Chola
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October 04, 2023

Listing Department
Wholesale Debt Market Segment
National Stock Exchange of India Limited
Exchange Plaza, 5th Floor
Plot No. C/1, G Block
Bandra-Kurla Complex, Bandra (E)
Mumbai 400 051

Dear Sir / Madam,

Cholamandalam Investment and Finance Company (The Company) had issued its Unsecured, Non-Convertible Perpetual Tier-1 Perpetual Debt instrument on October 23, 2013 bearing ISIN Number INE121A08MZ3.

As per the Disclosure Document dated October 17, 2013 pertaining to the above-mentioned issuance, The Company has the call option which may be exercised by The Company after the Debentures have run for at least 10 years and only with the prior approval of Reserve Bank of India (RBI). Accordingly, the company chooses to exercise its call option and make the payment on October 25, 2023, and would extinguish the above ISIN Number INE121A08MZ3.

In compliance with regulatory requirement, the Company has obtained the approval from RBI on July 18, 2023 for exercising the call option on the aforesaid Perpetual Debt Instrument.

The company's Capital Adequacy Ratio remained healthy at 17.18% as on April 30, 2023 and is expected to remain above the minimum regulatory requirement of 15% as mandated by the RBI even after the call option is exercised on the above-mentioned Perpetual Debt Instrument.

Request you to kindly take note of the above.

For Cholamandalam Investment and Finance Company Limited

HARDIK PANDYA
Digitally signed by HARDIK PANDYA
Date: 2023.10.04 16:55:56 +05'30'

Authorised Signatory

Cholamandalam Investment and Finance Company Ltd.
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