CHOLAMANDALAM FINANCIAL HOLDINGS LIMITED

CIN - L65100TN1949PLC002905

Registered Office : DARE HOUSE, 234, NSC Bose Road, Chennai - 600 001

Statement of Standalone Audited Financial Results for the quarter and year ended March 31, 2026

Rs. Crores, unless otherwise stated

	Particulars	Quarter ended			Year ended	
		31.03.2026 Audited (Refer Note 3)	31.12.2025 Unaudited	31.03.2025 Audited (Refer Note	31.03.2026 Audited	31.03.2025 Audited
		1	2	3	4	5
1.	**Revenue from operations**					
	-Interest Income	1.40	1.19	0.55	4.91	1.32
	-Dividend Income	48.48	-	48.48	74.88	74.88
	-Service Income	2.50	2.50	2.50	10.00	10.00
	Total	**52.38**	**3.69**	**51.53**	**89.79**	**86.20**
2.	**Other income**	-	-	-	-	-
3.	**Total Income (1+2)**	**52.38**	**3.69**	**51.53**	**89.79**	**86.20**
4.	**Expenses**					
	a) Finance Cost	-	-	-	-	-
	b) Employee benefits expense	0.51	0.52	0.48	2.04	1.86
	c) Depreciation and amortisation expense	0.01	0.01	0.01	0.03	0.03
	d) Other expenditure	1.00	0.24	1.01	1.82	1.74
	Total expenses	**1.52**	**0.77**	**1.50**	**3.89**	**3.63**
5.	**Profit before tax (3-4)**	**50.86**	**2.92**	**50.03**	**85.90**	**82.57**
6.	**Tax expense**					
	a) Current tax	12.39	0.26	12.46	15.50	18.20
	b) Deferred tax	(0.01)	-	(0.03)	(0.01)	(0.03)
	Total Tax expense	12.38	**0.26**	**12.43**	**15.49**	**18.17**
7.	**Profit for the period (5-6)**	**38.48**	**2.66**	**37.60**	**70.41**	**64.40**
8.	**Other Comprehensive Income - Gain/(loss)**					
	a) (i) Items that will not be reclassified to Statement of Profit or Loss	2.46	0.05	11.46	2.75	11.41
	(ii) Income tax relating to items that will not be reclassified to Statement of Profit or Loss	(0.35)	(0.01)	(1.64)	(0.39)	(1.67)
	b) (i) Items that will be reclassified to Statement of Profit or Loss	-	-	-	-	-
	(ii) Income tax relating to items that will be reclassified to Statement of Profit or Loss	-	-	-	-	-
	Total Other Comprehensive Income for the period	**2.11**	**0.04**	**9.82**	**2.36**	**9.74**
9.	**Total Comprehensive Income for the period (7+8)**	**40.59**	**2.70**	**47.42**	**72.77**	**74.14**
10.	**Paid-up equity share capital (Re. 1/- per share)**	**18.78**	**18.78**	**18.78**	**18.78**	**18.78**
11.	**Earnings per Share of Re. 1/- each (Rs.) (not annualised for interim period)**					
	a) Basic	2.05	0.14	2.00	3.75	3.43
	b) Diluted	2.05	0.14	2.00	3.75	3.43

FOR IDENTIFICATION ONLY
R.G.N. PRICE & CO.

CHOLAMANDALAM FINANCIAL HOLDINGS LIMITED
Dare House
No.234
N.S.C. Bose Road
Chennai-600 001

CHOLAMANDALAM FINANCIAL HOLDINGS LIMITED
Statement of Standalone Assets and Liabilities

