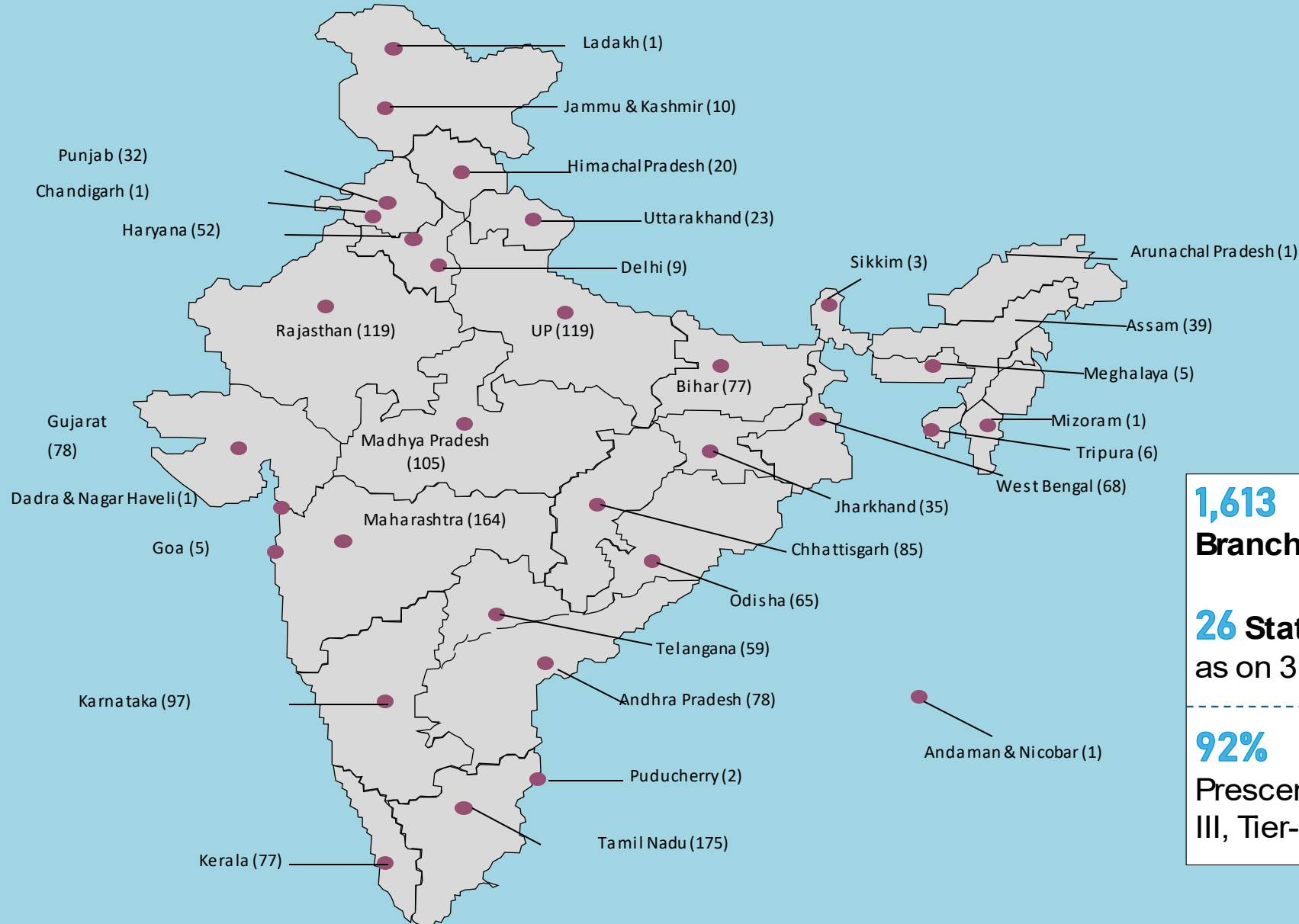


TRANSFORMING LIVES ELEVATING COMMUNITIES



Cholamandam Investment and Finance Company Limited

Our Geographical Presence



1,613
Branches across

26 States / 7 Union Territories
as on 31 March 2025

92%
Presence across locations are in Tier-III, Tier-IV, Tier V and Tier-VI towns

Our Key Strengths

47 Years of Excellence	64,000+ Strong Workforce
₹ 1,99,876 crore Assets Under Management	1,613 Branches
33 States and Union Territories	43+lakh Happy Customers

Our Business Verticals



Highlights – FY 25

Disbursements

Total Disbursements stood at Rs.100,869 Cr in FY 25 with a growth of 14%Year on Year

Total Assets Under Management

Total Asset under Management stood at Rs.1.99 Lakh Cr in FY 25 with a growth of 30% Year on Year. We are consistently delivering AUM growth over 20% during last 10 years

Profit After Tax

Total Profit after Tax stood at Rs. 4259 Cr in FY 25 with a growth of 24% Year on Year. We have been consistently delivering PAT growth over 20% during last 10 years.

Return On Equity

Return on Equity stood at 19.8% in FY 25. We have been consistently delivering ROE over 15% during last 10 years

Asset Quality

Gross Stage 3 stood at 2.81% in FY 25

Number of Customers

We have increased our customer base to 43 Lakh in FY 25 with a growth of 20% Year on Year

Standalone Financials

Rs in Cr

Profit & Loss Account	FY 24	FY 25	Growth%
Disbursements	88,725	1,00,869	14%
Income	19,216	26,055	36%
Finance Costs	(9,231)	(12,485)	35%
Operating Expenses	(4,082)	(5,339)	31%
Loan Losses	(1,322)	(2,494)	89%
Profit Before Tax	4,582	5,737	25%
Taxes	(1,159)	(1,478)	28%
Profit After Tax	3,423	4,259	24%
Balance Sheet	FY 24	FY 25	Growth%
Business Assets	1,44,424	1,81,930	26%
Other Assets	12,026	19,718	64%
Total Assets	1,56,451	2,01,648	29%
Networth	19,556	23,627	21%
Borrowings	1,34,474	1,74,946	30%
Other Liabilities	2,421	3,074	27%
Total Liabilities	1,56,451	2,01,648	29%

Financial Results of Q1 FY 26

Particulars	Q1 FY25	Q1 FY26	Growth
Disbursements in Cr.	24,332	24,325	0%
Assets under Management in Cr.	1,68,832	2,07,663	23%
Profit After Tax in Cr.	942	1,136	21%
Earnings Per Share in Rs.	45	54	20%
Book Value per Share in Rs.	244	294	20%
Gross Stage3 Assets %	2.6%	3.2%	0.5%

THANK YOU