



**Seizing the
momentum.
Embracing
success.**

Read inside

01 Corporate Overview

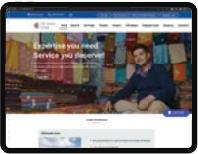
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For more details visit:
www.csloffinance.in



⊕ Read more from the Managing Director’s Desk



⊕ Read more about CSL Finance’s performance in FY23

FY23 highlights

⬆ 13%
₹362 Crore
Net Worth

⬆ 41%
₹736 Crore
Loan Book

⬆ 57%
₹118 Crore
Total Income

⬆ 36%
₹46 Crore
Net Profit

Safe Harbour Statement:
This document may contain certain forward-looking statements/details in the current scenario, which is extremely dynamic and increasingly fraught with risks and uncertainties. Actual results, performances, achievements or sequence of events may be materially different from the views expressed herein. Investors/ shareholders/public are hence cautioned not to place undue reliance on these statements/details, and are advised to conduct their own investigation and analysis of the information contained or referred to in this section before taking any action with regard to their own specific objectives. Further, the discussion following herein reflects the perceptions on major issues as on date and the opinions expressed here are subject to change without notice. The Company undertakes no obligation to publicly update or revise any of the opinions or forward-looking statements expressed in this section, consequent to new information, future events or otherwise.

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Seizing the momentum. Embracing success.

Success in our journey at CSL Finance is the culmination of achieving several significant milestones over a considerable period of time. Our unwavering focus has been on becoming the most trusted lending partner to real estate and SME businesses, and we have celebrated numerous accomplishments along the way:

- Successful scale up of our SME Retail vertical
- The establishment of a new and improved team
- Investment in a robust infrastructure to ensure seamless operations and enhanced customer experiences
- Implementation of strong risk management systems
- Streamlining our processes and workflow to optimise efficiency and effectiveness
- Making technology a mainstay and a continuous function

As a business, we recognise the paramount importance of offering the right services at the right time to the right customers. We have keenly understood the evolving needs of the market and have adapted, navigating through even the most challenging times. Throughout this journey, we have gained invaluable insights that have strengthened our determination and resilience. As a result, we have recorded superior performance during the year, a testament to our dedication and strategic approach.

These achievements have acted as **crucial stepping stones towards our overarching objective.**



Building on this success, we are committed to maintaining momentum and achieving greater heights. Our dedication to excellence will benefit both us and our esteemed stakeholders, fostering long-lasting partnerships and solidifying our position as a trusted industry leader.



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ABOUT THE COMPANY

CSL Finance: Helping businesses unlock opportunities

Overview

CSL Finance Limited (CSL Finance) was established in 1992 as a Non-banking Finance Company (NBFC). Since then, we have steadily evolved our position as the one-stop shop for the financing needs of Small and Medium-sized Enterprises (SMEs) and real estate and non-real estate corporates.

Through our two key business verticals – Wholesale Lending and SME Retail Lending – we provide a comprehensive array of secured loan products that bridge the gap between business ambitions and financial requirements. Due to the commitment of our seasoned and dynamic professionals and the expertise of its visionary leadership, we continue to grow from strength to strength.

CSL Finance is registered with the Reserve Bank of India (RBI) as an NBFC and is listed on the NSE and BSE.



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ABOUT THE COMPANY (CONTINUED)



Values

Customer-first

We value the needs and demands of our customers the most as whatever we are today is because of them. Therefore, our team is dedicated to catering to our customers effectively, speedily and respectfully.

Passion for excellence

We believe in giving only the best of everything, whether product or service. We don't compromise for anything less than excellence, thereby adding value to our customers.

Integrity

We strongly believe in integrity above all, and all of our actions are predominantly guided by principles of fairness, reliability and ethical practices.

Respect for people

Our employees are our extended family. We give our employees an innovative and inspiring work environment to facilitate excellence in their work and personalities.

Strengths

Customer service

Our priority is to keep our customers happy and loyal to us. Our loan disbursement process is quick and flexible with minimal physical documentation. Our customers no longer have to wait to avail financial assistance that will turn their dreams into reality.

Employee strength

Our employees are our pride and we ensure that we hire people with deep domain knowledge about the market and the whole operating environment. Our employees are empathetic, capable and aware of their roles and responsibilities, making CSL Finance the Company it is today.

Extensive knowledge

With our skin in the business for more than two decades, we have in-depth knowledge about the Real Estate & SMEs and their struggles to get financial assistance from financial institutions in record time. Using our experience and knowledge, we design our workflow in a way that caters to every need of the customer.

Structured approach

We conduct comprehensive research about the market and hence, have an excellent understanding of the market dynamics and the risks associated. Our team works in unison to reduce project risks by walking an extra mile to finance projects. We ensure to build a structured approach for every deal on the basis of the requirements of each individual project.

Powerful business model

We believe in upskilling with time and staying updated with the latest technologies and trends. Our business model ensures that each person associated with us grows at each stage.

Approach

Focused approach

We follow a very focused approach, and our entire concentration is to increase visibility and establish a dominant presence in the identified target markets.

