

Annexure

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 30th 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
	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. ¹	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.

Dare House, 2, N.S.C. Bose Road, Parrys, Chennai 600001, India.

Tel : +91 44 40907172 / Fax : +91 44 25346464

Website : www.cholamandalam.com

CIN - L65993TN1978PLC007576

5.	Issue size in Cr	Maintenance of Debenture Redemption Reserve	DRR required to be Created [In Crs.]	DRR Created upto 31 st March 2021	Funds invested for debentures maturing during the year	Maintenance of Recovery Fund [REF], [in Rs.]	Expense incurred required to be created	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.	Certificate of confirmation from Key Managerial Person of the Company							
	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)				As per Annexure-5
8.	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 previous half-year)	Payment of interest/principal on due date (Yes/No)	Reasons for delay (if any)			As per Annexure-6
	Certificate 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
	Half yearly results	Audited financial results on half yearly basis as submitted to stock exchange						Yes

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Certificate from Key Managerial Person of the Company				As per Annexure-7
Issue Size	ISIN	Due date (s) for the payment of interest/principal (falling in the forthcoming half-year)	Reasons for change (if any)	
				Yes
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 ²		NA - Annual
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		Yes
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		

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)³ Hard / Soft copies of full annual reports to those who request for the same.
- b)⁴ Half yearly communication as specified in sub-regulation (4) and (5) of regulation 52;
- c)⁵ 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)⁶ 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


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

² This is an annual requirement, thus to be included as per the FY followed by the issuer company

³ Clause 58 (1)(a)of LODR

⁴ Clause 58 (1)(d)of LODR

⁵ Clause 58 (2)of LODR

⁶ Clause 58 (3)of LODR

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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	April 2021 – September 2021
Amount Raised in Cr	2094
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
Objects for which funds have been raised and where there has been a deviation, in the following table:	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

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 D Pandya

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Annexure

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

Dear Sir,

Half-Yearly Report for the Half year ended Sep 30th 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	
	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. ¹	As per Annexure-2

¹ Where the debentures are secured by receivables/book debts

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	
5.	Issue size in Cr	Maintenance of Debenture Redemption Reserve	DRR required to be Created [In Crs.]	DRR Created upto 31 st March 2021	Funds invested for debentures maturing during the year	Maintenance of 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	
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8.	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 previous half-year)	Payment of interest/principal on due date (Yes/No)	Reasons for delay (if any)	As per Annexure-6	

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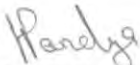
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Audited results		The audited financial results, along with the statutory auditors report, the directors annual report , profit and loss accounts, balance sheets ²		Yes
Undertaking to stock exchange		Certified true copy of the undertaking submitted to the stock exchange in terms of Regulation 57(2) of the SEBI (Listing Obligations and Disclosure Requirements) 2015		NA - Annual
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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
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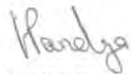
Original Object	Modified Object, if any	Original Allocation	Modified allocation, if any	Funds Utilised	Amount of Deviation/Variation for the half year according to applicable object (INR Crores and in %)	Remarks, if any
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