

August 16, 2023

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
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Dear Sirs / Madam,

Sub: Intimation of schedule of Analyst/Investor Meet pursuant to SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

In terms of Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (the "Regulations") read with Part A of Schedule III to the Regulations, please find below the particulars of one-on-one Investor meet(s) scheduled today, the 16th August, 2023.

Investor Name	Event	Organised by	Venue
Millenium Capital Management	Non-Deal Road Show (NDR)	Kotak Securities	VC
Edelweiss Mutual Fund	NDR, Mumbai		In person
Mirae Asset Management	NDR, Mumbai	HSBC Securities	In person
UTI Mutual Fund	NDR, Mumbai		In person
William Blair, US	NDR	IIFL Securities	VC

We enclose herewith the copy of the corporate presentation that will be circulated to the investors.

Kindly take the above on record.

Yours faithfully,
For Cholamandalam Investment and Finance Company Limited

P. Sujatha
Company Secretary

Encl.: As above

Cholamandalam Investment and Finance Company Limited

Corporate Presentation

August 2023



BETTER
LIVES

BETTER
NATION

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Certain statements made in this Presentation may not be based on historical information or facts and may be “forward-looking statements” by reason of context, including those relating to the Company’s general business plans, planned projects and strategy, future financial condition and growth prospects, future developments in industry and competitive and regulatory environment. All forward-looking statements are based on judgments derived from the information available to the Company at this time. Forward-looking statements can be identified by terminology such as such as “potential,” “opportunity,” “expected,” “will,” “planned,” “estimated”, “continue”, “on-going” or similar terms. Forward looking statements are based on the current beliefs and expectations of the Company regarding future events, and are subject to various risks and uncertainties, many of which are difficult to predict. Actual results may differ materially from anticipated results due to factors beyond the Company’s control. Such risks and uncertainties include, but are not limited to, challenges to intellectual property, competition from other products, adverse litigation or government action, and changes to laws and regulations applicable to our industry. This Presentation also contains certain financial and operational information relating to the Company that is based on management estimates. These estimates are based on management’s past experience and subjective judgment, and the manner in which such estimates are determined may vary from that used for the preparation and presentation of similar information provided by other companies engaged in the sector in which our Company operates. Neither the Company nor its affiliates or advisors or representatives nor any of their respective affiliates or any such person’s officers or employees guarantees that the assumptions underlying such forward-looking statements or management estimates are free from errors nor does either accept any responsibility for the future accuracy of the forward-looking statements contained in this Presentation or the actual occurrence of the forecasted developments.

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Brief Snapshot

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About Cholamandalam Investment and Finance Company Limited (CIFCL) – Key Highlights

3

Strategies

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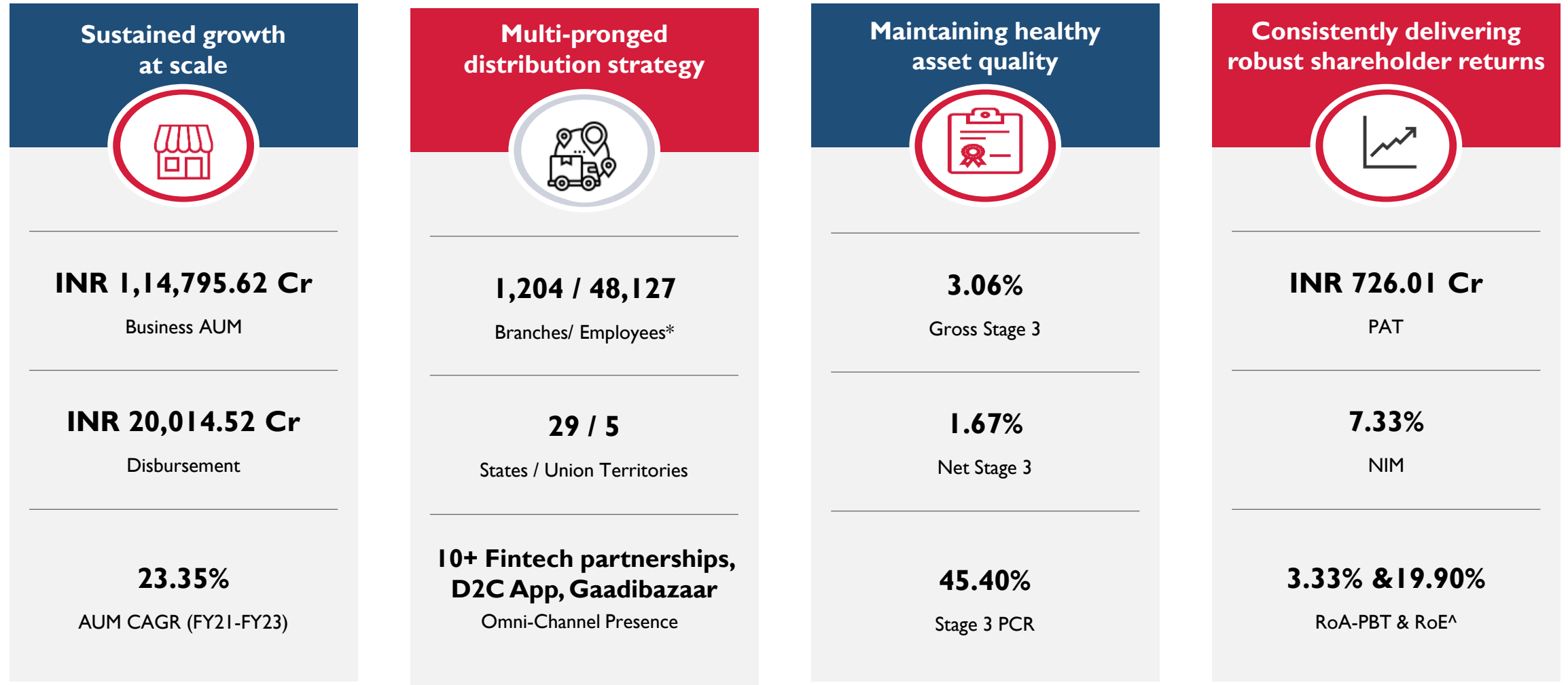
Annexure

Brief Snapshot

About Cholamandalam Investment and Finance Company Limited – Key Highlights

Strategies

Annexure



*Includes both on-roll & off-roll; ^Annualised; Stage 3 is 90 DPD; GNPA – 4.30% & NNPA – 2.82% as per RBI (Q1FY24); RoA-PBT = PBT/Avg. of opening & closing of total assets; RoE = PAT/Avg. of opening and closing networth; NIM – Net interest income/Avg. of opening and closing total assets; All financials in this document are on standalone basis except consolidated financials in the annexure

	FY 1979 - 2010	FY 2011 - 2015	FY 2016 - 2021	FY 2022- 2024
Consistently Added Products (2)	<ul style="list-style-type: none"> Commercial Vehicle Finance Equipment Leasing Loans Against Property (LAP) 	<ul style="list-style-type: none"> Tractor Financing Home Loan (HL) Construction Equipment Loans (CE) 2-Wheeler Loan (2W) 	<ul style="list-style-type: none"> Gaadi Bazaar dealer platform 	<ul style="list-style-type: none"> Consumer & Small Enterprise Loan (CSEL) Secured Business & Personal Loan (SBPL) SME⁽¹⁾ Loans (SME)
Scaling up in Size AUM	As on March 31, 2010 Rs. 6,850.65 Cr	As on March 31, 2015 Rs. 25,452.50 Cr	As on March 31, 2021 Rs. 69,996.38 Cr	As on June 30, 2023 Rs. 1,14,795.62 Cr
Strengthening Distribution - No. of branches	As on March 31, 2010 171	As on March 31, 2015 534	As on March 31, 2021 1,137	As on June 30, 2023 1,204
Augmenting Funding Base	<ul style="list-style-type: none"> FY1995 - IPO FY08- Rights Issue of Approx. Rs 200 Cr FY09- Warrant of Approx. Rs. 135 Cr & Pref of Rs 300 Cr Total Borrowings* (As on March 31, 2010) – Rs. 5,414.90 Cr 	<ul style="list-style-type: none"> FY11–Pref – Approx. Rs 250 Cr FY12 –Pref– Rs 212 Cr FY13- QIP – Approx. Rs 300 Cr Total Borrowings* (As on March 31, 2015) – Rs. 19,475.24 Cr 	<ul style="list-style-type: none"> FY20- QIP – Rs 900 Cr FY20 – Pref – Rs 300 Cr Total Borrowings[^] (As on March 31, 2021) – Rs. 63,729.99 Cr 	<ul style="list-style-type: none"> Total Borrowings[^] (As on June 30, 2023) – Rs.1,08,140.09 Cr

[^]Total Borrowings = Debt securities + Borrowings (other than debt securities) + sub-ordinate liabilities; *Total Borrowings = Long-term borrowings + short-term borrowings + current maturities of long-term borrowings; (1) Small and Medium Enterprises; (2) Products highlighted were launched by CIFCL during each of the periods mentioned above

