

# Cholamandalam Investment & Finance Company Ltd

₹ 1,494 ▲ 0.21%

08 Sep - close price

[cholamandalam.com](http://cholamandalam.com)

[BSE: 511243](#)

[NSE: CHOLAFIN](#)

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Market Cap	₹ 1,25,824 Cr.	Current Price	₹ 1,494	High / Low	₹ 1,684 / 1,168
Stock P/E	28.3	Book Value	₹ 281	Dividend Yield	0.13 %
ROCE	10.3 %	ROE	19.7 %	Face Value	₹ 2.00

Add ratio to table

eg. Promoter holding

[EDIT RATIOS](#)

## ABOUT

Cholamandalam Investment & Finance Company is one of the premier diversified non-banking finance companies in India,



## KEY POINTS

### Promoter

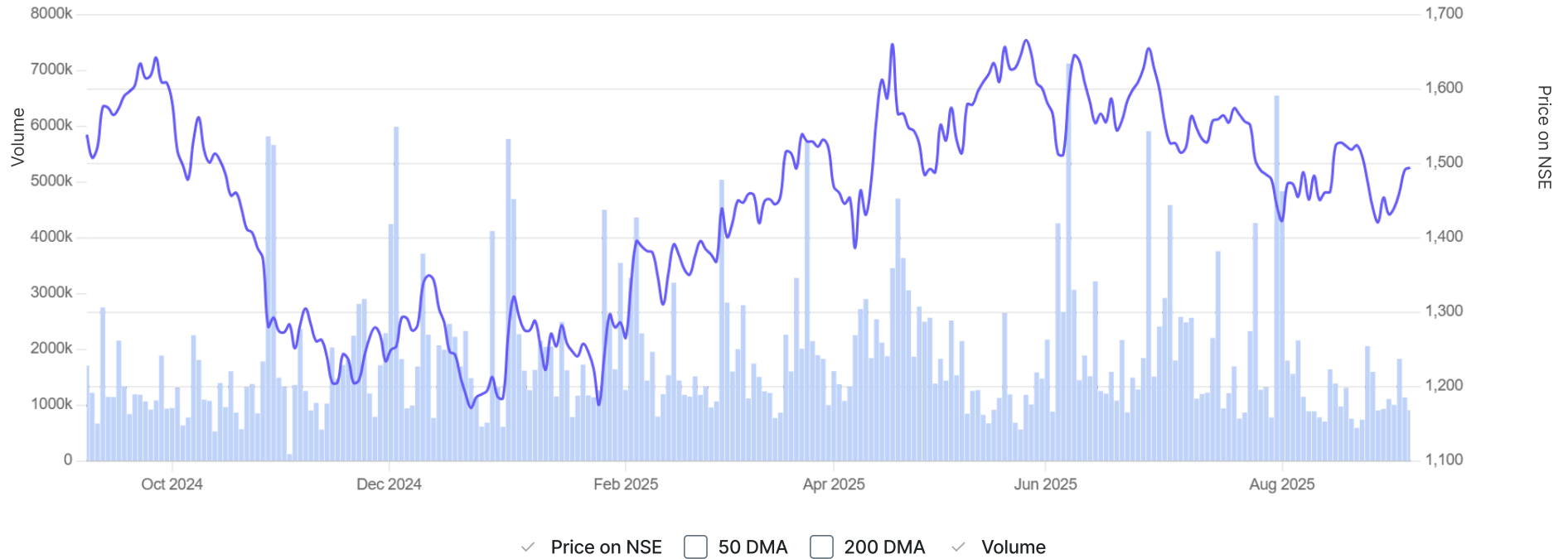
The company is part of the Murudappa Group.

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1M 6M **1Yr** 3Yr 5Yr 10Yr Max

Price PE Ratio More ▼

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**PROS**

- Company is expected to give good quarter
- Company has delivered good profit growth of 32.3% CAGR over last 5 years
- Company's median sales growth is 17.6% of last 10 years

**CONS**

- Stock is trading at 5.32 times its book value
- Company has low interest coverage ratio.

