CSL Finance Limited
CIN: L74899DL1992PLC051462

September 15, 2022

Department of Corporate Services/Listing
BSE Limited
Phiroze, Jeejeebhoy Towers
Dalal Street, Mumbai-400001

BSE Scrip Code: 530067

Dear Sir/Ma'am,

Sub: Revised Financial Statements for the quarter ended June 30, 2022.

In reference to the email received from your good office dated September 14, 2022, we are submitting the revised financial statements for the quarter ended June 30, 2022.

This is for your kind information and record.

Thanking you,

Yours Faithfully,
For **CSL Finance Limited**

CSL FINANCE LIMITED NOIDA

Preeti Gupta
(Company Secretary & Compliance Officer)

Encl: As above

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Statement of Un-Audited Financial Results for the Quarter ended 30th June 2022

(in lacs)

Particulars	Quarter Ended			Year Ended
	30-Jun-22	31-Mar-22	30-Jun-21	31-Mar-22
	Un-audited	Audited	Un-audited	Audited
Revenue from operations				
Interest Income	2362.28	1,934.57	1,498.81	6,766.48
Fees and commission income	63.64	187.28	46.80	462.23
Recoveries of financial assets written off	78.87	182.18	6.98	233.83
(I) Total Revenue from operations	**2,504.79**	**2,304.03**	**1,552.59**	**7,462.54**
(II) Other Income	4.96	11.06	7.58	17.37
(III) Total Income (I+II)	**2,509.74**	**2,315.09**	**1,560.17**	**7,479.91**
Expenses				
Finance Costs	494.05	402.75	160.61	1,074.96
Fees and commission expense	8.18	23.58	13.78	23.58
Impairment on financial instruments	72.84	65.05	184.05	371.64
Employees Benefit Expenses	343.35	279.47	193.61	930.98
Depreciation, amortization and impairment	20.00	18.72	14.02	65.56
Other Expenses	151.42	116.22	69.43	537.76
(IV) Total Expenses	**1,089.83**	**905.79**	**635.50**	**3,004.48**
(V) Profit/(loss) before tax (III-IV)	**1,419.91**	**1,409.30**	**924.67**	**4,475.43**
Tax Expense:				
Current Tax	366.10	371.10	223.80	1,166.11
Deferred Tax expense (income)	-10.06	-35.75	0.20	-35.62
Earlier year Taxes		-		-
(VI) Income Tax Expense	**356.04**	**335.35**	**224.00**	**1,130.49**
(VII) Profit/(loss) after tax (V-VI)	**1,063.87**	**1,073.95**	**700.67**	**3,344.94**
Other Comprehensive Income				
Items that will not be reclassified to profit & loss	-	-	-	-
(i) Remeasurement of the gain/(loss) of defined benefit plan	-	6.70	-	6.70
(ii) Tax on above	-	-1.69	-	-1.69
(VIII) Other Comprehensive Income	**-**	**5.01**	**-**	**5.01**
(IX) Total Comprehensive Income for the period (VII+VIII)	**1,063.87**	**1,078.96**	**700.67**	**3,349.95**
(X) Earning per Equity Share				
Basic	**5.13**	**5.72**	**11.47**	**17.86**
Diluted	**5.07**	**5.69**	**11.45**	**17.75**

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Notes:

1. The above un-audited Financial results for the quarter ended June 30, 2022, have been reviewed by the Audit Committee of Directors and subsequently approved by the Board of Directors at its meeting held on 09-08-2022.

2. The above financial results have been prepared in accordance with recognition and measurement principles laid down in the Ind-AS 34 "Interim Financial Reporting" notified under Section 133 of the Companies Act 2013 ('the Act') read with the Companies (Indian Accounting Standards) Rules, 2015 and the other accounting principles generally accepted in India.

3. The Company has opted for the concessional rate of income tax in accordance with the Section 115BAA of the income Tax Act 1961 from the Assessment Year 2020-21 onwards.

4. The listed Non-Convertible Debt Securities of the Company as on 30th June 2022 are secured by way of hypothecation over standard present and future receivables. The total assets cover required thereof has been maintained as per the terms and conditions stated in the Debenture Trust Deed.

5. The Code on Social Security, 2020 ('Code') relating to employee benefits during employment and postemployment received Indian Parliament approval and Presidential assent in September 2020. The Code has been published in the Gazette of India and subsequently on November 13, 2020 draft rules were published and invited for stakeholders' suggestions. The Central Government on 30th March 2021 has deferred the implementation of the said Code and the date on which the Code will come into effect has not been notified. The Company will assess the impact of the Code when it comes into effect and will account for the related impact in the period the Code becomes effective.

