



REGISTERED OFFICE

410-412, 18/12, 4th Floor, W.E.A.,
Arya Samaj Road, Karol Bagh,
New Delhi-110005

CORPORATE OFFICE

716-717, 7th Floor, Tower B,
World Trade Tower, Sector 16
Noida, Uttar Pradesh-201301

Phone: 0120 - 4290650-52-53-54

Email id: info@cslfinance.in

Website: www.cslfinance.in





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Company Information

CORPORATE IDENTITY NUMBER (CIN)

L74899DL1992PLC051462

BOARD OF DIRECTORS

MANAGING DIRECTOR

Mr. Rohit Gupta

DIRECTORS

Mr. Ashok Kumar Kathuria
(Non-Executive Director)
Mr. Manoj Gupta
(Independent Director)
Ms. Anjna Mittal
(Independent Director)
Mr. Ayush Mittal
(Independent Director)
Ms. Rachita Gupta
(Whole Time Director)

CHIEF FINANCIAL OFFICER

Mr. Naresh Chandra Varshney

COMPANY SECRETARY & COMPLIANCE OFFICER

Ms. Preeti Gupta

LISTED AT

BSE Limited

BANKERS

State Bank of India

HDFC Bank Limited
AU Small Finance Bank
Kotak Mahindra Bank
Punjab National Bank

STATUTORY AUDITOR

Aggarwal & Rampal,
Chartered Accountants

INTERNAL AUDITOR

R. Mahajan & Associates,
Chartered Accountants

SECRETARIAL AUDITOR

N. Panchal & Associates, Company
Secretaries

DEBENTURE TRUSTEE

Catalyst Trusteeship Limited
(Formerly known as GDA
Trusteeship Limited)
Office No. 604, 6th Floor, Windsor,
C.S.T. Road, Kalina, Santacruz (East),
Mumbai-400098, Maharashtra.

REGISTRAR & SHARE TRANSFER AGENT

MAS Services Limited
T-34, 2nd Floor, Okhla Industrial Area,
Phase-2, New Delhi-110020
Phone: 011-26387281-82-83
Email id: info@masserv.com



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Perseverance Driving Progress

There's a great example of the power of perseverance in the way Chinese bamboo grows.

When farmers plant the seeds and tend to the soil day after day and year after year, they see no visible results. Four years can go by before they see any growth. But in the fifth year, a bud pops through the soil and it's said this particular type of bamboo can grow ninety feet in five weeks. This begs the question: Is the bamboo comparable to an overnight success doing all that growing in just five weeks, or does it take five years for the bamboo to reach this height?

Of course, the bamboo is growing the whole time even though it's not apparent to anyone other than the wise farmer. Over the first four long years, the bamboo is busy developing a solid root system necessary to support its height and weight over a lifetime. But in the fifth year, all the upfront work becomes apparent as the bamboo practically grows before your eyes.

