

January 30, 2019

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

NSDL / CDSL / NSE-WDM / BSE-F Class

Dear Sir,

Sub: Intimation on the outcome of the Board Meeting held on 30th January 2019 and disclosure under Regulation 30 of SEBI Listing Regulations

Kindly refer our letter dated 7th January, 2019, intimating you of the convening of the meeting of the Board of Directors to *inter alia* consider and approve the unaudited standalone financial results for the quarter ended 31st December 2018 and payment of an interim dividend for the financial year ending 31st March 2019 on the outstanding equity shares of the Company.

In this regard, we wish to inform you that the Board of Directors at their meeting held today have approved the following:

1. Unaudited financial results:

Unaudited financial results (Standalone) for the quarter ended 31st December 2018 prepared as per Indian Accounting Standards (IndAS). In this regard, we enclose a copy of the following as prescribed under Regulation 33 of the Listing Regulations:

- The detailed format of the unaudited financial results being submitted as per the listing regulations. The said results will be uploaded online on the stock exchange website. The financial results will also be published as per the format prescribed in the listing regulations;
- Limited review report from the statutory auditors, M/s. S.R. Batliboi & Associates LLP, Chartered Accountants;
- Press release being given for publication.

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2. Payment of Interim Dividend & Record Date:

Payment of an interim dividend on the equity shares of the Company at the rate of being Rs.4.50 per equity share of Rs.10/- each for the year ending 31st March 2019. Record date for the purpose of payment of interim dividend shall be 11th February 2019.

The interim dividend shall be paid to those shareholders whose names appear in the register of members as on the Record Date in respect of shares held in physical form and in case of shares held in dematerialised form, as per the details to be furnished by the depositories as on the Record Date. The interim dividend will be paid within 10 days from the Record Date (i.e. on or before 22nd February, 2019).

Schedule of Analysts / Investors call:

Pursuant to Regulation 30(2) of the Listing Regulations, detail of the schedule of Analysts / Investors call in connection with the above financial results is enclosed as an annexure. Any subsequent changes in the schedule will be posted on the website of the Company, www.cholamandalam.com.

The meeting of the Board of Directors commenced at 2.45 p.m. and concluded at ~~5.35~~ 5.35 p.m.

Kindly take the above information on record and acknowledge receipt.

Thanking you,

Yours faithfully,

For Cholamandalam Investment and Finance Company Limited



P Sujatha
Company Secretary

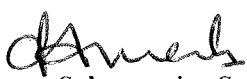
Encl.: As above

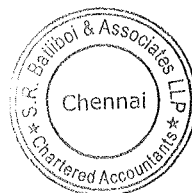
**Independent Auditor's Review Report on the Unaudited Standalone Financial Results of
Cholamandalam Investment and Finance Company Limited pursuant to Regulation 33 of the SEBI
(Listing Obligation and Disclosure Requirements) Regulations, 2015**

**Review Report to
The Board of Directors
Cholamandalam Investment and Finance Company Limited**

1. We have reviewed the accompanying statement of unaudited standalone Ind AS financial results of Cholamandalam Investment and Finance Company Limited (the 'Company') for the three months ended December 31, 2018 and year to date from April 1, 2018 to December 31, 2018 (the "Statement") attached herewith, being submitted by the Company pursuant to the requirements of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ('the Regulation'), read with SEBI Circular No. CIR/CFD/FAC/62/2016 dated July 5, 2016 ('the Circular').
2. The preparation of the Statement in accordance with the recognition and measurement principles laid down in Indian Accounting Standard 34, (Ind AS) 34 "Interim Financial Reporting" prescribed under Section 133 of the Companies Act, 2013 read with Rule 3 of Companies (Indian Accounting Standards) Rules, 2015, as amended, read with the Circular is the responsibility of the Company's management and has been approved by the Board of Directors of the Company. Our responsibility is to express a conclusion on the Statement based on our review.
3. We conducted our review in accordance with the Standard on Review Engagements (SRE) 2410, 'Review of Interim Financial Information Performed by the Independent Auditor of the Entity' issued by the Institute of Chartered Accountants of India. This standard requires that we plan and perform the review to obtain moderate assurance as to whether the Statement is free of material misstatement. A review is limited primarily to inquiries of company personnel and analytical procedures applied to financial data and thus provides less assurance than an audit. We have not performed an audit and accordingly, we do not express an audit opinion.
4. Based on our review conducted as above, nothing has come to our attention that causes us to believe that the accompanying Statement, prepared in accordance with the recognition and measurement principles laid down in the applicable Indian Accounting Standards ('Ind AS') specified under Section 133 of the Companies Act, 2013, read with relevant rules issued thereunder and other recognised accounting practices and policies has not disclosed the information required to be disclosed in terms of the Regulation, read with the Circular, including the manner in which it is to be disclosed, or that it contains any material misstatement.