Brief Snapshot

About Cholamandalam Investment and Finance Company Limited – Key Highlights

Strategies

Annexure

Pan-India Geographical Presence

Granular Retail Franchise with Well Diversified Portfolio mix

Track Record of Consistent Financial Performance

Robust underwriting & Strong Asset Quality



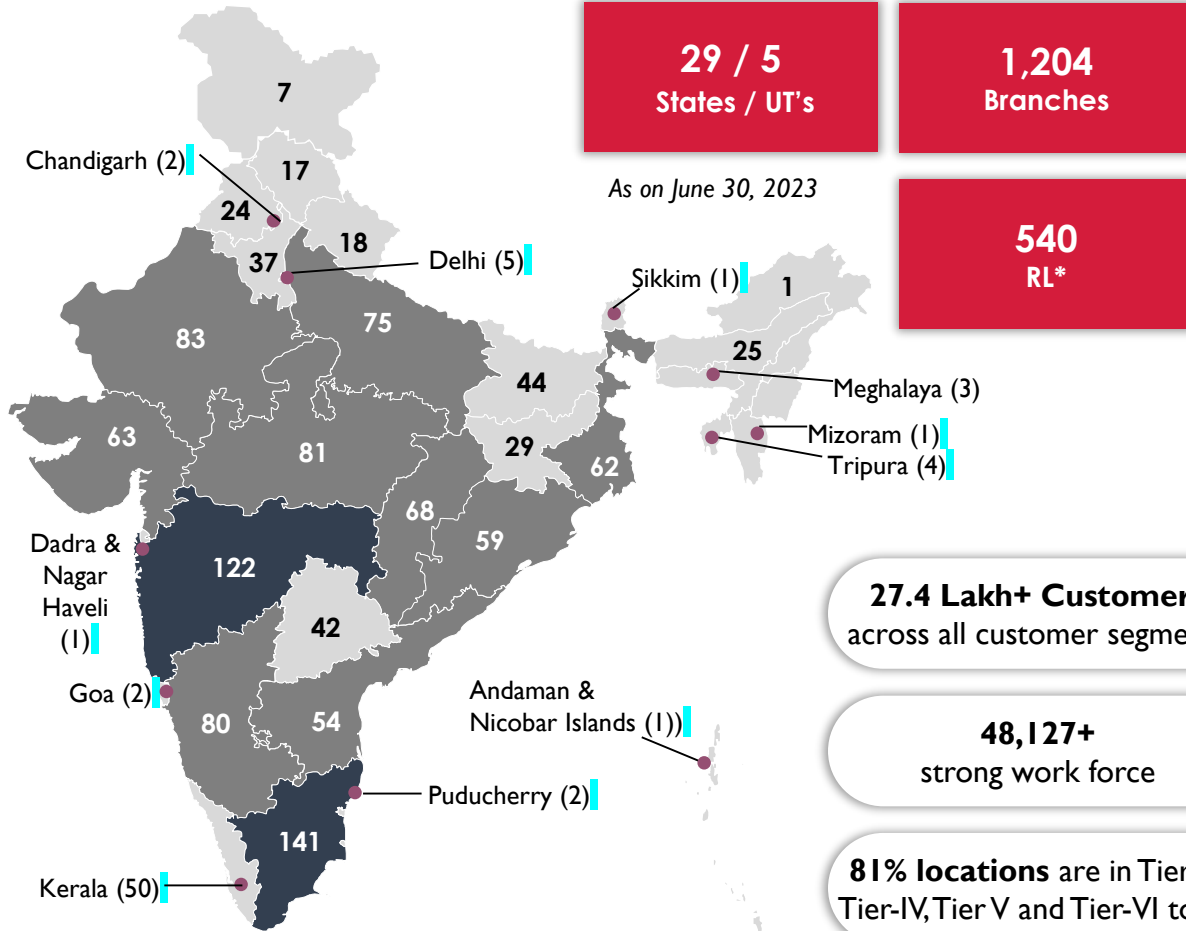
Strong Management Team Backed by an Experienced Board

Environmental, Social & Governance as a Core Principle

Clear Technology Focus driving Efficiencies

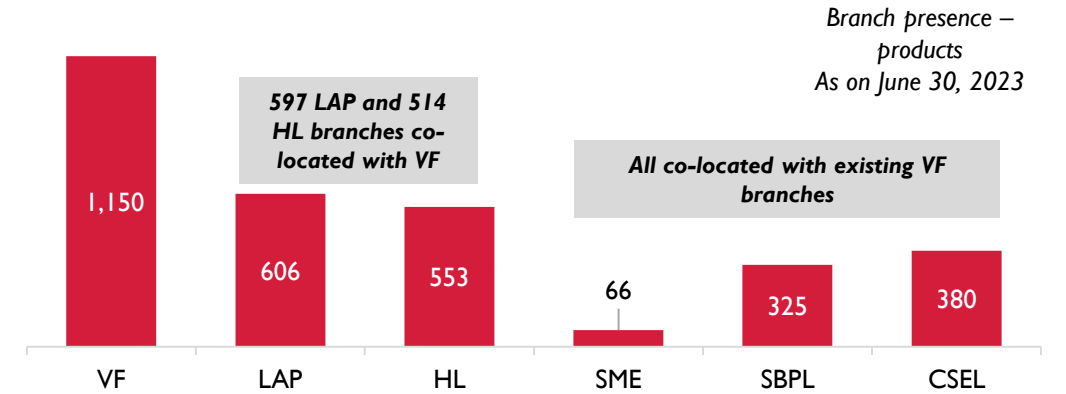
Strong Liability Franchise

Well distributed Pan-India Branch presence

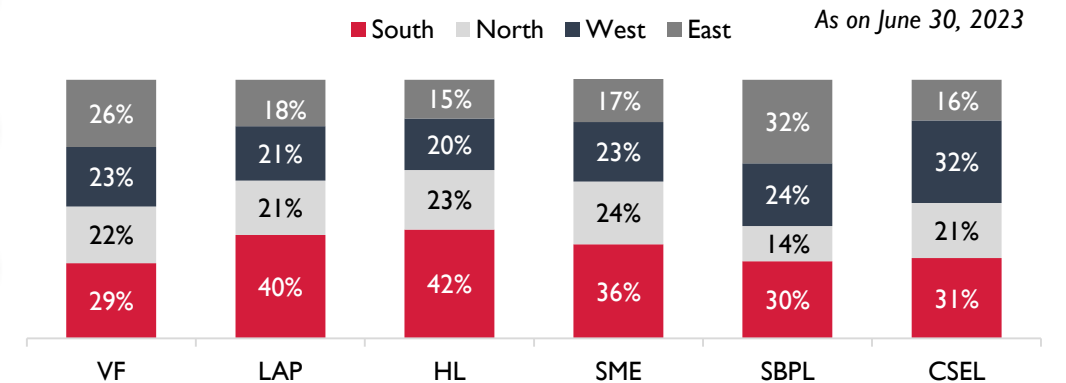


Strong Distribution Strength across Products

Leveraging Existing Pan India Presence – expanding product suite across existing branches

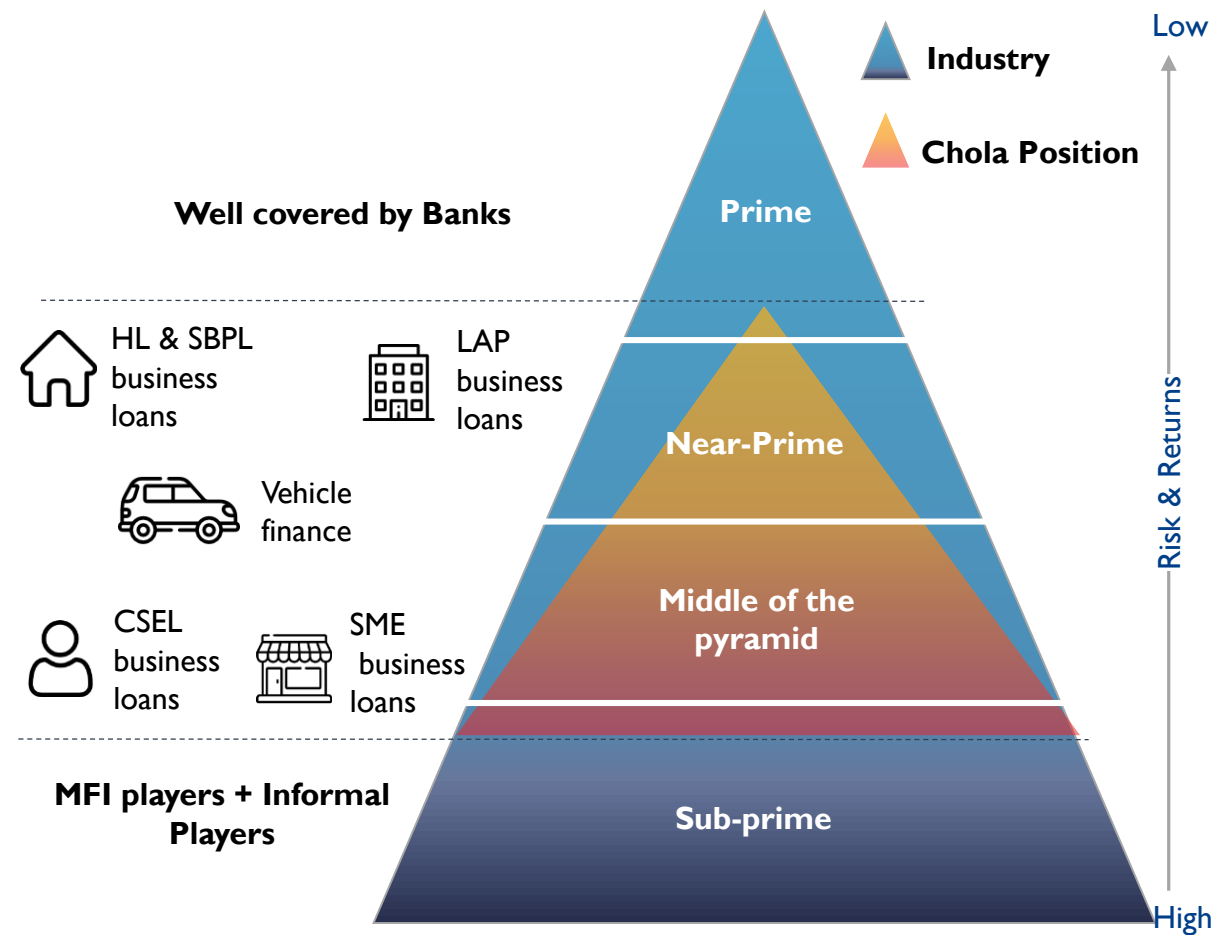


Diversified Geographic Presence across Products

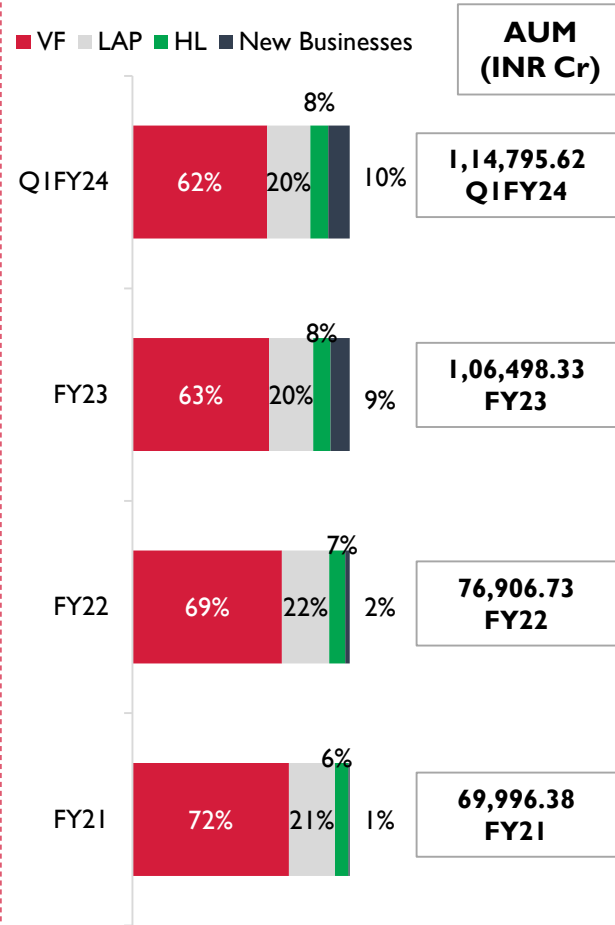


*Resident Location ; Note: Percentages rounded to whole numbers for ease of reference, may not add up to 100% due to rounding

