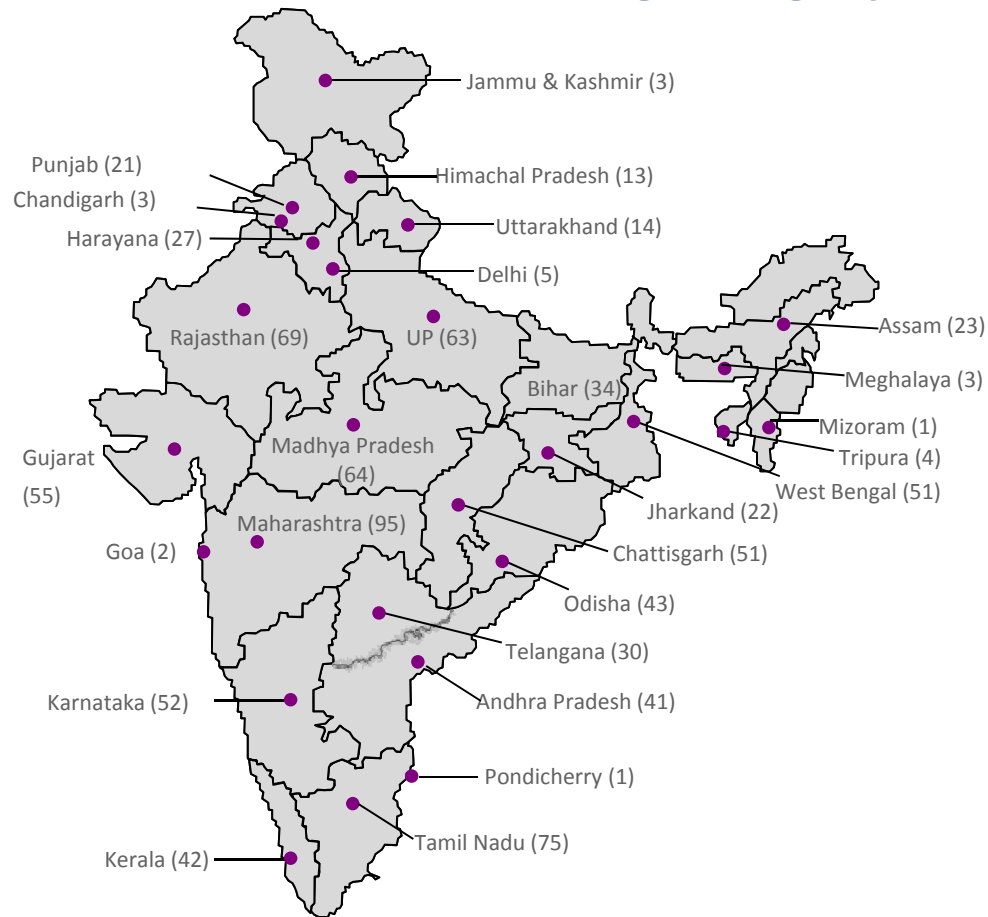


Cholamandalam Investment and Finance Company Limited

41st Annual General Meeting

30th July 2019

Strong Geographical Presence



- 911 branches across 27 states/Union territories: 901 VF, 231 HE (225 co-located with VF), 132 HL co-located with VF and 4 Regional offices in Tamil Nadu.
- 79% locations are in Tier-III, Tier-IV, Tier V and Tier-VI towns



41 years of Existence

- Asset Financing Company
- Non- Deposit Accepting
- Business Verticals
 - Vehicle Finance (VF)
 - Home Equity (HE)
 - Home Loans (HL)

Highlights FY19

Disbursements

- Increase of 21% and was at Rs. 30,451 Cr as against to Rs. 25,114 Cr in FY 18

PAT

- Up by 29% and was at Rs. 1186 Cr as against Rs.918 Cr in FY 18 .

Business AUM

- Up by 26% and was at Rs. 54,279 Cr as against to Rs. 42,924 Cr. in FY 18.

Branch Expansion

- Overall Branch count increased to 911

ROE

- Moved up to 20.9% as against 19.6%

Highlights FY19

Gross Stage3 Assets

- At the end of FY 19 declined to 2.7% compared to 3.4% at the end of FY 18.

Net Stage3 Assets

- Was lower at 1.7% at the end of FY 19 compared to 2.2% at the end of FY 18.

