

August 07, 2023

National Stock Exchange of India Limited Exchange Plaza, C-1, Block-G, Bandra Kurla Complex, Bandra (E), Mumbai - 400051 NSE Symbol: CSLFINANCE	BSE Limited Corporate Relationship Department Phiroze, Jeejeebhoy Towers Dalal Street, Mumbai-400001 BSE Scrip Code: 530067
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Dear Sir/Ma'am,

Sub: Investor Presentation

Please find enclosed herewith the Copy of the Investor Presentation of the Company highlighting the performance and recent developments of the company for the quarter ended June 30, 2023.

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
(Director)
DIN: 00045077

Encl: a/a

Q1FY24

Investor Presentation

AUGUST 2023



01 /

Quarterly Business Update

- Loan Book Size
- Asset Quality
- Asset Quality: Stage Analysis
- P&L Highlights
- Treasury Update
- Quarterly Financial Snapshot
- Operational Updates
- Lending Partners



Loan Book Size

DISBURSEMENTS

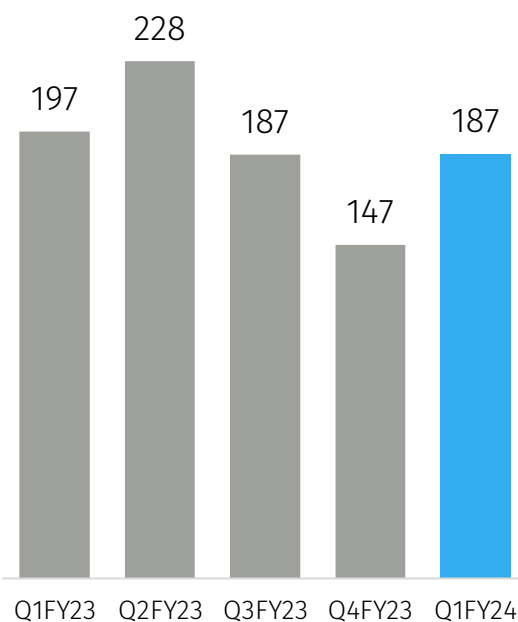
(₹ crore)

-5%

YOY Change

27%

QOQ Change



COLLECTIONS

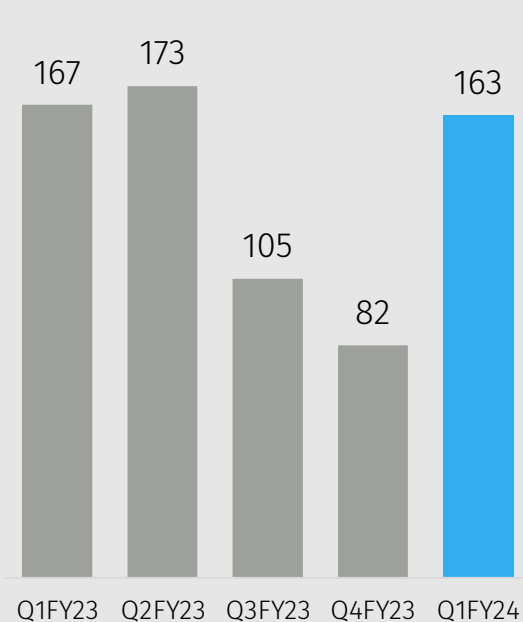
(₹ crore)

-2%

YOY Change

99%

QOQ Change



LOAN BOOK

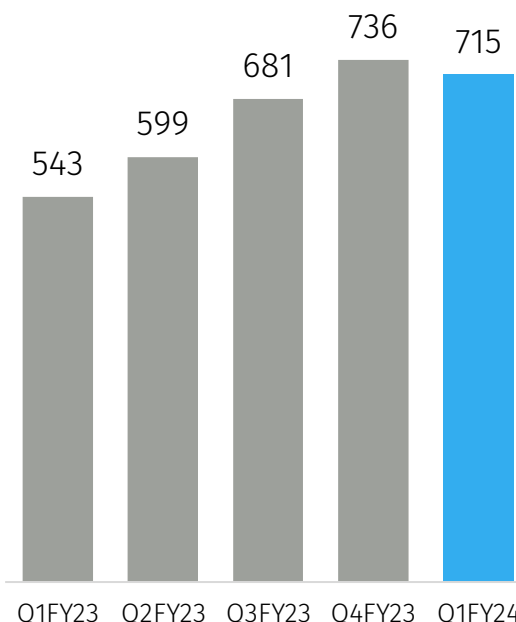
(₹ crore)

32%

YOY Change

-3%

QOQ Change

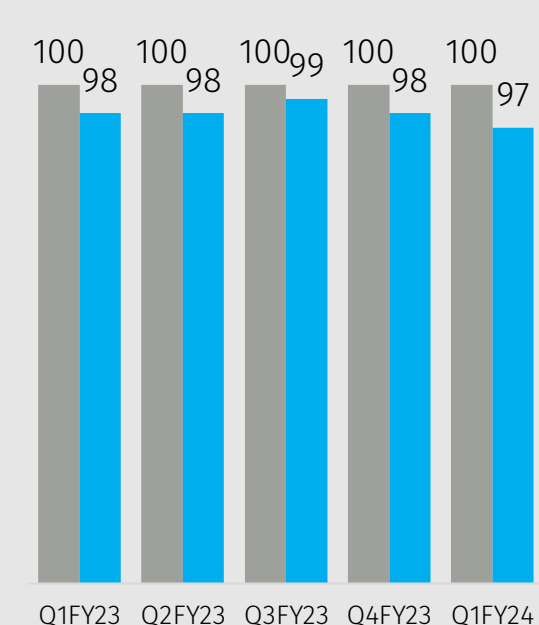


COLLECTION EFFICIENCY

(%)

■ Wholesale

■ SME Retail



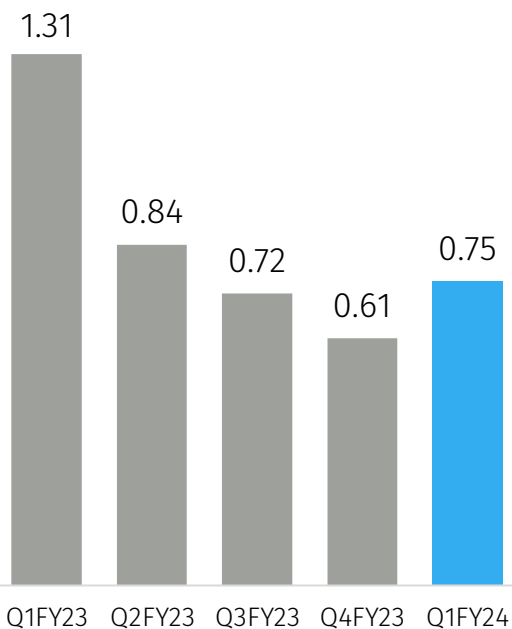
Note: Disbursement & Collections were lower in Q4FY23 particularly due to lumpiness in Wholesale

Note: Loan Book including off-book AUM is ₹ 746.68 crore as of Q1FY24

Asset Quality

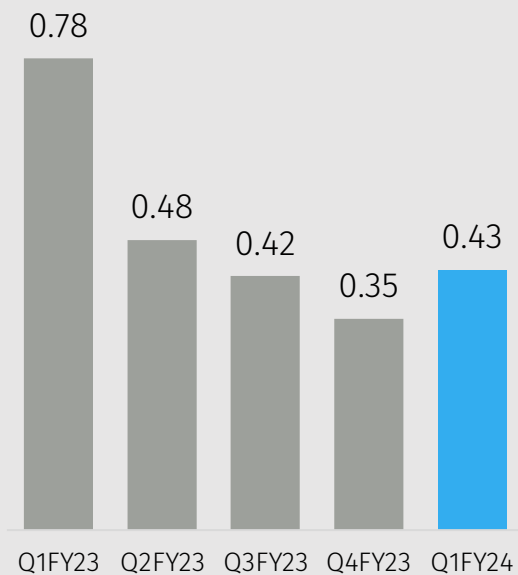
GROSS NPA (%)

