

To,  
The National Stock Exchange,  
Mumbai.

Dear Sir/Ma'am,

Re: ALM Statement as on 31-Mar-25 submitted to RBI

We hereby enclose the ALM Statement as on 31-Mar-25 that we have submitted with RBI under the requirements of Annexure 2 of the SEBI Circular on CP Listing.

Thanking You,

Yours Faithfully,

For Cholamandalam Investment and Finance Company Limited,

Authorised Signatory

Table 2: Statement of Structural Liquidity

Particulars		0 day to 7 days	8 days to 14 days	15 days to 30/31 days (One month)	Over one month and upto 2 months	Over two months and upto 3 months	Over 3 months and upto 6 months	Over 6 months and upto 1 year	Over 1 year and upto 3 years	Over 3 years and upto 5 years	Over 5 years	Total
		X010	X020	X030	X040	X050	X060	X070	X080	X090	X100	X110

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(i) Plain Vanilla Bonds (As per residual maturity of the instruments)	Y240	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(ii) Bonds with embedded call / put options including zero coupon / deep discount bonds ( As per residual period for the earliest exercise date for the embedded option)	Y250	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(iii) Fixed Rate Notes	Y260	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5.Deposits (i+ii)	Y270	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(i) Term Deposits from Public	Y280	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(ii) Others	Y290	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6.Borrowings (i+ii+iii+iv+v+vi+vii+viii+ix+x+xi+xii+xiii+xiv)	Y300	3,41,422.59	17,046.26	2,54,382.15	6,14,734.15	6,85,413.24	14,25,742.73	23,71,949.99	81,95,371.14	25,77,879.29	9,79,514.73	1,74,63,456.27
(i) Bank Borrowings (a+b+c+d+e+f)	Y310	3,29,145.04	0.00	29,358.78	2,00,913.10	4,49,253.61	9,21,819.03	13,44,190.93	50,54,225.19	10,96,054.60	0.00	94,24,960.28
a) Bank Borrowings in the nature of Term Money Borrowings (As per residual maturity)	Y320	32,293.09	0.00	27,687.80	2,00,913.10	3,52,730.34	7,31,856.41	13,33,399.74	38,77,087.74	10,90,659.01	0.00	76,46,627.21
b) Bank Borrowings in the nature of WCDL	Y330	0.00	0.00	0.00	0.00	90,000.00	0.00	0.00	0.00	0.00	0.00	90,000.00
c) Bank Borrowings in the nature of Cash Credit (CC)	Y340	2,96,851.95	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,96,851.95
d) Bank Borrowings in the nature of Letter of Credit (LCs)	Y350	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
e) Bank Borrowings in the nature of ECBs	Y360	0.00	0.00	1,670.98	0.00	6,523.28	89,962.63	10,791.19	11,77,137.45	5,395.60	0.00	12,91,481.12
f) Other bank borrowings	Y370	0.00	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	1,00,000.00
(ii) Inter Corporate Deposits (Other than Related Parties) (These being institutional / wholesale deposits, shall be slotted as per their residual maturity)	Y380	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(iii) Loans from Related Parties (including ICDs)	Y390	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(iv) Corporate Debts	Y400	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(v) Borrowings from Central Government / State Government	Y410	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(vi) Borrowings from RBI	Y420	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(vii) Borrowings from Public Sector Undertakings (PSUs)	Y430	0.00	12,863.53	0.00	14,545.00	36,871.00	98,829.00	1,59,658.00	6,38,432.00	2,75,294.00	19,938.65	12,56,431.18

