

CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LIMITED

TRUSTEE - IDBI TRUSTEESHIP SERVICES LTD
HALF YEARLY INFORMATION FOR LISTED DEBENTURES OUTSTANDING AS OF 30-Sep-2012

ISIN No.	Type	Series	Credit rating	Debentures outstanding (Rs in Crs)	Status of Security; Trust deed / Hypothecation deed dated	Previous Interest payment date	Previous Interest paid (Y/N)	Next due date for Principal / Interest
INE121A08KJ1	Sub debt	SD8	Dual rating *	30.00	Unsecured	30-Apr-12	Y	31-Oct-12
INE121A08KK9	Sub debt	SD9	Dual rating *	100.00	Unsecured	7-Dec-11	Y	7-Dec-12
INE121A08LJ9	Sub debt	SD10	Dual rating *	10.00	Unsecured	21-May-12	Y	21-May-13
INE121A08LK7	Sub debt	SD11	Dual rating *	1.00	Unsecured	1-Jun-12	Y	31-May-13
INE121A08LK7	Sub debt	SD12	Dual rating *	0.50	Unsecured	1-Jun-12	Y	31-May-13
INE121A08LO9	Sub debt	SD13	Dual rating *	100.00	Unsecured	26-Mar-12	Y	25-Mar-13
INE121A08LP6	Sub debt	SD14	Dual rating *	100.00	Unsecured	21-Nov-11	Y	20-Nov-12
INE121A08LQ4	Sub debt	SD15	IND AA-(ind) by India Ratings	35.00	Unsecured	22-Feb-12	Y	22-Feb-13
INE121A08LR2	Sub debt	SD16	IND AA-(ind) by India Ratings	15.00	Unsecured	26-Mar-12	Y	26-Mar-13
INE121A08LS0	Sub debt	SD17	Dual rating *	100.00	Unsecured	30-Apr-12	Y	29-Apr-13
INE121A08LT8	Sub debt	SD18	Dual rating *	11.50	Unsecured	7-May-12	Y	6-May-13
INE121A08LU6	Sub debt	SD19	Dual rating *	50.00	Unsecured	6-Jul-12	Y	8-Jul-13
INE121A08LX0	Sub debt	SD20	Dual rating *	60.50	Unsecured	3-Jul-12	Y	2-Jul-13
INE121A08LZ5	Sub debt	SD21	Dual rating *	64.30	Unsecured	1-Aug-12	Y	1-Aug-13
INE121A08MA6	Sub debt	SD22	Dual rating *	25.20	Unsecured	9-Aug-12	Y	9-Aug-13
INE121A08MC2	Sub debt	SD23	Dual rating *	75.00	Unsecured	NA	NA	21-Nov-12
INE121A08MH1	Sub debt	SD24	Dual rating **	100.00	Unsecured	NA	NA	7-May-13
INE121A08MI9	Sub debt	SD25	Dual rating **	50.00	Unsecured	NA	NA	18-May-13
INE121A08MJ7	Sub debt	SD26	[ICRA]AA by ICRA; Stable	50.00	Unsecured	NA	NA	10-Jun-13
INE121A08MK5	Sub debt	SD27	CARE AA- by CARE	20.00	Unsecured	NA	NA	26-Jun-13
INE121A08MN9	Sub debt	SD28	Dual rating **	25.00	Unsecured	NA	NA	5-Sep-13
Sub-debt total				1,023.00				
INE121A08LV4	Perpetual debt	PDI 1	Dual rating ^	150.00	Unsecured	11-Oct-11	Y	11-Oct-12
INE121A08LW2	Perpetual debt	PDI 2	Dual rating ^	101.05	Unsecured	29-Jun-12	Y	29-Dec-12
INE121A08LY8	Perpetual debt	PDI 3	Dual rating ^	20.65	Unsecured	23-Jul-12	Y	22-Jan-13
INE121A08MB4	Perpetual debt	PDI 4	Dual rating ^	16.00	Unsecured	21-Aug-12	Y	18-Feb-13
INE121A08MD0	Perpetual debt	PDI 5	Dual rating ^	75.00	Unsecured	7-Jun-12	Y	7-Dec-12
INE121A08ME8	Perpetual debt	PDI 6	Dual rating ^	100.00	Unsecured	NA	NA	26-Dec-12
INE121A08MF5	Perpetual debt	PDI 7	Dual rating ^	35.00	Unsecured	6-Jul-12	Y	7-Jan-13
INE121A08MG3	Perpetual debt	PDI 8	Dual rating ^	10.00	Unsecured	3-Sep-12	Y	1-Mar-13

For CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LIMITED

 Authorised Signatory/ies

IDBI TRUSTEESHIP SERVICES LTD.

