

November 13, 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 half year ended September 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

Q2FY26

Investor Presentation



November
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

₹1,083 Cr

Q2'25

29%

₹1,397 Cr

Q2'26

Disbursement

₹294 Cr

Q2'25

0%

₹293 Cr

Q2'26

Collection Efficiency

98%

Q2'25

Consistent
Performance

98%

Q2'26

NII

₹37.0 Cr

Q2'25

10%

₹40.9 Cr

Q2'26

PAT

₹17.9 Cr

Q2'25

37%

₹24.5 Cr

Q2'26

AUM Mix (SME Retail: Wholesale)

39:61

Q2'25

5% Shift
in Favour of
Wholesale

34:66

Q2'26

Loan Book Size

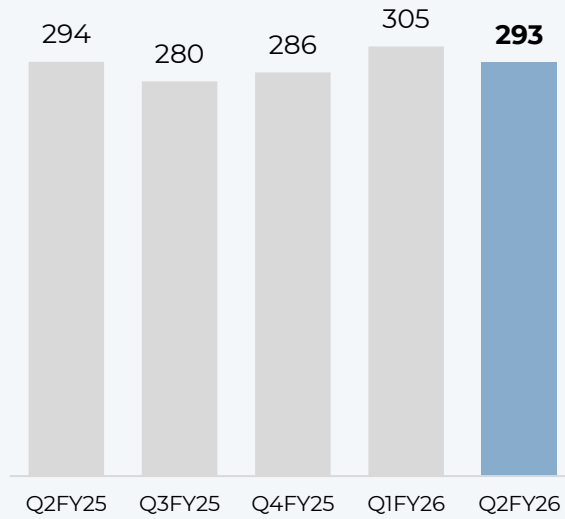
Disbursements (₹ crore)

0%

YOY Change

-4%

QOQ Change



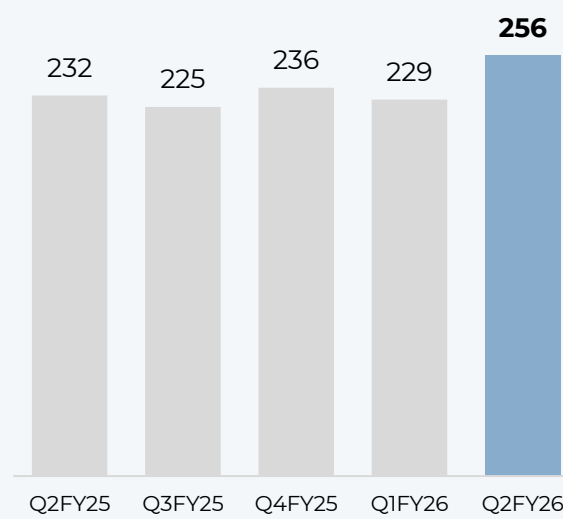
Collections (₹ crore)

10%

YOY Change

12%

QOQ Change



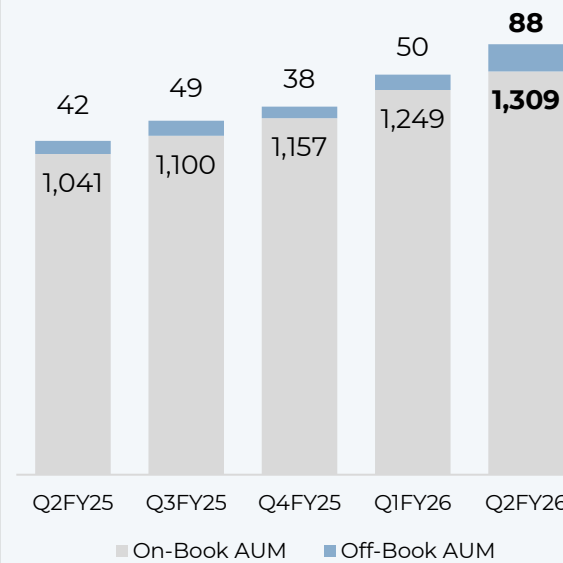
Loan Book (₹ crore)

29%

YOY Change

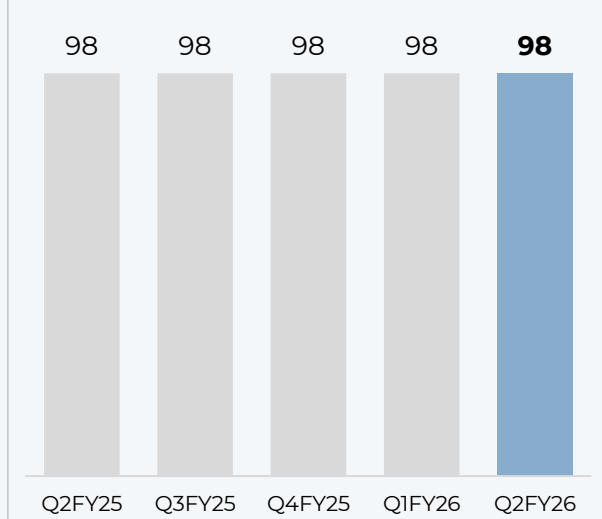
8%

QOQ Change



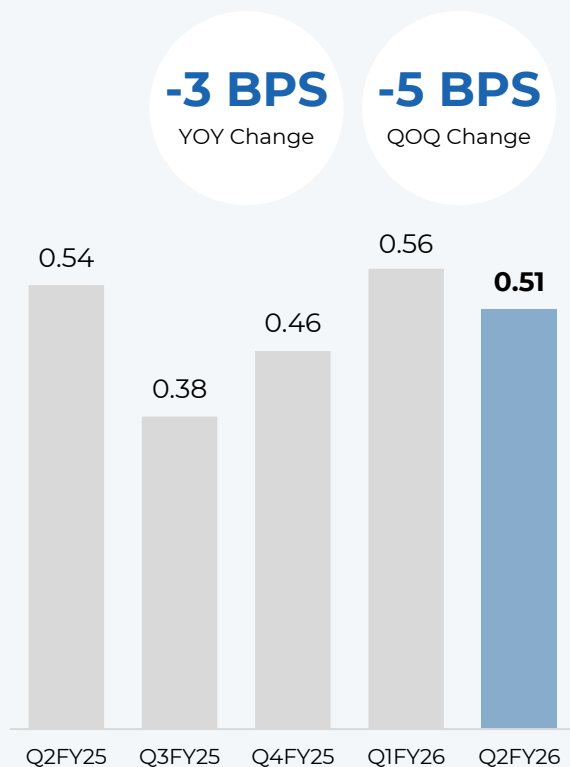
Note: YOY & QOQ change for Total AUM

Collection Efficiency (%)

