CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LIMITED CIN - L65993TN1978PLC007576

Registered Office: Chola Crest, C54, C55, Super B - 4 Thiru Vi Ka Industrial Estate, Guindy, Chennai -600032 Statement of Standalone Un-audited Financial Results for the Quarter and Six months ended September 30, 2024

		İ					₹ crore Year ended	
			Quarter ended			Six months ended		
	Particulars	30.09.2024	30.06.2024	30.09.2023	30.09.2024	30.09.2023	31.03.2024	
		Un-audited	Un-audited	Un-audited	Un-audited	Un-audited	Audited	
1.	Revenue from operations							
	-Interest Income	5,767.96	5,375.27	4,220.52	11,143.23	8,069.69	17,613.68	
	-Fee & Commission Income (Refer Note 5)	411.13	376.65	170.76	787.78	312.57	1,046.58	
	-Net gain on fair value change on financial instruments	45.52	32.42	33.46	77.94	94.84	160.55	
	-Sale of Services	1.99	0.37	10.21	2.36	20.40	24.41	
	Total Revenue from Operations	6,226.60	5,784.71	4,434.95	12,011.31	8,497.50	18,845.22	
2.	Other income (Refer Note 5)	66.15	44.26	136.94	110.41	208.01	371.00	
3.	Total Income (1+2)	6,292.75	5,828.97	4,571.89	12,121.72	8,705.51	19,216.28	
١.	Expenses							
	a) Finance costs	3,055.13	2,795.65	2,205.20	5,850.78	4,212.29	9,230.6	
	b) Impairment of financial instruments	623.52	581.43	399.81	1,204.95	772.15	1,321.80	
	c) Employee benefits expense	794.65	683.45	570.24	1,478.10	898.10	2,330.5	
	 d) Depreciation and amortisation expense 	61.92	58.34	37.97	120.26	75.98	195.7	
	e) Other expenses	458.95	441.61	337.92	900.56	758.71	1,555.4	
	Total expenses	4,994.17	4,560.48	3,551.14	9,554.65	6,717.23	14,634.18	
	Profit before tax (3-4)	1,298.58	1,268.49	1,020.75	2,567.07	1,988.28	4,582.10	
ę.	Tax expense							
	a) Current tax	384.52	355.05	290.93	739.57	563.78	1,184.7	
	b) Deferred tax	(48.99)	(28.79)	(32.67)	(77.78)	(64.00)	(25.43	
	Total Tax expense	335.53	326.26	258.26	661.79	499.78	1,159.3	
	Profit for the period/year (5-6)	963.05	942.23	762.49	1,905.28	1,488.50	3,422.76	
	Other Comprehensive Income							
	 a. (i) Items that will not be reclassified to Profit or 	(10.16)	0.77	(4.14)	(9.39)	(4.59)	(8.14	
	Loss	(10.10)	0.77	(4.14)	(5.55)	(4.55)	(6.1-	
	(ii) Income tax impact	2.55	(0.19)	1.04	2.36	1.15	2.05	
	b. (i) Items that will be reclassified to Profit or Loss	(112.97)	(2.26)	26.04	(115.23)	9.03	(72.19	
	(ii) Income tax impact	28.43	0.57	(6.55)	29.00	(2.27)	18.17	
•23	Other Comprehensive Income/(loss) net of tax for the period/year	(92.15)	(1.11)	16.39	(93.26)	3.32	(60.11	
0.	Total Comprehensive Income net of tax for the period/year (7+9)	870.90	941.12	778.88	1,812.02	1,491.82	3,362.65	
1.	Paid-up equity share capital (₹ 2/- per share)	168.15	168.12	164.57	168.15	164.57	168.06	
2.	Net worth (Equity share capital + Other Equity)	21,364.52	20,524.56	15,773.42	21,364.52	15,773.42	19,556.51	
	Earnings per Share (EPS) - (₹ of Rs.2/- per share) (not annualised for interim period)				F		**************************************	
	a) Basic	11.46	11.22	9.27	22.68	18.10	41.20	
	b) Diluted	11.43	11.19	9.25	22.62	18.05	41.09	







CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LIMITED Statement of Standalone Assets and Liabilities

₹' crores

Name			₹' crores
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(e) Borrowings (Other than Debt Securities) 1,20,898.85 1,04,511.13 (f) Subordinated Liabilities 8,357.63 5,149.69 (g) Other Financial Liabilities 601.95 505.63 Total Financial Liabilities 1,59,928.97 1,36,619.33 Non-Financial Liabilities 220.79 192.70 (b) Other Non-Financial Liabilities 91.40 82.23 Total Non - Financial Liabilities 312.19 274.93 Equity 168.15 168.06 (b) Other Equity 21,196.37 19,388.45 Total Equity 21,364.52 19,556.51	10 0 10 NO 1	20 527 06	24 042 76
(f)Subordinated Liabilities 8,357.63 5,149.69 (g)Other Financial Liabilities 601.95 505.63 Total Financial Liabilities 1,59,928.97 1,36,619.33 Non-Financial Liabilities 220.79 192.70 (b) Other Non-Financial Liabilities 91.40 82.23 Total Non - Financial Liabilities 312.19 274.93 Equity 168.15 168.06 (a) Equity Share Capital 168.15 19,388.45 (b) Other Equity 21,196.37 19,388.45 Total Equity 21,364.52 19,556.51			0.
(g) Other Financial Liabilities 601.95 505.63 Total Financial Liabilities 1,59,928.97 1,36,619.33 Non-Financial Liabilities 220.79 192.70 (b) Other Non-Financial Liabilities 91.40 82.23 Total Non - Financial Liabilities 312.19 274.93 Equity 168.15 168.06 (a) Equity Share Capital 168.15 19,388.45 (b) Other Equity 21,196.37 19,388.45 Total Equity 21,364.52 19,556.51			N 0
Total Financial Liabilities 1,59,928.97 1,36,619.33 Non-Financial Liabilities 220.79 192.70 (a) Provisions 220.79 192.70 (b) Other Non-Financial Liabilities 91.40 82.23 Total Non - Financial Liabilities 312.19 274.93 Equity 168.15 168.06 (a) Equity Share Capital 168.15 19,388.45 (b) Other Equity 21,364.52 19,556.51	7.1	,	
Non-Financial Liabilities (a) Provisions (b) Other Non-Financial Liabilities Total Non - Financial Liabilities Equity (a) Equity Share Capital (b) Other Equity Total Equity 21,364.52 220.79 192.70 82.23 312.19 274.93 274.93 168.06 21,196.37 19,388.45 21,364.52 19,556.51			
(a) Provisions 220.79 192.70 (b) Other Non-Financial Liabilities 91.40 82.23 Total Non - Financial Liabilities 312.19 274.93 Equity (a) Equity Share Capital 168.15 168.06 (b) Other Equity 21,196.37 19,388.45 Total Equity 21,364.52 19,556.51	Total Financial Liabilities	1,59,928.97	1,36,619.33
(a) Provisions 220.79 192.70 (b) Other Non-Financial Liabilities 91.40 82.23 Total Non - Financial Liabilities 312.19 274.93 Equity (a) Equity Share Capital 168.15 168.06 (b) Other Equity 21,196.37 19,388.45 Total Equity 21,364.52 19,556.51			
(a) Equity (b) Other Equity (c) E			
Total Non - Financial Liabilities 312.19 274.93 Equity (a) Equity Share Capital 168.15 168.06 (b) Other Equity 21,196.37 19,388.45 Total Equity 21,364.52 19,556.51	(a) Provisions	32 77 2220 247 240	ALTANAY PRODUCTION
Equity (a) Equity Share Capital (b) Other Equity Total Equity 21,196.37 21,364.52 21,364.52 21,365.51			
(a) Equity Share Capital 168.15 168.06 (b) Other Equity 21,196.37 19,388.45 (Total Equity 21,364.52 19,556.51	Total Non - Financial Liabilities	312.19	274.93
(b)Other Equity 21,196.37 19,388.45 Fotal Equity 21,364.52 19,556.51	Equity		
(b)Other Equity 21,196.37 19,388.45 Fotal Equity 21,364.52 19,556.51	(a)Equity Share Capital	168.15	168.06
Total Equity 21,364.52 19,556.51	(b)Other Equity		19,388.45
Fotal Liabilities and Equity 1,81,605.68 1,56,450.77	Total Equity		
Total Liabilities and Equity 1,81,605.68 1,56,450.77			
	Total Liabilities and Equity	1,81,605.68	1,56,450.77







CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LIMITED Statement of Standalone Cash Flows

ment and Fina

Chennai

₹ in crores

Particulars	Period Septembe	170000 00000000000	Period ended September 30, 2023		
r arntulal 3	Septembe Un-Au		Un-Aud		
	J. A.				
Cash Flow from Operating Activities					
Parks Defense Torre		2 567 07		1 000 3	
Profit Before Tax		2,567.07		1,988.2	
Adjustments to reconcile profit before tax to net cash flows:		1			
Depreciation and amortisation expense	120.26		75.98		
mpairment of financial instruments	1,204.95		772.15		
Finance Costs	5,850.78		4,212.29		
Loss on Sale of Property plant and equipment (Net)	0.28		0.44		
Intangible Assets Under Development -Expensed off	1.79	1	13.96		
Net gain on fair value change in- Mutual funds-realised	(66.16)		(57.01)		
Net gain on Sale of equity shares-realised	(8.63)		(32.23)		
Net gain on fair value change in equity shares -Un-realised	(3.15)	1	(11.52) 5.92		
Net loss on fair value change in convertible note -Un-realised nterest Income on bank deposits and other investments	(287.65)		(198.50)		
Dividend Income	(207.05)		(87.40)		
nterest on Income Tax Refund	(2.45)		+:		
Share based payment expense	33.13	1	25.86		
		6,843.15		4,719.9	
Operating Profit Before Working Capital Changes		9,410.22		6,708.2	
			- 1		
Adjustments for :-	1				
Increase)/Decrease in operating Assets	(20 270 67)		(19 013 96)		
Loans Trade receivables	(20,378.67) 49.00		(18,912.86) (60.72)		
Other Financial Assets	41.47		38.16		
Other Non Financial Assets	(65.59)	(20,353.79)	(78.05)	(19,013.4	
Other North Mancial Assets	(05.55)	(20,555.75)	(70.05)	(15,015)	
	1		1		
ncrease/(Decrease) in operating liabilities & provisions					
Payables	(203.40)		(240.73)		
Other Financial liabilities	(17.25)		(31.74)		
Provisions	28.09		17.43		
Other Non Financial liabilities	9.17	(183.39)	27.73	(227.3	
ash Flow used in Operations		(11,126.96)		(12,532.5	
asii riow useu iii Operations		(11,120,50)		(12,232.2	
inance Costs paid	(5,729.62)		(4,083.17)		
nterest received on bank fixed deposits and other Investments	279.73	(5,449.89)	193.88	(3,889.2	
		(16,576.85)		(16,421.8	
ncome tax paid (Net of refunds)		(767.08)		(700.5	
let Cash used in Operating Activities (A)		(17,343.93)		(17,122.4	
ash Flow from Investing Activities					
turchase of Proporty, plant and equipment, Intensible access. Capital work in progress	1				
urchase of Property, plant and equipment, Intangible assets, Capital work-in-progress and Intangible assets under development	(69.66)		(109.06)		
roceeds from Sale of Property, plant and equipment.	6.44		2.51		
rovision for Equity Investment in Associate			4.88		
urchase of Mutual Funds Units	(91,280.44)		(83,055.85)		
edemption of Mutual Funds Units	91,346.60		83,112.86		
ividend Received	-	1	87.40		
rocoods/(Investment) in Treesury Bill (Net)	(666.05)		49.50		
roceeds/(Investment) in STRIPS	(24.60)				
roceeds/(Investment) in Government Securities	(1,024.18)		1.12		
ale of Investments - Asset held for sale	48.86				
ovestment in Bank Fixed Deposits (net of withdrawals)	(539.95)	(2 202 00)	(842.40)	(740.0	
et Cash used in Investing Activities (B)		(2,202.98)	1	(748.9	
ash Flow from Financing Activities					
roceeds from issue of Share Capital (Including Securities Premium)		19.77		16.0	
ayment of Lease liabilities		(56.77)		(37.7	
roceeds from issue of Debt securities	13,507.41	,/	14,755.18	1	
edemption of Debt securities	(9,860.00)		(9,367.18)		
oceeds from Borrowing other than debt securities	66,845.36		55,378.62		
epayment of Borrowings other than debt securities	(50,295.14)		(39,307.68)		
oceeds from issue of subordinated liabilities	3,260.00		550.00	320000000000000000000000000000000000000	
payment of subordinated liabilities	(112.40)	23,345.23	(15.00)	21,993.9	
adout not		/50 701		/	
vidends Paid		(58.78)		(57.5	
et Cash generated from Financing Activities (C)		23,249.45		21,914.7	
et Increase/(Decrease) in Cash and Cash Equivalents (A+B+C)		3,702.54		4,043.3	
th and Cash Equivalents at the Beginning of the year		841.97	1	910.2	
and Cash Equivalents at the End of the period		4,544.51		4,953.6	
-cash financing and investing activities					
uistion of right -of-use of assets		151.27	1	25.3	
/					





CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LIMITED

CIN - L65993TN1978PLC007576

Registered Office: Chola Crest, C54, C55, Super B - 4 Thiru Vi Ka Industrial Estate, Guindy , Chennai -600032 Statement of Consolidated Un-audited Financial Results for the Quarter and Six months ended September 30, 2024

-				T			₹ crore
			Quarter ended		Six month		Year ended
	Particulars	30.09.2024 Un-audited	30.06.2024 Un-audited	30.09.2023 Un-audited	30.09.2024 Un-audited	30.09.2023 Un-audited	31.03.2024 Audited
L.	Revenue from operations						0
	-Interest Income	5,776.12	5,380.77	4,222.85	11,156.89	8,073.69	17,627.1
	-Fee & Commission Income	431.49	398.75	356.06	830.24	547.94	1,342.12
	-Net gain on fair value change on financial instruments	45.52	32.42	33.46	77.94	80.27	145.9
	-Sale of Services	1.99	0.37	10.21	2.36	20.40	24.4
	Total Revenue from Operations	6,255.12	5,812.31	4,622.58	12,067.43	8,722.30	19,139.6
3	Other income	67.22	44.44	72.58	111.66	143.65	280.2
ē	Total income (1+2)	6,322.34	5,856.75	4,695.16	12,179.09	8,865.95	19,419.8
8	Expenses						
	a) Finance costs	3,058.57	2,796.36	2,204.16	5,854.93	4,210.36	9,230.7
	b) Impairment of financial instruments	623.53	581.67	399.87	1,205.20	772.23	1,317.6
	c) Employee benefits expense	806.39	693.88	637.44	1,500.27	1,008.58	2,478.6
	d) Depreciation and amortisation expense	62.63	58.96	38.51	121.59	77.09	198.0
	e) Other expenses	467.01	451.35	350.14	918.36	776.84	1,589.5
	Total expenses	5,018.13	4,582.22	3,630.12	9,600.35	6,845.10	14,814.5
•	Profit before share of profit/(loss) from	1,304.21	1,274.53	1,065.04	2,578.74	2,020.85	4,605.3
é	associate/Joint Venture (3-4) Share of profit/(loss) from Associate/Joint Venture	0.67	0.53	(3.34)	1.20	(6.78)	9.3
	(net of tax)						
	Profit before Tax (5+6)	1,304.88	1,275.06	1,061.70	2,579.94	2,014.07	4,614.6
	Tax expense	205.05	257.42	222.55	747.00	506 50	4 224 5
	a) Current tax	385.86	357.12	322.66	742.98	596.58	1,221.5
	b) Deferred tax	(48.78)	(29.21)	(33.83)	(77.99)	(65.32)	(26.9
	Total Tax expense	337.08	327.91	288.83	664.99	531.26	1,194.5
	Profit after tax for period/year (7-8) Profit for the year attributable to:	967.80	947.15	772.87	1,914.95	1,482.81	3,420.0
	- Owners of the Company - Non controlling interest	907.80		330	1,914.95	1,402.01	3,420.0
	Other Comprehensive Income		•	1	-	-	
	a. (i) Items that will not be reclassified to Profit or Loss	(10.19)	0.77	(21.01)	(9.42)	(15.36)	(19.0
	(ii) Income tax impact	2.56	(0.19)	1.70	2.37	1.41	2.3
	AND THE PROPERTY OF THE PARTY O			5. 40.000		0.00 0.00	
	b. (i) Items that will be reclassified to Profit or Loss	(112.97)	(2.26)	26.04	(115.23)	9.03	(72.1
	(ii) Income tax impact	28.43	0.57	(6.55)	29.00	(2.27)	18.1
	Other Comprehensive Income/(loss) net of tax for the period/year	(92.17)	(1.11)	0.18	(93.28)	(7.19)	(70.7
	Other Comprehensive Income attributable to: - Owners of the Company - Non controlling interest	(92.17)	(1.11)	0.18	(93.28)	(7.19)	(70.7
g i	Total Comprehensive Income net of tax for the period/year (9+11)	875.63	946.04	773.05	1,821.67	1,475.62	3,349.3
	Total Comprehensive Income attributable to: - Owners of the Company	875.63	946.04	773.05	1,821.67	1,475.62	3,349.3
	- Non controlling interest Paid-up equity share capital (5. 2/- per share)	168.15	168.12	164.57	168.15	164.57	- 168.0
	Earnings per Share (EPS) - (₹ of Rs.2/- per share) (not annualised for interim period)	100.13	100.12	104.57	100.13	104.37	100.0
	a) Basic b) Diluted	11.52 11.49	11.27 11.25	9.40 9.37	22.79 22. 7 3	18.03 17.98	41.1 41.0







CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LIMITED Statement of Consolidated Assets and Liabilities

	₹' cro				
	As at 30.09.2024	As at 31.03.2024			
Tanasana.	Un-Audited	Audited			
ASSETS Financial Assets					
(a) Cash and Cash equivalents	4,545.03	845.64			
(b) Bank Balance other than (a) above	4,164.16	3,548.09			
(c) Derivative financial instruments	92.08	247.82			
(d) Receivables	32.00	247.02			
i)Trade receivables	208.99	214.17			
ii)Other receivables	155.75	199.01			
(e) Loans	1,63,753.60	1,44,462.65			
(f) Investments	2,00,700,00	_,,			
i) Associates	' ' ' ' ' ' ' ' ' ' ' ' ' ' ' ' ' ' '	2			
ii) Others	5,330.10	3,580.12			
iii) Joint Ventures	456.83	455.63			
(g) Other Financial Assets	239.36	399.00			
Total Financial Assets	1,78,945.90	1,53,952.13			
Non-Financial Assets					
(a)Current Tax Assets (Net)	390.69	359.04			
(b)Deferred Tax Assets (Net)	765.21	655.85			
(c)Investment Property	0.13	0.13			
(d)Property, Plant and Equipment	1,635.37	1,539.45			
(e)Intangible Assets Under Development	13.39	12.67			
(f) Other Intangible Assets	20.45	23.77			
(g) Other Non-Financial Assets	173.78	106.28			
Total Non-Financial Assets	2,999.02	2,697.19			
	-1:	•			
Asset Classified as held for Sale - Investment	-	37.09			
Total Assets	1,81,944.92	1,56,686.41			
LIABILITIES AND EQUITY					
Liabilities					
Financial Liabilities					
(a) Derivative financial instruments	272.79	186.70			
(b) Trade payables					
Total outstanding dues of micro and small	5.34	7.65			
enterprises					
The second secon	186.57	288.04			
Total outstanding dues of creditors other than	100.37	200.04			
micro and small enterprises					
(c) Other payables Total outstanding dues of micro and small					
	-	175			
enterprises					
Total outstanding dues of creditors other than	1,196.27	1,338.26			
micro and small enterprises					
d)Debt Securities	28,684.89	24,812.76			
e)Borrowings (Other than Debt Securities)		1,04,511.13			
f)Subordinated Liabilities	1,20,898.85 8,358.86	5,150.99			
g)Other Financial Liabilities	614.08				
fotal Financial Liabilities		519.07			
otal Financial Clabilities	1,60,217.65	1,36,814.60			
Non-Financial Liabilities					
a) Provisions	222.42	193.97			
b) Other non-financial liabilities	93.95	84.60			
otal Non - Financial Liabilities	316.37	278.57			
quity					
a)Equity Share Capital	168.15	168.06			
b)Other Equity	21,242.75	19,425.18			
otal Equity	21,410.90	19,593.24			
otal Liabilities and Equity	1,81,944.92	1,56,686.41			







CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LIMITED Statement of Consolidated Cash Flows