 AUTHORISED SIGNATORY

CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LIMITED

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INE121A08ML3	Perpetual debt	PDI 9	Dual rating ^	50.00	Unsecured	NA	NA	6-Aug-13
INE121A08MM1	Perpetual debt	PDI 10	Dual rating ^	50.00	Unsecured	NA	NA	22-Aug-13
INE121A08MO7	Perpetual debt	PDI 11	[ICRA]AA- by ICRA	18.00	Unsecured	NA	NA	20-Sep-13
INE121A08MQ2	Perpetual debt	PDI 12	Dual rating ^	25.00	Unsecured	NA	NA	25-Sep-13
PDI total				650.70				
INE121A07CO0	NCD	251	[ICRA]AA by ICRA #	135.00	15-Dec-09	25-Sep-12	Y	25-Sep-13
INE121A07CP7	NCD	252	[ICRA]AA by ICRA #	35.00	15-Dec-09	21-Nov-11	Y	20-Nov-12
INE121A07CQ5	NCD	253	[ICRA]AA by ICRA #	20.00	11-Aug-10	14-May-12	Y	13-May-13
INE121A07DE9	NCD	265	[ICRA]AA by ICRA #	10.00	20-Sep-11	25-Jun-12	Y	5-Oct-12
INE121A07DC3	NCD	266	[ICRA]AA by ICRA #	20.00	20-Sep-11	25-Jun-12	Y	24-Jun-13
INE121A07DD1	NCD	267	[ICRA]AA by ICRA #	80.00	20-Sep-11	25-Jun-12	Y	24-Jun-13
INE121A07DF6	NCD	268	CARE AA by CARE	15.00	20-Sep-11	5-Jul-12	Y	29-Mar-13
INE121A07DG4	NCD	269	CARE AA by CARE	10.00	20-Sep-11	5-Jul-12	Y	17-Jun-13
INE121A07DH2	NCD	270	[ICRA]AA by ICRA #	40.00	20-Sep-11	16-Jul-12	Y	15-Jul-13
INE121A07DI0	NCD	271	[ICRA]AA by ICRA #	25.00	20-Sep-11	26-Jul-12	Y	26-Jul-13
INE121A07DK6	NCD	273	[ICRA]AA by ICRA #	50.00	20-Sep-11	2-Aug-12	Y	26-Jul-13
INE121A07DL4	NCD	274	[ICRA]AA by ICRA #	25.00	20-Sep-11	2-Aug-12	Y	2-Aug-13
INE121A07DM2	NCD	275	CARE AA by CARE	10.00	20-Sep-11	10-Aug-12	Y	29-Jul-13
INE121A07DN0	NCD	276	CARE AA by CARE	25.00	20-Sep-11	21-Aug-12	Y	9-Aug-13
INE121A07DO8	NCD	277	CARE AA by CARE	10.00	20-Sep-11	22-Aug-12	Y	12-Aug-13
INE121A07DP5	NCD	278	CARE AA by CARE	25.00	20-Sep-11	22-Aug-12	Y	16-Aug-13
INE121A07DQ3	NCD	279	[ICRA]AA by ICRA #	300.00	20-Sep-11	22-Aug-12	Y	22-Feb-13
INE121A07DR1	NCD	280	[ICRA]AA by ICRA #	50.00	20-Sep-11	23-Aug-12	Y	22-Feb-13
INE121A07DS9	NCD	281	[ICRA]AA by ICRA #	50.00	20-Sep-11	23-Aug-12	Y	23-Aug-13
INE121A07DT7	NCD	282	[ICRA]AA by ICRA #	50.00	20-Sep-11	23-Aug-12	Y	23-Aug-13
INE121A07DU5	NCD	283	[ICRA]AA by ICRA #	50.00	17-Nov-11	20-Sep-12	Y	19-Mar-13
INE121A07DV3	NCD	284	[ICRA]AA by ICRA #	50.00	17-Nov-11	20-Sep-12	Y	19-Sep-13
INE121A07DW1	NCD	285	[ICRA]AA by ICRA #	50.00	17-Nov-11	20-Sep-12	Y	19-Sep-13
INE121A07DX9	NCD	286	[ICRA]AA by ICRA #	25.00	17-Nov-11	NA	NA	1-Oct-12
INE121A07DY7	NCD	287	[ICRA]AA by ICRA #	30.00	17-Nov-11	NA	NA	1-Oct-12