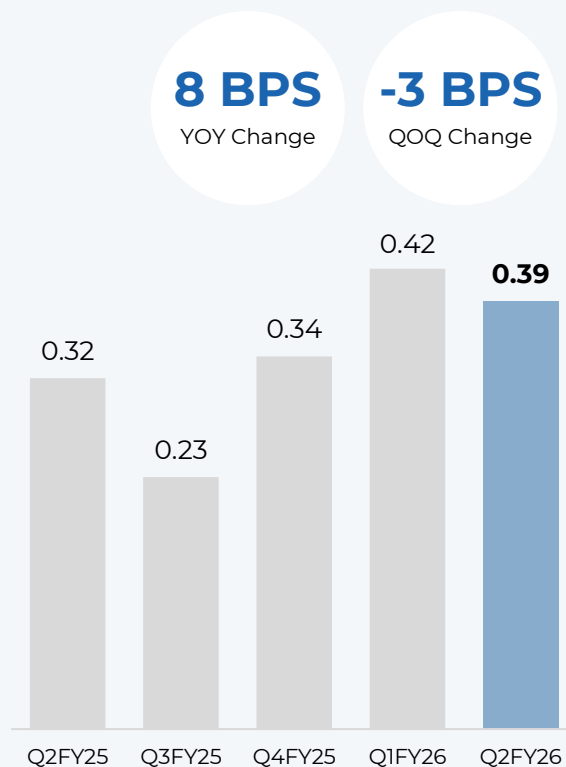


Asset Quality

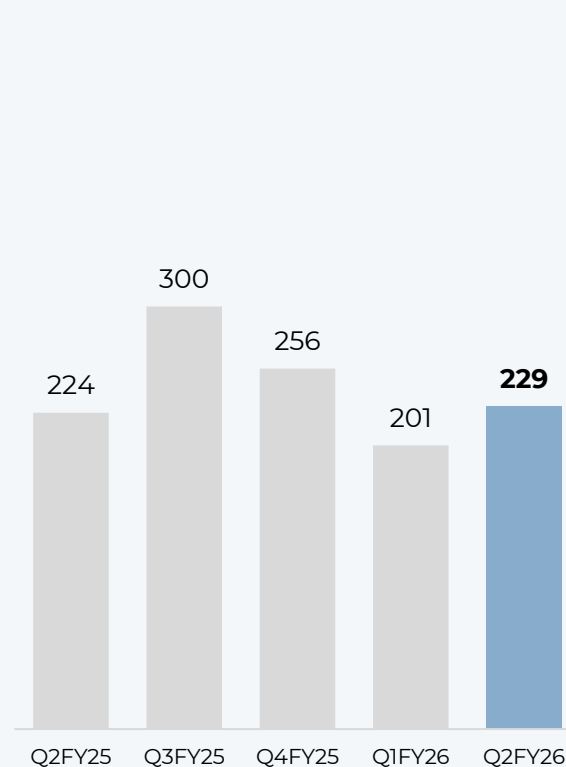
Gross NPA (%)



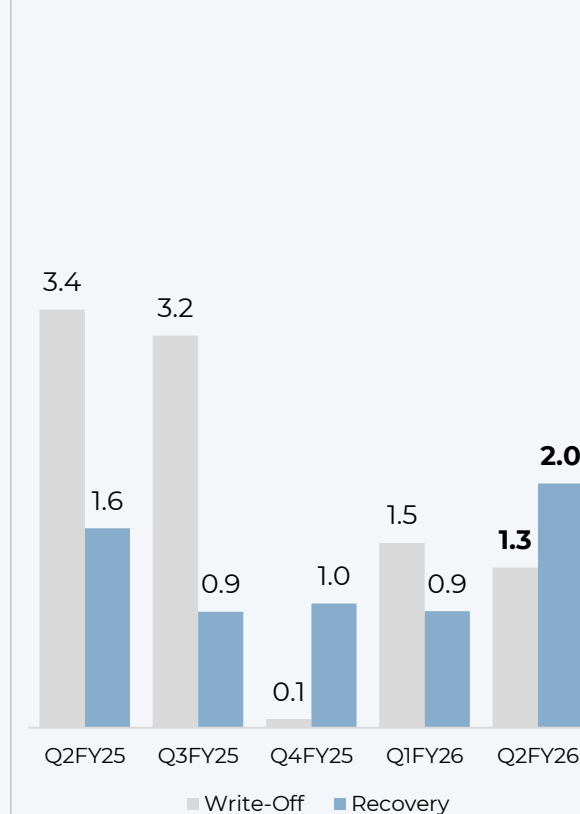
Net NPA (%)



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	Q2FY25	Q1FY26	Q2FY26
Gross Stage 3 (GNPA)	5.64	7.03	6.58
% portfolio in Stage 3	0.54%	0.56%	0.51%
ECL provision Stage 3	2.37	1.76	1.54
Net Stage 3	3.27	5.27	5.04
ECL Provision % Stage 3	41.99%	25.00%	23.35%
Gross Stage 1 & 2	1,032.23	1,241.15	1,281.00
% portfolio in Stage 1 & 2	99.46%	99.44%	99.49%
ECL provision Stage 1 & 2	10.29	12.77	13.53
Net Stage 1 & 2	1,021.94	1,228.38	1,267.47
ECL provision % Stage 1 & 2	1.00%	1.03%	1.06%
Total Assets	1,037.86	1,248.18	1,287.58
% portfolio	100.00%	100.00%	100.00%
ECL Provision	12.66	14.53	15.07
Net Stage	1,025.21	1,233.65	1,272.51
TOTAL ECL Provision %	1.22%	1.16%	1.17%
Provision Coverage Ratio	224.41%	201.40%	229.06%
NET NPA (Only Stage 3 Provision)	0.32%	0.42%	0.39%

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

P&L Highlights

Net Interest Income

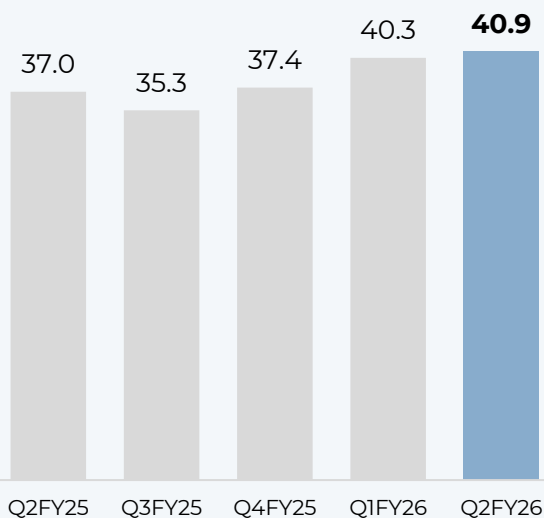
(₹ crore)

10%

YOY Change

2%

QOQ Change



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

Total Income

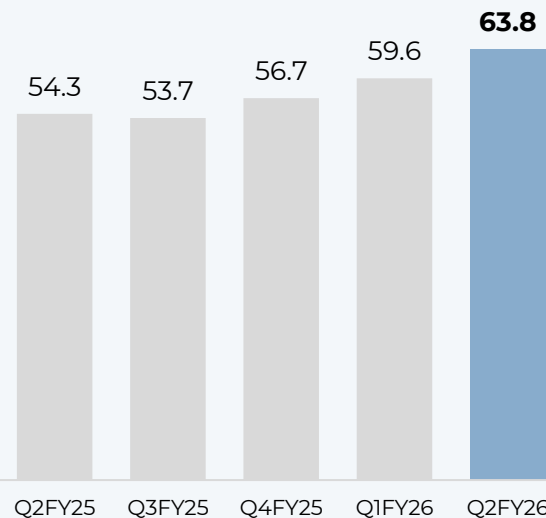
(₹ crore)

18%

YOY Change

7%

QOQ Change



Profit After Tax

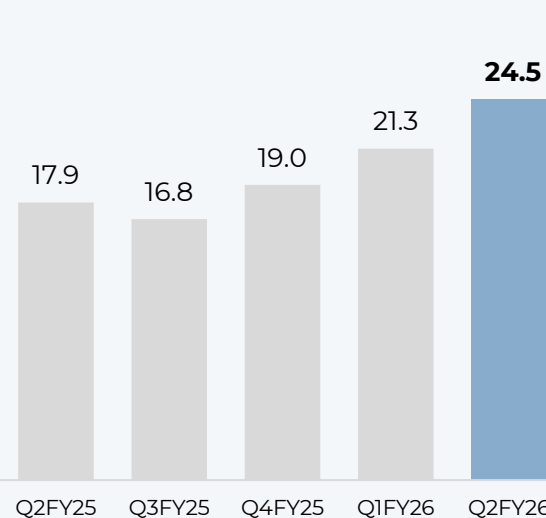
(₹ crore)

