

May 16, 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 and year ended March 31, 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
Managing Director
(DIN: 00045077)

Encl: As above

Q4 & FY23

Investor Presentation

MAY 2023



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02 QUARTERLY BUSINESS UPDATE

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04 PRUDENT RISK MANAGEMENT

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01 /

FY23 Performance

- — At A Glance
- — Operational Performance
- — Financial Performance



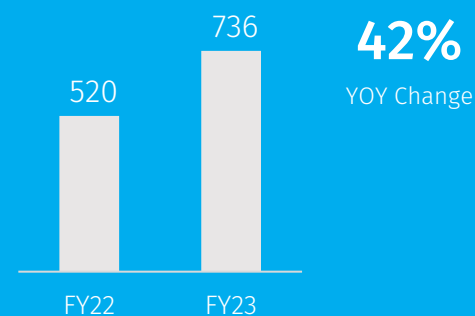
CSL Finance At A Glance

Scale of Operations	Distribution	Loan Book Granularization	Asset Quality	Liability Profile	Profitability
₹ 736 Crore Up 41% in FY23 Loan Book	26 Branches	99.7% Secured Loan Book	0.61% GNPA	15 Active Lender Relationships	₹ 88 Crore Up 41% in FY23 Net Interest Income
₹ 759 Crore Up 54% in FY23 Disbursements	257 Team Strength	40% SME Retail 60% Wholesale AUM Mix	0.35% NNPA	50% Capital Adequacy Ratio	₹ 46 Crore Up 36% in FY23 Net Profits
₹ 362 Crore Up 13% in FY23 Net Worth	6 States Present In (Clustered strategy)	₹ 10 Lakh Average SME Ticket Size	206% Provision Coverage Ratio	~19% Fixed-rate yields on SME Portfolio	12.56% ROE
		₹ 11 Crore Average Wholesale Ticket Size		~17% Fixed-rate yields on Wholesale Portfolio	
		100% In-house sourcing & collections		1.13 Leverage Ratio	
		2,076 Active SME Loan Accounts		6.94% ROA	
		64 Active Wholesale Loan Accounts			
		57 Active MSL Loan Accounts			

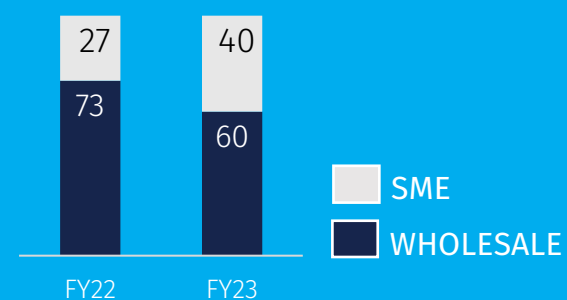


FY23 - FINANCIAL PERFORMANCE

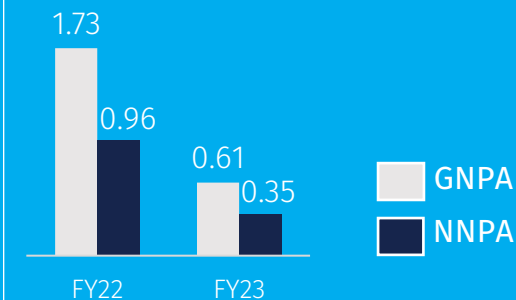
42% LOAN BOOK GROWTH (₹ crore)



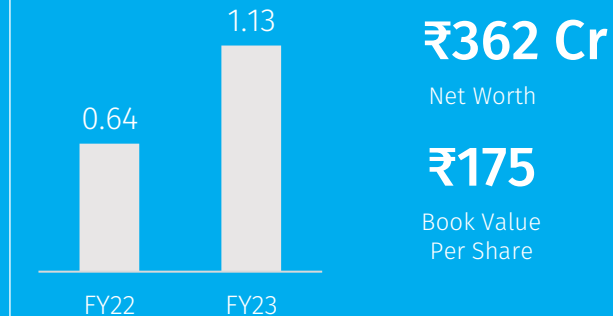
RATIONALISATION OF AUM-MIX IN FAVOUR OF SME VERTICAL (%)



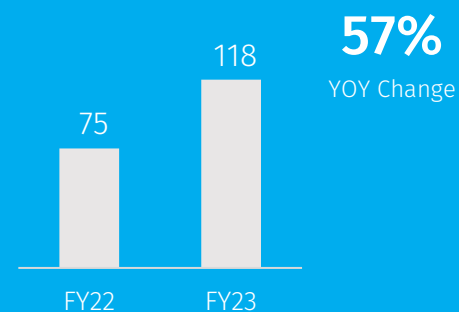
SUPERIOR & IMPROVING ASSET QUALITY (%)



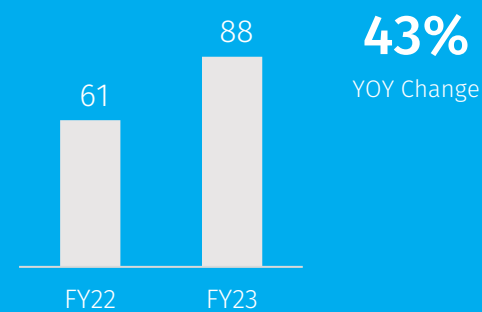
COMFORTABLE LEVERAGE FURTHER HEADROOM TO GROW (₹ crore)



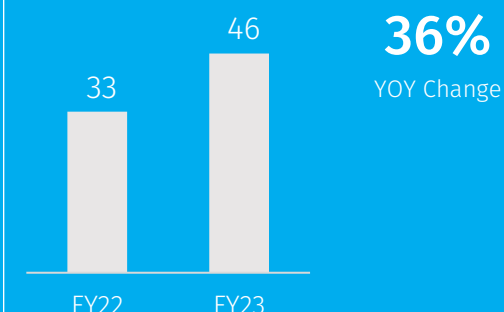
57% TOTAL INCOME GROWTH (₹ crore)



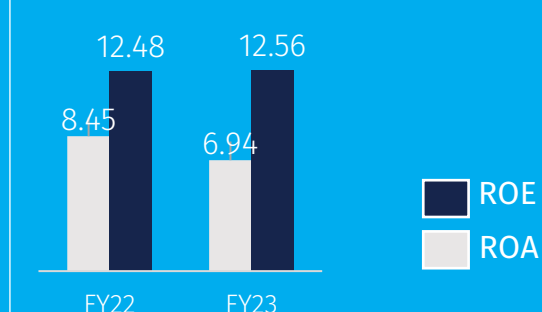
43% NET INTEREST INCOME GROWTH (₹ crore)



36% PAT GROWTH (₹ crore)



SUPERIOR CAPITAL RETURN RATIOS ROA & ROE (%)

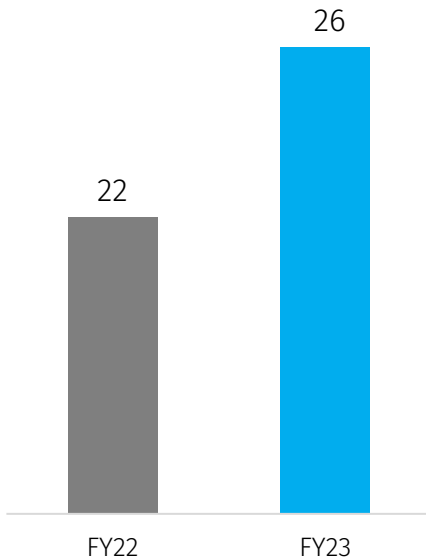


FY23 - OPERATIONAL PERFORMANCE

BRANCH NETWORK (#)

4

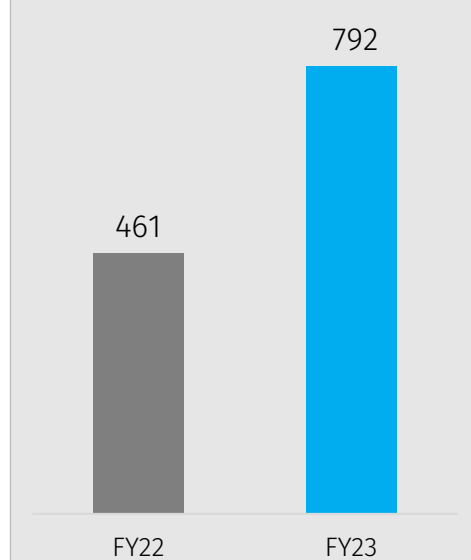
Net Branch Additions



AUM PER BRANCH: SME (Excluding MSL) (₹ lakhs)