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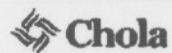
ISIN No.	Type	Series	Credit rating	Debentures outstanding (Rs in Crs)	Status of Security; Trust deed / Hypothecation deed dated	Previous Interest payment date	Previous Interest paid (Y/N)	Next due date for Principal / Interest
INE121A07EA5	NCD	289	CARE AA by CARE	15.00	17-Nov-11	NA	NA	15-Oct-12
INE121A07EB3	NCD	290	CARE AA by CARE	60.00	17-Nov-11	NA	NA	22-Oct-12
INE121A07EC1	NCD	291	CARE AA by CARE	50.00	17-Nov-11	NA	NA	20-May-13
INE121A07ED9	NCD	292	CARE AA by CARE	75.00	17-Nov-11	NA	NA	11-Oct-13
INE121A07EF4	NCD	294	[ICRA]AA by ICRA #	60.00	22-Feb-12	NA	NA	10-Nov-14
INE121A07EG2	NCD	295	[ICRA]AA by ICRA #	60.00	22-Feb-12	NA	NA	25-Nov-14
INE121A07EH0	NCD	296	[ICRA]AA by ICRA #	25.00	22-Feb-12	NA	NA	25-Nov-13
INE121A07EI8	NCD	297	[ICRA]AA by ICRA #	15.00	22-Feb-12	NA	NA	29-Dec-14
INE121A07EJ6	NCD	298	[ICRA]AA by ICRA #	4.50	22-Feb-12	NA	NA	12-Jun-13
INE121A07EK4	NCD	299	[ICRA]AA by ICRA #	5.00	22-Feb-12	NA	NA	23-Jan-15
INE121A07EL2	NCD	300	[ICRA]AA by ICRA #	11.00	22-Feb-12	NA	NA	3-Feb-14
INE121A07EM0	NCD	301	[ICRA]AA by ICRA #	30.00	17-May-12	NA	NA	9-Feb-15
INE121A07EN8	NCD	302	[ICRA]AA by ICRA #	50.00	17-May-12	NA	NA	30-Apr-13
INE121A07EO6	NCD	303	[ICRA]AA by ICRA #	50.00	17-May-12	NA	NA	15-May-13
INE121A07EP3	NCD	304	[ICRA]AA by ICRA #	15.00	17-May-12	NA	NA	26-Dec-13
INE121A07EQ1	NCD	305	[ICRA]AA by ICRA #	10.00	17-May-12	NA	NA	27-Dec-13
INE121A07ER9	NCD	306	[ICRA]AA by ICRA #	25.00	17-May-12	NA	NA	21-Feb-14
INE121A07ES7	NCD	307	[ICRA]AA by ICRA #	25.00	17-May-12	NA	NA	3-Apr-13
INE121A07ET5	NCD	308	[ICRA]AA by ICRA #	100.00	17-May-12	NA	NA	13-Aug-13
INE121A07EU3	NCD	309	[ICRA]AA by ICRA #	50.00	17-May-12	NA	NA	25-Feb-13
INE121A07EV1	NCD	310	[ICRA]AA by ICRA #	10.00	17-May-12	NA	NA	30-Apr-13
INE121A07EW9	NCD	311	[ICRA]AA by ICRA #	18.00	17-May-12	NA	NA	1-Jun-15
INE121A07EX7	NCD	312	[ICRA]AA by ICRA #	25.00	17-May-12	NA	NA	28-Feb-13
INE121A07EY5	NCD	313	[ICRA]AA by ICRA #	4.70	17-May-12	NA	NA	30-May-13
INE121A07EZ2	NCD	314	[ICRA]AA by ICRA #	3.00	17-May-12	NA	NA	31-May-13
INE121A07FA2	NCD	315	[ICRA]AA by ICRA #	4.00	17-May-12	NA	NA	17-Mar-14
INE121A07FB0	NCD	316	[ICRA]AA by ICRA #	9.70	17-May-12	NA	NA	6-Apr-15
INE121A07FC8	NCD	317	[ICRA]AA by ICRA #	15.00	17-May-12	NA	NA	8-Apr-14
INE121A07FD6	NCD	318	[ICRA]AA by ICRA #	18.00	17-May-12	NA	NA	30-Apr-14
INE121A07FE4	NCD	319	[ICRA]AA by ICRA #	13.70	17-May-12	NA	NA	2-Mar-15
INE121A07FF1	NCD	320	[ICRA]AA by ICRA #	11.30	17-May-12	NA	NA	2-Apr-15