\* The pros and cons are machine generated. ⓘ

## Peer comparison

[🌐 Financial Services](#) > 
 [📊 Financial Services](#) > 
 [🏢 Finance](#) > 
 [🏦 Non Banking Financial Company \(NBFC\)](#)

Part of [BSE 500](#) [BSE 100](#) [BSE 200](#) [Nifty Next 50](#) [Nifty 500](#) [show all](#)[EDIT COLUMNS](#)





S.No.	Name	CMP Rs.	P/E	Mar Cap Rs.Cr.	Div Yld %	NP Qtr Rs.Cr.	Qtr Profit Var %	Sales Qtr Rs.Cr.	Qtr Sales Var %	ROCE %
1.	<a href="#">Bajaj Finance</a>	944.30	33.72	587557.63	0.47	4765.29	20.13	19523.88	21.27	11.35
2.	<a href="#">Cholaman.Inv.&amp;Fn</a>	1494.00	28.26	125824.22	0.13	1135.91	20.56	7244.92	25.24	10.34
3.	<a href="#">Muthoot Finance</a>	2900.90	18.92	116461.99	0.90	1974.25	73.21	6450.13	44.17	13.19
4.	<a href="#">Shriram Finance</a>	596.75	13.17	112092.34	1.66	2159.39	9.39	11536.32	20.11	10.95
5.	<a href="#">SBI Cards</a>	803.85	40.73	76489.90	0.31	555.96	-6.47	4876.92	11.89	10.40
6.	<a href="#">HDB FINANC SER</a>	766.30	29.22	63577.97	0.00	567.70	-2.41	4465.40	14.98	9.79
7.	<a href="#">L&amp;T Finance Ltd</a>	233.57	21.96	58391.99	1.18	700.84	2.27	4259.57	12.56	8.71
Median: 93 Co.		153.4	23.54	591.93	0.0	9.75	9.28	39.88	12.56	9.37

Detailed Comparison with: 

## Quarterly Results

[PRODUCT SEGMENTS](#)Standalone Figures in Rs. Crores / [View Consolidated](#)

	Jun 2022	Sep 2022	Dec 2022	Mar 2023	Jun 2023	Sep 2023	Dec 2023	Mar 2024	Jun 2024	Sep 2024	Dec 2024	Mar 2025	Jun 2025
Revenue +	2,745	2,988	3,323	3,701	4,063	4,435	4,960	5,388	5,785	6,227	6,709	7,025	7,245
Interest	1,131	1,340	1,543	1,734	2,007	2,205	2,439	2,579	2,796	3,055	3,272	3,362	3,466
Expenses +	851	912	881	866	1,121	1,308	1,378	1,401	1,706	1,877	2,019	1,989	2,268
<b>Financing Profit</b>	<b>763</b>	<b>736</b>	<b>898</b>	<b>1,101</b>	<b>934</b>	<b>922</b>	<b>1,143</b>	<b>1,407</b>	<b>1,283</b>	<b>1,294</b>	<b>1,419</b>	<b>1,674</b>	<b>1,511</b>
Financing Margin %	28%	25%	27%	30%	23%	21%	23%	26%	22%	21%	21%	24%	21%
Other Income +	26	50	52	93	71	137	59	104	44	66	103	96	86
Depreciation	27	27	29	35	38	38	45	75	58	62	58	63	67

	Jun 2022	Sep 2022	Dec 2022	Mar 2023	Jun 2023	Sep 2023	Dec 2023	Mar 2024	Jun 2024	Sep 2024	Dec 2024	Mar 2025	Jun 2025
<b>Profit before tax</b>	<b>762</b>	<b>758</b>	<b>921</b>	<b>1,159</b>	<b>968</b>	<b>1,021</b>	<b>1,157</b>	<b>1,437</b>	<b>1,268</b>	<b>1,299</b>	<b>1,464</b>	<b>1,706</b>	<b>1,530</b>
Tax %	26%	26%	26%	26%	25%	25%	24%	26%	26%	26%	26%	26%	26%
<b>Net Profit +</b>	<b>566</b>	<b>563</b>	<b>684</b>	<b>853</b>	<b>726</b>	<b>762</b>	<b>876</b>	<b>1,058</b>	<b>942</b>	<b>963</b>	<b>1,087</b>	<b>1,267</b>	<b>1,136</b>
EPS in Rs	6.89	6.86	8.33	10.38	8.83	9.27	10.43	12.60	11.21	11.46	12.92	15.06	13.50
Gross NPA %	6.31%	5.84%	5.37%	4.63%	4.30%	4.07%	3.92%	3.54%	3.62%	3.78%	4.00%	3.97%	4.29%
Net NPA %	4.85%	4.07%	3.76%	3.11%	2.77%	2.59%	2.56%	2.32%	2.37%	2.48%	2.66%	2.63%	2.86%
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## Profit & Loss

[RELATED PARTY](#)
[PRODUCT SEGMENTS](#)