72%

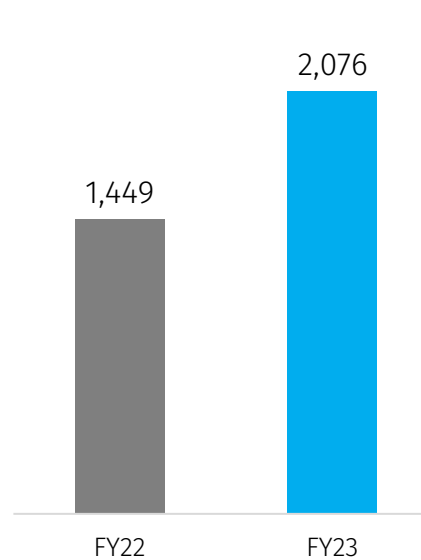
YOY Change



LOAN ACCOUNTS: SME (Excluding MSL) (#)

43%

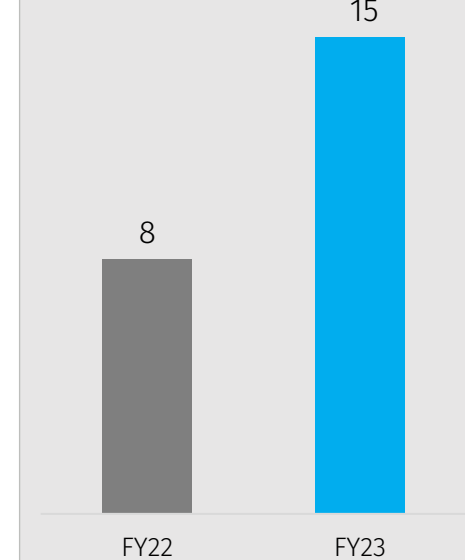
YOY Change



LENDING PARTNERS (#)

7

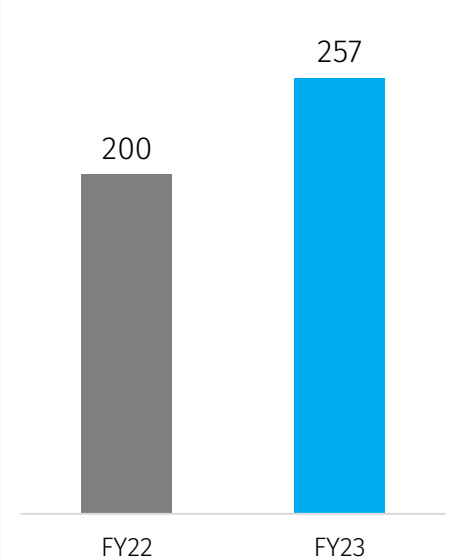
New Lenders Onboarded



TEAM STRENGTH (#)

29%

YOY Change



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

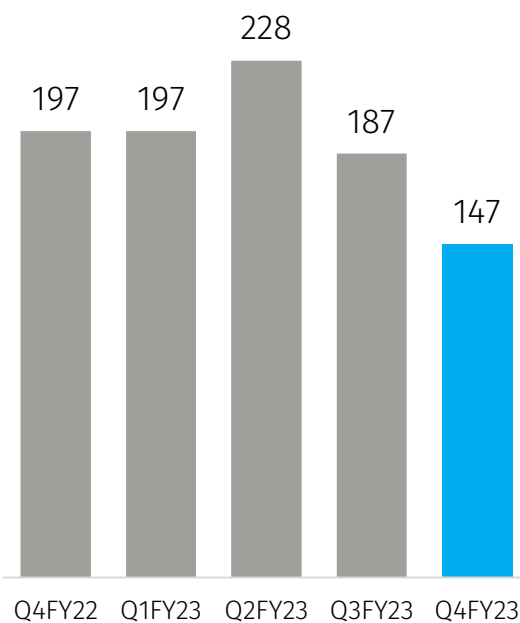
(₹ crore)

-25%

YOY Change

-21%

QOQ Change



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

COLLECTIONS

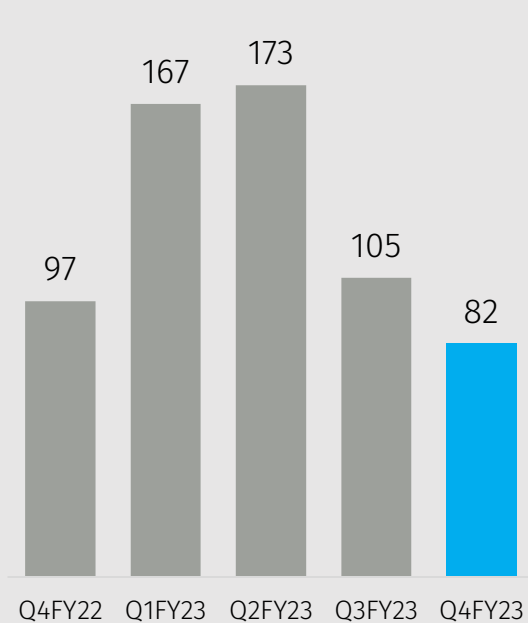
(₹ crore)

-15%

YOY Change

-22%

QOQ Change



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

LOAN BOOK

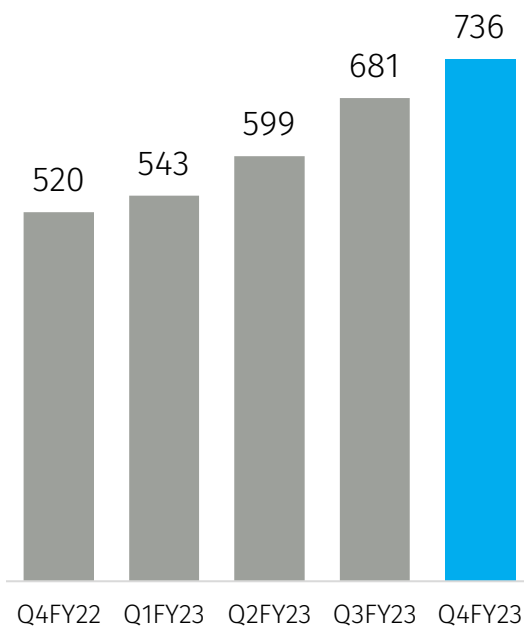
(₹ crore)

41%

YOY Change

8%

QOQ Change

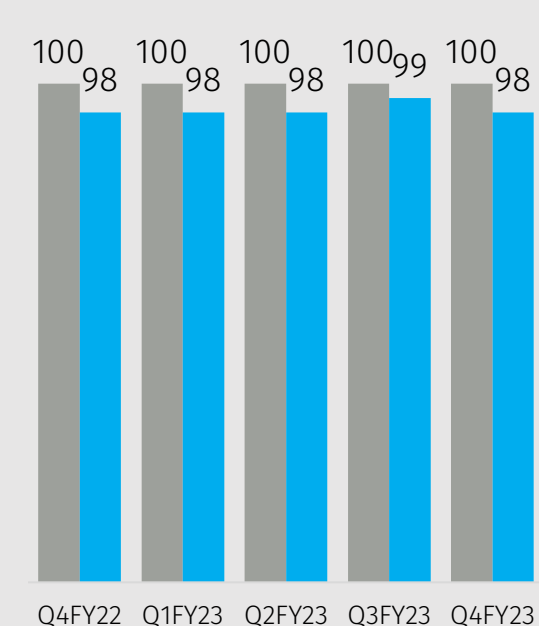


COLLECTION EFFICIENCY

(%)

■ Wholesale

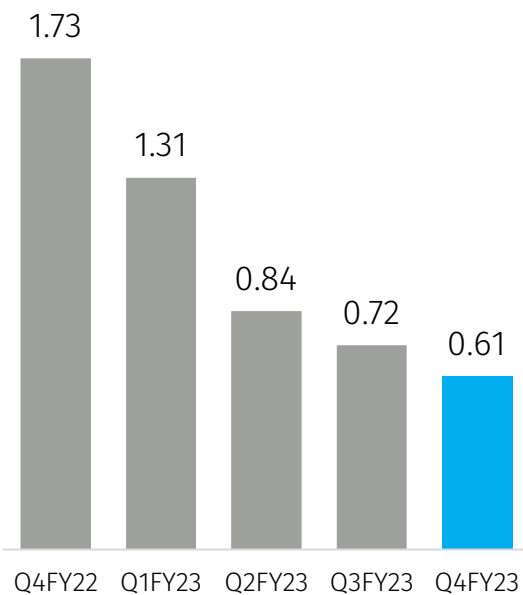
■ SME Retail



Asset Quality

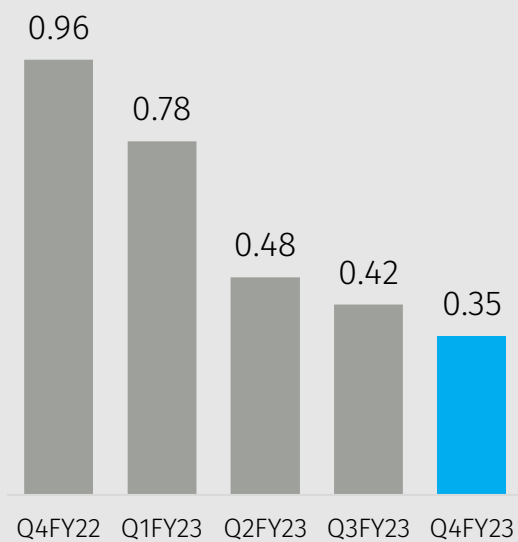
GROSS NPA (%)

