



To, Catalyst Trusteeship Services Ltd, GDA House, Plot No 85, Bhusari Colony(Right), Paud Road, Pune– 411 038

Dear Sir,

Half-Yearly Report for the Half year ended Mar 31st 2023

In compliance with the SEBI (Debenture Trustee) Regulations, 1993 as amended from time to time, Regulation 52(5) of the SEBI (Listing Obligations and Disclosure Requirements) 2015, we submit below the required information for your needful.

	Particula	rs								Furnis (Yes/N	
1.	Credit Rating and change in credit rating (if any) Letter from Credit Rating Agency along with rationale for revision (if any)										
	Issue siz	sue size		Name(s) of Rating Agency Ratin			Rating	Rating			per ure-1
2. 3.		า followin _ใ		o enc	/ Auditor of the Cor close certificate of st Asset Cover	• •	•	Val	yearly/annual financial ue of book debts / eivables certified	Yes As Annex	per ure-2
								by	the statutory ditor.		
4.	Issue size		se of utilization of eds <i>(deviations, if</i>	<u>wit</u> of Do	itus of compliance th the covenants the Offer cument/Informati Memorandum	Debt Coverag [Not a _l Banks]	Serv ge Ratio pplicable		Interest Service Coverage Ratio [Not applicable to Banks]	As Annex	per ure-3







	' En	ter a bei	0		-							1	1	
5.	Issue size in C	r	Mainte Deben Reden Reserv	nption		require ed [In		e	DRR Crea upto 31 st March 20)21 f c r r c t	Funds nvested For debentu res maturing during the year	Mainten Recovery [REF], RE be create	Frequire	ed to
									Rs. (In Cr.	.)				
6.	Net worth of	the compa	ny No	et profit afte	er tax		Earni	ngs per s	share				As Annexu 4A	per ire-
7.	Issue Size	Mer Dee (Yes	norandi d crea /No)	terms of um/ Debe ted within Key Manage	nture due	Trust date	secu	irity <i>(if a</i>			ons for ver if any)	delay	As Annexu	per ire-5
8.	Issue Size	ISIN		Due dat payment interest/p the previo	e (s)	for al <i>(falli</i>	the of ing in	Payme	nt t/principal			ons for (<i>if any</i>)	As Annexu	per ire-6
	Certificate of co	onfirmatio	n from I	Key Manage	rial Pe	rson o	f the C	ompany	,					
	Issue Size	ISIN			'princi	s) fo pal <i>(fal</i>		• •	nent of <i>hcoming</i>	Reason any)	ns for cha	inge (<i>if</i>	As Annexu	per ire-7
	Certificate fron	n Key Man	agerial F	Person of th	e Com	pany								

Cholamandalam Investment and finance Company Limited

Dare House, First Floor, No.2, N.S.C Bose Road, Parrys, Chennai - 600 001 Tel: 91.44.40907172 Fax: 91.44.25346464 Website: www.cholamandalam.com CIN - L65993TN1978PLC007576







Half yearly results	Audited financial results on half yearly basis as submitted to stock exchange	Yes				
		Yes				
Audited results	The audited financial results, along with the statutory auditors report, the					
	directors annual report, profit and loss accounts, balance sheets					
		NA				
Undertaking to stock exchange	Certified true copy of the undertaking submitted to the stock exchange in terms of Regulation 57(2) of the SEBI (Listing Obligations and Disclosure Requirements) 2015					
Letter to stock exchange	Certified true copy of the letter submitted to the stock exchange in terms of Reg. 54(2) of the SEBI (Listing Obligations and Disclosure Requirements) 2015	Yes				

Part – II. Information to be submitted to the Debenture holders (Regulation 58)

We confirm that we shall in terms of the <u>Regulation 58 of the</u> SEBI (Listing Obligations and Disclosure Requirements) 2015 send to the Debenture Holders the following documents and information:-

- a) Hard / Soft copies of full annual reports to those who request for the same.
- b) Half yearly communication as specified in sub-regulation (4) and (5) of regulation 52;
- c) Notice(s) of all meetings of holders of non-convertible debt securities specifically stating that the provisions for appointment of proxy as mentioned in Section 105 of the Companies Act, 2013, shall be applicable for such meeting –Not Applicable
- d) Proxy forms to holders of non-convertible debt securities which shall be worded in such a manner that holders of these securities may vote either for or against each resolution Not Applicable

For Cholamandalam Investment and finance Co Ltd

HARDIK Digitally signed by HARDIK PANDYA PANDYA Date: 2023.05.15 22:18:41 +05'30' Authorized Signatory Name : Hardik D Pandya Designation : AVP - Treasury







