

June 09, 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: Revised submission of Audited Financial Results for the year ending March 31, 2025.

Dear Sir/Ma'am,

This is in reference to our earlier disclosure dated May 23, 2025, and the email received from the National Stock Exchange of India regarding the ***“Audited Financial Results for the Quarter and Year Ended March 31, 2025,”*** which were not submitted in a machine-readable format.

Accordingly, we are hereby resubmitting the said disclosure in the prescribed machine-readable format, in compliance with the applicable regulatory requirements.

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

Thanking you.

Yours faithfully

For **CSL Finance Limited**

ROHIT Digitally signed
by ROHIT GUPTA
GUPTA Date: 2025.06.09
10:42:53 +05'30'

Rohit Gupta
(Managing Director)
DIN:00045077

Encl: A/a



CSL FINANCE LIMITED

CIN : L74899DL1992PLC051462

Statement of Audited Financial Results for the quarter and year ended 31st March, 2025

(Amount in INR lacs, unless otherwise stated)

Particulars	Quarter Ended			Year Ended	
	31.03.2025	31.12.2024	31.03.2024	31.03.2025	31.03.2024
	Audited	Un-audited	Audited	Audited	Audited
Revenue from operations					
Interest Income	5302.98	5,033.34	4,451.02	19,910.70	15,335.56
Fees and commission income	248.77	211.75	160.81	1,180.49	995.50
Recoveries of financial assets written off	100.81	94.07	52.75	414.89	233.81
(I) Total Revenue from operations	5,652.56	5,339.16	4,664.58	21,506.08	16,564.87
(II) Other Income	15.20	30.75	27.97	98.23	93.62
(III) Total Income (I+II)	5,667.76	5,369.91	4,692.55	21,604.31	16,658.49
Expenses					
Finance Costs	1792.51	1,719.40	1,345.82	6,491.49	4,293.87
Fees and commission expense	5.14	17.46	10.71	47.67	25.86
Impairment on financial instruments	101.25	318.05	117.86	1,195.53	515.08
Employees Benefit Expenses	826.91	696.33	554.08	2,780.04	2,157.04
Depreciation, amortization and impairment	44.50	43.88	36.06	172.00	137.75
Other Expenses	401.87	319.38	288.87	1,229.46	969.29
(IV) Total Expenses	3,172.18	3,114.50	2,353.40	11,916.19	8,098.89
(V) Profit before tax (III-IV)	2,495.58	2,255.41	2,339.15	9,688.12	8,559.60
Tax Expense:					
Current Tax	635.73	543.67	518.81	2,484.43	2,179.34
Earlier year Taxes	-	-	2.16	-	29.79
Deferred Tax	(37.78)	34.34	(39.23)	(5.58)	14.26
(VI) Income Tax Expense	597.95	578.01	481.74	2,478.85	2,223.39
(VII) Profit after tax (V-VI)	1,897.63	1,677.40	1,857.41	7,209.27	6,336.21
Other Comprehensive Income					
Items that will not be reclassified to profit & loss					
(i) Remeasurement (loss) of defined benefit plan	(1.53)	-	(9.26)	(1.53)	(9.26)
(ii) Tax on above	0.38	-	2.33	0.38	2.33
(VIII) Total other Comprehensive (Loss), net of tax	(1.15)	-	(6.93)	(1.15)	(6.93)
(IX) Total Comprehensive Income for the period (VII+VIII)	1,896.48	1,677.40	1,850.48	7,208.12	6,329.28
Paid up Equity share capital (Face Value of Rs 10/- each)	2,245.55	2,245.55	2,243.62	2,245.55	2,243.62
Other Equity				51,919.12	45,239.09
(X) Earning per Equity Share					
Basic	8.32	7.36	8.15	31.64	28.60
Diluted	8.25	7.28	8.13	31.29	28.27

For CSL Finance Limited

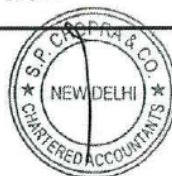
Rohit Gupta
Managing Director
DIN: 00045077