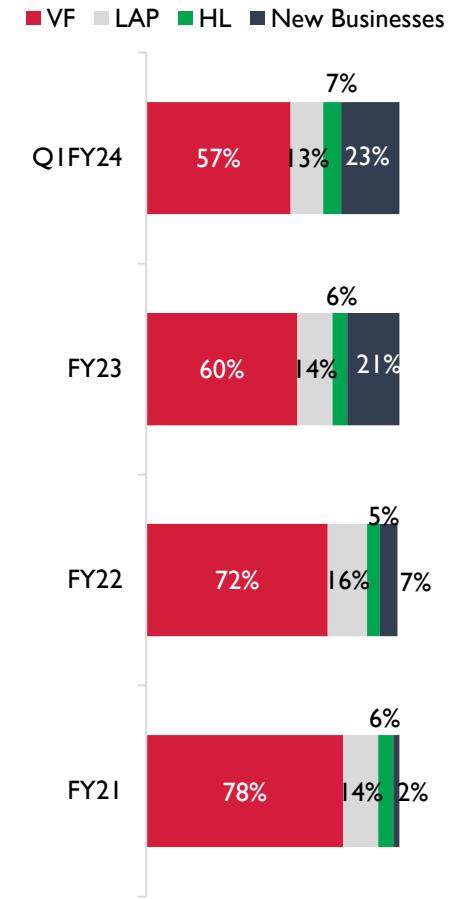
Clear focus on Middle India – Comprehensive product proposition



Progressively diversifying product mix (% of AUM)

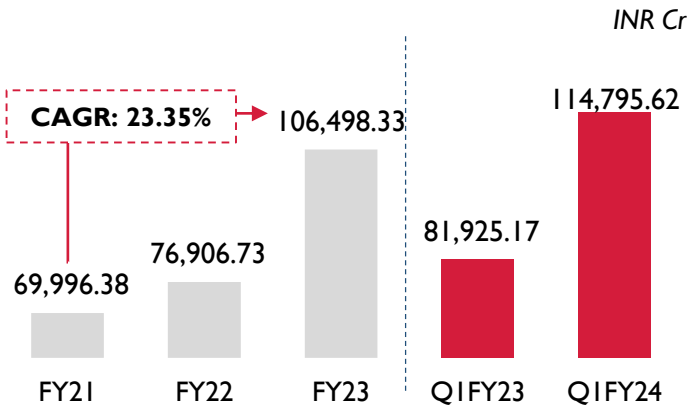


Disbursement Mix

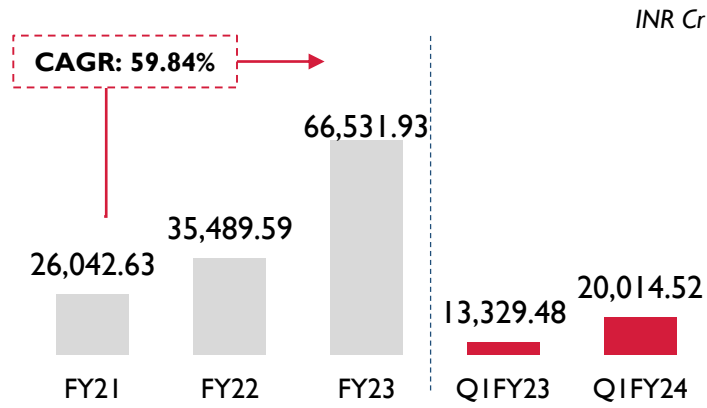


New Businesses includes Consumer & Small Enterprise Loan (CSEL); Secured Business & Personal Loan (SBPL) and SME Loan (SME) Business
Note: Percentages rounded to whole numbers for ease of reference, may not add up to 100% due to rounding

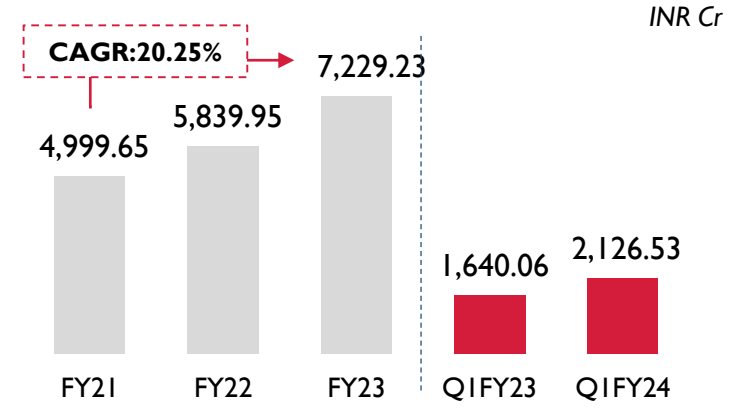
Assets Under Management



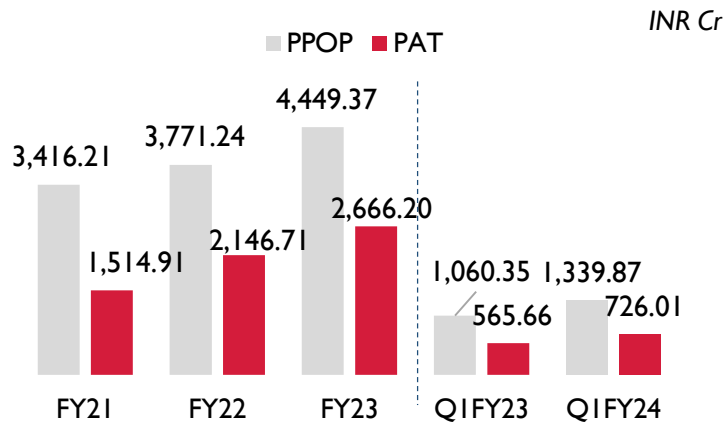
Disbursement



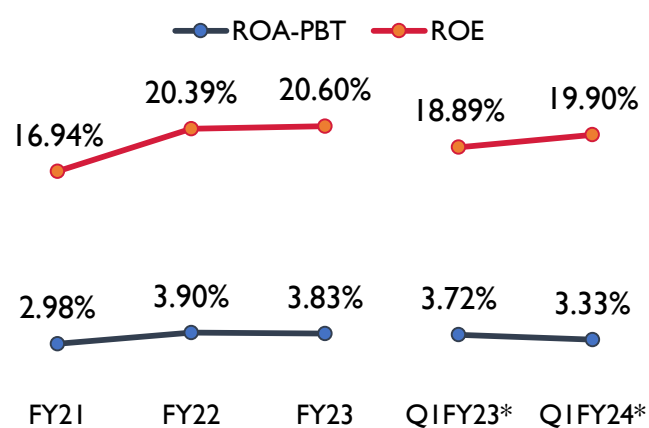
Net Income



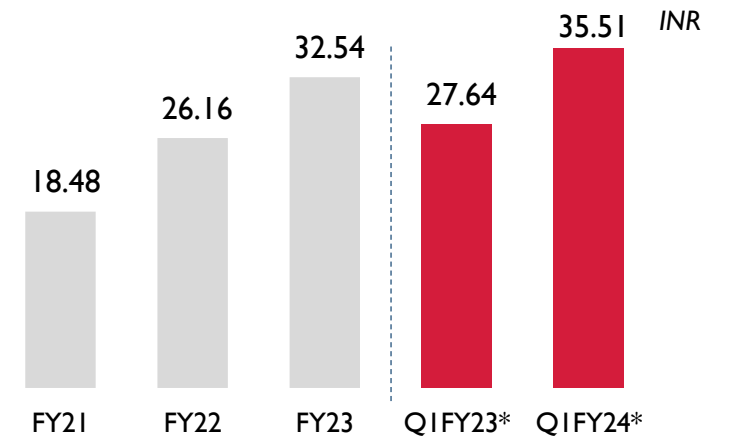
Profitability Metrics



Return Metrics



Earnings per Share

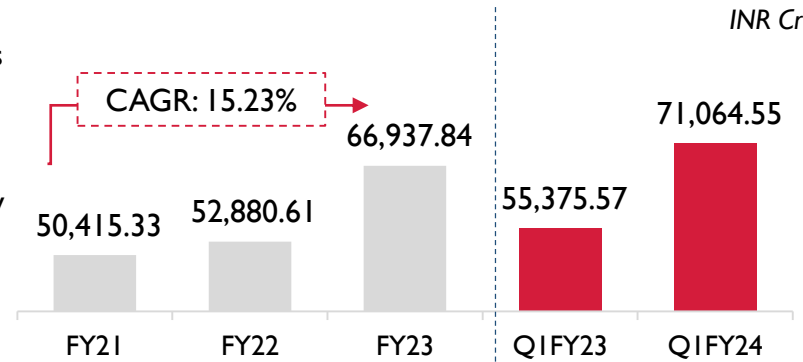


*annualized by multiplying with - #days in the year/ #days in the quarter(366/91)

