

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 Sep 30<sup>th</sup> 2021

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) <i>Letter from Credit Rating Agency along with rationale for revision (if any)</i>						No										
<table border="1"> <thead> <tr> <th>Issue size</th> <th>Name(s) of Rating Agency</th> <th>Rating</th> </tr> </thead> <tbody> <tr> <td> </td> <td> </td> <td> </td> </tr> </tbody> </table>						Issue size	Name(s) of Rating Agency	Rating				As per Annexure-1				
Issue size	Name(s) of Rating Agency	Rating														
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. <table border="1"> <thead> <tr> <th>Issue size</th> <th>Security Value/Cover</th> <th>Asset Cover</th> <th>Debt Equity Ratio</th> <th>Value of book debts / receivables certified by the statutory auditor.</th> </tr> </thead> <tbody> <tr> <td> </td> <td> </td> <td> </td> <td> </td> <td> </td> </tr> </tbody> </table>						Issue size	Security Value/Cover	Asset Cover	Debt Equity Ratio	Value of book debts / receivables certified by the statutory auditor.						As per Annexure-2
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Issue size	Purpose of utilization of Proceeds ( <i>deviations, if any</i> )	Status of compliance with the covenants of the Offer Document/Information Memorandum	Debt Service Coverage Ratio <i>[Not applicable to Banks]</i>	Interest Service Coverage Ratio <i>[Not applicable to Banks]</i>												

5.	Issue size in Cr	Maintenance of Debenture Redemption Reserve	DRR required to be Created [In Crs.]	DRR Created upto 31 <sup>st</sup> 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							
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)		As per Annexure-6
Certificate of confirmation from Key Managerial Person of the Company							
	Issue Size	ISIN	Due date (s) for the payment of interest/principal (falling in the forthcoming half-year)	Reasons for change (if any)			As per Annexure-7
Certificate from Key Managerial Person of the Company							

	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:-

- Hard / Soft copies of full annual reports to those who request for the same.
- Half yearly communication as specified in sub-regulation (4) and (5) of regulation 52;
- 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
- 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: 2022.05.13  
10:38:24 +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



**Appendix-A**

**Statement of Deviation or Variation**

Name of listed entity	CIFCL
Mode of Fund Raising	Private Placement
Type of instrument	Non-Convertible Debentures/
Date of Raising Funds	September 2021 –March 2022
Amount Raised in Cr	2402.40
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

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**murugappa**

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

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