Rs. Crores, unless otherwise stated

	As at 31.03.2026	As at 31.03.2025
ASSETS	**Audited**	**Audited**
Financial Assets		
(a) Cash and Cash equivalents	0.52	0.78
(b) Bank Balance other than (a) above	110.05	63.77
(c) Investments	1,293.46	1,290.72
(d) Other Financial Assets	-	-
Total Financial Assets	**1,404.03**	**1,355.27**
Non-Financial Assets		
(a) Current Tax Assets (Net)	-	-
(b) Deferred Tax Assets (Net)	-	-
(c) Intangible Assets	0.02	0.05
(d) Other Non-Financial Assets	0.16	0.13
Total Non-Financial Assets	**0.18**	**0.18**
Total Assets	**1,404.21**	**1,355.45**
LIABILITIES AND EQUITY		
Liabilities		
Financial Liabilities		
(a) Borrowings (debt securities)	-	-
(b) Borrowings (other than debt securities)	-	-
(c) Payables		
Trade payables		
i) total outstanding dues of micro enterprises and small enterprises	-	-
ii) total outstanding dues of creditors other than micro enterprises and small enterprises	-	-
Other payables		
i) total outstanding dues of micro enterprises and small enterprises	-	-
ii) total outstanding dues of creditors other than micro enterprises and small enterprises	0.84	0.83
(d) Other Financial Liabilities	0.49	0.45
Total Financial Liabilities	**1.33**	**1.28**
Non-Financial Liabilities		
(a) Current Tax Liabilities (Net)	0.88	0.93
(b) Deferred Tax Liabilities (Net)	2.21	1.83
(c) Provisions	0.07	0.06
(d) Other non-financial liabilities	0.04	0.04
Total Non-Financial Liabilities	**3.20**	**2.86**
Equity		
(a) Equity Share Capital	18.78	18.78
(b) Other Equity	1,380.90	1,332.53
	1,399.68	**1,351.31**
Total Liabilities and Equity	**1,404.21**	**1,355.45**

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CHOLAMANDALAM FINANCIAL HOLDINGS LIMITED

Statement of Standalone Cash Flows

Rs. Crores, unless otherwise stated

Particulars	Year ended 31.03.2026		Year ended 31.03.2025	
	Audited		Audited	
Cash Flow from Operating Activities				
Profit / (Loss) Before Tax		**85.90**		**82.57**
Adjustments for:				
Depreciation and amortisation expense	0.03		0.03	
Interest income on Deposits	(4.91)		(1.32)	
		(4.88)		(1.29)
Operating Profit Before Working Capital Changes		**81.02**		**81.28**
Adjustments for:				
(Increase)/Decrease in Operating Assets				
- Financial Assets	(0.02)		0.02	
- Non Financial Assets	(0.01)		0.13	
- Investment in Bank Fixed Deposits(net of withdrawals) / Unpaid dividend accounts	(46.23)		(62.19)	
		(46.26)		(62.04)
Increase/(Decrease) in Operating Liabilities				
- Financial Liabilities	0.02		0.02	
- Trade Payables	0.03		(0.02)	
- Provisions	0.01		0.02	
		0.06		0.02
Cash Flow generated from / (used) in Operations		**34.82**		**19.26**
Interest Received on Bank Deposits	4.86		0.23	
Income taxes paid (Net of refunds)	(15.55)	(10.69)	(16.74)	(16.51)
Net Cash generated from / (used) in Operating Activities (A)		**24.13**		**2.75**
Cash Flow from Investing Activities				
Purchase of intangible asset		-		(0.02)
Net Cash generated from / (used) in Investing Activities (B)		**-**		**(0.02)**
Cash Flow from Financing Activities				
Dividends Paid (Including Unpaid dividends pertaining to earlier periods)		(24.39)		(10.44)
Net Cash (used) in / generated from Financing Activities (C)		**(24.39)**		**(10.44)**
Net Increase/(Decrease) in Cash and Cash Equivalents (A+B+C)		**(0.26)**		**(7.71)**
Cash and Cash Equivalents at the Beginning of the year		0.78		8.49
Cash and Cash Equivalents at the End of the year		0.52		0.78

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CHOLAMANDALAM FINANCIAL HOLDINGS LIMITED

CIN - L65100TN1949PLC002905

Registered Office : DARE HOUSE, 234, NSC Bose Road, Chennai - 600 001

Statement of Consolidated Audited Financial Results for the quarter and year ended March 31, 2026