For S.R. BATLIBOI & ASSOCIATES LLP
Chartered Accountants
ICAI Firm registration number: 101049W/E300004


per Subramanian Suresh
Partner
Membership No.: 083673



Place: Chennai
Date: January 30, 2019

CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LIMITED

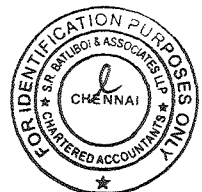
CIN - L65993TN1978PLC007576

Registered Office : DARE HOUSE, 2, NSC Bose Road, Chennai - 600 001.

Statement of Unaudited Standalone Financial Results for the nine months and three months ended December 31, 2018

₹ lakhs

	Three months ended			Nine months ended		Year ended
	31.12.2018	30.09.2018	31.12.2017	31.12.2018	31.12.2017	31.03.2018
	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited
	1	2	3	4	5	6
1. Revenue from operations	1,83,069	1,67,158	1,38,938	5,11,962	4,04,729	5,51,429
2. Other income	11	10	8	41	21	44
3. Total Income (1+2)	1,83,080	1,67,168	1,38,946	5,12,003	4,04,750	5,51,473
4. Expenses						
a) Finance costs	95,614	86,089	67,300	2,61,593	1,95,636	2,67,321
b) Impairment on financial instruments	9,534	6,116	9,689	25,476	31,837	32,616
c) Employees benefits expense	14,166	13,424	13,325	41,718	38,103	53,679
d) Depreciation and amortisation expense	1,507	1,276	1,346	4,049	3,476	4,968
e) Other expenditure	15,909	14,310	13,524	42,987	38,506	52,880
Total expenses (4)	1,36,730	1,21,215	1,05,184	3,75,823	3,07,558	4,11,464
5. Profit before tax (3-4)	46,350	45,953	33,762	1,36,180	97,192	1,40,009
6. Tax expense						
a) Current tax	17,395	17,189	14,817	51,108	40,851	53,359
b) Deferred tax	(1,482)	(1,704)	(2,998)	(4,357)	(6,963)	(5,027)
Total Tax expense	15,913	15,485	11,819	46,751	33,888	48,332
7. Profit for the period (5-6)	30,437	30,468	21,943	89,429	63,304	91,677
8. Other Comprehensive Income						
a. (i) Items that will not be reclassified to Profit or Loss	(120)	(215)	287	(441)	102	(66)
(ii) Income tax relating to items that will not be reclassified to Profit or Loss	41	73	(98)	151	(35)	23
b. (i) Items that will be reclassified to Profit or Loss	(372)	446	1,809	2,492	(248)	(1,100)
(ii) Income tax relating to items that will be reclassified to Profit or Loss	129	(34)	(626)	(751)	86	381
9. Total Comprehensive Income for the period (7+8)	30,115	30,738	23,315	90,880	63,209	90,915
10. Paid-up equity share capital (₹10/- per share)	15,642	15,642	15,637	15,642	15,637	15,640
11. Earnings per Share (EPS) - not annualised (₹)						
a) Basic	19.47	19.49	14.04	57.20	40.50	58.65
b) Diluted	19.45	19.46	14.03	57.15	40.49	58.60



CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LIMITED

Notes

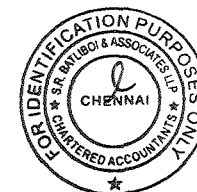
- The above Results have been reviewed by the Audit Committee and approved by the Board at its meeting held on January 30, 2019 and subjected to a limited review by the statutory auditors.
- As permitted under the SEBI (Listing Obligations and Disclosure Requirements) Regulations 2015, the Company has opted to submit only the quarterly and year-to-date standalone financial results to the Stock Exchanges in respect of Financial Year 2018-19.
- The Company has adopted Indian Accounting Standards ('Ind AS') notified under Section 133 of the Companies Act 2013('the Act') read with the Companies (Indian Accounting Standards) Rules, 2015 from April 01, 2018 and the effective date of such transition is April 01, 2017. Such transition has been carried out from the erstwhile Accounting Standards notified under the Act, read with relevant rules issued thereunder and guidelines issued by the Reserve Bank of India ('RBI') (Collectively referred to as 'the Previous GAAP'). Accordingly, the impact of transition has been recorded in the opening reserves as at April 01, 2017. The corresponding figures presented in these results have been prepared on the basis of the previously published unaudited/audited results under previous GAAP for the relevant periods, duly re-stated to Ind AS. These Ind AS adjustments have been reviewed by the statutory auditors.

