

April 02, 2025

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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Sub: Quarterly & yearly Update for year ended 31st March 2025

Dear Sir/Madam,

We wish to inform you the following brief update for CSL Finance Limited for year ended 31st March 2025 the detailed presentation shall follow with the financial results:

- The Company witnessed y-o-y growth of 16% with an **Assets under management (AUM)** of approximately INR 1197 cr (including DA of INR 39 cr) as at Mar'25, as compared to INR 1030 cr (including DA of INR 104 cr) as at year ended Mar'24. The marginal growth in the portfolio was due to higher-than-expected foreclosures in FY25 amounting to **INR 96 crore** in the SME segment and **INR 235 crore** in the Wholesale Lending (WSL) segment. Additionally, the Company followed a cautious lending approach amid challenging market conditions, increased regulatory compliances, and restructuring of credit policies and team structures.
- During the year company has disbursed a total of INR 145 cr in SME & INR 955 cr in WSL and collection of INR 169 cr in SME & INR 708 cr WSL.
- Cumulatively the company raised debt of INR 550 cr during the Financial year 2024-25 from existing/new banks and financial institutions.
- 10 new lenders on-boarded during the year South Indian Bank, Canara Bank, Bank of Maharashtra, Bajaj Finance, Ujjivan small Finance bank, Capital small finance bank, Jana Small Finance Bank, ESAF Small Finance Bank, Ambit & Arka making it to a total of 30 lenders as on March'25.
- Company raised fresh debt of INR 70 cr in Q4 from existing and new lenders.
- During the quarter disbursement INR 40 cr SME & 252 cr WSL in Quarter and collection of INR 55 cr in SME & INR 186 cr in WSL.
- The Company maintains a strong Liquidity surplus with approximately INR 144 cr (including undrawn sanctions of INR 65 cr) as at year ended Mar'25.

- The Company is maintaining a well-capitalized capital adequacy ratio (CAR) of approximately 46% for year ended Mar'25.

The above information with reference to March'25 is provisional and subject to audited figures by the statutory auditors of the Company.

This Updates are also being disseminated on Company's website at www.csloffinance.in

This is for your kind information and record.

Thanking you,
For **CSL Finance Limited**

Rohit Gupta
Managing Director
DIN: 00045077