

To

The Secretary
National Stock Exchange of India Limited
Capital Market – Listing
Exchange Plaza, 5th Floor,
Plot No. C/1, G Block, Bandra-Kurla
Complex, Bandra (E), Mumbai 400 051

The Secretary
BSE Ltd.
25th Floor, Phiroze Jeejeebhoy Towers
Dalal Street, Fort
Mumbai 400 001

Dear Sir / Madam,

Sub: Disclosure under Regulation 52 of the SEBI (Listing Obligation and Disclosure Requirements) Regulations, 2015 (“SEBI (LODR)”)

As Required under Regulation 52(4) of the SEBI (LODR), we provide the following details:

1. Credit Rating and changes in credit rating:

Rating Agency	Type	Rating
ICRA	NCD / SD	[ICRA]AA+ with Stable Outlook
	PD	[ICRA]AA with Stable Outlook
CRISIL	SD	[CRISIL]AA+ / Stable
CARE	SD	CARE AA+
	PD	CARE AA
INDIA Ratings	NCD / SD	IND AA+ with Stable Outlook
	PD	IND AA with Stable Outlook

NCD - Non Convertible Debentures, SD - Subordinated Debt, PD - Perpetual Debt

2. Debt Equity Ratio: 8.24

3. Previous due date for the payment of interest / Principal for the Non Convertible Debt Securities and whether the same has been paid or not:

Principal/ Interest payments paid during the period 1st April 2019 to 30th September 2019 are enclosed vide Annexure – 1

Cholamandalam Investment and Finance Company Ltd.

Dare House, 2, N.S.C. Bose Road, Parrys, Chennai 600001, India.

Tel : +91 44 40907172 / Fax : +91 44 25346464

Website : www.cholamandalam.com

CIN – L65993TN1978PLC007576

4. **Next due date for the payment of interest / Principal for the Non Convertible Debt Securities:**

Principal / Interest payments dues during the period 1st October 2019 to 31st March 2020 are enclosed vide Annexure -2

5. **Outstanding Redeemable Preference Shares:** NIL

6. **Capital Redemption Reserve/Debenture Redemption Reserve (DRR):**

As per companies (Share capital and Debentures) Rules, 2014 read with the companies Act 2013, DRR is not required to be created for issue of privately placed debentures by Non-Banking Finance Companies registered with Reserve Bank of India under section 45 IA of the RBI (Amendment) Act 1997.

7. **Net Worth as of September 30, 2019** : Rs.673,862 lakhs (Share capital+Reserves+Share application pending allotment)

8. **Net profit after tax for the period ended September 30, 2019:** Rs.62,120 lakhs and Total Comprehensive income for the period ended September 30, 2019 Rs.59,365 lakhs

9. **Earnings per share for the period ended September, 30 2019:** Rs.7.95 basic & Rs.7.94 diluted

Thanking You,

Yours faithfully
For Cholamandalam Investment and Finance Company Limited



Authorised Signatory

Encl: Noting certificate signed by Debenture Trustees pursuant to Regulation 52(5) of Listing Regulations

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by TP

Annexure - 1

ISIN NO	Series	ISSUE SIZE Rs in Cr	Maturity date	Principal / Interest Due date	Category
INE121A08MZ3	PDI 16	24.5	23-Oct-23	23-Oct-19	Interest
INE121A08NB2	PDI 16(A)	50	30-Oct-23	30-Oct-19	Interest
INE121A08NC0	PDI 16(B)	12	26-Dec-23	24-Dec-19	Interest
INE121A08NE6	PDI 16(D)	26.1	27-Dec-23	27-Dec-19	Interest
INE121A08ND8	PDI 16(C)	65	27-Dec-23	27-Dec-19	Interest
INE121A08NF3	PDI 16(E)	5	23-Jan-24	23-Jan-20	Interest

Annexure - 1

ISIN NO	Series	ISSUE SIZE Rs in Cr	Maturity date	Principal / Interest		Payment date	Category	Paid / Un Paid
				Due date				
INE121A08NC0	PDI 16(B)	12	26-Dec-23	24-Jun-19		24-Jun-19	Interest	Paid
INE121A08NE6	PDI 16(D)	26.1	27-Dec-23	27-Jun-19		27-Jun-19	Interest	Paid

CERTIFICATE FOR RECEIPT AND NOTING OF INFORMATION

[Pursuant to Regulation 52(5) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015]

We, **Catalyst Trusteeship Limited** (“**Debenture Trustee**”) hereby confirm that we have received and noted (without independent verification thereof) the information, as specified under regulation 52(4) of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 (“**Regulations**”), provided to us by ‘**Cholamandalam Investment and Finance Company Limited**’ for the Half year ended on September 30, 2019.

This Certificate is being issued pursuant to the requirements of Regulation 52(5) of the aforesaid Regulations, for onward submission to Stock Exchange(s) by the Company.

For Catalyst Trusteeship Limited



Authorized Signatory

Date: November 5, 2019

