



January 18, 2024

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

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

NSE SCRIP CODE: CHOLAFIN EQ BSE SCRIP CODE: 511243

Dear Sir,

Sub: Newspaper Advertisement regarding Tranche-IV issue opening and closing of Public issue of debentures

We enclose copies of the newspaper advertisements published in Financial Express – English edition, Dina Kural – Tamil edition and Jansatta – Hindi edition on 18<sup>th</sup> January, 2024 regarding the 'Issue opening and closing date' for company's public issue of secured, rated, listed redeemable non-convertible debentures of the face value of Rs.1,000 each ("NCDs") with a base Issue size of Rs.500 crores with an option to retain any oversubscription up to Rs.1,163 crores, aggregating up to Rs.1,663 crores within the shelf limit of Rs.5000 crore ("Tranche IV Issue").

We request you kindly take the above on record and acknowledge receipt.

Thanking you,

Yours faithfully, For Cholamandalam Investment & Finance Co. Ltd.

Balaji H

Assoc. VP-Compliance

Encl.: As above

 ${\bf Cholaman dalam\ Investment\ and\ Finance\ Company\ Ltd.}$ 

"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







### **CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LIMITED**

PUBLIC ISSUE BY CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LIMITED ("COMPANY" OR THE "ISSUER") OF UP TO 1,66,30,000 SECURED, RATED, LISTED, REDEEMBALE HON-CONVERTIBLE DEBENTURES OF FACE VALUE OF \$1,000 EACH ("NOD-") FOR AN AMOUNT AGGREGATING UP TO 1500 CRORES, "BASE ISSUE SIZE") WHICH IS WITHIN THE SHELF LIMIT OF \$5,000 CRORES AND IS BEING OFFERED BY WAY OF THE TRANCHE UP PROSPECTIVES DATED JANUARY 11,000 CRORES AND IS BEING OFFERED BY WAY OF THE TRANCHE UP PROSPECTIVES DATED JANUARY 11,000 CRORES AND IS BEING OFFERED BY WAY OF THE TRANCHE UP PROSPECTIVES DATED JANUARY 11,000 CRORES AND IS BEING OFFERED BY WAY OF THE TRANCHE UP PROSPECTIVES DATED JANUARY 11,000 CRORES AND IS BEING OFFERED BY WAY OF THE TRANCHE UP PROSPECTIVES AND IS BEING OFFERED BY WAY OF THE TRANCHE UP PROSPECTIVE STATED JANUARY 11,000 CRORES AND IS BEING OFFERED BY WAY OF THE TRANCHE UP PROSPECTIVE STATED JANUARY 11,000 CRORES AND IS BEING OFFERED BY WAY OF THE TRANCHE UP PROSPECTIVE STATED JANUARY 11,000 CRORES AND IS BEING OFFERED BY WAY OF THE TRANCHE UP PROSPECTIVE STATED JANUARY 11,000 CRORES AND IS BEING OFFERED BY WAY OF THE TRANCHE UP PROSPECTIVE STATED JANUARY 11,000 CRORES AND IS BEING OFFERED BY WAY OF THE TRANCHE UP PROSPECTIVE STATED JANUARY 11,000 CRORES AND IS BEING OFFERED BY WAY OF THE TRANCHE UP PROSPECTIVE STATED JANUARY 11,000 CRORES AND IS BEING OFFERED BY WAY OF THE TRANCHE UP PROSPECTIVE STATED JANUARY 11,000 CRORES AND IS BEING OFFERED BY WAY OF THE TRANCHE UP PROSPECTIVE STATED JANUARY 11,000 CRORES AND IS BEING OFFERED BY WAY OF THE TRANCHE UP PROSPECTIVE STATED JANUARY 11,000 CRORES AND IS BEING OFFERED BY WAY OF THE TRANCHE UP PROSPECTIVE STATED JANUARY 11,000 CRORES AND IS BEING OFFERED BY WAY OF THE TRANCHE UP PROSPECTIVE STATED JANUARY 11,000 CRORES AND IS BEING OFFERED BY WAY OF THE TRANCHE UP PROSPECTIVE STATED JANUARY 11,000 CRORES AND IS BEING OFFERED BY WAY OF THE TRANCHE UP PROSPECTIVE STATED JANUARY 11,000 CRORES AND IS BEING OFFERED BY WAY OF THE TRANCHE UP PROSPECTIVE STATED JANUARY 11,000 CRORES AND