in		

Particulars	Period	2000 000000	Period ended	
	Septembe		September 30, 2023	
as reputation of the control of the	Un-Audited		Un-Audited	
Cash Flow from Operating Activities				
Profit Before Tax	1	2,578.74	1	2,020.85
Adjustments to reconcile profit before tax to net cash flows:		2,370.74	1	2,020.03
Depreciation and amortisation expense	121,59		77.09	
Impairment of financial instruments	1,205.20	1	767.35	
Finance Costs	5,854.93	- 1	4,210.36	
Loss on Sale of Property plant and equipment (Net)	0,33		0.45	
Intangible Assets Under Development -Expensed off	1.79	- 1	13.96	
Net gain on fair value change in- Mutual funds-realised	(66.16)		(57.01)	
Net gain on sale of equity shares-realised	(8.79)	10	(17.67)	
Net gain on fair value change in equity shares -Un-realised	(3.15)	1	(11.52)	
Net loss on fair value change in convertible note -Un-realised			5.92	
Interest Income on bank deposits and other investments	(303,10)	- 1	(205.82)	
Dividend Income	(0.05)	1	(0.23)	
Interest on Income Tax Refund	(2.45)	1	(
Profit on Sale of Investments	(1.03)		(22.80)	
Share based payment expense	35.04		27.00	4 707 00
j.		6,834,15	-	4,787.08
Character Desta Defens Marking Control Character	1	0.413.00	1	6 907 07
Operating Profit Before Working Capital Changes	1	9,412.89	1	6,807.93
Adjustments for :-			1	
(Increase)/Decrease in operating Assets				
Loans	(20,498.05)	1	(18,901.62)	
Trade Receivables	48.44	1	(655.86)	
Other Financial Assets	161.54		(15.23)	
Other Non Financial Assets	(67.50)	(20,355.57)	(79.47)	(19,652.18
The second secon				
		1		
Increase/(Decrease) in operating liabilities & Provisions	1	4	1	
Payables	(253.88)		341.64	
Other Financial liabilities	(19.99)		(32.84)	
Provisions	28,45		17.32	
Other NonFinancial liabilities	9.35	(236.07)	40.48	366,60
Cash Flow used in Operations	1	(11,178.75)	l l	(12,477.65
		1		
Finance Costs paid	(5,736 31)	4	(4,086.59)	
Interest Received on Bank Deposits and Other Investments	0.05		189.79	
Dividend received	295,18		0.23	/= ======
<u> </u>	_	(5,441.08)		(3,896.57
		(16,619.83)		(16,374.22
		(10,019.03)		(10,374.22
ncome tax paid (Net of refunds)		(769.81)	1	(713.34
Net Cash used in Operating Activities (A)		(17,389.64)		(17,087.56
Cash Flow from Investing Activities		- 1		
		1		
Purchase of Property, plant and equipment, Intangible assets, Capital work-in-		1		
progress and Intangible assets under development	(70.05)	- 1	(110.36)	
Proceeds from Sale of Property, Plant and Equipment	(70.85)		(110.30)	
	6.65	1	2.59	
Purchase of Mutual Funds Units	6.65 (91,315,44)		2.59 (83,057.85)	
Purchase of Mutual Funds Units Redemption of Mutual Funds Units	6.65 (91,315,44) 91,346.60		2.59 (83,057.85) 83,112.86	
Purchase of Mutual Funds Units Redemption of Mutual Funds Units Proceeds/(Investment) in Treasury Bill (Net)	6.65 (91,315,44) 91,346.60 (666,05)		2.59 (83,057.85)	
Purchase of Mutual Funds Units Redemption of Mutual Funds Units Proceeds/(Investment) in Treasury Bill (Net) Proceeds/(Investment) in STRIPS	6.65 (91,315,44) 91,346.60 (666,05) (24,60)		2.59 (83,057.85) 83,112.86 49.58	
Purchase of Mutual Funds Units Redemption of Mutual Funds Units Proceeds/(Investment) in Treasury Bill (Net) Proceeds/(Investment) in STRIPS Proceeds/Investment in Government Securities	6.65 (91,315,44) 91,346.60 (666,05) (24.60) (1,024.18)		2.59 (83,057.85) 83,112.86	
Purchase of Mutual Funds Units Redemption of Mutual Funds Units Proceeds/(Investment) in Treasury Bill (Net) Proceeds/(Investment) in STRIPS Proceeds/Investment in Government Securities Sale of Investments - Asset held for sale	6,65 (91,315,44) 91,346,60 (666,05) (24,60) (1,024,18) 48,86		2.59 (83,057.85) 83,112.86 49.58	
Purchase of Mutual Funds Units Redemption of Mutual Funds Units Proceeds/(Investment) in Treasury Bill (Net) Proceeds/(Investment) in STRIPS Proceeds/Investment in Government Securities Pale of Investments - Asset held for sale Purchase/Proceeds from sale of Investments	6.65 (91,315.44) 91,346.60 (666.05) (24.60) (1,024.18) 48.86 (0.15)		2.59 (83,057.85) 83,112.86 49.58 1.12	
Purchase of Mutual Funds Units Redemption of Mutual Funds Units Proceeds/(Investment) in Treasury Bill (Net) Proceeds/(Investment) in STRIPS Proceeds/Investment in Government Securities Fale of Investments - Asset held for sale Purchase/Proceeds from sale of Investments For the Street Str	6,65 (91,315,44) 91,346,60 (666,05) (24,60) (1,024,18) 48,86		2.59 (83,057.85) 83,112.86 49.58	
Purchase of Mutual Funds Units Redemption of Mutual Funds Units Proceeds/(Investment) in Treasury Bill (Net) Proceeds/(Investment) in STRIPS Proceeds/Investment in Government Securities Fale of Investments - Asset held for sale Purchase/Proceeds from sale of Investments For the Street Str	6.65 (91,315.44) 91,346.60 (666.05) (24.60) (1,024.18) 48.86 (0.15)	(2,307.31)	2.59 (83,057.85) 83,112.86 49.58 1.12	(783.30)
Purchase of Mutual Funds Units Redemption of Mutual Funds Units Proceeds/(Investment) in Treasury Bill (Net) Proceeds/(Investment) in STRIPS Proceeds/(Investment in Government Securities Gale of Investments - Asset held for sale Purchase/Proceeds from sale of Investments Investment in Bank Fixed Deposits (Net of withdrawals) Redet Cash used in Investing Activities (B)	6.65 (91,315.44) 91,346.60 (666.05) (24.60) (1,024.18) 48.86 (0.15)	(2,307.31)	2.59 (83,057.85) 83,112.86 49.58 1.12	(783.30
Purchase of Mutual Funds Units Redemption of Mutual Funds Units Proceeds/(Investment) in Treasury Bill (Net) Proceeds/(Investment) in STRIPS Proceeds/(Investment in Government Securities Gale of Investments - Asset held for sale Purchase/Proceeds from sale of Investments Investment in Bank Fixed Deposits (Net of withdrawals) Net Cash used in Investing Activities (B)	6.65 (91,315.44) 91,346.60 (666.05) (24.60) (1,024.18) 48.86 (0.15)	(2,307.31)	2.59 (83,057.85) 83,112.86 49.58 1.12	(783.30)
Purchase of Mutual Funds Units Redemption of Mutual Funds Units Proceeds/(Investment) in Treasury Bill (Net) Proceeds/(Investment) in STRIPS Proceeds/(Investment in Government Securities Bale of Investments - Asset held for sale Purchase/Proceeds from sale of Investments Proceeds (Investments - Asset held for Sale Purchase/Proceeds from sale of Investments Proceeds from Sale of	6.65 (91,315.44) 91,346.60 (666.05) (24.60) (1,024.18) 48.86 (0.15)		2.59 (83,057.85) 83,112.86 49.58 1.12	
Purchase of Mutual Funds Units Redemption of Mutual Funds Units Proceeds/(Investment) in Treasury Bill (Net) Proceeds/(Investment) in STRIPS Proceeds/(Investment in Government Securities Bale of Investments - Asset held for sale Purchase/Proceeds from sale of Investments Provestment in Bank Fixed Deposits (Net of withdrawals) Net Cash used in Investing Activities (B) Cash Flow from Financing Activities Proceeds from issue of Share Capital (Including Securities Premium)	6.65 (91,315.44) 91,346.60 (666.05) (24.60) (1,024.18) 48.86 (0.15)	19.77	2.59 (83,057.85) 83,112.86 49.58 1.12	16.09
Purchase of Mutual Funds Units Redemption of Mutual Funds Units Proceeds/(Investment) in Treasury Bill (Net) Proceeds/(Investment) in STRIPS Proceeds/(Investment) in STRIPS Proceeds/(Investment in Government Securities Bale of Investments - Asset held for sale Purchase/Proceeds from sale of Investments Purchase/Proceeds from sale of Investments Proceeds from sale of Investments Proceeds from sale of Investments Proceeds from Investing Activities (B) Cash Flow from Financing Activities Proceeds from issue of Share Capital (Including Securities Premium) Payment of Lease liabilities	6.65 (91,315,44) 91,346.60 (666,05) (24,60) (1,024.18) 48.86 (0.15) (608.15)		2.59 (83,057.85) 83,112.86 49.58 1.12 39.39 (820.63)	16.09
Purchase of Mutual Funds Units Redemption of Mutual Funds Units Proceeds/(Investment) in Treasury Bill (Net) Proceeds/(Investment) in Treasury Bill (Net) Proceeds/(Investment in Government Securities Gale of Investments - Asset held for sale Purchase/Proceeds from sale of Investments Investment in Bank Fixed Deposits (Net of withdrawals) Gash Flow from Financing Activities (B) Cosh Flow from Financing Activities Proceeds from issue of Share Capital (Including Securities Premium) Cosh Flow from Financing Activities Cosh Flow from Financing Activities Cosh Flow from Financing Activities Cosh Flow from Issue of Share Capital (Including Securities Premium) Cosh Flow from Financing Activities	6.65 (91,315,44) 91,346,60 (666,05) (24.60) (1,024.18) 48.86 (0.15) (608.15)	19.77	2.59 (83,057.85) 83,112.86 49.58 1.12 39.39 (820.63)	16.09
Purchase of Mutual Funds Units Redemption of Mutual Funds Units Proceeds/(Investment) in Treasury Bill (Net) Proceeds/(Investment) in Treasury Bill (Net) Proceeds/(Investment) in STRIPS Proceeds/(Investment in Government Securities Bale of Investments - Asset held for sale Purchase/Proceeds from sale of Investments Proceeds from Investing Activities (Net of withdrawals) Net Cash used in Investing Activities (B) Cash Flow from Financing Activities Proceeds from issue of Share Capital (Including Securities Premium) Sayment of Lease liabilities Proceeds from issue of debt securities Redemption of Debt securities	6.65 (91,315,44) 91,346,00 (666,05) (24.60) (1,024.18) 48.86 (0.15) (608.15)	19.77	2.59 (83,057.85) 83,112.86 49.58 1.12 39.39 (820.63)	16.09