-56 BPS **14 BPS**
 YOY Change QOQ Change

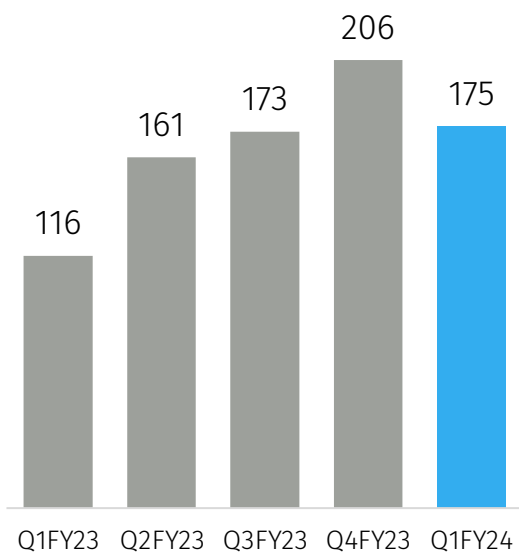


NET NPA (%)

-35 BPS **8 BPS**
 YOY Change QOQ Change



PROVISIONAL COVERAGE RATIO (%)



Asset Quality: Stage Analysis

CLASSIFICATION OF ASSETS BASIS THE ECL COMPUTATION AS PER IND-AS:

PARTICULARS	Q1FY23	Q4FY23	Q1FY24
Gross Stage 3 (GNPA)	7.06	4.47	5.34
% portfolio in Stage 3	1.31%	0.61%	0.75%
ECL provision Stage 3	2.83	1.92	2.26
Net Stage 3	4.23	2.55	3.07
ECL Provision % Stage 3	40.12%	42.93%	42.44%
Gross Stage 1 & 2	532.61	727.92	707.47
% portfolio in Stage 1 & 2	98.69%	99.39%	99.25%
ECL provision Stage 1 & 2	5.34	7.29	7.09
Net Stage 1& 2	527.27	720.63	700.38
ECL provision % Stage 1 & 2	1.00%	1.00%	1.00%
Total Assets	539.67	732.39	712.81
% portfolio	100%	100%	100%
ECL Provision	8.18	9.21	9.36
Net Stage	531.50	723.18	703.45
TOTAL ECL Provision %	1.51%	1.26%	1.31%
Provision Coverage Ratio	115.72%	205.79%	175.32%
NET NPA (Only Stage 3 Provision)	0.78%	0.35%	0.43%

P&L Highlights

NET INTEREST INCOME

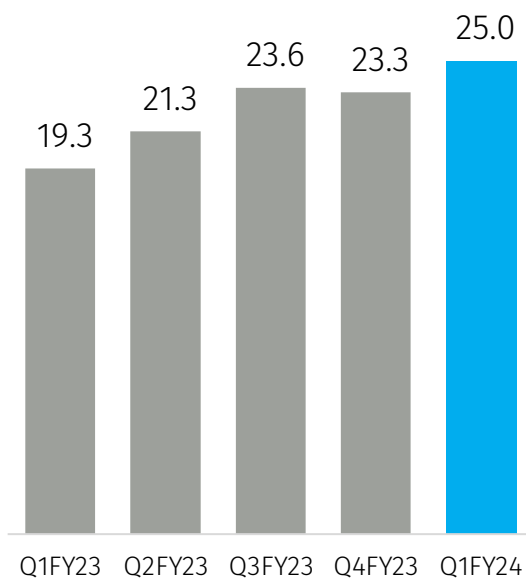
(₹ crore)

30%

YOY Change

7%

QOQ Change



TOTAL INCOME

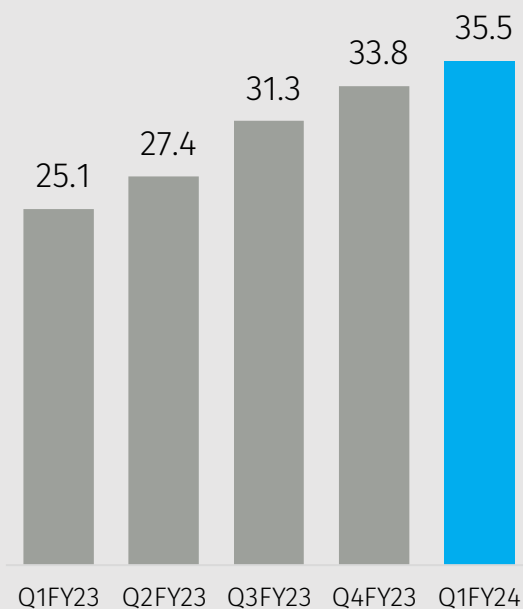
(₹ crore)

41%

YOY Change

5%

QOQ Change



PROFIT AFTER TAX

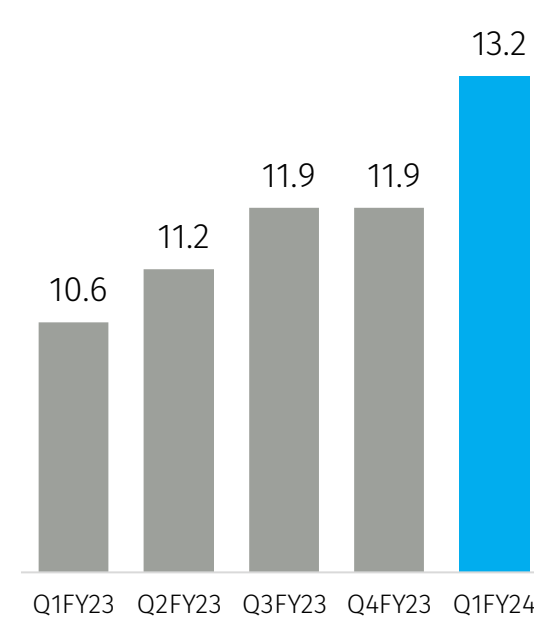
(₹ crore)

24%

YOY Change

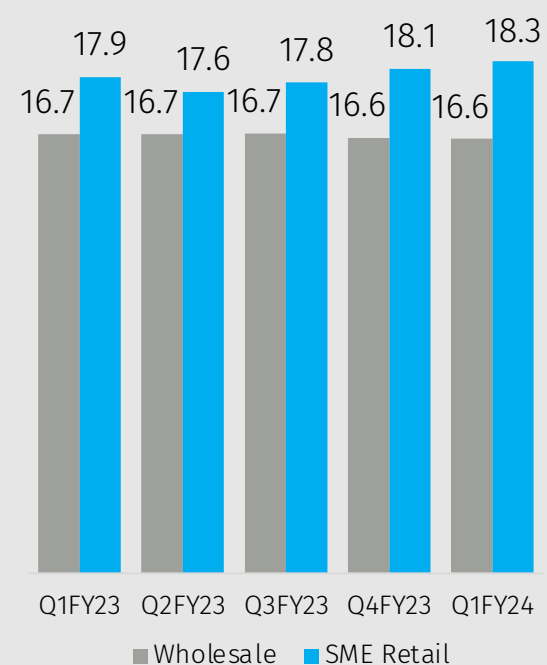
12%

QOQ Change



YIELDS

(%)

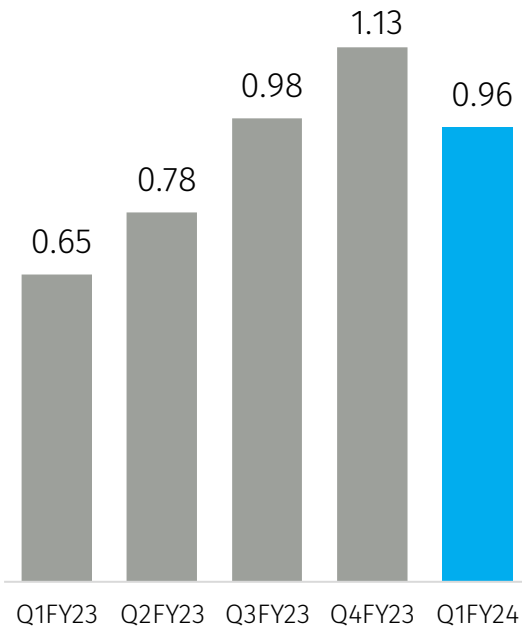


Note: Net Interest Income (NII) = Interest Income + Fees & Commission Income – Finance Costs

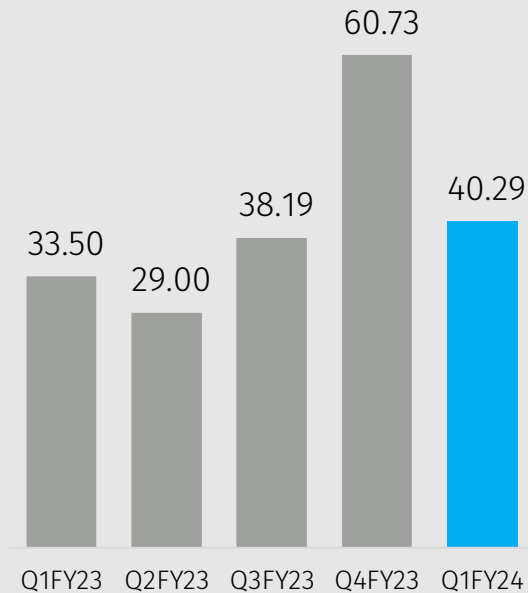
Note: Methodology to calculate SME Retail Yields (%) has been updated to weighted-average against previously used arithmetic average, from Q1FY24, accordingly previous figures have been restated.

