

June 25, 2021

To,  
**The Manager**  
**Department of Corporate Services**  
**Bombay Stock Exchange Limited**  
Phiroze, Jeejeebhoy Towers  
Dalal Street, Mumbai-400001

**Scrip Code: 530067**

**Sub: Investor Presentation**

Dear Sir/Madam,

Please find enclosed herewith the copy of the Investor Update of the Company highlighting the performance and recent developments of the company.

The Investor Update are also being disseminated on Company's website at [www.cslfinance.in](http://www.cslfinance.in)

This is for your information and records

Thanking you,  
For **CSL Finance Limited**

**Rohit Gupta**  
**Managing Director**  
**DIN: 00045077**



Encl: A/a

FY21 Q4  
Investor Update  
March 2021



# Disclaimer

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Listed on Bombay Stock Exchange



Delhi Based NBFC with AUM of INR 330 Cr as on 31st Mar 2021



Wholesale Loan book of INR 268 Cr & SME Retail book of INR 62 Cr



99% of loan book is secured



18 Branches spread across North and West India



Raised INR 51 Cr from Marquee investors in Sep 2017



High CAR of 79%



BBB rating from CARE

# Company Snapshot

# Leadership Team



Rohit Gupta  
Managing Director – Founder &  
Promoter

Over 27 years of experience and a  
CA



Naresh Varshney  
Chief Financial Officer

CA with over 25 years of experience  
Ex: RR Finance consultants, Centrum  
Capital & Unicorn



Chandan Kumar  
Wholesale Credit Head

Over 10 years of experience and is  
MBA & CAIIB  
Ex: PNB Housing, HDFC, SIB



Ankit Jain  
SME Zonal Credit Head

CA & CS, over 9 years of experience  
Ex: ICICI bank, HDFC bank



Rakesh Verma  
Sr. State Head – Punjab &  
Haryana

Over 15 years of experience with MBA  
Ex: Kapital Tech, HDB, Magma,  
Varthana, Karvy, IIFL



Bharat Singh Meratiya  
State Head, Rajasthan

Over 12 years of experience & an  
economics graduate  
Ex: ICICI HFC, HSBC, AXIS Bank, TATA  
Capital, KFL, DCB Bank



Sachin Shah  
State Head, SME Gujarat

Over 16 years of experience  
Ex: Equitas, Fullerton India & Max  
Life

# Core Values



Our products and services are designed keeping in view our customer's interest above everything else. Our relationship management is aimed to add value to the customers' business.



**Customer Centricity**



**Passion for Excellence**



We strive to achieve the best in all our endeavours, bringing the best in our products, people and ultimately adding value to our clients.



All our actions are guided by the principles of fairness, reliability and ethical practices.



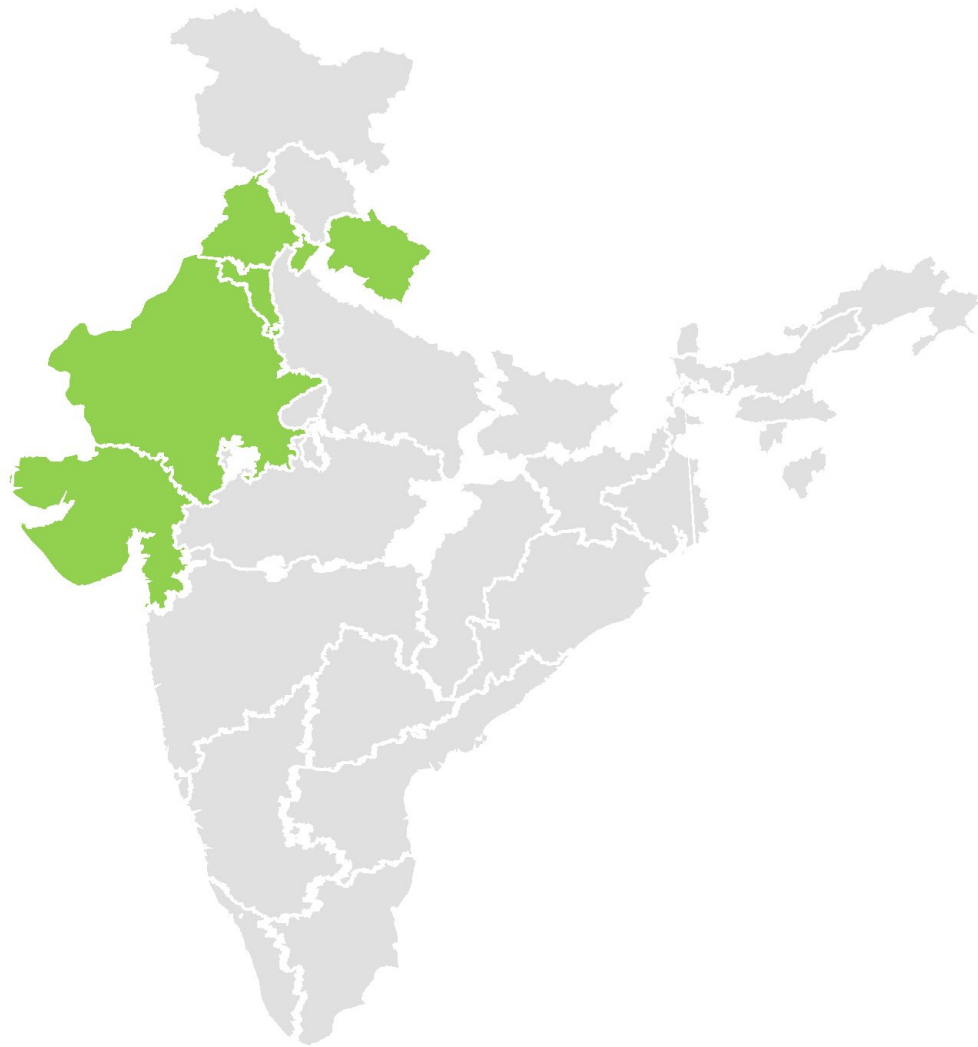
**Integrity**



**Respect for People**



We treat our employees like family, providing them with an inspiring work environment that encourages initiative and help facilitate excellence.



