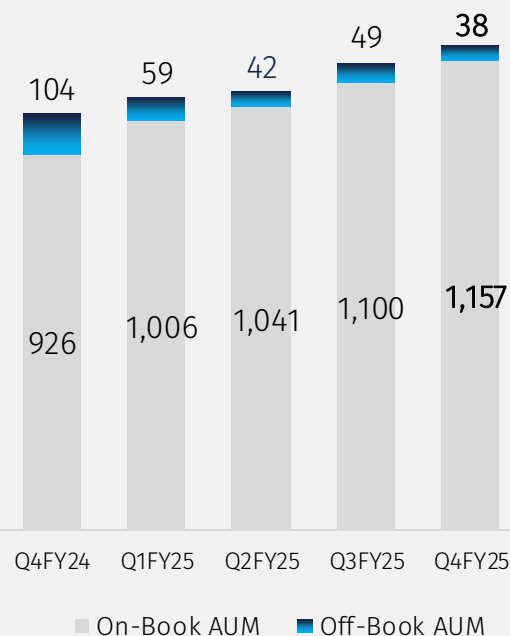
-15% **5%**
YOY Change QOQ Change



Loan Book

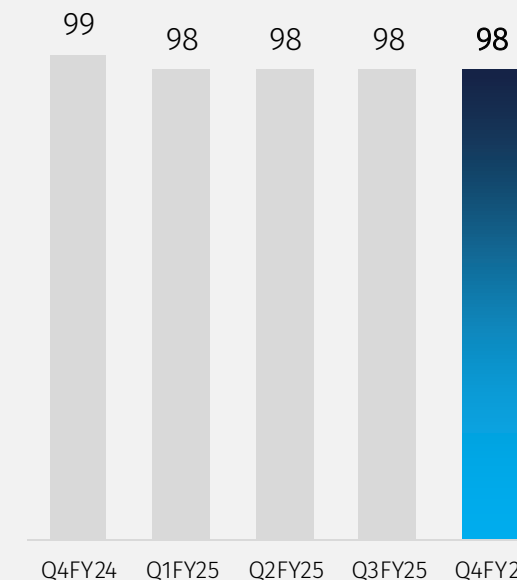
(₹ crore)

25% **5%**
YOY Change QOQ Change



Collection Efficiency

(%)



Note: Off-book AUM decreased in FY25 as first focus was on building organic growth through on-book AUM
Note: YOY & QOQ change for Total AUM

Asset Quality

Gross NPA

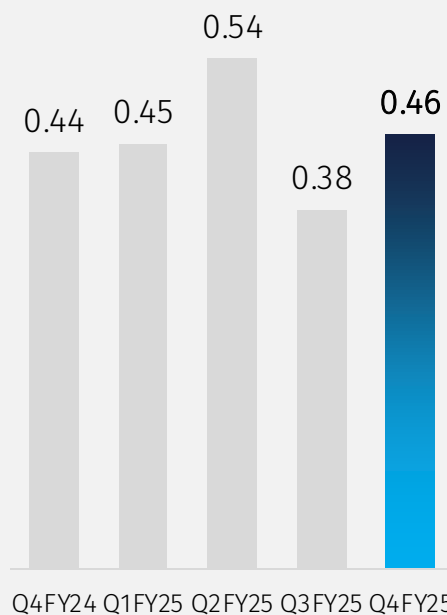
(%)

2 BPS

YOY Change

8 BPS

QOQ Change



NET NPA

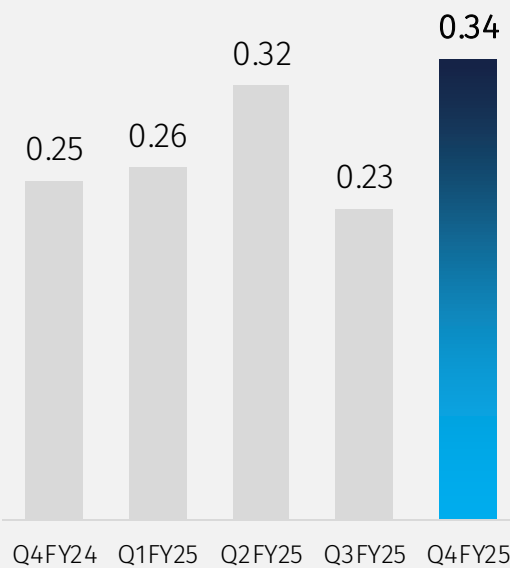
(%)

9 BPS

YOY Change

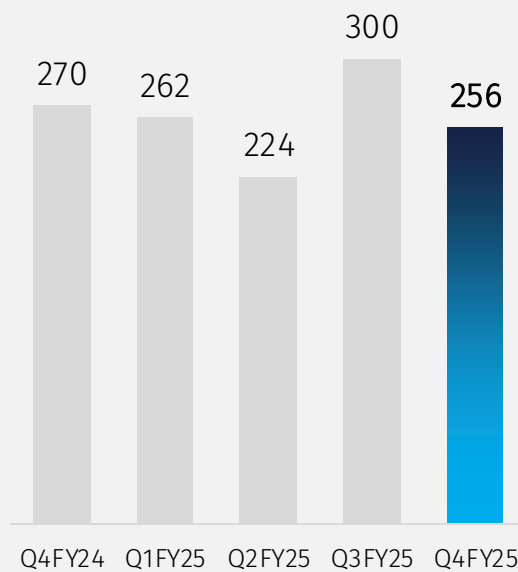
11 BPS

QOQ Change



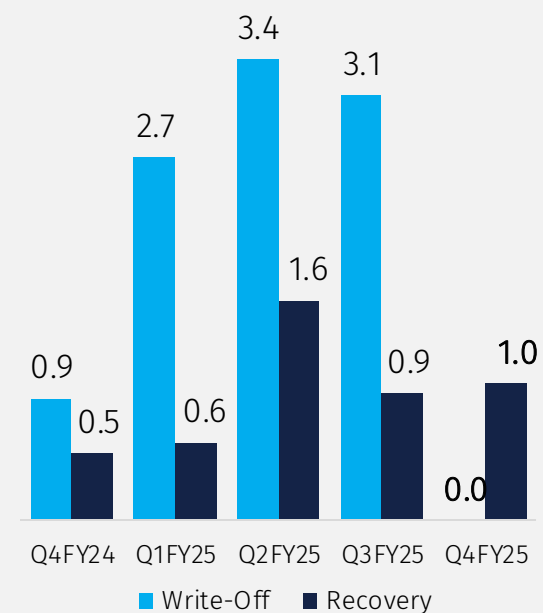
Provision Coverage Ratio

(%)



Write-offs & Recoveries

(₹ crore)



Asset Quality: **Stage Analysis**

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

PARTICULARS	Q4FY24	Q3FY25	Q4FY25
Gross Stage 3 (GNPA)	4.06	4.22	5.31
% portfolio in Stage 3	0.44%	0.38%	0.46%
ECL provision Stage 3	1.75	1.73	1.33
Net Stage 3	2.31	2.49	3.99
ECL Provision % Stage 3	43.11%	41.03%	25.00%
Gross Stage 1 & 2	916.14	1,095.79	1,152.46
% portfolio in Stage 1 & 2	99.56%	99.62%	99.54%
ECL provision Stage 1 & 2	9.20	10.92	12.27
Net Stage 1 & 2	906.94	1,084.87	1,140.19
ECL provision % Stage 1 & 2	1.00%	1.00%	1.06%
Total Assets	920.21	1,100.01	1,157.77
% portfolio	100.00%	100.00%	100.00%
ECL Provision	10.96	12.66	13.60
Net Stage	909.25	1,087.35	1,144.18
TOTAL ECL Provision %	1.19%	1.15%	1.17%
Provision Coverage Ratio	269.57%	299.78%	255.87%
NET NPA (Only Stage 3 Provision)	0.25%	0.23%	0.34%