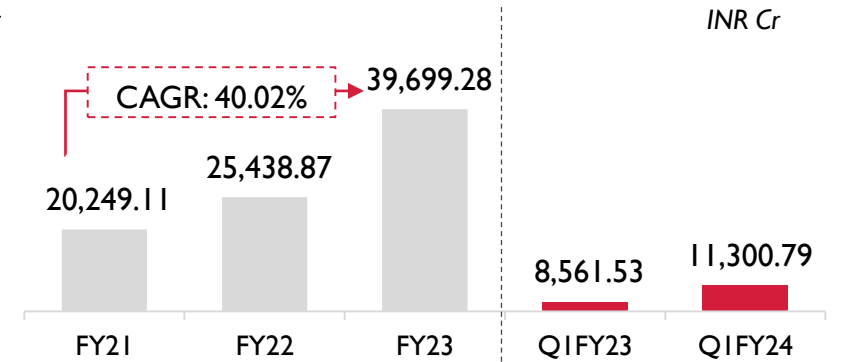
Focus Areas

- Focus continues to be on retail customers especially in smaller towns and rural areas
- Caters to SRTOs, Medium Operators (middle of the pyramid), FTU through new CVs, used CVs
- Within PV segment, focus on Agri, Asset & Commercial

AUM Growth

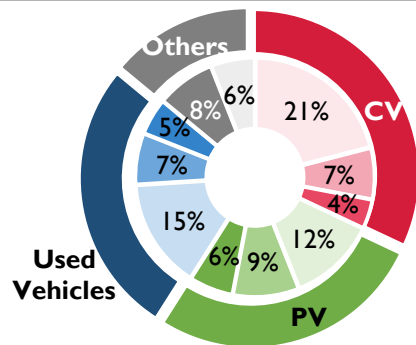


Disbursement Growth



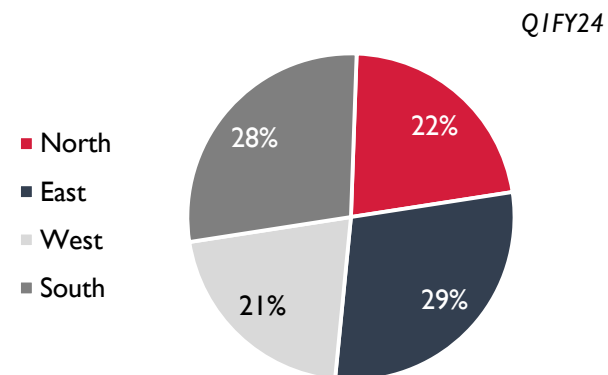
Product & geographic diversification at play

Segmental AUM split

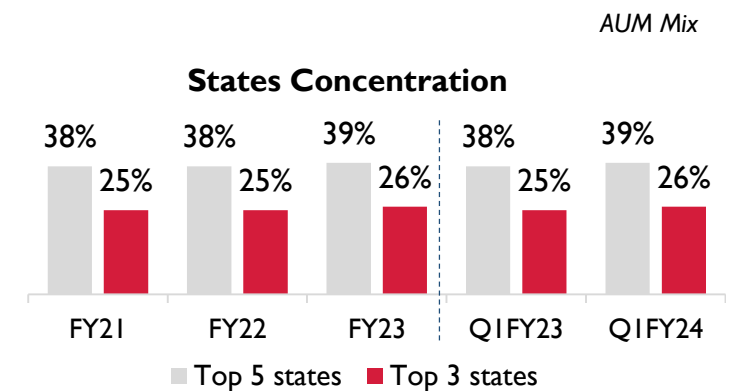


No single segment contributes more than ~25%

Regionally diversified portfolio (AUM mix)

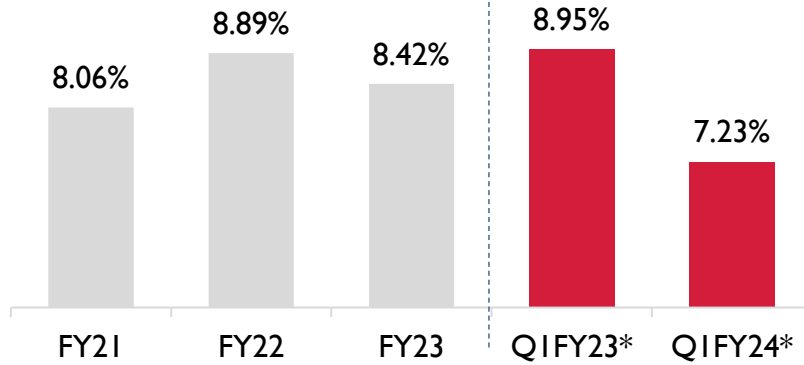


Top state concentration is less than 12%

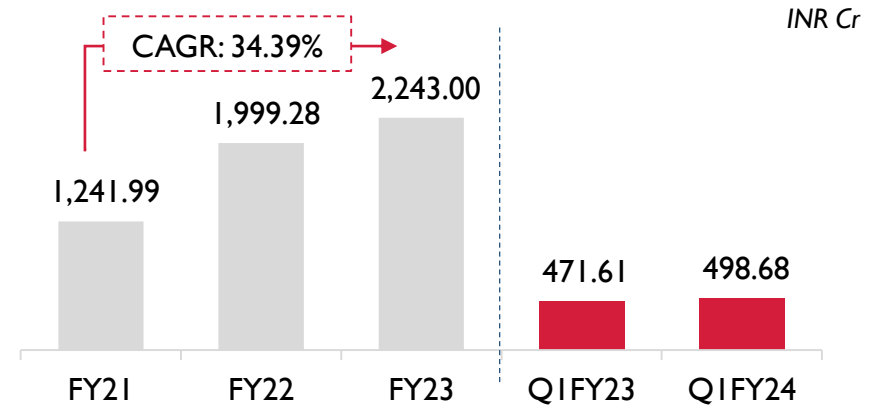


Note: Percentages rounded to whole numbers for ease of reference; SRTO – Small Road Transport Operators, FTU – First Time Users

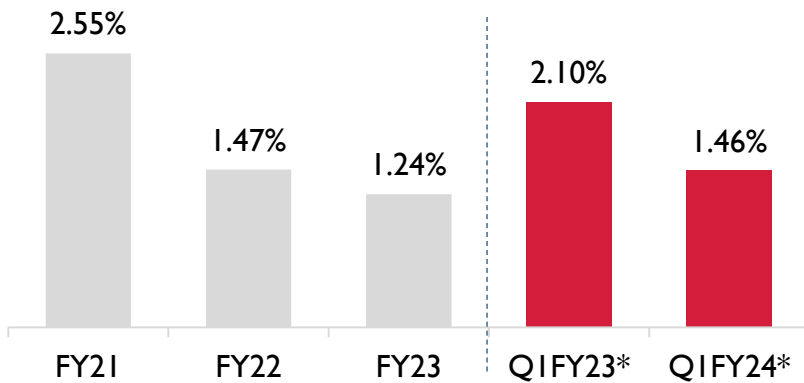
Net Interest Margin



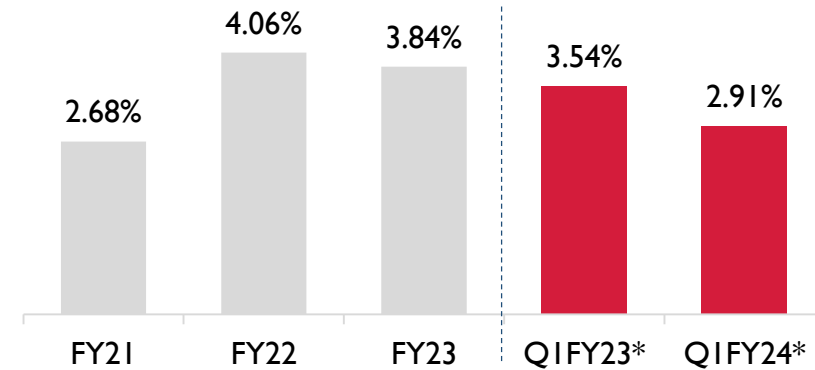
Profit Before Tax



Losses & Provisions



RoA – PBT



LAP - Phygital model focused on capitalizing existing network

Focus Areas

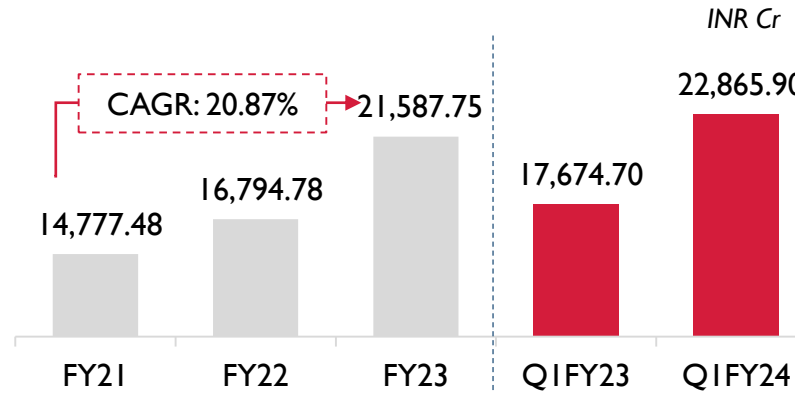


Over 80% of the book is financed against Self-Occupied residential property as collateral

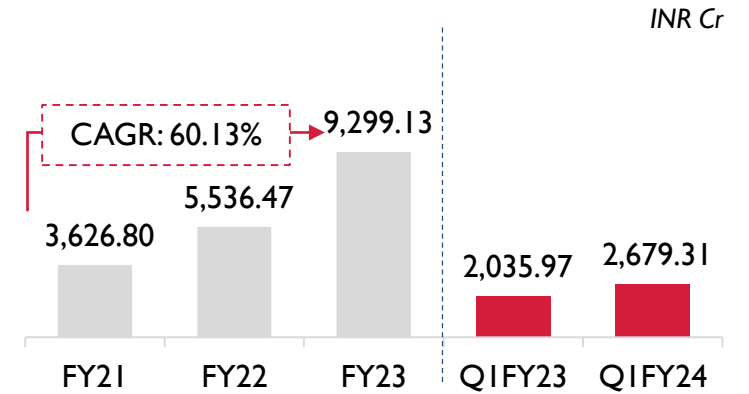


Operates from 606 locations⁽¹⁾ (incl. co-located branches). Added 363 locations since FY21⁽¹⁾

