CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LIMITED (CIFCL)

UNAUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED 30th JUNE 2026

Key Financial Results (Q1 FY 26-27):

- **Total AUM at ₹ 2,54,392 Cr (Up by 23% YoY)**
- **Net Income for the quarter was 4,930 Cr (Up by 28% YoY)**
- **PAT at ₹ 1,654 Cr for the quarter (Up by 46% YoY)**

Chennai, July 28th, 2026: The Board of Directors of CIFCL today approved the unaudited financial results for the quarter ended 30th June 2026.

Performance Highlights:

Rs in Cr.

Particulars	Q1 FY 26	Q1 FY 27	Growth (Y-o-Y)
Disbursements	**24,325**	**29,612**	**22%**
AUM	**2,07,663**	**2,54,392**	**23%**
Total Income	7,331	8,933	22%
Finance Cost	-3,466	-4,003	15%
Net Income	**3,865**	**4,930**	**28%**
Total Expenses	-1,453	-1,787	23%
Loan Losses	-882	-922	5%
Profit Before Tax	**1,530**	**2,220**	**45%**
Profit After Tax	**1,136**	**1,654**	**46%**

- Aggregate disbursements in Q1 FY 27 were at ₹ 29,612 Cr with the AUM of ₹2,54,392 Cr as of 30th June 2026 as compared to ₹ 2,07,663 Cr as of 30th June 2025, registering a growth of 23% on Y-o-Y.

- Vehicle Finance (VF) disbursements were at ₹ 16,503 Cr in Q1 FY 27 with the AUM of ₹ 1,24,132 Cr as of 30th June 2026 as compared to ₹ 1,04,720 Cr in the previous year, registering a growth of 19% Y-o-Y.

- Loan Against Property (LAP) business disbursed ₹ 4,780 Cr in Q1 FY 27 with the AUM of ₹ 54,130 Cr as of 30th June 2026 as compared to ₹ 43,943 Cr in the previous year, registering a growth of 23% Y-o-Y.

- Home Loan (HL) business disbursed ₹ 1,797 Cr in Q1 FY 27 with the AUM of ₹ 23,644 Cr as of 30th June 2026 as compared to ₹ 19,399 Cr in the previous year, registering a growth of 22% Y-o-Y.

- Small and Medium Enterprises Loan (SME) business disbursed ₹ 1,992 Cr in Q1 FY 27 with the AUM of ₹ 9,923 Cr as of 30th June 2026 as compared to ₹ 7,119 Cr in the previous year, registering a growth of 39% Y-o-Y.

- Consumer and Small Enterprise Loans (CSEL) disbursed ₹ 3,408 Cr in Q1 FY 27 with the AUM of ₹ 15,884 Cr as of 30th June 2026 as compared to ₹ 14,199 Cr in the previous year, registering a growth of 12% Y-o-Y.

- Secured Business and Personal Loan (SBPL) disbursed ₹ 379 Cr in Q1 FY 27 with the AUM of ₹ 3,730 Cr as of 30th June 2026 as compared to ₹ 2,671 Cr in the previous year, registering a growth of 40% Y-o-Y.

- Gold Loans (GL) business disbursed ₹ 754 crore during Q1 FY27 with the AUM of ₹ 2,143 Cr as of 30th June 2026 and continued to scale steadily. We are currently operating through 171 dedicated branches.

- PBT for Q1 FY 27 was at ₹ 2,220 Cr, registering a growth of 45% over Q1 of FY 26

- PBT-ROA for Q1 FY 27 was at 3.7%.

- ROE for Q1 FY 27 was at 21.2%.

- The Company continues to hold a strong liquidity position with ₹ 22,765 Cr as cash balance as at end of Jun'2026 (including HQLA of ₹ 7,614.93 Cr invested in GSEC, SDL, T-bill & invested in Strips shown under investments held in compliance with LCR requirements), with a total liquidity position of ₹ 23,984 Cr (including undrawn sanctioned lines). The ALM is comfortable with no negative cumulative mismatches across all time buckets

- Consolidated Profit Before Tax (PBT) for Q1 FY 27 was at ₹ 2,222 Cr as against ₹ 1,531 Cr in Q1 FY 26 registering a growth of 45%.

Asset Quality:

Stage 3 levels representing 90+ dues were at 3.29% as of June 26 as against 3.05% at the end of March 26. GNPA % as per RBI norms was at 4.50% as of June 26 as against 4.36% on March 26. NNPA as per RBI norms was at 2.95% as of June 26 as against 2.87% in March 26.

The details of the stagewise assets and provisions are given in the Annexure.

Capital Adequacy:

The Capital Adequacy Ratio (CAR) of the company as of 30th June 2026, was at 19.81% as against the regulatory requirement of 15%. Tier-I Capital was at 14.81% (Common Equity Tier-I Capital at 14.52% as against a regulatory minimum of 9%) and Tier-II Capital was at 5.00%. Of the ₹ 2,000 CCD issuance, ₹.1,370 crore was converted into equity during FY26, followed by a further ₹ 200 crore conversion in July 2026. The remaining ₹ 430 crore of CCDs will be converted in October 2026, further reinforcing the Company's capital base.