-112 BPS **-11 BPS**
 YOY Change QOQ Change

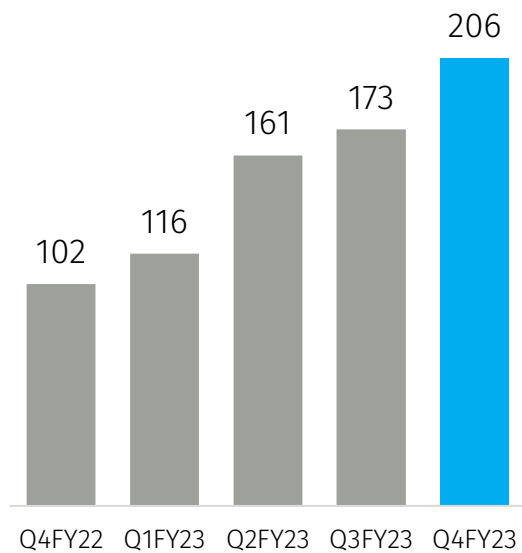


NET NPA (%)

-61 BPS **-7 BPS**
 YOY Change QOQ Change



PROVISIONAL COVERAGE RATIO (%)



Asset Quality: Stage Analysis

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

PARTICULARS	Q4FY22	Q3FY23	Q4FY23
Gross Stage 3 (GNPA)	8.96	4.89	4.47
% portfolio in Stage 3	1.73%	0.72%	0.61%
ECL provision Stage 3	4.00	2.08	1.92
Net Stage 3	4.95	2.81	2.55
ECL Provision % Stage 3	44.70%	42.47%	42.93%
Gross Stage 1 & 2	508.00	672.66	727.92
% portfolio in Stage 1 & 2	98.27%	99.28%	99.39%
ECL provision Stage 1 & 2	5.10	6.38	7.29
Net Stage 1& 2	502.89	666.28	720.63
ECL provision % Stage 1 & 2	1.00%	0.95%	1.00%
Total Assets	516.95	677.55	732.39
% portfolio	100%	100%	100%
ECL Provision	9.11	8.46	9.21
Net Stage	507.85	669.10	723.18
TOTAL ECL Provision %	1.76%	1.25%	1.26%
Provision Coverage Ratio	101.67%	172.86%	205.79%
NET NPA (Only Stage 3 Provision)	0.96%	0.42%	0.35%

P&L Highlights

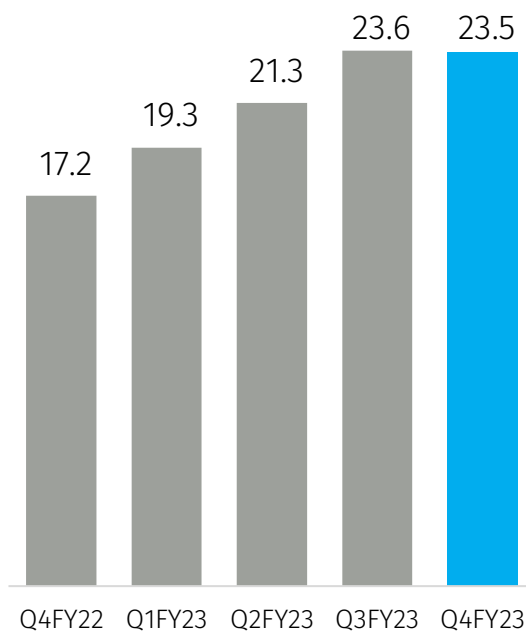
NET INTEREST INCOME (₹ crore)

36%

YOY Change

-1%

QOQ Change



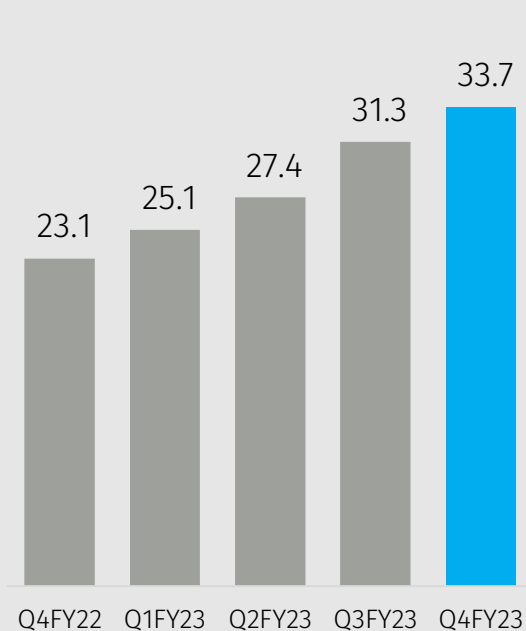
TOTAL INCOME (₹ crore)

46%

YOY Change

8%

QOQ Change



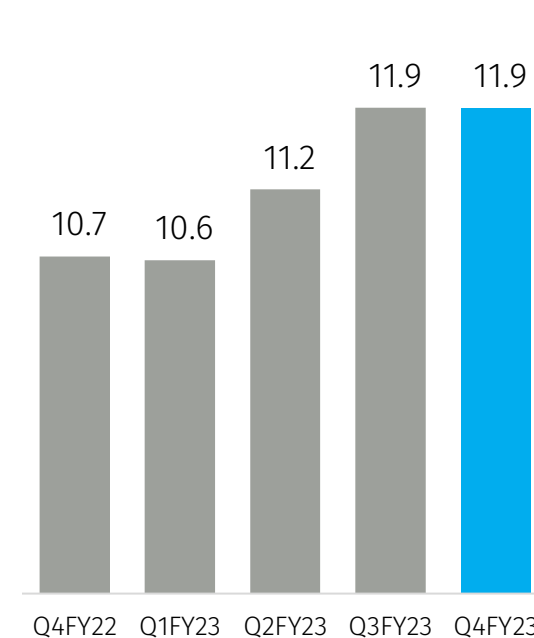
PROFIT AFTER TAX (₹ crore)

36%

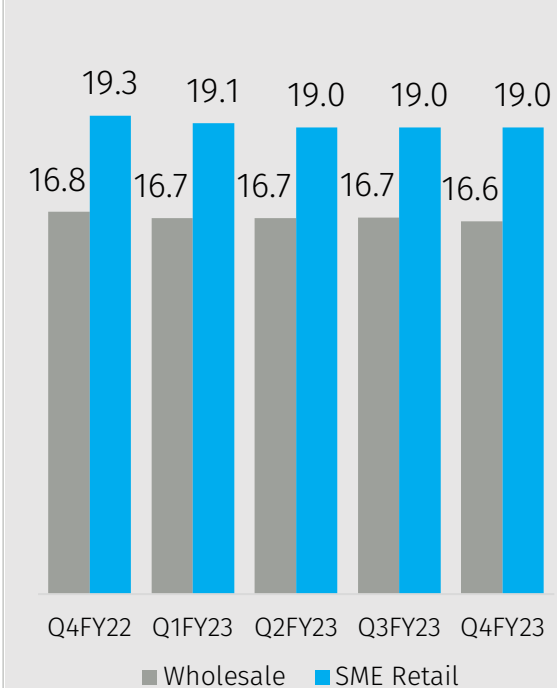
YOY Change

0%

QOQ Change



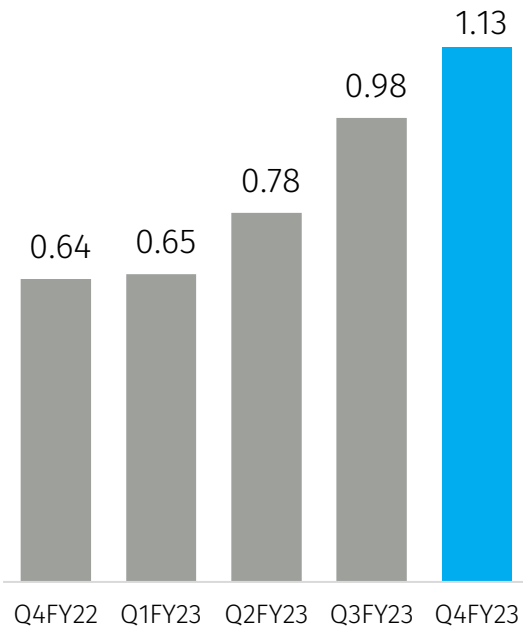
YIELDS (%)