These financial results for the current and previous periods may require adjustments due to changes in financial reporting requirements arising from new standards, modifications to the existing standards, guidelines issued by the Ministry of Corporate Affairs and RBI or changes in the use of one or more optional exemptions from full retrospective application of certain Ind AS permitted under Ind AS-101.

- As required by paragraph 32 of Ind AS 101, net profit reconciliation between the figures reported under Previous GAAP and Ind AS is as under:

Particulars	₹' lakhs		
	Nine months ended	Quarter ended	Year ended
	31.12.2017 Unaudited	31.12.2017 Unaudited	31.03.2018 Unaudited
Net Profit After Tax as reported under Previous GAAP	68,303	24,920	97,412
<u>Adjustments increasing/(decreasing) Net Profit After Tax as reported under Previous GAAP:</u>			
Adoption of Effective Interest Rate (EIR) for amortisation of income and expenses - financial assets at amortised cost	(1,455)	(960)	(1,772)
Adjustments on account of De-recognition of financial assets	(2,105)	(608)	(5,628)
Expected Credit Loss (ECL) and related adjustments under Ind AS 109	(2,869)	(2,076)	2,865
Impact of application of Ind AS 115 on revenue from certain customer contracts	-	-	(2,846)
Fair valuation of employee stock options as per Ind AS 102	(728)	(227)	(846)
Re-measurement gain/ loss on defined benefit obligation plan recognised in 'Other Comprehensive Income' as per Ind AS 19	(102)	(286)	(66)
Others	-	-	(28)
Tax adjustments on above items	2,260	1,180	2,586
Net Profit After Tax as per Ind AS	63,304	21,943	91,677
Other comprehensive income, net of tax	(95)	1,372	(762)
Total comprehensive income	63,209	23,315	90,915

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CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LIMITED

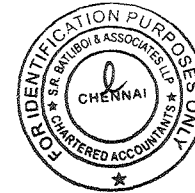
5. 1,359 options were exercised during the three months ended December 31, 2018. The total outstanding employee stock options as at December 31, 2018 is 716,109
6. The listed Non - Convertible Debentures of the Company aggregating to Rs. 11,166 crores as on December 31, 2018 are secured by exclusive charge on identified standard receivables of the Company and also by a subservient charge over certain immovable properties. The total asset cover is above hundred percent of the principal amount of the said debentures.
7. The Segment Reporting in respect of the Standalone Results is given in Appendix 1.
8. The Board of Directors of the Company have declared an Interim dividend of 45% being ₹ 4.50 per share on the equity shares of the Company, for the year ending March 31, 2019.
9. Prior period figures have been regrouped wherever necessary to conform to the current period presentation.

Place : Chennai
Date : January 30, 2019

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On behalf of the Board of Directors


Arun Magappan
Executive Director



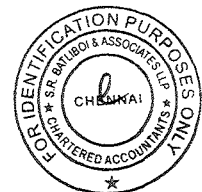
CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LIMITED
CIN - L65993TN1978PLC007576
Registered Office : DARE HOUSE, 2, NSC Bose Road, Chennai - 600 001.

Appendix 1

Segment wise Revenue, Results and Capital Employed for standalone unaudited financial results under Regulation 33 of the Listing Regulations, 2015