Easy access for customers

We believe in giving maximum comfort to our customers, and hence, our customers can reach us through multiple channels in the markets we operate.

Leveraging technology

We leverage technology to its full potential by helping our team make faster decisions with regards to credit worthiness of our borrowers. With the help of technology, we also reduce loan processing time to a great extent.

Cater to SMEs with good cash flows

We want to cater to SMEs with good profit margins, cash flows, and business vintage but that lack access to traditional financing sources.

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Size and scale

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Branches

₹736 crore

Loan Book



257

Skilled workforce

2,200+

Satisfied customers

BBB+ Rated

By India Ratings and Research

100%

In-house sourcing and collections

6 states

Presence

99%

Secured loan book

13%

Return on equity

64%

Capital adequacy ratio

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Lending partners

BANKS



NBFCs



Future goals

To become a trusted lender with a sustainable business model, we have set 6 goals for ourselves. With our tenacity, strategy, execution and value-creation capability, we are confident of achieving them in the medium to long term.

- 1

Build a low-cost and profitable business model with an astute focus on superior asset quality
- 2

Adopt a customer-first approach that genuinely values customer needs and aims for their satisfaction
- 3

Become a formidable player in niche target segments of the Company's choosing
- 4

Create a sustainable business that focuses on delivering a consistent Return on Equity (RoE), above the industry average
- 5

Service unbanked and underserved small businesses and entrepreneurs, while focusing on cross-selling
- 6

Focus on a clustered approach based on understanding and comfort in each micro-market to expand geographically in different markets

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JOURNEY

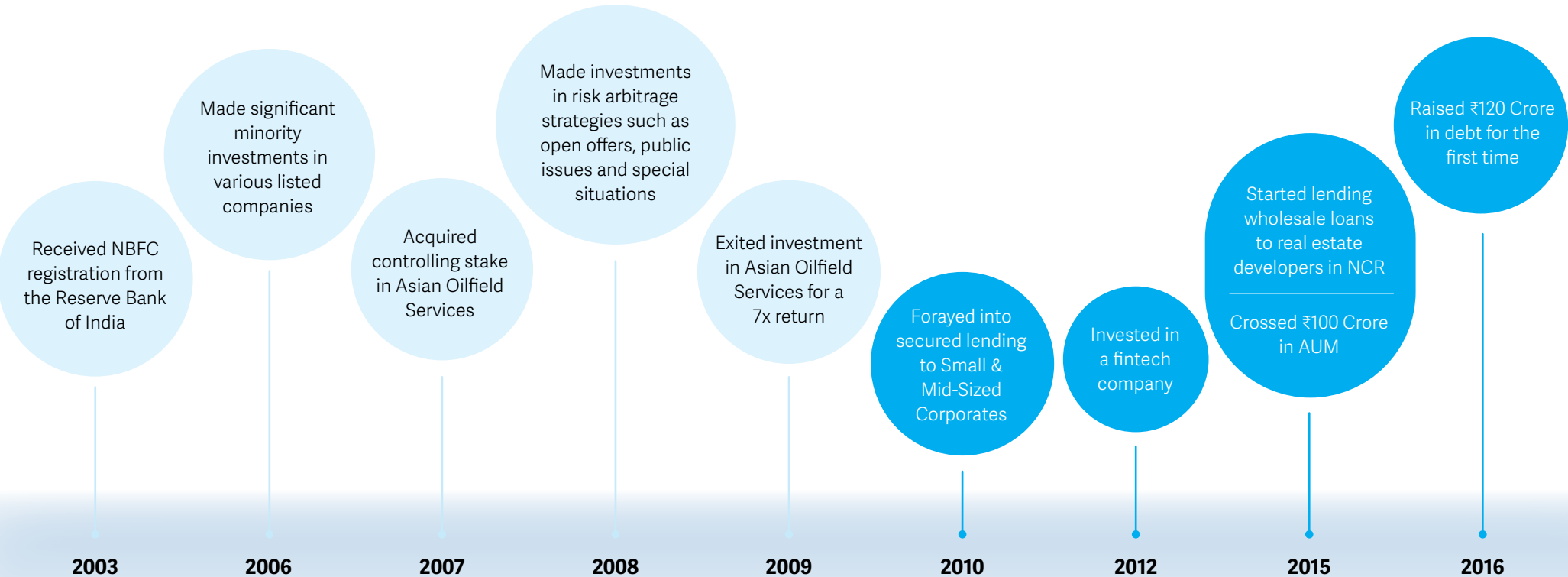
Steady steps towards success

Overview

Across our journey of over three decades, we have built a name for ourselves as the trusted lending partner for SMEs and real estate developers. We have done this through our two business verticals – Wholesale lending and SME Retail lending – which we are steadily expanding.

Our journey began as an investment holding company.

For 13 years, we have crafted a robust track record as a Wholesale Lender, renowned for our unwavering emphasis on risk management. This core segment remains our foundation and will persist as our cornerstone in the future.