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

P&L Highlights

Net Interest Income

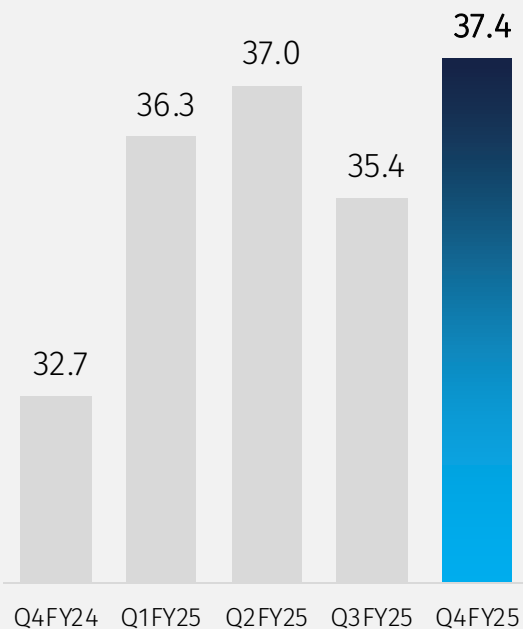
(₹ crore)

15%

YOY Change

6%

QOQ Change



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

Total Income

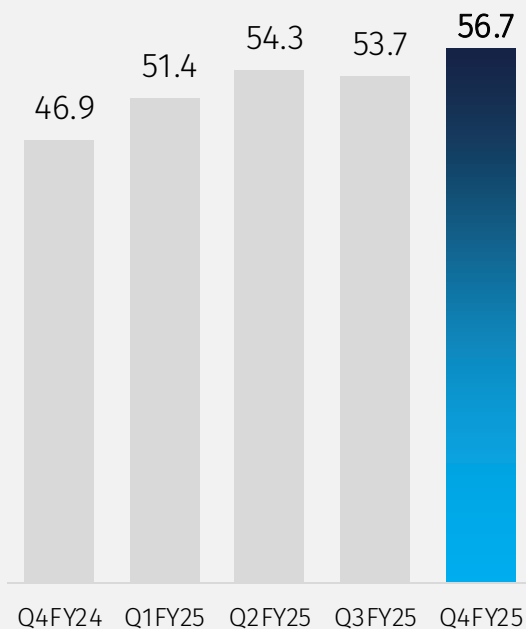
(₹ crore)

21%

YOY Change

6%

QOQ Change



Profit After Tax

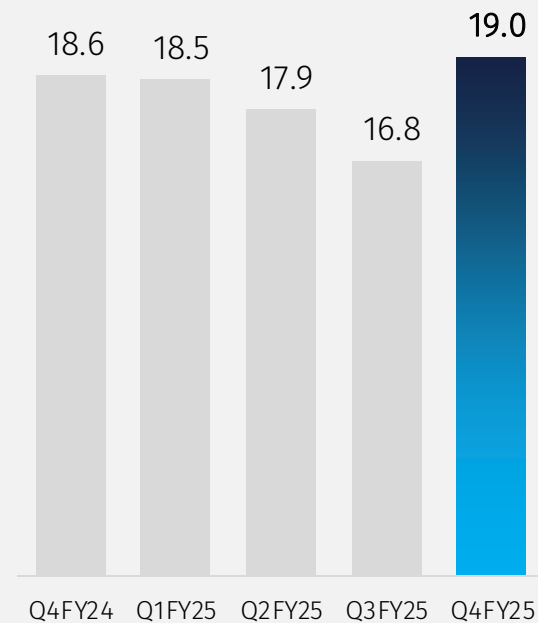
(₹ crore)

2%

YOY Change

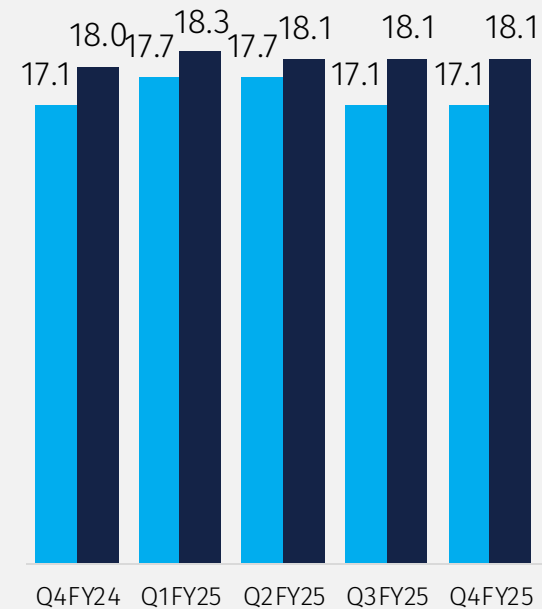
13%

QOQ Change



Yields

(%)

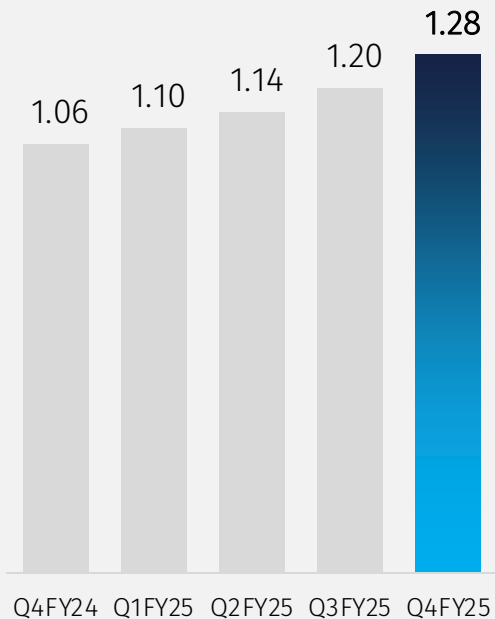


■ Wholesale ■ SME Retail

Treasury Update

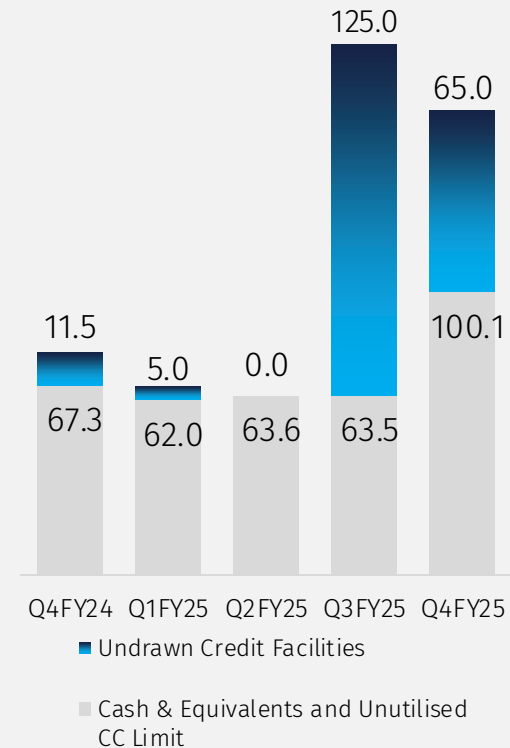
Leverage

(Time)



Liquidity

(₹ crore)



- 1 The Company has good liquidity of ₹100.1 crore as on 31st March 2025, with undrawn credit facilities of another ₹65.0 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 November 4, 2024
- 4 The Leverage Ratio is at a comfortable 1.28x as on 31st March 2025 with total outstanding borrowings of ₹ 694.94 crore.



Quarterly Financial Snapshot

(₹ crore)

PARTICULARS	Q4FY24	Q3FY25	Q4FY25
Disbursements	321.71	280.11	286.37
Revenue	46.92	53.70	56.68
Interest Income	49.30	50.52	52.67
PBT	23.39	22.55	24.95
PAT	18.57	16.77	18.98
Bad debts written off	0.93	3.13	0.00
Bad debts recovered	0.53	0.94	1.01
Loans and Advances (before ECL provision)	920.21	1,100.61	1157.77
Net Worth	474.83	522.56	541.64
Total Liabilities	510.50	635.38	703.43
Borrowings	503.22	629.36	694.94
Gross NPA (%)	0.44%	0.38%	0.46%
Net NPA (%)	0.25%	0.23%	0.34%
Debt to Equity Ratio	1.06	1.20	1.28
CAR	51.09%	47.49%	47.08%
ROA	6.14%	5.96%	6.32%
ROE	13.34%	12.84%	14.01%
Book Value per Share	208.42	229.37	237.75

Operational Updates

LOAN BOOK

- AUM growth in FY25 fell short of our original expectations due to a combination of factors.
- The industry environment became less favorable, with issues in unsecured credit segments spilling over into the secured lending portfolio of the industry.
- Slippages increased across the industry, and concerns about overleveraged borrowers became more prominent.
- In response, the industry tightened credit policies; CSL adopted even stricter measures, choosing to prioritize caution over rapid growth.
- We focused on reassessing the situation, enhancing vigilance in credit policies, and making certain structural adjustments to our teams, systems, and processes. Efforts were also made to address productivity issues within the team during this period.
- These factors collectively impacted our performance in the SME Retail segment in FY25, while the Wholesale segment continued to perform well.
- As of year-end, AUM stood at ₹1,195 crore, reflecting a 16% YOY increase, and the Loan Book reached ₹1,157 crore, up 25% YOY.