Appendix-A

Statement of	Deviation or	Variation
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Name of listed entity	CIFCL
Mode of Fund Raising	Private Placement
Type of instrument	MT NCD/PDI/Sub Debt
Date of Raising Funds	October 2022 – March 2023
Amount Raised in Cr	4098.00
Report filed for half year ended	Yes
Is there a Deviation / Variation in use of funds raised?	No
Whether any approval is required to vary the objects	NA
of the issue stated in the prospectus/ offer document?	
If yes, details of the approval so required?	NA
Date of approval	NA
Explanation for the Deviation / Variation	NA
Comments of the audit committee after review/ board	NA
of directors (in case there is no audit committee)	
Comments of the auditors, if any	NA

Original	Modified	Original	Modified	Funds	Amount of	Remarks,
Object	Object, if any	Allocation	allocation, if any	Utilised	Deviation/Variation for the half year according to applicable object (INR Crores and in %)	if any
NA	NA	NA	NA	NA	NA	NA
-		ave been raise in the followi	NA			

Deviation could mean:

(a) Deviation in the objects or purposes for which the funds have been raised

(b) Deviation in the amount of funds actually utilized as against what was originally disclosed.

For Cholamandalam Investment and finance Co Ltd

HARDIK PANDYA PANDYA Date: 2023.05.15 22:19:01 +05'30'

Authorized Signatory Name : Hardik D Pandya Designation : AVP - Treasury

Cholamandalam Investment and finance Company Limited

Dare House,First Floor, No.2, N.S.C Bose Road, Parrys, Chennai - 600 001 Tel: 91.44.40907172 Fax: 91.44.25346464 Website: www.cholamandalam.com CIN - L65993TN1978PLC007576







To, IDBI Trusteeship Services Ltd, Asian Building, Ground Floor, 17, R. Kamani Marg, Ballard Estate, Mumbai – 400 001

Dear Sir,

Half-Yearly Report for the Half year ended Mar 31st 2023

In compliance with the SEBI (Debenture Trustee) Regulations, 1993 as amended from time to time, Regulation 52(5) of the SEBI (Listing Obligations and Disclosure Requirements) 2015, we submit below the required information for your needful.

Particular	rs								Furnish (Yes/No	
Credit Rating and change in credit rating (if any) Letter from Credit Rating Agency along with rationale for revision (if any)									No	
	e Name(s) of Rating Agency Rating			As Annexu	per re-1					
results on	n following	g issues (please also	o enc		• •	•	1		Yes As Annexu	per re-2
					Ratio		by	the statutory		
lssue size	•		<u>wit</u> of Doe	<u>h the covenants</u> the Offer		ge Ratio		Interest Service Coverage Ratio [Not applicable to Banks]	As Annexu	per re-3
	Credit Rat Letter from Issue siz	Letter from Credit I Issue size Certificate of confiresults on following Issue size Issue size Issue size Purpo size Proceed	Credit Rating and change in credit rati Letter from Credit Rating Agency alon Issue size N Certificate of confirmation from State results on following issues (please also Issue size Security Value/Co Issue Purpose of utilization of size Purpose of utilization of	Credit Rating and change in credit rating (i Letter from Credit Rating Agency along with Issue size Name Certificate of confirmation from Statutory results on following issues (please also end Issue size Security Value/Cover Issue size Purpose of utilization of size Proceeds (deviations, if any) Mit of Do	Credit Rating and change in credit rating (if any) Letter from Credit Rating Agency along with rationale for revis Issue size Name(s) of Rating Agency Certificate of confirmation from Statutory Auditor of the Corresults on following issues (please also enclose certificate of status of confirmation for Asset Cover Issue size Security Value/Cover Asset Cover Issue size Purpose of utilization of size Proceeds (deviations, if any) Status of compliance with the covenants of the Offer Document/Informati	Credit Rating and change in credit rating (if any) Letter from Credit Rating Agency along with rationale for revision (if any) Issue size Name(s) of Rating Agency Certificate of confirmation from Statutory Auditor of the Company alor results on following issues (please also enclose certificate of statutory a Issue size Security Value/Cover Asset Cover Debt Ratio Issue size Security Value/Cover Asset Cover Debt Ratio Issue size Purpose of utilization of Proceeds (deviations, if any) Status of compliance Offer Document/Informati Debt Coverage of the Offer Document/Informati	Credit Rating and change in credit rating (if any) Letter from Credit Rating Agency along with rationale for revision (if any) Issue size Name(s) of Rating Agency Rating Certificate of confirmation from Statutory Auditor of the Company alongwith I results on following issues (please also enclose certificate of statutory auditor):- Issue size Security Value/Cover Asset Cover Debt Equity Issue size Security Value/Cover Asset Cover Debt Equity Ratio Security Value/Cover Asset Cover Debt Equity Ratio Issue Purpose of utilization of Proceeds (deviations, if any) Status of compliance of the Offer Document/Informati Debt Server Issue Purpose of utilization of Any Issue of the Offer Document/Informati Debt Server	Credit Rating and change in credit rating (if any) Letter from Credit Rating Agency along with rationale for revision (if any) Issue size Name(s) of Rating Agency Rating Certificate of confirmation from Statutory Auditor of the Company alongwith half results on following issues (please also enclose certificate of statutory auditor):- Issue size Security Value/Cover Asset Cover Debt Equity Val Issue size Security Value/Cover Asset Cover Debt Equity val Issue Purpose of utilization of size Status of compliance Debt Service Issue Purpose of utilization, if Status of compliance Debt Service Of the Offer Document/Informati INOt applicable INOt	Credit Rating and change in credit rating (if any) Letter from Credit Rating Agency along with rationale for revision (if any) Issue size Name(s) of Rating Agency Rating Certificate of confirmation from Statutory Auditor of the Company alongwith half yearly/annual financial results on following issues (please also enclose certificate of statutory auditor):- Debt Equity Value of book debts / receivables certified by the statutory auditor. Issue size Security Value/Cover Asset Cover Debt Equity Value of book debts / receivables certified by the statutory auditor. Issue Purpose of utilization of size Status of compliance with the covenants of the Offer Document/Informati Debt Service [Not applicable to Banks] Interest Service Banks]	Particulars (Yes/Not Credit Rating and change in credit rating (if any) No No Letter from Credit Rating Agency along with rationale for revision (if any) As Issue size Name(s) of Rating Agency Rating Security Value/Cover Asset Cover Debt Equity Value of book debts / receivables certified by the statutory auditor. As Issue size Security Value/Cover Asset Cover Debt Equity Value of book debts / receivables certified by the statutory auditor. As Issue size Security Value/Cover Asset Cover Debt Equity Coverage Ratio Asset Cover auditor.