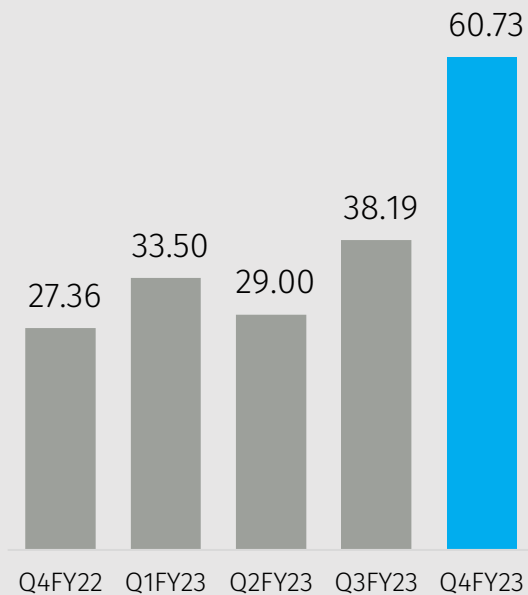
Note: Net Interest Income (NII) = Interest Income + Fees & Commission Income – Finance Costs

Treasury Update

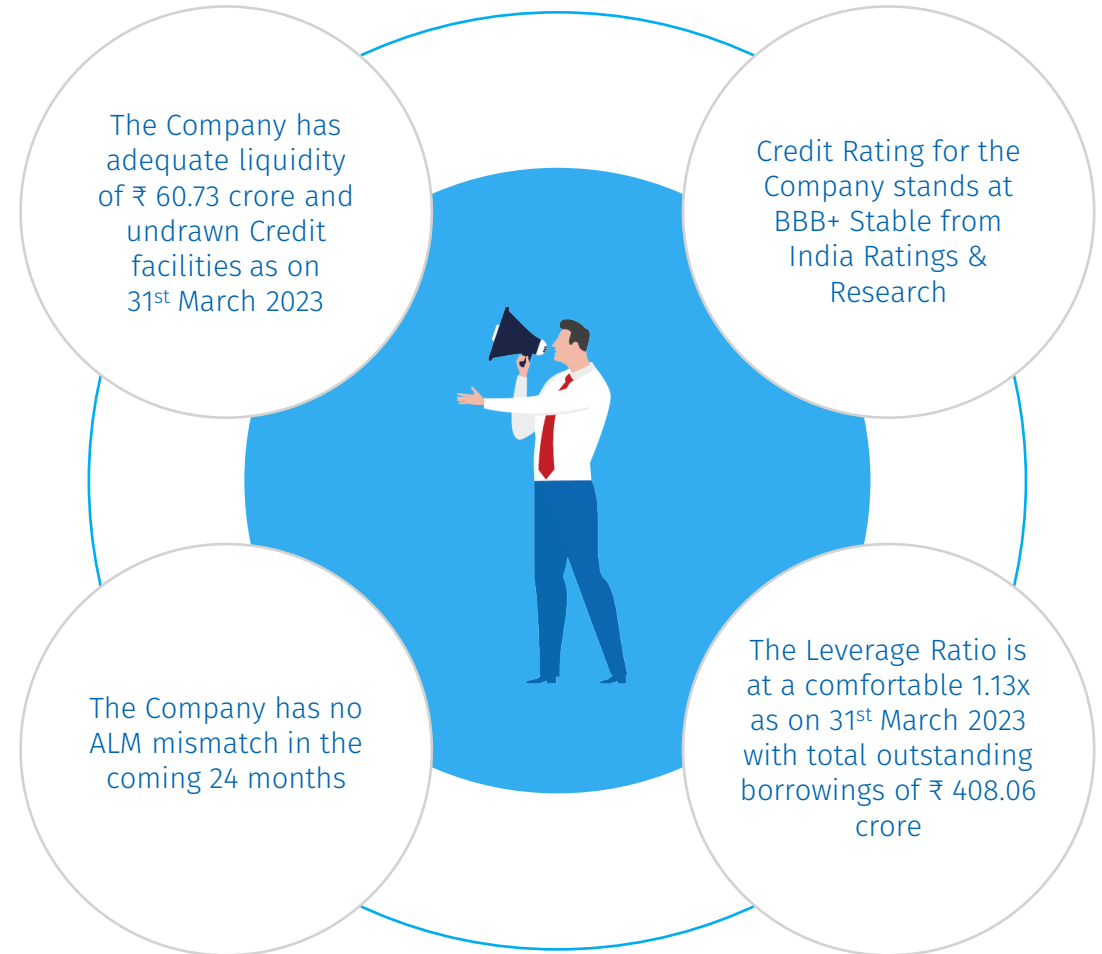
LEVERAGE
(times)



LIQUIDITY
(₹ crore)



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



Quarterly Financial Snapshot

(₹ crore)

PARTICULARS	Q4FY22	Q3FY23	Q4FY23
Disbursements	196.60	186.57	147.37
Revenue	23.09	31.29	33.74
Interest Income	19.35	28.63	30.9
PBT	14.26	15.86	16.42
PAT	10.87	11.90	11.9
Bad debts written off	-	0.93	0.94
Bad debts recovered	1.82	0.24	0.77
Loans and Advances	519.56	677.55	735.61
Net Worth	320.28	350.42	362
Total Liabilities	210.68	356.78	416.25
Borrowings	204.16	348.93	408.06
Gross NPA (%)	1.73%	0.72%	0.61%
Net NPA (%)	0.96%	0.42%	0.35%
Debt to Equity Ratio	0.44	1.00	1.13
CAR	63.82%	51.72%	49.88%
ROA	8.45%	6.84%	6.94%
ROE	12.48%	12.83%	12.60%
Book Value per share	155.06	172.58	174.79

Operational Updates



NET INTEREST INCOME & PROFITABILITY

- Net Interest Income growth has been less than Total Income growth, in both Q4 and FY23, due to:
 - Newer interest rates (linked to Repo/MCLR) kicking in Q3 & Q4, thus leading to increase in weighted-average cost of borrowing
 - The Company will be passing on the increase in borrowing cost in coming 2-3 quarters, which should help in improving Net Interest Margins
- PAT and NII have remained flattish during Q4, while Total Income grew 8%. The Company expects this trend to reverse in the future, as borrowing rates stabilise, and higher rates are passed on to customers. On an annual basis the Company has reported healthy growth in NII, PAT on back of a growing loan book.
- During the quarter & FY the Company has recorded higher provisioning expenses on account of:
 - Loan book growth (maintaining 1% of AUM as provision coverage as opposed to the regulatory requirement of 0.4%)
- Lending on floating interest rates will also ramp up in coming quarters, in wake of the current interest rate scenario.



LOAN BOOK

- Loan Book is up 8% QoQ in Q4, while registering a 42% growth in FY23 as a whole. Loan Book stands at its highest-ever at ₹ 736 crores as of FY23. During the year, the Company witnessed significant ramp-up in SME Retail vertical leading to a rationalisation in the AUM-mix in favour of SME Retail.
- SME Retail: Wholesale mix stands at 40:60 in FY23, as compared to 27:73 a year back.
- Disbursement in Q4FY23 was slowed down on the Wholesale side due to some NCD repayments scheduled in April 2023. Thus, a higher liquidity amount was built as on 31st March 2023. Disbursements will resume as usual in the coming quarters.
- Looking at the response in SME Retail vertical, and on back of improved processes, infrastructure and tech prowess, the Company has decided to expand its branch network in the coming year. The Company will be launching 6-10 branches in FY24, while taking necessary shutdowns in underperforming branches. Rajasthan & Gujarat continue to be the better performing markets for the Company.
- While the Company is adding newer branches, team strength addition will only be done on branch-level. First-level management & HQ headcount remain sufficient for larger operations.
- A lot of focus is on improving employee & branch level efficiency, with extensive training & migration programs already undertaken in FY23 and also planned for FY24.



LENDING PARTNERS & LEVERAGE

- CSL Finance onboarded four new lenders during the quarter, namely, Utkarsh Small Finance Bank, Fincare Small Finance Bank, STCI Finance & Muthoot Capital Service. This takes the total lender count to 15 as compared to 6 a year back.
- Initial sanctions from these lender will be deployed in the coming quarters.
- With new lenders onboarded the Company has increased its leverage ratio to 1.13X as of FY23, compared to 0.65X in FY22. The Company has comfortable room to further increase leverage, especially on back on a higher SME Retail mix in the loan book.