37%

YOY Change

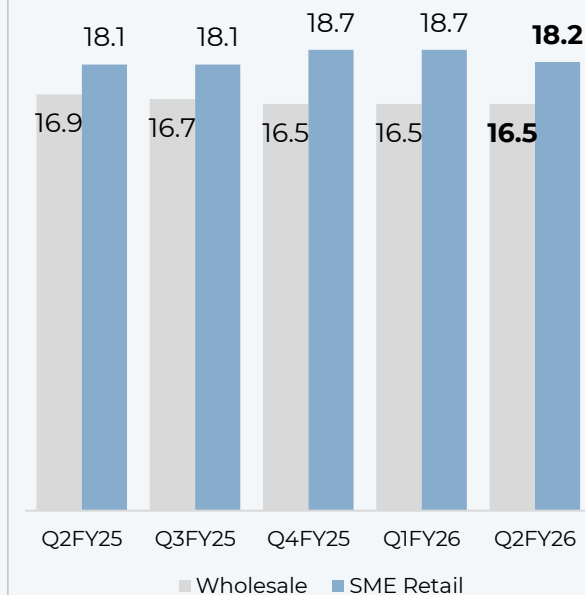
15%

QOQ Change



Yields

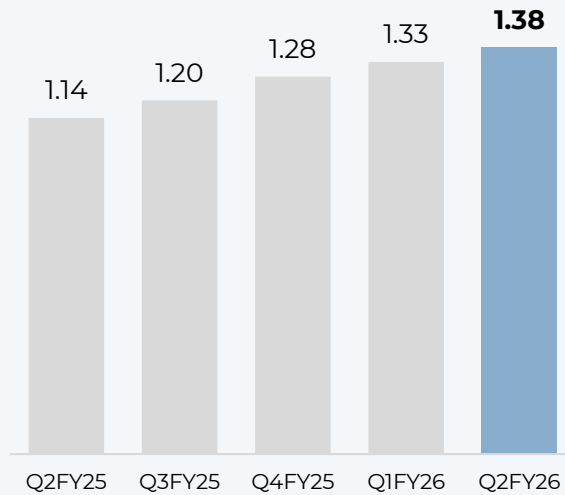
(%)



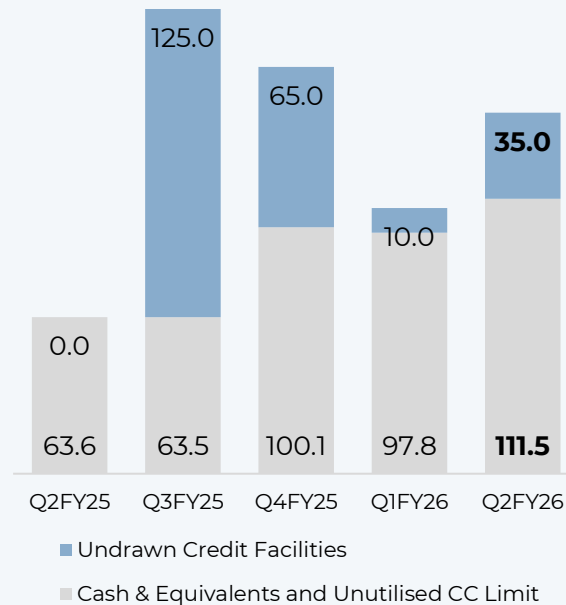
Note: Yields calculated on weighted-average of outstanding amounts as of quarter end.

Treasury Update

Leverage
(Ratio)



Liquidity
(₹ crore)



- 1 The Company has good liquidity of ₹111.5 crore as on 30th September 2025, with undrawn credit facilities of another ₹35.0 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 1.38x as on 30th September 2025 with total outstanding borrowings of ₹ 795.10 crore.



Quarterly **Financial Snapshot**

(₹ crore)

PARTICULARS	Q2FY25	Q1FY26	Q2FY26
Disbursements	293.93	304.90	293.40
Revenue	54.31	59.59	63.83
Interest Income	49.10	55.97	59.21
PBT	24.72	27.57	28.85
PAT	17.85	21.32	24.46
Bad debts written off	3.39	1.50	1.30
Bad debts recovered	1.62	0.94	1.98
Loans and Advances (before ECL provision)	1,037.86	1,248.18	1,287.15
Net Worth	505.73	563.07	574.82
Total Liabilities	589.51	756.55	809.89
Borrowings	574.52	746.74	795.10
Gross NPA (%)	0.54%	0.56%	0.51%
Net NPA (%)	0.32%	0.42%	0.39%
Debt to Equity Ratio	1.14	1.33	1.38
CAR	49.11%	46.04%	44.73%
ROA	6.60%	6.65%	7.22%
ROE	14.29%	15.14%	17.02%
Book Value per Share	221.98	247.15	252.31

Operational Updates



Loan Book

- AUM stood at ₹1,397 crore, up 29% YoY and 8% sequentially, while the Loan Book reached ₹1,309 crore, marking a 26% YoY & 5% QoQ increase.
- AUM growth in Q2 has been driven by a mix of SME Retail & Wholesale Vertical, particularly as SME disbursements have shown growth.
- Cumulative Disbursements in Q2 have remained in line with the previous quarters, with a 0% YoY growth and a 4% sequential decline. However, SME Retail disbursements have picked-up materially in Q2, with a 93% YoY growth and 61% sequential increase, albeit a lower base.
- SME Retail disbursements have been encouraging in this quarter, and we plan to build on this performance in the second-half of the current financial year.
- The larger SME lending space still continues to show signs of over-leveraged borrowers, stagnant income growth of borrowers, and stringent credit policies of the industry in response to the recent stress.

- While our AUM mix has shifted towards Wholesale over the course of last year, we have observed some sequential increase in favour of SME Retail from Q1 to Q2.
- We maintain a cautiously optimistic stance on the overall industry environment for SME Retail, while the Wholesale segment has fared well.

Provisioning & Write-offs

- While write-offs have observed improvements from their elevated levels in the previous quarter, we still expect some write-offs for the latter-half of the year.
- By the end of the year, most of the write-off cycle should be behind us. Meanwhile, we also expect to do better on the recovery front, as we have even observed in Q2.
- Additionally, we are not seeing any major delinquencies in the SME Retail book that we have disbursed in the last 12 months.
- Gross NPA (%) stood at 0.51% in Q2FY26 (vs. 0.56% in Q1FY26 and 0.54% in Q2FY25).

- Net NPA (%) stood at 0.39% in Q2FY26 (vs. 0.42% in Q1FY26 and 0.32% in Q2FY25).

Net Interest Income & Profitability

- Net Interest Income stood at ₹40.9 crore, registering a growth of 10% YoY and 2% QoQ in Q2FY26.
- PAT stood at ₹24.5 crore in Q2FY26, registering an increase of 37% YoY and 15% QoQ.

Lending Partners

- We onboarded 2 new lenders in Q2, namely City Union Bank and Paul Merchants.
- The Company's lender base now stands at 34, comprising leading public and private sector banks, as well as prominent SFBs and NBFCs, ensuring a well-diversified funding profile.
- Liquidity position remains healthy.
- We have also noted some benefit of the recent rate-cuts in our fresh borrowings, which will slowly reflect in our weighted-average cost of capital.

Branch Footprint Expansion

- We have added 2 new branches during the quarter, and more are in pipeline for the coming quarters.
- Further, a lot of spoke branches have been added in recent quarters with an on-ground team, out of which some will eventually be converted into a full-fledged branch. This will help us expand effectively using a hub-and-spoke model.

Outlook

- We remain cautiously optimistic about our performance in the rest of the current financial year. The Wholesale segment continues to remain robust, while SME Retail is expected to return to a growth track, early signs of which are visible in Q2.
- For the year end, we expect to reach an AUM of ₹1,500-1,600 crore.
- We anticipate an AUM mix rebalancing in favor of SME Retail as growth picks up again, with profitability metrics improving alongside this shift.