### Gujarat

- 📍 Mehsana
- 📍 Ahmedabad
- 📍 Baroda
- 📍 Surat

### Punjab

- 📍 Jalandhar
- 📍 Patiala
- 📍 Ludhiana

### Rajasthan

- 📍 Jaipur
- 📍 Ajmer
- 📍 Bhilwara
- 📍 Jodhpur
- 📍 Sikar



### Haryana

- 📍 Chandigarh
- 📍 Ambala
- 📍 Panipat
- 📍 Hissar

### Delhi NCR

- 📍 New Delhi

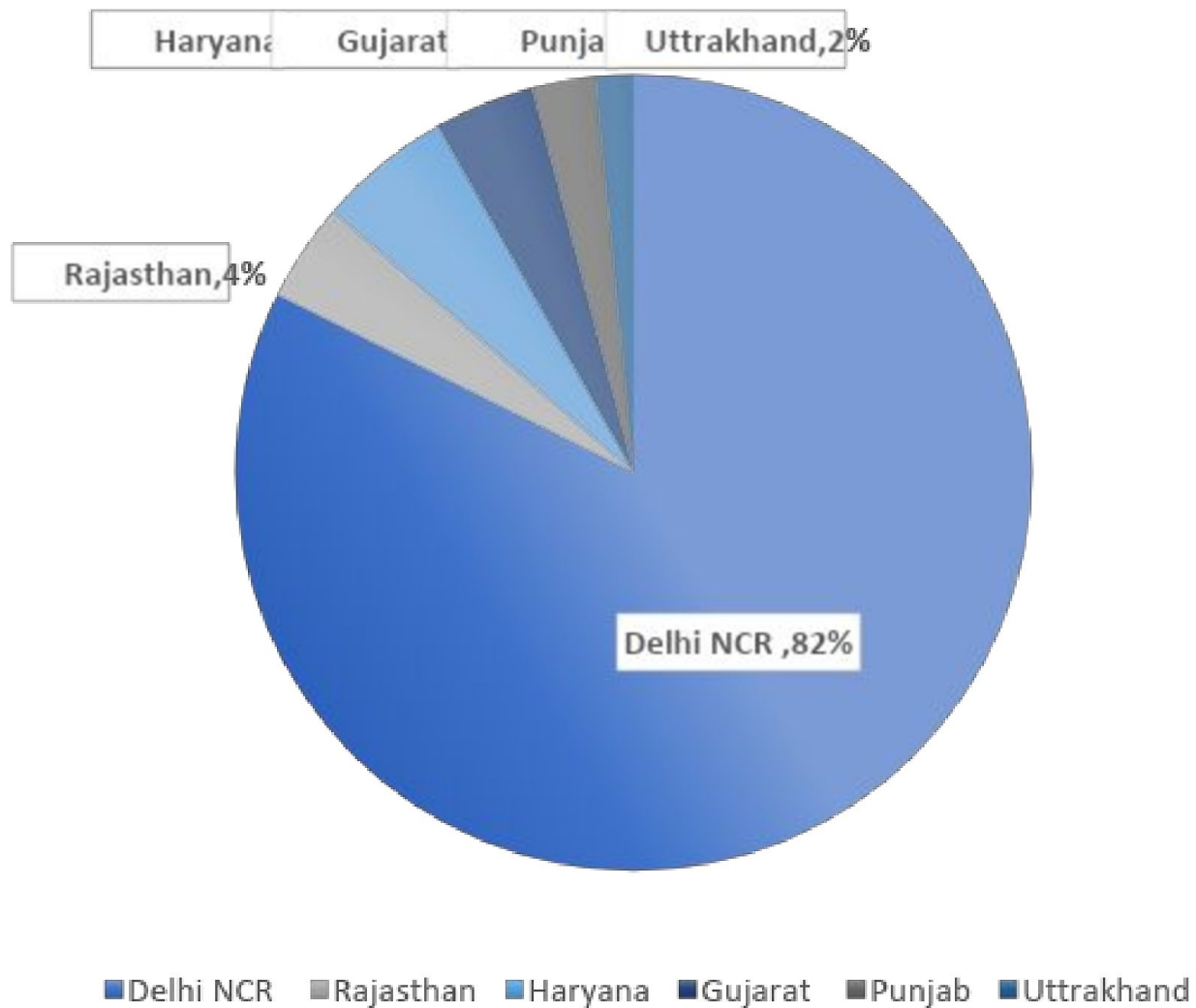
### Uttarakhand

- 📍 Dehradun

# Our Presence



## Loan Assets Distribution Across States



*Note: Delhi NCR – 82% is a breakup of Wholesale AUM of 81% which is our niche segment for this category of loans and Retail AUM of 1% of the total Delhi NCR AUM*

## Product Portfolio Q4 FY21

### Wholesale (WS) Lending

Category	Book Value (INR Cr)	Product Description
WS Large	141	Structured loans to developers of Mid Income/Affordable Group Housing Projects
WS Small	106	House construction loans given to single plotted projects
WS LAP	21	Loan against SORP/SOCP properties
<b>Total Wholesale Book</b>	<b>268</b>	

### Retail Lending

SME Secured	57	Micro/Small Loans to Kirana Stores, Traders, Schools, and other boutique shops and merchants backed by owned properties as collateral
SME Unsecured	5	Small ticket loans to mainly to K-12 schools in Tier 2 and Tier 3 Cities
<b>Total SME Retail Book</b>	<b>62</b>	



# Key Business Highlights

Our Wholesale segment performed well despite negative views around real estate financing because of our strong domain knowledge which is reflected in our high collections and disbursement figures

Collections and disbursals in Wholesale segment, were high due to surge in demand in Affordable Housing, post Covid-19 and same is expected to continue in coming quarters

High collections in Wholesale segment, i.e. around 160 Cr, has led to a stagnant AUM for this year

Lockdown due to Covid-19, has muted the disbursement in first half, however, the disbursement in second half were around INR 302 Cr, out of which SME and Wholesale disbursements were INR 6 Cr and INR 296 Cr respectively

## Key Business Highlights

SME segment AUM has de-grown due to negligible disbursements in H1FY21 due to lockdown. In Q3, there were team changes and momentum could not be gathered whereas the business started picking up in Q4 with a disbursement of INR 2.89 Cr but then it again got slow due to COVID situation from the month of March

SME AUM growth was also impacted due to foreclosure of 170 accounts of INR 8.29 Cr in FY21

School loan portfolio which was earlier a major focus in retail, has underperformed pertaining to lockdown restrictions. As of now, we have stopped lending in this segment and major focus is on maintaining the portfolio quality. Collections in this segment were picked up from Dec-20 but again due to lockdown collections have again suffered, we are assuming, collections will pick up post re-opening of schools

Collection Efficiency of SME portfolio improved to 86% for Q4 FY21. School loans have an AUM of INR 23 Cr which is about 36% of the Total SME AUM. NPA in the SME segment are at INR 6.94 Cr out of which INR 4.09 Cr pertains to school loans

## Key Business Highlights

PAT has increased by 22% in FY21 on Y-o-Y basis

As a prudent Risk Management practice, we have already provided the ECL Provision under Stage-1 & Stage -2 of INR 4.84 Cr and Stage -3 of INR 3 Cr

GNPA has risen to 2.11% in Mar 21 from 0.69% in Mar 20 of the overall portfolio due to NPA's observed in school loans segment, NNPA is INR 3.93 Cr

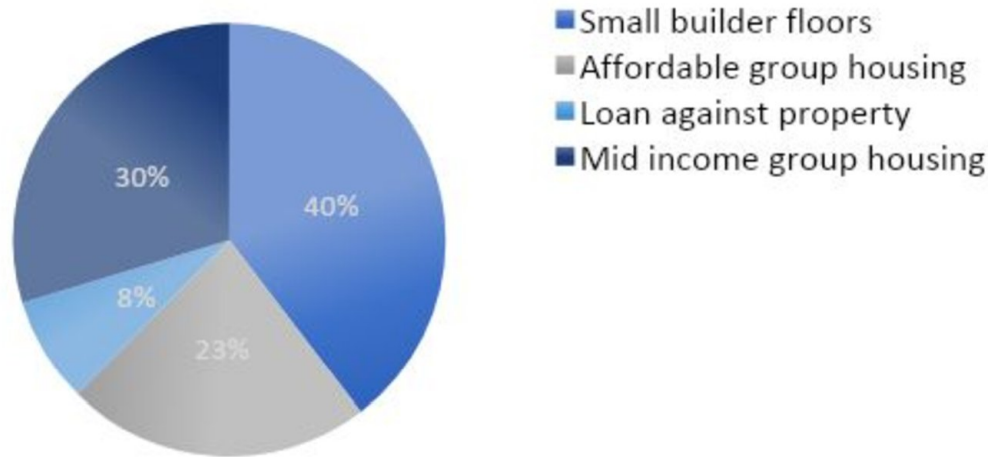
## Treasury Update

- The company has adequate liquidity of INR 47.82 Cr including Cash & Cash Equivalents and undrawn Credit facilities as on Mar'21 which is 7.48 % of total AUM and there is no ALM Mismatch in the next 24 months
- During the FY21, we had raised INR 53 Cr maintaining our weighted average cost of borrowings at about 9.40% as compared to 10.50% in FY20 . The company is actively looking for raise more debt to drives its expansion
- Our total repayment obligations including credit facilities for FY22 is INR 39 Cr, even the cash flows from our operations are sufficient to meet those obligations
- Company has repaid debt of about INR 40 Cr including Pre Payment of INR 10.50 Cr of high cost loans in FY21





# WHOLESALE LENDING BOOK



Wholesale Loan Book	AUM*	% of WS AUM	No. of Loan ACs
Mid Income Group Housing	79.43	30%	11
Affordable Group Housing	61.53	23%	4
Small Builder Floor	106.04	40%	27
Loan Against Property	20.69	7%	10
<b>Total</b>	<b>267.69</b>	<b>100%</b>	<b>52</b>