Purchase of Mutual Funds Units Redemption of Mutual Funds Units Proceeds/(Investment) in Treasury Bill (Net) Proceeds/(Investment) in Treasury Bill (Net) Proceeds/(Investment) in STRIPS Proceeds/(Investment in Government Securities Proceeds/Investment in Government Securities Proceeds from sale of Investments Provestment in Bank Fixed Deposits (Net of withdrawals) Proceeds from Investing Activities (B) Proceeds from Investing Activities Proceeds from Issue of Share Capital (Including Securities Premium) Proceeds from Issue of Share Capital (Including Securities Premium) Proceeds from Issue of Share Capital (Including Securities Premium) Proceeds from Issue of Share Capital (Including Securities Premium) Proceeds from Issue of Share Capital (Including Securities Premium) Proceeds from Issue of Share Capital (Including Securities Premium) Proceeds from Issue of Share Capital (Including Securities Premium) Proceeds from Issue of Share Capital (Including Securities Premium) Proceeds from Issue of Share Capital (Including Securities Premium) Proceeds from Issue of Share Capital (Including Securities Premium) Proceeds from Issue of Share Capital (Including Securities Premium) Proceeds from Issue of Share Capital (Including Securities Premium) Proceeds from Issue of Share Capital (Including Securities Premium) Proceeds from Issue of Share Capital (Including Securities Premium) Proceeds from Issue of Share Capital (Including Securities Premium)	6.65 (91,315.44) 91,346.60 (666.05) (24.60) (1,024.18) 48.86 (0.15) (608.15)	19.77	2.59 (83,057.85) 83,112.86 49.58 1.12 39.39 (820.63)	16.09
Purchase of Mutual Funds Units Redemption of Mutual Funds Units Proceeds/(Investment) in Treasury Bill (Net) Proceeds/(Investment) in STRIPS Proceeds/(Investment) in STRIPS Proceeds/(Investment in Government Securities Islae of Investments - Asset held for sale Purchase/Proceeds from sale of Investments Investment in Bank Fixed Deposits (Net of withdrawals) Investment in Bank Fixed Deposits (Net of withdrawals) Investment in Investing Activities (B) Investment in Investing Activities Investment in Investment Invest	6.65 (91,315,44) 91,346.60 (665,05) (24.60) (1,024.18) 48.86 (0.15) (608.15) 13,654.44 (9,860.00) 66,845.36 (50,95.14)	19.77	2.59 (83,057.85) 83,112.86 49.58 1.12 39.39 (820.63)	16.09
Purchase of Mutual Funds Units Redemption of Mutual Funds Units Proceeds/(Investment) in Treasury Bill (Net) Proceeds/(Investment) in Treasury Bill (Net) Proceeds/(Investment) in STRIPS Proceeds/Investment in Government Securities Rale of Investments - Asset held for sale Purchase/Proceeds from sale of Investments Investment in Bank Fixed Deposits (Net of withdrawals) Redet Cash used in Investing Activities (B) Redet Cash used in Investing Activities Redet Flow from Financing Activities Redet Flow from Issue of Share Capital (Including Securities Premium) Redet Form Issue of Share Capital (Including Securities Premium) Redet Flow from Issue of Share Capital (Including Securities Premium) Redet Flow from Issue of Share Capital (Including Securities Premium) Redet Flow from Issue of Share Capital (Including Securities Premium) Redet Flow from Issue of Share Capital (Including Securities Premium) Redet Flow from Issue of Subordinated Ilabilities	6.65 (91,315,44) 91,346.60 (666,05) (24.60) (1,024.18) 48.86 (0.15) (608.15) 13,654.44 (9,860.00) 66,845.36 (50,295.14) 3,260.00	19.77 (56.91)	2.59 (83,057.85) 83,112.86 49.58 1.12 39.39 (820.63) 14,755.18 (9,367.20) 55,508.64 (39,437.18) 550.00	16.09 (37.78)
Purchase of Mutual Funds Units Redemption of Mutual Funds Units Proceeds/(Investment) in Treasury Bill (Net) Proceeds/(Investment) in STRIPS Proceeds/(Investment) in STRIPS Proceeds/(Investment in Government Securities Isale of Investments - Asset held for sale Purchase/Proceeds from sale of Investments Investment in Bank Fixed Deposits (Net of withdrawals) Investment in Bank Fixed Deposits (N	6.65 (91,315,44) 91,346.60 (665,05) (24.60) (1,024.18) 48.86 (0.15) (608.15) 13,654.44 (9,860.00) 66,845.36 (50,95.14)	19.77	2.59 (83,057.85) 83,112.86 49.58 1.12 39.39 (820.63) 14,755.18 (9,367.20) 55,508.64 (39,437.18)	16.09
Purchase of Mutual Funds Units Redemption of Mutual Funds Units Proceeds/(Investment) in Treasury Bill (Net) Proceeds/(Investment) in STRIPS Proceeds/(Investment) in STRIPS Proceeds/(Investment in Government Securities ale of Investments - Asset held for sale Purchase/Proceeds from sale of Investments Proceeds from sale of Investments Proceeds from sale of Investments Proceeds in Investing Activities Proceeds from Issue of Share Capital (Including Securities Premium) Proceeds from Issue of debt securities Proceeds from Issue of Share Capital (Including Securities Premium) Proceeds from Issue of Share Capital (Including Securities Premium) Proceeds from Issue of Share Capital (Including Securities Premium) Proceeds from Issue of Subordinated Including Securities Proceeds from Issue of Subordinated Inabilities Proceeds from Issue of Subordinated Inabilities Proceeds from Issue of Subordinated Inabilities	6.65 (91,315,44) 91,346.60 (666,05) (24.60) (1,024.18) 48.86 (0.15) (608.15) 13,654.44 (9,860.00) 66,845.36 (50,295.14) 3,260.00	19.77 (56.91)	2.59 (83,057.85) 83,112.86 49.58 1.12 39.39 (820.63) 14,755.18 (9,367.20) 55,508.64 (39,437.18) 550.00	16.09 (37.78 21,994.44
Purchase of Mutual Funds Units Redemption of Mutual Funds Units Proceeds/(Investment) in Treasury Bill (Net) Proceeds/(Investment) in Treasury Bill (Net) Proceeds/(Investment) in STRIPS Proceeds/(Investment in Government Securities Rale of Investments - Asset held for sale Purchase/Proceeds from sale of investments Proceeds from sale of Investments Proceeds from Investing Activities (B) Cosh Flow from Financing Activities Proceeds from Issue of Share Capital (Including Securities Premium) Payment of Lease liabilities Proceeds from Issue of debt securities Redemption of Debt securities Redemption of Debt securities Redemption of Debt securities Repayment of borrowing - Other than debt securities Repayment of subordinated liabilities Repayment of subordinated liabilities Repayment of subordinated liabilities	6.65 (91,315,44) 91,346.60 (666,05) (24.60) (1,024.18) 48.86 (0.15) (608.15) 13,654.44 (9,860.00) 66,845.36 (50,295.14) 3,260.00	19.77 (56.91)	2.59 (83,057.85) 83,112.86 49.58 1.12 39.39 (820.63) 14,755.18 (9,367.20) 55,508.64 (39,437.18) 550.00	16.09 (37.78) 21,994.44
Purchase of Mutual Funds Units Redemption of Mutual Funds Units Proceeds/(Investment) in Treasury Bill (Net) Proceeds/(Investment) in Treasury Bill (Net) Proceeds/(Investment) in STRIPS Proceeds/(Investment in Government Securities Gale of Investments - Asset held for sale Unchase/Proceeds from sale of Investments Investment in Bank Fixed Deposits (Net of withdrawals) Het Cash used in Investing Activities (B) Cash Flow from Financing Activities Proceeds from issue of Share Capital (Including Securities Premium) Dayment of Lease liabilities Proceeds from issue of debt securities Redemption of Redemption	6.65 (91,315,44) 91,346.60 (666,05) (24.60) (1,024.18) 48.86 (0.15) (608.15) 13,654.44 (9,860.00) 66,845.36 (50,295.14) 3,260.00	19.77 (56.91) 23,492.26 (58.78) 23,396.34	2.59 (83,057.85) 83,112.86 49.58 1.12 39.39 (820.63) 14,755.18 (9,367.20) 55,508.64 (39,437.18) 550.00	16.09 (37.78) 21,994.44 (57.53) 21,915.22
Purchase of Mutual Funds Units Redemption of Mutual Funds Units Proceeds/(Investment) in Treasury Bill (Net) Proceeds/(Investment) in Treasury Bill (Net) Proceeds/(Investment) in STRIPS Proceeds/(Investment in Government Securities Gale of Investments - Asset held for sale Unchase/Proceeds from sale of Investments Investment in Bank Fixed Deposits (Net of withdrawals) Het Cash used in Investing Activities (B) Cash Flow from Financing Activities Proceeds from issue of Share Capital (Including Securities Premium) Dayment of Lease liabilities Proceeds from issue of debt securities Redemption of Redemption	6.65 (91,315,44) 91,346.60 (666,05) (24.60) (1,024.18) 48.86 (0.15) (608.15) 13,654.44 (9,860.00) 66,845.36 (50,295.14) 3,260.00	19.77 (56.91) 23,492.26 (58.78)	2.59 (83,057.85) 83,112.86 49.58 1.12 39.39 (820.63) 14,755.18 (9,367.20) 55,508.64 (39,437.18) 550.00	16.09 (37.78) 21,994.44 (57.53)
Purchase of Mutual Funds Units Redemption of Mutual Funds Units Proceeds/(Investment) in Treasury Bill (Net) Proceeds/(Investment) in Treasury Bill (Net) Proceeds/(Investment in STRIPS Proceeds/Investment in Government Securities Sale of Investments - Asset held for sale Purchase/Proceeds from sale of Investments Investment in Bank Fixed Deposits (Net of withdrawals) Net Cash used in Investing Activities (B) Cosh Flow from Financing Activities Proceeds from issue of Share Capital (Including Securities Premium) Tayment of Lease liabilities Proceeds from issue of debt securities	6.65 (91,315,44) 91,346.60 (666,05) (24.60) (1,024.18) 48.86 (0.15) (608.15) 13,654.44 (9,860.00) 66,845.36 (50,295.14) 3,260.00	19.77 (56.91) 23,492.26 (58.78) 23,396.34	2.59 (83,057.85) 83,112.86 49.58 1.12 39.39 (820.63) 14,755.18 (9,367.20) 55,508.64 (39,437.18) 550.00	16.09 (37.78) 21,994.44 (57.53) 21,915.22
Purchase of Mutual Funds Units Redemption of Mutual Funds Units Proceeds/(Investment) in Treasury Bill (Net) Proceeds/(Investment) in Treasury Bill (Net) Proceeds/(Investment) in STRIPS Proceeds/(Investment in Government Securities Raie of Investments - Asset held for sale Purchase/Proceeds from sale of Investments Investment in Bank Fixed Deposits (Net of withdrawals) Ret Cash used in Investing Activities (B) Rash Flow from Financing Activities Receeds from Issue of Share Capital (Including Securities Premium) Rayment of Lease liabilities Receeds from Issue of debt securities Redemption of Debt securities Redemption of Debt securities Repayment of borrowing - Other than debt securities Repayment of subordinated liabilities Repayment of subordinated liabilities Repayment of Subordinated liabilities Repayment of Subordinated liabilities Repayment of Subordinated Repayment Office Rep	6.65 (91,315,44) 91,346.60 (666,05) (24.60) (1,024.18) 48.86 (0.15) (608.15) 13,654.44 (9,860.00) 66,845.36 (50,295.14) 3,260.00	19.77 (56.91) 23,492.26 (58.78) 23,396.34 3,699.39	2.59 (83,057.85) 83,112.86 49.58 1.12 39.39 (820.63) 14,755.18 (9,367.20) 55,508.64 (39,437.18) 550.00	16.09 (37.78 21,994.44 (57.53) 21,915.22 4,044.36