Lending Partners

Banks & SFBs



बैंक ऑफ महाराष्ट्र
Bank of Maharashtra
बैंक ऑफ महाराष्ट्र
बैंक ऑफ महाराष्ट्र



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

Newly Added

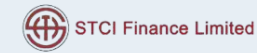


CUB CITY UNION BANK LTD

NBFC



Kotak Mahindra
Investments Limited



Newly Added



Paul Merchants



AMBIT Finvest
Pragati ke partner



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

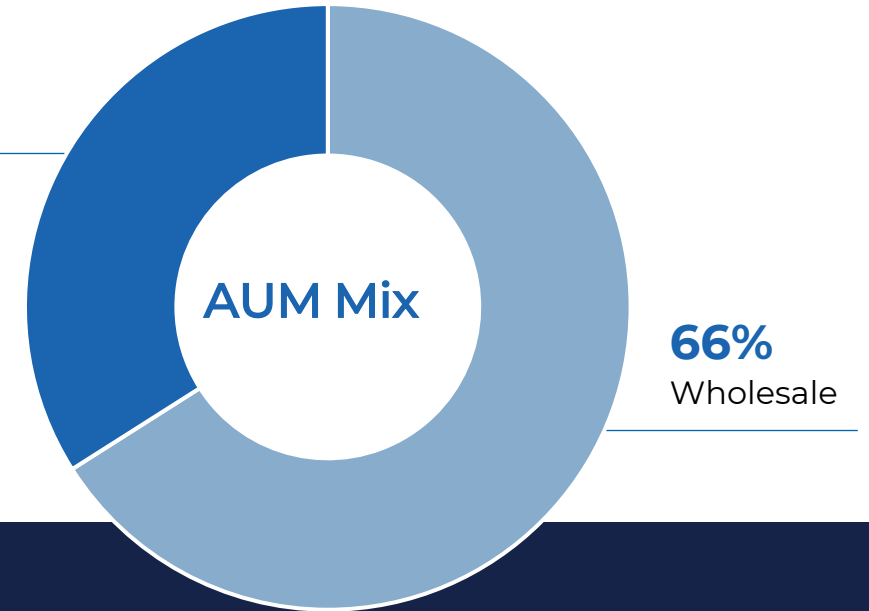
Introduction

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.

34%

SME Retail


₹1,397 Crore

AUM

100%

Secured loan book

17%

ROE

A- Stable

Credit Rating Reaffirmed

45%

Superior CAR

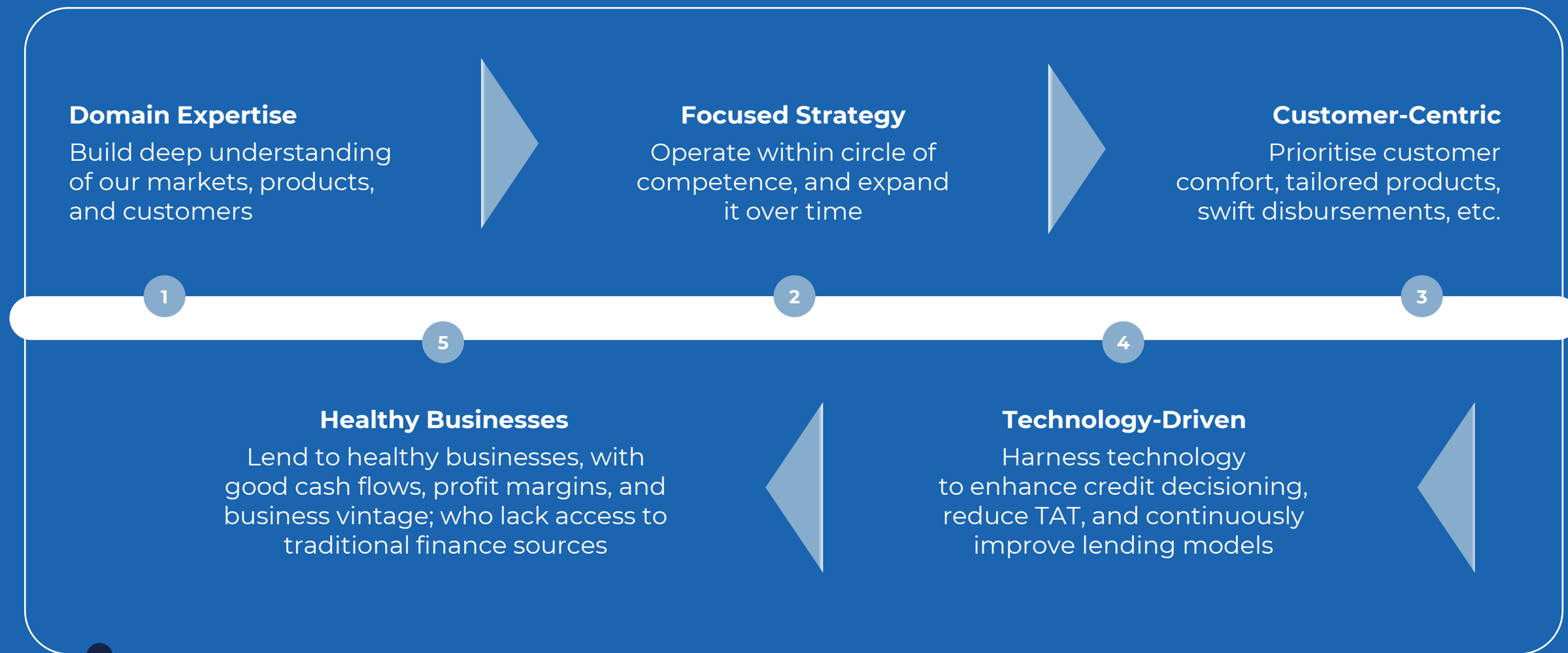
₹575 Cr

Net Worth

496

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

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

₹357 crore

AUM

3,242

Active Accounts

₹11 lakh

Average Ticket Size

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

₹87 crore

AUM

48

Active Accounts

₹3 crore

Average Ticket Size

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

₹451 crore

AUM

52

Active Accounts

₹17 crore

Average Ticket Size

WS Small: Construction loan given against single plotted projects

₹308 crore

AUM

50

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

₹106 crore

AUM

12

Active Accounts

₹11 crore

Average Ticket Size



SME Retail

Business Vertical

Target market:
Unbanked & underserved

Using alternative data instead of conventional scorecards to underwrite loans

Focused on secured lending book (100%)

Quality collateral (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

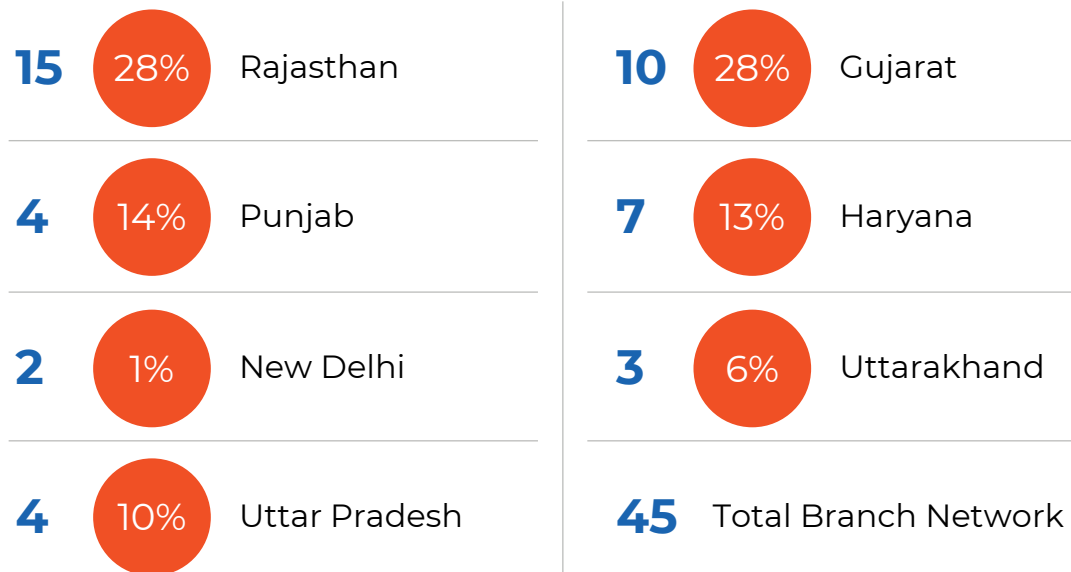
Loan Amount

Salaried individuals
with collateral

ROI between 16% to 22%

SME Retail (2/3)