Standalone Figures in Rs. Crores / [View Consolidated](#)

	Mar 2014	Mar 2015	Mar 2016	Mar 2017	Mar 2018	Mar 2019	Mar 2020	Mar 2021	Mar 2022	Mar 2023	Mar 2024	Mar 2025	TTM
Revenue +	3,262	3,690	4,192	4,660	5,479	6,992	8,653	9,519	10,055	12,757	18,960	25,792	27,206
Interest	1,771	1,960	2,051	2,231	2,659	3,589	4,592	4,576	4,299	5,749	9,231	12,485	13,155
Expenses +	918	1,044	1,250	1,286	1,369	1,525	2,367	2,862	2,852	3,510	5,207	7,589	8,153
<b>Financing Profit</b>	<b>573</b>	<b>686</b>	<b>891</b>	<b>1,143</b>	<b>1,451</b>	<b>1,878</b>	<b>1,693</b>	<b>2,081</b>	<b>2,904</b>	<b>3,498</b>	<b>4,522</b>	<b>5,718</b>	<b>5,898</b>
Financing Margin %	18%	19%	21%	25%	26%	27%	20%	22%	29%	27%	24%	22%	22%
Other Income +	1	0	1	1	0	1	0	56	84	220	255	261	351
Depreciation	24	29	21	38	50	55	108	98	97	119	196	242	251
<b>Profit before tax</b>	<b>550</b>	<b>657</b>	<b>871</b>	<b>1,106</b>	<b>1,401</b>	<b>1,823</b>	<b>1,586</b>	<b>2,038</b>	<b>2,891</b>	<b>3,600</b>	<b>4,582</b>	<b>5,737</b>	<b>5,998</b>
Tax %	34%	34%	35%	35%	34%	35%	34%	26%	26%	26%	25%	26%	
<b>Net Profit +</b>	<b>364</b>	<b>435</b>	<b>568</b>	<b>719</b>	<b>918</b>	<b>1,186</b>	<b>1,052</b>	<b>1,515</b>	<b>2,147</b>	<b>2,666</b>	<b>3,423</b>	<b>4,259</b>	<b>4,452</b>

	Mar 2014	Mar 2015	Mar 2016	Mar 2017	Mar 2018	Mar 2019	Mar 2020	Mar 2021	Mar 2022	Mar 2023	Mar 2024	Mar 2025	TTM
EPS in Rs	5.08	6.06	7.28	9.20	11.75	15.17	12.84	18.47	26.15	32.44	40.75	50.64	52.94
Dividend Payout %	14%	12%	12%	12%	11%	9%	13%	11%	8%	6%	5%	4%	

**Compounded Sales Growth**

10 Years:	21%
5 Years:	24%
3 Years:	37%
TTM:	32%

**Compounded Profit Growth**

10 Years:	26%
5 Years:	32%
3 Years:	26%
TTM:	22%

**Stock Price CAGR**

10 Years:	28%
5 Years:	47%
3 Years:	24%
1 Year:	-1%

**Return on Equity**

10 Years:	19%
5 Years:	20%
3 Years:	20%
Last Year:	20%

## Balance Sheet

[CORPORATE ACTIONS](#)Standalone Figures in Rs. Crores / [View Consolidated](#)

	Mar 2014	Mar 2015	Mar 2016	Mar 2017	Mar 2018	Mar 2019	Mar 2020	Mar 2021	Mar 2022	Mar 2023	Mar 2024	Mar 2025
Equity Capital	143	144	156	156	156	156	164	164	164	164	168	168
Reserves	2,151	2,530	3,501	4,129	4,942	6,019	8,008	9,396	11,543	14,132	19,388	23,459
Borrowing	18,093	19,975	22,576	24,109	38,330	50,567	55,005	63,730	69,174	97,356	134,474	174,946
Other Liabilities +	1,159	1,225	1,655	2,201	661	684	825	1,258	1,482	1,863	2,421	3,074
<b>Total Liabilities</b>	<b>21,547</b>	<b>23,873</b>	<b>27,888</b>	<b>30,595</b>	<b>44,090</b>	<b>57,426</b>	<b>64,002</b>	<b>74,548</b>	<b>82,363</b>	<b>113,516</b>	<b>156,451</b>	<b>201,648</b>
Fixed Assets +	73	68	111	140	161	163	274	220	255	399	1,557	1,772
CWIP	-0	-0	-0	-0	4	13	10	10	37	60	12	11
Investments	82	67	67	239	73	73	73	1,619	2,076	3,620	4,100	6,390
Other Assets +	21,391	23,737	27,710	30,216	43,852	57,178	63,646	72,700	79,996	109,436	150,781	193,474
<b>Total Assets</b>	<b>21,547</b>	<b>23,873</b>	<b>27,888</b>	<b>30,595</b>	<b>44,090</b>	<b>57,426</b>	<b>64,002</b>	<b>74,548</b>	<b>82,363</b>	<b>113,516</b>	<b>156,451</b>	<b>201,648</b>