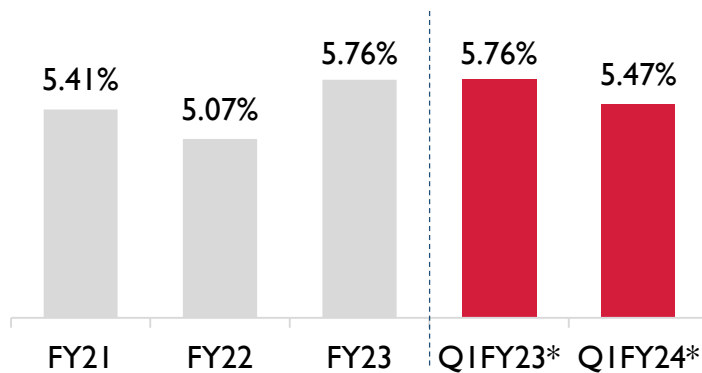
AUM Growth



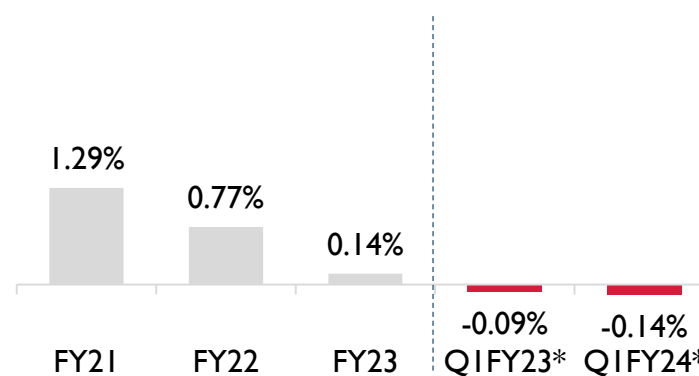
Disbursement Growth



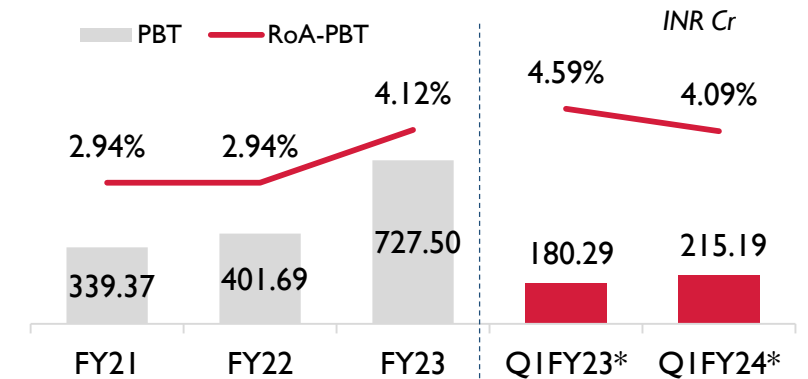
Net Interest Margin



Losses & Provisions



PBT & RoA – PBT



Home Loans: Focus on higher yielding segment of affordable housing

Focus Areas



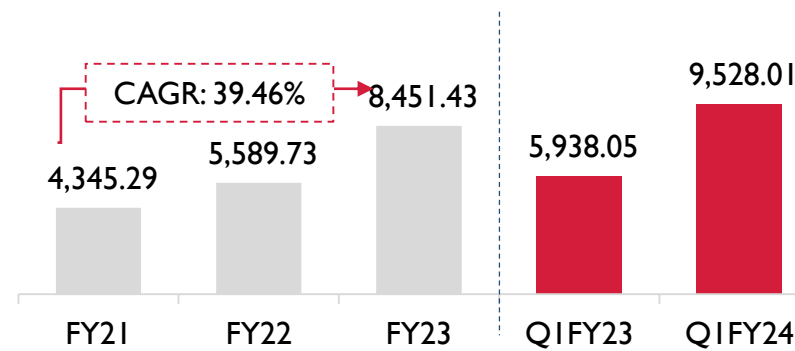
Operates from 553 locations⁽¹⁾ (incl. co-located branches). Added 385 locations since FY21⁽¹⁾



Focused on providing Home Loans under affordable segment

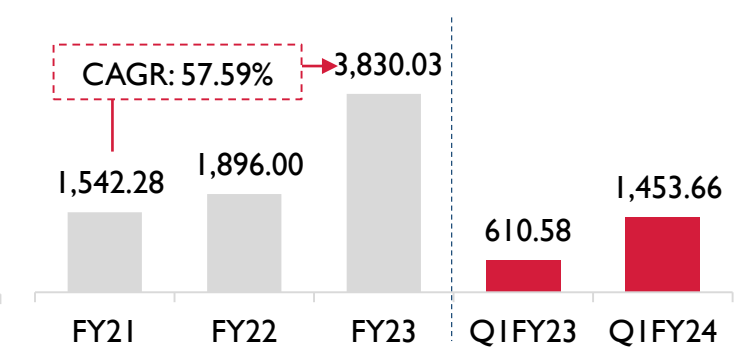
AUM Growth

INR Cr

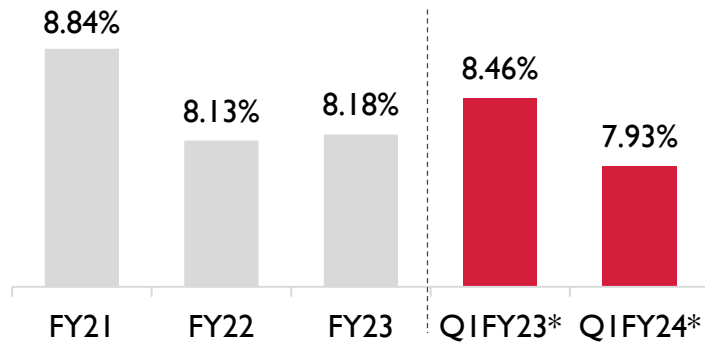


Disbursement Growth

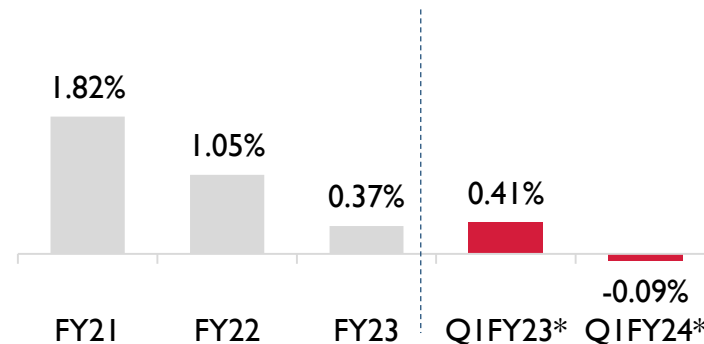
INR Cr



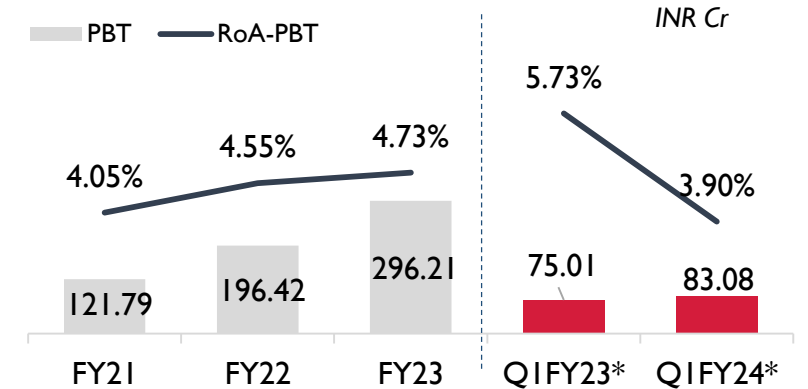
Net Interest Margin



Losses & Provisions






PBT & RoA – PBT






Note: All financials are from On-book; NIM – Net interest income/Avg. of opening and closing total assets; Losses & Provision – Provision & Impairment on Loans/Avg. of opening and closing total assets; RoA – PBT = PBT/Avg of open & closing total assets ⁽¹⁾ As on June 30, 2023 *annualized by multiplying with - #days in the year/ #days in the quarter(366/91)



Small & Medium Enterprise Loans

-  Offers SME loans for working capital & capex requirements
-  Operates through 66 locations (co-located)*
-  Offers equipment finance, term loans and invoice discounting

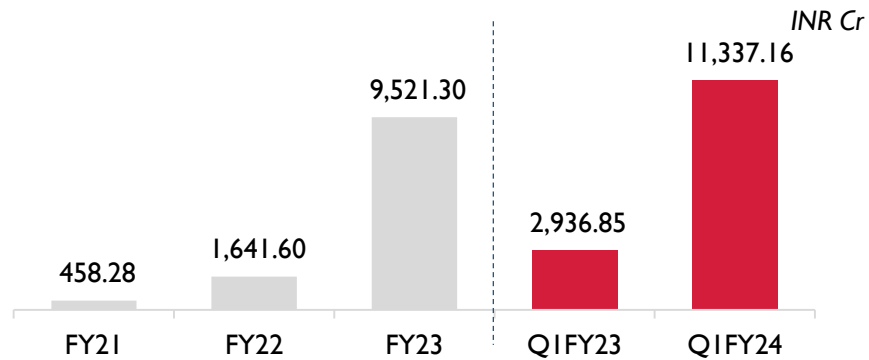
Consumer and Small Enterprise Loans

-  Offers unsecured loans to self-employed and professionals
-  Operates through 380 locations (co-located)*
-  Personal loans, professional loans & business loans

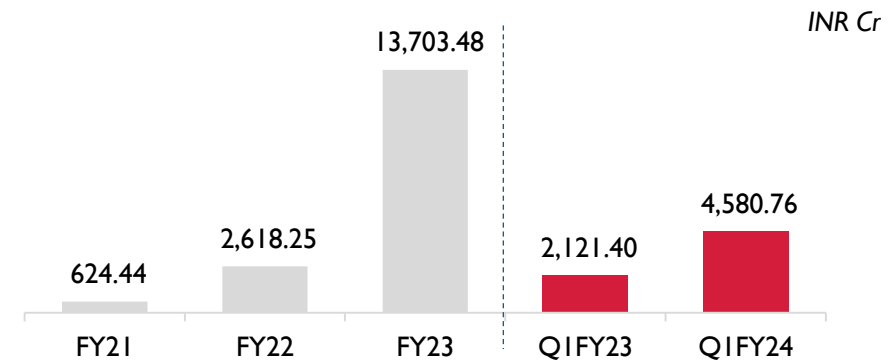
Secured Business and Personal Loan

-  Present in 325 locations (co-located) spread across 10 states*
-  Self-occupied residential property or commercial-cum-residential property as collateral