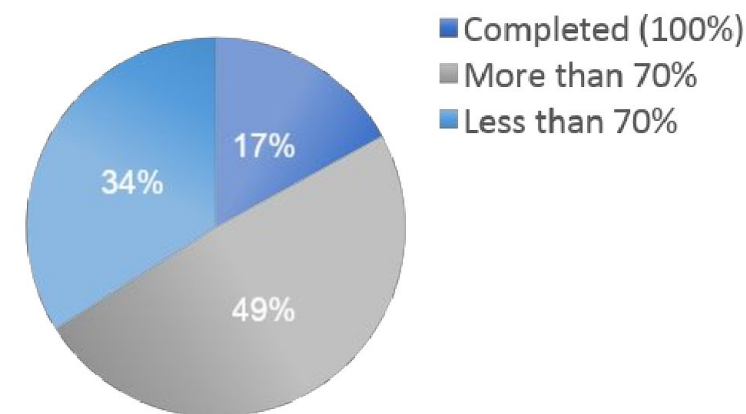
- The Real Estate industry in NCR Region has seen strong trends in Sales & Collections in 3<sup>rd</sup> quarter, specially in the Affordable Housing Segment and that is also evident from our collections
- Mid-Income Group Housing & Affordable Group Housing is part of Wholesale Large which is 50% of Total Wholesale Book
  - ◆ **Mid-Income Group Housing** includes projects which are completed or nearing completion and are last-mile funded. These projects are located in Delhi-NCR
  - ◆ **Affordable Group Housing** includes project which are approved under the Affordable Group Housing Policy of Haryana Government
  - ❖ Small Builder Floors consists of real estate developers engaged in Construction & Development of G+4 Floor structure buildings in South Delhi & Gurugram Location

# WHOLESALE LENDING BOOK: MID-INCOME GROUP HOUSING

Figures in Cr

Project Completion	No. of Cases	Sanction	POS as on 31.03.21	% to AUM	POS as per Repayment Schedule	Pre-payment Received	Account Conduct	Average Ticket Size
Completed (100%)	2	29.00	13.29	17%	27.61	14.32	Satisfactory	Less than 50 lacs
More than 70%	6	84.13	38.96	49%	60.84	21.89	Satisfactory	Less than 50 lacs
Less than 70%	3	56.00	27.23	34%	37.00	9.77	Satisfactory	Less than 60 lacs
<b>Total</b>	<b>11</b>	<b>169.13</b>	<b>79.48</b>	<b>100%</b>	<b>125.46</b>	<b>45.98</b>		

- Mid-Income Group Housing includes projects which are completed or nearing completion and are last-mile funded. These projects are in Delhi- NCR location
- AUM under Mid-Income Group Housing Consists of 23% of Wholesale loan book
- 66% of AUM under Mid-Income Group Housing belongs to 8 projects which are either 100% complete or are nearing completion
- Average ticket Size of units is less than INR 50 Lacs
- Committed Receivables is 4x of existing POS



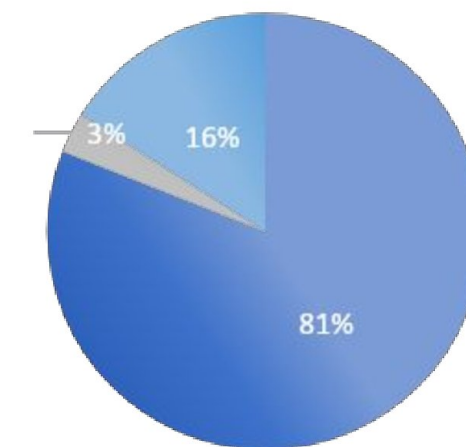


# WHOLESALE LENDING BOOK: AFFORDABLE GROUP HOUSING

Figures in Cr

%age Sold	No. of Cases	Sanction	POS as on 31.03.21	% to AUM	POS as per Repayment Schedule	Pre-payment Received	Account Conduct	Average Ticket Size
More than 90%	2	50.00	49.80	81%	50.00	0.20	Satisfactory	Less than 25 lacs
51% to 90%	1	3.50	1.72	3%	2.21	0.48	Satisfactory	Less than 25 lacs
Less than 50%	1	14.00	20.00	16%	10.00	0.00	Satisfactory	Less than 25 lacs
	<b>4</b>	<b>67.50</b>	<b>61.53</b>	<b>100%</b>	<b>62.21</b>	<b>0.68</b>		

- Affordable Group Housing includes project which are approved under the Affordable Housing Policy of Haryana Government
- Time-linked payment plan
- AUM under Affordable Group Housing consists of 23% of Wholesale loan book
- 81% of AUM under Affordable Group Housing belongs to 2 projects which are more than 90% Sold
- 1 Project which falls under less than 50% sold is one where allotment process has not started, and 100% allotment is expected in the first draw.
- Average ticket Size of units is less than INR 25 Lacs
- Committed Receivables are 3x of existing POS.



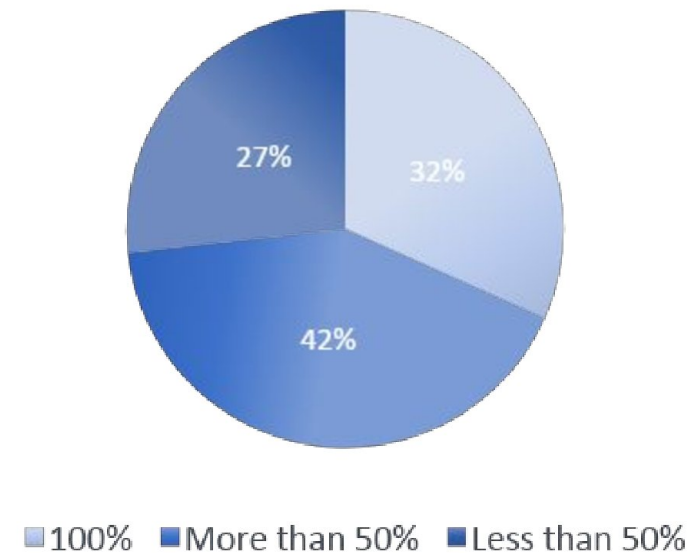
■ More than 90% ■ 51%-90% ■ Less than 50%

# WHOLESALE LENDING BOOK: SMALL BUILDERS

Figures in Cr

Project Completion	No. of Cases	Sanction	POS as on 31.03.21	% to AUM	POS as per Repayment Schedule	Pre-payment Received	Account Conduct
100%	10	46.23	33.58	32%	34.32	0.75	Satisfactory
More than 50%	12	58.4	44.01	42%	47.72	3.71	Satisfactory
Less than 50%	5	32.2	28.31	27%	28.31	0.00	Satisfactory
	<b>27</b>	<b>136.83</b>	<b>105.90</b>	<b>100%</b>	<b>110.35</b>	<b>4.45</b>	

- Small Builder Floors consists of real estate developers engaged in Construction & Development of G+4 Floor structure buildings in South Delhi & Gurugram
- In these builder floor projects the construction cost is a small part of the project cost, the average project tenure is 15-18 months
- These loans are generally funded for a period of 36 months or less
- The feedback loop is fast and demand supply corrects quickly, adjusting to the dynamics of the market
- Risk of non-completion of project is minimal. Also, there are minimal regulatory compliances as these projects do not fall under RERA Compliances
- Sales in this segment has shown the good pick up specially in Gurugram Region and we are expecting the good growth in this segment in coming quarters.