Provision Coverage Ratio

- Improved to 38.0% in FY 19 as compared to 34.3% in FY 18.

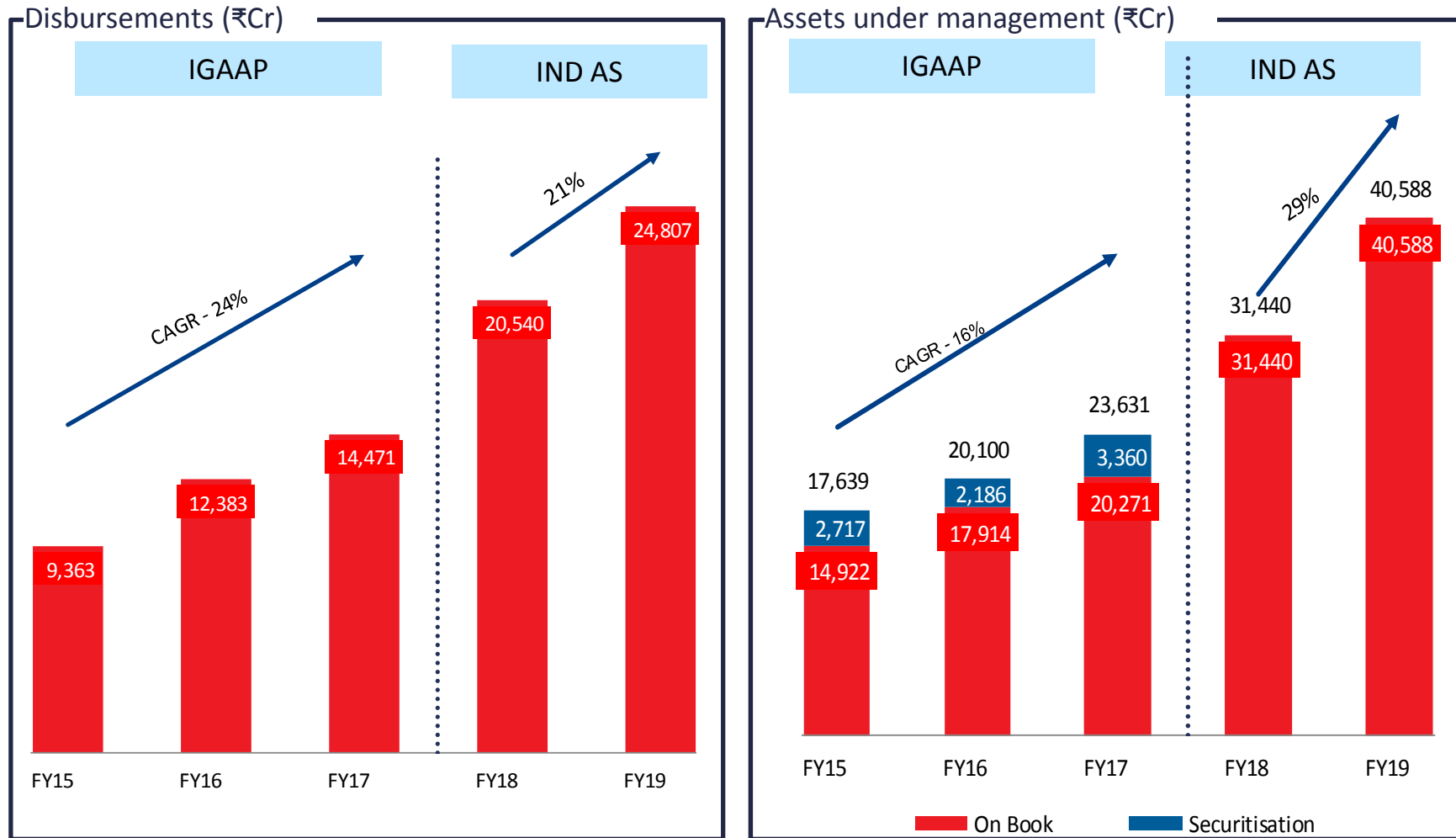
Standalone Financials

Rs in Cr

Profit & Loss Account	FY 19	FY 18	Growth%
Disbursements	30,451	25,114	21%
Income	6,993	5,480	28%
Finance Costs	(3,589)	(2,659)	35%
Operating Expenses & Losses	(1,581)	(1,419)	11%
Profit Before Tax	1,823	1,401	30%
Taxes	(637)	(483)	32%
Profit After Tax	1,186	918	29%

