

To,  
The Bombay Stock Exchange,  
Mumbai.

Dear Sir/Madam,

Re: ALM Statement as on 30-Sep-25 submitted to RBI

We hereby enclose the ALM Statement as on 30-Sep-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

[illegible]

[illegible]

[illegible]

[illegible]

(i) Pending for less than 7	Y1040	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(ii) Pending for greater	Y1050	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10.Any Other Unclaimed	Y1060	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11.Debt Service	Y1070	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12.Other Outflows	Y1080	110.27	0.00	19,685.82	820.23	1,706.38	3,488.87	6,701.16	30,347.30	26,762.85	17,098.61	1,06,721.49
13.Outflows On Account of Off Balance Sheet (OBS) Exposure	Y1090	49,405.70	69,167.98	79,049.12	7,535.99	3,519.40	1,096.73	437.28	0.00	0.00	0.00	2,10,212.19
(i)Loan commitments pending disbursal	Y1100	49,405.70	69,167.98	79,049.12	7,535.99	3,519.40	1,096.73	437.28	0.00	0.00	0.00	2,10,212.19
(ii)Lines of credit committed to other	Y1110	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(iii)Total Letter of Credits	Y1120	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(iv)Total Guarantees	Y1130	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(v) Bills	Y1140	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(vi)Total Derivative Exposures	Y1150	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	Y1160	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	Y1170	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	Y1180	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	Y1190	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	Y1200	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	Y1210	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	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
A. TOTAL OUTFLOWS (A) (Sum of 1 to 13)	Y1250	3,12,563.24	1,22,908.41	3,76,467.27	5,69,494.98	8,15,618.17	18,29,924.54	30,92,401.10	85,07,102.62	24,82,146.85	37,48,552.75	2,18,57,179.93
A1. Cumulative Outflows	Y1260	4	4	8,11,938.92	13,81,433.90	7	40,26,976.61	71,19,377.71	33	18	3	2,18,57,179.93
B. INFLOWS												
1. Cash (In 1 to 30/31 day time-bucket)	Y1270	3,705.78	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3,705.78
2. Remittance in Transit	Y1280	6,766.96	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6,766.96
3. Balances With Banks	Y1290	52,028.19	86,575.05	2,82,889.75	1,582.03	2,64,981.27	23,908.32	47,283.44	1,72,127.05	91,097.20	0.00	10,22,472.30
a) Current Account (The stipulated minimum balance be shown in 6 months to 1 year bucket. The balance in excess of the minim balance be	Y1300	0.00	0.00	0.00	0.00	1,64,068.69	0.00	0.00	0.00	0.00	0.00	1,64,068.69
b) Deposit Accounts /Short-Term Deposits (As per residual maturity)	Y1310	52,028.19	86,575.05	2,82,889.75	1,582.03	1,00,912.57	23,908.32	47,283.44	1,72,127.05	91,097.20	0.00	8,58,403.61
4.Investments	Y1320	0.00	0.00	0.00	62,601.61	50,667.32	1,62,731.04	1,51,907.30	60,277.75	25,275.56	2,04,824.13	7,18,284.71
(i)Statutory Investments (only for NBFCs-D)	Y1330	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(ii) Listed Investments	Y1340	0.00	0.00	0.00	62,601.61	50,667.32	1,62,731.04	1,51,907.30	60,277.75	25,275.56	1,52,649.30	6,66,109.88