Rs. Crores, unless otherwise stated

	Particulars	Quarter ended			Year ended	
		31.03.2026 Audited (Refer Note 3)	31.12.2025 Unaudited	31.03.2025 Audited (Refer Note 3)	31.03.2026 Audited	31.03.2025 Audited
		1	2	3	4	5
1.	**Revenue from operations**					
	-Interest Income	7,921.18	7,539.27	6,709.51	29,616.16	24,855.22
	-Dividend Income	12.10	7.29	9.40	35.12	24.61
	-Gross Premium Income	2,208.60	2,347.11	2,265.71	8,868.15	8,004.67
	-Premium ceded to reinsurers	(511.72)	(664.91)	(710.35)	(2,300.29)	(2,220.05)
	-Fee & Commission Income	697.10	565.63	534.58	2,327.74	1,973.55
	- Net gain on derecognition of financial instruments under amortised cost category	114.87	101.27	93.87	439.11	159.04
	-Net gain/(loss) on fair value change on financial instrument	(77.46)	51.72	10.12	81.59	324.78
	-Service Income	1.53	1.41	0.53	5.14	3.51
	Total	**10,366.20**	**9,948.79**	**8,913.37**	**39,072.72**	**33,125.33**
2.	**Other income**	**153.30**	**135.33**	**95.99**	**503.05**	**334.59**
3.	**Total Income (1+2)**	**10,519.50**	**10,084.12**	**9,009.36**	**39,575.77**	**33,459.92**
4.	**Expenses**					
	a) Finance costs	3,754.62	3,648.02	3,360.55	14,388.06	12,494.06
	b) Insurance Claims (net of reinsurance recoveries)	1,339.85	1,321.49	1,173.39	5,288.00	4,297.53
	c) Impairment on financial instruments (Refer Note 6)	852.13	910.47	584.05	3,542.20	2,452.22
	d) Employee benefits expense(Refer Note 5)	1,216.60	1,221.11	1,051.52	4,686.06	3,790.20
	e) Depreciation and amortisation expense	84.24	87.18	79.27	332.57	295.73
	f) Other expenditure	1,132.55	1,033.98	900.44	4,012.96	3,730.62
	Total expenses	**8,379.99**	**8,222.25**	**7,149.22**	**32,249.85**	**27,060.36**
5.	**Profit before share of profit/(loss) from Associates & Joint Venture and tax (3-4)**	**2,139.51**	**1,861.87**	**1,860.14**	**7,325.92**	**6,399.56**
6.	**Share of Profit/(Loss) from Associates & Joint Venture (Net of tax)**	**2.61**	**1.33**	**2.23**	**7.26**	**5.90**
7.	**Profit before Tax (5+6)**	**2,142.12**	**1,863.20**	**1,862.37**	**7,333.18**	**6,405.46**
8.	**Tax expense**					
	a) Current tax	603.56	567.74	554.75	2,135.43	1,788.85
	b) Deferred tax	(86.99)	(90.36)	(54.56)	(287.43)	(123.27)
	Total Tax expense	**516.57**	**477.38**	**500.19**	**1,848.00**	**1,665.58**
9.	**Profit after tax (7-8)**	**1,625.55**	**1,385.82**	**1,362.18**	**5,485.18**	**4,739.88**
	Profit for the period attributable to:					
	-Owners of the Company	687.14	625.73	613.57	2,441.29	2,173.66
	-Non-Controlling Interest	938.41	760.09	748.61	3,043.89	2,566.22
10.	**Other Comprehensive Income- Gain/(loss)**					
	a. (i) Items that will not be reclassified to Statement of Profit or Loss	7.83	1.11	9.96	(2.15)	0.79
	(ii) Income tax relating to items that will not be reclassified to Statement of Profit or Loss	(1.72)	(0.26)	(1.26)	0.84	1.00
	b. (i) Items that will be reclassified to Statement of Profit or Loss	(48.08)	7.16	(81.60)	16.37	87.27
	(ii) Income tax relating to items that will be reclassified to Statement of Profit or Loss	12.09	(1.80)	20.56	(4.13)	(21.96)
	Other Comprehensive Income for the period	**(29.88)**	**6.21**	**(52.34)**	**10.93**	**67.10**
	Other Comprehensive Income for the period attributable to:					
	-Owners of the Company	(44.32)	(2.15)	(4.16)	(20.51)	66.25
	-Non-Controlling Interest	14.44	8.36	(48.18)	31.44	0.85
11.	**Total Comprehensive Income for the period (9+10)**	**1,595.67**	**1,392.03**	**1,309.84**	**5,496.11**	**4,806.98**
	Total Comprehensive Income for the period attributable to:					
	-Owners of the Company	642.82	623.58	609.41	2,420.78	2,239.91
	-Non-Controlling Interest	952.85	768.45	700.43	3,075.33	2,567.07
12.	**Paid-up equity share capital (Re.1/- per share)**	**18.78**	**18.78**	**18.78**	**18.78**	**18.78**
13.	**Earnings per Share of Re.1/- each (Rs.) (not annualised for interim period)**					
	a) Basic	**36.59**	**33.32**	**32.68**	**130.01**	**115.76**
	b) Diluted	**36.59**	**33.32**	**32.68**	**130.01**	**115.76**