₹ lakhs

Particulars	Standalone					
	Three months ended			Nine months ended		Year ended
	31.12.2018	30.09.2018	31.12.2017	31.12.2018	31.12.2017	31.03.2018
	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited
1	2	3	4	5	6	
1. Segment Revenue						
Vehicle Finance	1,39,469	1,30,832	1,05,180	3,92,863	3,04,060	4,20,019
Home Equity	32,379	27,650	27,274	91,697	82,869	1,07,408
Others	5,786	5,482	4,476	16,323	11,929	16,597
Unallocable revenue	5,446	3,204	2,016	11,120	5,892	7,449
Total	1,83,080	1,67,168	1,38,946	5,12,003	4,04,750	5,51,473
Less: Inter-Segment revenue	-	-	-	-	-	-
Net Revenue	1,83,080	1,67,168	1,38,946	5,12,003	4,04,750	5,51,473
2. Segment Results (Profit before tax)						
Vehicle Finance	30,310	34,328	25,841	96,719	75,368	1,07,564
Home Equity	11,967	8,920	5,614	31,276	18,943	27,988
Others	(132)	-	696	(648)	(1,215)	(389)
Unallocable	4,205	2,705	1,611	8,833	4,096	4,846
Total	46,350	45,953	33,762	1,36,180	97,192	1,40,009
3. Segment Assets						
Vehicle Finance	37,49,447	35,42,896	27,94,282	37,49,447	27,94,282	31,43,355
Home Equity	9,67,739	9,76,127	9,06,756	9,67,739	9,06,756	9,39,087
Others	1,75,315	1,56,135	1,25,901	1,75,315	1,25,901	1,37,404
Other Unallocable assets	4,55,808	6,33,843	1,66,028	4,55,808	1,66,028	1,57,325
Total	53,48,309	53,09,001	39,92,967	53,48,309	39,92,967	43,77,171
4. Segment Liabilities						
Vehicle Finance	35,55,206	33,12,058	25,83,529	35,55,206	25,83,529	29,07,877
Home Equity	9,33,153	9,24,258	8,49,991	9,33,153	8,49,991	8,80,097
Others	1,73,267	1,51,665	1,18,903	1,73,267	1,18,903	1,31,514
Other Unallocable liabilities	1,45,000	4,03,048		1,45,000		
Total	48,06,626	47,91,029	35,52,423	48,06,626	35,52,423	39,19,488
5. Capital Employed (Segment Assets - Segment Liabilities)						
Vehicle Finance	1,94,241	2,30,838	2,10,753	1,94,241	2,10,753	2,35,478
Home Equity	34,586	51,869	56,765	34,586	56,765	58,990
Others	2,048	4,470	6,998	2,048	6,998	5,890
Other Unallocable assets minus liabilities	3,10,808	2,30,795	1,66,028	3,10,808	1,66,028	1,57,325
Total	5,41,683	5,17,972	4,40,544	5,41,683	4,40,544	4,57,683



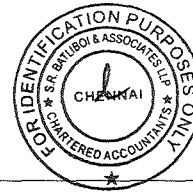
Note:

1. The Company's operating segments are established on the basis of those components of the Company that are evaluated regularly by the 'Chief Operating Decision Maker' as defined in Ind AS 108 - 'Operating Segments'
2. Revenue and Expenses have been identified to a segment based on direct relationship to the operating activities of the segment and other items which relate to the enterprise as a whole have been allocated to such segments on a reasonable basis.
3. Segment Assets and Liabilities represent Assets and Liabilities in respective segments which also considers allocation of common items on a reasonable basis. Any other assets and liabilities that cannot be allocated to a segment on reasonable basis have been disclosed as "Unallocable"
4. Segment information for the previous periods has been restated/regrouped/re-classified wherever necessary, to conform to the current period presentation.

Place : Chennai

Date : January 30, 2019

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On behalf of the Board of Directors

Arun Alagappan
Executive Director

CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LIMITED

CIN - L65993TN1978PLC007576

Registered Office : DARE HOUSE, 2, NSC Bose Road, Chennai - 600 001.

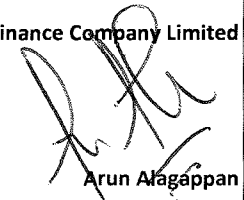

Extract of the detailed format of Standalone Unaudited Financial Results for the nine months and three months ended December 31, 2018

	₹ Lakhs					
	Three months ended			Nine months ended		Year ended
	31.12.2018 Unaudited	30.09.2018 Unaudited	31.12.2017 Unaudited	31.12.2018 Unaudited	31.12.2017 Unaudited	31.03.2018 Unaudited
	1	2	3	4	5	6
Total income from operations	1,83,069	1,67,158	1,38,938	5,11,962	4,04,729	5,51,429
Net Profit for the period before Tax	46,350	45,953	33,762	1,36,180	97,192	1,40,009
Net Profit for the period after Tax	30,437	30,468	21,943	89,429	63,304	91,677
Total Comprehensive Income for the period (Comprising Profit for the period after tax and Other Comprehensive Income after tax)	30,115	30,738	23,315	90,880	63,209	90,915
Equity Share Capital	15,642	15,642	15,637	15,642	15,637	15,640
Earnings per Share (EPS) - not annualised (of ` 10 each)						
a) Basic	19.47	19.49	14.04	57.20	40.50	58.65
b) Diluted	19.45	19.46	14.03	57.15	40.49	58.60

Note: The above is an extract of the detailed format of Quarterly Financial Results filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing and Other Disclosure Requirements) Regulations, 2015. The full format of the Standalone Financial Results for the nine months & three months ended December 31, 2018 is available on the Stock Exchange websites, www.nseindia.com and www.bseindia.com and also on the Company's website www.cholamandalam.com.