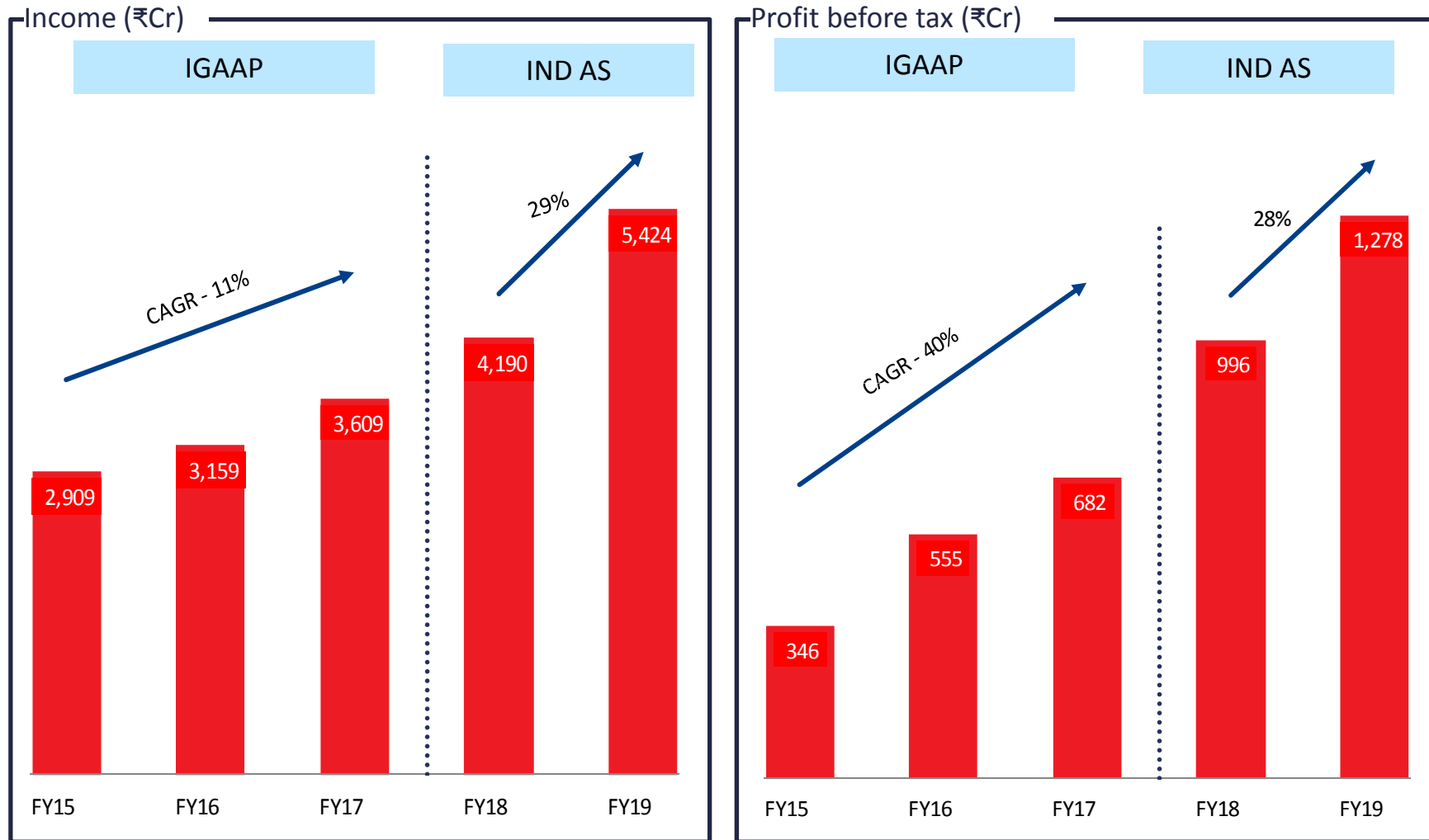
Balance Sheet	FY 19	FY 18	Growth%
Business Assets	52,622	42,253	25%
Other Assets	4,804	1,837	162%
Total	57,426	44,090	30%
Networth	6,176	5,098	21%
Borrowings	50,567	38,293	32%
Other Liabilities	684	699	-2%
Total	57,426	44,090	30%