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CHOLAMANDALAM FINANCIAL HOLDINGS LIMITED

Statement of Consolidated Assets and Liabilities

Rs. Crores, unless otherwise stated

	As at 31.03.2026 Audited	As at 31.03.2025 Audited
ASSETS		
Financial Assets		
(a) Cash and Cash equivalents	8,475.01	5,385.91
(b) Bank Balance other than (a) above	6,500.77	4,293.94
(c) Derivative financial instruments	1,701.06	203.32
(d) Receivables		
i) Trade Receivables	327.05	204.19
ii) Other Receivables	155.60	66.15
iii) Insurance Contract Assets	1,049.38	606.18
iv) Reinsurance Assets	950.45	1,688.43
(e) Loans	217,743.72	182,037.64
(f) Investments in Associates & Joint Venture	490.53	483.27
(g) Other Investments	24,477.77	23,787.94
(h) Other Financial Assets	1,319.59	780.26
Total Financial Assets	**263,190.93**	**219,537.23**
Non-Financial Assets		
(a) Current Tax Assets	49.86	395.86
(b) Deferred Tax Assets	1,213.09	928.55
(c) Goodwill	42.72	42.72
(d) Investment Property	28.96	28.96
(e) Property, Plant and Equipment	2,046.00	1,900.84
(f) Capital Work in Progress	27.51	3.69
(g) Intangible Assets	90.98	56.25
(h) Intangible Assets under development	69.57	50.71
(i) Reinsurance Assets	1,317.96	1,282.49
(j) Other Non-Financial Assets	255.14	388.65
Total Non-Financial Assets	**5,141.79**	**5,078.72**
Total Assets	**268,332.72**	**224,615.95**
LIABILITIES AND EQUITY		
Liabilities		
Financial Liabilities		
(a) Derivative financial instruments	86.45	284.60
(b) Payables		
Trade payables		
i) total outstanding dues of micro enterprises and small enterprises	13.44	14.82
ii) total outstanding dues of creditors other than micro enterprises and small enterprises	325.96	651.61
Other payables		
i) total outstanding dues of micro enterprises and small enterprises	-	-
ii) total outstanding dues of creditors other than micro enterprises and small enterprises	2,278.63	1,622.82
Other Insurers		
i) Total outstanding dues of micro and small enterprises	-	-
ii) total outstanding dues of creditors other than micro enterprises and small enterprises	1,020.92	746.09
(c) Debt Securities	40,824.10	30,222.70
(d) Borrowings (Other than Debt Securities)	156,542.80	133,791.98
(e) Subordinated Liabilities	13,033.13	10,351.76
(f) Insurance Contract Liabilities	11,748.62	11,893.72
(g) Other Financial Liabilities	1,055.46	865.06
Total Financial Liabilities	**226,929.51**	**190,445.16**
Non-Financial Liabilities		
(a) Current tax Liabilities	0.88	0.93
(b) Deferred tax Liabilities	2.21	1.83
(c) Provisions	300.56	248.34
(d) Insurance Contract Liabilities	7,050.70	6,786.87
(e) Other non-financial liabilities	168.90	183.73
Total Non-Financial Liabilities	**7,523.25**	**7,221.70**
Equity		
(a) Equity Share Capital	18.78	18.78
(b) Other Equity	15,435.37	12,496.50
	15,454.15	**12,515.28**
Non controlling interest	18,425.81	14,433.81
	33,879.96	**26,949.09**
Total Liabilities and Equity	**268,332.72**	**224,615.95**