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(g) Credit Default Swaps	Y1220	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(h) Other Derivatives	Y1230	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(vii)Others	Y1240	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>A. TOTAL OUTFLOWS (A)</b> (Sum of 1 to 13)	Y1250	4,34,384.52	1,32,475.80	3,95,746.86	6,29,774.64	7,36,993.31	14,40,936.36	23,84,158.20	82,46,041.72	26,04,037.76	33,95,043.70	2,03,99,592.94
<b>A1. Cumulative Outflows</b>	Y1260	4,34,384.52	5,66,860.32	9,62,607.18	15,92,381.83	23,29,375.14	37,70,311.49	51,54,469.69	82,46,041.72	1,08,50,079.48	1,42,45,123.18	2,03,99,592.94
<b>B. INFLOWS</b>												
<b>1. Cash (In 1 to 30/31 day time-bucket)</b>	Y1270	1,191.15	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,191.15
<b>2. Remittance in Transit</b>	Y1280	843.18	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	843.18
<b>3. Balances With Banks</b>	Y1290	2,20,356.34	69,615.55	1,66,094.42	42,608.68	5,630.98	1,79,914.90	57,582.02	0.00	0.00	0.00	9,38,033.75
<b>a) Current Account</b> (The stipulated minimum balance be shown in 6 months to 1 year bucket. The balance in excess of the minim balance be shown in 1 to 30 day time bucket)	Y1300	31,518.79	30,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	61,518.79
<b>b) Deposit Accounts /Short-Term Deposits</b> (As per residual maturity)	Y1310	1,88,837.55	39,615.55	1,66,094.42	42,608.68	5,630.98	1,79,914.90	57,582.02	0.00	0.00	0.00	8,76,514.96
<b>4. Investments (i+ii+iii+iv+v)</b>	Y1320	0.00	0.00	0.00	4,947.80	2,401.98	82,299.01	15,214.13	2,04,928.63	6,38,841.71	0.00	0.00
<b>(i) Statutory Investments (only for NBFCs-D)</b>	Y1330	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>(ii) Listed Investments</b>	Y1340	0.00	0.00	0.00	4,947.80	2,401.98	82,299.01	15,214.13	1,52,753.81	5,86,666.89	0.00	0.00
<b>(a) Current</b>	Y1350	0.00	0.00	0.00	4,947.80	0.00	0.00	0.00	0.00	0.00	0.00	1,71,944.00
<b>(b) Non-current</b>	Y1360	0.00	0.00	0.00	0.00	922.99	2,401.98	97,084.01	15,214.13	1,52,753.81	4,14,722.89	0.00
<b>(iii) Unlisted Investments</b>	Y1370	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	52,174.82	52,174.82	0.00
<b>(a) Current</b>	Y1380	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>(b) Non-current</b>	Y1390	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	52,174.82	52,174.82	0.00
<b>(iv) Venture Capital Units</b>	Y1400	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>(v) Others (Please Specify)</b>	Y1410	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>5. Advances (Performing)</b>	Y1420	2,70,076.92	95,458.76	2,31,567.07	5,63,544.39	6,38,841.71	2,63,74,85,071.66	25,03,890.63	18,24,735.67	0.00	0.00	92,00,00,000.00
<b>(i) Bills of Exchange and Promissory Notes discounted &amp; rediscounted</b> (As per residual usance of the underlying bills)	Y1430	1,773.16	2,849.55	12,355.68	12,697.83	12,163.07	2,544.20	169.32	0.00	0.00	0.00	44,552.81
<b>(ii) Term Loans</b> (The cash inflows on account of the interest and principal of the loan may be slotted in respective time buckets as per the timing of the cash flows as stipulated in the original / revised repayment schedule)	Y1440	1,76,702.48	77,770.64	1,92,309.46	5,50,843.73	4,78,577.19	16,72,680.10	27,95,068.90	74,85,071.66	25,03,890.63	18,24,735.67	1,77,57,650.48