Treasury Update

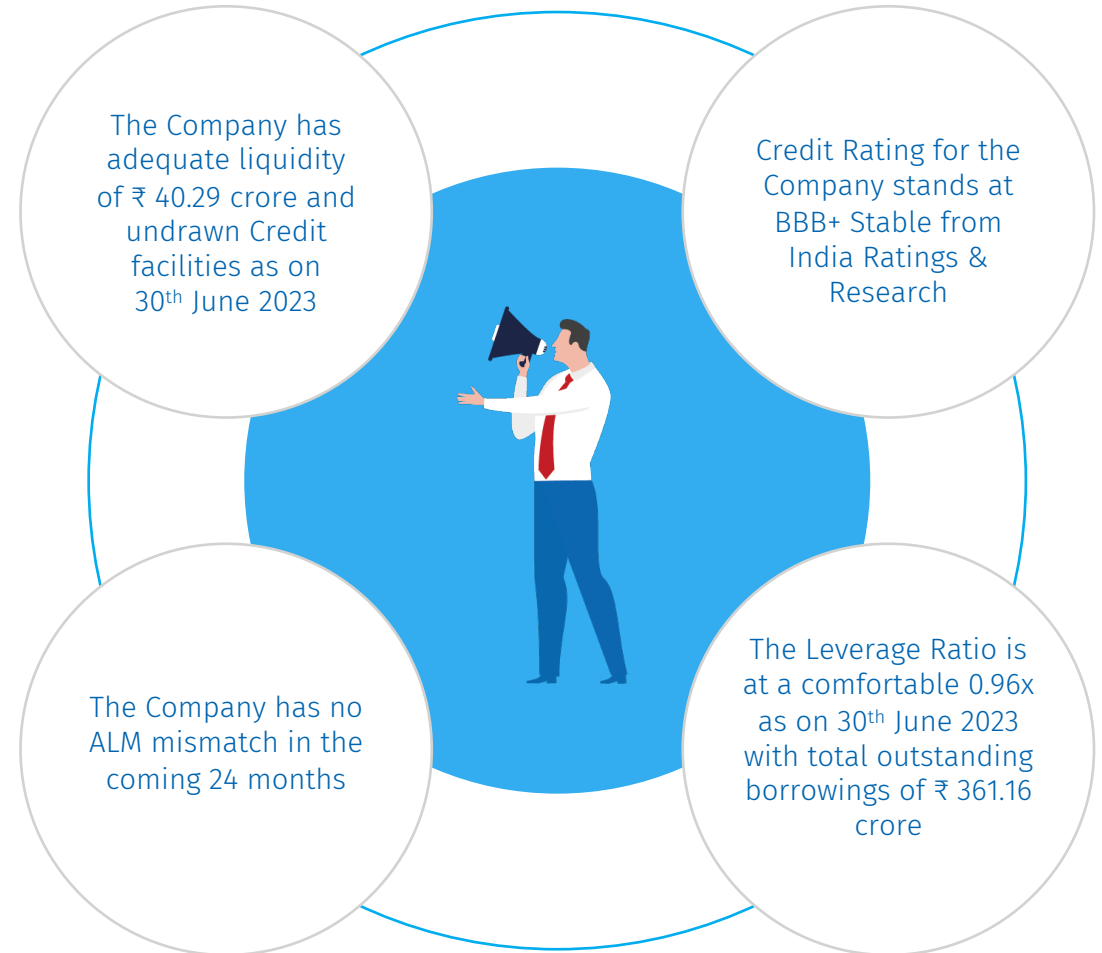
LEVERAGE (times)



LIQUIDITY (₹ crore)



Note: Higher liquidity reserved in Q4FY23 due to some NCD repayments scheduled Q1FY24



Quarterly Financial Snapshot

(₹ crore)

PARTICULARS	Q1FY23	Q4FY23	Q1FY24
Disbursements	196.61	259.62	187.07
Revenue	25.10	33.75	35.49
Interest Income	23.62	30.9	31.26
PBT	14.20	16.21	18.18
PAT	10.63	11.85	13.24
Bad debts written off	0.50	0.40	0.94
Bad debts recovered	0.79	0.76	0.85
Loans and Advances	542.00	735.61	714.70
Net Worth	332.14	362.40	377.06
Total Liabilities	221.09	416.25	371.53
Borrowings	215.24	408.06	361.15
Gross NPA (%)	1.31%	0.61%	0.75%
Net NPA (%)	0.78%	0.35%	0.43%
Debt to Equity Ratio	0.65	1.13	0.96
CAR	63.50	49.88%	52.76%
ROA	7.84	6.94%	6.94%
ROE	12.81%	12.56%	14.05%
Book Value per share	160.20	174.79	185.24

Operational Updates (1/2)



NET INTEREST INCOME & PROFITABILITY

- Both NII and PAT have registered growth of 7% and 16% QoQ respectively.
- Profitability improved during the quarter due to a higher average AUM, despite a lower closing AUM at the end of Q1FY24.
- Weighted average yields have slightly improved on the SME Retail front and remain relatively flat on the Wholesale side. As a result, Total Income growth was 5% QoQ.
- Lending on floating interest rates will also ramp up in the Wholesale segment in the coming quarters to insulate from fluctuations in interest rates.



LOAN BOOK

- The Loan Book is down 3% QoQ in Q1FY24. This decrease was due to higher collections during the current quarter and intentionally lower disbursements on the Wholesale side in Q4, attributed to some NCD repayments scheduled in Q1.
- Post the equity fund raise through preferential issue, Book Value Per Share stands at ₹ 193.01 on a fully-diluted basis.
- The SME Retail: Wholesale mix stands at 44:56 in Q1FY24, compared to 40:60 in Q4FY23.
- Disbursements in Q1FY24 showed a decent growth of 27% QoQ, despite Q1 being a relatively softer quarter for our business. Disbursements are expected to pick up in the coming quarters.
- Collection efficiency and Disbursement on SME Retail segment was slightly impacted in Q1, due to unusually high rains and flooding situations in many of markets during June.



LENDING PARTNERS

- CSL Finance onboarded a new lender during the quarter - IndusInd Bank Limited. This takes the total lender count to 16 as compared to 6 a year back.

- As communicated in our last update, we have begun reshuffling some of the existing branches while also launching new ones. During the quarter, we closed and consolidated 3 older branches while launching 2 new ones – one in Rajasthan and one in Uttar Pradesh. This marks our entry into the Uttar Pradesh markets. We will witness a net addition of branches in the coming quarter. While the Company is adding new branches, team strength addition will only be implemented on a branch level. Senior-level management and HQ headcount remain sufficient for larger operations.
- Improving employee and branch level efficiency remains an ongoing activity and a key area of focus, with extensive training and migration programs already undertaken and planned for FY24.



Strategic Updates (2/2)



EQUITY FUND RAISE

- During the quarter, the Company announced an Equity Fund raise through a Preferential Issue to a prominent Foreign Institutional Investor (FII) - Kitara PIIN 1103 (Kitara Capital), thereby raising ₹48.62 Crore.



NEW PRODUCT LAUNCH IN SME RETAIL SEGMENT

- In collaboration with APL Apollo Group, the Company has successfully launched its Fabricator Loan product – an unsecured loan based on purchase invoices. This product offers quick disbursement within 24-48 hours and various repayment options.
- It is tailored specifically for the steel fabricators (of APL Apollo) and incorporates a subvention clause.
- With a short tenure of 45-90 days, the product aims to meet the working capital needs of fabricators.
- The Company has developed a dedicated technology platform to manage the entire loan lifecycle.
- The product was initially introduced in 3 of the Company's existing branches in June 2023, and by end of Q2 all of the existing branches will be offering this product. The Company also plans to launch dedicated branches for these loans in Southern India, which will later on also offer entire SME Retail products.



DEVELOPING A FEE BASED INCOME

- Over the last few months, the Company has been actively working towards growing its AUM, in both Wholesale & SME Retail, through Direct Assignment (DA) & Co-Lending structures to generate a fee-based income.