Vehicle Finance: Financial summary FY19 (I)

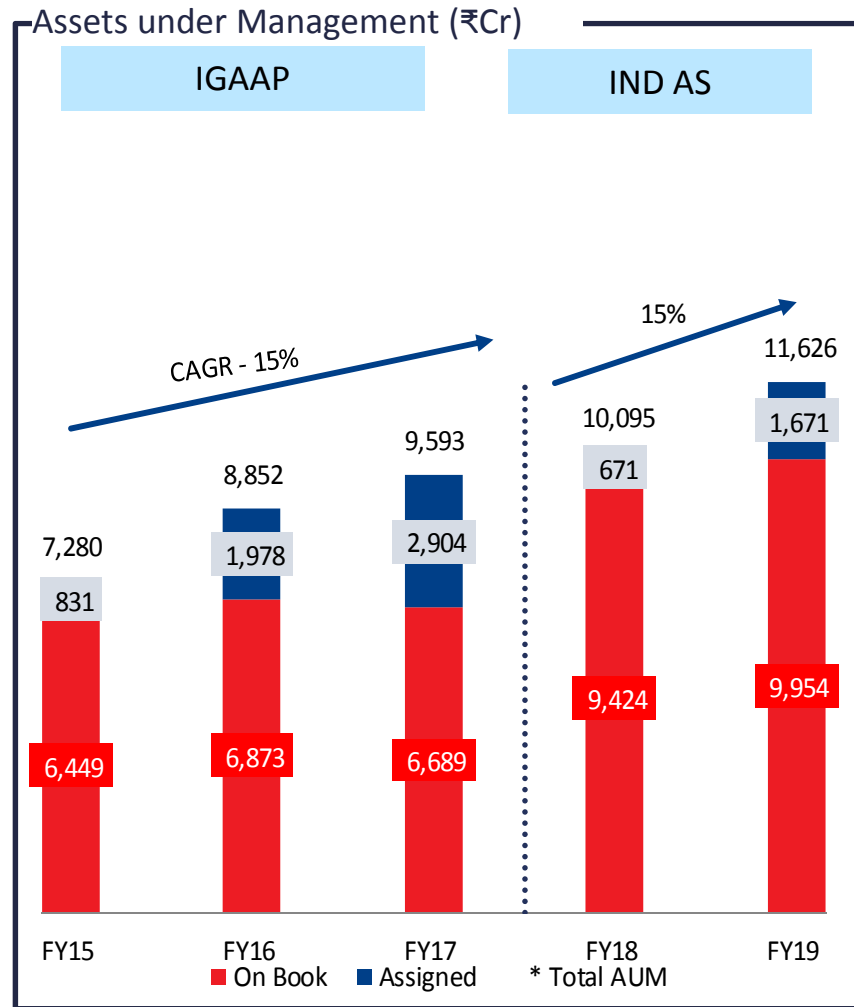
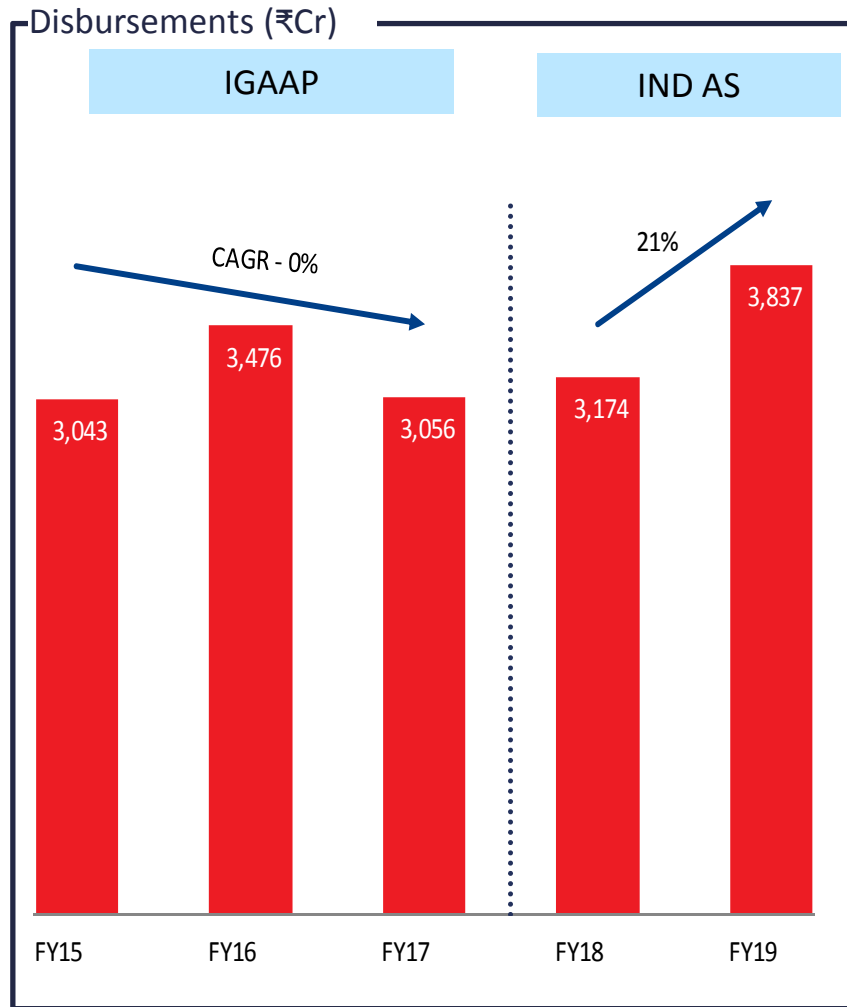