(a) Current	Y1350	0.00	0.00	0.00	62,541.02	49,432.84	0.00	1,06,993.02	0.00	0.00	0.00	2,18,966.88
(b) Non-current	Y1360	0.00	0.00	0.00	60.59	1,234.48	1,62,731.04	44,914.28	60,277.75	25,275.56	1,52,649.30	4,47,143.01
(iii) Unlisted Investments	Y1370	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	52,174.82	52,174.82
(a) Current	Y1380	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(b) Non-current	Y1390	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	52,174.82	52,174.82
(iv) Venture Capital Units	Y1400	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(v) Others (Please Specify)	Y1410	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5.Advances (Performing)	Y1420	0	99,412.20	2,44,417.73	5,76,664.15	5,24,975.54	17,98,353.31	30,84,712.86	78,23,505.88	27,61,445.94	18,27,408.27	1,90,15,878.58
(i) Bills of Exchange and Promissory Notes discounted & rediscounted (As per residual usance of	Y1430	1,387.43	2,237.45	8,494.15	7,964.37	8,931.25	940.78	117.90	0.00	0.00	0.00	30,073.33
(ii) Term Loans (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	Y1440	1,74,354.44	82,810.90	2,10,827.40	5,68,699.78	5,16,044.29	17,86,818.23	30,82,009.28	78,23,505.88	27,61,445.94	18,27,408.27	1,88,33,924.41
(a) Through Regular Payment Schedule	Y1450	1,74,354.44	82,810.90	2,10,827.40	5,68,579.27	5,16,044.29	17,86,025.00	30,79,555.17	78,20,664.00	27,61,442.95	18,27,408.27	1,88,27,711.69
(b) Through Bullet	Y1460	0.00	0.00	0.00	120.51	0.00	793.23	2,454.11	2,841.88	2.99	0.00	6,212.72
(iii) Interest to be serviced through regular schedule	Y1470	99,174.97	14,363.59	25,096.18	0.00	0.00	10,594.30	2,585.68	0.00	0.00	0.00	1,51,814.72
(iv) Interest to be serviced to be in Bullet Payment	Y1480	65.86	0.26	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	66.12
6.Gross Non-Performing Loans (GNPA)	Y1490	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3,56,307.45	2,42,659.54	5,98,966.99
(i) Substandard	Y1500	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3,56,307.45	91,876.28	4,48,183.73
(a) All over dues and instalments of principal falling due during the next three years	Y1510	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3,56,307.45	0.00	3,56,307.45
(b) Entire principal amount due beyond the next three years	Y1520	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	91,876.28	91,876.28
(ii) Doubtful and loss	Y1530	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,50,783.26	1,50,783.26
(a) All instalments of principal falling due during the next five years as also all over dues	Y1540	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	49,649.82	49,649.82
(b) Entire principal amount due beyond the next five years	Y1550	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,01,133.44	1,01,133.44
7. Inflows From Assets On	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	1,86,878.06	1,86,878.06



9. Other Assets :	Y1580	47.64	0.00	5,854.26	35,982.83	275.41	672.77	3,695.63	83,923.78	15,576.55	1,58,197.67	3,04,226.54
(a) Intangible assets & other non-cash flow items (In the 'Over 5 year time	Y1590	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,20,609.89	1,20,609.89
(b) Other items (e.g. accrued income, other receivables, staff loans, etc.) (In respective maturity	Y1600	47.64	0.00	5,854.26	35,982.83	275.41	672.77	3,695.63	83,923.78	15,576.55	37,587.77	1,83,616.65
(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	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	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	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	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	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	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	3,37,531.28	1,85,987.25	5,33,161.74	6,76,830.62	8,40,899.53	19,85,665.44	32,87,599.23	81,39,834.46	32,49,702.71	26,19,967.67	2,18,57,179.93
C. Mismatch (B - A)	Y1820	24,968.04	63,078.84	1,56,694.47	1,07,335.63	25,281.36	1,55,740.90	1,95,198.13	-3,67,268.16	7,67,555.86	-11,28,585.08	0.00
D. Cumulative Mismatch	Y1830	24,968.04	88,046.88	2,44,741.35	3,52,076.98	3,77,358.34	5,33,099.25	7,28,297.38	3,61,029.22	11,28,585.08	0.00	0.00
E. Mismatch as % of Total	Y1840	7.99%	51.32%	41.62%	18.85%	3.10%	8.51%	6.31%	-4.32%	30.92%	-30.11%	0.00%
F. Cumulative Mismatch as % of Cumulative Total	Y1850	7.99%	20.22%	30.14%	25.49%	17.18%	13.24%	10.23%	2.31%	6.23%	0.00%	0.00%