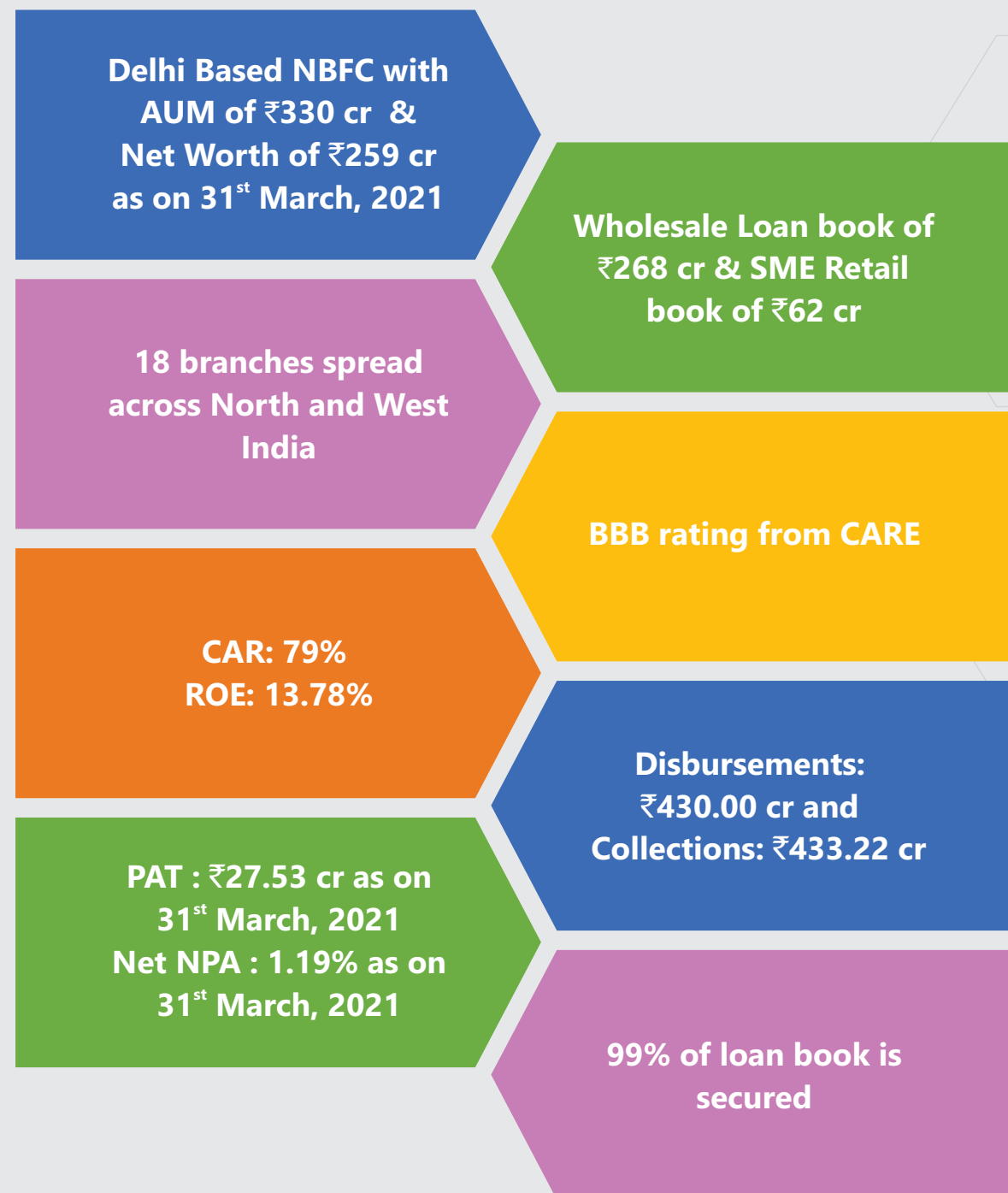
This story illustrates the power of perseverance and at CSL Finance through hard work and perseverance the Company has been able to drive its growth.



"Many of life's failures are people who did not realize how close they were to success when they gave up"

Thomas Edison

Company Snapshot



Business Strategy



Niche Segments

Good segmental knowledge leading to niche product offerings.

Costs

Optimisation of operating profits through continuous cost controls and monitoring

Portfolio Quality

Prudent risk management and continuous monitoring of portfolio

Focused Approach

Pragmatic build up of portfolio in chosen geographies through cluster approach

Flexibility

Flexible offerings in line with customer needs

Customer Focus

Focus on building customer relationships to ensure repeat business



PERSEVERANCE
Driving Progress

Company Milestones



Our Goals & Principles

COMPANY'S GOALS

In order to achieve its objective to be strong and viable in the long run, CSL Finance Ltd. 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%.
- 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.