Credit Rating: "IND AA+/Stable" by India Ratings & Research Private Limited and "[ICRA]AA+ (Positive)" by ICRA Limited Allotment on first come first serve basis

PROGRAMME\*

### TRANCHE IV ISSUE OPENS ON: FRIDAY, JANUARY 19, 2024 TRANCHE IV ISSUE CLOSES ON: FRIDAY, FEBRUARY 2, 2024

Our Promoters are Cholamandalam Financial Holdings Limited, Ambadi Investments Limited, M V Subbiah, M A Alagappan, A Vellayan, A Venkatachalam, M M Murugappan, M M Venkatachalam, M Subramanian, M V Murugappan HUF, M V Subbiah, M A Alagappan, A Vellayan HUF, A Vellayan HUF, A Venkatachalam, M M Annachalam HUF, M M Murugappan HUF, M Venkatachalam, M M M Venkatachalam, M M Venkatachalam

Series	1	II.	III*	IV	V	VI		
Frequency of Interest Payment	Annual	Cumulative	Annual	Cumulative	Annual	Cumulative		
Minimum Application	₹ 10,000 (10 NCDs) across all series							
In Multiples of thereafter (₹)	₹ 1,000 (1 NCD)							
Face Value/ Issue Price of NCDs (₹/ NCD)	₹ 1,000							
Tenor	24 months	24 months	36 months	36 months	60 months	60 months		
Coupon (% per annum) for NCD Holders in all Categories of Investors	8.45%	NA NA	8.50%	NA NA	8.60%	NA		
Effective Yield (% per annum) for NCD Holders in all Categories of Investors	8.44%	8.45%	8.49%	8.50%	8.59%	8,60%		
Mode of Interest Payment	Through various modes available							
Redemption Amount (₹ / NCD) on Maturity for NCD Holders in all Categories of Investors	₹1,000	₹ 1,175.88	₹ 1,000	₹ 1,277.58	₹ 1,000	₹ 1,511.28		
Maturity / Redemption Date (from the Deemed Date of Allotment)	24 months	24 months	36 months	36 months	60 months	60 months		
Put and Call Option	Not Applicable							

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ASBA\* | Simple, Safe, Smart way of Application!!! | 'Applications Supported by Blocked Amount ('ASBA') is a better way of applying to issues by simply blocking the fund in the bank account. For further details, check section on ASBA below. Mandatory in public issues. No cheque will be accepted.

UPI - Now available in ASBA for Retail Individual Investors. Bidders are required to ensure that the bank account used for bidding is linked to their PAN

AMOUNT OF SHARE CAPITAL OF THE COMPANY AS ON SEPTEMBER 30, 2023: The Author TOP SHARE CAPITAL OF THE COMPANY AS ON SEPTEMBER 30, 2023: The Authorised Share Capital of the Company is ₹7,40,00,00,000 divided into 1,20,00,000 divided into 1,20,000 divided into 1,20,000 divided into 1,20,000 divided

Proposition for the full start of the "Discolatiner Clause of NSE." on the Accessed at https://www.beeliest.com.and NSE golf Dat www.neshidapo.com or come accessed trongy mone pap. Further, approximant towns wat also perview to provide the permission given by the BSE to use their network and software of the Designation of the Company and the Lead Exchange, nor closs it any manner warrant, certly or "AMLABULTY OF PROSPECTUS". Investors are advised to neitro to the Tranche IV Prospectus and the "Risk Factors" on pags 18 of the Tranche IV Prospectus splicing to the Company, it is promoters, its arrangement care projected of this Company, it is also to be distinctly understood that the approval given by the Exchange is only to use the company, its promoters, its arrangement care projected of this Company, it is also to be distinctly understood that the approval given by the Exchange is only to use the company in the proposal company and the Lead Manager. Full copies and the Company and the Lead Manager and the Company and the Lead Man

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the proposed KCDs.