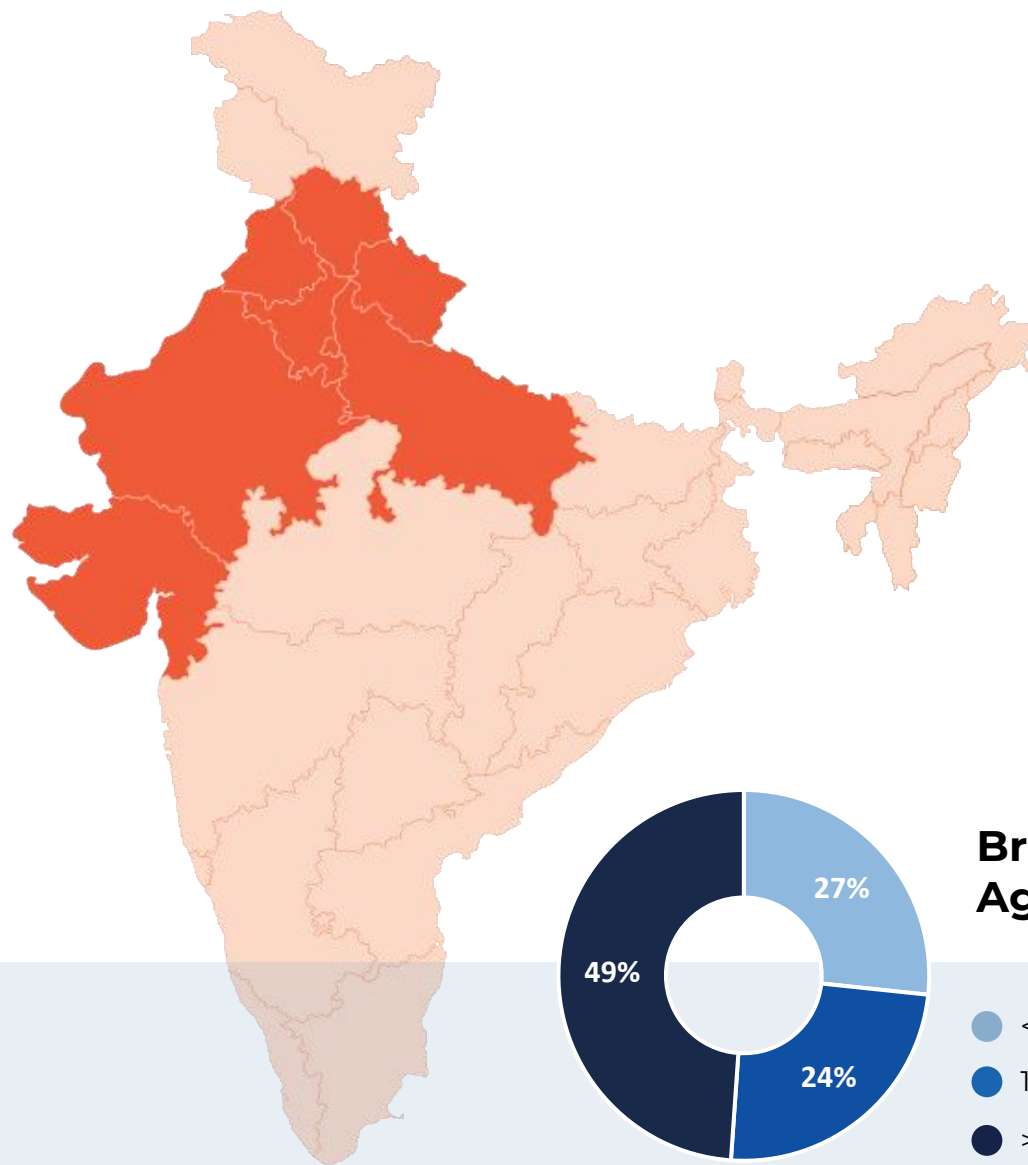
Presence



● 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

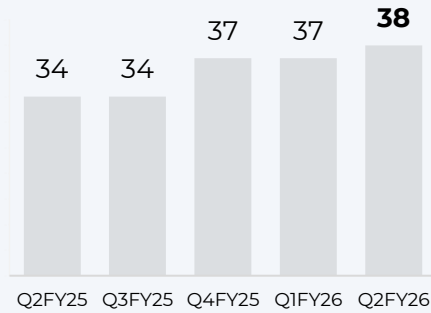
SME Retail (3/3)

SME

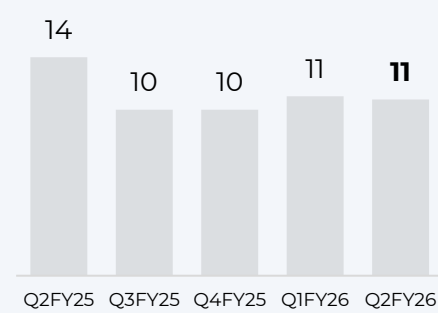
Active Accounts
(#)



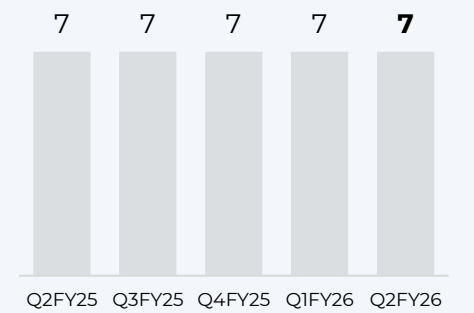
Average Loan-to-value
(%)



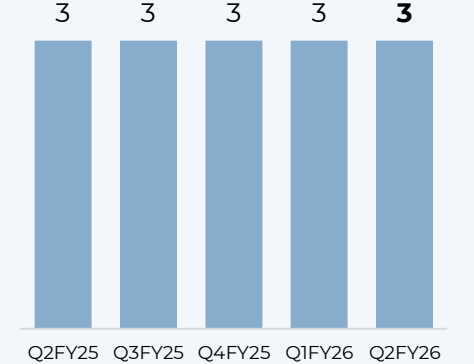
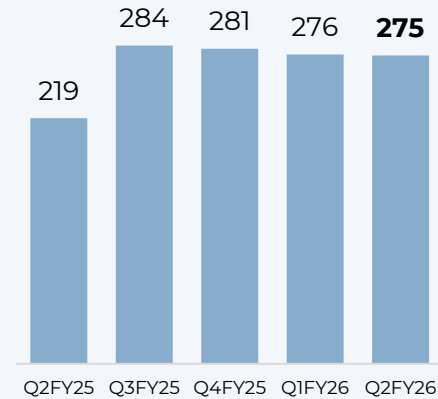
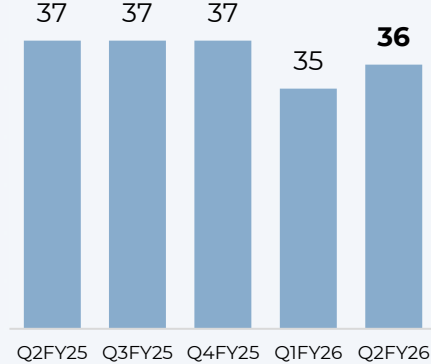
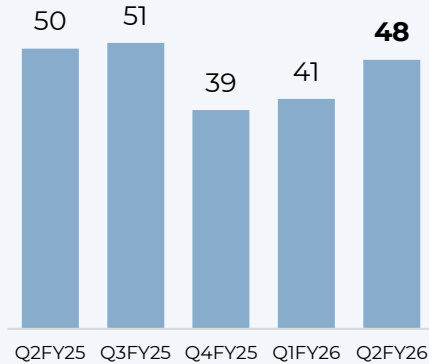
Average Ticket Size
(₹ Lakh)