Annexure

Stage wise ECL Summary

Stage wise Summary - Jun 26 *Rs in Cr*

Particulars	Asset	Total Provn	NNPA
	Rs in Cr	Rs in Cr	Rs in Cr
Stage 1A	2,15,899	730	2,15,169
Stage 1B^	521	18	503
Total Stage 1	**2,16,420**	**747**	**2,15,672**
Stage 2A	3,995	297	3,698
Stage 2B^	2,268	197	2,071
Total Stage 2	**6,263**	**494**	**5,769**
Stage 3	7,565	3,459	4,106
Total Stage 3	**7,565**	**3,459**	**4,106**
Total	**2,30,248**	**4,701**	**2,25,547**
NPA as per RBI (incl Sec)	**10,354**	**3,675**	**6,679**
NNPA RBI %			**2.95%**

Stage wise Summary - Mar 26 *Rs in Cr*

Particulars	Asset	Total Provn	NNPA
	Rs in Cr	Rs in Cr	Rs in Cr
Stage 1A	2,09,093	707	2,08,387
Stage 1B^	596	20	575
Total Stage 1	**2,09,689**	**727**	**2,08,962**
Stage 2A	3,161	239	2,922
Stage 2B^	2,324	205	2,120
Total Stage 2	**5,486**	**444**	**5,042**
Stage 3	6,767	3,200	3,567
Total Stage 3	**6,767**	**3,200**	**3,567**
Total	**2,21,942**	**4,370**	**2,17,571**
NPA as per RBI (incl Sec)	**9,686.63**	**3,424.71**	**6,261.91**
NNPA RBI %			**2.87%**

Particulars	Asset	Total Provn	NNPA %
	%	PCR (%)	%
Stage 1A	93.77%	0.34%	93.45%
Stage 1B^	0.23%	3.45%	0.22%
Total Stage 1	**93.99%**	**0.35%**	**93.67%**
Stage 2A	1.74%	7.43%	1.61%
Stage 2B^	0.99%	8.70%	0.90%
Total Stage 2	**2.72%**	**7.89%**	**2.51%**
Stage 3	3.29%	45.73%	1.78%
Total Stage 3	**3.29%**	**45.73%**	**1.78%**
Total	**100.00%**	**2.04%**	**97.96%**
NPA as per RBI (incl Sec)	**4.50%**	**35.49%**	**2.90%**
NNPA RBI %			**2.95%**

Particulars	Asset	Total Provn	NNPA %
	%	PCR (%)	%
Stage 1A	94.21%	0.34%	93.89%
Stage 1B^	0.27%	3.42%	0.26%
Total Stage 1	**94.48%**	**0.35%**	**94.15%**
Stage 2A	1.42%	7.56%	1.32%
Stage 2B^	1.05%	8.81%	0.96%
Total Stage 2	**2.47%**	**8.09%**	**2.27%**
Stage 3	3.05%	47.29%	1.61%
Total Stage 3	**3.05%**	**47.29%**	**1.61%**
Total	**100.00%**	**1.97%**	**98.03%**
NPA as per RBI (incl Sec)	**4.36%**	**35.36%**	**2.82%**
NNPA RBI %			**2.87%**

Note: ^cases which have ever been 90+ DPD

Rs in Cr.

Particulars	Jun-25	Sep-25	Dec-25	Mar-26	Jun-26
Gross Assets - Stage 1 & 2	1,85,382	1,91,454	2,01,976	2,15,175	2,22,683
Gross Assets - Stage 3	6,040	6,627	7,013	6,767	7,565
Stage 3 Assets to Total Gross Assets	**3.16%**	**3.35%**	**3.36%**	**3.05%**	**3.29%**
Coverage Ratio (%) - Stage 3	**43.72%**	**43.23%**	**43.03%**	**47.29%**	**45.73%**

About Cholamandalam Investment and Finance

Cholamandalam Investment and Finance Company Limited (Chola) was incorporated in 1978 as the financial services arm of the Murugappa Group. Chola commenced business as an equipment financing company and has emerged as a comprehensive financial services provider offering vehicle finance, home loans, loan against property , SME loans, customer durables loans, gold loans, Secured Business & Personal Loans, Investment advisory services, stock broking and various other financial services to customers.

Chola operates from 2508 touch points across India, with assets under management above INR 254392 Crores.

The mission of Chola is to enable customers to enter a better life. Chola has a growing clientele of over 43 lakh happy customers nationwide. Since its inception and growth, the company has kept a clear eye on its values. The basic tenet of these values is a strict adherence to ethics and a responsibility to all those within its corporate ambit - customers, shareholders, employees and society.

For more details, please visit www.cholamandalam.com

About Murugappa Group

A 125-year-old conglomerate with presence across India and the world, the INR 902 billion (90,178 crore) Murugappa Group has diverse businesses in agriculture, engineering, financial services and more.

The Group has 10 listed companies: Carborundum Universal Limited, CG Power & Industrial Solutions Limited, Cholamandalam Financial Holdings Limited, Cholamandalam Investment & Finance Company Limited, Coromandel International Limited, E.I.D.-Parry (India) Limited, NACL Industries Limited, Shanthi Gears Limited, Tube Investments of India Limited, and Wendt (India) Limited. Other major companies include Cholamandalam MS General Insurance Company Limited and Parry Agro Industries Limited. Brands such as Ajax, Hercules, BSA, Montra, Montra Electric, Mach City, Chola, Chola MS, CG Power, Shanthi Gears, CUMI, Gromor, Paramfos, Parry's are part of the Group's illustrious stable.

Abrasives, technical ceramics, electrominerals, electric vehicles, auto components, fans, transformers, signalling equipment for railways, bicycles, fertilisers, sugar, tea, and several other products make up the Group's business interests.

Guided by the Five lights — integrity, passion, quality, respect, and responsibility — and a culture of professionalism, the Group has a workforce of 94,041employees.

For more information, visit www.murugappa.com

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