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To,
SBICAP Trustee Company Limited,
04th Floor, Mistry Bhavan,
122 Dinshaw Vachha Road,
Churchgate, Mumbai -400020

Dear Sir,

Half-Yearly Report for the Half year ended Sep 30th 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.

	Particulars	**Furnished (Yes/No)**
1.	Credit Rating and change in credit rating (if any) *Letter from Credit Rating Agency along with rationale for revision (if any)*	No
	Issue size | Name(s) of Rating Agency | Rating [ ] | [ ] | [ ]	As per Annexure-1
2.	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):-	Yes
3.	Issue size | Security Value/Cover | Asset Cover | Debt Equity Ratio | Value of book debts / receivables certified by the statutory auditor. [ ] | [ ] | [ ] | [ ] | [ ]	As per Annexure-2
4.	Issue size | Purpose of utilization of Proceeds *(deviations, if any)* | Status of compliance with the covenants of the Offer Document/Information Memorandum | Debt Service Coverage Ratio *[Not applicable to Banks]* | Interest Service Coverage Ratio *[Not applicable to Banks]* [ ] | [ ] | [ ] | [ ] | [ ]	As per Annexure-3

Cholamandalam Investment and Finance Company Ltd.
"Chola Crest", C54-55 & Super B-4, Thiru-Vi-Ka Industrial Estate,
Guindy, Chennai - 600032. Tel.: 044 4090 7172 | Fax: 044 4090 6464
Toll-Free No.: 1800 102 4565 | Website: www.cholamandalam.com
CIN: L65993TN1978PLC007576

murugappa

5.

Issue size in Cr	Maintenance of Debenture Redemption Reserve	DRR required to be Created [In Crs.]	DRR Created upto 31st March 2021	Funds invested for debentures maturing during the year	Maintenance of Recovery Expense Fund [REF], REF required to be created [in Rs.]	As per Annexure-4
			Rs. (In Cr.)			

6.

Net worth of the company	Net profit after tax	Earnings per share

As per Annexure-4A

7.

Issue Size	Security in terms of Information Memorandum/ Debenture Trust Deed created within due date (Yes/No)	Details of pending security *(if any)*	Reasons for delay (*waiver if any)*

Certificate of confirmation from Key Managerial Person of the Company

As per Annexure-5

8.

Issue Size	ISIN	Due date (s) for the payment of interest/principal *(falling in the previous half-year)*	Payment of interest/principal on due date (Yes/No)	Reasons for delay (*if any)*

Certificate of confirmation from Key Managerial Person of the Company

As per Annexure-6

Issue Size	ISIN	Due date (s) for the payment of interest/principal *(falling in the forthcoming half-year)*	Reasons for change (*if any)*

Certificate from Key Managerial Person of the Company

As per Annexure-7

	Half yearly results	Audited financial results on half yearly basis as submitted to stock exchange	Yes
	Audited results	The audited financial results, along with the statutory auditors report, the directors annual report , profit and loss accounts, balance sheets	Yes
	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	NA
	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 **Regulation 58 of the** 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 PANDYA

Digitally signed by HARDIK PANDYA
Date: 2023.11.02 19:14:35 +05'30'

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

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Appendix-A

Statement of Deviation or Variation

Name of listed entity	CIFCL
Mode of Fund Raising	Private Placement & Public Issue
Type of instrument	MT NCD(Private and Public)/PDI/Sub Debt
Date of Raising Funds	April 2023 – September 2023
Amount Raised in Crs	3705.18
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 of the issue stated in the prospectus/ offer document?	NA
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 of directors (in case there is no audit committee)	NA
Comments of the auditors, if any	NA

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

Objects for which funds have been raised and where there has been a deviation, in the following table:	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

Digitally signed by HARDIK PANDYA
Date: 2023.11.02 19:15:07 +05'30'

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