

April 7, 2022,

The Secretary
National Stock Exchange of India Limited
Capital Market – Listing, Exchange Plaza,
5th Floor, Plot No. C/1, G Block,
Bandra-Kurla Complex, Bandra (E),
Mumbai 400 051
NSE SCRIP CODE: CHOLAFIN EQ

The Secretary
BSE Ltd.
25th Floor, Phiroze Jeejeebhoy Towers
Dalal Street, Fort
Mumbai 400 001
BSE SCRIP CODE: 511243

Dear Sirs,

Ref: Information under Reg.30 of SEBI (Listing Obligations and Disclosure Requirements) Regulation, 2015

We wish to provide the following information for the quarter and year ended 31st March, 2022:

1. Disbursements for Q4 FY 22 stood approximately at Rs.12718 Crores as against Rs.8071 Crores in Q4 of FY 21 which is a growth of 58% and for FY 22 stood approximately at Rs.35,489 Crores as against Rs.26043 Crores which is a growth of 36%.
2. Disbursements in Vehicle Finance business grew by 43% to approximately Rs.8785 Crores in Q4 of FY 22 and by 26% in FY 22 to approximately Rs.25,439 Crores. Loan Against Property business grew disbursements by 57% to approximately Rs.1870 Crores in Q4 of FY 22 and by 53% to approximately Rs.5536 Crores in FY 22. Disbursements in Home Loans stood at Rs.549 Crores for Q4 of FY 22 and Rs.1896 Crores in FY 22 which is a growth of 2% and 23% respectively YoY. Apart from this, the new businesses launched last year together made disbursals of Rs.1514 Crores for Q4 of FY 22 and Rs.2618 Cr in FY 22.
3. Collection Efficiency on billing improved across all Product segments and stood at 138% in Q4 of FY 22 as against 120% in Q4 of FY 21. This will result in strengthening the asset quality position of the Company.
4. The Company continues to hold a strong liquidity position with Rs.5575 Crores as cash balance as at end of March 2022 (including Rs.1500 Crores invested in Gsec shown under investments), with a total liquidity position of Rs.7,400 Crores (including undrawn sanctioned lines). The ALM is comfortable with no negative cumulative mismatches across all time buckets.

The above information is provisional and subject to audit by Statutory auditors of the Company.

We request you to kindly take the above on record.

Thanking you,

Yours faithfully,
For Cholamandalam Investment and Finance Company Limited



D. Arul Selvan
President & CFO

Cholamandalam Investment and Finance Company Ltd.

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