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ISIN No.	Type	Series	Credit rating	Debentures outstanding (Rs in Crs)	Status of Security; Trust deed / Hypothecation deed dated	Previous Interest payment date	Previous Interest paid (Y/N)	Next due date for Principal / Interest
INE121A07FG9	NCD	321	[ICRA]AA by ICRA #	25.00	17-May-12	NA	NA	23-Apr-13
INE121A07FI5	NCD	322	[ICRA]AA by ICRA #	33.00	10-Aug-12	NA	NA	8-May-14
INE121A07FJ3	NCD	323	[ICRA]AA by ICRA #	22.50	10-Aug-12	NA	NA	6-May-15
INE121A07FH7	NCD	324	[ICRA]AA by ICRA #	3.00	10-Aug-12	NA	NA	4-Aug-15
INE121A07FL9	NCD	325	[ICRA]AA by ICRA #	16.00	10-Aug-12	NA	NA	8-Jul-13
INE121A07FK1	NCD	326	[ICRA]AA by ICRA #	25.00	10-Aug-12	NA	NA	6-Jun-13
INE121A07FN5	NCD	327	[ICRA]AA by ICRA #	50.00	10-Aug-12	NA	NA	14-Jun-13
INE121A07FM7	NCD	328	[ICRA]AA by ICRA #	25.00	10-Aug-12	NA	NA	14-Jun-13
INE121A07FP0	NCD	329	[ICRA]AA by ICRA #	50.00	10-Aug-12	NA	NA	14-Jun-13
INE121A07FO3	NCD	330	CARE AA by CARE	25.00	10-Aug-12	NA	NA	12-Jun-14
INE121A07FQ8	NCD	331	[ICRA]AA by ICRA #	189.00	10-Aug-12	NA	NA	17-Jun-13
INE121A07FR6	NCD	332	[ICRA]AA by ICRA #	150.00	Refer Note 1	NA	NA	3-Sep-13
INE121A07FS4	NCD	333	[ICRA]AA by ICRA #	14.50	Refer Note 1	NA	NA	7-Sep-15
INE121A07FT2	NCD	334	[ICRA]AA by ICRA #	45.00	Refer Note 1	NA	NA	17-Sep-13
NCD-total				2,730.90				
Grand total				4,404.60				

NA - Not Applicable

Y - Yes; Interest paid

Note 1: Secured NCDs from Series 332 - 334 allotted in Sep 12. Hence, both Trust deed & Unattested Deed of Hypothecation will be executed shortly.

^ PDI : Dual rating : [ICRA]AA- by ICRA Limited with stable outlook & 'CARE A+' by CARE Ratings

NCD : [ICRA]AA by ICRA Limited with stable outlook

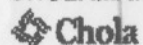
* Sub debt : Dual rating : [ICRA]AA by ICRA Limited with stable outlook & IND AA-(ind) by INDIA Ratings with stable outlook

** Sub debt : Dual rating : [ICRA]AA by ICRA Limited with stable outlook & CRISIL AA-/Stable by CRISIL Limited

For CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LIMITED

Authorised Signatory/ies

IDBI TRUSTEESHIP SERVICES LTD.
AUTHORISED SIGNATORY



HALF YEARLY INFORMATION FOR LISTED SECURED DEBENTURES OUTSTANDING AS OF 30-SEP-2012

1. List of assets charged as per Trust Deed:

a) Immovable Property:

