



**CSL Finance
Limited**

CIN: L74899DL1992PLC051462

January 29, 2024

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: Outcome of Board Meeting of CSL Finance Limited held on January 29, 2024

In terms of Regulation 30 read with Regulation 33 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 and SEBI Circular No. CIR/CFD/CMD/4/2015 dated 9th September, 2015, we wish to inform you that, the Board of Directors of the Company, at its meeting held today i.e., Monday, January 29, 2024, has inter-alia considered and approved the Un-Audited Financial Results of the Company for the quarter and nine months ended December 31, 2023 as reviewed and recommended by the Audit Committee;

Accordingly, we enclose herewith the Un-Audited Financial Results along with the Limited Review Report thereon given by M/s S.P. Chopra & Co., Chartered Accountants, Statutory Auditors of the Company


The aforesaid Financial Results will be made available on the Company's website at <http://www.csloffinance.in>


The meeting of Board of Directors commenced at 12:30 PM and concluded at 3:15 pm

We request you to kindly take the above information on your record.

Thanking you

Yours Faithfully,
For **CSL Finance Limited**


Preeti Gupta
(Company Secretary & Compliance Officer)



Encl: As above



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Statement of Un-audited Financial Results for the Quarter and nine months ended 31st December 2023

(Amount in INR Lacs, unless otherwise stated)

Particulars	Quarter Ended			Nine-months Ended		Year Ended
	31.12.2023	30.09.2023	31.12.2022	31.12.2023	31.12.2022	31.03.2023
	Un-audited	Un-audited	Un-audited	Un-audited	Un-audited	Audited
Revenue from operations						
Interest Income	3,945.96	3,393.60	2,863.94	10,466.33	7,724.85	10,814.26
Fees and commission income	556.05	380.10	234.07	1,252.89	473.99	667.06
Recoveries of financial assets written off	38.39	57.17	24.84	181.06	165.86	242.36
(I) Total Revenue from operations	4,540.40	3,830.87	3,122.85	11,900.28	8,364.69	11,723.68
(II) Other Income	24.04	21.92	6.44	65.65	13.94	29.27
(III) Total Income (I+II)	4,564.44	3,852.79	3,129.29	11,965.93	8,378.63	11,752.95
Expenses						
Finance Costs	1,112.14	889.85	739.67	2,948.05	1,781.43	2,714.70
Fees and commission expense	0.68	6.06	0.52	15.15	11.28	11.36
Impairment on financial instruments	129.43	158.99	138.57	397.22	272.40	387.00
Employees Benefit Expenses	640.92	520.53	407.78	1,627.96	1,150.70	1,577.21
Depreciation, amortization and impairment	35.76	34.45	28.68	101.69	73.33	103.26
Other Expenses	269.03	217.76	227.58	655.42	577.92	806.29
(IV) Total Expenses	2,187.96	1,827.64	1,542.79	5,745.49	3,867.07	5,599.82
(V) Profit before tax (III-IV)	2,376.48	2,025.15	1,586.50	6,220.44	4,511.56	6,153.13
Tax Expense:						
Current Tax : Current Year	651.47	536.69	393.19	1,660.53	1,130.60	1,567.08
Current Tax : Earlier Year	25.64	1.98	-	27.63	-	24.44
Deferred Tax	27.41	4.45	3.53	53.49	7.79	(1.23)
(VI) Income Tax Expense	704.52	543.12	396.72	1,741.65	1,138.38	1,590.29
(VII) Profit after tax (V-VI)	1,671.96	1,482.03	1,189.78	4,478.79	3,373.18	4,562.84
Other Comprehensive Income						
Items that will not be reclassified to profit & loss						
(i) Remeasurement of the gain/(loss) of defined benefit plan	-	-	-	-	-	2.71
(ii) Tax on above	-	-	-	-	-	(0.68)
(VIII) Other Comprehensive Income	-	-	-	-	-	2.03
(IX) Total Comprehensive Income for the period (VII+VIII)	1,671.96	1,482.03	1,189.78	4,478.79	3,373.18	4,564.87
Paid up Equity share capital (Face Value of Rs 10/- each)	2,243.29	2,242.02	2,030.44	2,243.29	2,030.44	2,023.84
Other Equity						34,228.13
(X) Earning per Equity Share						
Basic	7.34	7.04	5.74	19.66	16.27	22.02
Diluted	7.32	7.01	5.66	19.60	16.05	21.40

For and on Behalf of the Board of Directors of
CSL Finance Limited

Rohit Gupta
(Managing Director)
DIN: 00045077



Date: 29-01-2024
Place: Noida

Notes:

1. These financial results of CSL Finance Limited (the 'Company'), have been prepared in accordance with the Indian Accounting Standards (Ind AS) as prescribed under Section 133 of the Companies Act, 2013 read with relevant rules issued there under and the Master Directions / Guidelines issued by Reserve Bank of India as applicable and relevant to Non-Banking Financial Companies (the 'NBFC Regulations'), as amended from time to time.
2. These financial results have been reviewed by the Audit Committee of the Board and approved by the Board of Directors in their respective meetings held on January 29, 2024. The Statutory Auditors have carried out a limited review of these financial results.
3. The Company is primarily engaged in the business of providing loans to Small and Medium Enterprises and other enterprises and has no overseas operations / units and as such, no segment reporting is required under Indian Accounting Standard for Operating Segments (Ind AS 108).
4. Figures for the previous period/s have been re-grouped/re-arranged, wherever considered necessary, to make them comparable with the current period.

For and on behalf of the Board of Directors



(Rohit Gupta)
Managing Director
DIN: 00045077

Date: 29-01-2024

Place: Noida.

S. P. CHOPRA & CO.,
Chartered Accountants

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Independent Auditor's Review Report on Quarterly Unaudited Financial Results of the Company pursuant to the Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended

To The Board of Directors of **CSL Finance Limited,**

1. Introduction

We have reviewed the accompanying Statement of **Unaudited Financial Results** (the 'Statement') of **CSL Finance Limited** (the 'Company') for the quarter and nine months ended December 31, 2023. This statement is the responsibility of the Company's Management and has been approved by the Board of Directors. Our responsibility is to issue a report on these financial results based on our review.

2. Scope of Review

We conducted our review of the Statement in accordance with the Standard on Review Engagements (SRE) 2410 "Review of Interim Financial Information Performed by the Independent Auditor of the Entity", issued by the Institute of Chartered Accountants of India. This standard requires that we plan and perform the review to obtain moderate assurance as to whether the Statement is free of material misstatement. A review is limited primarily to inquiries of company personnel and analytical procedures applied to financial data and thus provides less assurance than an audit. We have not performed an audit and accordingly, we do not express an audit opinion.

3. Conclusion

Based on our review conducted as above, nothing has come to our attention that causes us to believe that the accompanying Statement of Unaudited Financial Results prepared in accordance with applicable Indian Accounting Standards and other recognized accounting practices and policies has not disclosed the information required to be disclosed in terms of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, including the manner in which it is to be disclosed, or that it contains any material misstatement.

For **S. P. Chopra & Co.**
Chartered Accountants
Firm Regn. No. 000346N

(**Pawan K. Gupta**)
Partner

M. No. 092529

UDIN: 24092529BKCYNL1626



Place : Noida
Dated: January 29, 2024