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CHOLAMANDALAM FINANCIAL HOLDINGS LIMITED ★ Dare House No 234 N.S.C. Bose Road Chennai-600 001

CHOLAMANDALAM FINANCIAL HOLDINGS LIMITED

Statement of Consolidated Cash Flows

Rs. Crores, unless otherwise stated

Particulars	Year ended 31.03.2026		Year ended 31.03.2025	
	Audited		Audited	
Cash Flow from Operating Activities				
Profit before share of profit/(loss) from Associates & Joint Venture and tax		**7,325.92**		**6,399.56**
Adjustments for :-				
Depreciation and amortisation expense	332.57		295.73	
Impairment of financial instruments	3,542.20		2,452.22	
Net gain on derecognition of financial instruments under amortised cost category	(439.11)		(159.04)	
Finance Costs	14,388.06		12,494.06	
(Profit) / Loss on Sale of Property plant and equipment (Net)	5.97		2.01	
Intangible Assets Under Development - Expensed off	-		1.79	
Change in fair value of financial instruments - gain	(1.24)		-	
Net (gain)/loss on fair value change in financial instruments-realised	(94.75)		(313.04)	
Net gain on fair value change in financial instruments-unrealised	11.76		-	
Net gain on conversion of equity shares-realised	-		(0.10)	
Net loss on fair value change in equity shares -Un-realised	-		(3.15)	
Interest Income on deposits and investments	(2,044.39)		(1,776.07)	
Dividend on Investments	(35.12)		(24.61)	
Interest on Income tax refund	(80.24)		(67.97)	
Profit on sale of investments	-		(2.76)	
Share based payment expense	84.09		74.45	
		15,669.80		12,973.52
Operating Profit Before Working Capital Changes		**22,995.72**		**19,373.08**
Adjustments for :-				
(Increase)/Decrease in Operating Assets				
- Loans	(45,120.59)		(42,070.66)	
- Receivables	(207.89)		91.95	
- Insurance assets (including Reinsurance assets)	270.48		(560.64)	
- Other Financial Assets	(85.40)		170.66	
- Purchase / Sale / Maturity of Other Investments (Net)	(790.52)		(3,529.80)	
- Other Non Financial Assets	61.00	(45,872.92)	(137.67)	(46,036.16)
Proceeds from de-recognition of financial assets recognised at amortised cost		5,878.90		2,000.21
Increase/(Decrease) in Operating Liabilities				
- Payables		325.20		385.75
- Other Financial liabilities		411.01		81.96
- Provisions		48.06		33.26
- Insurance Contracts liabilities		126.20		1,730.40
- Other Non-Financial liabilities		(14.85)		12.90
Cash Flow used in Operations		(16,102.68)		(22,418.60)
Finance Costs paid		(14,294.49)		(12,033.36)
Interest Received on deposits and investments		2,037.58		1,739.78
Dividend received		35.12		24.61
Income tax paid (Net of refunds)		(1,708.30)		(1,513.73)
Net Cash Used in Operating Activities (A)		**(30,032.77)**		**(34,201.30)**
Cash Flow from Investing Activities				
Purchase of Property, Plant and Equipment and Intangible Assets	(360.21)		(341.48)	
Proceeds from Sale of Property, Plant and Equipment	28.42		14.91	
Investment in Fixed Deposits (Net of withdrawals)	(2,196.61)		(711.15)	
Net Cash Used in Investing Activities (B)		**(2,528.40)**		**(1,037.72)**
Cash Flow from Financing Activities				
Proceeds from issue of Share Capital (Including Securities Premium and conversion of Cumulative Convertible Debentures)	1,468.07		47.52	
Proceeds from issue of debt securities	30,416.33		23,665.27	
Redemption of Debt securities (including conversion of cumulative convertible debentures)	(19,757.94)		(18,544.12)	
Borrowing - Other than debt securities	128,806.95		131,326.24	
Repayment of borrowing - Other than debt securities	(107,602.63)		(102,045.57)	
Proceeds from issue of subordinated liabilities	2,602.00		5,564.00	
Repayment of subordinated liabilities	-		(112.40)	
Payment of Lease Liabilities	(163.18)		(145.26)	
		35,769.60		39,755.68
Dividends Paid (Including Unpaid dividends pertaining to earlier periods)		(119.33)		(103.97)
Net Cash Flow From Financing Activities (C)		**35,650.27**		**39,651.71**
Net Increase / (Decrease) in Cash and Cash Equivalents (A+B+C)		**3,089.10**		**4,412.69**
Cash and Cash Equivalents at the Beginning of the year		5,385.91		973.22
Cash and Cash Equivalents at the End of the year		**8,475.01**		**5,385.91**