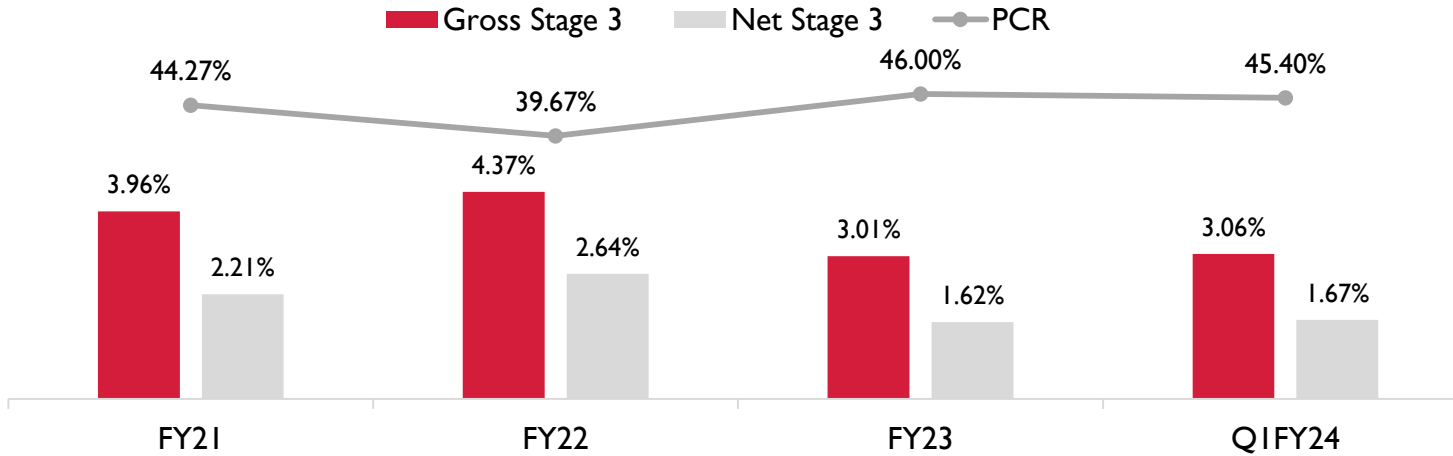
AUM Growth



Disbursement Growth



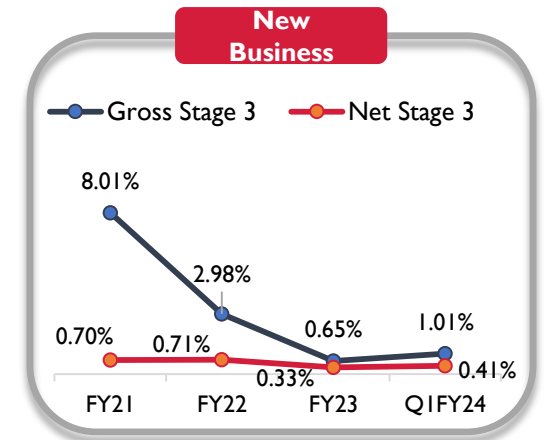
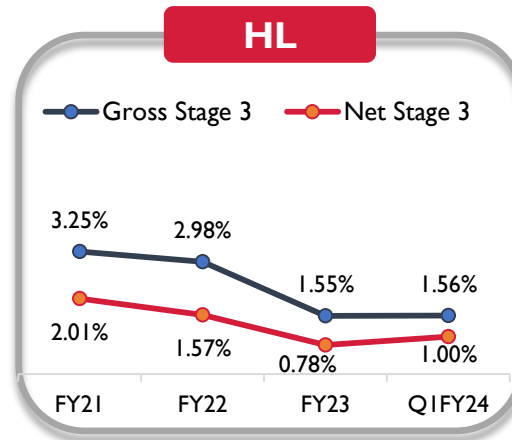
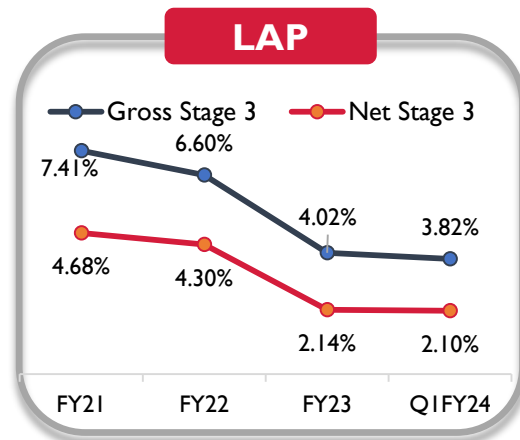
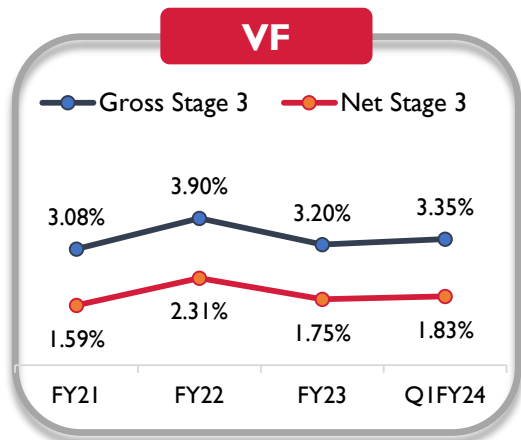
Robust Asset Quality



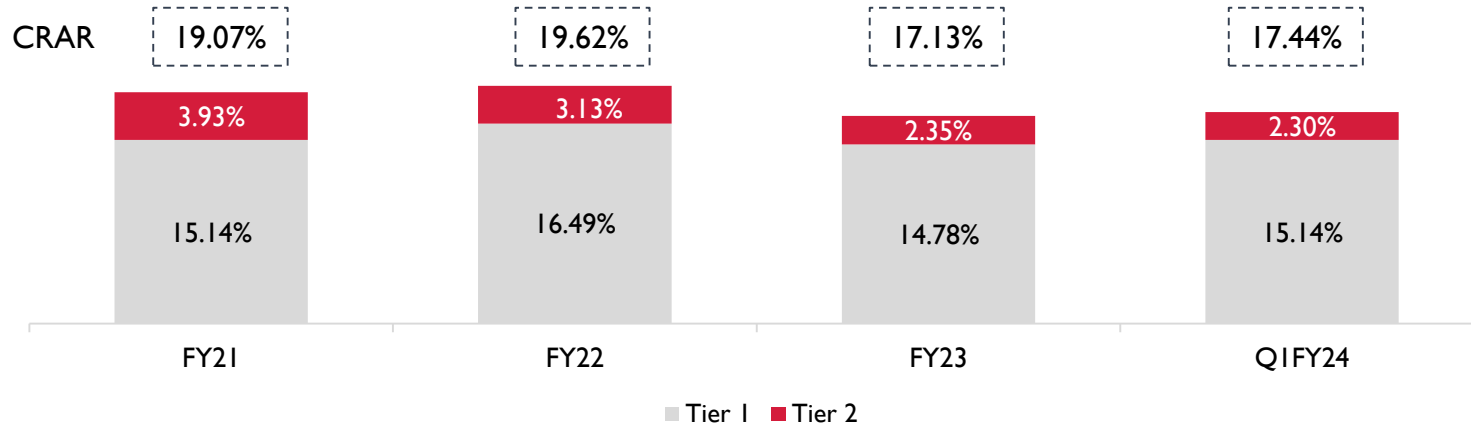
Data – led underwriting practices

- Data driven decision making with strong analytics/tech at the backend
- Minimal manual intervention with internal scorecard-based approvals
- Independent sourcing

Product Wise Asset Quality



Capital Adequacy



Credit Rating (As of June 30, 2023)

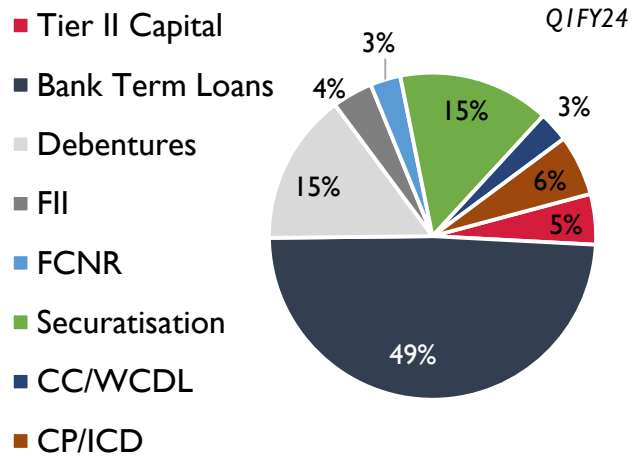
ICRA Limited

India Ratings & Research

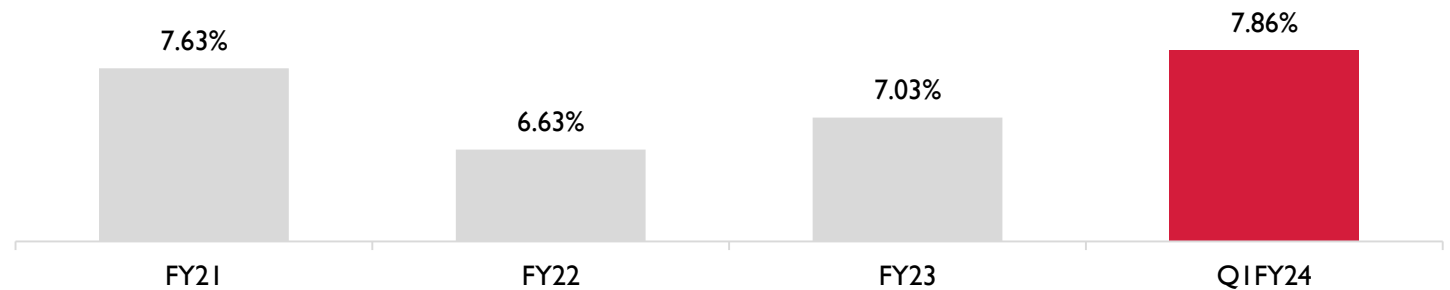
CARE Edge Rating

AA+/Stable

Borrowing Mix – Instrument type*



Cost of Funds as % of Avg. Borrowings



FII – Foreign Institutional Investors, FCNR – Foreign Currency Non-Resident Account, CC – Cash Credit, WCDL – Working Capital Demand Loan, CP – Commercial Paper, ICD – Inter Corporate Deposits