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

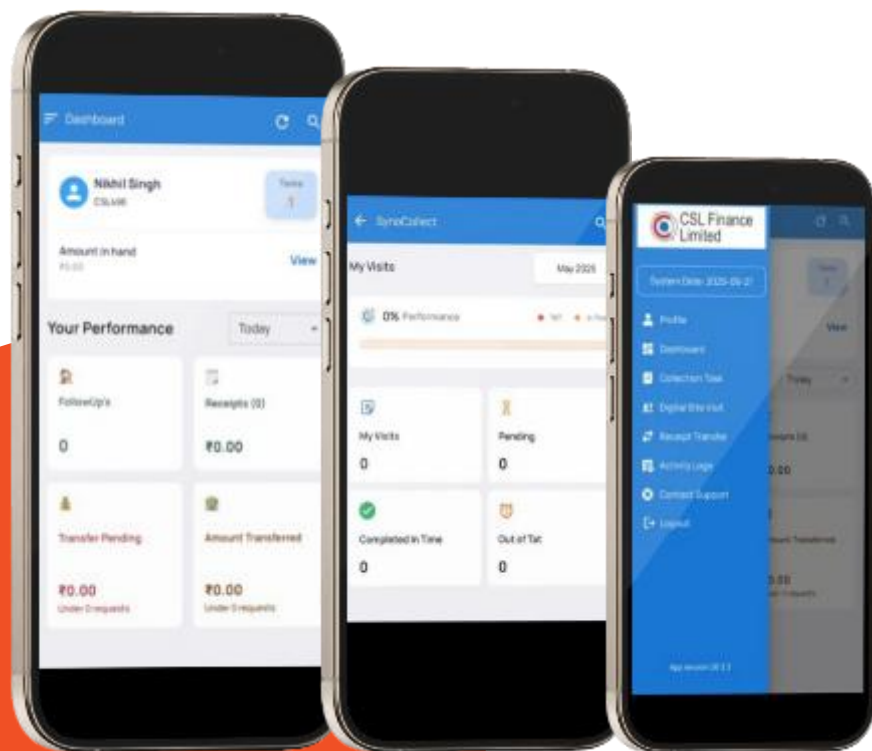
Proprietary Apps

Seamless mobility applications for both sales and credit team

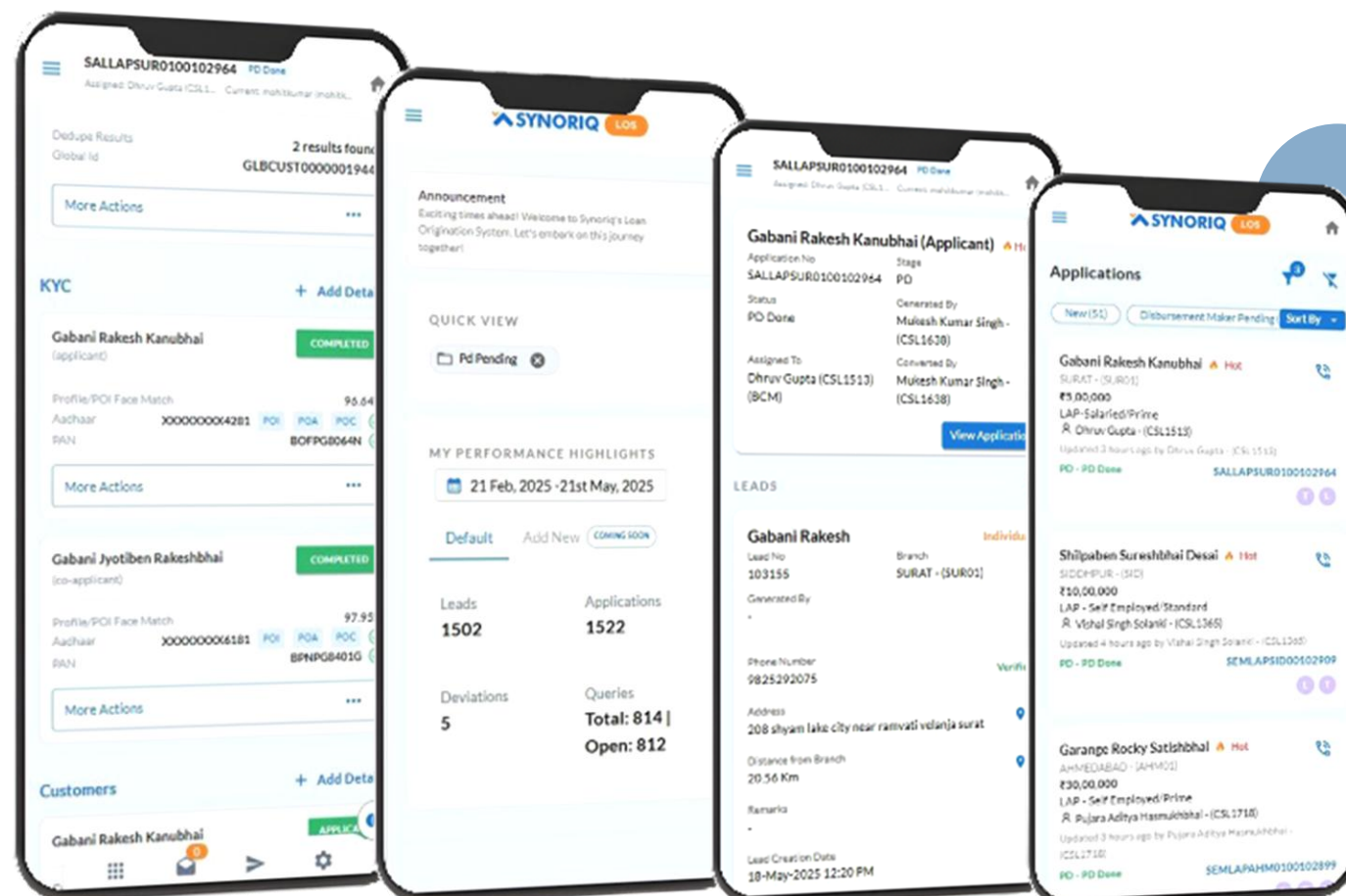


Proprietary Applications

Collections Mobile Application



Sales & Credit Mobility Application



Digital Collections & Servicing

Real-Time EMI Collection & Settlement

Digital Welcome Kit

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

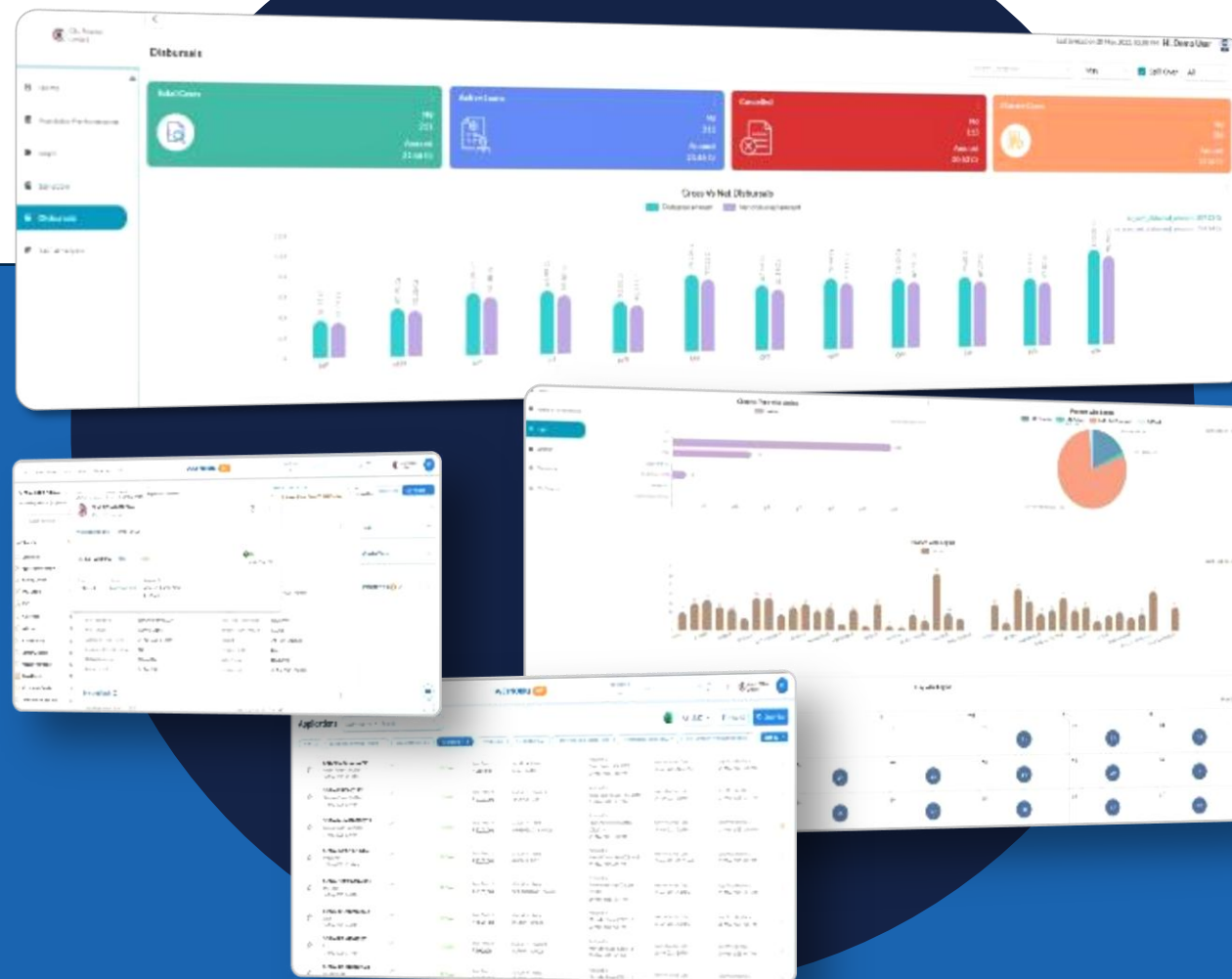