- Leveraging its expertise of the NCR Wholesale lending market, the Company is lending via Direct Assignment route for lenders such as Kotak Mahindra Bank Limited & Tourism Finance Corporation of India Limited. The Company has lent 29 Crore as of Q1 under DA.
- In the SME Retail vertical, the Company has lent 20 Crore (1.94 Crore allocated in Q1, rest will be completed in Q2) through Direct Assignment route with Indian Overseas Bank. Through assignment-based lending, the Company will generate fees for the entire duration of the loan.
- The Company can generate a fees of up to 2% of the AUM under Direct Assignment and Co-Lending, without any recourse.



OUTLOOK

- Outlook for the Company remains robust, with a loan book target of 1,000 Cr for FY24, with an AUM mix of 50:50 in Wholesale & SME Retail.



Lending Partners

NBFC

Banks & SFBs



5Y Financial Snapshot

(₹ crore)

PARTICULARS	FY19	FY20	FY21	FY22	FY23
Disbursements	346.19	270.10	433.32	491.10	758.72
Revenue	59.70	60.85	61.67	74.62	117.54
Interest Income	54.97	58.42	59.18	67.66	108.54
PBT	34.06	31.74	39.36	44.98	61.47
PAT	25.15	22.47	27.53	33.68	45.52
Bad debts written off	0.10	0.26	3.88	1.45	0.94
Bad debts recovered	0.20	0.15	0.10	2.33	2.42
Loans and Advances	323.51	310.96	329.55	516.95	735.61
Net Worth	214.76	232.55	259.20	321.68	362.40
Total Liabilities	121.99	99.92	88.33	210.68	416.25
Borrowings	121.99	95.92	82.60	204.16	408.06
Gross NPA	0.12%	0.69%	2.11%	1.73%	0.61%
Net NPA	0.10%	0.24%	1.19%	0.96%	0.35%
Debt to Equity Ratio	0.57	0.41	0.32	0.63	1.13
CAR	66.00%	73.16%	81.50%	63.82%	49.88%
ROA	7.63%	6.76%	7.92%	8.45%	6.94%
ROE	13.27%	9.66%	11.20%	12.48%	12.56%
Book Value per share	381.33	125.65	140.05	155.06	174.79

02 /

About CSL Finance

- Introduction & Snapshot
- Wholesale
- Business Verticals & Products
- SME Retail



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.

SNAPSHOT

BBB+
Rated

99%
Secured
loan
book

53%
Superior
CAR

14%
ROE

₹377 Cr
Net
Worth

274
Team
Strength

← **₹ 715 Crore Loan Book** →

56%

Wholesale vertical catering to
real estate sector in NCR



44%

SME Retail vertical built on 25 branches
across 6 states

Business Verticals & Products



**WS
LARGE**

Structured loans for Mid Income/ Affordable Group Housing Projects

**WS
SMALL**

Construction loan given against single plotted projects

**WS
OTHER
TERM
LOAN**

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

**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

**SME
MID-SIZED
LAP**

Loan against properties for business expansion or working capital finance

**SME
FABRICATOR
LOAN**

Purchase invoice based unsecured loan product, with quick disbursement within 24-48 hours and varied repayment types

AVERAGE TICKET SIZE

₹ 14 crore

₹ 9 crore

₹ 6 crore

₹ 10 lakh

₹ 1.5 crore

₹ 1.5 lakh

WHOLE SALE

Niche, focused, real estate
wholesale book

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

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

Strength in affordable
housing segment

Wholesale ^(1/3)

PRODUCTS



AUM (₹ crore)

₹ 248 Crore

₹ 135 Crore

₹ 19 Crore

CONTRIBUTION TO
WHOLESALE AUM

62%

33%

5%

LOAN ACCOUNTS

25

33

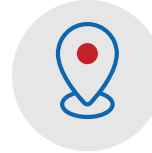
5

Wholesale

(2/3)



ROBUST RISK MANAGEMENT FRAMEWORK



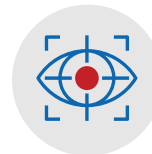
BETTER CUSTOMER SELECTION: STRONG SOURCING

- 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

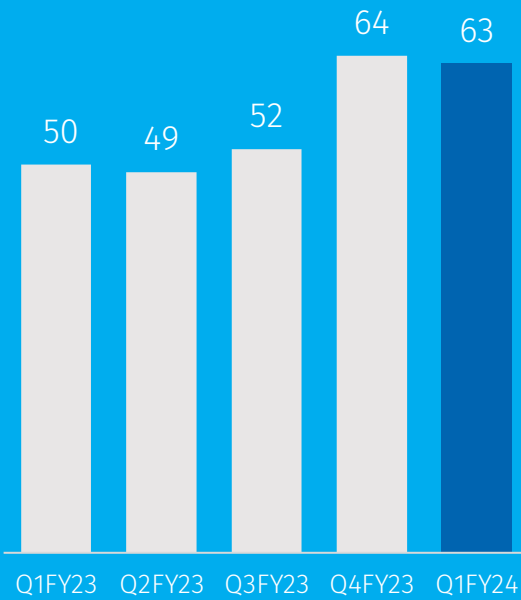


CONSTANT MONITORING

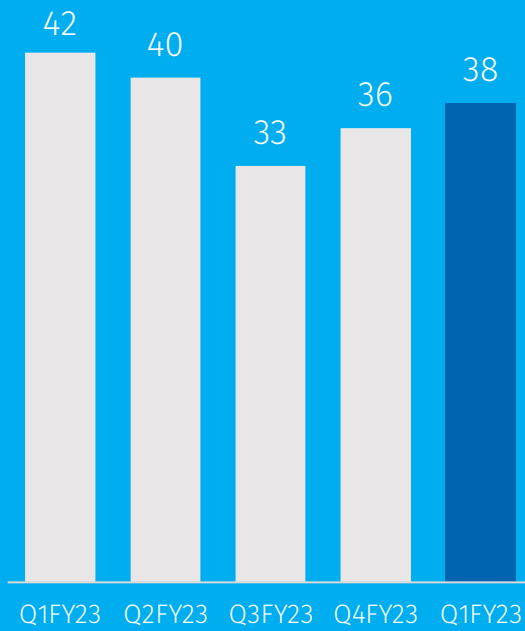
- Dedicated, on-ground resourced for asset monitoring
- Fortnight site visits to assess project progress
- Review of sales, inventories, market price, costs
- Detect early warning signals, initiate required steps, and increase engagement
- Wherever required, initiate early legal actions for faster repayments

Wholesale (1/3)

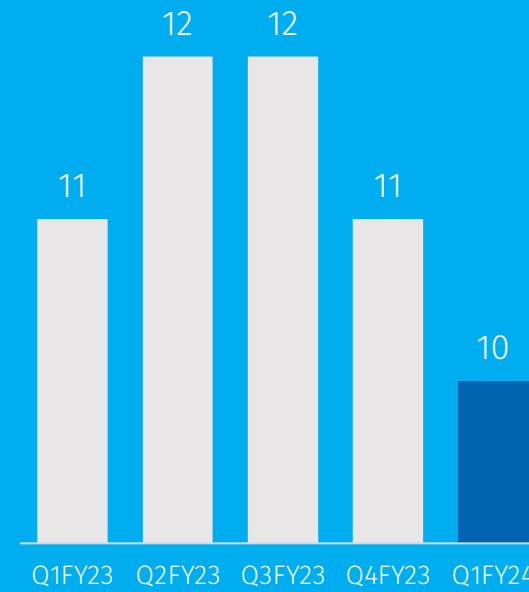
ACTIVE ACCOUNTS (#)



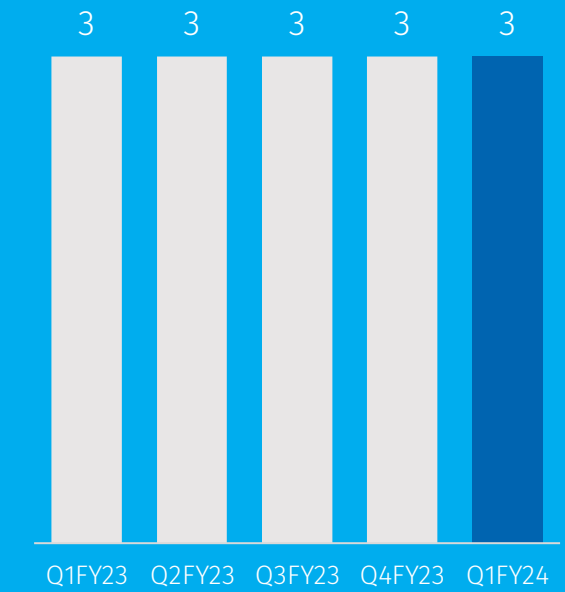
AVERAGE LOAN-TO-VALUE (%)