# WHOLESALE LENDING BOOK– RISK MANAGEMENT FRAMEWORK



## Presence in select markets

- Presence in selected pockets of Delhi NCR
- Excellent understanding of the market dynamics and risks
- Customer selection based on end use demand
- Last mile financing – significantly reduces project risk
- Deal with reputed developers with good credibility



## Excellent screening, credit appraisal

- Robust due diligence
- Extensive credibility check includes profile. Project and market screening and assessment of market supply demand trends.
- Each deal is structured uniquely based on project requirements
- Charge on multiple assets with minimum security cover of 2X



## Constant monitoring /review

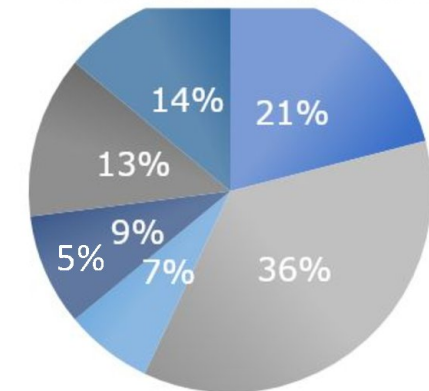
- Dedicated resources for asset monitoring
- Bi-monthly site visits to review/assess project progress
- Review of sales, inventories, market price, costs
- Detect early warning signals; initiate required steps, increase engagement
- Wherever required initiate early legal actions for faster repayments



# SME RETAIL BOOK

- SME retail book includes both secured and unsecured loans with an AUM of INR 62Cr as on 31st March 2021
- Disbursements in this segment has been of INR 6.27 CR for FY21. The first two quarters of FY21 had no disbursements due to the fear and uncertainty relating to COVID but disbursements started picking up in Q4 FY21 but due to the lockdown situation in Mar 21 it had again slowed down
- School AUM in the retail book comprises of INR 22.60 Cr
- 92% of the SME book is secured with an AUM of INR 57.59 Cr
- These unsecured loans are capped to a ticket size of INR 7 Lacs
- Focus on increasing market presence and sustainability in current geographies of north and west India
- Overall collection efficiency during Q4 FY21 has been 89% as compared to 78% in Q3 FY21
- We have made 100% provisions for accounts in 90+DPD for unsecured loans

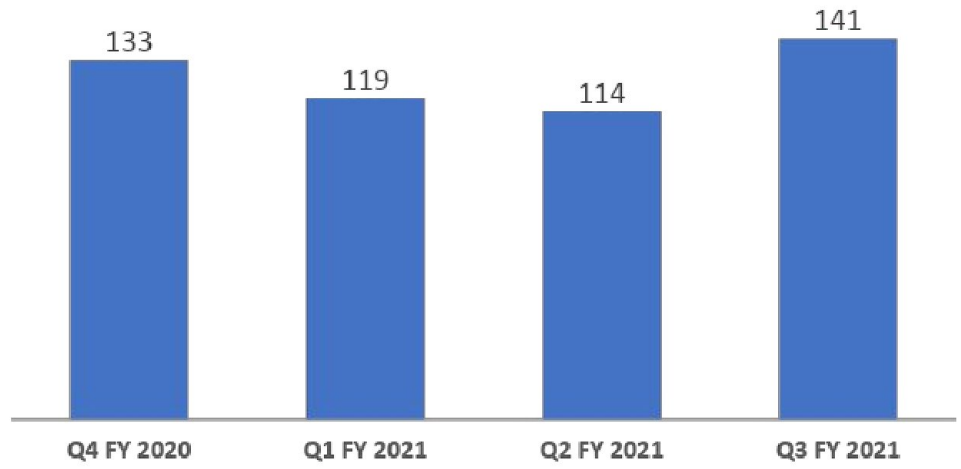
Industry-wise AUM Composition



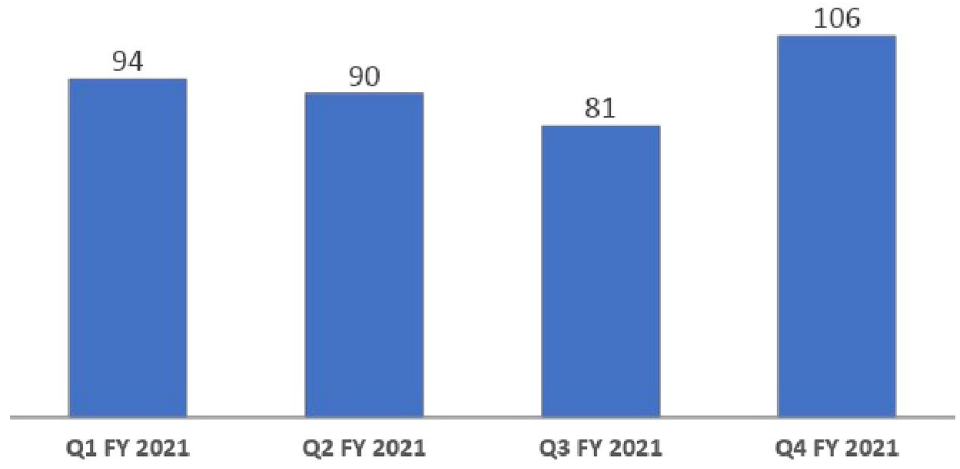
- General Merchant & Trading
- Schools
- Salaried individual
- Dairy
- Services
- Others

# AUM Wholesale Lending Segment

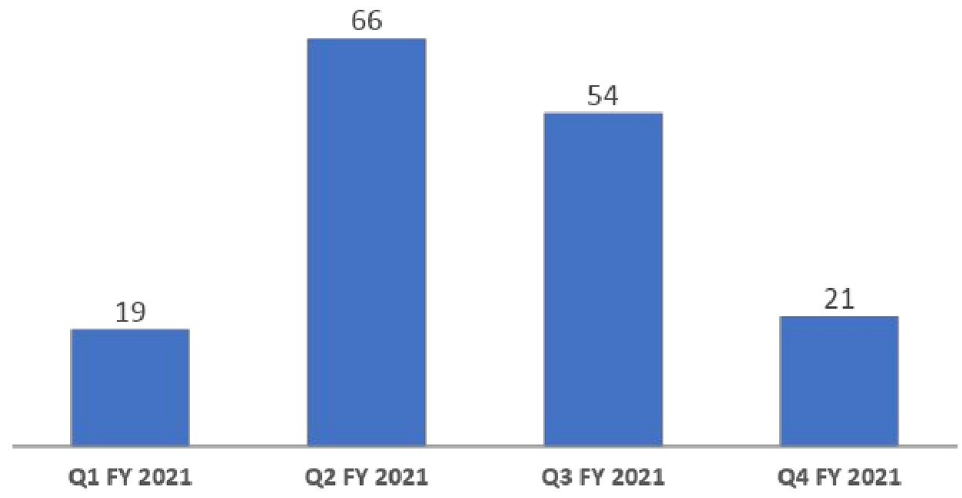
### Wholesale Large ( in Cr)