The Company has adopted Indian Accounting Standards ('Ind AS') notified under Section 133 of the Companies Act 2013 ('the Act') read with the Companies (Indian Accounting Standards) Rules, 2015 from April 01, 2018 and the effective date of such transition is April 01, 2017. Such transition has been carried out from the erstwhile Accounting Standards notified under the Act, read with relevant rules issued thereunder and guidelines issued by the Reserve Bank of India ('RBI') (Collectively referred to as 'the Previous GAAP'). Accordingly, the impact of transition has been recorded in the opening reserves as at April 01, 2017 and the corresponding figures presented in these results have been restated / reclassified.

For Cholamandalam Investment and Finance Company Limited


Arun Alagappan
 Executive Director


Place : Chennai

Date : January 30, 2019

CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LIMITED (CIFCL)
UN-AUDITED FINANCIAL RESULTS FOR THE QUARTER AND NINE MONTHS ENDED
31st DECEMBER 2018

“Assets under Management crosses Rs.50,000 Cr”

Q3 Performance

- ✓ **39% Growth in PAT over FY 18**
Highest ever quarterly PAT of ₹ 304 Cr.
- ✓ **32% Growth in Total Income over FY 18**
Total income of Rs. 1,831 Cr
- ✓ **AUM of ₹ 52,868 Cr (32% Growth)**

YTD Performance

- ✓ **41% Growth in PAT over FY 18**
Highest ever YTD PAT of Rs. 894 Cr.
- ✓ **26% Growth in Total Income over FY 18**
Total income of Rs. 5,120 Cr

Chennai, January 30, 2019: The Board of Directors of CIFCL today approved the un-audited financial results for the quarter/nine months ended 31st December 2018.

Highlights:

Q3 & YTD Dec Performance:

Rs in Cr.

Disbursements	Q3	Q3	YTD	YTD	Growth	Growth
	FY18	FY19	FY18	FY19	Q-o-Q	Y-o-Y
Vehicle Finance	5,607	6,240	13,720	17,447	11%	27%
Home Equity	799	954	2,368	2,803	19%	18%
Others	356	451	1,018	1,308	27%	29%
Total	6,761	7,644	17,106	21,558	13%	26%

Rs in Cr.

As per Ind AS	Q3	Q3	YTD	YTD	Growth	Growth
	FY18	FY19	FY18	FY19	Q-o-Q	Y-o-Y
Total Income	1,389	1,831	4,047	5,120	32%	26%
PAT	219	304	633	894	39%	41%
EPS - in Rs*	56.16	77.88	53.75	75.92	39%	41%
ROTA - PBT**	3.5%	3.6%	3.5%	3.8%		
ROE - in %	18.3%	20.7%	18.3%	21.4%		

**Annualized; **As % of average assets

Disbursements grew by 27%#
 PAT grew by 41%#
 ROTA – PBT improved by 30 bps#

#Year-on-year figures

- Aggregate disbursements for the period ended December 18 were at ₹ 21,558 Cr as against ₹ 17,106 Cr in the same period in the previous year registering a growth of 26%. The disbursements for the quarter ended December 18 were at ₹ 7,644 Cr as against ₹ 6,761 Cr in Q3 of FY18, registering a growth of 13%.
- Vehicle Finance (VF) business has clocked a volume of ₹ 17,447 Cr for the period ended December 2018 as against ₹ 13,720 Cr for the same period in the previous year, reporting a growth of 27% Y-o-Y. The same numbers for the quarter ended December 18 were at ₹ 6240 Cr as against ₹ 5607 Cr in Q3 FY 18, reporting a growth of 11%. The slow-down in VF disbursement can be explained by the stagnation in the industry volumes during Q3. Despite the almost stagnant market, the company outperformed the industry with 48% quarter-on-quarter growth in the number of new vehicles financed compared to the 7% increase for the industry taken as a whole.
- Home Equity (HE) business disbursed ₹ 2,803 Cr as against ₹ 2,368 Cr for YTD December FY18, marking a growth of 18% YoY. The numbers for the quarter ended December 18 disbursements were at ₹ 954 Cr as against ₹ 799 Cr in Q3 of FY 18 registering a growth of 19%.
- Assets under management grew by 32% at ₹ 52,868 Cr as compared to ₹ 39,985 Cr in Q3 FY18.
- **Profits after Tax (PAT)** for the period ended December 18 were at ₹ 894 Cr as against ₹ 633 Cr last year registering a growth of 41%. For the quarter the PAT was at ₹ 304 Cr as against ₹ 219 Cr in Q3 FY 18.
- **The PBT-ROTA for YTD FY19 improved to 3.8% as against 3.5% in YTD December of FY18. This improvement in RoTA can be attributed to two drivers- reduction in expected credit loss for HE & HL verticals and reduction in operating cost for the VF vertical.**

