

April 5, 2023

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

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

Dear Sir/madam,

**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 31<sup>st</sup> March 2023:

1. Disbursements for Q4 FY 23 stood approximately at Rs.21,020 Cr as against Rs. 12,718 Cr in Q4 of FY 22 which is a growth of 65% and for FY 23 stood approximately at Rs.66,532 Cr as against Rs.35,490 Cr which is a growth of 87%.
2. Disbursements in Vehicle Finance business grew by 39% to approximately Rs.12,190 Cr in Q4 of FY 23 and by 56% in FY 23 to approximately Rs.39,699 Cr. LAP business grew disbursements by 48% to approximately Rs.2,762 Cr in Q4 of FY 23 and by 68% to approximately Rs.9,299 Cr in FY 23. Disbursements in Home Loans stood at Rs.1,405 Cr for Q4 of FY 23 and Rs.3,830 Cr in FY 23 which is a growth of 156% and 102% respectively YoY.

Disbursements in MSME business stood at Rs.2,104 Cr for Q4 of FY 23 and Rs.6,388 Cr in FY 23 which is a growth of 127% and 232% respectively YoY. Disbursements in CSEL business launched last year stood at Rs.2,363 Cr for Q4 of FY 23 and Rs.6,865 Cr in FY 23. Disbursements in SBPL business launched last year stood at Rs.196 Cr for Q4 of FY 23 and Rs.451 Cr in FY 23.

3. Collection Efficiency on billing at an overall level stood at 130% in Q4 of FY 23.
4. The Company continues to hold a strong liquidity position with Rs.5,222 Cr as cash balance as at end of March 23 (including Rs.1,500 Cr invested in Gsec and Rs 1,600 invested in Tbill shown under investments), with a total liquidity position of Rs.6,750 Cr (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 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 Arulselvan**  
**President & CFO**