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

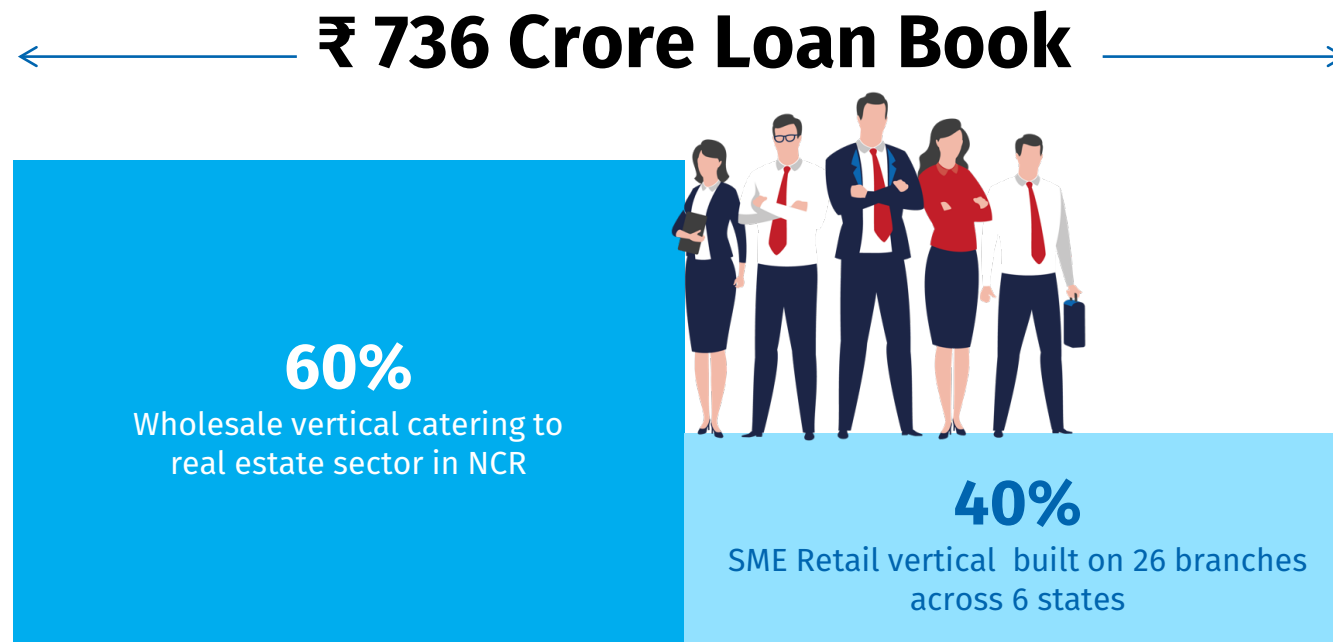
99%
Secured
loan
book

50%
Superior
CAR

13%
ROE

₹362 Cr
Net
Worth

257
Team
Strength



Business Verticals & Products



**WS
LARGE**

Structured loans for Mid Income/ Affordable Group Housing Projects

₹ 14 crore

**WS
SMALL**

Construction loan given against single plotted projects

₹ 9 crore

**WS
OTHER
TERM
LOAN**

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

₹ 6 crore

**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

₹ 10 lakh

**SME
MID-
SIZED
LAP**

Loan against properties for business expansion or working capital finance

₹ 1.5 crore

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



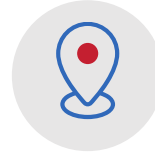
AUM (₹ crore)	₹ 254 Crore	₹ 172 Crore	₹ 18 Crore
CONTRIBUTION TO WHOLESALE AUM	57%	39%	4%
LOAN ACCOUNTS	31	30	4

Wholesale

(2/3)



ROBUST RISK MANAGEMENT FRAMEWORK



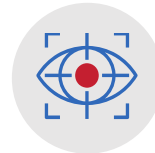
BETTER CUSTOMER SELECTION: STRONG SOURCING

- 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

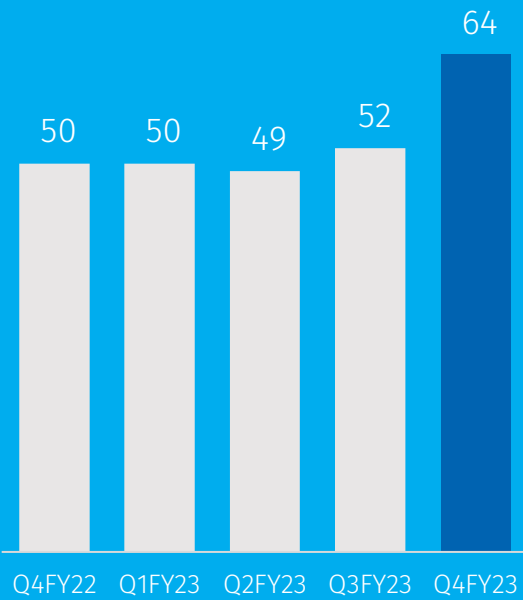


CONSTANT MONITORING

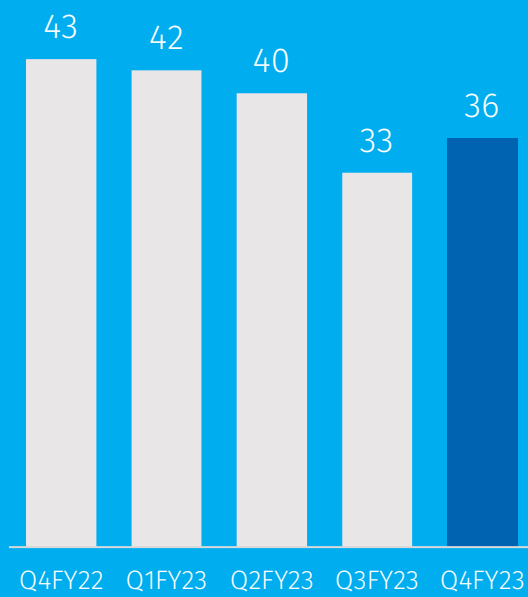
- Dedicated, on-ground resourced for asset monitoring
- Fortnight site visits to assess project progress
- Review of sales, inventories, market price, costs
- Detect early warning signals, initiate required steps, and increase engagement
- Wherever required, initiate early legal actions for faster repayments

Wholesale (1/3)

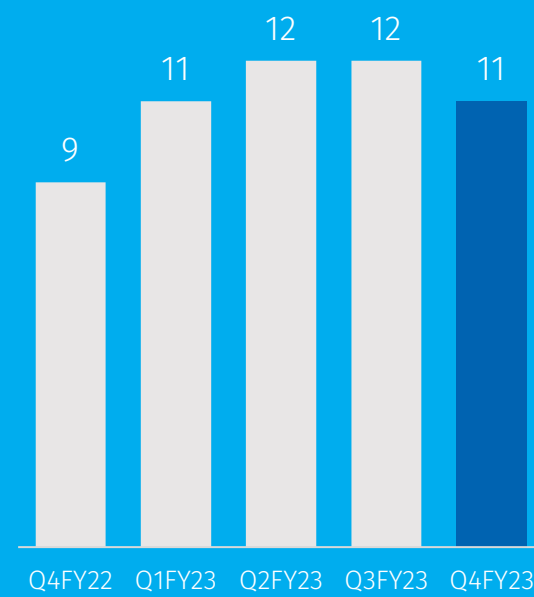
ACTIVE ACCOUNTS (#)



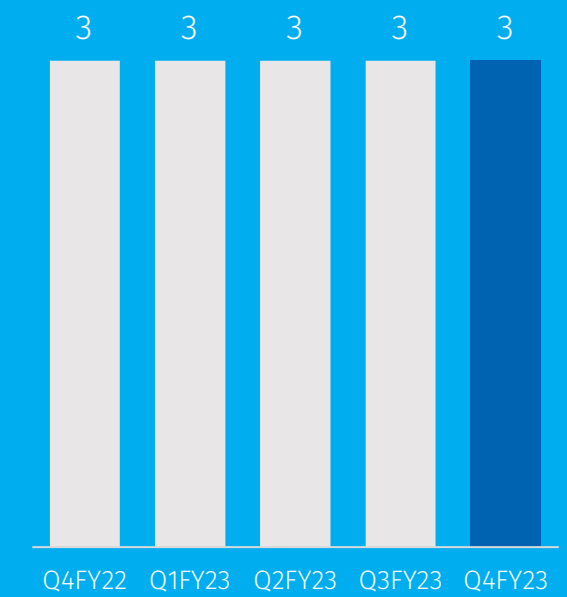
AVERAGE LOAN-TO-VALUE (%)