Interim Dividend:

The Board of Directors of the Company declared an Interim dividend of 45% being ₹ 4.5 per share on the equity shares of the Company, for the year ending March 31, 2019.

Asset Quality

CIFCL continues to demonstrate strong asset quality and been able to reduce the Stage 3 receivables from 4.3% in Dec 17 to 3.3% in Dec'18 (under IND AS). As per the traditional IGAAP approach also the GNPA levels reduced from 3.7% in Dec 17 to 2.7%. A brief comparison under both IGAAP and IND AS is also given.

Rs. in Cr.

Particulars	Dec-17	Mar-18	Jun-18	Sep-18	Dec-18
As per IGAAP					
GNPA	1,467	1,278	1,377	1,347	1,375
NNPA	927	722	778	751	753
Provision	540	556	599	597	622
GNPA%	3.7%	2.9%	3.0%	2.8%	2.7%
NNPA%	2.3%	1.7%	1.7%	1.6%	1.5%
Provision Coverage%	36.8%	43.5%	43.5%	44.3%	45.2%
Standard Assets Provn	128	145	156	161	161
Standard Assets Provn %	0.40%	0.40%	0.40%	0.40%	0.40%
Total Provision	668	701	755	757	783

As per IND AS					
Gross Asset - Stage 3	1,668	1,496	1,620	1,608	1,639
Stage 3 Assets to Total Gross Assets	4.3%	3.5%	3.6%	3.4%	3.3%
ECL provision - Stage 3	598	543	591	591	604
Coverage Ratio (%) - Stage 3	35.8%	36.3%	36.5%	36.8%	36.9%
Gross Asset - Stage 1&2	37,534	41,601	43,623	46,082	48,261
ECL provision - Stage 1&2	359	355	367	348	371
Coverage Ratio (%) - Stage 1&2	1.0%	0.9%	0.8%	0.8%	0.8%
Total ECL Provision	957	899	958	939	975

Capital Adequacy:

The Capital Adequacy Ratio (CAR) of the company as on 31st December 2018, was at 17.83% as against the regulatory requirement of 15%. The Tier I capital was at 13.09% as against the regulatory requirement of 10%.

Executive Director Comments:

Commenting on the quarterly results, Arun Alagappan, Executive Director, stated "Growth in disbursements of 26% against the previous year is a significant achievement considering the sluggish performance of the market. Going forward, we see significant opportunities in the two wheeler & personal vehicle segment and expect these to be strong growth drivers. We also plan to deepen our presence in newer geographical areas by expanding to more than 1000 branches by the end of the year.

This quarter, the company achieved the highest after tax profit of ₹ 304 crore which is expected to improve in the periods to come, by a continued focus on reduction of operating cost & a shift towards higher yield segments."

January 30, 2019

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

ATTN.: LISTING DEPARTMENT

Security Code*	Type of security & paid-up value	Record Date	Purpose
NSE – CHOLAFIN BSE – 511243	Equity shares of Rs.10/- each	11 th February 2019	Fixation of Record Date for payment of Interim dividend @ Rs.4.50 per equity share for the year ending 31 st March 2019

For Cholamandalam Investment and Finance Company Limited



P Sujatha
Company Secretary

Annexure

Conferences / Road shows / Investor Meetings / Con Call in connection with the unaudited financial results (Standalone) for the quarter ended 31st December 2018:

Date	Organised by	Event
31-Jan-2019	Kotak Institutional Equities	Earnings Call at 8.30 a.m.
6-Feb-2019	IIFL-Institutional Equities	Investor Meeting, Mumbai
11-Feb-2019	CLSA Limited	
13-Feb-2019	IIFL-Institutional Equities	Investor Conference, Mumbai
21-Feb-2019	Kotak Securities	Investor Conference, Mumbai