*Percentages rounded to whole numbers for ease of reference

Diverse Loan Management Systems

Multiple Loan Management Systems



Customized LMS Systems for each business line has resulted in greater flexibility & adaptability and thus increasing efficiency

CIFCL works with multiple tech vendors to meet its diverse and customized requirements

Digital Platform for Vehicle Ecosystem

Gaadi Bazaar



Gaadi Bazaar has facilitated transparent Repo auctioning and sale process and digital collections

Digital Lending Partnerships

10+ fintech partnerships



Partnerships have delivered 1/3rd of CSEL business in FY23

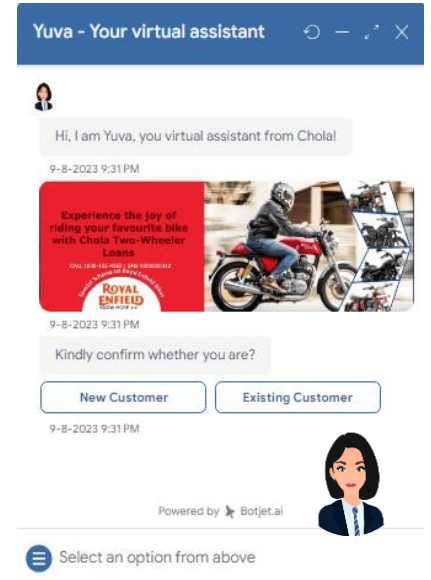
User friendly apps with chatbot assistant

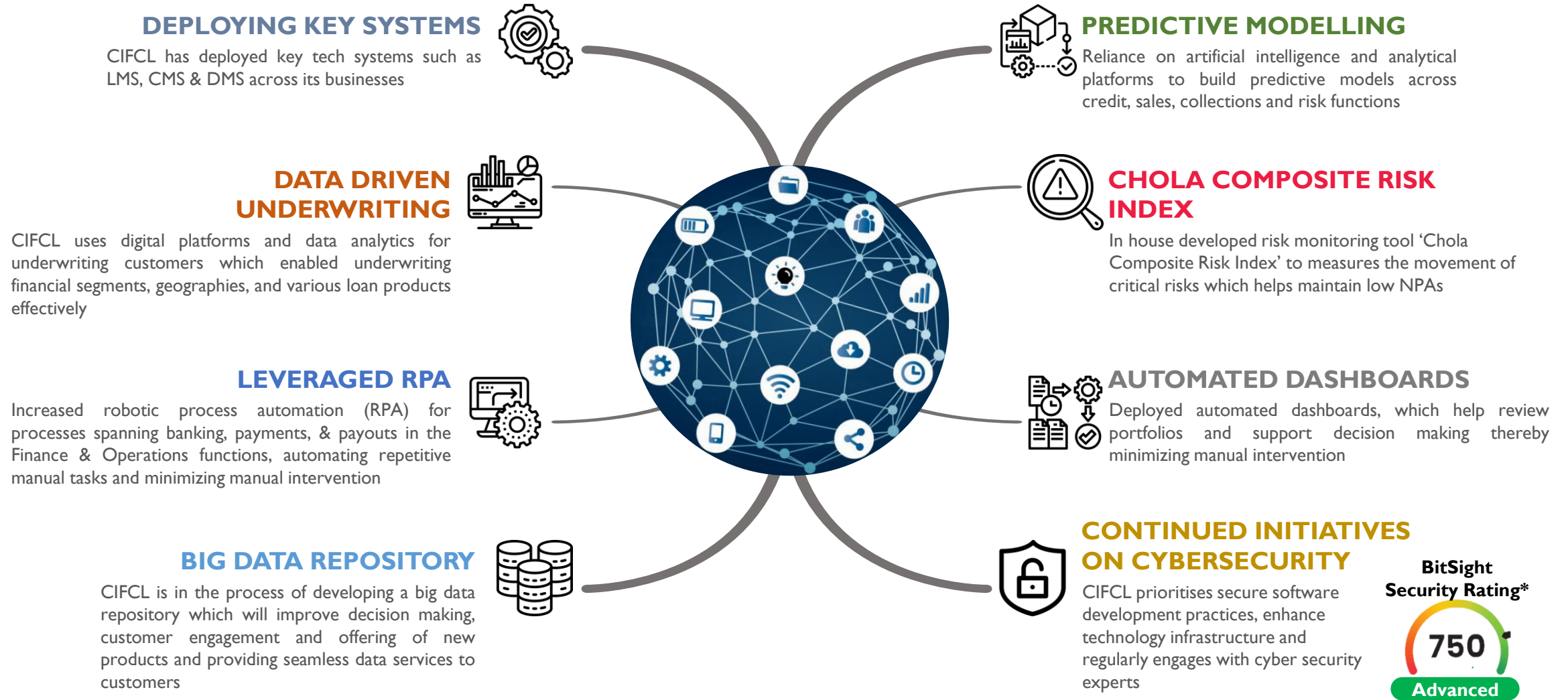
Chola One app

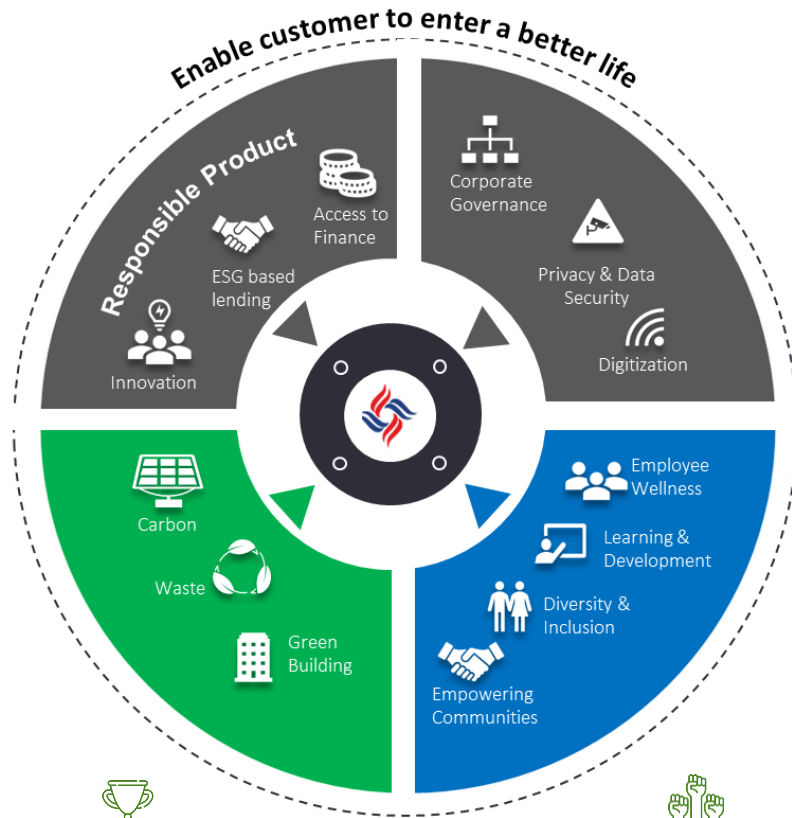


Through API integrations with business applications, the platform has optimized customer experience

Yuva chatbot







Targets	Achievements
EV loan disbursements increase by 5% Y-o-Y from 2023-25	EV loan disbursements were INR 114.22 crore in FY23 as against INR 13.03 crore in FY22
Information Security Management System (ISMS) – ISO 27001 certification by FY25	This is underway and in progress for completion ahead of the timeline.

Rating agency	Category	Rating
CRISIL	ESG Rating – 2022	Strong category ¹
FTSE Russell	FTSE4Good Index	Certificate of membership

Financial Inclusion

226 branches operate in under banked districts

New to credit constituted 50+% of total VF disbursements & over 30% of total SBPL disbursements in FY 23



CSR



In FY23, Rs. 43.6 Cr was spent on 34 projects benefitting more than 10.79 Lakh beneficiaries while in FY22, Rs. 36.4 Cr was spent on 57 projects benefitting more than 3.50 Lakh beneficiaries along with improving financial literacy among borrowing community

Responsiveness - **HUDCO award** as 'Best Performance Primary Lending Institution' under PMAY.

Human Rights - Workplace safety and healthy environment with **nil adverse report.**

Ethical Business - 80 Training Programmes for employees across grades covering **fair practices and Ethical behavior practices**

¹ -Categories – Leadership, Strong, Adequate and below average



Mr. Vellayan Subbiah

Chairman & Non-Executive Director

- Has over 25 years of experience in the varied fields of consulting, technology, projects, financial services and engineering in different positions across different industries
- Was the Managing Director of Tube Investments of India Limited (TII) from August, 2017 to March, 2022. Currently, Executive Vice Chairman of TII effective 1 April, 2022.
- Chairman of CG Power and Industrial Solutions Limited and a Director on the Boards of various other companies including SRF Limited and Cholamandalam Financial Holdings Limited.



Mr. N. Ramesh Rajan

Non-Executive - Independent Director

- 40+ years of exp. in audit and finance
- Chairman of Indo National Limited and in Boards of TTK Healthcare, Rane limited, Rane Engine Valve Limited and Kineco Limited



Mr. Anand Kumar

Non-Executive - Independent Director

- 30+ years of exp. In investments, M&A and Leveraged Finance
- Ex: Standard Chartered, Morgan Stanley
- Co-founder and Partner of Gateway Partners, an investment firm focused on growth capital and strategic opportunities across global markets



Mr. Ravindra Kumar Kundu

Executive Director

- 35+ years of exp. across Auto and Finance sectors
- Chairman of Payswiff Technologies
- On Boards of Cholamandalam Securities Limited and Cholamandalam Home Finance Limited



Mr. Rohan Verma

Non-Executive - Independent Director

- 10+ years of experience in the technology sector
- CEO & Executive Director of MapmyIndia, Founder of Infidreams
- Serves on the board of Kogo Tech Labs Private Limited



Mr. M. A. M. Arunachalam

Non-Executive Director – Non-Independent Director

- Executive Chairman of Tube Investments of India
- Serves on the Boards of CG Power and Industrial Solutions Limited, Great Cycles and Creative Cycles
- Chairman of Shanthi Gears Limited, Parry Enterprises India Limited, Cholamandalam Home Finance Limited



Ms. Bhama Krishnamurthy

Non-Executive - Independent Director

- 35+ years of exp. in finance
- Serves on the boards of Five Star Business Finance Limited, Muthoot Microfin Limited, Network18 Media & Investments Ltd.