CREDIT RATING. The NCDs proposed to be issued pursuant to this Tranche IV Issue have been rated IND AA+/Stable by India Radings & Research Private Limits to \$5,000 cross by way of its letter dated february 15, 2023 february 12, 2023, and 13, 2023, July 12, 2023, November 1, 2023 and 15, 2023, April 13, 2023, April 12, 2023, November 1, 2023 and 15, 2023, April 13, 2023, April

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## REGISTRAR TO THE ISSUE CREDIT RATING AGENCY DEBENTURE TRUSTEE\*\*

KFINTECH India Ratings & Research

KFin Technologies Limited (flormerly known as KFIN Technologies Phaste Limited)
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Technologies Phaste Limited)
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Technologies Limited (April 1997)
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d ICRA Limited IDBI Trusteeship Services Limited\*\*
UNIQ. Building No. 8, 2nd Floor, Tower A, DLF
Cyber City, Phase II, Gurgaon 122 002
Tet +11 22 4080/1073
Et +11 22 4080/1073 

CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LIMITED ("Company"), subject to market conditions and other considerations in the Tranche IV Prospectus dated January 16, 2024 (the "Tranche IV Prospectus") with the Registrar of Companies, Tamil Nadu at Chennai, National Companies, Tamil National Chennai, National

financi<mark>alem, epam</mark>.in

Place : Chennal Date : January 17, 2024





















### CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LIMITED

### THE ISSUE

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Credit Rating: "IND AA+/Stable" by India Ratings & Research Private Limited and "[ICRA]AA+ (Positive)" by ICRA Limited Allotment on first come first serve basis\*

TRANCHE IV ISSUE PROGRAMME\*

### TRANCHE IV ISSUE OPENS ON: FRIDAY, JANUARY 19, 2024 TRANCHE IV ISSUE CLOSES ON: FRIDAY, FEBRUARY 2, 2024

Series	1	H H	10*	IV	V	VI		
Frequency of Interest Payment	Annual	Cumulative	Annual	Cumulative	Annual	Cumulative		
Minimum Application	₹ 10,000 (10 NCDs) across all series							
In Multiples of thereafter (₹)	₹ 1,000 (1 NC D)							
Face Value/ Issue Price of NCDs (₹/ NCD)	₹1,000							
Tenor	24 months	24 months	36 months	36 months	60 months	60 months		
Coupon (% per annum) for NCD Holders in all Categories of Investors	8.45%	NA.	8.50%	NA NA	8.60%	NA NA		
Effective Yield (% per annum) for NCD Holders in all Categories of Investors	8.44%	8.45%	8.49%	8.50%	8.59%	8.60%		
Mode of Interest Payment	Through various modes available							
Redemption Amount (₹ / NCD) on Maturity for NCD Holders in all Categories of Investors	₹1,000	₹ 1,175.88	₹1,000	₹ 1,277,58	₹1,000	₹ 1,511.28		
Maturity / Redemption Date (from the Deemed Date of Allotment)	24 months	24 months	36 months	36 months	60 months	60 months		

ASBA\* Simple, Safe, Smart way of Applications Supported by Stocked Amount ("ASBA") is a better way of applying to issues by simply blocking the fund in the bank account. For further details, check section on ASBA below.

Mandatory in public issues. No cheque will be accepted.

UPI - Now available in ASBA for Retail Individual Investors. Bidders are required to ensure that the bank account used for bidding is linked to their PAN

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DISCLAMER OF MOJA RATINGS AND RESEARCH PRIVATE LIMITED. All credit ratings analyzed by India Ratings are subject to certain limits.
Please read these limitations and disclaiment by following this life: https://www.indicatings.com/visitory-folloritions. In addition, rating difficions and the terms are available for the ingrenty's public selection. Published ratings, criteria, and methodologies are available for the size at all times conduct, confidentially, conflicts of interest, affiliate fremelt, compliance, and other reviewed policies and procedures are also available from the code of conduct, confidentially, conflicts of interest, affiliate fremelt, compliance, and other reviewed policies and procedures are also available from the code of conductions.

(a.k.)

A. K. Capital Services Limited
603, 6th Floor, Window, Off CST Road, Kalma,
Samicrous East, Mumble 400 1985 Maharashira, India
Telt. +112 26 TS4 8000 10546
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### KFINTECH

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## IndiaRatings & Research

India Ratings & Research Pvt Ltd Weckhardt Towers, 4th Floor, West Wing, Bandra Kuda Complex, Bandra East, Mumbai 400 051, Maharashtra, India Tel: +91 22 4000 1700

Facsimile: +91 22 4000 1701
Email: infogrp@indisratings.co.in
Website: www.indaratings.co.in
Contact Person: Jinay Gala

## icra

ICRA Limited Building No.8, 2nd Floor, Tower A, DLF Cyber City, Phase II, Gurgaon 122 002, Cyber Loty Prasser I, Surgiach 122 002.
Haryana, India
Teb +91 124 454 5300
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Email: shirakuman@craindis.com
Website: www.icra.in
Contact Person: L. Shirakumar
SEBI Registration No: NICRA/008/15
CIN: L749990L1991PLC042749