### Wholesale Small ( in Cr)

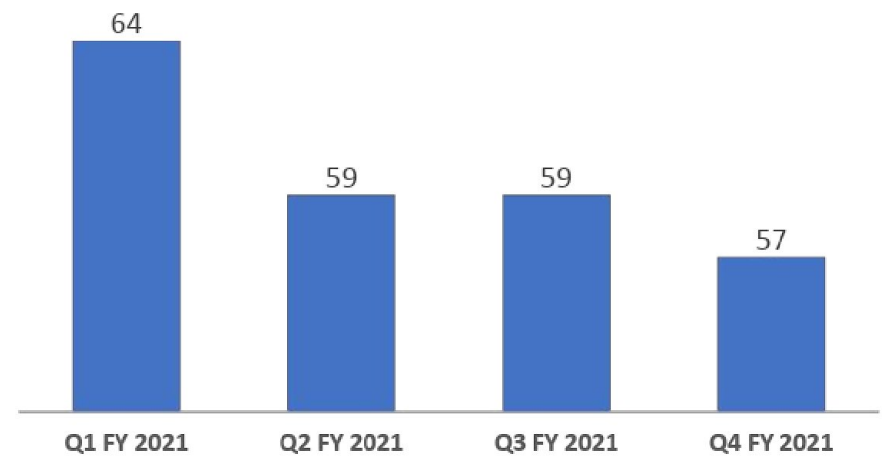


### Wholesale LAP ( in Cr)

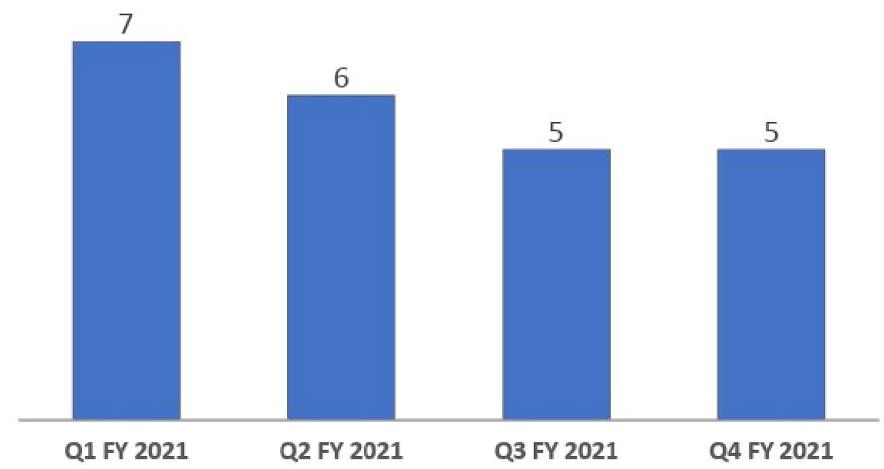


# AUM Retail Lending Segment

### SME Secured ( in Cr)



### SME Unsecured ( in Cr)

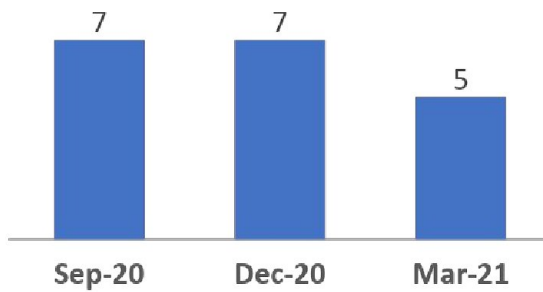




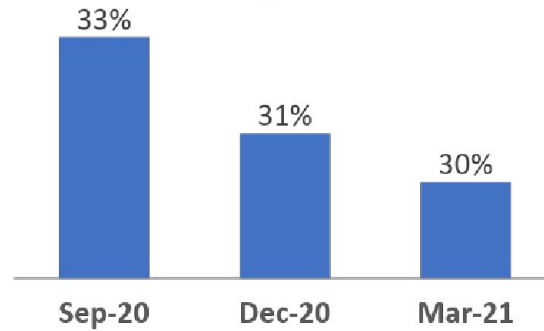
# LOAN MATRIX

## SME Loan Matrix

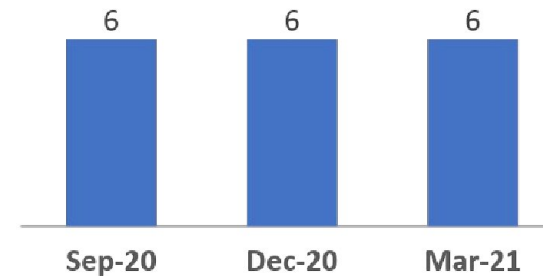
Average Ticket Size ( in Lakhs)



Average LTV %

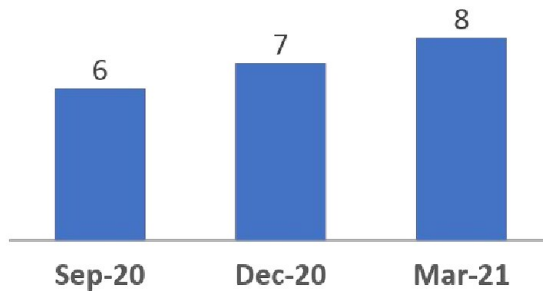


Average Tenure (Yr)

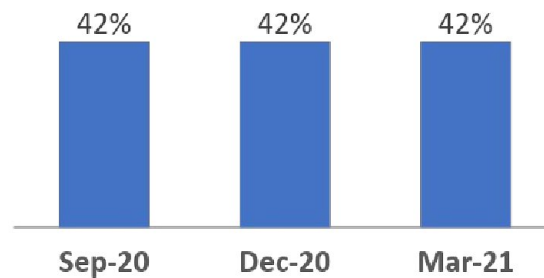


## Wholesale Loan Matrix

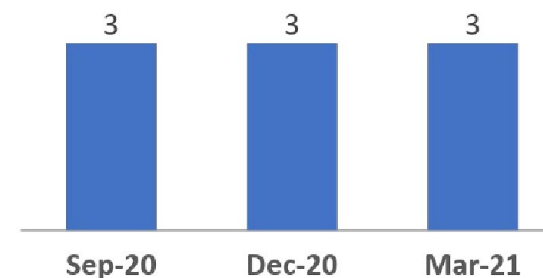
Average Ticket Size ( in Cr)



Average LTV %



Average Tenure (Yr)



- Our performance in wholesale segment has been good inspite of negative sentiments in real estate sector. We have been able to maintain a high quality book even in challenging environment in real estate sector since past few years due to our good domain knowledge and geographic focus on the NCR Region
- Our strategy in wholesale loans has been to fund small and mid size borrowers in small and mid size category and builder floor segment and companies coming out of stress
- We are currently operational in Delhi NCR but going forward we will increase our geographical spread and grow the AUM of our wholesale book. The only limiting factor right now is the ability to raise debt at reasonable rates
- We have been able to maintain quality of our book in wholesale segment due to continuous monitoring of projects, regular site visits and review of project numbers of our clients
- We are a relatively new entrant in SME segment and the period from 2017-2019 has been a learning curve for us. We have adopted a slow and gradual approach to understand our market segments better. Our SME loans growth has been impacted due to certain external factors such as the Demonetisation, slowing economy and COVID-19
- Internal factors such as attrition, foreclosures of good accounts has impacted the SME segment and has led to a De-growth in SME segment in this year, since new disbursements were limited due to Covid driven lockdowns
- Our focus has been to provide secured loans to micro SMEs in unorganised segments and schools in Tier 2 and Tier 3 cities in semi rural areas. COVID-19 has directly affected this segment due to frequent lockdowns and total shutdown of schools

## Future Strategy

- As the economy opens up we will start disbursements in the SME segment in a gradual manner
- Our school portfolio which was performing exceedingly well till March 2020 has been severely affected due to COVID-19 lockdowns. Going forward, we will be limiting our disbursements in the school segment since most of our target schools are in semi urban and rural areas where the online infrastructure for providing education is not available, and so these schools cant collect fees from students. We will start fresh disbursements whenever normalcy returns and schools open up again
- During the first phase of COVID-19 we went to cost saving mode and there was an attrition in our SME loans sales staff. This subsequently impacted our disbursements in Q3 & Q4 of FY2021. Having gained an important insight, now during second wave of COVID-19, we not only retained our existing sales team but have also hired additional staff
- We have been gearing up our SME Sales team to focus on the retail segment especially essential services category like kirana shops, chemists, dairy etc.
- On the funding side, we are now ready to grow our loan book and so are looking for raising debt at reasonable costs
- With SARFAESI provisions being enabled for NBFCs in FY2020-21 budget for loans above INR 20 lakhs, we are now adding a new target segment of loans above INR 20 lakhs in order to achieve a right mix of loans between INR 5-10 lacs and above INR 20 lacs
- We are working towards building a hub and spoke model in the Retail SME lending segment. After achieving the desired productivity levels, we will aim to open new branches over time in the states we already have a presence in