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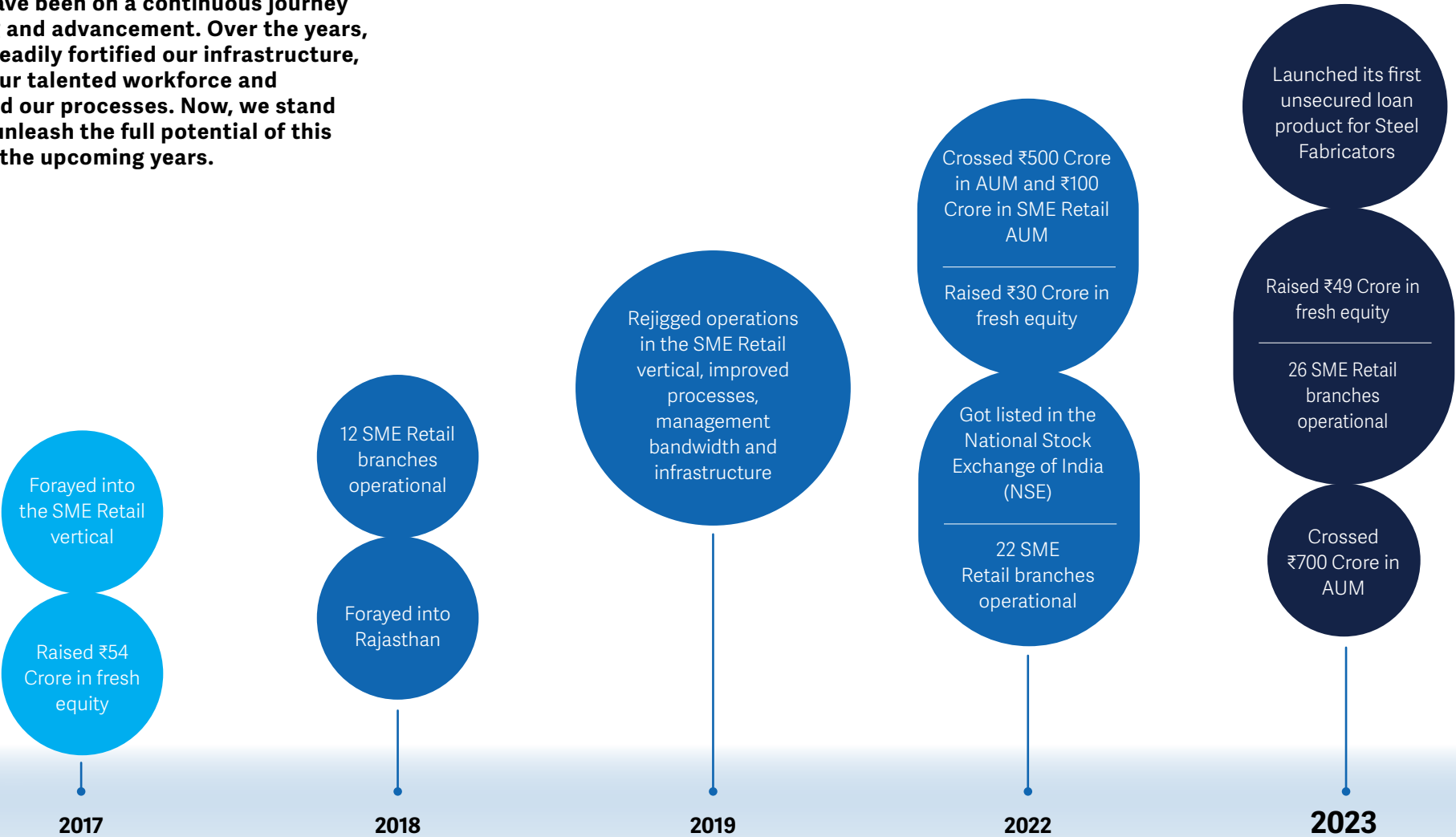
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Since the launch of our SME Retail vertical in 2017, we have been on a continuous journey of learning and advancement. Over the years, we have steadily fortified our infrastructure, nurtured our talented workforce and streamlined our processes. Now, we stand poised to unleash the full potential of this vertical in the upcoming years.



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PRESENCE

Judicious expansion

Overview

We follow a judicious approach to expansion, carefully establishing our footprint in strategic locations to maximise our reach and impact in serving diverse customer segments.

Our Wholesale Lending vertical caters to customers in the NCR, more specifically South Delhi and Gurugram micro-markets.

AUM per branch: SME

(in ₹ Lakh)

461

FY23

792

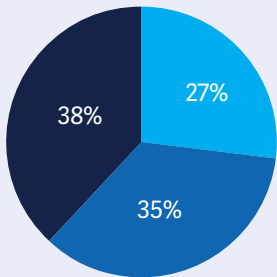
FY22

72%

YoY Change

Branch ageing

- <1 YEAR
- 1-3 YEARS
- >3 YEARS



Branch network

(#)

26

FY23

22

FY22

4 Branches

Net addition in FY23

6-10 Branches

Addition planned in FY24