P. Sugaria

Chola Creat C54-58 and Super 64, Thirty-W-Ka Industrial Estate, Guindy, Chenna 600 182, Tamil Rayb, India, Control Number:

Investors may contact the Registrar to the town or the Corrosing Secretary and Complexes Office in case of any per-sour or pool store-related issues such conversed of vices. Limited garacterist in Registration of other SECTION Seguidations and you op Celebra deadle flower 27 2022 and May 2022 2022 has given its content for appointment or secretary in the Section of the December of the Appointment of the Section (and the December of the Appointment of the Appoint

Place : Chennal Date : January 17, 2024





### **CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LIMITED**

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Series	1	II II	III*	IV	V	VI		
Frequency of Interest Payment	Annual	Cumulative	Annual	Cumulative	Annual	Cumulative		
Minimum Application	₹ 10,000 (10 NCDs) across all series							
In Multiples of thereafter (₹)	₹1,000 (1 NCD)							
Face Value/ Issue Price of NCDs (₹/ NCD)	₹1,000							
Tenor	24 months	24 months	36 months	36 months	60 months	60 months		
Coupon (% per annum) for NCD Holders in all Categories of Investors	8.45%	NA.	8.50%	NA	8.60%	NA		
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Maturity / Redemption Date (from the Deemed Date of Allotment)	24 months	24 months	36 months	36 months	60 months	60 months		
Put and Call Option	Not Applicable							

Dur Company shall allocate and allot Series III NCDs wherein the Applicants have not indicated the choice of the nelevant NCD Series.

(this respect to Series where interest is to be pad on an annual base, relevant retrests will be pad on an annual base, relevant retrests will be pad on an annual base, relevant retrests will be pad on an annual base, relevant retrests will be pad on an annual base, relevant retrests will be pad on an annual base, relevant retrests will be pad on an annual base, relevant retrests will be pad on an annual base, relevant retrests will be pad on an annual base, relevant retrests will be pad on an annual base, relevant retrests of the NCDs and the NCDs and

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UPI - Now available in ASBA for Retail Individual Investors. Bidders are required to ensure that the bank account used for bidding is linked to their PAN

NCDs ALLOTMENT WILL BE MADE IN DEMATERIALISED FORM ONLY. ALLOTMENT IN CONSULTATION WITH THE LEAD MANAGER AND THE DESIGNATED STOCK

EXCHANGE SHALL BE MADE ON THE BASIS OF THE DATE OF UPLOAD OF EACH APPLICATION INTO THE ELECTRONIC PLATFORM OF THE STOCK EXCHANGES, IN. It is also to be distinctly understood that the approach of the property of the prop

FUND HEAD HALL SECENS SECTION IT ILLED TASK ELLED FUND FUNDAMATION\* ON PAGE, 2000 F HE TRANSHED FUNDAMED JANUARY 13, 2024. Information required under Section 30 of Companies Act, 2013: CONTENTS OF THE MEMORANDIM OF ASSOCIATION OF THE COMPANY AS REGARDING SIGNED SECTION For information on the main objects of our Company, see section filled "History and Certain Corporate Matters" on page 1950 of the Transche IV Prospectus and Clause III of the Memorandum of Association of our Company, The Momerandum of Association of the Company is a document for inspection in relation to the Transche IV Issue. For further details, see the section titled "Material Contracts and Documents for transention" compact of Other Transche IV Promorates.

LABILITY OF NEWBERS: Limited by shares

AMOUNT OF SHARE ACTAFTLA, OF THE COMPANY AS ON SEPTEMBER 30, 2023: The Authorised Share Capital of the Company is ₹ 7.40,00.00.000 divided into 1,20.00.00.00.00

Equily Shares of face value of ₹ 2 each and 5.00.00.00 Perference Shares of ₹ 100 each. The Issued Share Capital is ₹ 1.86,00.82,00 divided into 41,30.41.00 Equily Shares of face value of \$2.00.00.00 each and 5.00.00.00 each and 5.00.00.00 each and 5.00.00.00 each and 5.00.00 eac

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Ret. +91

### KFINTECH

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### IndiaRatings & Research



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Chold Land Note Table The American Section of the Control of the Sheff Prospectus dated April 19, 2023 (the "Sheff Prospectus dated April 19, 2023 (the "Tanche N Prospectus da