Trust Deed Date	Trust Deed Amount (Rs. In Crs)	Place	Asset Description
15.12.2009	280.00	Ahmedabad	901, 9th Floor, Sakar-II, Near Ellis Bridge, Ahmedabad 380 006
11.08.2010	720.00	Ahmedabad	901, 9th Floor, Sakar-II, Near Ellis Bridge, Ahmedabad 380 006
20.09.2011	852.00	Ahmedabad	901, 9th Floor, Sakar-II, Near Ellis Bridge, Ahmedabad 380 006
17.11.2011	755.00	Ahmedabad	901, 9th Floor, Sakar-II, Near Ellis Bridge, Ahmedabad 380 006
22.02.2012	180.50	Ahmedabad	901, 9th Floor, Sakar-II, Near Ellis Bridge, Ahmedabad 380 006
17.05.2012	512.40	Ahmedabad	901, 9th Floor, Sakar-II, Near Ellis Bridge, Ahmedabad 380 006
10.08.2012	438.50	Chennai	Door No.1, 1st Street, Cenotaph Road, Chennai-600 018
Refer Note 1	209.50	-	-

Note 1: Debentures allotted recently. Hence, both Trust deed & Unattested Deed of Hypothecation yet to be executed.

b) Movable Assets:

List of Movable Assets charged as of 30th September 2012 Trust Deed wise:

Sl. No.	Debenture Trust Deed Date & Amount	Debentures Outstanding as on 30.09.2012 (Rs in Crs)	Asset Cover	Security Reqd (Rs in Crs)	Security Provided (Rs in Crs)
1	15.12.2009 – Rs.280 Crs	170.00	1 time	170.00	170.84
2	11.08.2010 – Rs.720 Crs	20.00	1 time	20.00	20.00
3	20.09.2011 – Rs.852 Crs	795.00	1 time	795.00	795.18
4	17.11.2011 – Rs.755 Crs	405.00	1 time	405.00	405.35
5	22.02.2012 – Rs.180.50 Crs	180.50	1 time	180.50	180.68
6	17.05.2012 – Rs.512.40 Crs	512.40	1 time	512.40	512.64
7	10.08.2012 – Rs.438.50 Crs	438.50	1 time	438.50	438.87
8	Refer Note 1	209.50	1 time	209.50	209.50
	Total	2730.90		2730.90	2733.06

Note 1: Debentures allotted recently. Hence, both Trust deed & Unattested Deed of Hypothecation yet to be executed.

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TRUSTEES - IDBI TRUSTEESHIP SERVICES LTD

2. Details of Secured debentures outstanding as of 30th September 2012

Trust Deed Date	Debentures Amount Trust Deed-wise (Rs. In Crores)	Debentures Outstanding as of 30-Sep-2012 (Rs. In Crores)
15.12.2009	280.00	170.00
11.08.2010	720.00	20.00
20.09.2011	852.00	795.00
17.11.2011	755.00	405.00
22.02.2012	180.50	180.50
17.05.2012	512.40	512.40
10.08.2012	438.50	438.50
Refer Note 1	Refer Note 1	209.50
	Total	2730.90

Note 1: Debentures allotted recently. Hence, both Trust deed & Unattested Deed of Hypothecation yet to be executed.

3. The above-mentioned long term secured NCDs have been rated as [ICRA]AA by ICRA Limited with Stable outlook / CARE AA by CARE Ratings.

4. Debt - equity ratio of Cholamandalam Investment and Finance Company Limited as of 30-Sep-2012 is 9.36 (Provisional & Un-audited)

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Cholamandalam Investment and Finance Company Limited

Continued good performance in Q2 - Disbursements up by 29%, PAT up by 75%

Q -2 Performance Highlights:

Chennai, Oct 30th, 2012: Q2 has been a good quarter for the Company, with disbursements growing in vehicle finance by 25% and in home equity loans by 47% compared to the same period last year.

The Company disbursed Rs.2142.43 Cr. in Vehicle Finance as against Rs.1719.48 Cr. in Q 2 of 2011 – 12 and disbursed Rs.504.79 Cr. in Home Equity loans as against Rs.342.77 Cr. in Q 2 of 2011 – 12. The Gold Loan disbursements were at Rs.14.87 Cr. for the quarter. The aggregate disbursements of the Company for the quarter are Rs.2662.09 Cr. as against Rs.2062.25 Cr. in Q 2 of 2011 - 12 registering a growth of 29%.

Total Income from operations was Rs.605.12 Cr. compared to Rs.412.80 Cr. in Q 2 of 2011 -12 registering a growth of 47%.