- The AUM mix shifted towards Wholesale this year, due to the slowdown in SME Retail and continued strength in Wholesale.
- Looking ahead, we believe the consolidation phase in SME Retail is behind us, and our focus in FY26 will return to growth, as indicated by our ongoing and planned branch expansion.

PROVISIONING & WRITE-OFFS

- We observed an increase in slippages, in line with broader industry trends.
- Total ECL provisions, and write-offs rose, primarily due to the SME Retail portfolio and some impact from Suvidha loans.
- Despite higher write-offs and provisioning, we are optimistic about achieving meaningful recoveries in the coming year.
- FY25 saw improvements in recoveries related to previous periods, and we remain positive about further performance in FY26.
- GNPA (%) remained stable at 0.46% in FY25 compared to 0.44% in FY24, while NNPA increased from 0.25% in FY24 to 0.34% in FY25, partly due to changes in ECL provisioning policy as per RBI suggestions.

NET INTEREST INCOME & PROFITABILITY

- Net Interest Income increased by 21% YOY in FY25.
- NII performance could have been stronger if not for the negative-carry on excess liquidity maintained during parts of the year.
- PAT increased by 14% YOY, reflecting the impact of higher provisioning, write-offs, and increased operating expenses from the recent branch expansion.
- We expect operating costs to normalize as new branches mature and begin contributing to AUM growth.

LEARNINGS FROM RECENT CONSOLIDATION

- **Product niche:** Sticking to 7.5L to 30L for 90% of the disbursements. Discontinuing higher ticket-size (>40L) accounts. Optimising ROI based on a clearly defined internal matrix, considering customer profile, collateral quality, loan size, and other parameters.
- **Leadership & team structure:** Promoted internal leaders and senior team members to head strategy and business functions, revised team incentive structures to align with performance metrics, and addressed productivity issues.

- **Credit policies & organisation systems:** Necessary change in policies implemented, with clearly defined systems, parameters and permissible deviations.

LENDING PARTNERS

- 1 new lender was onboarded in Q4, bringing the total to 9 new lenders for FY25.
- The company now has a diversified lender portfolio of 32, including leading public and private sector banks, as well as major SFBs and NBFCs.

BRANCH FOOTPRINT EXPANSION






















- The branch network expanded significantly this year, with a net addition of 14 branches, bringing the total to 43.
- CSL is prepared to further expand its branch network in FY26 while working to improve the performance of recently opened branches.

OUTLOOK

- We remain cautiously optimistic about our performance in the coming financial year.
- The Wholesale segment continues to perform well, and SME Retail is expected to return to the growth track following the consolidation in FY25.
- The AUM mix should rebalance in favor of SME Retail, and profitability metrics are expected to improve as SME growth accelerates.

Lending Partners

Banks & SFBs

NBFC

		
		
		
		
<p>Newly added</p> 		

5Y Financial Snapshot

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



Inside this section

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.

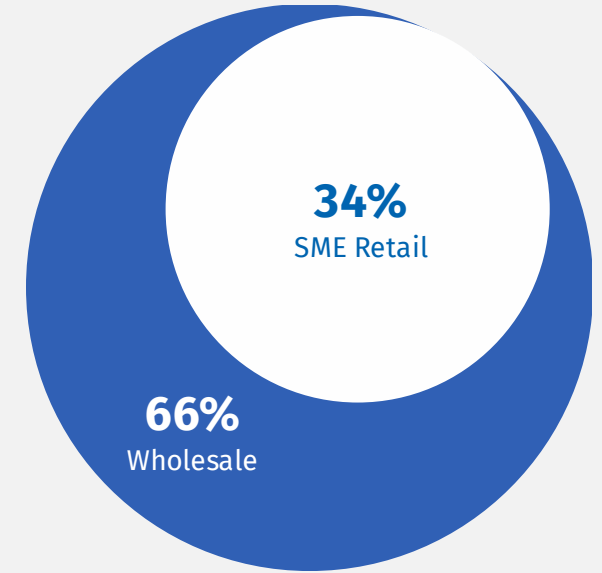
₹1,195 Crore
AUM

A- Stable
Credit Rating Reaffirmed

100%
Secured loan book

47%
Superior CAR

As of Q4FY25

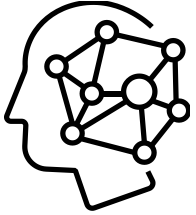


14%
ROE

₹542 Cr
Net Worth

460
Team Strength

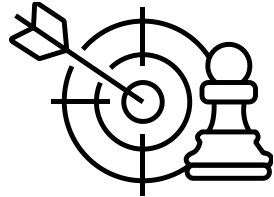
CSL's **Business Model**



01

**Domain
Expertise**

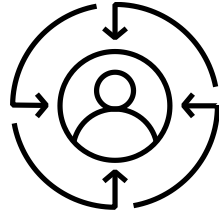
Build deep understanding of our markets, products, and customers



02

**Focused
Strategy**

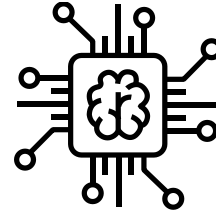
Operate within circle of competence, and expand it over time



03

**Customer-
Centric**

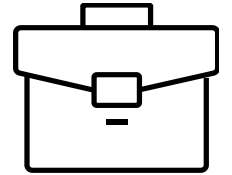
Prioritise customer comfort, tailored products, swift disbursements, etc.



04

**Technology-
Driven**

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



05

**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 (99%)
7. **Quality collateral** (87% is SORP & 8% is SOCP)
8. Promoting **financial inclusion** (64% 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



Wholesale

WS Large

Structured loans for Mid Income/ Affordable Group Housing Projects

₹468 crore
AUM

50
Active Accounts

₹16 crore
Average Ticket Size

WS Small

Construction loan given against single plotted projects

₹268 crore
AUM

37
Active Accounts

₹10 crore
Average Ticket Size

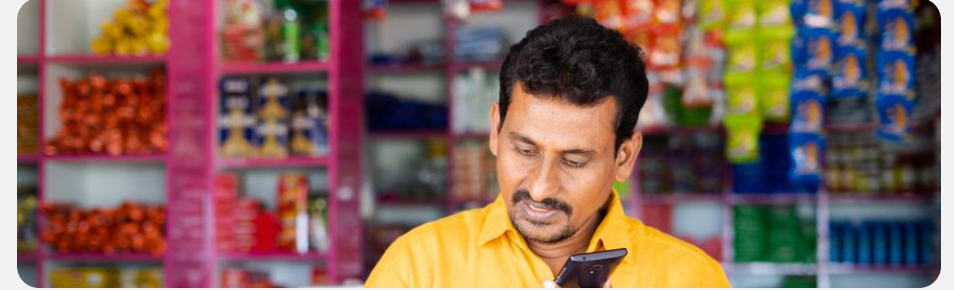
WS Other Term Loan

Loan against SORP/SOCP properties and Loan against securities & deposits which are highly liquid

₹49 crore
AUM

6
Active Accounts

₹10 crore
Average Ticket Size



SME Retail

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

₹332 crore
AUM

3,063
Active Accounts

₹10 lakh
Average Ticket Size

SME Mid-Sized Lap

Loan against properties for business expansion or working capital finance

₹80 crore
AUM

39
Active Accounts

₹3 crore
Average Ticket Size

SME Retail



SME Retail (1/3)

