

**CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LIMITED**

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

**Unaudited Financial Results (Provisional)  
for the three months ended June 30, 2011**

(Rupees in lakhs)

Particulars	Standalone			Consolidated		
	Unaudited		Audited	Unaudited		Audited
	Three months ended		Previous Year ended	Three months ended		Previous Year ended
	30.06.2011	30.06.2010	31.03.2011	30.06.2011	30.06.2010	31.03.2011
1. a) Income from operations	34,910	24,838	113,775	35,190	25,294	115,609
b) Other operating income	1,071	1,279	5,018	1,150	1,319	5,193
2. Expenditure						
a) Interest (Financing Charges)	20,122	13,479	58,569	20,293	13,659	59,215
b) Employees cost	2,406	2,262	8,969	2,608	2,418	9,655
c) Business origination outsourcing	2,327	2,092	8,677	2,413	2,124	8,822
d) Other operating expenses	1,996	1,313	6,161	2,123	1,406	6,537
e) Depreciation	165	284	851	199	322	1,005
f) Provisions, loan losses and other charges (net)	499	5,475	24,546	6,012	5,497	24,716
g) Total	27,515	24,905	107,773	33,648	25,426	109,950
3. Profit from Operations before Other Income & Exceptional Items (1-2)	8,466	1,212	11,020	2,692	1,187	10,852
4. Other income	-	1,127	1,390	5	1,130	1,422
5. Profit before Exceptional Items (3+4)	8,466	2,339	12,410	2,697	2,317	12,274
6. Exceptional items (Refer Note 2)	(2,196)	-	(2,399)	3,000	-	-
7. Profit / (Loss) from Ordinary Activities before Tax (5+6)	6,270	2,339	10,011	5,697	2,317	12,274
8. Tax expense (including deferred tax)	2,482	761	3,793	2,461	771	3,816
9. Net Profit / (Loss) from Ordinary Activities after Tax (7 - 8)	3,788	1,578	6,218	3,236	1,546	8,458
10. Extraordinary Items (net of tax expense)	-	-	-	-	-	-
11. Net Profit / (Loss) for the Period (9 - 10)	3,788	1,578	6,218	3,236	1,546	8,458
12. Paid-up equity share capital (Rs.10/- per share)	11,935	10,997	11,935	11,935	10,997	11,935
13. Reserves excluding revaluation reserves			95,264			94,264
14. Earnings per Share (EPS) - not annualised- before and after extraordinary items (in Rs.)						
a) Basic	3.17	1.74	5.67	2.71	1.71	7.73
b) Diluted	3.17	1.74	5.67	2.71	1.71	7.73
15. Public shareholding						
- Number of shares	36,880,689	27,523,230	36,898,230	36,880,689	27,523,230	36,898,230
- Percentage of shareholding	30.92	25.04	30.93	30.92	25.04	30.93
16. Promoters and Promoter group shareholding						
a) Pledged / encumbered						
- Number of shares	-	-	-	-	-	-
- Percentage of shares	-	-	-	-	-	-
as a% of the total shareholding of the promoter / promoter group	-	-	-	-	-	-
as a% of the total share capital of the company	-	-	-	-	-	-
b) Non encumbered						
- Number of shares	82,408,320	82,385,651	82,385,651	82,408,320	82,385,651	82,385,651
- Percentage of shares						
as a% of the total shareholding of the promoter / promoter group	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
as a% of the total share capital of the company	69.08%	74.96%	69.07%	69.08%	74.96%	69.07%

Details of Exceptional Items

Provision for dimn in value of CFACT investment	(5500)		
Reversal of standard asset provision	3000	3000	
Reversal of delinquency provision for derecognised PL assets			
Reversal of CFACT ICD provision	304		
	(2196)	3000	