

CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LIMITED
CIN - L65993TN1978PLC007576
Registered Office : DARE HOUSE, 2, NSC Bose Road, Chennai - 600 001.
Statement of Standalone and Consolidated Unaudited Financial Results
for the three months ended June 30, 2015

Part I :- Financial Information									₹ 'lakhs
Particulars	Standalone				Consolidated				
	Unaudited	Audited (Refer Note 4)	Unaudited	Audited	Unaudited	Audited (Refer Note 4)	Unaudited	Audited	
	Three months ended 30.06.2015	Preceding three months ended 31.03.2015	Corresponding three months ended 30.06.2014 in Previous Year	Previous Year ended 31.03.2015	Three months ended 30.06.2015	Preceding three months ended 31.03.2015	Corresponding three months ended 30.06.2014 in Previous Year	Previous Year ended 31.03.2015	
	1	2	3	4	5	6	7	8	
1. a) Income from operations	98,211	93,586	85,997	366,429	98,670	94,173	86,598	368,850	
b) Other operating income	373	191	918	2,617	376	195	920	2,631	
2. Expenditure									
a) Interest (Financing Charges)	49,578	48,610	47,558	196,039	49,508	48,542	47,499	195,781	
b) Employees benefits expense	5,719	5,814	4,798	22,174	5,924	6,038	4,994	23,023	
c) Business origination outsourcing	4,845	4,603	4,912	18,696	4,932	4,708	5,002	19,086	
d) Other operating expenses	10,199	7,810	6,853	31,098	10,298	7,952	6,948	31,534	
e) Depreciation and amortisation expense	517	813	647	2,918	529	856	668	3,010	
f) Provisions and loan losses	10,691	5,811	8,056	32,472	10,695	5,823	8,057	32,490	
g) Total	81,549	73,461	72,824	303,397	81,886	73,919	73,168	304,924	
3. Profit from Operations before Other Income & Exceptional Items (1-2)	17,035	20,316	14,091	65,649	17,160	20,449	14,350	66,557	
4. Other income	17	22	12	73	17	16	9	66	
5. Profit before Exceptional Items (3+4)	17,052	20,338	14,103	65,722	17,177	20,465	14,359	66,623	
6. Exceptional items	-	-	-	-	-	-	-	-	
7. Profit from Ordinary Activities before Tax (5+6)	17,052	20,338	14,103	65,722	17,177	20,465	14,359	66,623	
8. Tax expense (including deferred tax)	6,027	6,774	4,793	22,206	6,067	6,808	4,794	22,209	
9. Net Profit from Ordinary Activities after Tax (7-8)	11,025	13,564	9,310	43,516	11,110	13,657	9,565	44,414	
10. Extraordinary Items (net of tax expense)	-	-	-	-	-	-	-	-	
11. Net Profit for the Period (9-10)	11,025	13,564	9,310	43,516	11,110	13,657	9,565	44,414	
12. Paid-up equity share capital (₹ 10/- per share)	14,382	14,373	14,344	14,373	14,382	14,373	14,344	14,373	
13. Reserves excluding revaluation reserves				252,960				253,064	
14. Earnings per Share (EPS) - not annualised- before and after extraordinary items (₹)									
a) Basic	7.57	9.34	6.50	30.09	7.63	9.40	6.68	30.71	
b) Diluted	7.51	9.26	6.49	29.97	7.57	9.33	6.66	30.59	



Part II :-Select Information for the three months ended June 30, 2015								
Particulars	Standalone				Consolidated			
	Three months ended 30.06.2015	Preceding three months ended 31.03.2015	Corresponding three months ended 30.06.2014 in Previous Year	Previous Year ended 31.03.2015	Three months ended 30.06.2015	Preceding three months ended 31.03.2015	Corresponding three months ended 30.06.2014 in Previous Year	Previous Year ended 31.03.2015
	1	2	3	4	5	6	7	8
A. Particulars of Shareholding								
1. Public Shareholding								
- Number of shares	60,787,210	60,703,999	60,571,611	60,703,999	60,787,210	60,703,999	60,571,611	60,703,999
- Percentage of shareholding	42.29	42.25	42.25	42.25	42.29	42.25	42.25	42.25
2. 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	82,965,204	82,965,204	82,807,068	82,965,204	82,965,204	82,965,204	82,807,068	82,965,204
- Percentage of shares	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
as a% of the total shareholding of the promoter / promoter group	57.71	57.75	57.75	57.75	57.71	57.75	57.75	57.75
as a% of the total share capital of the company								

B. Investor Complaints	
Particulars	Three months ended June 30, 2015
Pending at the beginning of the quarter	0
Received during the quarter	1
Disposed off during the quarter	1
Remaining unresolved at the end of the quarter	0



Notes

1. The above Statement of Standalone and Consolidated Unaudited Financial Results for the three months ended June 30, 2015 was reviewed by the Audit Committee and approved by the Board of Directors in their meeting held on July 31, 2015. The same has also been subjected to a limited review by the Statutory Auditors.
2. 83,211 options were exercised during the three months ended June 30, 2015. The total outstanding employee stock options as at June 30, 2015 is 3,47,034.
3. Segmental Reporting: The Company is primarily engaged in the business of financing. All the activities of the Company revolve around the main business in India. As such there are no separate reportable segments as per Accounting Standard (AS) 17 "Segment Reporting" in respect of the Company. The Segmental Reporting in respect of the Consolidated Results is given in Appendix 1.
4. The figures of the three months ended March 31, 2015 (column 2 & 6) are the balancing figures between the audited figures of the financial year ended March 31, 2015 and the published year to date figures upto third quarter of the financial year.
5. Prior period figures have been regrouped wherever necessary to conform to the current period presentation.

On behalf of the **Board of Directors**



Vellayan Subbiah
Managing Director

Place : Chennai
Date : July 31, 2015

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Segment wise Revenue, Results and Capital Employed for consolidated results under clause 41 of the listing agreement

₹ 'lakhs

Particulars	Consolidated			
	Unaudited	Audited (Refer Note 4)	Unaudited	Audited
	Three months ended 30.06.2015	Preceding three months ended 31.03.2015	Corresponding three months ended 30.06.2014 in Previous Year	Previous Year ended 31.03.2015
	1	2	3	4
1. Segment Revenue				
Financing	98,584	93,777	86,915	369,046
Distribution	263	331	329	1,306
Stock Broking	274	337	353	1,438
Total	99,121	94,445	87,597	371,790
Less: Inter-Segment revenue	(75)	(77)	(79)	(309)
Net Revenue	99,046	94,368	87,518	371,481
2. Segment Results (Profit / (Loss) before tax)				
Financing	17,039	20,324	14,095	65,664
Distribution	103	86	163	557
Stock Broking	18	39	92	336
Total	17,160	20,449	14,350	66,557
Add: Other unallocable income net of unallocable expenditure	17	16	9	66
Net Profit before Tax	17,177	20,465	14,359	66,623
3. Capital Employed (Segment Assets - Segment Liabilities)				
Financing	303,225	291,080	217,937	291,080
Distribution	87	142	198	142
Stock Broking	1,303	1,296	1,377	1,296
Other Unallocable assets net of unallocable liabilities	24,011	24,919	19,104	24,919
Total	328,626	317,437	238,616	317,437

Note:

Management of the Company has identified the above reportable segments. Segment data for the previous periods, has been restated, wherever necessary, to conform to the current quarter presentation.

On behalf of the Board of Directors


Vellayan Subbiah
Managing Director



Place : Chennai
Date : July 31, 2015