Key Product Categories



LAP-SENP

₹7-50 Lakhs

Loan Amount



LAP-SCHOOL

₹7-50 Lakhs

Loan Amount



LAP-SALARIED

₹2-50 Lakhs

Loan Amount

← **ROI between 16% to 22%** →

Self-employed individuals
with collateral

Schools (tier-2/3)
with collateral

Salaried individuals
with collateral

SME Retail (2/3)

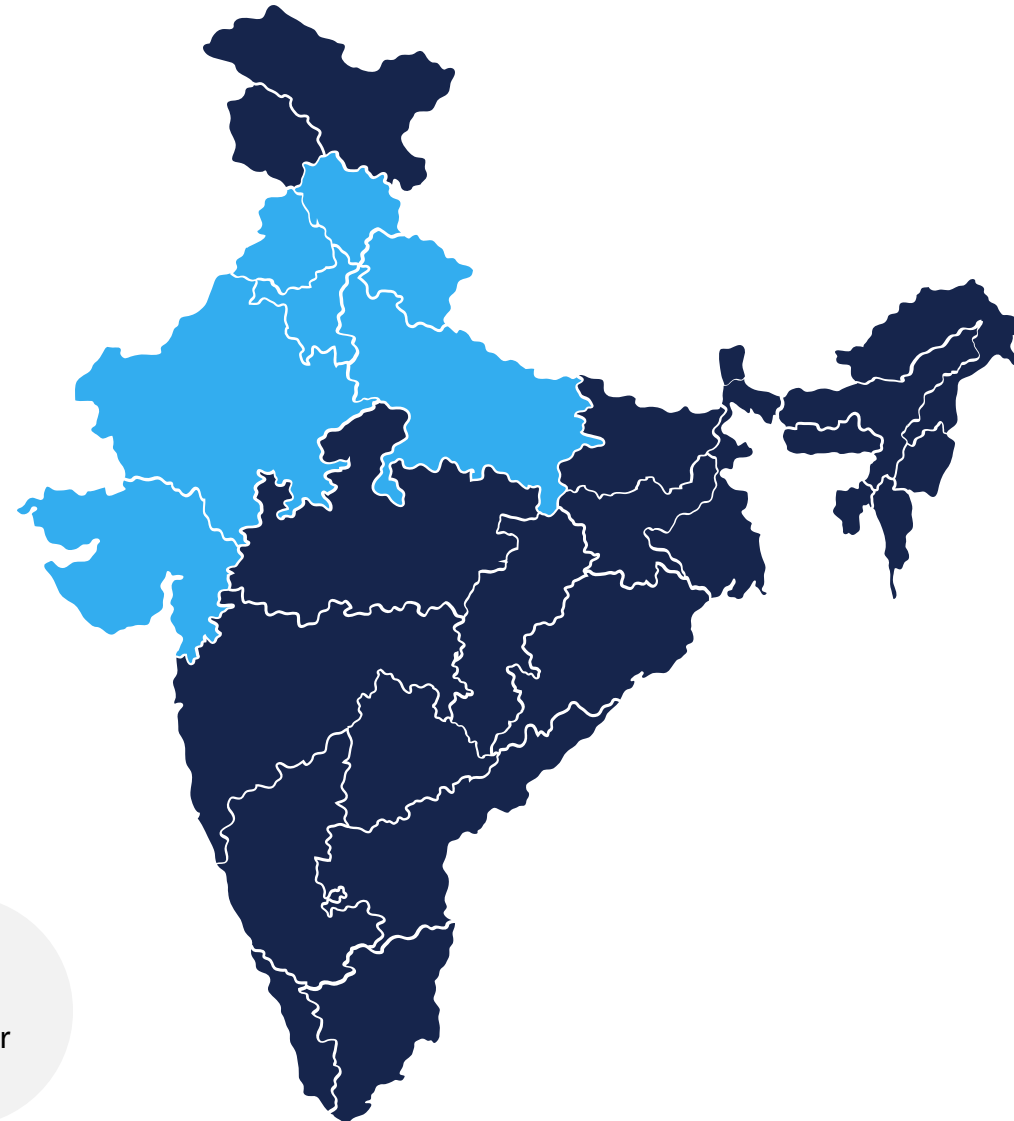
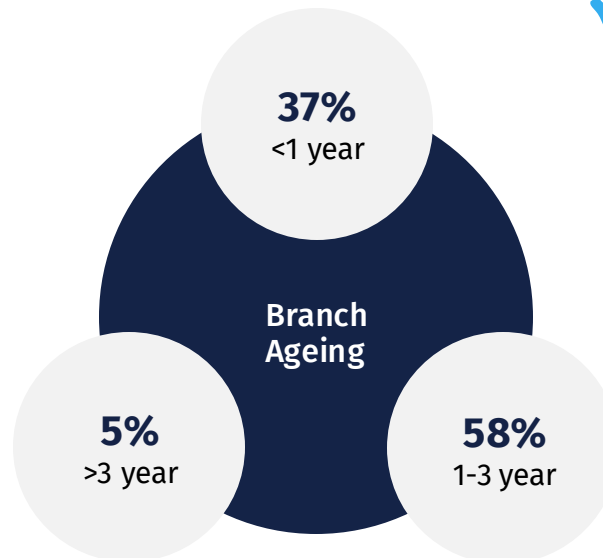
Presence

<p>● 30%</p> <p>13 Branches</p> <p>Rajasthan</p>	<p>● 27%</p> <p>12 Branches</p> <p>Gujarat</p>
<p>● 13%</p> <p>3 Branches</p> <p>Punjab</p>	<p>● 13%</p> <p>7 Branches</p> <p>Haryana</p>
<p>● 1%</p> <p>1 Branch</p> <p>New Delhi</p>	<p>● 6%</p> <p>3 Branches</p> <p>Uttarakhand</p>
<p>● 9%</p> <p>4 Branches</p> <p>Uttar Pradesh</p>	<p>43 Branches</p> <p>Total Branch Network</p>

■ AUM DISTRIBUTION (in %)

Clustered

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

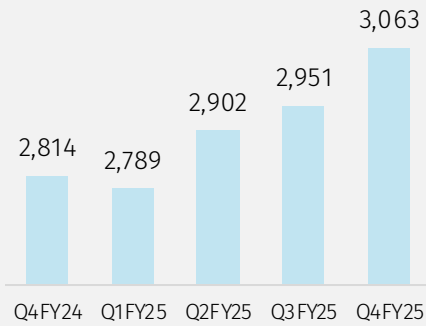


SME Retail (3/3)

SME

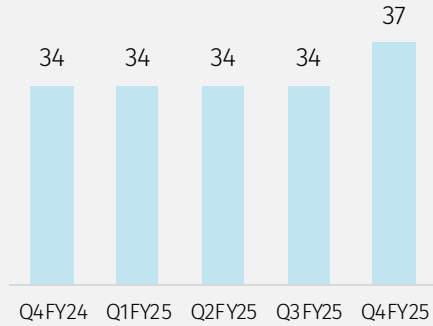
Active Accounts

(#)



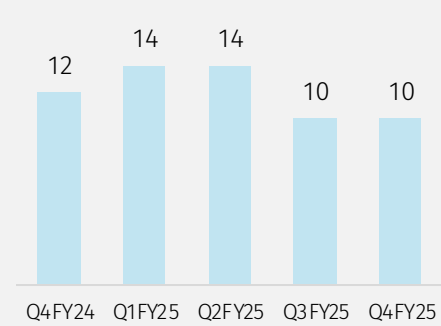
Average Loan-to-value

(%)



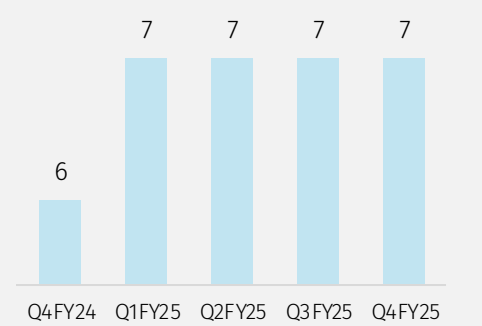
Average Ticket Size

(₹ Lakh)