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Auto Ecosystem

E2E ecosystem covering OEMs, dealers, brokers, customers and mechanics focusing on services across vehicle lifecycle

Financial Services

- Lending: Vehicle Finance ✓
- Protection (LI, Motor Insurance, HI) ✓
- Vehicle Leasing ✗
- Payment solutions ✗
- Investment & WM (Broking, MF) ✗

Value Added Services

- Used Vehicle Selling Platform ✓
- Repossessed Vehicle Selling Platform ✓

SME Ecosystem

One-stop shop for SMEs for all their needs: Financial services (e.g. loans, insurance, Payment solutions)

Financial Services

- Lending Products
 - Loan Against Property ✓
 - SME loans ✓
 - Unsecured Business Loan ✓
 - Secured Business Loan ✓
 - Loan Against Share ✓
 - Lease Rental Discounting ✓
- Equipment Leasing ✓
- Protection (Property, Inventory, Employees' Life & Health Insurance) ✓
- Payment solutions ✗

Value Added Services

- Vendor management for manufacturing SMEs ✗

Consumer Ecosystem

Financial services marketplace for consumers across lending, protection, payments, banking and investments

Financial Services

- Lending Products
 - Home loan ✓
 - Unsecured Personal Loan ✓
 - Secured Personal Loan ✓
 - Personal Loans through Fintech Partnerships ✓
 - Consumer Durable Loan ✓
 - Gold Loan ✗
- Protection (LI, HI, Travel) ✓
- Investment & WM (Broking, MF, Bonds) ✓
- Payment solutions ✗

Value Added Services

- Free credit report ✗
- Tax planning for salaried ✗

Brief Snapshot

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Profit & Loss statement (INR Cr)	Consolidated				Standalone			
	FY21	FY22	FY23	Q1FY24	FY21	FY22	FY23	Q1FY24
Interest Income	9,224.77	9,567.35	12,082.58	3,850.84	9,224.16	9,566.81	12,082.18	3,849.17
Fee Income	269.39	472.54	650.70	191.88	206.85	383.74	524.37	141.81
Net gain on fair value change on financial instruments	4.87	16.11	69.73	29.15	4.63	12.99	69.40	29.15
Sale of Services	80.37	84.75	81.09	10.19	80.37	84.75	81.09	10.19
Total Revenue from Operations	9,579.40	10,140.75	12,884.10	4,082.06	9,516.01	10,048.29	12,757.04	4,030.32
Other income	60.32	91.06	221.49	88.73	59.55	90.48	220.94	103.30
Total Income	9,639.72	10,231.81	13,105.59	4,170.79	9,575.56	10,138.77	12,977.98	4,133.62
Finance costs	4,575.54	4,297.66	5,748.03	2,006.20	4,575.91	4,298.82	5,748.75	2,007.09
Impairment of financial instruments	1,378.05	880.34	849.71	372.36	1,377.77	880.30	849.68	372.34
Employee benefits expense	791.01	957.20	1,360.37	371.14	748.53	894.53	1,265.68	327.86
Depreciation and amortisation expense	102.30	100.63	121.09	38.58	98.30	97.35	118.88	38.01
Other expenses	744.92	1,088.38	1,411.80	426.70	736.61	1,076.83	1,395.30	420.79
Total expenses	7,591.82	7,324.21	9,491.00	3,214.98	7,537.12	7,247.83	9,378.29	3,166.09
Share of profit/(loss) from associate/Joint Venture	(0.53)	(5.38)	(11.82)	(3.44)	-	-	-	-
Profit before tax	2,047.37	2,902.22	3,602.77	952.37	2,038.44	2,890.94	3,599.69	967.53
Total Tax expense	526.51	748.71	937.92	242.43	523.53	744.23	933.49	241.52
Profit for the period/year	1,520.86	2,153.51	2,664.85	709.94	1,514.91	2,146.71	2,666.20	726.01

Standalone Balance Sheet

Particulars (INR Cr)	Standalone		
	FY21	FY22	FY23
Cash and Cash equivalents	1,447.85	2,657.88	910.29
Bank Balance other than above	3,784.03	1,562.20	2,051.13
Derivative financial instruments	45.87	186.53	272.86
Receivables	66.43	128.01	191.06
Loans	65,839.34	74,149.21	1,04,748.32
Investments	1,618.82	2,076.16	3,620.02
Other Financial Assets	536.37	320.88	273.77
Total Financial Assets	73,338.71	81,080.87	1,12,067.45
Current Tax Assets (Net)	146.15	250.71	267.06
Deferred Tax Assets (Net)	763.80	671.43	608.50
Investment Property	0.13	0.13	0.13
Property, Plant and Equipment	203.02	239.89	372.17
Capital Work in Progress	-	23.03	35.74
Intangible Assets Under Development	9.82	13.95	24.60
Other Intangible Assets	16.45	14.55	26.43
Other Non-Financial Assets	70.34	68.79	105.43
Total Non-Financial Assets	1,209.71	1,282.48	1,440.06
Assets Classified as held for Sale – Investment	-	-	8.00
Total Assets	74,548.42	82,363.35	1,13,515.51

Particulars (INR Cr)	Standalone		
	FY21	FY22	FY23
Derivative financial instruments	127.42	169.56	134.27
Payables	595.06	802.80	1,188.02
Debt Securities	12,357.67	13,321.10	19,682.41
Borrowings (Other than Debt Securities)	47,182.26	52,004.52	73,186.19
Subordinated Liabilities	4,190.06	3,847.88	4,487.46
Other Financial Liabilities	338.04	333.43	354.11
Total Financial Liabilities	64,790.51	70,479.29	99,032.46
Current tax Liabilities (Net)	42.25	-	-
Deferred tax Liabilities (Net)	-	-	-
Provisions	109.58	118.27	140.88
Other non-financial liabilities	45.77	58.11	46.12
Total Non-Financial Liabilities	197.60	176.38	187.00
Equity Share Capital	164.07	164.28	164.48
Other Equity	9,396.24	11,543.40	14,131.57
Total Equity	9,560.31	11,707.68	14,296.05
Total Liabilities and Equity	74,548.42	82,363.35	1,13,515.51

Consolidated Balance Sheet

Particulars (INR Cr)	Consolidated		
	FY21	FY22	FY23
Cash and Cash equivalents	1,480.36	2,698.84	911.85
Bank Balance other than above	3,799.41	1,603.00	2,095.25
Derivative financial instruments	45.87	186.53	272.86
Receivables	98.71	160.95	202.34
Loans	65,839.34	74,144.71	1,04,809.65
Investments	1,583.49	2,055.05	3,561.87
Other Financial Assets	568.04	335.22	298.62
Total Financial Assets	73,415.22	81,184.30	1,12,152.44
Current Tax Assets (Net)	147.67	252.00	270.10
Deferred Tax Assets (Net)	768.97	674.91	611.49
Investment Property	0.13	0.13	0.13
Property, Plant and Equipment	208.26	242.15	374.69
Capital Work in Progress	-	23.03	35.74
Intangible Assets Under Development	9.91	14.32	24.76
Other Intangible Assets	19.20	16.32	27.86
Other Non-Financial Assets	74.80	71.52	107.12
Total Non-Financial Assets	1,228.94	1,294.38	1,451.89
Assets Classified as held for Sale – Investment	-	-	22.57
Total Assets	74,644.16	82,478.68	1,13,626.90

Particulars (INR Cr)	Consolidated		
	FY21	FY22	FY23
Derivative financial instruments	127.42	169.56	134.27
Payables	641.37	847.59	1,235.82
Debt Securities	12,357.67	13,321.10	19,682.41
Borrowings (Other than Debt Securities)	47,182.26	52,004.52	73,186.19
Subordinated Liabilities	4,190.06	3,847.88	4,488.90
Other Financial Liabilities	345.92	339.52	363.41
Total Financial Liabilities	64,844.70	70,530.17	99,091.00
Current tax Liabilities (Net)	42.25	-	-
Deferred tax Liabilities (Net)	-	0.65	-
Provisions	110.45	119.68	142.22
Other non-financial liabilities	46.96	59.18	47.58
Total Non-Financial Liabilities	199.66	179.51	189.80
Equity Share Capital	164.07	164.28	164.48
Other Equity	9,435.73	11,604.72	14,181.62
Total Equity	9,599.80	11,769.00	14,346.10
Total Liabilities and Equity	74,644.16	82,478.68	1,13,626.90

Abbreviation	Full Form
2W	2-Wheeler Loans
3W	Three-Wheeler
API	Application Programming Interface
AUM	Assets Under Management
CC	Cash Credit
CE	Construction Equipment
CIFCL	Cholamandalam Investment and Finance Company Limited
CMS	Customer Management System
CP	Commercial Paper
CSEL	Consumer & Small Enterprise Loan
CV	Commercial Vehicle
D2C	Direct to Consumer
DMS	Document Management System
ESG	Environmental, Social & Governance
EV	Electric Vehicle
FCNR	Foreign Currency Non-Resident Account
FII	Foreign Institutional Investor
HCV	Heavy Commercial Vehicle
HI	Health Insurance
HL	Home Loan
ICD	Inter Corporate Deposits
IPO	Initial Public Offering
ISMS	Information Security Management System

Abbreviation	Full Form
LAP	Loans Against Property
LCV	Light Commercial Vehicle
LI	Life Insurance
LMS	Loan Management System
MF	Mutual Funds
MUV	Multi Utility Vehicle
NPA	Non-Performing Assets
PAT	Profit After Tax
PBT	Profit Before Tax
PCR	Provision Coverage Ratio
PPoP	Pre-Provisioning Operating Profit
Pref	Preferential Issue
PV	Passenger Vehicle
RL	Resident Locations
RoA	Return on Assets
RoE	Return on Equity
RPA	Robotic Process Automation
SBPL	Secured Business & Personal Loan
SME	Small & Medium Enterprises
UT	Union Territory
VF	Vehicle Finance
WCDD	Working Capital Demand Loan
WM	Wealth Management

THANK YOU