Notes

- The financial results for the quarter and six months ended September 30, 2024 has been reviewed by the audit committee and approved by the Board of Directors at its meeting held on October 25, 2024. The financial results for the quarter and six months ended September 30, 2024 have been subjected to limited review by Joint Statutory Auditors in compliance with regulation 33 and regulation 52 of Securities and Exchange Board of India (SEBI) (Listing Obligations and Disclosure Requirements), Regulations 2015 as amended. The financial results of the Company have been prepared as per Indian accounting standards prescribed under Section 133 of the Companies Act, 2013, the circular, guidelines and directions issued by the Reserve Bank of India (RBI) from time to time ("RBI guidelines").
- 2. The consolidated financial results of the Parent and its subsidiaries (collectively referred as "Group") and its Associates and Joint Venture, include the result of the Company and following entities:
 - i) Cholamandalam Securities Limited Subsidiary
 - ii) Cholamandalam Home Finance Limited Subsidiary
 - iii) Payswiff Technologies Private Limited Joint Venture
 - iv) Vishvakarma Payments Private Limited Associate
 - v) Paytail Commerce Private Limited Associate (Upto March 21,2024)
- 3. a) Disclosures pursuant to RBI Notification RBI/2020-21/16 DOR No.BP.BC/3/21 .04.048/2020-21 dated 6 August 2020 Format B

De la crosse

Type of borrower	Exposure to accounts classified as standard consequent to implementation of resolution plan-Position as at March 31, 2024 (A)		Of (A) amount written off during the half year	Of (A) amount paid by the borrowers during the half year**	accounts classified as
Personal Loans	185.82	16,89	0.57	15.61	
Corporate #					
Of which MSME					
Others*	729 51	42.97	1.61	183.85	501.08
Tutal	915.33	59.86	2.18	199.46	653.82

[#] As defined in Section 3(7) of the Insolvency and Bankruptcy Code, 2016

b) Disclosure pursuant to RBI notification - RBI/2020-21/17/DOR.NO.BP.BC/4/21.04.048/2020-21 dated August 6, 2020 (for restructuring of accounts of micro, small and medium enterprises (MSME) sector – Restructuring of advances having exposure less than or equal to Rs. 25 crores)

Type of borrower	No. of accounts	Exposure to account mentioned in (A) before implementation (B) Rs in crores
MSMEs	3,280	342.27

- 4. 1,83,063 options were exercised during the three months ended September 30, 2024 (2,72,230 for three months ended June 30, 2024). The total outstanding employee stock options as at September 30, 2024 is 59,66,568 (53,23,901 as at March 31,2024).
- In Standalone Financial Results, Fee & Commission income includes insurance commission and Other income includes dividend income received from subsidiaries.

						Rs in crores
		Six Month	ns ended	Year ended		
Particulars	30.09.2024 Urraudited	30.06.2024 Urr-audited	30.09.2023 Urr-audited	30.09.2024 Un-audited	30.09.2023 Un-audited	31.03.2024 Audited
Fee & Commission Income - Insurance Commission	217,22	204,60	2	421.82	3	379 35
Other income - Dividend income	*		87.40	+	87 40	114,65

- 6. The listed Non Convertible Debentures of the Company aggregating to Rs. 21,383.15 crores as on September 30, 2024 are secured by way of an exclusive charge on identified standard assets of the Company and also by a subservient charge over immovable property. The total asset cover is above hundred percent of the principal amount of the said debentures.
- 7. In respect of standalone and Consolidated financial results, the figures for the quarter ended September 30,2024 and September 30,2023 are the balancing figure for the six months ended September 30,2024 and September 30,2023 and year to date figures for Quarter ended June 30,2024 and June 30,2023
- 8. The Segment Reporting is given in Appendix 1 for Standalone Financial Results and in Appendix 2 for Consolidated Financial Results.

9. Ratios disclosed pursuant to regulation 52(4) of SEBI (Listing Obligations and Disclosure Requirements) Regulations 2015 is given in Appendix

behalf of the Board of Directors

Vellayan Subbiah Chairman Ravindra Kumar Kundu Managing Director

Place : Chennai Date : October 25, 2024







^{*} Others consists of Vehicle linance and loan against property

^{**} represents movement of balances between March 31, 2024 and September 30, 2024

CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LIMITED

CIN - L65993TN1978PLC007576

Registered Office: Chola Crest, C54, C55, Super B -4 Thiru Vi Ka Industrial Estate, Guindy ,Chennai -600032

Segment wise Revenue, Results and Capital Employed for standalone Un-audited financial results under Listing Regulations, 2015