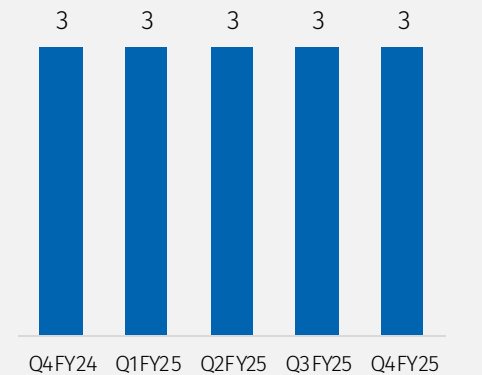
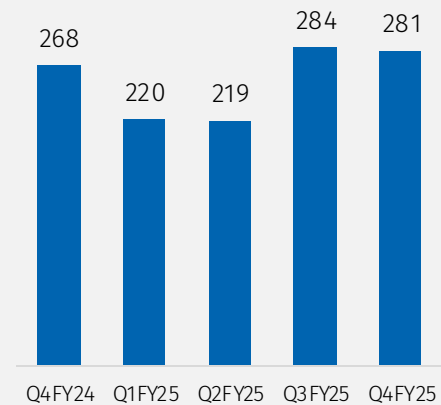
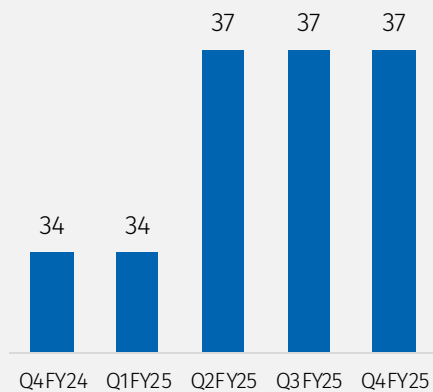
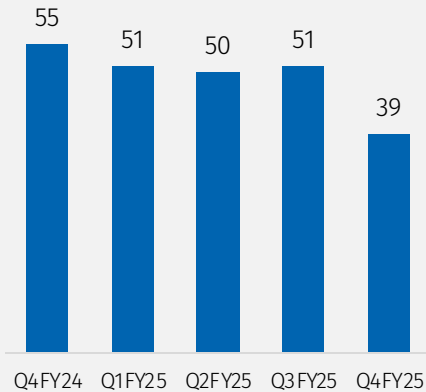


Average Tenure

(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

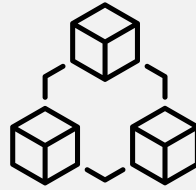


Digital On-Boarding & Processing



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



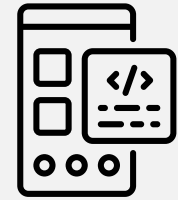
Multi-layered Verification

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

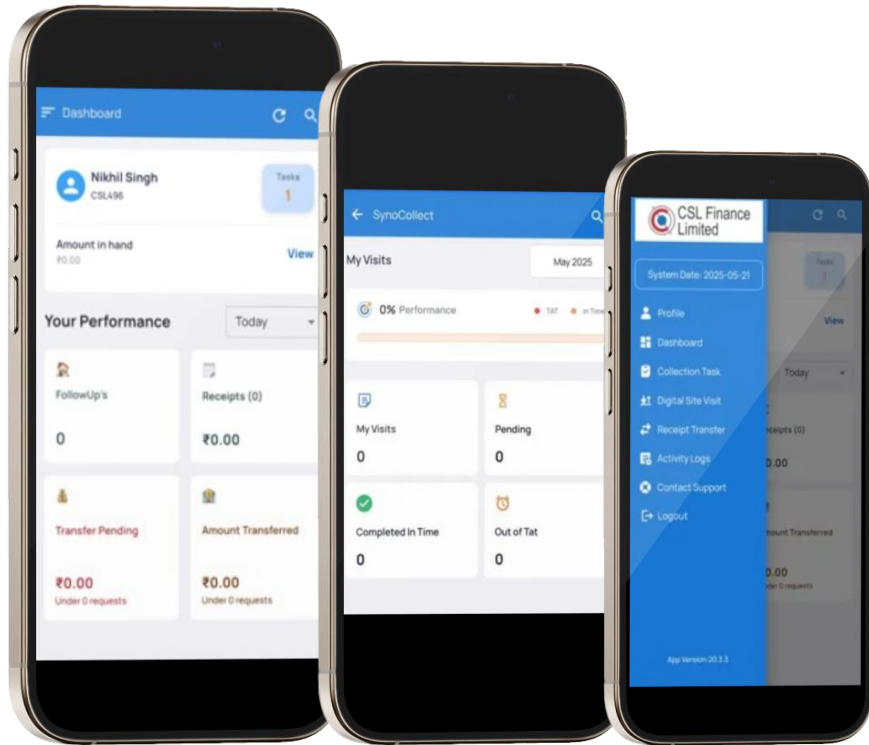


Proprietary Apps

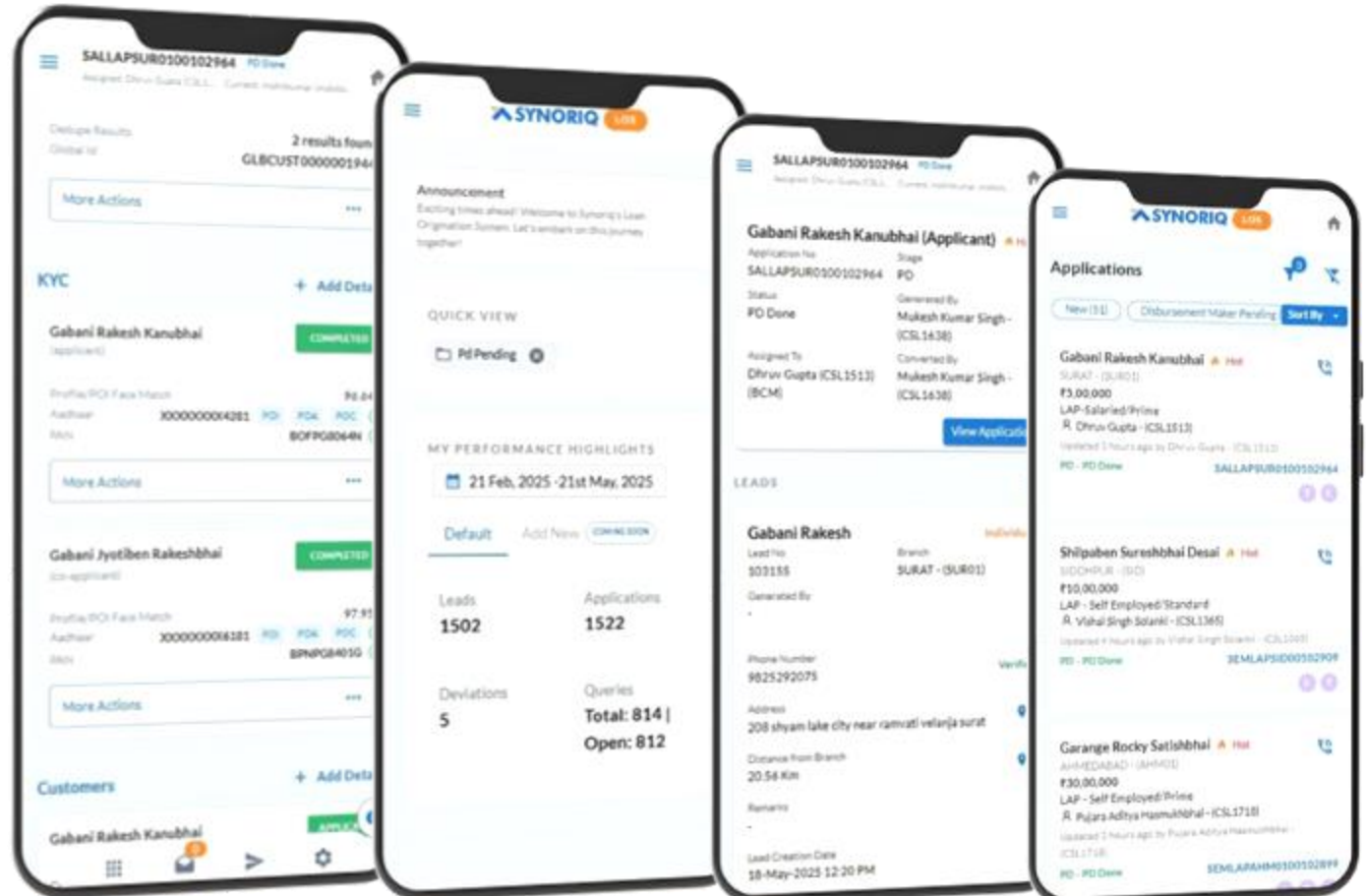
Seamless mobility applications for both sales and credit team

