

To,
The Bombay Stock Exchange,
Mumbai.

Dear Sir/Madam,

Re: ALM Statement as on 31-Mar-26 submitted to RBI

We hereby enclose the ALM Statement as on 31-Mar-26 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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(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	2,02,622.73	21,699.19	3,12,687.60	10,46,815.96	9,00,899.30	14,93,686.54	35,82,545.10	94,90,878.43	26,76,552.04	11,82,085.16	2,09,10,472.05
(i) Bank Borrowings (a+b+c+d+e+f)	Y310	2,02,497.21	0.00	86,000.17	3,94,752.38	6,45,953.24	8,71,005.35	18,10,225.30	52,85,828.98	15,17,881.27	0.00	1,08,14,143.90
a) Bank Borrowings in the nature of Term Money Borrowings (As per residual maturity)	Y320	40,505.72	0.00	84,502.63	1,94,752.38	5,49,490.87	8,31,010.69	15,08,634.10	42,29,970.57	15,17,881.27	0.00	89,56,748.24
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	1,61,991.49	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,61,991.49
d) Bank Borrowings in the nature of Letter of Credit	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	1,497.54	0.00	6,462.37	9,994.66	3,01,591.19	10,55,858.42	0.00	0.00	13,75,404.17
f) Other bank borrowings	Y370	0.00	0.00	0.00	2,00,000.00	0.00	30,000.00	0.00	0.00	0.00	0.00	2,30,000.00
(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	13,237.38	0.00	19,785.00	53,716.00	1,19,569.26	2,05,924.00	7,81,728.00	3,01,148.00	12,198.84	15,07,306.48
(viii) Borrowings from Others (Please specify)	Y440	0.00	0.00	1,46,047.15	1,10,416.63	1,10,277.16	3,32,804.04	6,25,496.02	15,61,202.22	2,62,028.20	6,972.92	31,55,244.35
(ix) Commercial Papers (CPs)	Y450	0.00	0.00	0.00	4,07,554.63	59,173.76	36,563.01	5,62,744.64	0.00	0.00	0.00	10,66,036.04
Of which; (a) To Mutual Funds	Y460	0.00	0.00	0.00	2,30,801.83	59,173.76	2,437.53	3,19,184.54	0.00	0.00	0.00	6,11,597.67

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Of which; (a) Subscribed by Retail Investors	Y710	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(b) Subscribed by Banks	Y720	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(c) Subscribed by NBFCs	Y730	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(d) Subscribed by Mutual	Y740	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(e) Subscribed by Insurance	Y750	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(f) Subscribed by Pension	Y760	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(g) Others (Please specify)	Y770	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
B. Un-Secured (a+b+c+d+e+f+g)	Y780	0.00	0.00	0.00	0.00	0.00	65,356.82	0.00	0.00	0.00	0.00	65,356.82
Of which; (a) Subscribed by Retail Investors	Y790	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(b) Subscribed by Banks	Y800	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(c) Subscribed by NBFCs	Y810	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(d) Subscribed by Mutual	Y820	0.00	0.00	0.00	0.00	0.00	63,000.00	0.00	0.00	0.00	0.00	63,000.00
(e) Subscribed by Insurance	Y830	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(f) Subscribed by Pension	Y840	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(g) Others (Please specify)	Y850	0.00	0.00	0.00	0.00	0.00	2,356.82	0.00	0.00	0.00	0.00	2,356.82
(xii) Subordinate Debt	Y860	0.00	4,279.11	0.00	2,251.03	6,394.20	16,320.00	11,165.34	1,23,000.00	89,924.57	8,47,079.37	11,00,413.60
(xiii) Perpetual Debt	Y870	0.00	0.00	0.00	783.89	855.46	7,071.08	5,663.63	30,600.00	19,500.00	2,05,284.56	2,69,758.63
(xiv) Security Finance Transactions(a+b+c+d)	Y880	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)	Y890	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)	Y900	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)	Y910	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)	Y920	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7.Current Liabilities & Provisions (a+b+c+d+e+f+g+h)	Y930	43,660.10	52,734.91	62,108.49	4,099.72	217.16	71,309.73	8,726.45	24,689.85	0.00	8,864.19	2,76,410.59
a) Sundry creditors	Y940	29,239.45	19,005.56	33,424.47	4,099.72	217.16	1,737.31	8,726.45	5.00	0.00	5,627.86	1,02,082.97
b) Expenses payable (Other than Interest)	Y950	14,420.66	33,729.35	28,684.02	0.00	0.00	69,572.41	0.00	0.00	0.00	0.00	1,46,406.44

(c) Advance income received from borrowers pending adjustment	Y960	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(d) Interest payable on deposits and borrowings	Y970	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(e) Provisions for Standard Assets	Y980	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(f) Provisions for Non Performing Assets (NPAs)	Y990	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(g) Provisions for Investment Portfolio (NPI)	Y1000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(h) Other Provisions (Please Specify)	Y1010	0.00	0.00	0.00	0.00	0.00	0.00	0.00	24,684.85	0.00	3,236.33	27,921.18
8.Statutory Dues	Y1020	1,266.05	0.00	6,363.90	0.00	0.00	0.00	0.00	0.00	0.00	0.00	7,629.95
9.Unclaimed Deposits (i+ii)	Y1030	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(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 than 7 years	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 Realisation Account	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	79.51	0.00	26,531.61	859.21	1,344.75	3,012.37	6,065.86	24,117.99	20,351.71	13,523.58	95,886.59
13.Outflows On Account of Off Balance Sheet (OBS) Exposure (i+ii+iii+iv+v+vi+vii)	Y1090	88,571.04	1,23,999.46	1,41,713.67	14,017.58	9,137.56	3,456.27	1,657.15	0.00	0.00	0.00	3,82,552.73
(i)Loan commitments pending disbursement	Y1100	88,571.04	1,23,999.46	1,41,713.67	14,017.58	9,137.56	3,456.27	1,657.15	0.00	0.00	0.00	3,82,552.73
(ii)Lines of credit committed to other institution	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 discounted/rediscounted	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 (a+b+c+d+e+f+g+h)	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 Agreements	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	3,36,199.44	1,98,433.57	5,49,405.27	10,65,792.47	9,11,598.77	15,71,464.90	35,98,994.56	95,39,686.27	26,96,903.75	44,21,627.19	2,48,90,106.19
A1. Cumulative Outflows	Y1260	3,36,199.44	00	8	21,49,830.75	2	46,32,894.42	82,31,888.98	4	0	9	2,48,90,106.19

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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	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	3,68,400.51	2,07,421.80	5,52,624.09	10,68,789.64	9,24,937.76	21,55,683.12	37,76,207.18	92,19,140.52	38,49,332.26	27,67,569.31	2,48,90,106.19
C. Mismatch (B - A)	Y1820	32,201.07	8,988.24	3,218.82	2,997.17	13,338.99	5,84,218.22	1,77,212.62	-3,20,545.75	11,52,428.50	-16,54,057.89	0.00
D. Cumulative Mismatch	Y1830	32,201.07	41,189.31	44,408.12	47,405.29	60,744.29	6,44,962.50	8,22,175.13	5,01,629.38	16,54,057.88	0.00	0.00
E. Mismatch as % of Total	Y1840	9.58%	4.53%	0.59%	0.28%	1.46%	37.18%	4.92%	-3.36%	42.73%	-37.41%	0.00%
F. Cumulative Mismatch as % of Cumulative Total Outflows	Y1850	9.58%	7.70%	4.10%	2.21%	1.98%	13.92%	9.99%	2.82%	8.08%	0.00%	0.00%