

April 6, 2024

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

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

NSE SCRIP CODE: CHOLAFIN EQ

BSE SCRIP CODE: 511243

Dear Sir/Madam,

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

We wish to provide the following information for the quarter and year ended 31st March 2024:

1. Overall Disbursements for Q4 FY 24 stood at around Rs.24,600 Crores as against Rs.21,020 Crores in Q4 of FY 23, which is a growth of 17% and for FY 24 was at around Rs.88,300 Crores as against Rs.66,532 Crores which is a growth of 33%.
2. Disbursements in Vehicle Finance business were around Rs.12,900 Crores in Q4 of FY 24 and around Rs.48,200 Crores for FY 24 which is a growth of 6% and 21% respectively YoY. Disbursements in Loan Against Property business were around Rs.4,200 Crores in Q4 of FY 24 and around Rs.13,400 Crores for FY 24 which is a growth of 52% and 44% respectively YoY. Disbursements in Home Loans business were around Rs.1,700 Crores for Q4 of FY 24 and around Rs.6,300 Crores for FY 24, which is a growth of 21% and 64% respectively YoY.

Disbursements in Micro Small and Medium Enterprise Loans business were around Rs.2,130 Crores for Q4 of FY 24 and around Rs.8,100 Crores for FY 24, which is a growth of 1% and 27% respectively YoY. Disbursements in the Consumer and Small Enterprise loans business were around Rs.3,300 Crores for Q4 of FY 24 and around Rs.11,200 Crores in FY 24, which is a growth of 40% and 63% respectively YoY. Disbursements in Secured Business and Personal Loans business were around Rs.366 Crores for Q4 of FY 24 and around Rs.1,074 Crores for FY 24, which is a growth of 87% and 138% respectively YoY.

3. Asset under Management grew around 35% to approximately Rs.1,53,000 Crores.

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Cholamandalam Investment and Finance Company Ltd.

“Chola Crest”, C54-55 & Super B-4, Thiru-Vi-Ka Industrial Estate,
Guindy, Chennai - 600032. Tel.: 044 4090 7172 | Fax: 044 4090 6464
Toll-Free No.: 1800 102 4565 | Website: www.cholamandalam.com
CIN: L65993TN1978PLC007576

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4. Collection Efficiency on billing at an overall level stood at around 130% in Q4 of FY 24.
5. The Company continues to hold a strong liquidity position with approximately Rs.8,100 Crores as cash balance as at the end of March 2024 (including Rs.3,750 Crores invested in qualified HQLA).

The above information is provisional and subject to audit by Joint 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 Arulsevan
President & CFO