Proprietary Applications

Collections Mobile Application



Sales & Credit Mobility Application



Digital Collections & Servicing



Real-Time EMI Collection & Settlement



Digital Welcome Kit



Cloud Telephony Enabled Call Centre



SMS + UPI-based One-Click Repayment Links

Digital Payment Collections, ~90% via:



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



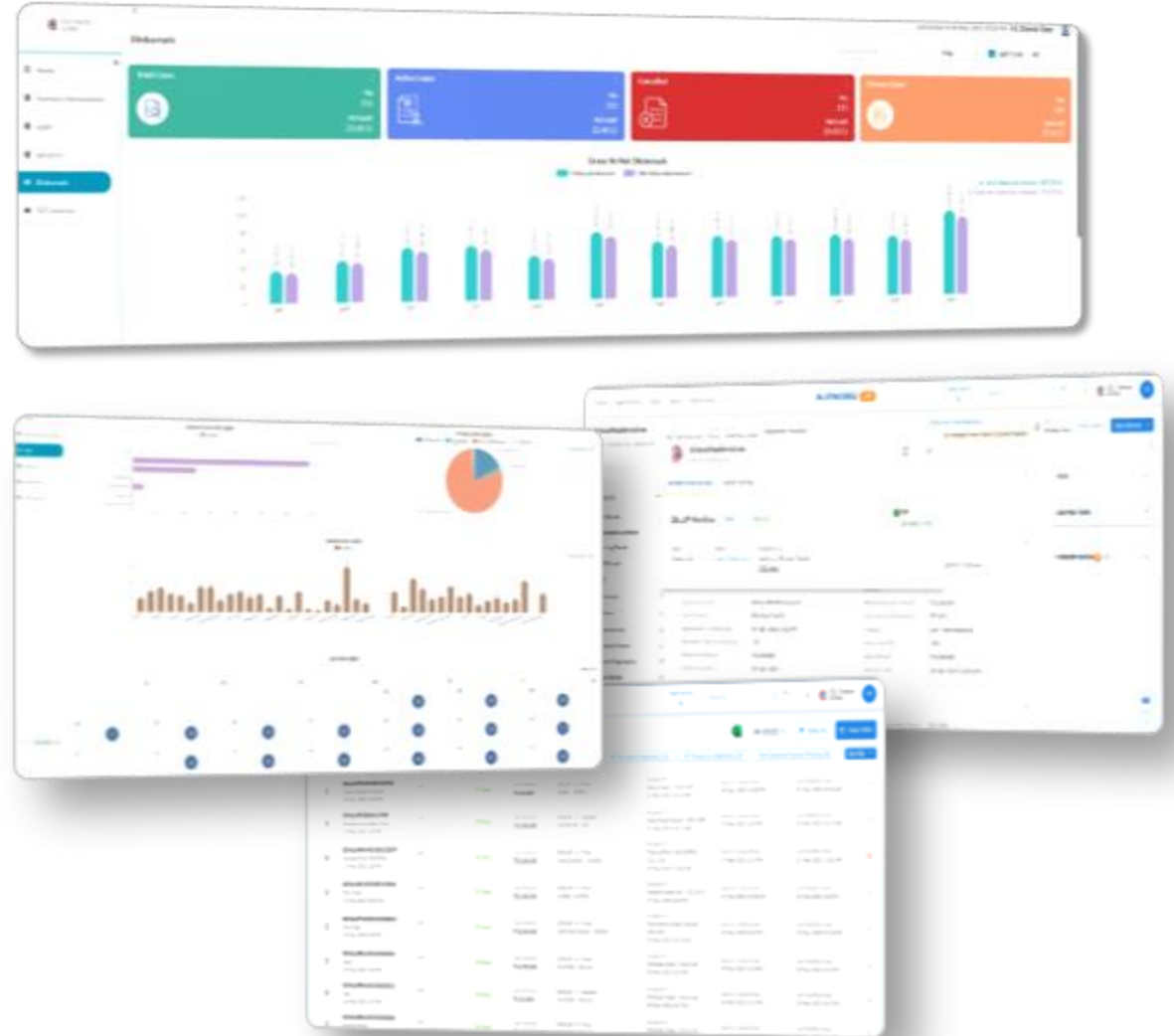
Automating incentives: Using Kennect incentive solutions



RegTech for RBI compliance and reporting (RBI mandates push for real-time monitoring, stress testing, and better reporting)




















FAMS (Fixed Assets Management System)



CSL's Current **API Tech Stack**

Over 25+
Fintech APIs

Current API Stack

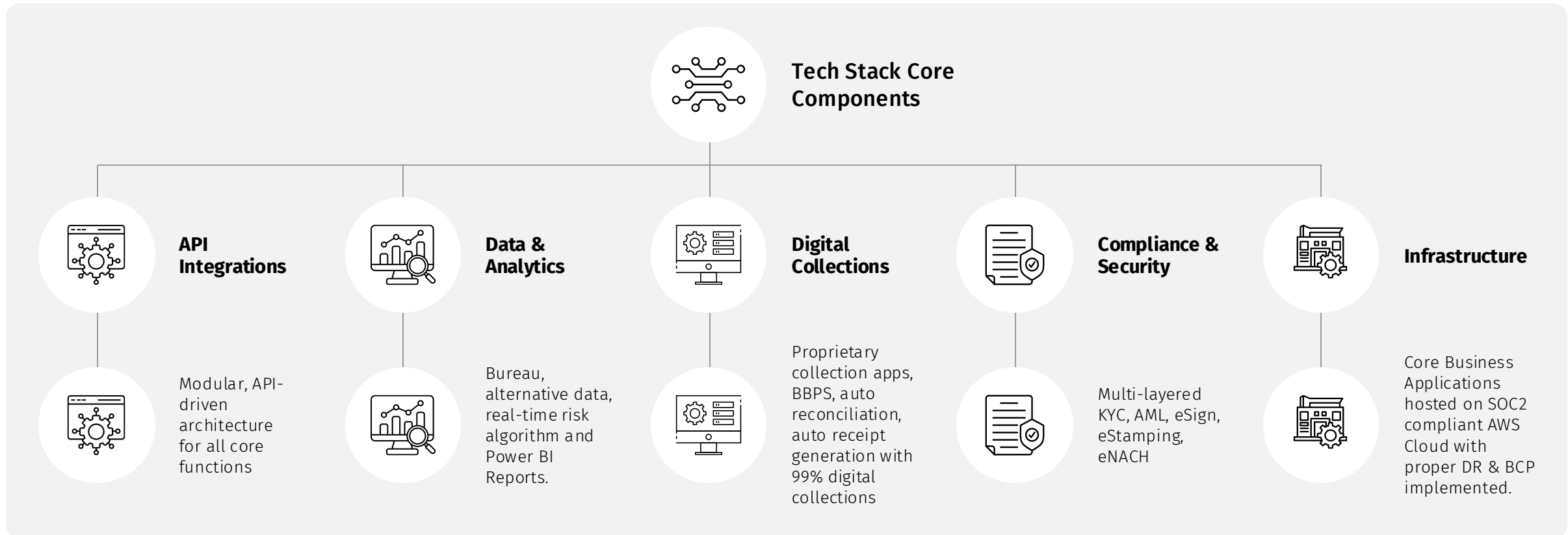
	KYC, RC, Udhayam Aadhar, Bank Account Liveliness,		Bureau Analysis
 	OTP		Banking API & Analysis
	LMS, Collections, Dedupe, Liveliness, Face Match, BRE, Credit Underwriting, Vendor Management, Email & Communication Triggers, DMS	 	Account Aggregator
			Geo Tagging & Location
	Legal History of Applicants	 	EMI Collections
 	Bureau Check	 	IMD & EMI Collections
			Incentive Automating Solution