Note: Under IND AS, Securitisation is treated as On Balance sheet and hence not shown separately

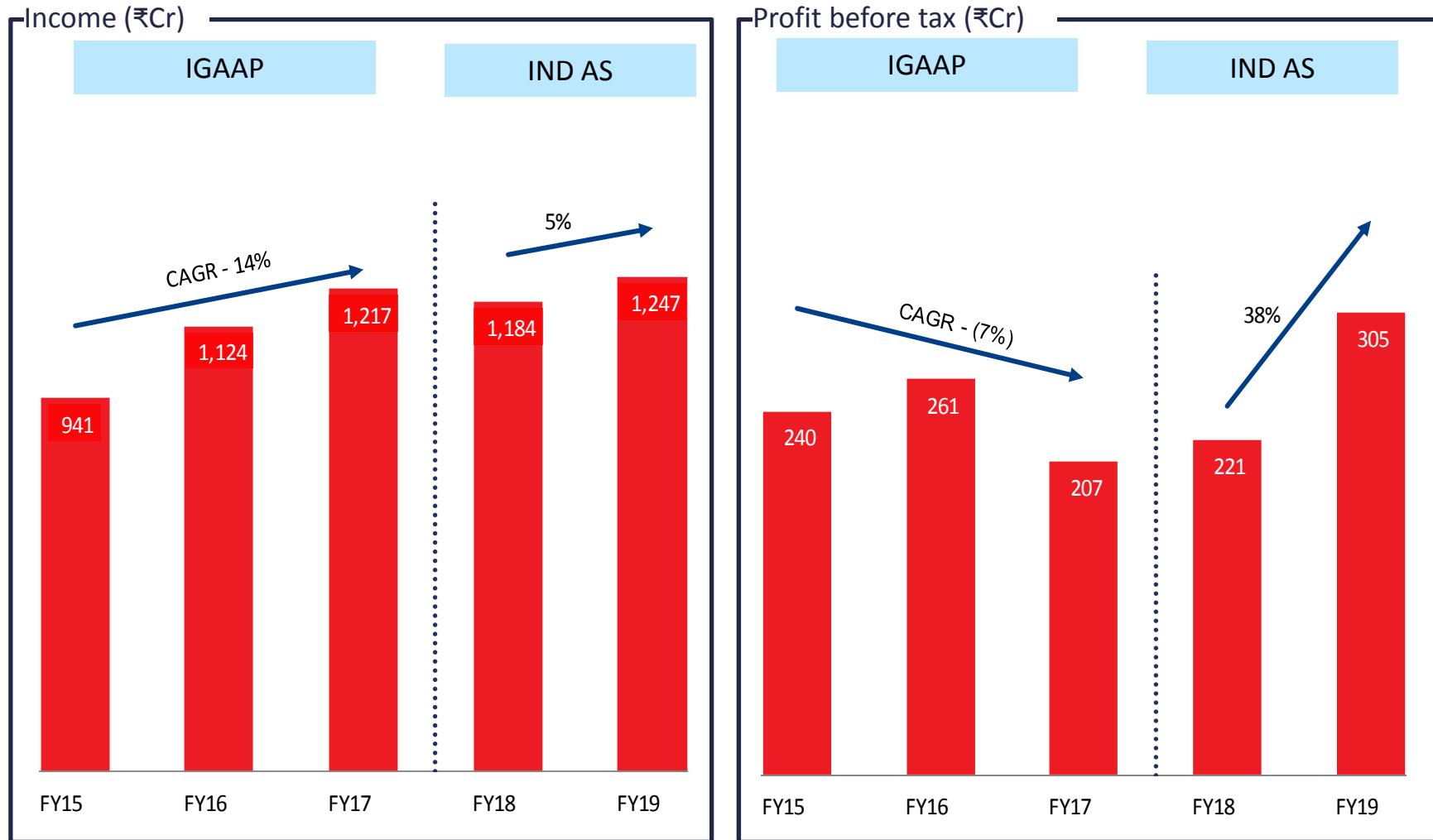
Vehicle Finance: Financial summary FY19 (II)