## Future Strategy

# Balance Sheet

## Balance Sheet

Particulars	(in lacs)	(in lacs)
	FY 2021	FY 2020
<b>Assets</b>		
Cash and bank balances	2,090.08	1,525.47
Loans	32,170.14	31,096.31
Deferred tax Assets	82.76	112.09
Net block of Assets	288.09	329.75
Investment Property	14.00	14.29
Other Assets	107.86	169.33
<b>Total Assets</b>	<b>34,752.93</b>	<b>33,247.25</b>
<b>Stockholder's Equity</b>		
Equity Share Capital	613.34	609.84
Other Equity	25,306.28	22,645.20
<b>Liabilities</b>		
Borrowings	8,260.41	9,592.45
Current tax liabilities	201.70	53.91
Provisions	-	5.84
Other Liabilities	371.20	339.99
<b>Total Equity &amp; Liabilities</b>	<b>34,752.93</b>	<b>33,247.25</b>

# Income Statement

## Income Statement

Particulars	(in lacs)		YOY(%)
	FY 2021	FY 2020	
<b>Income</b>			
Interest Income	5,918.04	5,841.74	1.31%
Other Income	267.92	253.33	5.76%
<b>Total Income</b>	<b>6,185.96</b>	<b>6,095.06</b>	<b>1.49%</b>
<b>Expenses</b>			
Finance Costs	700.80	1,060.69	-33.93%
Impairment of financial instruments	482.99	591.83	-18.39%
Other Expenses	359.00	359.39	-0.11%
Employee Benefits Expenses	646.00	834.45	-22.58%
Depreciation & amortization	61.16	74.45	-17.85%
<b>Total Expenses</b>	<b>2,249.94</b>	<b>2,920.81</b>	<b>-22.97%</b>
<b>Profit Before Tax</b>	<b>3,936.02</b>	<b>3,174.25</b>	<b>24.00%</b>
<b>Tax Expense</b>	<b>(1,183.22)</b>	<b>(926.88)</b>	<b>27.66%</b>
<b>Profit After Tax</b>	<b>2,752.79</b>	<b>2,247.37</b>	<b>22.49%</b>



# ECL Provisioning

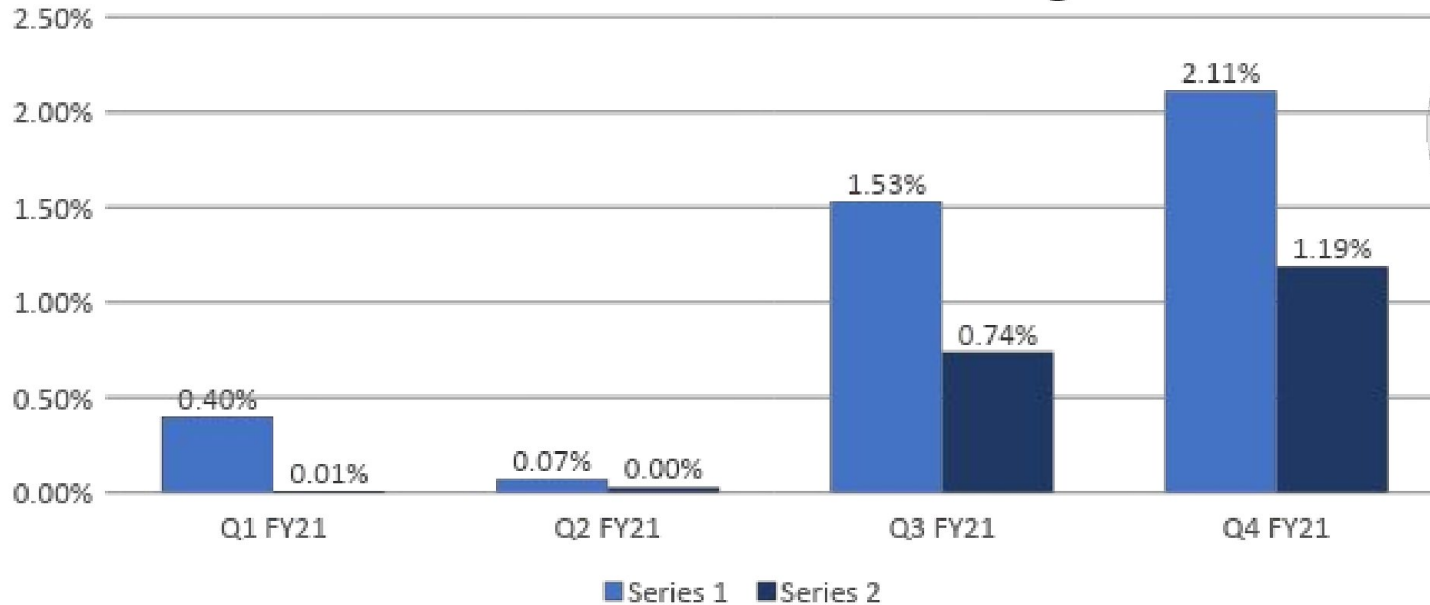
Classification of Assets basis the ECL computation as per Ind-AS:

Expected Credit  
Losses (ECL)

Particulars	31-03-2019	31-03-2020	30-06-2020	30-09-2020	31-12-2020	31-03-2021
Gross Stage 3 (GNPA)	39,18,548	2,18,43,658	1,21,12,081	25,18,018	5,10,51,855	6,94,14,923
% portfolio in Stage 3	0.12%	0.69%	0.40%	0.08%	1.53%	2.11%
ECL provision Stage 3	7,83,710	1,41,18,678	1,19,26,901	24,60,746	2,63,61,764	3,00,34,378
Net Stage 3	31,34,838	77,24,980	1,85,181	57,272	2,46,90,091	3,93,80,545
<b>Total Provision Coverage Ratio</b>	<b>20.00%</b>	<b>64.64%</b>	<b>98.47%</b>	<b>97.73%</b>	<b>51.64%</b>	<b>43.27%</b>
Gross Stage 1 & 2	3,21,51,72,292	3,15,67,46,958	2,98,55,52,614	3,34,98,72,394	3,28,25,21,797	3,22,60,85,852
% portfolio in Stage 1 & 2	99.88%	99.31%	99.60%	99.92%	98.47%	97.89%
ECL provision Stage 1 & 2	1,16,40,814	5,48,40,806	5,38,40,485	6,32,96,874	4,88,44,705	4,84,52,227
Net Stage 1& 2	3,20,35,31,478	3,10,19,06,152	2,93,17,12,129	3,28,65,75,520	3,23,36,77,092	3,17,76,33,625
<b>Total Provision Coverage Ratio</b>	<b>0.36%</b>	<b>1.74%</b>	<b>1.80%</b>	<b>1.89%</b>	<b>1.49%</b>	<b>1.50%</b>
Total Assets	3,21,90,90,840	3,17,85,90,616	2,99,76,64,695	3,35,23,90,412	3,33,35,73,652	3,29,55,00,775
% portfolio	100%	100%	100%	100%	100%	100%
ECL Provision	1,24,24,524	6,89,59,484	6,57,67,386	6,57,57,620	7,52,06,469	7,84,86,605
<b>Net Stage</b>	<b>3,20,66,66,317</b>	<b>3,10,96,31,131</b>	<b>2,93,18,97,309</b>	<b>3,28,66,32,792</b>	<b>3,25,83,67,183</b>	<b>3,21,68,42,044</b>
<b>TOTAL ECL Provision %</b>	<b>0.39%</b>	<b>2.17%</b>	<b>2.19%</b>	<b>1.96%</b>	<b>2.26%</b>	<b>2.38%</b>
<b>Provision Coverage Ratio</b>	<b>317.07%</b>	<b>315.70%</b>	<b>542.99%</b>	<b>2611.48%</b>	<b>147.31%</b>	<b>113.07%</b>



## Gross Non-Performing Assets



Gross  
Non-Performing  
Assets

### As on 31-Mar-2021

Gross NPA

6.94 Cr

Total ECL Provision

7.84 Cr

**Note:** Our GNPA % has risen primarily due to low repayment in school loans which is due to the restrictions on the operating of schools during the current on going COVID situation