CSL'S Tech Stack

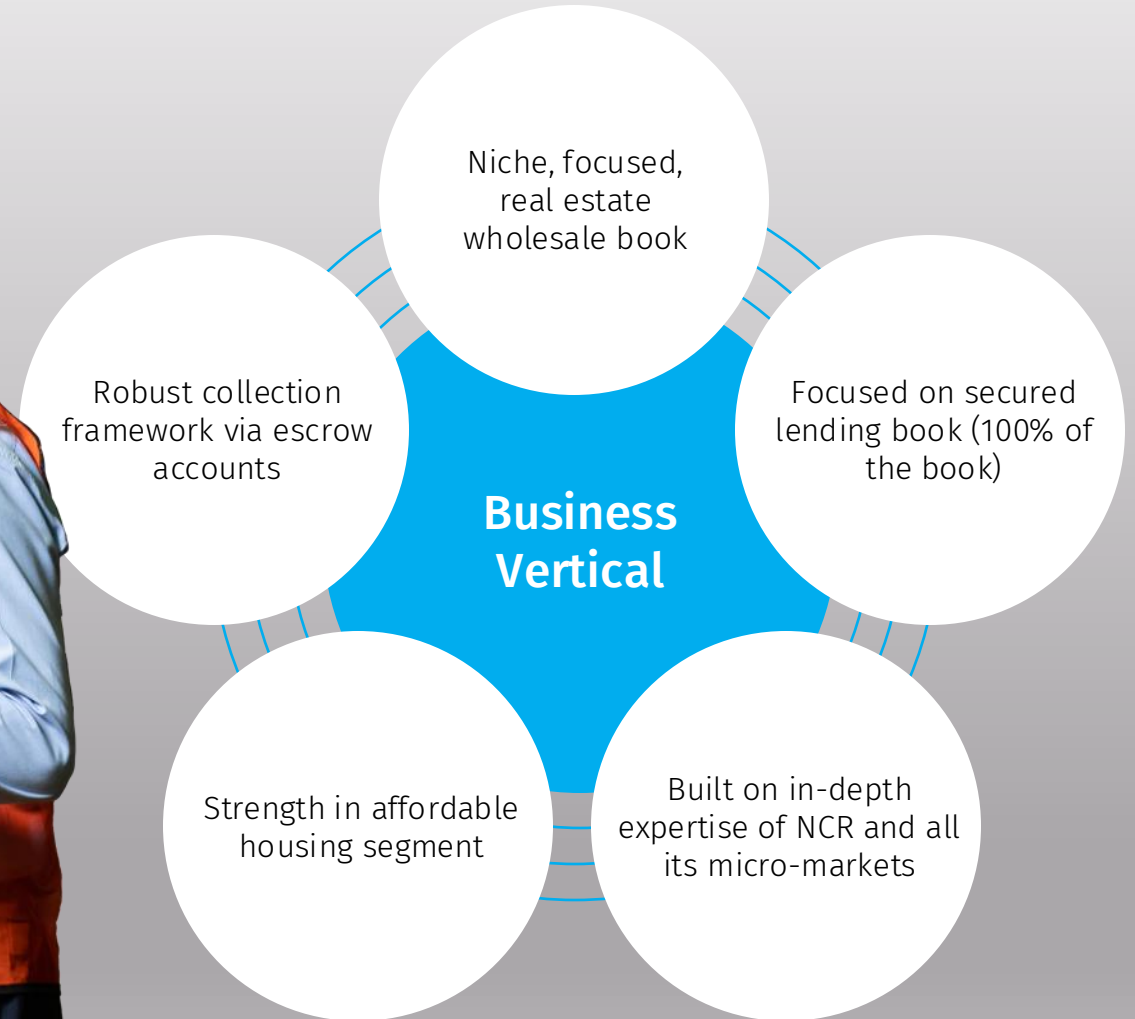
Technology Architecture

API-Driven LOS for CSL's LAP Products

1. Modular, API-oriented design for scalability & rapid integrations
2. Seamless integration across loan lifecycle: onboarding, underwriting, disbursal & collection



Wholesale



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



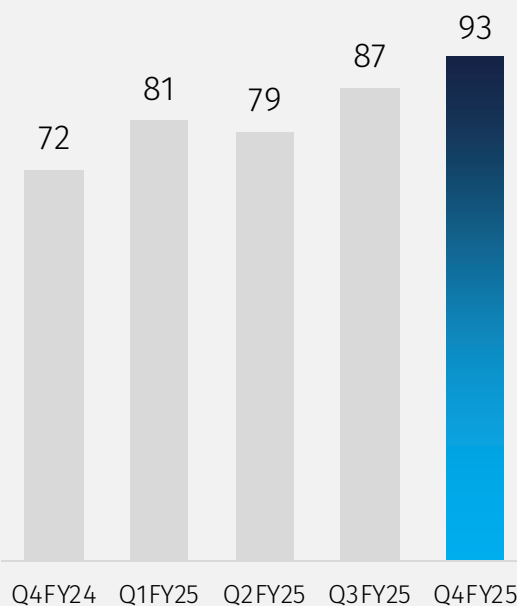
Constant Monitoring

- 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)

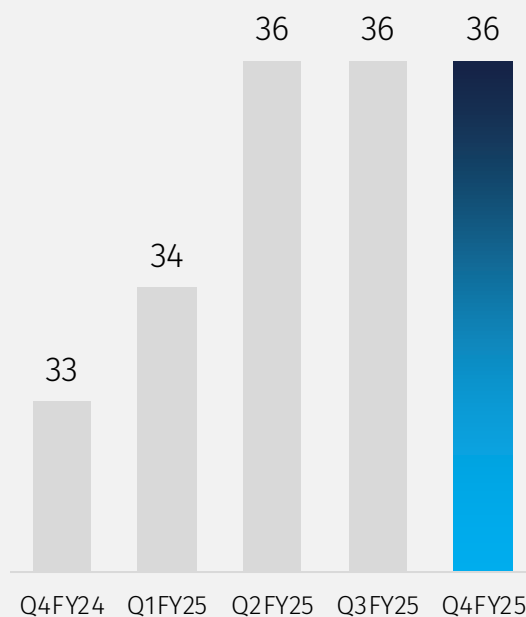
Active Accounts

(#)



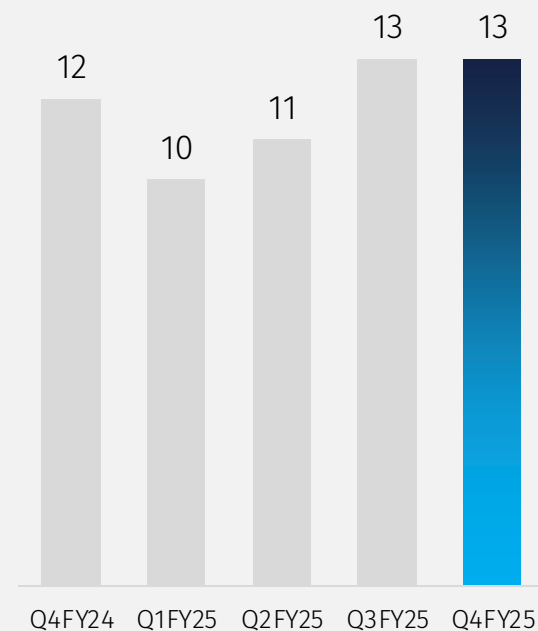
Average Loan-to-value

(%)



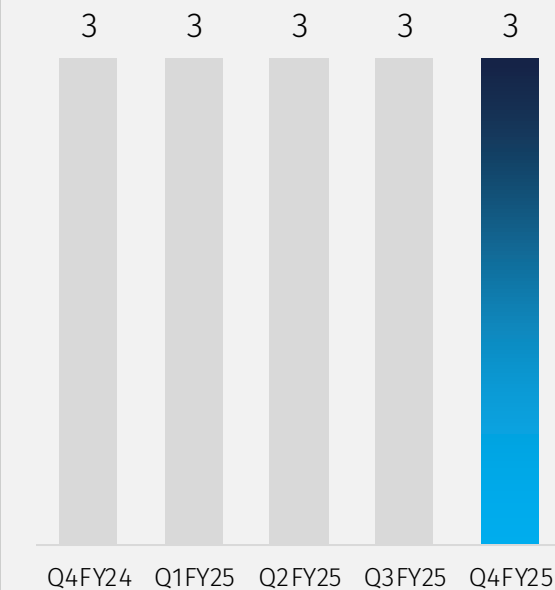
Average Ticket Size

(₹ crore)



