

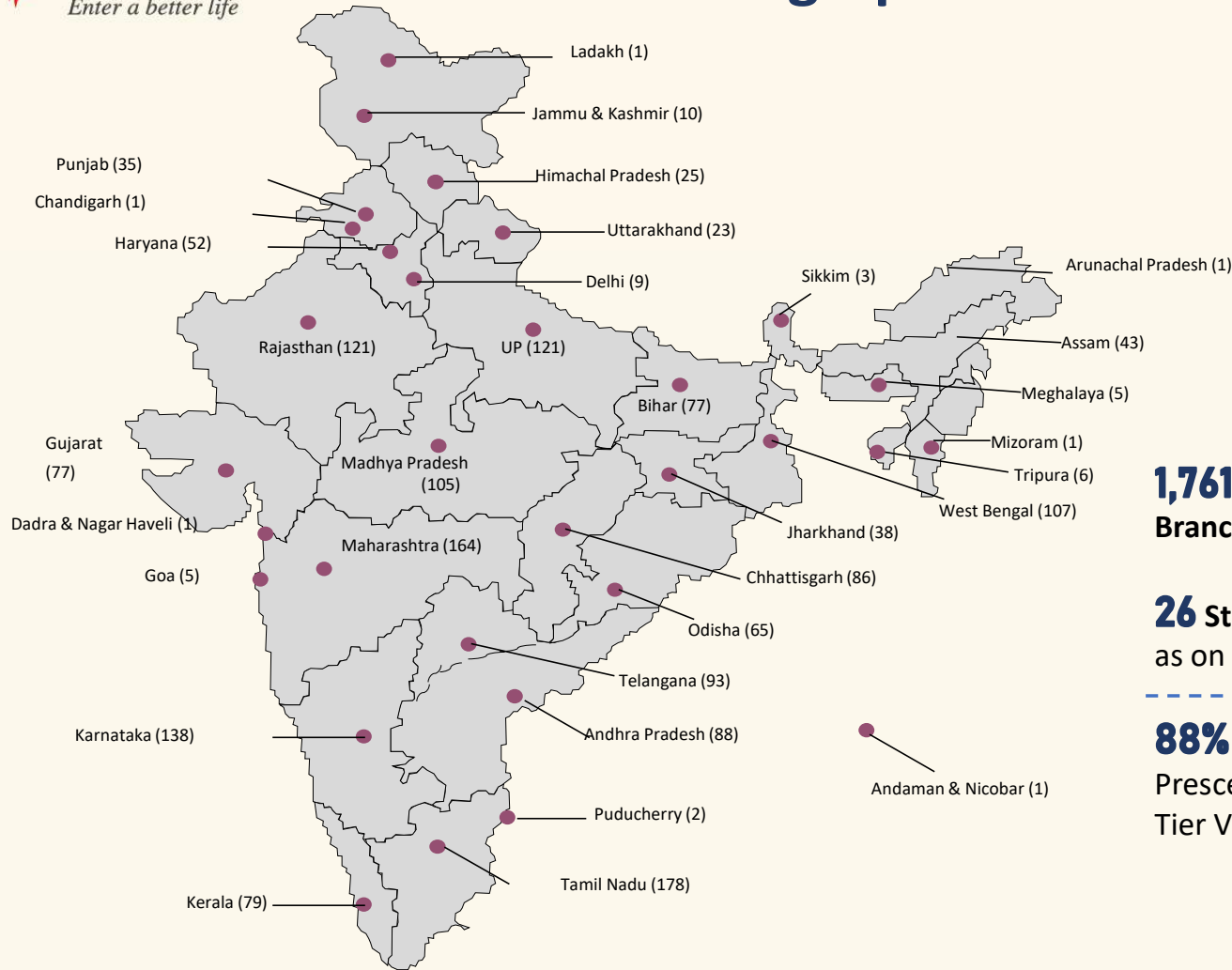


Values, Purpose Progress



Cholamandalam Investment and Finance Company Limited

Our Geographical Presence



1,761
Branches across

26 States / 7 Union Territories
as on 31 March 2026

88%
Presence across locations are in Tier-III, Tier-IV,
Tier V and Tier-VI towns

Our Key Strengths

48 Years of Excellence	73,600+ Strong Workforce
₹ 2,42,630 crore Assets Under Management	1,761 Branches
33 States and Union Territories	47.5+lakh Happy Customers

Our Business Verticals



Highlights – FY 26

Disbursements

Disbursements were at Rs.1,11,642 Cr with growth of 11% across all major Product Segments

Total Assets Under Management

Total AUM stood at Rs.2.42 Lakh Crore in FY 26 with a growth of 21%

Profit After Tax

Consistently delivering a PAT growth of over 20% in the last 10 years, FY 26 PAT growth was at 23%

Return On Equity

Consistently delivering ROE of over 15% in the last 10 years, FY 26 ROE was at 19.2%

Asset Quality

Gross Stage 3 at 3.05% in FY 26.

Number of Customers

Increased customer base to 47.5 lakhs in FY 26 from 43 lakhs in FY 25

Standalone Financials

Rs in Cr

Profit & Loss Account	FY 25	FY 26	Growth%
Disbursements	1,00,869	1,11,642	11%
Income	26,055	31,445	21%
Finance Costs	(12,485)	(14,374)	15%
Operating Expenses	(5,339)	(6,574)	23%
Loan Losses	(2,494)	(3,536)	42%
Profit Before Tax	5,737	6,961	21%
Taxes	(1,478)	(1,741)	18%
Profit After Tax	4,259	5,220	23%
Balance Sheet	FY 25	FY 26	Growth%
Business Assets	1,81,930	2,17,571	20%
Other Assets	19,718	27,499	39%
Total Assets	2,01,648	2,45,070	22%
Networth	23,627	30,404	29%
Borrowings	1,74,946	2,10,867	21%
Other Liabilities	3,074	3,800	24%
Total Liabilities	2,01,648	2,45,070	22%

Financial Results

Q1 FY 27

Standalone Financials

Particulars	Q1 FY26	Q1 FY27	Growth
Disbursements in Cr.	24,325	29,612	22%
Assets under Management in Cr.	2,07,663	2,54,392	23%
Profit After Tax in Cr.	1,136	1,654	46%
Earnings Per Share in Rs.	54	78	44%
Book Value per Share in Rs.	294	376	28%
Gross Stage3 Assets %	3.2%	3.3%	0.1%

THANK YOU