Date: May 23, 2025
Place: Noida





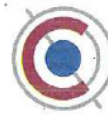
CSL Finance Limited		
Statement of Assets and Liabilities		
(Amount in INR lacs, unless otherwise stated)		
Particulars	As at	As at
	31.03.2025	31.03.2024
	(Audited)	(Audited)
Assets		
Financial Assets		
Cash and Cash Equivalents	6380.11	5408.71
Bank Balance other than Cash and Cash Equivalents	1670.93	930.32
Loans	114417.64	90925.07
Other Financial Assets	489.54	262.39
Non-financial Assets		
Current Tax Assets (Net)	181.05	-
Deferred Tax Assets (Net)	111.27	105.31
Investment Property	15.57	13.14
Property, Plant and Equipment	598.34	548.18
Intangible Assets Under Development	8.47	15.35
Other Intangible Assets	70.03	70.11
Right-of-use Assets	182.44	134.27
Other Non-Financial Assets	96.01	69.10
Non-Current assets held for sale	286.01	51.25
Total Assets	124507.41	98533.20
Liabilities and Equity		
Liabilities		
Financial Liabilities		
Borrowings	69494.29	50322.30
Lease Liabilities	218.79	171.27
Other Financial Liabilities	455.63	423.32
Non-Financial Liabilities		
Current Tax Liabilities (Net)	-	7.40
Provisions	44.08	31.95
Other Non-Financial Liabilities	129.95	94.25
Equity		
Equity Share Capital	2245.55	2243.62
Other Equity	51919.12	45239.09
Total Liabilities and Equity	124507.41	98533.20
For CSL Finance Limited		
Rohit Gupta		
Managing Director		
DIN: 00045077		
Date: May 23, 2025		
Place: Noida		





CSL Finance Limited		
Statement of Cash Flows for the year ended 31st March, 2025		
(Amount in INR lacs, unless otherwise stated)		
Particulars	Year ended 31.03.2025	Year ended 31.03.2024
Cash Flow From Operating Activities:		
Profit before Tax	9688.12	8559.60
Adjustments to reconcile profit before tax to net cash flows:		
Depreciation on Property, Plant & equipment and Investment Property	90.68	82.02
Amortization on Intangible Assets	24.66	11.93
Depreciation on Right-of-use Assets	56.66	43.81
Interest accretion on lease liabilities	24.87	18.03
Unamortised Cost on Borrowings	188.06	95.69
Impairment of financial instruments	1195.53	515.08
(Profit) on Sale of Property, Plant and Equipment (Net)	(0.08)	(0.29)
Share based payment expenses (net)	22.00	3.37
Reversal of Liability on lease termination	(1.63)	(0.76)
Gain on termination of lease	(0.10)	(0.38)
Interest income on unwinding of security deposits	(1.08)	(0.82)
Operating Profit before Working Capital changes	11287.63	9327.28
Adjustments for changes in Working Capital :		
Loans	(24922.87)	(19,172.98)
Other Financial assets	(227.14)	(179.82)
Bank Balance other than cash and cash equivalents	(740.61)	(372.28)
Other non-financial assets	(26.91)	(59.60)
Other financial liabilities	32.31	116.90
Other non-financial liabilities	35.70	37.55
Provisions	10.98	(37.94)
Cash (Used in) Operations	(14550.91)	(10,340.89)
- Taxes (Paid) (Net)	(2673.26)	(2,426.27)
Net Cash (outflow) from Operating Activities (A)	(17224.17)	(12,767.16)
Cash Flow From Investing Activities:		
Purchase of Property, plant and equipment and intangible assets (net)	(161.08)	(147.98)
Sale of Property, Plant and Equipment and Intangible assets	0.19	18.60
Net Cash (outflow) from Investing Activities (B)	(160.89)	(129.38)
Cash Flow From Financing Activities:		
Borrowings proceeds (net)	18983.92	13,619.77
Repayment of Debt Securities (Net)	-	(4,198.77)
Equity share capital issued (Including premium)	21.41	5,467.67
Repayment of lease liabilities	(54.43)	(41.26)
Payment of interest on lease liabilities	(24.87)	(18.03)
Dividend paid	(569.57)	(560.63)
Net Cash Inflow from Financing Activities (C)	18356.46	14,268.75
Net Increase in Cash and Cash Equivalents (A+B+C)	971.40	1,372.21
Cash and Cash Equivalents at the Beginning of the Year	5408.71	4,036.50
Cash and Cash Equivalents at the end of the Year	6380.11	5,408.71
Cash and Cash Equivalents at the end of the Year comprises of:		
Cash in hand	43.38	29.43
Balances with banks		
- in current accounts	5135.94	2827.31
- in fixed deposits (with original maturity of 3 months or less)	1200.79	2551.97
Total	6380.11	5408.71
For CSL Finance Limited		
Rohit Gupta Managing Director DIN: 00045077		
Date: May 23, 2025		
Place: Noida		





Notes:

1. These Financial results for the quarter and year ended March 31, 2025, have been reviewed by the Audit Committee of Board and subsequently approved by the Board of Directors at their respective meetings held on May 23, 2025.
2. These financial results have been prepared in accordance with the Indian Accounting Standards (Ind AS) as prescribed under Section 133 of the Companies Act, 2013 read with Rule 3 of the Companies (Indian Accounting Standards) Rules, 2015, the other relevant provisions of the Companies Act, 2013, and the Master Directions / Guidelines issued by Reserve Bank of India as applicable and relevant to Non-Banking Financial Companies, as amended from time to time.
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. The figures of financial results for the quarter ended March 31, 2025 and the corresponding quarter ended in the previous year, as reported in the financial results, are balancing figures of audited financial results for year ended March 31, 2025 and published year to date figures for the nine months ended December 31, 2024 and previous financial year respectively which were subjected to limited review by the statutory auditors.
5. During the year ended 31 March 2025, the Board of Directors have recommended a dividend @ 30% per equity share of Rs 10/- each subject to approval of members at the ensuing Annual General Meeting.
6. Increase in Employee Benefit Expenses is due to year end provision for Performance based Bonus & incentive to Employees.
7. The Company do not have any Holding/Subsidiary/Joint Venture/Associate concern, hence no reporting is required in this regard.
8. Figures for the previous period/s have been regrouped, wherever 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 : 23 May, 2025
Place: Noida

S. P. CHOPRA & CO.
Chartered Accountants

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**Independent Auditor's Report on the Quarterly and Year to Date Audited
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,

Report on the audit of Financial Results

Opinion

We have audited the accompanying statement of quarterly and year to date financial results of **CSL Finance Limited** (the "Company") for the quarter ended March 31, 2025 and for the year ended March 31, 2025 ("Statement"), attached herewith, being submitted by the Company pursuant to the requirement of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended (the "Listing Regulations").

In our opinion and to the best of our information and according to the explanations given to us, the Statement:

- i. Is presented in accordance with the requirements of the Listing Regulations in this regard; and
- ii. gives a true and fair view in conformity with the applicable Indian Accounting Standards and other accounting principles generally accepted in India, of the net profit and other comprehensive loss and other financial information of the Company for the quarter ended March 31, 2025 and of the net profit and other comprehensive loss and other financial information of the Company for the year ended March 31, 2025.

Basis for Opinion

We conducted our audit in accordance with the Standards on Auditing (SAs) specified under section 143(10) of the Companies Act, 2013, as amended ("the Act"). Our responsibilities under those Standards are further described in the "Auditor's Responsibilities for the Audit of the Financial Results" section of our report. We are independent of the Company in accordance with the Code of Ethics issued by the Institute of Chartered Accountants of India together with the ethical requirements that are relevant to our audit of the financial statements under the provisions of the Act and the Rules thereunder, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics. We believe that the audit evidence obtained by us is sufficient and appropriate to provide a basis for our opinion.



Management's Responsibilities for the Financial Results

The Statement has been prepared on the basis of the annual financial statements. The Board of Directors of the Company are responsible for the preparation and presentation of the Statement that gives a true and fair view of the net profit and other comprehensive loss of the Company and other financial information in accordance with the applicable Indian Accounting Standards prescribed under Section 133 of the Act read with relevant rules issued thereunder and other accounting principles generally accepted in India and in compliance with Regulation 33 of the Listing Regulations. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding of the assets of the Company and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and the design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the Statement that give a true and fair view and are free from material misstatement, whether due to fraud or error.

In preparing the Statement, the Board of Directors are responsible for assessing the Company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Board of Directors either intends to liquidate the Company or to cease operations, or has no realistic alternative but to do so.

The Board of Directors are also responsible for overseeing the Company's financial reporting process.

Auditor's Responsibilities for the Audit of the Financial Results

Our objectives are to obtain reasonable assurance about whether the Statement as a whole is free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of the Statement.

As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the Statement, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances. Under Section 143(3)(i) of the Act, we are also responsible for expressing our opinion through a separate report on the complete set of financial statements on whether the Company has adequate internal financial controls with reference to financial statements in place and the operating effectiveness of such controls.



- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the Board of Directors.
- Conclude on the appropriateness of the Board of Directors' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial results or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Company to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the Statement, including the disclosures, whether the Statement represents the underlying transactions and events in a manner that achieves the fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

Other Matter

The Statement includes the results for the quarter ended March 31, 2025 and the corresponding quarter ended in the previous year as reported in these Audited Financial Results, which are the balancing figures between the audited figures in respect of the full financial year and the published unaudited year to date figures up to the third quarter of the current and previous financial year respectively, which were subject to limited review, as required under the Listing Regulations. Our opinion on the Statement is not modified in respect of this matter.

Place : Noida
Dated: 23 May, 2025

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



(Pawan K. Gupta)

Partner

M. No. 092529

UDIN: 25092529BMNZLE1248