Average Tenure

(Year)



Building **for** Leadership



Building for
Tomorrow



Well Managed
ALM



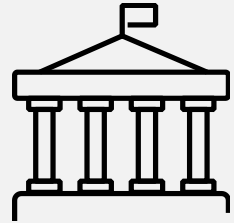
Conservative Leverage
Standards

Building a **Legacy**



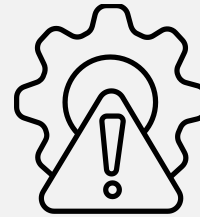
Professionals

- Professional leadership & CXOs
- Deep domain expertise & experience



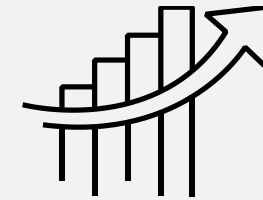
Governance

- 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

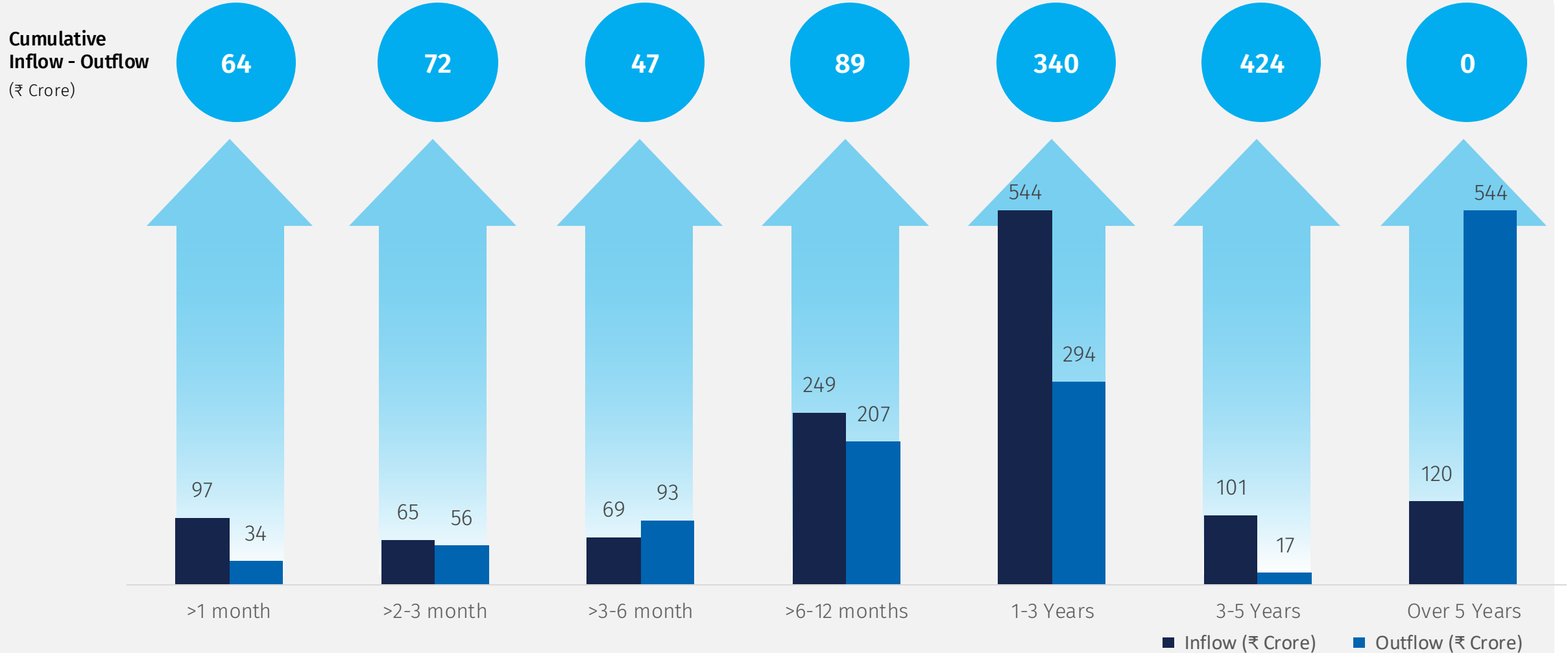


Poised For Growth

Multiple growth levers aligning:

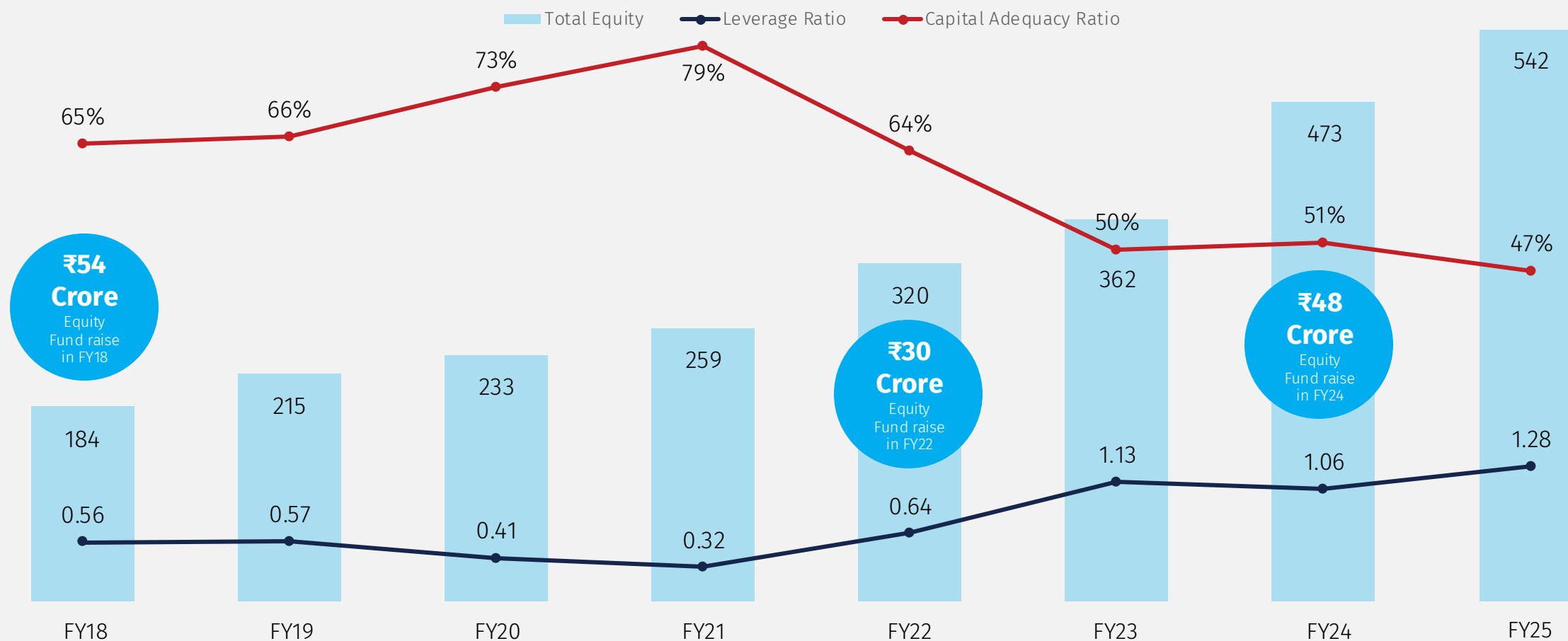
- Self-sufficiency & growth of SME vertical
- New products
- Credit rating upgrade & access to capital
- Headroom for leverage
- Conducive macros

Well Managed **ALM**



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

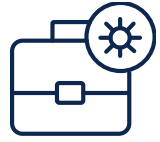


Strategic
Priorities



Key
Takeaways

Strategic **Priorities**



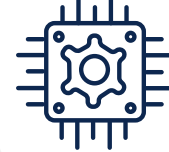
Rationalisation of Portfolio

- 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.



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.



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.



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.



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.

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 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.



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%.

Safe Harbour

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GET IN TOUCH



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