Appendix 1

				Stand	alone		
		Quarter ended			Six month	Year ended	
	Particulars	30.09.2024 Un-audited	30.06.2024 Un-audited	30.09.2023 Un-audited	30.09.2024 Un-audited	30.09.2023 Un-audited	31.03.2024 Audited
1.	Segment Revenue					-	
	Vehicle Finance	3,433.45	3,254.40	2,683.73	6,687.85	5,175.17	11,256.00
	Loan against property	1,062.89	986.05	715.51	2,048,94	1,387.23	3,069.46
	Home Loans	604,43	546.76	383.16	1,151.19	714.37	1,702.25
	Others	984.94	875.76	559.78	1,860.70	1,046.05	2,454.05
	Unallocated	207.04	166.00	229.71	373.04	382.69	734.52
	Total	6,292.75	5,828.97	4,571.89	12,121.72	8,705.51	19,216.28
2.	Segment Results (Profit / Loss before tax)						
	Vehicle Finance	632.22	619,58	496.10	1,251.80	994.79	2,523.03
	Loan against property	284,52	290.77	216.06	575.29	431.26	923.41
	Home Loans	166.38	159.43	89.94	325.81	173.00	469.89
	Others	158.56	155.73	68.46	314.29	137.04	362.02
	Unallocated	56.90	42.98	150.19	99.88	252.19	303.75
	Total	1,298.58	1,268.49	1,020.75	2,567.07	1,988.28	4,582.10
3.	Segment Assets		ł				
	Vehicle Finance	91,993.66	88,610.90	75,299.38	91,993.66	75,299.38	84,455.70
	Loan against property	34,121.26	31,375.61	23,771.26	34,121.26	23,771.26	29,036.23
	Home Loans	15,566.17	14,224.46	10,409.10	15,566.17	10,409.10	13,047.52
	Others	21,915.11	20,102.97	13,327.49	21,915.11	13,327.49	17,810.46
	Unallocated	18,009.48	18,294.53	14,073.84	18,009.48	14,073.84	12,100.86
	Total	1,81,605.68	1,72,608.47	1,36,881.07	1,81,605.68	1,36,881.07	1,56,450.77
١.	Segment Liabilities						
	Vehicle Finance	81,171.31	78,074.34	66,622.29	81,171.31	66,622,29	73,898,65
	Loan against property	30,107.15	27,644.79	21,031.99	30,107.15	21,031.99	25,406.67
	Home Loans	13,734.93	12,533.06	9,209.61	13,734.93	9,209.61	11,416,57
	Others	19,336.96	17,712.56	11,791.70	19,336,96	11,791.70	15,584-13
	Unallocated	15,890.81	16,119.16	12,452.06	15,890.81	12,452.06	10,588.24
	Total	1,60,241.16	1,52,083.91	1,21,107.65	1,60,241.16	1,21,107.65	1,36,894.26
	Capital Employed (Segment Assets - Segment Liabilities)						
	Vehicle Finance	10,822,35	10,536.56	8,677.09	10,822,35	8,677.09	10,557.05
	Loan against property	4,014.11	3,730.82	2,739.27	4,014.11	2,739.27	3,629.56
	Home Loans	1,831,24	1,691.40	1,199.49	1,831.24	1,199.49	1,630.95
	Others	2,578.15	2,390.41	1,535.79	2,578.15	1,535.79	2,226,33
	Unallocated	2,118.67	2,175.37	1,621.78	2,118.67	1,621.78	1,512,62
	Tutal	21,584.52	20,524.56	15,113.42	21,364.52	15,773.42	19,556.51

Note:

Place : Chennai Date : October 25, 2024

The Company's operating segments are established on the basis of those components of the Company that are evaluated regularly by the 'Chief Operating Decision Maker' as defined in Ind AS 108 -'Operating Segments', In computing the segment information, certain estimates and assumptions have been made by the management.

On behalf of the Board of Dir

Vellayan Subbiah

Chairman

Ravindra Kumar Kundu Managing Director

visit us at www.cholamandalam.com







CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LIMITED

CIN - L65993TN1978PLC007576

Registered Office: Chola Crest, C54, C55, Super B -4 Thiru Vi Ka Industrial Estate, Guindy, Chennai -600032

Segment wise Revenue, Results and Capital Employed for consolidated Un-audited financial results under Listing Regulations, 2015

Appendix 2

Particulars Segment Revenue Vehicle Finance Loan against property Home Loans Others Unallocated	30.09.2024 Un-audited 3,433,45 1,062,89 604,43	Ouarter ended 30.06.2024 Un-audited 3,254.40	30.09.2023 Un-audited	Six mont 30.09.2024 Un-audited	hs ended 30.09.2023 Un-audited	Year ended 31.03.2024 Audited
Segment Revenue Vehicle Finance Loan against property Home Loans Others	Un-audited 3,433,45 1,062,89	Un-audited	Un-audited			
Vehicle Finance Loan against property Home Loans Others	3,433,45 1,062,89			Un-audited	Un-audited	Audited
Vehicle Finance Loan against property Home Loans Others	1,062.89	3,254.40				
Loan against property Home Loans Others	1,062.89	3,254.40		1		***
Home Loans Others			2,683.73	6,687.85	5,175.17	11,256.00
Others		986,05	715.51	2,048.94	1,387.23	3,069.46
		546,76	383,16	1,151.19	714.37	1,702.25
Unallocated	1,014.53	903.54	683,05	1,918.07	1,206.49	2,657.64
	207,04	166,00	229.71	373.04	382,69	734.52
Total	6,322.34	5,856.75	4,695.16	12,179.09	8,865.95	19,419.87
Segment Results (Profit / Loss before tax)		1			1	
Vehicle Finance	632.22	619.58	496,10	1,251,80	994.79	2,523,03
Loan against property	284.52	290.77	216.06	575.29	431.26	923,41
Home Loans	166.38	159.43	89.94	325.81	173.00	469.89
Others	164.86	162.30	109.41	327.16	162.83	394.55
Unallocated	56.90	42.98	150.19	99.88	252.19	303.75
Total	1,304.88	1,275.06	1,061.70	2,579.94	2,014.07	4,614.63
Segment Assets			1			
Vehicle Finance	91,993,66	88,610,90	75,299.38	91,993.66	75,299.38	84,455.70
Loan against property	34,121,26	31,375.61	23,771.26	34,121.26	23,771.26	29,036.23
Home Loans	15,566.17	14,224.46	10,409.10	15,566.17	10,409.10	13,047,52
Others	22,254.35	20,518.31	14,034.50	22,254 35	14,034.50	18,046.10
Unallocated	18,009.48	18,294.53	14,073.84	18,009.48	14,073.84	12,100.86
Total	1,81,944.92	1,73,023.81	1,37,588.08	1,81,944.92	1,37,588.08	1,56,686.41
Segment Liabilities			- 1			
Vehicle Finance	81,171.31	78,074.34	66,622.29	81,171.31	66,622.29	73,898.65
Loan against property	30,107.15	27,644.79	21,031.99	30,107.15	21,031.99	25,406.67
Home Loans	13,734.93	12,533.06	9,209.61	13,734.93	9,209,61	11,416.57
Others	19,629.82	18,086.24	12,464.88	19,629.82	12,464.88	15,783.04
Unallocated	15,890.81	16,119.16	12,452,06	15,890.81	12,452.06	10,588.24
Total	1,60,534.02	1,52,457.59	1,21,780.83	1,60,534.02	1,21,780.83	1,37,093.17
Capital Employed (Segment Assets - Segment Liabilities)				1	i	
Vehicle Finance	10,822.35	10,536.56	8,677.09	10,822.35	8,677.09	10,557.05
Loan against property	4,014,11	3,730.82	2,739.27	4,014.11	2,739.27	3,629.56
Home Loans	1.831.24	1,691,40	1,199.49	1,831.24	1,199.49	1,630.95
Others	2,624,53	2,432.07	1,569.62	2,624.53	1,569.62	2,263.06
Ougliocated	2,118.67	2,1/5.3/	1,621.78	2,118.6/	1,621./8	1,512.62
Total	21,410.90	20,566.22	15,807.25	21,410.90	15.807.25	19,593.24

Note:

The Group's operating segments are established on the basis of those components of the Group that are evaluated regularly by the 'Chief Operating Decision Maker' as defined in Ind AS 1 18 - 'Operating Segments'. In computing the segment information, certain estimates and assumptions have been made by the management.

On behalf of the Board o

Vellayan Subbiah Chairman

Ravindra Kumar Kundu Managing Director

Place : Chennai

Date : October 25, 2024

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CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LIMITED CIN - L65993TN1978PLC007576

Registered Office: Chola Crest, C54, C55, Super B-4 Thiru Vi Ka Industrial Estate, Guindy, Chennai-600032.

Ratios disclosed pursuant to regulation 52(4) of SEBI (Listing Obligations and Disclosure Requirements) Regulations 2015.

