

A N e w B e g i n n i n g



CSL Finance
Limited

Annual Report 2017-18

CORPORATE INFORMATION

CORPORATE IDENTITY NUMBER (CIN)

L74899DL1992PLC051462

BOARD OF DIRECTORS**Managing Director**

Rohit Gupta

Directors

Ashok Kumar Kathuria

Anjna (Independent)

Manoj Gupta (Independent)

Chief Financial Officer

Naresh Chandra Varshney

Chief Operating Officer

Rajeev Mehra

Company Secretary & Legal Head

Akash Gupta

LISTED AT

BSE Limited

Bankers

State Bank of India

HDFC Bank Limited

AU Small Finance Bank

Kotak Mahindra Bank Limited

Statutory Auditor

Aggarwal & Rampal

Chartered Accountants

Internal Auditor

R. Mahajan & Associates,

Chartered Accountants

Registered Office

8/19, Ground Floor, W.E.A., Pusa Lane,

Karol Bagh, New Delhi-110005

Registrar & Share Transfer Agents

MAS Services Limited

T-34, 2nd Floor, Okhla Industrial Area,

Phase-2, New Delhi-110020

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A journey of a thousand
miles begins with a
single step.

- Lao Tzu

A **NEW** BEGINNING

This year we embrace our past and open the door to a bright future. We renew ourselves, step up and start a new chapter in the company's life.



COMPANY PRINCIPLES & GOALS

Since inception, CSL Finance Limited has been following certain guiding principles on which the foundation of the Company has been built. The Company believes in maintaining the highest level of Integrity in its operations and aspires to be fair to its customers, employees and other stakeholders.

While the focus has been on managing risk, the Company has always had a keen eye for the risk reward payoffs. There has been a strong compliance orientation to ensure that all rules and guidelines are followed in order to build a strong and viable organisation in the long term.

Company's Goals

In order to achieve its objective to be strong and viable in the long run, CSL Finance has earmarked its long term and short term goals, which are:

- Build a low cost profitable business model with a focus on high portfolio quality and customer satisfaction.
- Focus to become formidable player in our niche target segment.
- Build a sustainable business with ROE target of 16-18% in the medium term.
- Service unbanked small businesses with strategy to cross sell.
- Follow a cluster based approach to build a strong presence in select markets of North and West India.

“The Company believes in maintaining the highest level of integrity in its operations.”

COMPANY SNAPSHOT

BSE

Listed on Bombay
Stock Exchange

Delhi based NBFC
with AUM of

282 Cr**99%**

Loan Book
Secured

12

Branches across
North India

BBB

Rating from
CARE

High CAR

65%**53.50 Cr**

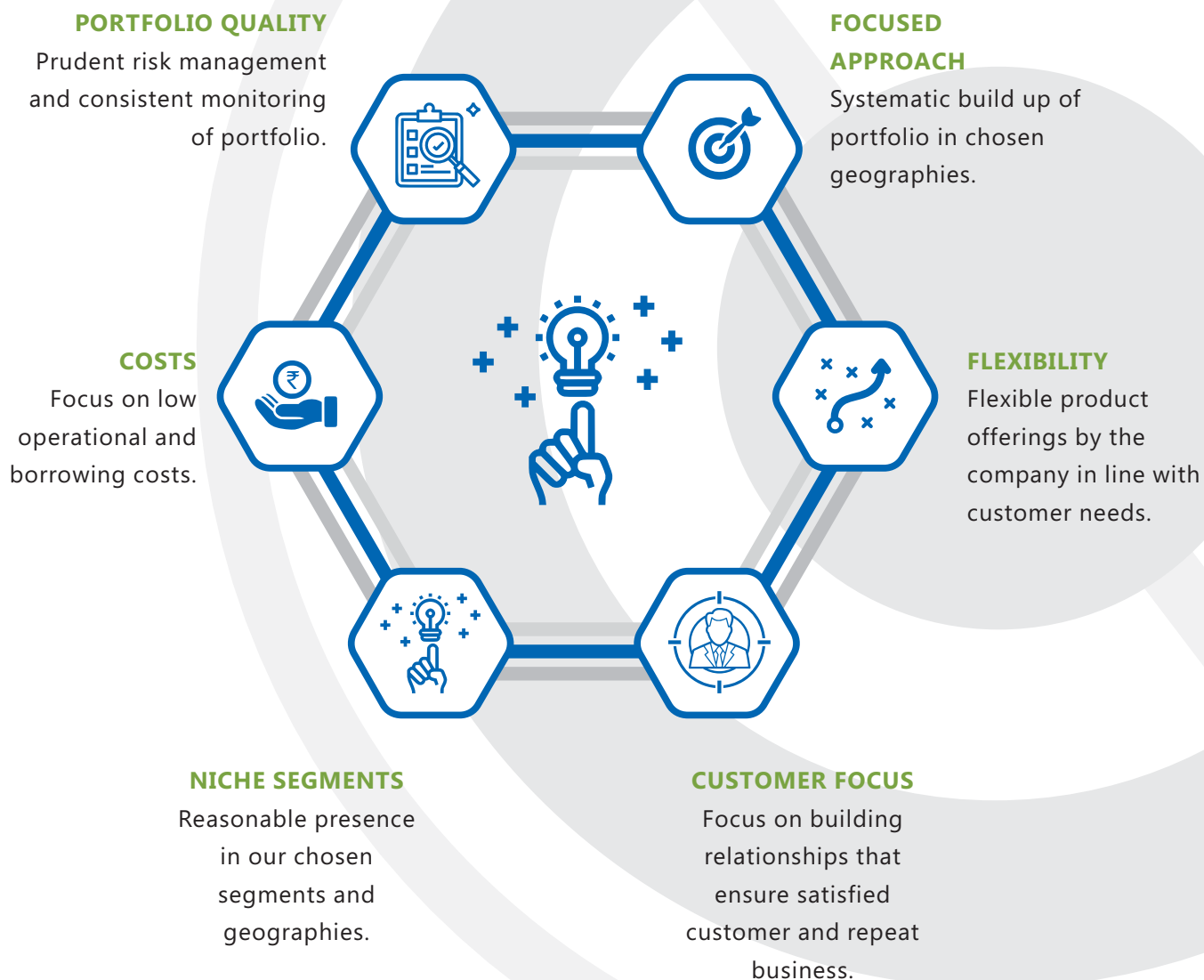
Raised from
Marquee Investors

Low Cost
of
Operations



COMPANY STRATEGY

CSL Finance Limited has always followed a focused business strategy that has been the hallmark of its operations. The business strategy revolves around the following:



PRODUCT **PORTFOLIO**



Wholesale Financing

Wholesale Mortgage –
Large (Group Housing)

Wholesale Mortgage -
Small (Builder Floor Financing)

Wholesale Mortgage -
LAP (Corporates and Education Sector)



Retail Financing

Secured Business Loans

Unsecured Business Loans

COMPANY MILESTONES

MILESTONES



NBFC Registration from
Reserve Bank of India

2003



Controlling stake in
Asian Oilfield Services Ltd.
(a BSE listed Company)

2006

2007

2008

2009



Exited Asian Oilfield
for a return of 7X



Significant minority
investments in:

- ANG Auto
- APL Apollo
- PG Foils



Investment in risk
arbitrage strategies like

- Open offers
- Public Issues
- Special situations