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CHOLAMANDALAM FINANCIAL HOLDINGS LIMITED

CIN - L65100TN1949PLC002905

Registered Office : DARE HOUSE, 234, NSC Bose Road, Chennai - 600 001

Notes to the Standalone and Consolidated Audited Financial Results for the quarter and year ended March 31, 2026

1. The Standalone and Consolidated financial results of Cholamandalam Financial Holdings Limited ("The Company") for the quarter and year ended March 31, 2026 has been reviewed by the Audit Committee and approved by the Board of Directors at their meeting held on May 08, 2026. The above financial results were audited by the Statutory Auditor, who has issued an unmodified opinion, on these financial results in compliance with Regulation 33 of Securities Exchange Board of India ("SEBI") (Listing Obligations and Disclosure Requirements)Regultions, 2015 as amended.

2. The consolidated financial results of the Company comprising the Company, its Subsidiaries (together 'the Group'), Joint Ventures and Associates, include the results of the following entities:

Name of the entity	Relationship under Indian Accounting Standards
Cholamandalam Investment and Finance Company Limited (CIFCL)	Subsidiary
Cholamandalam Securities Limited	Subsidiary of CIFCL
Cholamandalam Leasing Limited (Formely known as Cholamandalam Home Finance Limited)	Subsidiary of CIFCL
Vishvakarma Payments Private Limited	Associate of CIFCL
Payswiff Technologies Private Limited	Joint Venture of CIFCL
Chola Foundation	Jointly controlled entity (not for profit) of CIFCL
Cholamandalam MS General Insurance Company Limited (CMSGICL)	Subsidiary
Cholamandalam MS Risk Services Limited	Joint Venture

3. In respect of Standalone and Consolidated financial results, the figures for the quarter ended March 31, 2026 and March 31, 2025 is the balancing figure between the audited financials in respect of full financial years ended March 31, 2026 and March 31, 2025 and the published year to date figures for the nine months ended December 31, 2025 and December 31, 2024 respectively which were subject to limited Review.

4. The Company is a Core Investment Company and all the activities of the Company revolve around the main business in India. As such there are no separate reportable segments as defined in Indian Accounting Standard 108 -'Operating Segments' in respect of the Standalone Financial Results. The Segment Reporting for Consolidated Financial Results is given in Appendix 1.

5. The Government of India has notified New Labour Codes effective from November 21, 2025, impact of these have been assessed based on best information available and the impact on the standalone financial result is not material. In the consolidated financial results the revised wage definition has resulted in increase in employee benefits expense by Rs 57.40 crores for the quarter ended December 2025 and year ended March 2026. The Group continues to monitor the finalisation of Central and State Rules and clarifications from the Government on the New Labour Codes and would provide appropriate accounting effect on the basis of such developments, as and when needed.

6. In CIFCL, Impairment allowance for the Quarter and Year ended March 31, 2026 includes Rs 200 crores as Management overlay towards potential adverse Impact of Geo-Political risks on the loan Portfolio of the company.

7. The Board of Directors of the Company have recommended a final dividend of 130% being Rs.1.30 per equity share of face value of Re.1/- of the Company, for the year ended March 31, 2026 which is subject to approval by the shareholders at the ensuing Annual General Meeting.

8. Prior period figures have been regrouped wherever necessary to conform to the current period presentation.

On behalf of the **Board of Directors**

FOR IDENTIFICATION ONLY
R.G.N. PRICE & CO.