AVERAGE TICKET SIZE (₹ crore)



AVERAGE TENURE (Year)



Wholesale Large: Affordable Group Housing



SOLD (%)	CASES (#)	SANCTION (₹ CR)	POS AS ON 31.03.23	AUM (%)	POS AS PER REPAYMENT SCHEDULE	PRE-PAYMENT RECEIVED	ACCOUNT CONDUCT	AVERAGE TICKET SIZE
100%	2	49.40	32.04	28%	46.00	13.96	Satisfactory	< 25 Lakhs
80% to 100%	1	30.00	9.18	8%	-	-	Satisfactory	< 25 Lakhs
< 50%	7	94.71	73.82	64%	84.82	11.00	Satisfactory	< 25 Lakhs
	10	174.11	115.04	100%	130.82	24.96		

Wholesale Large: Mid-Income Group Housing

Last-mile funded
Mid-Income Group
Housing projects

Located in
NCR region



30%
Contribution to
Wholesale
loan book

Committed Receivables
are 3x of existing POS

Average ticket size
of units is under
₹60 Lakhs

Salient Features

COMPLETION (%)	CASES (#)	SANCTION (₹ CR)	POS AS ON 31.12.22	AUM (%)	POS AS PER REPAYMENT SCHEDULE	PRE-PAYMENT RECEIVED	ACCOUNT CONDUCT	AVERAGE TICKET SIZE
100% (Completed)	3	22.50	3.28	2%	16.95	13.67	Satisfactory	< 60 Lakhs
90% to 100% (Nearing Completion)	4	30.50	17.07	13%	23.45	6.38	Satisfactory	< 60 Lakhs
> 70%	3	65.00	33.75	25%	58.51	26.34	Satisfactory	< 60 Lakhs
< 50%	5	89.80	79.20	59%	62.96	4.96	Satisfactory	< 60 Lakhs
	15	207.80	133.30	100%	161.87	51.34		

Wholesale Small: Small Builders

Tenure of these loans is under 36 months

Small Builder Floors are G+4 floor structure buildings

Located in South Delhi & Gurugram micro-markets of NCR region

34%

Contribution to Wholesale loan book

Regulatory compliances are minimal as these projects don't fall under RERA compliances

Risk of non-completion of projects is minimal

Construction cost is a small part of these projects

Feedback loop is fast and demand-supply corrects quickly

Salient Features

COMPLETION (%)	CASES (#)	SANCTION (₹ CR)	POS AS ON 31.12.22	AUM (%)	POS AS PER REPAYMENT SCHEDULE	PRE-PAYMENT RECEIVED	ACCOUNT CONDUCT
100%	4	27.24	16.67	12%	25.00	8.33	Satisfactory
70% to 99%	6	37.50	28.08	21%	33.49	6.11	Satisfactory
50% to 69%	15	116.31	48.63	36%	112.25	63.62	Satisfactory
70% to 99%	8	52.59	41.63	31%	43.76	2.13	Satisfactory
	33	233.64	135.00	100%	214.50	80.19	

A man with a mustache, wearing a dark blue sweater over a purple shirt and light-colored trousers, is sitting on a striped rug in a textile shop. He is surrounded by numerous colorful fabrics hanging on the walls and stacked on the floor. The shop is filled with various patterns and colors, including blues, yellows, reds, and greens.

SME RETAIL

Target market:
Unbanked & underserved

Using alternative data instead
of conventional scorecards

Swift loans and ease of
application


Small & flexible ticket sizes








Achieving efficiency through
digital transformation

Focused on secured lending
book (99%)

SME Retail (1/5)

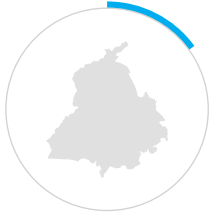
PRODUCTS



	 JYOTI	 SAARTHAK	 SHAKTI	 SAMADHAN	 NIRMAN	 MID SIZE LAP	 FABRICATOR LOAN
LOAN AMOUNT	₹2-7.5 Lakhs	₹5-10 Lakhs	₹7.5- 25 Lakhs	₹25-50 Lakhs	₹35-50 Lakhs	₹1-5 Crores	₹0.5-5 Lakhs
TENOR (in years)	3-4	5-6	7	7-8	7	2-3	45-90 Days
TARGET CUSTOMER	Small farmers, house-wives etc, to open small business	Salaried professionals who are unable to procure funds from banks because of non-availability in their area	Small entrepreneur, traders, manufacturers etc, as a working capital loan to improve or multiply its business	Immediate working capital requirement to support client's urgent business needs at mid-level	Balance Transfer of LAP along with top-up for semi-skilled or skilled self-employed, proprietorship or partnership firms for working capital purposes	Loan against properties for business expansion or working capital loans	Purchase invoice based unsecured loan product, with quick disbursement within 24-48 hours and varied repayment types

SME Retail (2/5)

PRESENCE



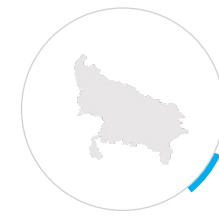
PUNJAB
02 | 15%



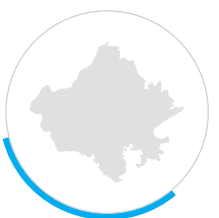
HARYANA
04 | 15%



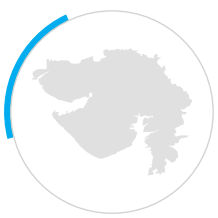
NCR
03 | 2%



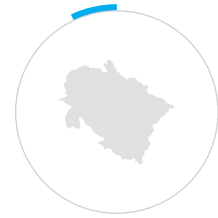
UTTAR PRADESH
01 | 7%



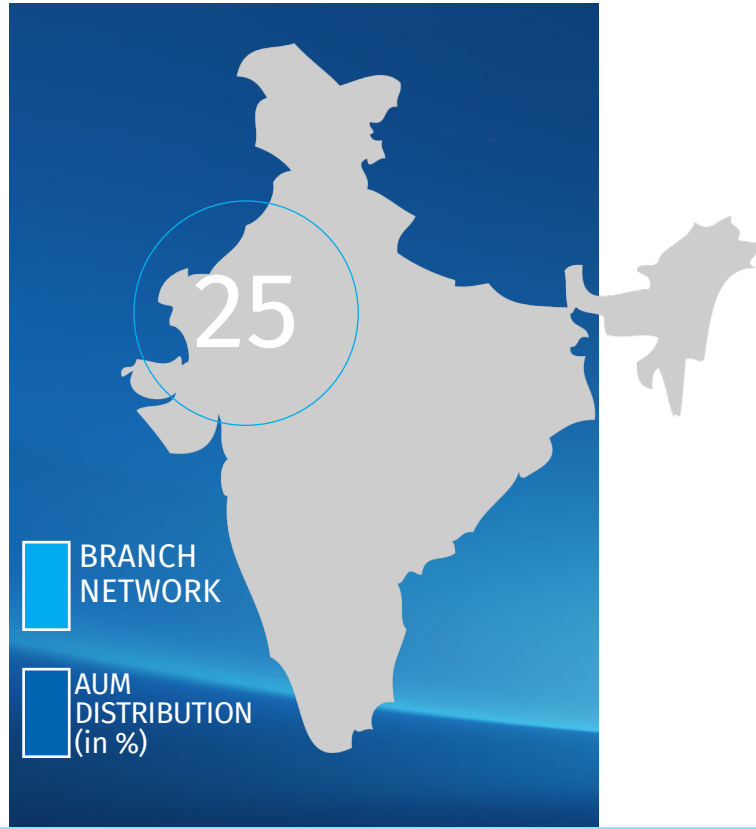
RAJASTHAN
07 | 32%



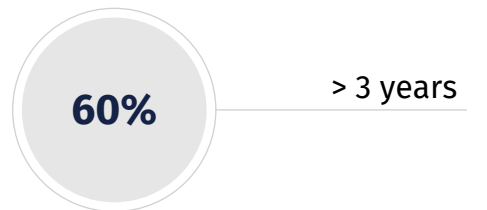
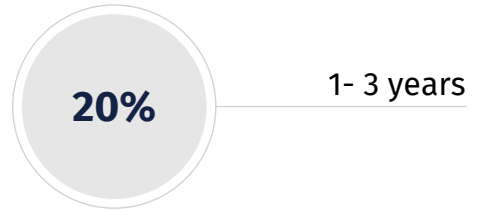
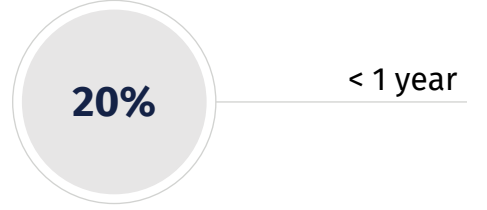
GUJARAT
06 | 22%