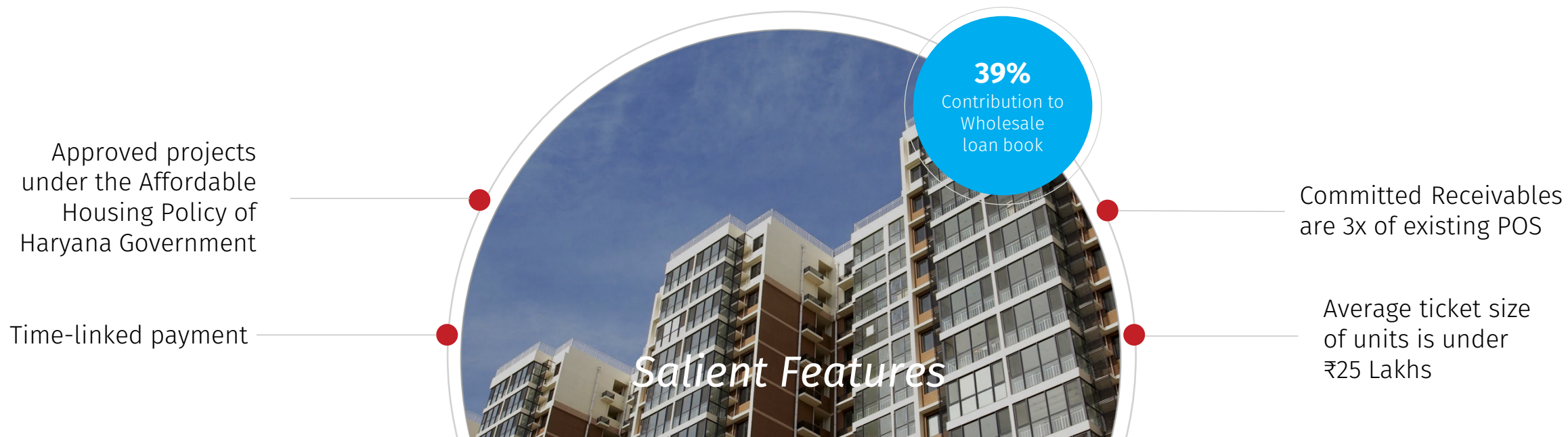
AVERAGE TICKET SIZE (₹ crore)



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%	6	124.20	56.85	36%	94.97	38.12	Satisfactory	< 25 Lakhs
80% to 100%	1	8.00	2.03	1%	8.00	5.97	Satisfactory	< 25 Lakhs
< 50%	9	119.21	98.99	63%	101.54	2.54	Satisfactory	< 25 Lakhs
	16	251.41	157.88	100%	204.51	46.63		

Wholesale Large: Mid-Income Group Housing

Last-mile funded
Mid-Income Group
Housing projects

Located in
NCR region

17%
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	22.00	1.87	2%	16.45	14.58	Satisfactory	< 60 Lakhs
90% to 100% (Nearing Completion)	5	32.50	21.69	23%	28.42	6.74	Satisfactory	< 60 Lakhs
> 70%	4	75.00	49.97	52%	65.57	15.60	Satisfactory	< 60 Lakhs
< 50%	3	38.30	22.53	23%	27.06	4.53	Satisfactory	< 60 Lakhs
	15	167.80	96.05	100%	137.50	41.45		

Wholesale Small: Small Builders



COMPLETION (%)	CASES (#)	SANCTION (₹ CR)	POS AS ON 31.12.22	AUM (%)	POS AS PER REPAYMENT SCHEDULE	PRE-PAYMENT RECEIVED	ACCOUNT CONDUCT
100%	2	15.50	6.52	4%	15.50	8.98	Satisfactory
50% to 100%	17	109.45	74.30	43%	89.26	16.89	Satisfactory
< 50%	11	118.25	91.24	53%	98.66	7.50	Satisfactory
	30	243.20	172.05	100%	203.41	33.37	

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 has a rustic, textured wall.

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)

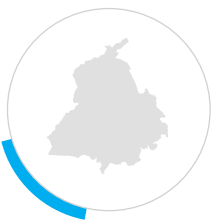
PRODUCTS



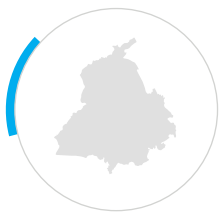
	 JYOTI	 SAARTHAK	 SHAKTI	 SAMADHAN	 NIRMAN	 MID SIZE LAP
LOAN AMOUNT	₹2-7.5 Lakhs	₹5-10 Lakhs	₹7.5- 25 Lakhs	₹25-50 Lakhs	₹35-50 Lakhs	₹1-5 Crores
TENOR (in years)	3-4	5-6	7	7-8	7	2-3
TARGET CUSTOMER	Small farmers, house-wives etc, to open small business	Salaried professionals who are unable to procure 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

SME Retail (2/5)

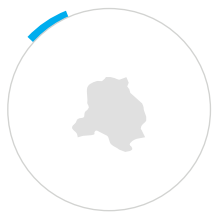
PRESENCE



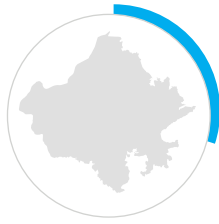
PUNJAB
04 | 16%



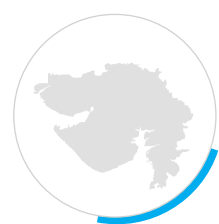
HARYANA
04 | 13%



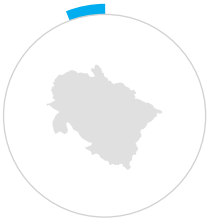
NCR
03 | 10%



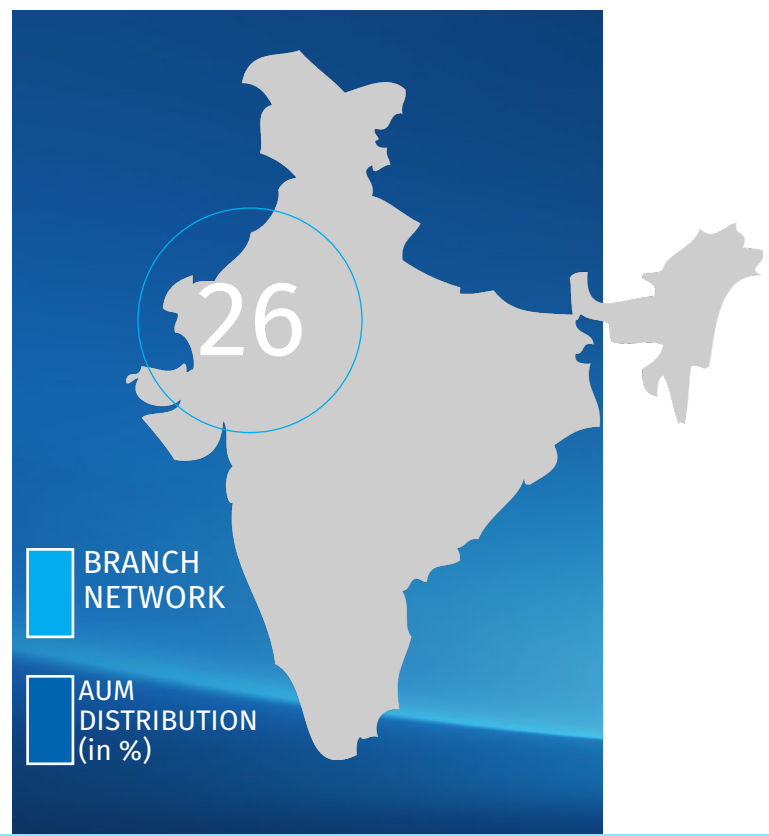
RAJASTHAN
07 | 32%



GUJARAT
06 | 23%



UTTARAKHAND
02 | 6%



BRANCH AGEING

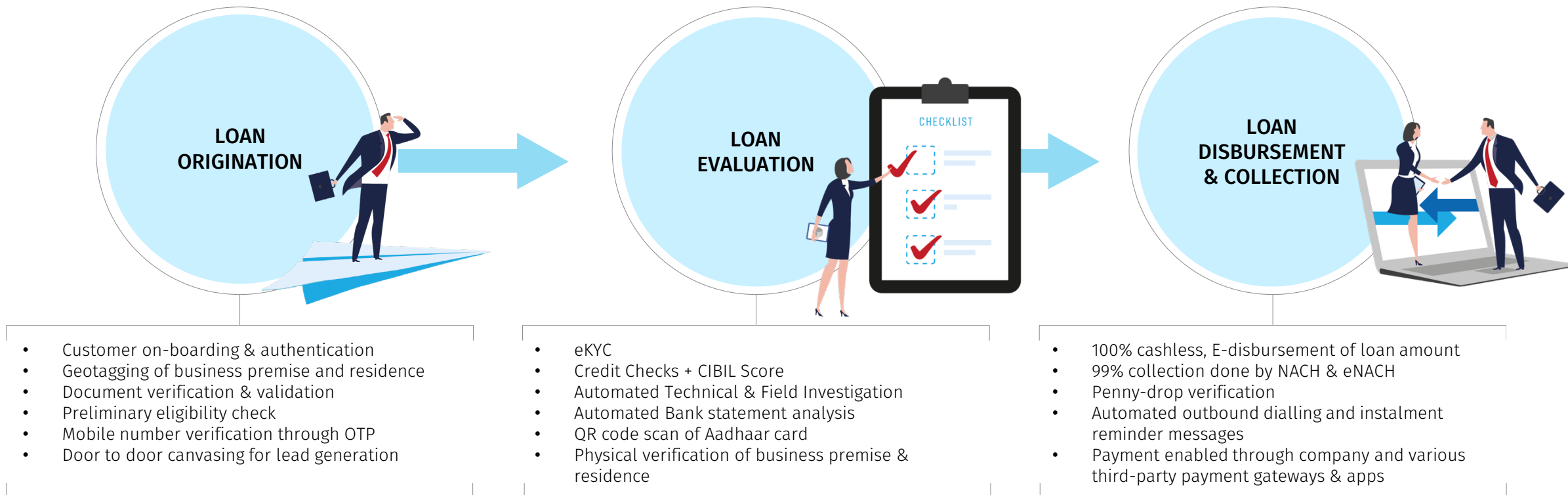


Clustered

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
- Continuous enhancements in credit decisioning module
- Extensive efforts on Training & Development for the adaptability of this new technology