CHOLAMANDALAM FINANCIAL HOLDINGS LIMITED
Dare House
No 234
N.S.C. Bose Road
Chennai-600 001

M M Murugappan

Place : Chennai
Date : May 08, 2026

M M Murugappan
Chairman
DIN:00170478

visit us at www.cholafhl.com

CHOLAMANDALAM FINANCIAL HOLDINGS LIMITED
CIN - L65100TN1949PLC002905
Registered Office : DARE HOUSE, 234, NSC Bose Road, Chennai - 600 001

Appendix 1 - Segment Information in respect of Consolidated Audited Financial Results for the quarter and year ended March 31, 2026

Rs. Crores, unless otherwise stated

Particulars	Quarter ended			Year ended	
	31.03.2026 Audited (Refer Note 3)	31.12.2025 Unaudited	31.03.2025 Audited (Refer Note 3)	31.03.2026 Audited	31.03.2025 Audited
	1	2	3	4	5
1. Segment Revenue					
Financing	8,416.76	7,898.21	7,045.59	31,073.15	25,846.05
Insurance	2,052.06	2,149.26	1,970.23	8,351.78	7,677.12
Others	52.38	3.69	51.53	89.79	86.20
Total	**10,521.20**	**10,051.16**	**9,067.35**	**39,514.72**	**33,609.37**
Less: Inter-Segment revenue	(155.00)	(102.37)	(153.98)	(442.00)	(484.04)
Net Revenue	**10,366.20**	**9,948.79**	**8,913.37**	**39,072.72**	**33,125.33**
2. Segment Results (Profit before tax)					
Financing	2,141.98	1,735.14	1,698.13	6,973.04	5,741.45
Insurance	(4.85)	123.81	160.46	341.56	650.12
Others	50.86	2.92	50.03	85.90	82.57
Inter segment eliminations	(48.48)	-	(48.48)	(74.58)	(74.58)
Profit Before Share of Profit/(Loss) from Associates & Joint Ventures	**2,139.51**	**1,861.87**	**1,860.14**	**7,325.92**	**6,399.56**
Add: Share of Profit/(Loss) from Associates & Joint Ventures (Net)	2.61	1.33	2.23	7.26	5.90
Profit before Tax	**2,142.12**	**1,863.20**	**1,862.37**	**7,333.18**	**6,405.46**
3. Segment Assets					
Financing	244,258.27	228,048.94	200,720.08	244,258.27	200,720.08
Insurance	23,468.13	23,943.23	23,271.73	23,468.13	23,271.73
Others	156.11	112.14	103.82	156.11	103.82
Other Unallocable assets	1,305.67	1,280.71	1,367.13	1,305.67	1,367.13
Inter Segment Assets	(855.46)	(857.69)	(846.81)	(855.46)	(846.81)
Total	**268,332.72**	**252,527.33**	**224,615.95**	**268,332.72**	**224,615.95**
4. Segment Liabilities					
Financing	214,989.83	201,572.12	178,218.07	214,989.83	178,218.07
Insurance	20,313.63	20,593.18	20,291.25	20,313.63	20,291.25
Others	4.76	2.92	4.35	4.76	4.35
Other Unallocable liabilities	-	-	-	-	-
Inter Segment liabilities	(855.46)	(857.69)	(846.81)	(855.46)	(846.81)
Total	**234,452.76**	**221,310.53**	**197,666.86**	**234,452.76**	**197,666.86**
5. Capital Employed (Segment Assets - Segment Liabilities)					
Financing	29,268.44	26,476.82	22,502.01	29,268.44	22,502.01
Insurance	3,154.50	3,350.05	2,980.48	3,154.50	2,980.48
Others	151.35	109.22	99.47	151.35	99.47
Unallocable	1,305.67	1,280.71	1,367.13	1,305.67	1,367.13
Total	**33,879.96**	**31,216.80**	**26,949.09**	**33,879.96**	**26,949.09**

Notes to segment information:

1. 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 108 -'Operating Segments'

2. Segment information for the previous periods has been restated/regrouped/re-classified wherever necessary, to conform to the current period presentation.

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On behalf of the Board of Directors

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Place : Chennai
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