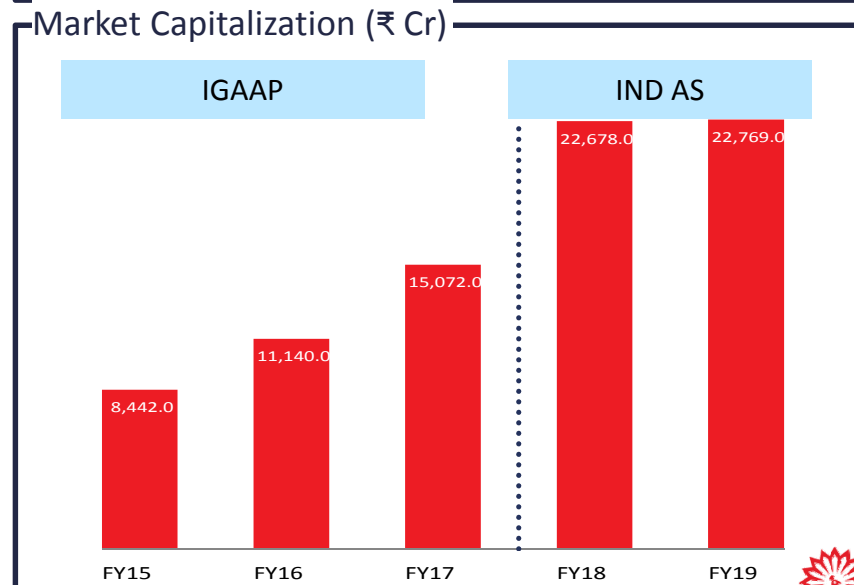
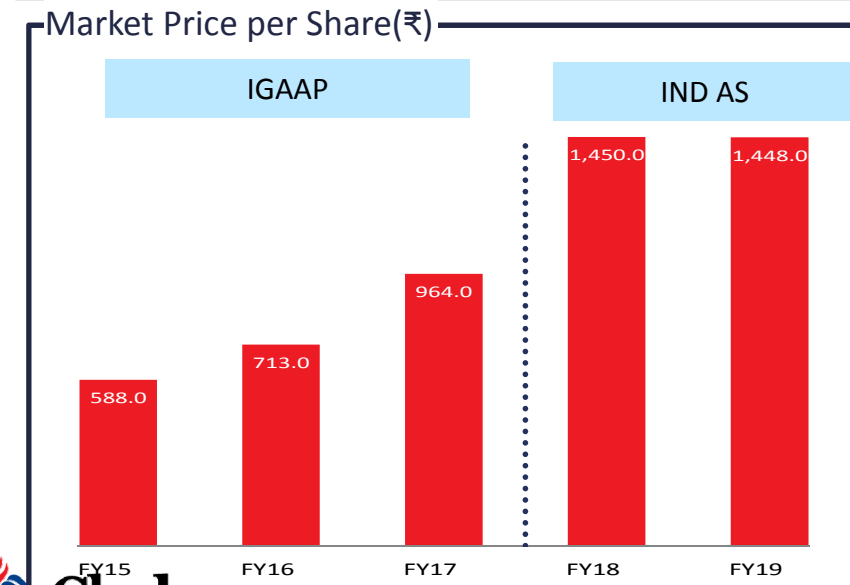
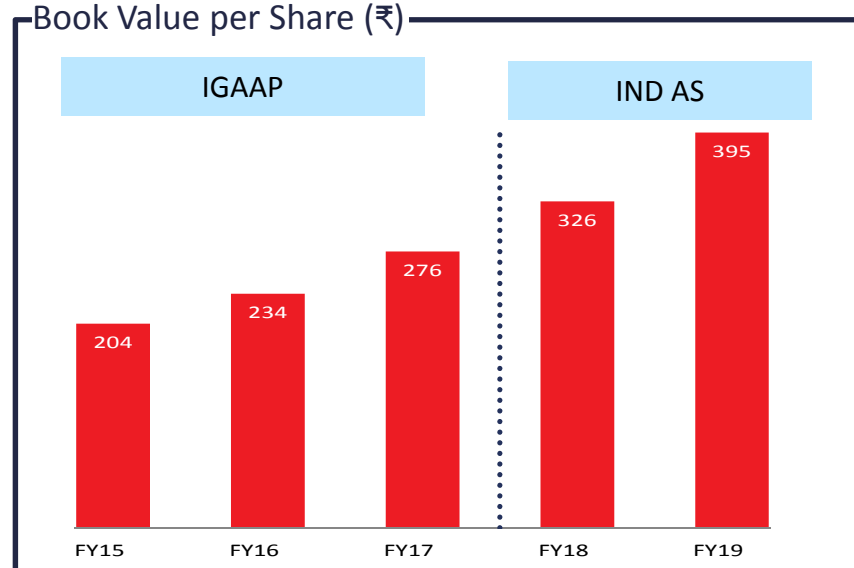
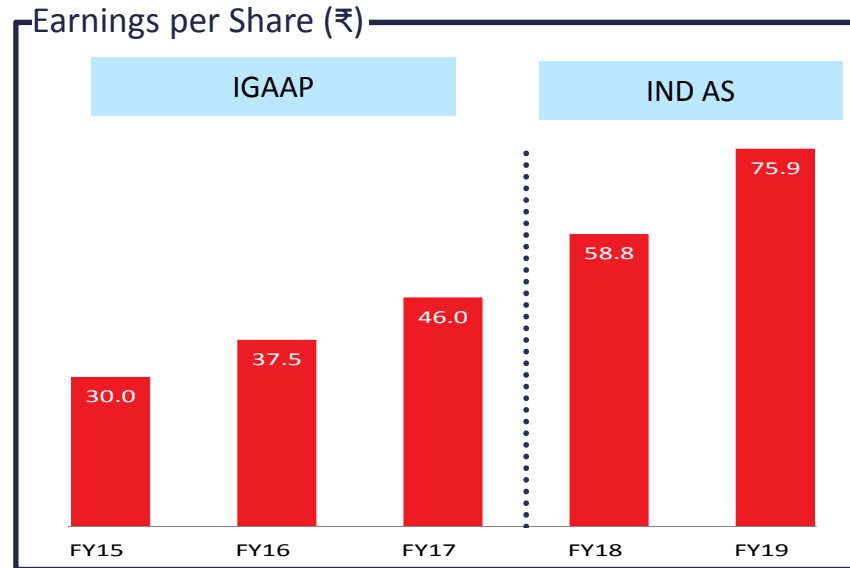
Home Equity—Financial Summary FY19 (I)



Home Equity—Financial Summary FY19 (II)



Key Data - Shareholders





Financial Results

Q1 FY20



Q1- FY 20 - Financial Results

IND AS

Particulars	Q1 FY20	Q1 FY19	Growth
Disbursements in Cr.	8,572	7,014	22%
Assets under Management in Cr.	62,827	46,709	35%
Profit After Tax in Cr.	314	285	10%
Earnings Per Share in Rs.	16	15	11%
Book Value per Share in Rs.	83	69	20%
Gross Stage3 Assets %	2.97%	3.57%	-0.6%