Profit before tax is Rs.103.02 Cr. as against Rs.67.38 Cr. in Q 2 of 2011 -12 registering a growth of 53%. Profit after tax is Rs.69.70 Cr. as against Rs.39.73 Cr. in Q 2 of 2011 -12 registering a growth of 75%.

H1 Performance Highlights:

The Company disbursed Rs.4168.21 Cr. in Vehicle Finance as against Rs.3021.49 Cr. in H 1 of 2012 - 13 and disbursed Rs.997.79 Cr. in Home Equity loans as against Rs.712.38 Cr. in H 1 of 2011 – 12. The Gold Loan disbursements were at Rs.31.29 Cr. during the period ended Sept 2012. The aggregate disbursements of the Company for the half year ended Sept 12 are Rs.5197.29 Cr. as against Rs.3733.86 Cr. in H 1 of 2011 - 12 registering a growth of 39%.

Total Income from operations was Rs.1163.18 Cr. compared to Rs.794.22 Cr. in H 1 of 2011 -12 registering a growth of 46%.

Profit before tax is Rs.205.91 Cr. as against Rs.130.08 Cr. in H 1 of 2011 -12 registering a growth of 58%. Profit after tax is Rs.139.35 Cr. as against Rs.77.61 Cr. in H 1 of 2011 -12 registering a growth of 80%.

Financial Performance - Summary :

Rs in Cr.

2011 - 12		Particulars	2012 - 13		Growth %	
Q - 2	YTD Sep-11		Q - 2	YTD Sep-12	Q 2 Vs Q 2	H1 Vs H 1
2,062.25	3,733.86	Disbursements	2,662.09	5,197.29	29%	39%
412.80	794.22	Total Income	605.12	1,163.18	47%	46%
67.38	152.04	Profit Before Exceptional Item	103.02	205.91	53%	35%
-	(21.96)	Exceptional Items	-	-	0%	
67.38	130.08	Profit Before Tax	103.02	205.91	53%	58%
39.73	77.61	Profit After Tax	69.70	139.35	75%	80%
4.64%	4.82%	Net Interest Margin	5.17%	5.20%	11%	8%
1.56%	1.58%	ROTA - PAT	1.91%	1.99%	23%	26%
13.99%	13.97%	Return on Equity	18.17%	18.69%	30%	34%
	2.08%	GNPA / Total Assets		1.06%		
	0.38%	NNPA / Total Assets		0.57%		

Balance Sheet

Rs in Cr.

Sept 11		Particulars	Sept 12		Growth %	
Gross	Net		Gross	Net	Gross	Net
7,406.58	7,378.55	Vehicle Finance	10,995.81	10,961.02	48%	49%
2,286.81	2,275.64	Home Equity	3,482.83	3,464.84	52%	52%
841.81	841.41	Business Finance	329.51	320.46	-61%	-62%
-	-	Gold Loans	36.90	35.44	100%	100%
178.36	21.38	Personal Loans	20.37	1.68	-89%	-92%
984.62	984.62	Other Assets	1,239.71	1,239.71	26%	26%
11,698.18	11,501.60	Balance Sheet Assets	16,105.13	16,023.14	38%	39%
454.78	454.78	Off Balance Sheet Assets	847.68	847.68	86%	86%
12,152.96	11,956.38	Total Fund Base	16,952.80	16,870.82	39%	41%

- The Company has expanded its presence to 484 branches as on 30th Sept 2012 compared to 375 as on 31st March 2012. The additional branches are in Tier III and Tier IV locations across India.
- The Company raised Tier II capital of Rs.388 Cr. during the period ended 30th September 2012 by way of subordinated debt and perpetual debt instrument to strengthen its capital adequacy ratio.
- Capital adequacy ratio stands increased to 18.18% compared to 16.32% in Sept 2011.

Subsidiaries Performance:

The wealth management business constituting Chola Securities and Chola Distribution Services had made a loss of Rs.0.24 Cr. during the half year ended Sept 2012 compared to a loss of Rs.4.92 Cr. in H 1 of FY – 12

Cholamandalam Factoring Limited made a profit of Rs.0.93 Cr. during the period ended 30th Sept 2012 compared to a loss of Rs.56.99 Cr. in H 1 of FY -12.

Consolidated Results:

The consolidated profit after tax for the period ended 30th Sept 2012 was Rs.138.99 Cr. as against a PAT of Rs.67.66 Cr. in the previous year registering a growth of 105%.