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5.	Issue size in C	r	Mainte Deben Reden Reserv	nption		require ed [In		e	DRR Crea upto 31 st March 20)21 f c r r c t	Funds nvested For debentu res maturing during the year	Mainten Recovery [REF], RE be create	Frequire	ed to
									Rs. (In Cr.	.)				
6.	Net worth of	the compa	ny No	et profit afte	er tax		Earni	ngs per s	share				As Annexu 4A	per ire-
7.	Issue Size	Mer Dee (Yes	norandi d crea /No)	terms of um/ Debe ted within Key Manage	nture due	Trust date	secu	irity <i>(if a</i>			ons for ver if any)	delay	As Annexu	per ire-5
8.	Issue Size	ISIN		Due dat payment interest/p the previo	e (s)	for al <i>(falli</i>	the of ing in	Payme	nt t/principal			ons for (<i>if any</i>)	As Annexu	per ire-6
	Certificate of co	onfirmatio	n from I	Key Manage	rial Pe	rson o	f the C	ompany	,					
	Issue Size	ISIN			'princi	s) fo pal <i>(fal</i>		• •	nent of <i>hcoming</i>	Reason any)	ns for cha	inge (<i>if</i>	As Annexu	per ire-7
	Certificate fron	n Key Man	agerial F	Person of th	e Com	pany								

Cholamandalam Investment and finance Company Limited

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Half yearly results	Audited financial results on half yearly basis as submitted to stock exchange	Yes				
		Yes				
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	directors annual report, profit and loss accounts, balance sheets					
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- d) Proxy forms to holders of non-convertible debt securities which shall be worded in such a manner that holders of these securities may vote either for or against each resolution Not Applicable

For Cholamandalam Investment and finance Co Ltd

HARDIK Digitally signed by HARDIK PANDYA PANDYA Date: 2023.05.15 22:19:29 +05'30' Authorized Signatory Name : Hardik D Pandya Designation : AVP - Treasury







Appendix-A

Statement of	Deviation or	Variation
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Name of listed entity	CIFCL
Mode of Fund Raising	Private Placement
Type of instrument	MT NCD/PDI/Sub Debt
Date of Raising Funds	October 2022 – March 2023
Amount Raised in Cr	4098.00
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Is there a Deviation / Variation in use of funds raised?	No
Whether any approval is required to vary the objects	NA
of the issue stated in the prospectus/ offer document?	
If yes, details of the approval so required?	NA
Date of approval	NA
Explanation for the Deviation / Variation	NA
Comments of the audit committee after review/ board	NA
of directors (in case there is no audit committee)	
Comments of the auditors, if any	NA

Original	Modified	Original	Modified	Funds	Amount of	Remarks,
Object	Object, if any	Allocation	allocation, if any	Utilised	Deviation/Variation for the half year according to applicable object (INR Crores and in %)	if any
NA	NA	NA	NA	NA	NA	NA
-		ave been raise in the followin	NA			

Deviation could mean:

(a) Deviation in the objects or purposes for which the funds have been raised

(b) Deviation in the amount of funds actually utilized as against what was originally disclosed.

