

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, 2016

₹ 'lakhs								
Part I	Standalone				Consolidated			
	Unaudited	Unaudited	Unaudited	Audited	Unaudited	Unaudited	Unaudited	Audited
	Three months ended	Preceding three months ended	Corresponding three months ended	Year ended	Three months ended	Preceding three months ended	Corresponding three months ended	Year ended
	30.06.2016	31.03.2016	30.06.2015 in Previous Year	31.03.2016	30.06.2016	31.03.2016	30.06.2015 in Previous Year	31.03.2016
Particulars	1	2	3	4	5	6	7	8
1. Income from Operations								
a) Income from operations	110,169	113,238	98,211	417,743	110,791	113,809	98,670	419,851
b) Other operating income	678	305	373	1,504	690	315	376	1,524
Total Income from Operations	110,847	113,543	98,584	419,247	111,481	114,124	99,046	421,375
2. Expenses								
a) Interest (Financing Charges)	54,810	53,301	49,578	205,077	54,737	53,231	49,508	204,795
b) Employees benefits expense	7,180	6,816	5,719	25,395	7,405	7,005	5,924	26,218
c) Business origination outsourcing	5,717	6,271	4,845	22,583	5,792	6,338	4,932	22,910
d) Other operating expenses	9,004	7,152	10,199	34,382	9,212	7,283	10,301	34,820
e) Depreciation and amortisation expense	734	624	517	2,133	752	635	529	2,174
f) Provisions and loan losses	8,037	9,863	10,691	42,724	8,037	9,864	10,695	42,734
Total Expenses	85,482	84,027	81,549	332,294	85,935	84,356	81,889	333,651
3. Profit from Operations before Other Income & Exceptional Items (1-2)	25,365	29,516	17,035	86,953	25,546	29,768	17,157	87,724
4. Other income	5	100	17	124	29	103	20	221
5. Profit before Exceptional Items (3+4)	25,370	29,616	17,052	87,077	25,575	29,871	17,177	87,945
6. Exceptional items	-	-	-	-	-	-	-	-
7. Profit from Ordinary Activities before Tax (5+6)	25,370	29,616	17,052	87,077	25,575	29,871	17,177	87,945
8. Tax expense (including deferred tax)	8,797	10,413	6,027	30,232	8,866	10,492	6,067	30,480
9. Net Profit from Ordinary Activities after Tax (7-8)	16,573	19,203	11,025	56,845	16,709	19,379	11,110	57,465
10. Extraordinary Items (net of tax expense)	-	-	-	-	-	-	-	-
11. Net Profit for the Period (9-10)	16,573	19,203	11,025	56,845	16,709	19,379	11,110	57,465
12. Minority Interest	-	-	-	-	(11)	(3)	-	(3)
13. Net Profit for the Period after minority interest (11-12)	16,573	19,203	11,025	56,845	16,720	19,382	11,110	57,468
14. Paid-up equity share capital (₹ 10/- per share)	15,626	15,621	14,382	15,621	15,626	15,621	14,382	15,621
15. Reserve excluding Revaluation Reserves as per balance sheet of previous accounting year				350,120				351,349
16. Earnings per Share (EPS) - not annualised- before and after extraordinary items (₹)								
a) Basic	10.61	12.30	7.57	37.50	10.71	12.41	7.63	37.91
b) Diluted	10.60	12.29	7.51	37.46	10.70	12.40	7.57	37.87



Notes

1. The above Statement of Standalone and Consolidated Unaudited Financial Results for the three months ended June 30, 2016 was reviewed by the Audit Committee and approved by the Board of Directors in their meeting held on July 29, 2016. The same has also been subjected to a limited review by the Statutory Auditors.
2. 44,470 options were exercised during the three months ended June 30, 2016. The total outstanding employee stock options as at June 30, 2016 is 165,384.
3. The listed Non - Convertible Debentures of the Company aggregating to ₹ 647,500 lakhs as on June 30, 2016 are secured by exclusive charge on identified standard receivables of the Company and also by a subservient charge over certain immovable properties. The total asset cover is above hundred percent of the principal amount of the said debentures.
4. 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.
5. The figures for the three months ended March 31, 2016 (columns 2 & 6) are the balancing figures between the audited figures of the financial year ended March 31, 2016 (columns 4 & 8) and the published year to date figures upto third quarter of that financial year.
6. 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 29, 2016

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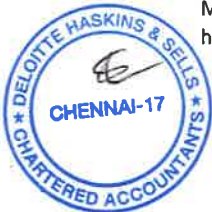
Segment wise Revenue, Results and Capital Employed for consolidated unaudited results under Regulation 33 of the Listing Regulations, 2015

₹ 'lakhs

Particulars	Consolidated			
	Unaudited	Unaudited (Refer Note 5)	Unaudited	Audited
	Three months ended 30.06.2016	Preceding three months ended 31.03.2016	Corresponding three months ended 30.06.2015 in Previous Year	Year ended 31.03.2016
	1	2	3	4
1. Segment Revenue				
Financing	110,847	113,543	98,584	419,247
Others	716	658	537	2,436
Total	111,563	114,201	99,121	421,683
Less: Inter-Segment revenue	(82)	(77)	(75)	(308)
Net Revenue	111,481	114,124	99,046	421,375
2. Segment Results (Profit before tax)				
Financing	25,367	29,518	17,039	86,966
Others	179	251	118	759
Total	25,546	29,769	17,157	87,725
Add: Other unallocable income net of unallocable expenditure	29	102	20	220
Net Profit before Tax	25,575	29,871	17,177	87,945
3. Capital Employed (Segment Assets - Segment Liabilities)				
Financing	348,582	329,575	303,225	329,575
Others	2,066	2,430	1,390	2,430
Other Unallocable assets net of unallocable liabilities	33,118	34,965	24,011	34,965
Total	383,766	366,970	328,626	366,970

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.



Place : Chennai
Date : July 29, 2016

On behalf of the Board of Directors

Vellayan Subbiah
Managing Director