SME Retail (4/5)



Up to 2021

Relying on a banking customer onboarding & loan underwriting platform

Key drawback:

- Less suitable for NBFC operations
- Little customizations

2022

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 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



Roadmap Going Forward

H1 FY24

- Incentive Management System
- Business Rule Engine
- Multiple Bureau Checks & Analysis through various credit bureaus
- Airtel Payments Bank Integration for cash deposit point
- Data Analytics
- BI Dashboards

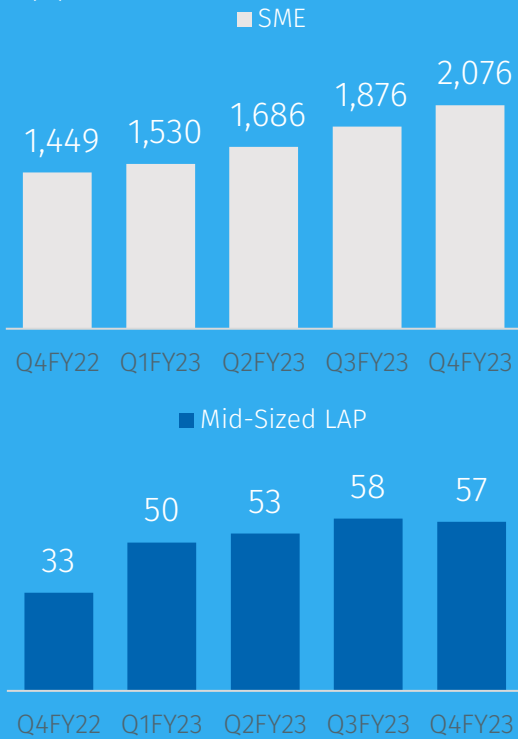
H2 FY24

- Reporting Management System
- Treasury Management System
- Virtual Accounts with HDFC BANK
- E-SIGN for LAP (CAF & SL)
- HRMS Integration
- Legal status tracking & crime check Integrations
- Communication Engine in LMS
- Document Management System
- Customer Facing App
- CKYC

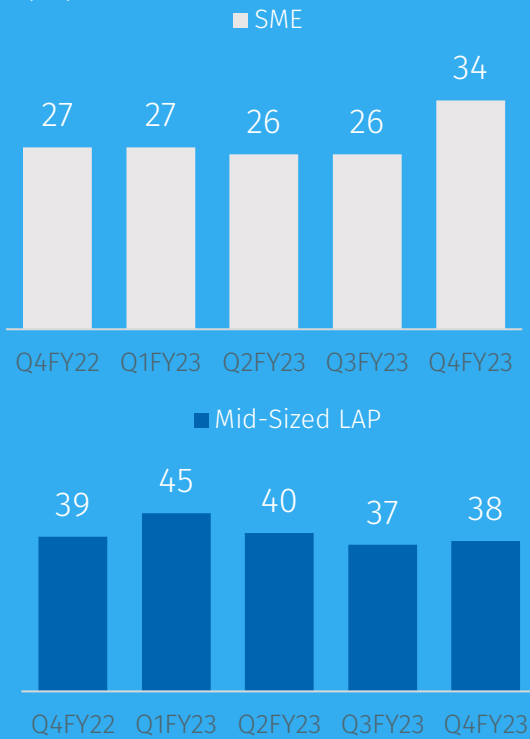


SME Retail (5/5)

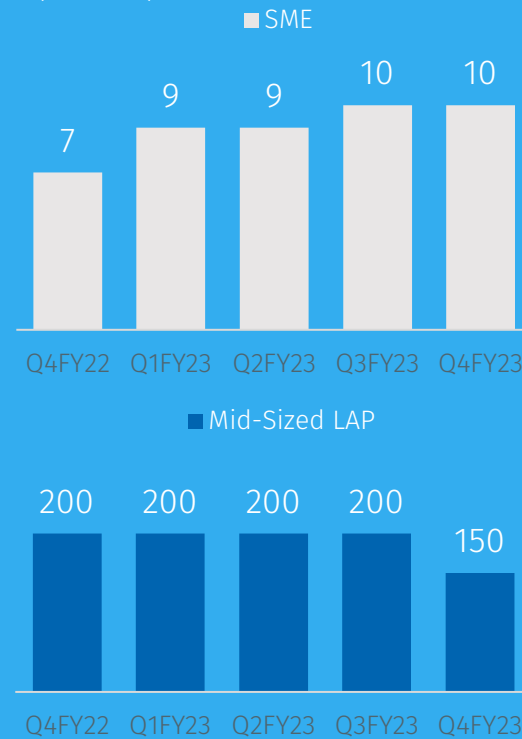
ACTIVE ACCOUNTS (#)



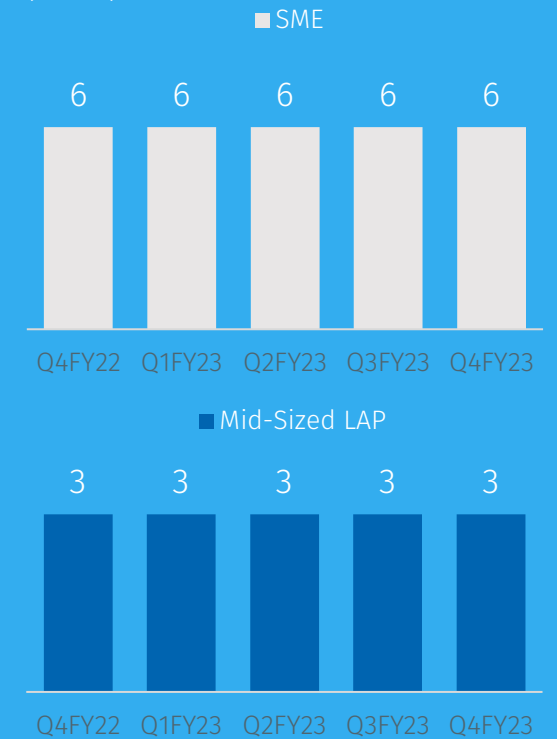
AVERAGE LOAN-TO-VALUE (%)