# FINANCIAL SNAPSHOT- FY21 vs FY20

Net Interest Income 8.14%



FY21  
FY20

Rs 52.17 Cr
Rs 48.25 Cr

Total Income 1.50%



FY21  
FY20

Rs 61.86 Cr
Rs 60.95 Cr

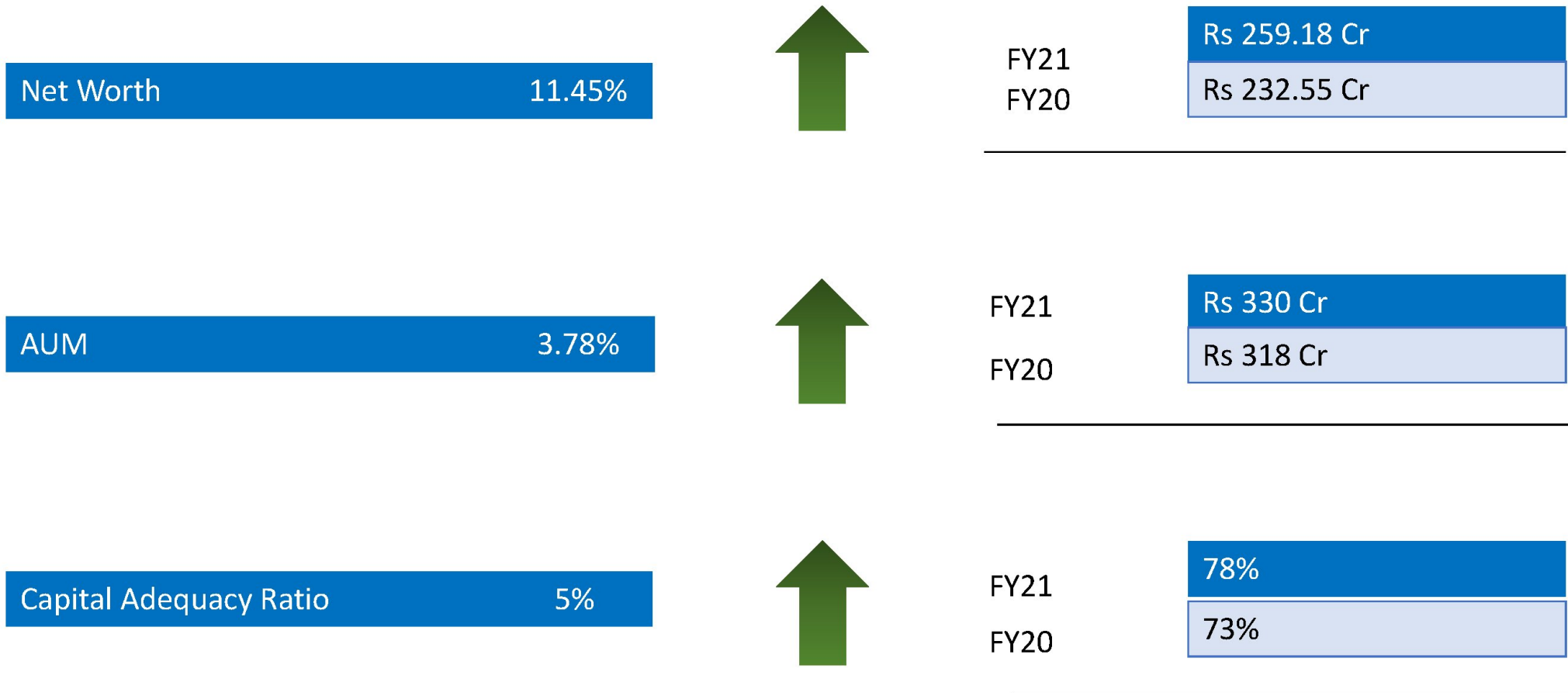
Profit After Tax 22.46%






FY21  
FY20

Rs 27.53 Cr
Rs 22.48 Cr

# FINANCIAL SNAPSHOT- FY21 vs FY20



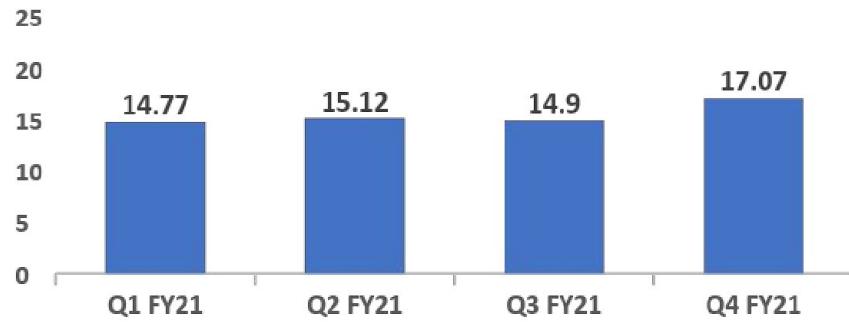
# FINANCIAL SNAPSHOT- Q4 FY21 vs Q4 FY20

<p>Net Interest Income <span style="float: right;">1.76%</span></p>		<table border="1"> <tr> <td>Q4 FY21</td> <td style="background-color: #0070C0; color: white;">Rs 14.06 Cr</td> </tr> <tr> <td>Q4 FY20</td> <td style="background-color: #D9E1F2;">Rs 12.30 Cr</td> </tr> </table>	Q4 FY21	Rs 14.06 Cr	Q4 FY20	Rs 12.30 Cr
Q4 FY21	Rs 14.06 Cr					
Q4 FY20	Rs 12.30 Cr					
<p>Total Income <span style="float: right;">4.08%</span></p>		<table border="1"> <tr> <td>Q4 FY21</td> <td style="background-color: #0070C0; color: white;">Rs 17.07 Cr</td> </tr> <tr> <td>Q4 FY20</td> <td style="background-color: #D9E1F2;">Rs 14.90 Cr</td> </tr> </table>	Q4 FY21	Rs 17.07 Cr	Q4 FY20	Rs 14.90 Cr
Q4 FY21	Rs 17.07 Cr					
Q4 FY20	Rs 14.90 Cr					
<p>Profit After Tax <span style="float: right;">381.36%*</span></p>		<table border="1"> <tr> <td>Q4 FY21</td> <td style="background-color: #0070C0; color: white;">Rs 8.75 Cr</td> </tr> <tr> <td>Q4 FY20</td> <td style="background-color: #D9E1F2;">Rs 1.82 Cr</td> </tr> </table>	Q4 FY21	Rs 8.75 Cr	Q4 FY20	Rs 1.82 Cr
Q4 FY21	Rs 8.75 Cr					
Q4 FY20	Rs 1.82 Cr					

*\* Because the company had provided for about INR 5 Crore as the total provisions including COVID due to which the profit was substantially low in FY20 Q4*

# Financial Metrics

### Total Income ( Rs Cr.)



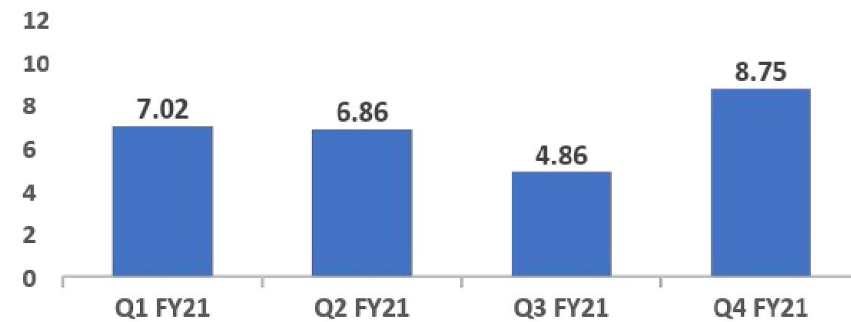
### Operating Expenses without ESOP (Rs cr.)