6. The Company is engaged primarily in the business of financing and accordingly there are no separate reportable segments as per Ind AS 108 dealing with Operating Segments.

7. Figures for the previous periods have been regrouped, wherever necessary, to make them comparable with the current period.

For and on behalf of the Board of Directors

CS FINANCE LIMITED NOIDA

(Rohit Gupta)
Managing Director
DIN: 00045077

Date: 09-08-2022
Place: Noida

Annexure-1

CSL FINANCE LIMITED
As at 30th June'22

Disclosures in compliance with Regulations 52(4) & 54(2) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 for the quarter ended 30th June, 2022

a) Asset Cover Available:

The Asset cover of 125% of book debts has been provided by the company for the Non-Convertible Debentures of INR 40 crores.

b)	**Debt-Equity ratio[1]**	**0.65**
c)	**Debenture redemption reserve**	INR 12 cr
d)	**Net worth**	INR 332.14 crores
e)	**Net profit after tax:**	INR 10.63 crores
f)	**Earnings Per Share:**	
	Basic	5.13
	Diluted	5.07
g)	Current ratio[2]	Not Applicable
h)	Long term debt to working capital ratio[2]	Not Applicable
i)	Bad debts to account receivable ratio[2]	Not Applicable
j)	Current Liability ratio[2]	Not Applicable
k)	Total debt to total assets[3]	38.91%
l)	Debtors Turnover[2]	Not Applicable
m)	Inventory Turnover[2]	Not Applicable
n)	Operating Margin (%)[2]	Not Applicable
o)	Net Profit margin (%)[4]	42.39%
p)	Sector Specific equivalent ratio such as	
	• CAR	63.50%
	• GNPA	1.31%
	• NNPA	0.78%
	• PCR ratio	115.72%

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q) There are no material deviations in the use of proceeds from the issue of Non-convertible debt securities.

For and on behalf of the Board of Directors

(Rohit Gupta)
Managing Director

DIN: 00045077
Date : 09-08-2022
Place: New Delhi

Note:

1. Debt Equity Ratio= Debt Securities+Borrowings(other than debt securities)/Net Worth
2. The company is registered under Reserve Bank of India Act 1934, as Non-Banking Financial Company, hence these ratios are not applicable
3. Total Debts to Total Assets= Debt Securities+Borrowings(other than debt securities)/Total Assets
4. Net profit Margin=Net Profit after tax/Total Income

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LIMITED REVIEW REPORT

To
The Board of Directors
M/s CSL Finance Limited

We have reviewed the accompanying Statement of unaudited standalone financial results of **M/s CSL Finance Limited** ('the Company') for the quarter ended June 30, 2022 and year to date results for the period from April 01, 2022 to June 30, 2022 (the 'Statement').

This Statement, which is the responsibility of the Company's management and approved by the Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standard 34 "Interim Financial Reporting" ('Ind AS 34'), prescribed under Section 133 of the Companies Act, 2013, and other accounting principles generally accepted in India and in compliance with Regulation 33 and Regulation 52 read with Regulation 63 (2) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended ('the Listing Regulations'). Our responsibility is to issue a report on the Statement based on our review.

We conducted our review of the Statement in accordance with the Standard on Review Engagements (SRE) 2410 "Review of Interim Financial Information Performed by the Independent Auditor of the Entity" issued by the Institute of Chartered Accountants of India. This standard requires that we plan and perform the review to obtain moderate assurance as to whether the Statement is free of material misstatement. A review is limited primarily to inquiries of company personnel and analytical procedures applied to financial data and thus provides less assurance than an audit. We have not performed an audit and accordingly, we do not express an audit opinion.



Based on our review conducted as above, nothing has come to our attention that causes us to believe that the accompanying Statement, prepared in accordance with applicable accounting standards and other recognized accounting practices and policies has not disclosed the information required to be disclosed in terms of Regulation 33 and Regulation 52 read with Regulation 63 (2) of the Listing Regulations including the manner in which it is to be disclosed, or that it contains any material misstatement.

For Aggarwal & Rampal
Chartered Accountants
F.R. No.003072N



Aditya Aggarwal
(Partner)
M. No. 515644
UDIN: 22515644AOPQEU5997

Place: New Delhi
Date: August 09, 2022