		Quarter ended		Six Monthd ended		Year ended
	30.09.2024	30.06.2024	30.09.2023	30.09.2024	30.09.2023	31.03.2024
Particulars	Un-Audited	Un-Audited	Un-Audited	Un-Audited	Un-Audited	Audited
Debt Equity Ratio	7.39	7.30	7.57	7,39	7.57	6.88
Networth (₹ in Crore)	21,364.52	20.524.56	15,773,42	21,364.52	15,773.42	19,556.51
Capital Redemption Reserve (₹ in Crore)	33.00	33.00	33.00	33.00	33.00	33.00
Net profit after tax (₹ in Crore)	963.05	942.23	762.49	1,905.28	1,488.50	3,422.76
Outstanding redeemable preference	1					
Shares (Quantity and Value)	Nil	Nil	Nil	Nil	Nil	Nil
Earnings per Share - (₹ of Rs.2/- per				5.595,04		
share) (i)Basic	11.46	11 22	9.27	22.68	18.10	41.20
(ii)Diluted	11.46	11,22 11,19	9.27	22.62	18.05	41.09
Total Debts to Total Assets	0.87	0.87	0.87	0.87	0.87	0.86
Net profit Margin (%)	15.47%	16.29%	17.19%	15.86%	17.52%	18.16%
Sector Specific Ratios	13.4770	10.2378	17.15%	13.80%	17.5270	10.1070
Capital Adequacy ratio (as per RBI guidelines)	19.50%	18.03%	16.62%	19.50%	16.62%	18.57%
Liquidty Coverage Ratio((as per RBI			1			
guidelines)	202.00%	157.00%	149.00%	202.00%	149.00%	131.00%
As per Ind AS	1					
Gross Stage 3 %	2.83%	2.62%	2.96%	2.83%	2.96%	2.48%
Net Stage 3 %	1.59%	1.45%	1.58%	1.59%	1.58%	1.34%
Provision Coverage Ratio	44.49%	45.50%	47.32%	44.49%	47.32%	46.45%
As per RBI asset classification norms						
Gross NPA (%)	3.78%	3.62%	4.07%	3.78%	4.07%	3.54%
Net NPA (%)	2.48%	2.37%	2.59%	2.48%	2.59%	2.32%
Provision Coverage Ratio	35.42%	35.36%	37.43%	35.42%	37.43%	35.18%

Note

1. The following ratios are not applicable to the Company as it is an NBFC:

Current ratio, Current liability ratio, Debt service coverage ratio, Interest service Coverage ratio, Long-term debt to working capital ratio, Bad debts to Account receivables ratio, Debtors turnover, Inventory turnover and operating profit margin.

- 2. Debenture redemption reserve is not applicable to the Company
- 3. Formulae for computation of ratios
- a) Debt = Debt Securities + Borrowing other than Debt securities + subordinated liabilities
- b) Networth or Equity = Equity share capital + other equity
- c) Total Debts / Total Assets = Debt / Balance sheet total assets
- d) Not profit Margin (%) Profit for the period / Revenue from operations
- e) Gross stage 3% = Gross stage 3 loans / Gross loans
- f) Net stage 3 % = Net stage 3 loans / (Gross loans Impairment allowance of Stage 3 loans)
- g) Provision coverage ratio = Impairment allowance of Stage 3 loans / Gross stage 3 loans
- h) GNPA % = Gross NPA / Gross loans and Net NPA% = Net NPA/(Gross loans provision for GNPA).
- i) GNPA as per RBI asset classification norms is computed in line with RBI circular dated November 12,2021. Gross stage 3 as per Ind AS is based on overdue status of loans as on the reporting dates.

For Cholamandalam Investment and Finance Company Limited

Authorised Signatory







CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LIMITED
CIN - L65993TN1978PLC007576
Registered Office : Chola Crest, C54, C55,Super B -4 Thiru VI Ka Industrial Estate, Guindy ,Chennai -600032

Extract of the detailed format of Standalone and Consolidated un-audited Financial Results for the Quarter and Six months ended September 30, 2024

	Standalone							
Particulars		Quarter ended		Six months ended		Year ended		
	30.09.2024 Uп-Audited	30.06.2024 Un-Audited	30.09.2023 Un-audited	30.09.2024 Un-audited	30.09.2023 Un-audited	31.03.2024 Audited		
Total income from operations	6,292.75	5,828.97	4,571.89	12,121.72	8,705.51	19,216.2		
Net Profit for the period before Tax	1,298.58	1,268.49	1,020.75	2,567.07	1,988.28	4,582.1		
Net Profit for the period after Tax Total Comprehensive Income for the period (Comprising	963.05	942.23	762,49	1,905.28	1,488.50	3,422.7		
Profit for the period after tax and Other Comprehensive Income after tax)	870.90	941.12	778.88	1,812.02	1,491.82	3,362.6		
Equity Share Capital	168.15	168.12	164.57	168.15	164.57	168.0		
Reserves (excluding Revaluation Reserves, securities premium account and capital redemption reserve)	16,226.26	15,393.77	12,649.37	16,226.26	12,649.37	14,438.4		
Securities premium account	4,937.11	4,929.67	2,926.48	4,937.11	2,926.48	4,916.9		
Capital Redemption reserve	33.00	33.00	33.00	33.00	33.00	33.0		
Networth	21,364.52	20,524.56	15,773.42	21,364.52	15,773.42	19,556.5		
Outstanding Debt	1,57,794.34	1,49,901.76	1,19,469.53	1,57,794.34	1,19,469.53	1,34,473.58		
Outstanding Redeemable preference shares	Nil	NII	NII	Nil	NII	Ni		
Debenture Redemption reserve	Not applicable	Not applicable						
Debt Equity Ratio	7.39	7,30	7,57	7.39	7.57	6.8		
Earning's per Share (EPS) - (₹ of Rs.2/- per share) (not annualised for interIm period)								
a) Basic	11.46	11.22	9.27	22.68	18.10	41.20		
b) Diluted	11.43	11.19	9.25	22.62	18.05	41.09		

Note: Interest Service Coverage Ratio and Debt Service Coverage ratio not applicable as the Company is a NBFC.

	Consolidated							
		Quarter ended		Six months ended		Year ended		
Particulars	30.09.2024 Un-Audited	30.06.2024 Un-Audited	30.09.2023 Un-audited	30.09.2024 Un-audited	30.09.2023 Un-audited	31.03.2024 Audited		
Total income from operations	6,322.34	5,856.75	4,695.16	12,179.09	8,865.95	19,419.8		
Net Profit for the period before Tax	1,304.88	1,275.06	1,061.70	2,579.94	2,014.07	4,614.6		
Net Profit for the period after Tax Total Comprehensive Income for the period (Comprising	967.80	947.15	772.87	1,914.95	1,482.81	3,420.00		
Profit for the period after tax and Other Comprehensive Income after tax)	875.63	946.04	773.05	1,821.67	1,475.62	3,349.32		
Equity Share Capital	168.15	168.12	164.57	168.15	164.57	168.00		
Reserves (excluding Revaluation Reserves, securities premium account and capital redemption reserve)	16,272.64	15,435.43	12,683.20	16,272.64	12,683.20	14,475.20		
Securities premium account	4,937.11	4,929.67	2,926.48	4,937.11	2,926.48	4,916.9		
Capital Redemption reserve	33.00	33.00	33.00	33.00	33.00	33.00		
Networth	21,410.90	20,566.22	15,807.25	21,410.90	15,807.25	19,593.24		
Outstanding Debt	1,57,942.60	1,50,050.75	1,19,470.90	1,57,942.60	1,19,470.90	1,34,474.8		
Outstanding Redeemable preference shares	Nil	Nil	Nil	Nil	Nil	Ni		
Debenture Redemption reserve	Not applicable	Not applicable						
Debt Equity Ratio	7.38	7.30	7.56	7.38	7.56	6.80		
Earnings per Share (EPS) - (₹ of Rs.2/- per share) (not annualised for interim period)								
a) Basic	11.52	11.27	9.40	22.79	18.03	41.17		
b) Diluted	11.49	11.25	9.37	22.73	17.98	41.06		

Note: Interest Service Coverage Ratio and Debt Service Coverage ratio not applicable as the Holding Company is a NBFC

Note: The above is an extract of the detailed format of Quarterly Financial Results filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing and Other Disclosure Requirements) Regulations, 2015. The full format of the Standalone and Consolidated Financial Results for the quarter and six months ended September 30, 2024 is available on the Stock Exchange www.nseindia.com and www.bseindia.com and also on the Company's website www.cholamandalam.com.

On behalf of the Board of Dire

Chairman

Ravindra Kumar Kundu **Managing Director**

Place : Chennai Date : October 25, 2024

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