(a) Through Regular Payment Schedule	Y1450	1,76,702.48	77,770.64	1,92,309.46	5,50,843.73	4,78,253.16	16,72,625.32	27,93,229.31	74,74,584.46	24,98,147.20	18,24,735.67	1,77,39,201.45
(b) Through Bullet Payment	Y1460	0.00	0.00	0.00	0.00	324.03	54.78	1,839.59	10,487.20	5,743.43	0.00	18,449.03
(iii) Interest to be serviced through regular schedule	Y1470	91,435.05	14,838.57	26,891.34	2.83	0.00	9,254.61	1,904.41	0.00	0.00	0.00	1,44,326.81
(iv) Interest to be serviced to be in Bullet Payment	Y1480	166.23	0.00	10.59	0.00	0.00	0.00	0.00	0.00	0.00	0.00	176.82
6.Gross Non-Performing Loans (GNPA)	Y1490	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,97,868.99	1,83,445.50	4,81,314.49
(i) Substandard	Y1500	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,97,868.99	63,109.54	3,60,978.53
(a) All over dues and instalments of principal falling due during the next three years (In the 3 to 5 year time-bucket)	Y1510	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,97,868.99	0.00	2,97,868.99
(b) Entire principal amount due beyond the next three years (In the over 5 years time-bucket)	Y1520	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	63,109.54	63,109.54
(ii) Doubtful and loss	Y1530	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,20,335.96	1,20,335.96
(a) All instalments of principal falling due during the next five years as also all over dues (In the over 5 years time-bucket)	Y1540	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	38,251.99	38,251.99
(b) Entire principal amount due beyond the next five years (In the over 5 years time-bucket)	Y1550	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	82,083.97	82,083.97
7. Inflows From Assets On Lease	Y1560	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8. Fixed Assets (Excluding Assets On Lease)	Y1570	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,74,698.26	1,74,698.26
9. Other Assets :	Y1580	95.85	2.70	5,131.86	28,277.73	179.11	5,797.92	2,310.89	19,760.74	31,444.83	1,24,961.84	2,17,963.49
(a) Intangible assets & other non-cash flow items (In the 'Over 5 year time bucket)	Y1590	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,03,183.61	1,03,183.61
(b) Other items (e.g. accrued income, other receivables, staff loans, etc.) (In respective maturity buckets as per the timing of the cash flows)	Y1600	95.85	2.70	5,131.86	28,277.73	179.11	5,797.92	2,310.89	19,760.74	31,444.83	21,778.23	1,14,779.88



(c) Others	Y1610	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10.Security Finance Transactions (a+b+c+d)	Y1620	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
a) Repo (As per residual maturity)	Y1630	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
b) Reverse Repo (As per residual maturity)	Y1640	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
c) CBLO (As per residual maturity)	Y1650	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
d) Others (Please Specify)	Y1660	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11.Inflows On Account of Off Balance Sheet (OBS) Exposure (i+ii+iii+iv+v)	Y1670	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(i)Loan committed by other institution pending disbursal	Y1680	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(ii)Lines of credit committed by other institution	Y1690	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(iii) Bills discounted/rediscounted	Y1700	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(iv)Total Derivative Exposures (a+b+c+d+e+f+g+h)	Y1710	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(a) Forward Forex Contracts	Y1720	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(b) Futures Contracts	Y1730	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(c) Options Contracts	Y1740	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(d) Forward Rate Agreements	Y1750	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(e) Swaps - Currency	Y1760	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(f) Swaps - Interest Rate	Y1770	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(g) Credit Default Swaps	Y1780	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(h) Other Derivatives	Y1790	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(v)Others	Y1800	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
B. TOTAL INFLOWS (B) (Sum of 1 to 11)	Y1810	4,92,563.44	1,65,077.01	4,02,793.35	6,39,378.60	7,77,766.82	16,98,309.79	30,37,887.10	77,67,046.31	29,06,000.61	25,12,769.91	2,03,99,592.94
C. Mismatch (B - A)	Y1820	58,178.92	32,601.21	7,046.49	9,603.95	40,773.44	47,791.41	90,710.35	-4,78,995.41	3,01,962.85	-8,82,273.80	0.00
D. Cumulative Mismatch	Y1830	58,178.92	90,780.13	97,826.62	1,07,430.57	1,48,204.01	1,95,995.41	2,86,705.76	5,80,310.94	8,82,273.80	0.00	0.00
E. Mismatch as % of Total Outflows	Y1840	13.39%	24.61%	1.78%	1.52%	5.53%	17.86%	27.42%	-5.81%	11.60%	-25.99%	0.00%
F. Cumulative Mismatch as % of Cumulative Total Outflows	Y1850	13.39%	16.01%	10.16%	6.75%	6.36%	10.76%	17.21%	4.03%	5.19%	0.00%	0.00%