UTTARAKHAND
02 | 7%



BRANCH AGEING

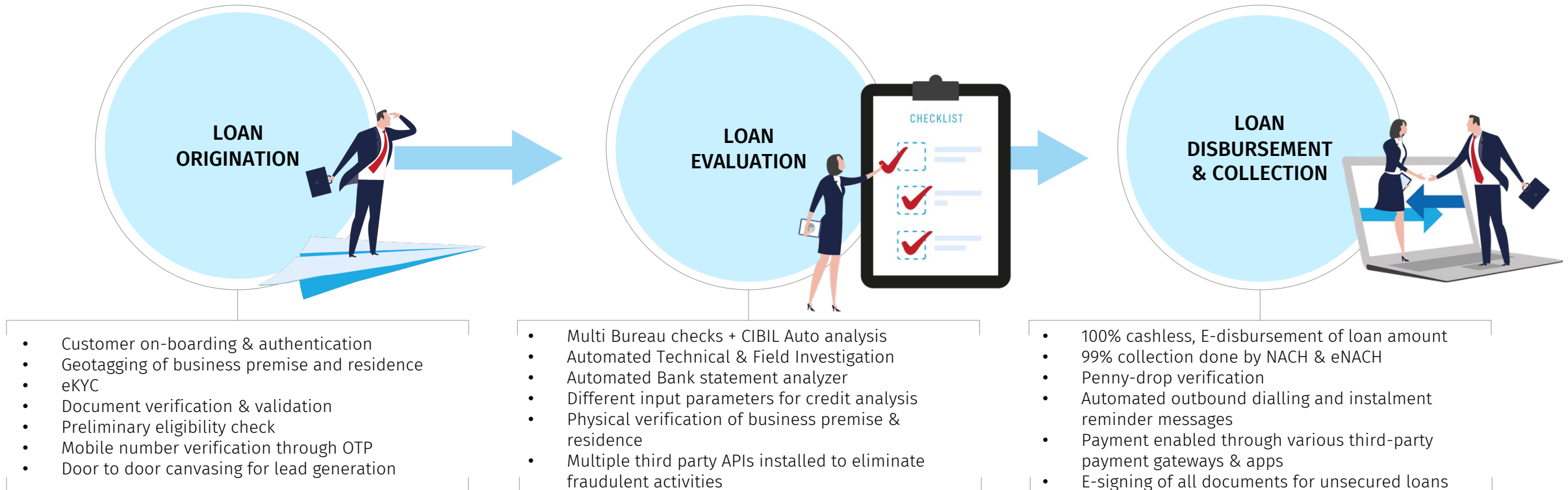


Clustered

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

SME Retail (3/5)

AUTOMATING WORKFLOW TO IMPROVE EFFICIENCY



OTHER INITIATIVES

- Multiple report generations at a click of a button
- Extensive efforts on Training & Development for the adaptability of this new technology
- Continuous enhancements in credit decisioning module
- Implementing BRE for automating deviations as per policies

SME Retail (4/5)



FY23-FY24

Migrated to a bespoke customer onboarding & loan underwriting platform with multiple API integrations.

Achievements so far:

- SMS & WhatsApp Integration in LOS
- Automated EMI reminders to customers
- Legal & technical vendor integrations in LOS
- E-NACH & Aadhar Based NACH LIVE for all sanctioned cases
- Banking statement analyser integrated in LOS
- Pre-printed loan agreement
- Multiple third party API integrations to eliminate frauds in LOS pertaining to KYC, GST, Vehicle RC, among others
- Mobile Collect for collections module
- Extensive reporting tool
- Multiple deliverable letters automated from LMS
- Extensive credit enhancements
- Launch of new Unsecured Loan products in LOS
- Multiple Bureau Checks & Analysis through various credit bureaus
- New product for managing fabricator loans

Up to 2021

Relying on a banking customer onboarding & loan underwriting platform

Key drawback:

- Less suitable for NBFC operations
- Little customizations

Roadmap Going Forward

H1 FY24

- Business Rule Engine
- Airtel Payments Bank Integration for cash deposit point
- Data Analytics
- BI Dashboards
- Lead Management System

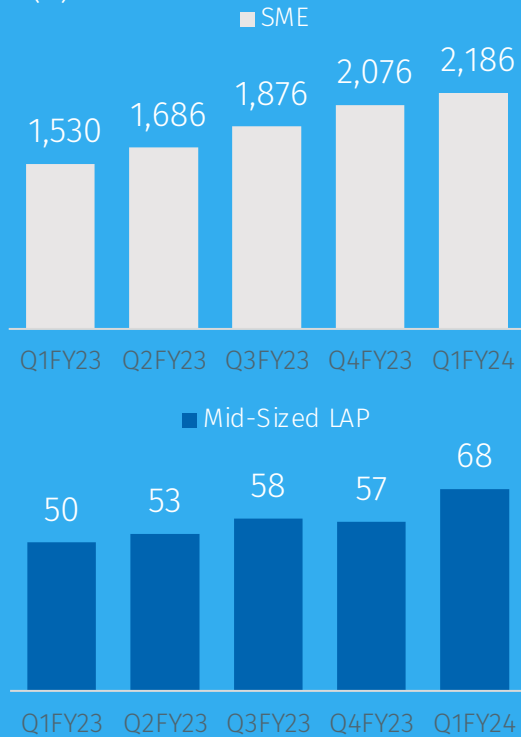
H2 FY24

- Treasury Management System
- Virtual Accounts with HDFC BANK
- Legal status tracking & crime check Integrations
- Communication Engine in LMS
- Document Management System
- Customer Facing App
- CKYC

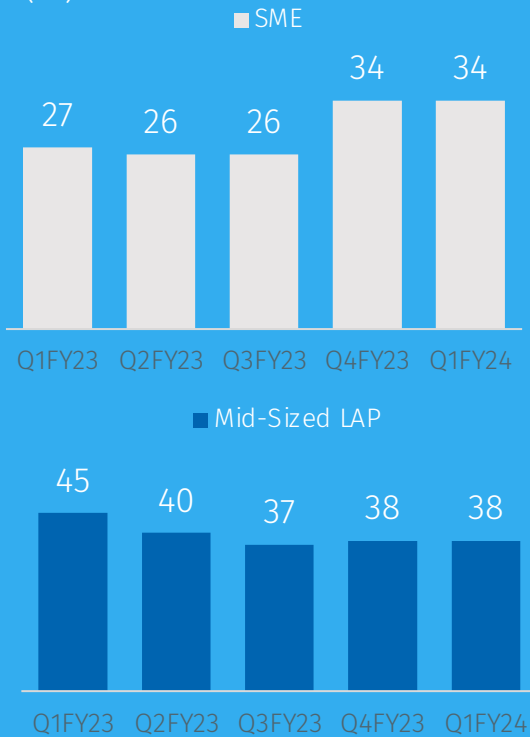


SME Retail (5/5)

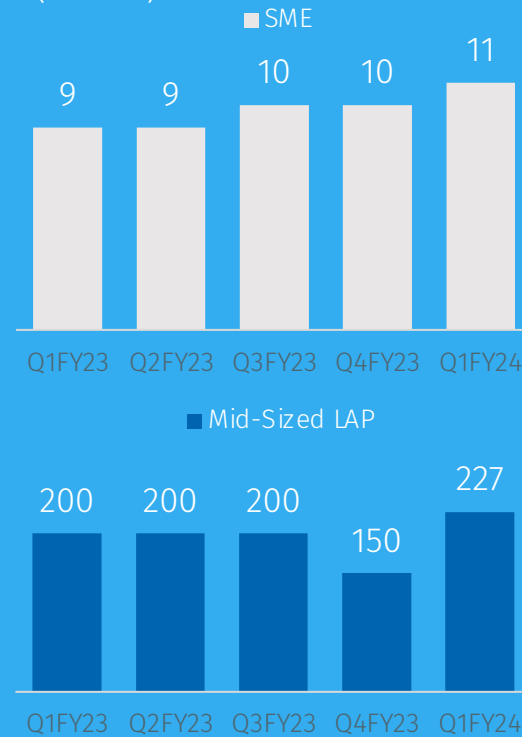
ACTIVE ACCOUNTS (#)



