

**Disclaimer - Important****YOU MUST READ THE FOLLOWING DISCLAIMER BEFORE CONTINUING.**

**Please read this notice carefully - By accessing this information on this site, you agree to follow the terms and conditions below, including any modifications that may be made to them from time to time.**

These materials are being made available in connection with the proposed public issue of secured, rated, listed, redeemable, non-convertible debentures of face value of secured, rated, listed, redeemable, non-convertible debentures of face value of ₹1,000 each (“**NCDs**”) for an amount aggregating up to ₹500 crores (“**Base Issue Size**”) with an option to retain oversubscription up to ₹500 crores, aggregating up to ₹1,000 crores (“**Tranche I Issue**”), by Cholamandalam Investment and Finance Limited (“**Issuer**”), to eligible investors in India in accordance with applicable laws. The Tranche I Issue is being made under applicable laws including in particular the Companies Act, 2013, as amended (“**Companies Act**”), Securities and Exchange Board of India (Issue and Listing of Non-Convertible Securities) Regulations, 2021, (“**SEBI NCS Regulations**”) and other applicable laws. A tranche prospectus dated April 19, 2023 (“**Tranche I Prospectus**”) has been filed by Issuer with National Stock Exchange of India Limited (“**NSE**”), BSE Limited (“**BSE**”), and the Registrar of Companies, Tamil Nadu at Chennai (and for records, with Securities and Exchange Board of India (“**SEBI**”)), pursuant to the SEBI NCS Regulations.

Access to this site does not constitute an offer or an invitation to the public under the Companies Act, to subscribe for or purchase any securities of Issuer and shall not form the basis of, or be relied upon in connection with, any contract or commitment whatsoever. We are not soliciting any action or decision based on the information on this site. The Tranche I Prospectus has not been authorised or approved by SEBI, Reserve Bank of India, or stock exchange in India or any other Indian authority. The materials presented here may not be accessed in any jurisdiction where the delivery of such materials may not be permitted by law. You must satisfy yourself that you are not subject to any local requirements which prohibit or restrict you from accessing these materials. For taking an investment decision, investors must rely on their own examination of the Issuer and the Tranche I Issue, including the risks involved.

The Tranche I Prospectus behind these screens may contain statements about future events and expectations that constitute forward-looking statements. There can be no assurance that the results and events contemplated by the forward-looking statements contained therein will in fact occur. None of the future projections, expectations, estimates or prospects in this document should be taken as forecasts or promises nor should they be taken as implying any indication, assurance or guarantee that the assumptions on which such future projections, expectations, estimates or prospects have been prepared are correct or exhaustive or, in the case of the assumptions, fully stated in the document. We make no representation or warranty, express or implied, as to, and do not accept any responsibility or liability with respect to, the fairness, accuracy, completeness or correctness of any information or opinion in the Tranche I Prospectus behind these screens. The information in the Tranche I Prospectus behind these screens, unless otherwise specified, is only current as of the date of the Tranche I Prospectus. We assume no responsibility to publicly update, amend, modify or revise any forward-looking statements, on the basis of any subsequent development, or information, or otherwise.

You are reminded that documents transmitted in electronic form may be altered or changed during the process of transmission and consequently neither the Issuer, its Directors, employees nor any of its affiliates accept any liability or responsibility of any nature whatsoever in respect of the alterations or changes which have taken place during the course of transmission of electronic data.

The Issuer, its Directors, employees will not be responsible for any loss or damage that could result from interception and interpretation by any third party(ies) of any information being made available to you through this site. Access to electronic versions of these materials is being made available in good faith and for information purposes only, in connection with an offering of debt securities under the SEBI NCS Regulations and is not intended to nor does it constitute an offer and/or an invitation to subscribe to the securities referred therein.

The contents of the Tranche I Prospectus are solely for your information purposes only. You may not and are not authorized to (1) deliver the Tranche I Prospectus to any other person; or (2) reproduce such Tranche I Prospectus in any manner whatsoever. Any distribution or reproduction of the Tranche I Prospectus in whole

or in part is unauthorized. Failure to comply with this directive may result in a violation of the SEBI NCS Regulations or other applicable laws of India and/or in other jurisdictions.

These materials are not directed at or intended to be accessed by any persons outside India. You are accessing the Tranche I Prospectus presented here on the basis that you are a person into whose possession this Tranche I Prospectus may be lawfully delivered in accordance with the laws of the jurisdiction in which you are located. If you are not permitted to view materials on this site or are in any doubt as to whether you are permitted to view these materials, or if you do not agree to the terms contained in this notice, then you must not access the Tranche I Prospectus presented here.

To access this information, you must confirm by pressing on the button marked "I Confirm" that, at the time of access you are located in India and/or otherwise eligible to invest in the Tranche I Issue. If you cannot make this confirmation, you must please exit this page. By clicking on "I confirm", you further confirm that you shall not base any investment decision on the information contained here and you agree that the information contained here is not an offer or a solicitation or an invitation to an offer to subscribe to the securities of the Issuer, or a recommendation to buy or sell any such securities in any manner or in any other jurisdiction where the same cannot be lawfully delivered in accordance with the laws of the jurisdiction where you are located. You also confirm that you are permitted to proceed to the electronic version of these materials.

**I Confirm**

**Page 3**

*[Upload the Tranche I Prospectus]*