Constantly upgrading analytical BI Tool for more features

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

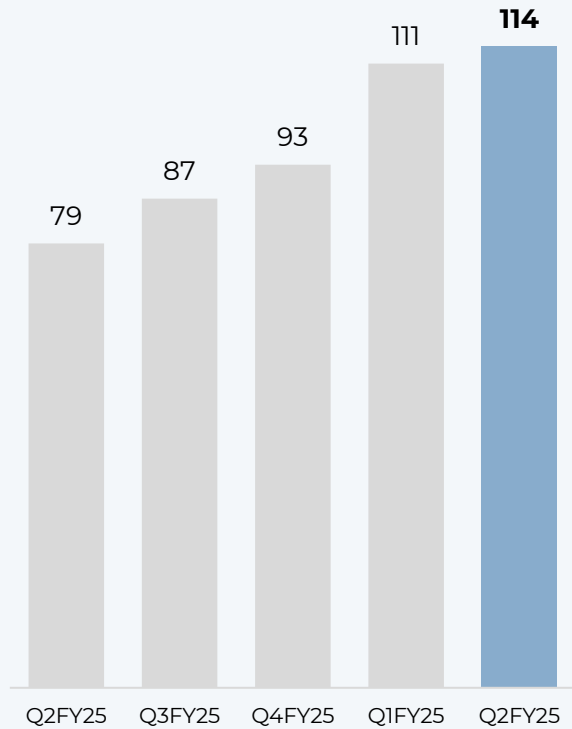
Review of sales, inventories, market price, costs

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

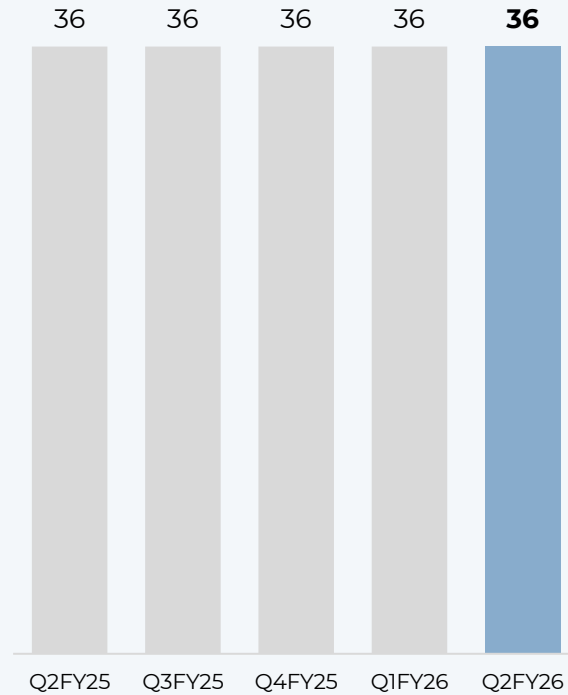
Wherever required, initiate early legal actions for faster repayments

Wholesale (2/2)

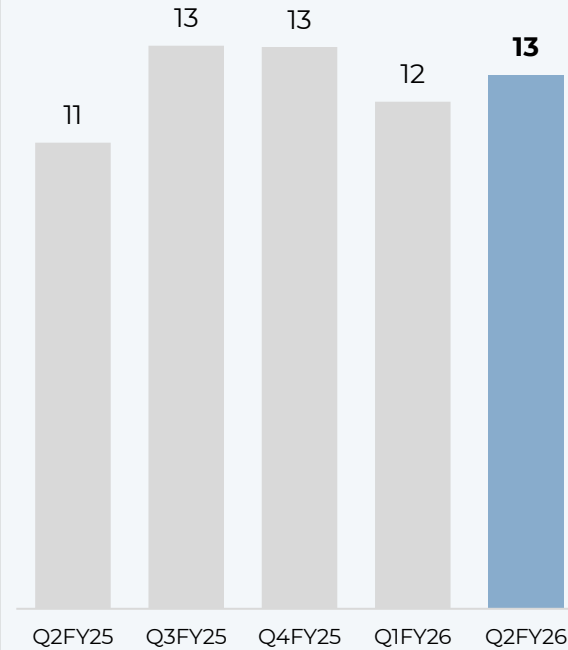
Active Accounts
(#)



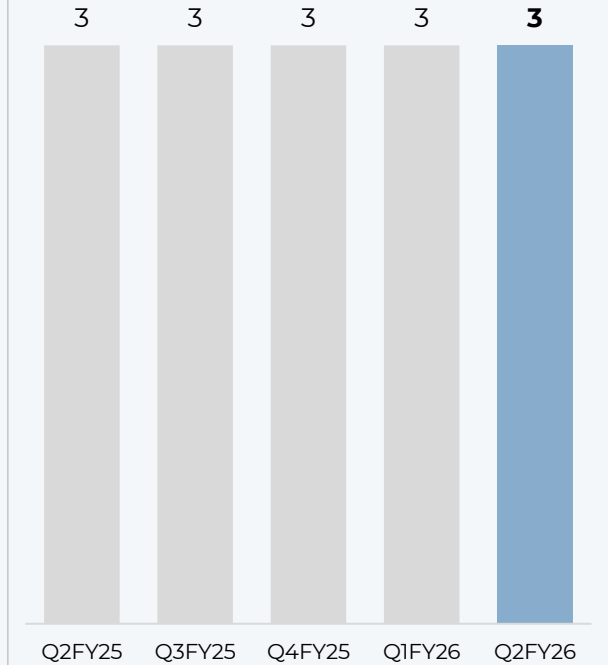
Average Loan-to-Value
(%)