### Pre Provisioning Profit Before Tax ( Rs Cr.)



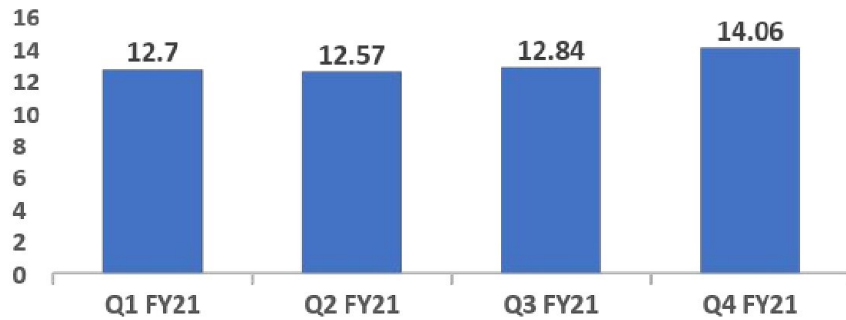
### Net Profit ( Rs Cr.)



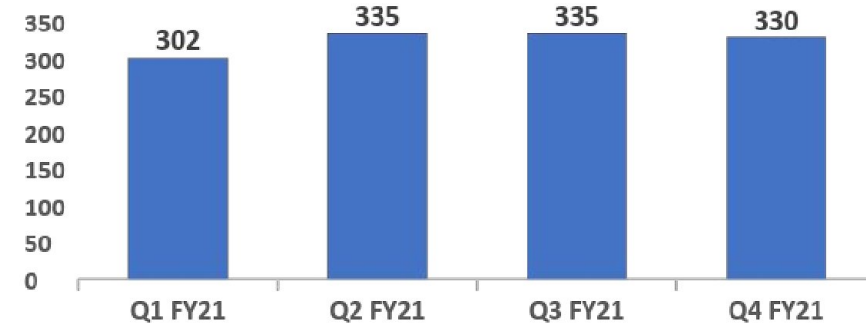


# Financial Metrics

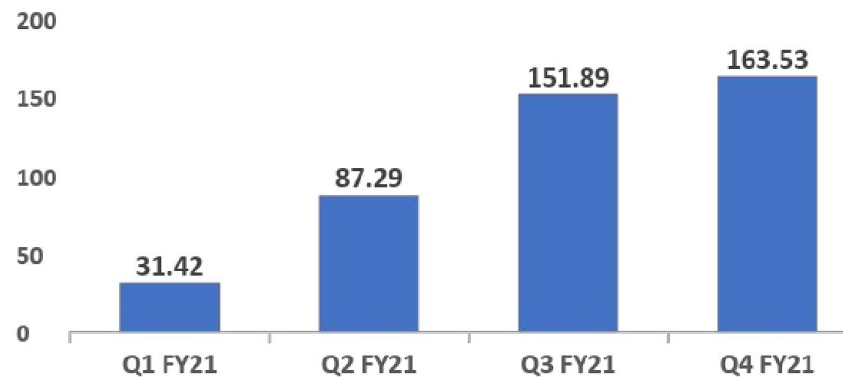
### Net Interest Income ( Rs Cr.)



### AUM End of Quarter ( Rs Cr.)



### Collections ( Rs Cr.)

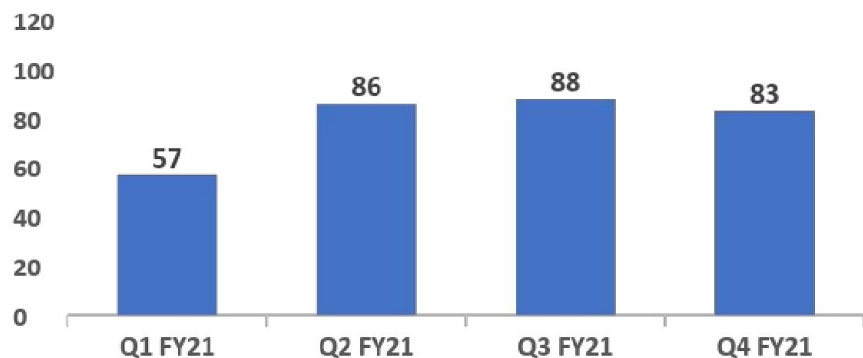


### Disbursements ( Rs Cr.)

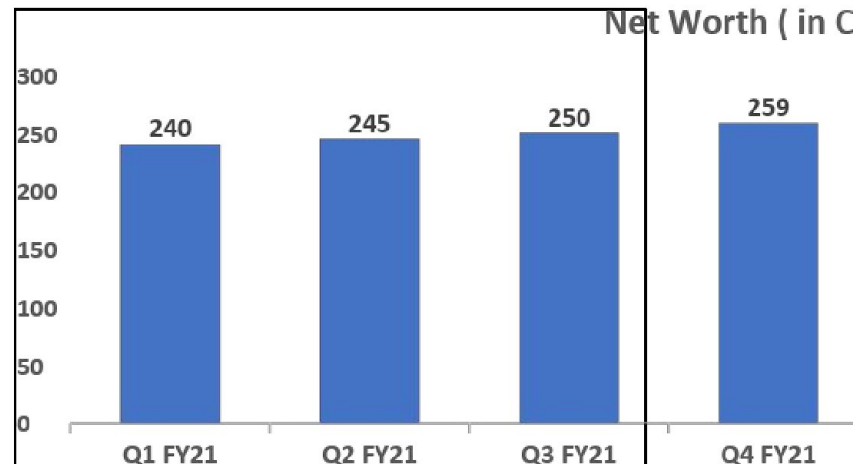


# Financial Metrics

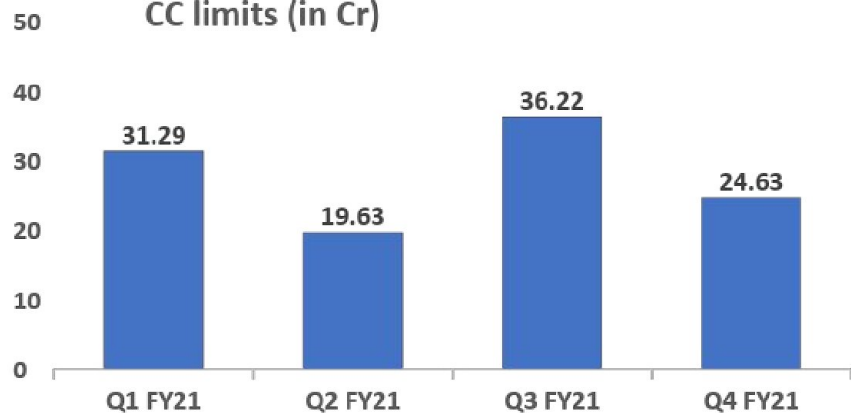
Borrowings ( Rs Cr.)



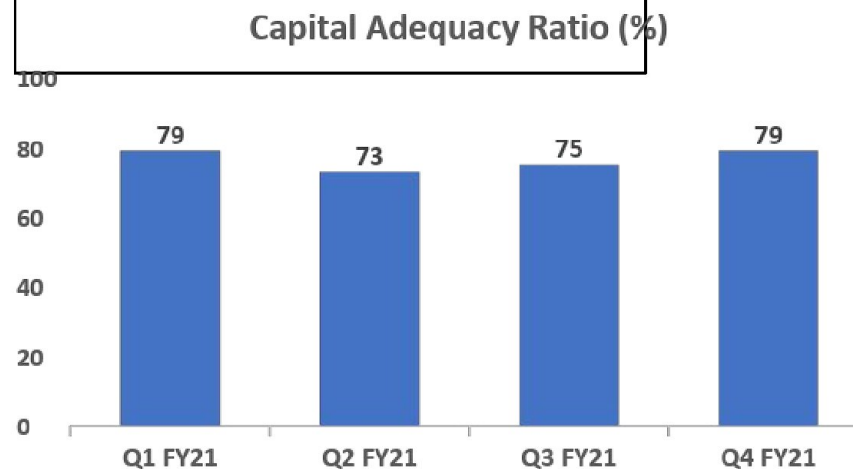
Net Worth ( in Cr)



Cash & Cash equivalents including undrawn CC limits (in Cr)



Capital Adequacy Ratio (%)



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