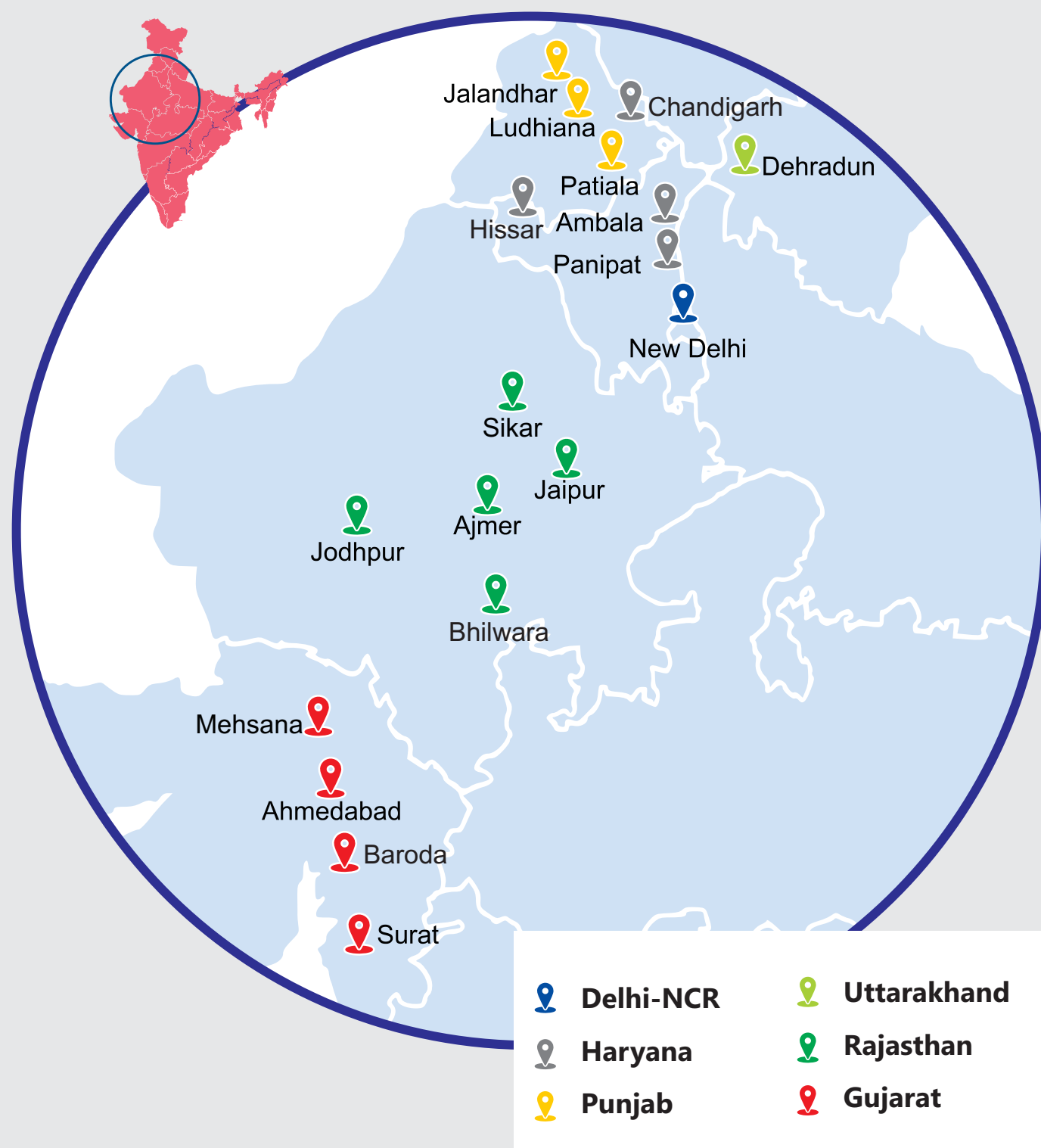
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Since inception, CSL Finance Limited has been following certain guiding principles on which the foundation of the Company has been built. The Company believes in maintaining the highest level of integrity in its operations and processes and aspires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

The company believes in driving progress with perseverance”

”

Company Presence



Product Portfolio



Wholesale Financing

Wholesale – Large
(Affordable Group Housing)

Wholesale – Small
(Builder Floor Financing)

Wholesale – LAP
(Corporates & Education Sector)



Retail Financing

Secured Business Loans

Unsecured Business Loans



Board of Directors

Board of Directors

MR. ROHIT GUPTA (MANAGING DIRECTOR)

Mr. Rohit Gupta has over two decades of experience in the fields of 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 CSL Finance Ltd. 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.