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

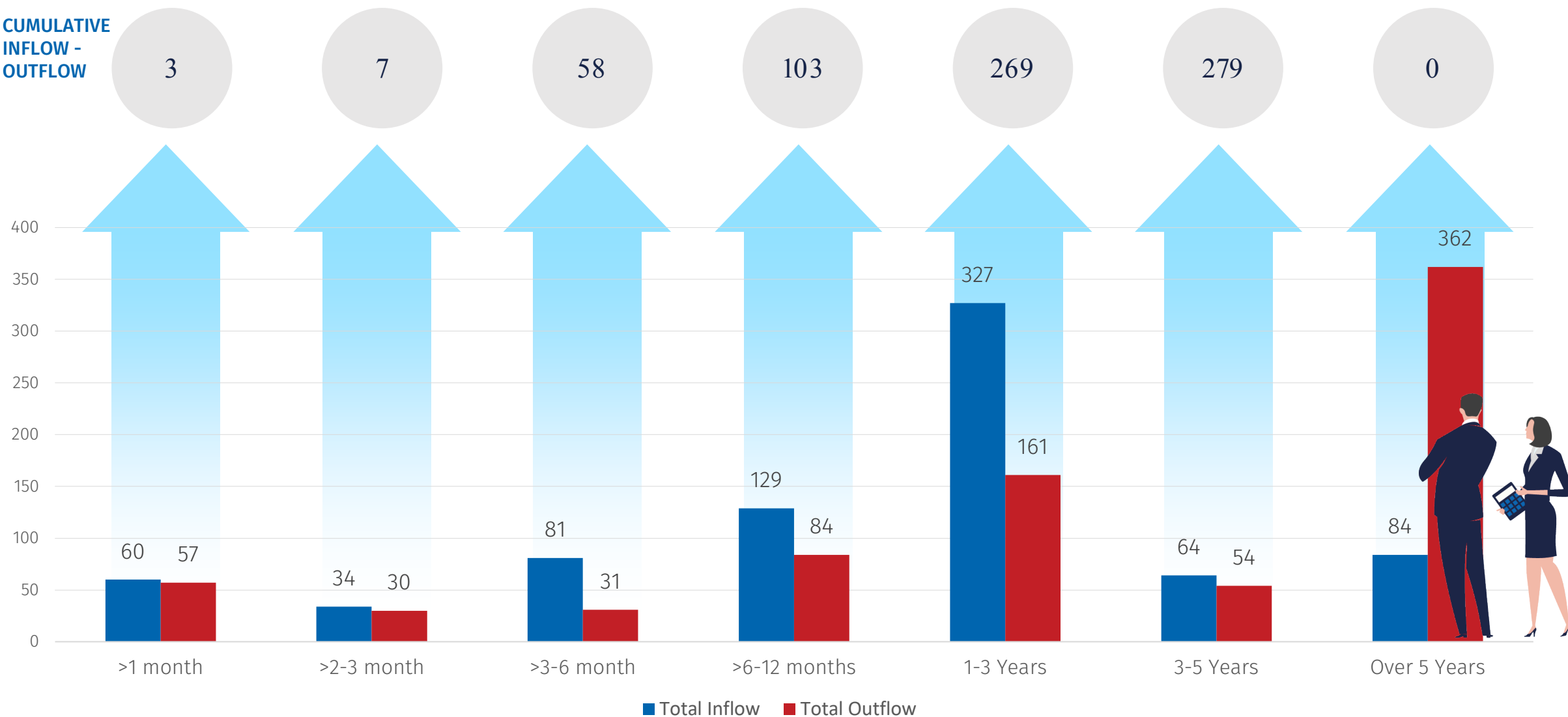
Well Managed ALM

Conservative Leverage Standards



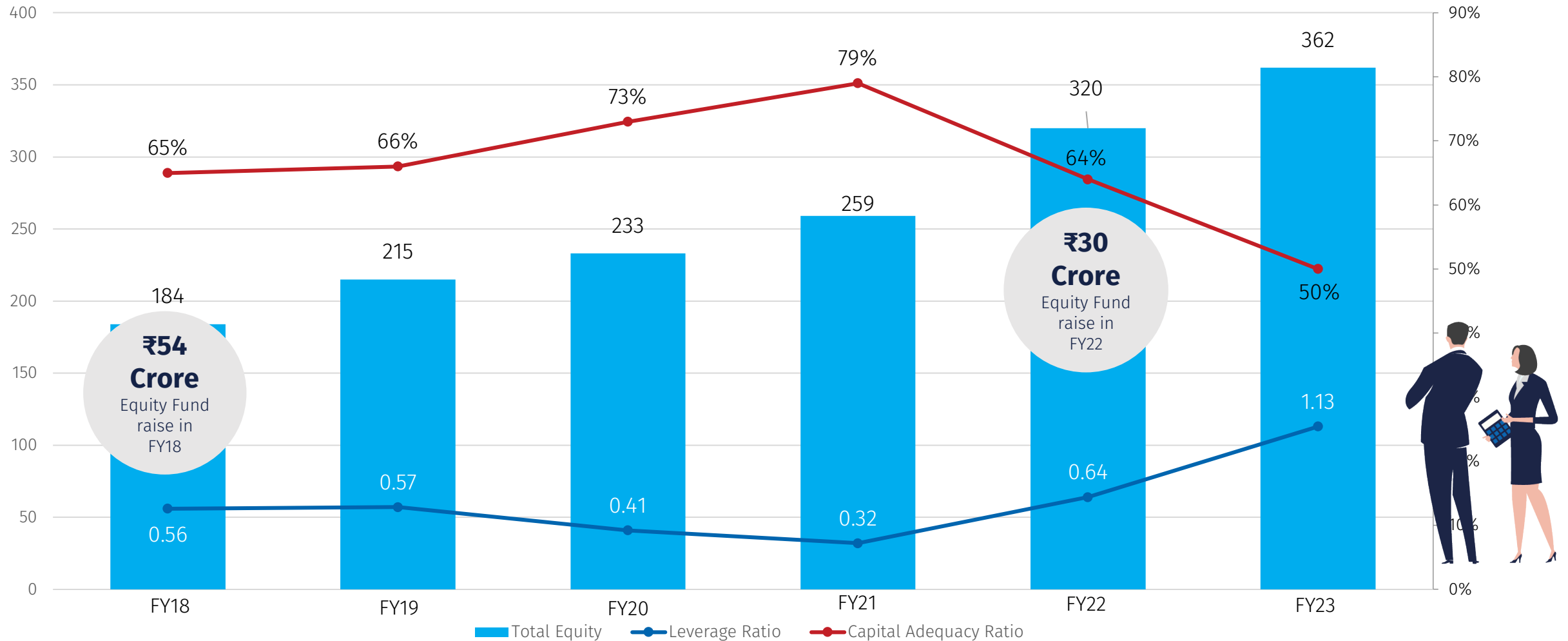
Well Managed ALM

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



NIKHIL SINGH
VP OPERATIONS

16+

2+

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



SHALINI AGGARWAL
VP FINANCE

7+

3+



SAURABH PRIYADARSHINI
SR MANAGER LEGAL

9+

2+



PREETI GUPTA
COMPANY SECRETARY

6+

2+



HARIOM KUMAR
SR MANAGER HR

14+

4+

Ex – Ujjivan Financial Services



S.B. TIWARI
CHIEF MANAGER ACCOUNTS

21+

17+

05 /

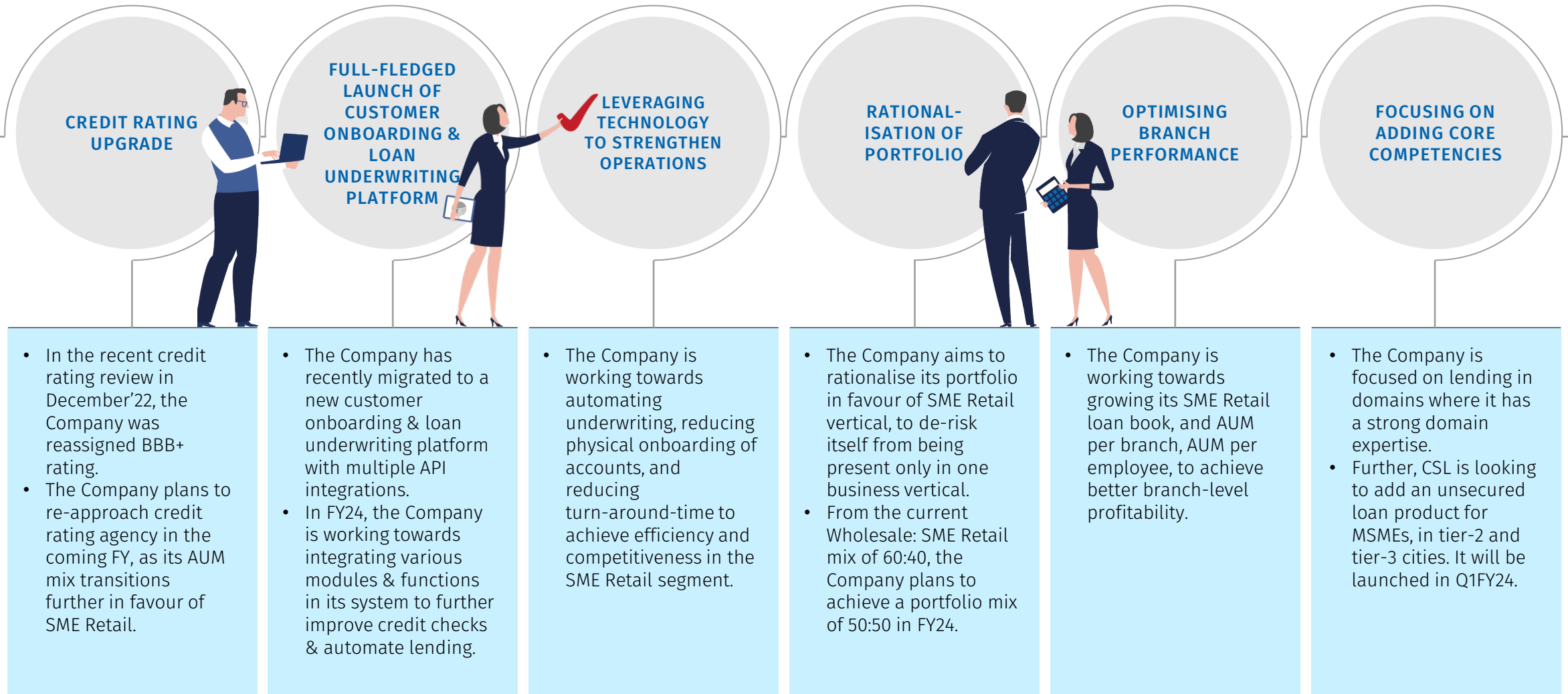
Strategy

○ 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.

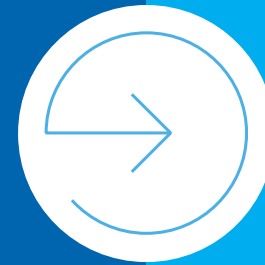
05**PRUDENCE OVER GROWTH DNA**

The Company favours risk management over growth.

Safe Harbour

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