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

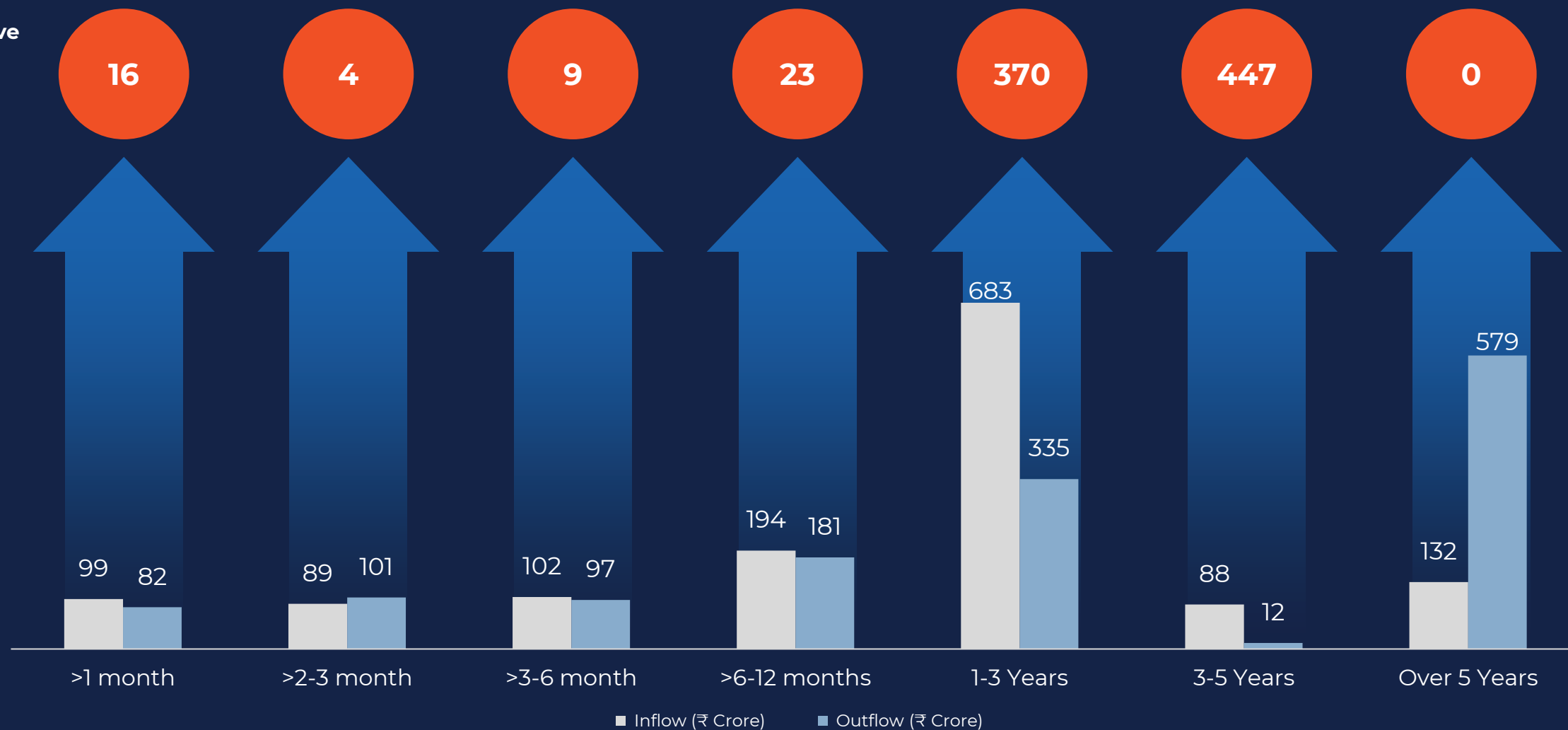
Headroom for leverage

Conducive macros



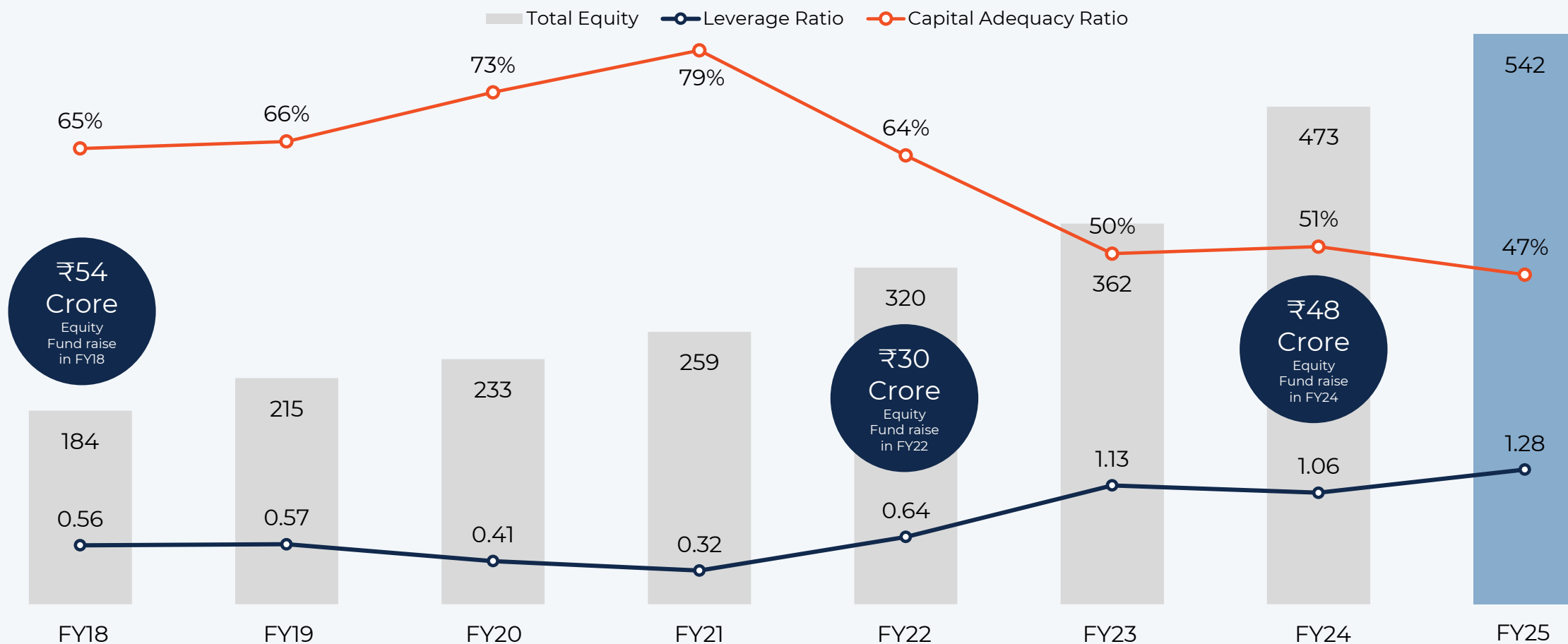
Well Managed **ALM**

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



Atul Agrawal
President –
Finance & Treasury

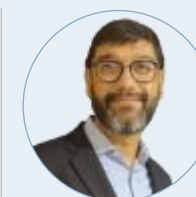
21+ 1+

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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