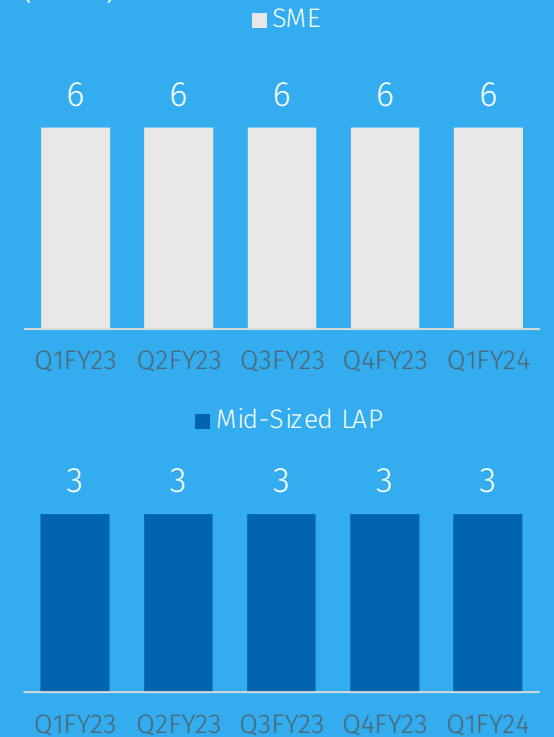
AVERAGE LOAN-TO-VALUE (%)



AVERAGE TICKET SIZE (₹ lakh)



AVERAGE TENURE (Year)



Note – From Q4FY22 onwards, the Company has reclassified Mid Sized LAP in SME Retail, from earlier Wholesale.