For Cholamandalam Investment and finance Co Ltd

HARDIK PANDYA 22:19:44 +05'30'

Authorized Signatory Name : Hardik D Pandya Designation : AVP - Treasury

Cholamandalam Investment and finance Company Limited

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To, SBICAP Trustee Company Limited, O4th Floor, Mistry Bhavan, 122 Dinshaw Vachha Road, Churchgate, Mumbai -400020

Dear Sir,

Half-Yearly Report for the Half year ended Mar 31st 2023

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	Issue siz	e	N	ame	(s) of Rating Agency		Rating			As pe Annexure-
2. 3.	Certificate of confirmation from Statutory Auditor of the Company alongwith half yearly/annual financial results on following issues (please also enclose certificate of statutory auditor):- Issue size Security Value/Cover Asset Cover Debt Equity Value of book debts / receivables certificate Security Value/Cover Asset Cover Debt Equity Value of book debts / receivables								Yes As per Annexure-2	
						by		by	the statutory ditor.	
4.	lssue size	•	se of utilization of eds (deviations, if	<u>wit</u> of Doe	tus of compliance h the covenants the Offer cument/Informati Memorandum	Debt Coverag [Not aj Banks]	Serv ge Ratio pplicable		Interest Service Coverage Ratio [Not applicable to Banks]	As pe Annexure-







	' En	ter a bei	0		-							1	1	
5.	. Issue size in Cr		Mainte Deben Reden Reserv	nption	DRR required Created [In C				DRR Created upto 31 st March 2021		Funds nvested For debentu res maturing during the year	[REF], RE	haAkse of po yExpreaxser€n EFrequired t red[in Rs.]	ed to
									Rs. (In Cr.	.)				
6.	Net worth of	the compa	ny No	et profit afte	er tax		Earni	ngs per s	share				As Annexu 4A	per ire-
7.	Certificate of co	Mer Dee (Yes	norandi d crea /No)	terms of um/ Debe ted within Kev Manage	nture due	Trust date	secu	irity <i>(if a</i>			ons for ver if any)	delay	As Annexu	per ire-5
8.	Issue Size	ISIN		Due dat payment interest/p the previo	e (s)	for al <i>(falli</i>	the of ing in	Payme	nt t/principal			ons for (<i>if any</i>)	As Annexu	per ire-6
	Certificate of co	onfirmatio	n from I	Key Manage	rial Pe	rson o	f the C	ompany	,					
	Issue Size	ISIN			'princi	s) fo pal <i>(fal</i>		• •	nent of <i>hcoming</i>	Reason any)	ns for cha	inge (<i>if</i>	As Annexu	per ire-7
	Certificate fron	n Key Man	agerial F	Person of th	e Com	pany								

Cholamandalam Investment and finance Company Limited

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For Cholamandalam Investment and finance Co Ltd

HARDIK PANDYA Digitally signed by HARDIK PANDYA Date: 2023.05.15 22:20:08 +05'30'

Authorized Signatory Name : Hardik D Pandya Designation : AVP - Treasury







Appendix-A

Statement of Deviation or Variatio	on
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Name of listed entity	CIFCL
Mode of Fund Raising	Private Placement
Type of instrument	MT NCD/PDI/Sub Debt
Date of Raising Funds	October 2022 – March 2023
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Whether any approval is required to vary the objects	NA
of the issue stated in the prospectus/ offer document?	
If yes, details of the approval so required?	NA
Date of approval	NA
Explanation for the Deviation / Variation	NA
Comments of the audit committee after review/ board	NA
of directors (in case there is no audit committee)	
Comments of the auditors, if any	NA

Original	Modified	Original	Modified	Funds	Amount of	Remarks,
Object	Object, if any	Allocation	allocation, if any	Utilised	Deviation/Variation for the half year according to applicable object (INR Crores and in %)	if any
NA	NA	NA	NA	NA	NA	
-		ave been raise in the followin	NA			

Deviation could mean:

(a) Deviation in the objects or purposes for which the funds have been raised

(b) Deviation in the amount of funds actually utilized as against what was originally disclosed.

For Cholamandalam Investment and finance Co Ltd

HARDIK PANDYA Date: 2023.05.15 22:20:29 +05'30'

Authorized Signatory Name : Hardik D Pandya Designation : AVP - Treasury

Cholamandalam Investment and finance Company Limited

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