## Cash Flows

Standalone Figures in Rs. Crores / [View Consolidated](#)

	Mar 2014	Mar 2015	Mar 2016	Mar 2017	Mar 2018	Mar 2019	Mar 2020	Mar 2021	Mar 2022	Mar 2023	Mar 2024	Mar 2025
Cash from Operating Activity +	-2,451	-2,271	-2,814	-1,491	-7,923	-9,331	-2,086	-8,857	-5,608	-27,037	-35,768	-32,404
Cash from Investing Activity +	-80	-40	-147	-202	-63	-4	-51	-1,759	1,667	-2,160	-2,705	-2,867
Cash from Financing Activity +	2,751	1,826	3,037	1,701	7,965	12,220	2,461	8,708	5,151	27,449	38,405	39,707
<b>Net Cash Flow</b>	<b>219</b>	<b>-485</b>	<b>76</b>	<b>8</b>	<b>-20</b>	<b>2,885</b>	<b>323</b>	<b>-1,908</b>	<b>1,210</b>	<b>-1,748</b>	<b>-68</b>	<b>4,436</b>

## Ratios

Standalone Figures in Rs. Crores / [View Consolidated](#)

	Mar 2014	Mar 2015	Mar 2016	Mar 2017	Mar 2018	Mar 2019	Mar 2020	Mar 2021	Mar 2022	Mar 2023	Mar 2024	Mar 2025
ROE %	17%	18%	18%	18%	20%	21%	15%	17%	20%	21%	20%	20%

## Shareholding Pattern

Numbers in percentages

Quarterly

Yearly

**TRADES**

4 Recently

	Sep 2022	Dec 2022	Mar 2023	Jun 2023	Sep 2023	Dec 2023	Mar 2024	Jun 2024	Sep 2024	Dec 2024	Mar 2025	Jun 2025
Promoters +	51.50%	51.49%	51.47%	51.46%	51.43%	50.37%	50.35%	50.33%	50.24%	49.93%	49.92%	49.90%
FIIs +	18.69%	19.38%	19.63%	20.92%	21.51%	24.73%	26.00%	26.63%	27.17%	27.43%	28.23%	27.96%
DII's +	21.92%	21.24%	21.45%	20.37%	20.04%	18.39%	17.05%	16.86%	16.58%	16.10%	15.49%	16.05%

	Sep 2022	Dec 2022	Mar 2023	Jun 2023	Sep 2023	Dec 2023	Mar 2024	Jun 2024	Sep 2024	Dec 2024	Mar 2025	Jun 2025
Public +	7.90%	7.88%	7.44%	7.25%	7.03%	6.51%	6.61%	6.19%	6.02%	6.56%	6.36%	6.07%
No. of Shareholders	1,30,833	1,30,154	1,21,184	1,40,546	1,46,815	1,40,636	1,55,055	1,43,097	1,46,889	1,76,231	1,78,471	1,83,933

\* The classifications might have changed from Sep'2022 onwards. ⓘ

## Documents

### Announcements

Recent Important Search All

#### Announcement under Regulation 30 (LODR)-Newspaper Publication

4 Sep - Of advertisement regarding publication of Notice of Special Window for Re-lodgement of share transfer requests for Physical shares

#### Announcement under Regulation 30 (LODR)-Allotment of ESOP / ESPS

21 Aug - On allotment of 90967 shares on exercise of ESOPs



### Annual reports

#### Financial Year 2025

from bse

#### Financial Year 2024

from bse

#### Financial Year 2023

from bse

#### Financial Year 2022

from bse

#### Financial Year 2021



### Credit ratings

#### Rating update

25 Jul from icra

#### Rating update

2 Apr from care

#### Rating update

18 Mar from crisil

#### Rating update

18 Mar from crisil

#### Rating update



### Concalls

Add Missing

Aug 2025

Transcript

Notes

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May 2025

Transcript

Notes

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REC

Feb 2025

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Notes

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Oct 2024

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Notes

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