03 /

Prudent Risk Management

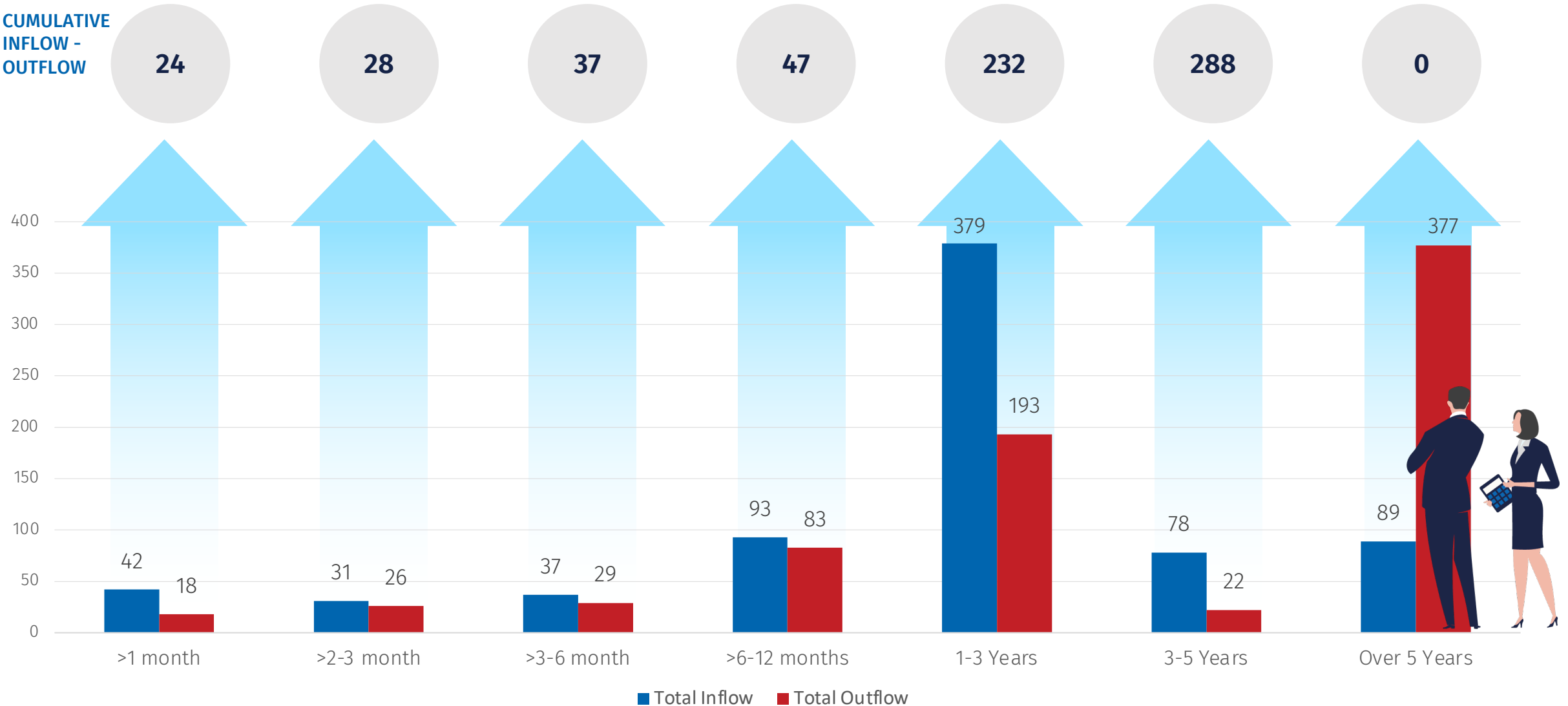
Well Managed ALM

Conservative Leverage Standards



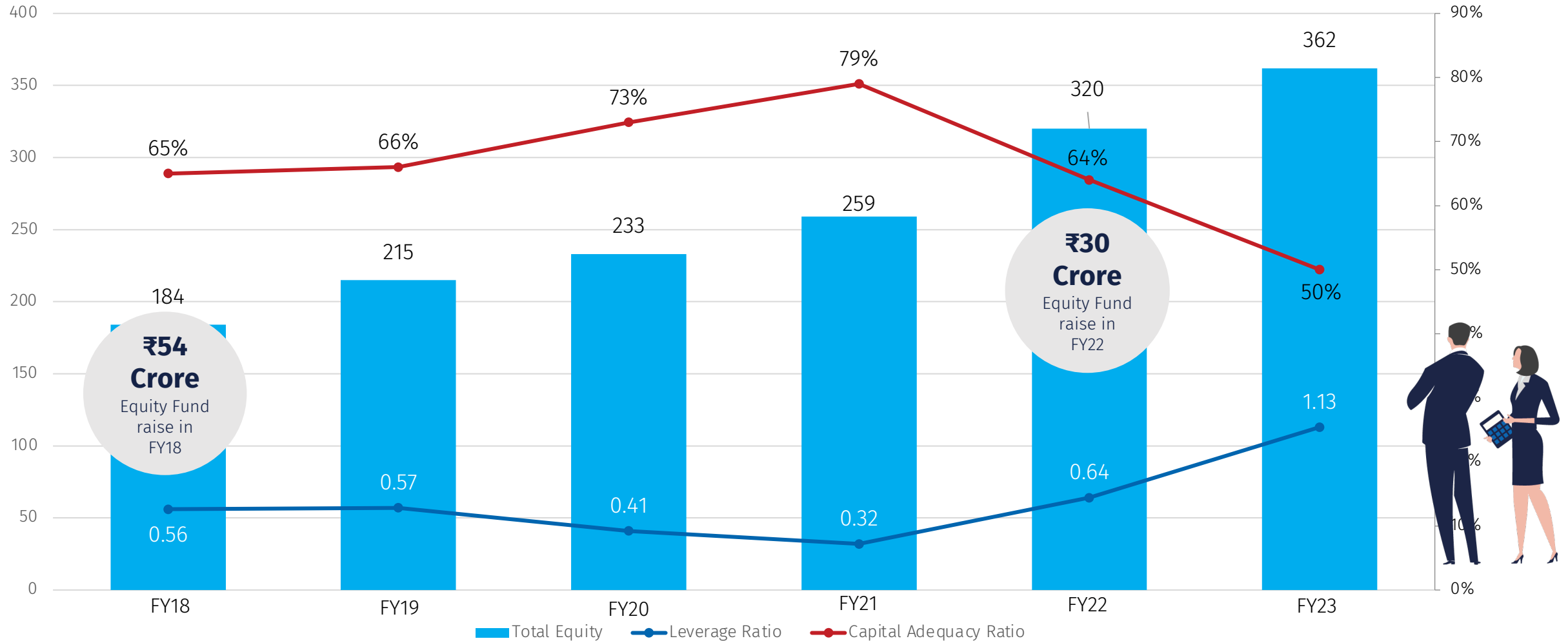
Well Managed ALM

CUMULATIVE
INFLOW -
OUTFLOW




Conservative Leverage Standards


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

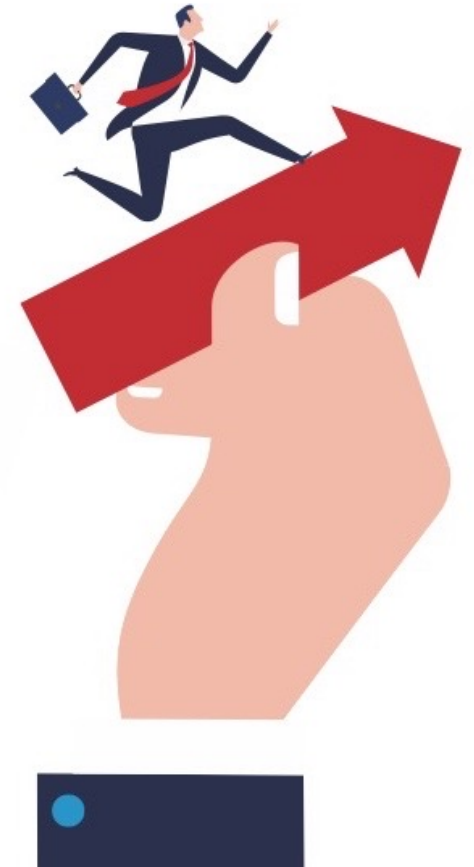


04 /

Leadership

 Board of Directors

 Leadership Team



Board of Directors



ROHIT GUPTA
MANAGING DIRECTOR

Mr Rohit Gupta has over two 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.



**ASHOK KUMAR
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.



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.



PARMOD BINDAL
INDEPENDENT DIRECTOR

Mr Parmod Bindal has been a Chartered Accountant in practice for the last 32 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.



AYUSH MITTAL
INDEPENDENT DIRECTOR



Mr Mittal manages the day-to-day operations of various professional advisory firms. Having spent more than five years in capital and forex markets, he is actively involved in algorithmic software trading of forex in Singapore and other countries. He also has experience in taxation, corporate litigation and corporate restructuring. He is a qualified Chartered Accountant.



**CHANDER SUBHASH
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 (CAIB). 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.

Management Team

 Work Experience  Years at CSL



ROHIT GUPTA
MANAGING DIRECTOR

28+

17+



NARESH VARSHNEY
CHIEF FINANCIAL OFFICER

26+

8+

Ex – RR Finance Consultants, Centrum Capital & Unicorn



AMIT RANJAN
CHIEF OPERATING OFFICER

18+

2+

Ex – Karvy Financials, Save Financial Services, HSBC Bank, ICICI Bank, Deutsche Bank



CHANDAN KUMAR
WHOLESALE CREDIT HEAD

11+

5+

Ex – PNB Housing, HDFC, SIB



RACHITA GUPTA
WHOLE-TIME DIRECTOR

7+

6+

Ex – Ernst & Young



RANJAN BANERJEE
ZONAL CREDIT HEAD SME

18+

2+

Ex - TATA Capital, Hinduja Leyland Finance, Shriram City Union Finance



RITESH TYAGI
HEAD FINANCE

11+

-

Ex: Aviom India Housing, ICICI Bank, PNB housing, SMC Finance



NIKHIL SINGH
VP OPERATIONS

16+

2+

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



SHALINI AGGARWAL
VP FINANCE

7+

3+

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



SAURABH PRIYADARSHINI
SR MANAGER LEGAL

9+

2+

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



PREETI GUPTA
COMPANY SECRETARY

6+

2+

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



HARIOM KUMAR
SR MANAGER HR

14+

4+

Ex – Ujjivan Financial Services



S.B. TIWARI
CHIEF MANAGER ACCOUNTS

21+

17+

Ex - TATA Capital, Hinduja Leyland Finance, Shriram City Union Finance

05 /

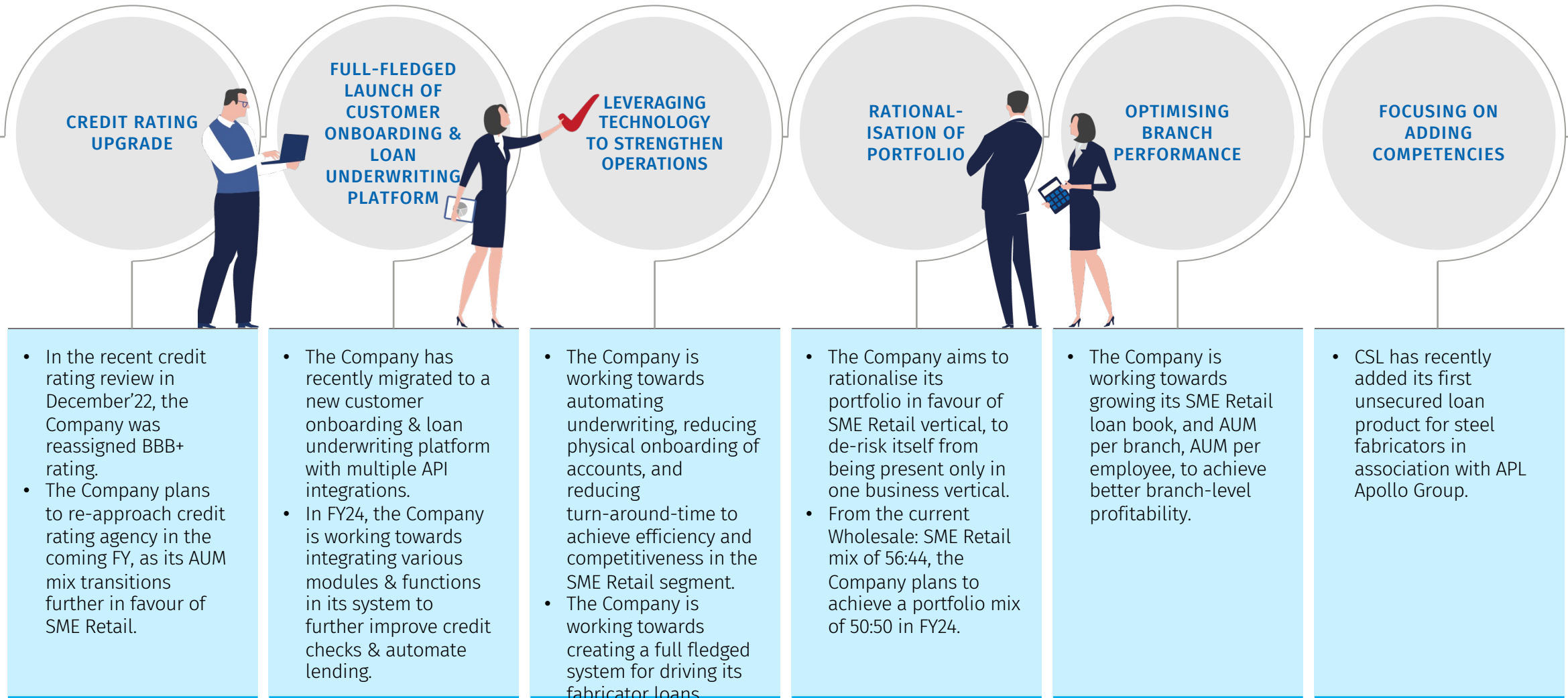
Strategy

○ Strategic Priorities

○ Key Takeaways



Strategic Priorities



Key Takeaways

**01****WELL CAPITALISED**

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

02**BBB+ RATED**

CSL has recently upgraded to BBB+, achieving the crucial AA credit rating will help in raising debt at competitive terms, and open doors to a new set of lenders.

03**GEARED FOR AUM GROWTH AFTER 3 YEARS OF CONSOLIDATION**

With a significant headroom to grow leverage, and a conducive external environment after a wave of consolidation, the Company is geared for growth in both of its lending verticals.

04**GROWING MIX OF SME RETAIL: WHOLESALE**

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

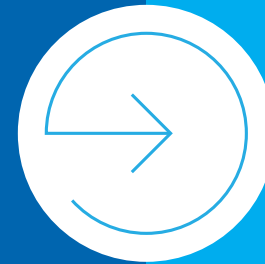
05**PRUDENCE OVER GROWTH DNA**

The Company favours risk management over growth.

Safe Harbour

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GET IN TOUCH

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