



April 27, 2023

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

The Secretary BSE Ltd. 25th 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-I issue closing of Public issue of debentures

We enclose copies of the newspaper advertisements published in Financial Express – English edition, Jansatta – Hindi edition, Dina Kural – Tamil edition on 27th April, 2023 regarding the pre-closure of the issue for company's maiden 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.500 crores, aggregating up to Rs.1,000 crores within the shelf limit of Rs.5000 crore ("Tranche I Issue Closing").

Kindly take the above information on record and acknowledge receipt.

Thanking you,

Yours faithfully, For Cholamandalam Investment and Finance Company Limited

P Sujatha Company Secretary

Encl.: As above



FINANCIAL EXPRESS

This is an advertisement issued, pursuant to Regulation 30(1) and Schedule V of the SEBI (Issue and Listing of Non-Convertible Securities) Regulations, 2021, as amended, for information purpose only.



CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LI

Our Company was originally incorporated as a public limited company under the name of 'Cholamandalam Investment and Finance Companies, Tamil Nadu at Chennai ("RoC") on August 17, 1978. It commenced its business pursuant to a certificate of commencement of business dated November 22, 1978 issued by the RoC. The name of our Company was changed to 'Cholamandalam DBS Finance Limited' pursuant to a fresh certificate of incorporation issued by the RoC on April 12, 2006 and was subsequently changed to 'Cholamandalam Investment and Finance Company Limited' pursuant to a fresh certificate of incorporation issued by the RoC on June 2, 2010. The CIN of our Company is L65993TN1978PLC007576. We have obtained a certificate of registration dated June 9, 2011, bearing number 07-00306 issued by the RBI to commence/ carry on the business of non-banking financial institution under Section 45-IA of the RBI Act, 1934 and another certificate of registration dated December 15, 2022, bearing number N-07-00893, to commence/ carry on the factoring business without accepting public deposits. Further, our Company, please see "General Information" on page 16 of the Tranche I Prospectus and "History and Certain Corporate Matters" on page 160 of the Shelf Prospectus.

Corporate Identity Number: L65993TN1978PLC007576; PAN: AAACC1226H

Registered and Corporate Office: Dare House, No. 2, N.S.C. Bose Road, Parrys, Chennai 600 001, Tamil Nadu, India. Tel: +91 44 4090 7172; Website: www.cholamandalam.com; Email: investors@chola.murugappa.com Company Secretary and Compliance Officer: P. Sujatha: Tel: +91 44 4090 7172; Email: sujathap@chola.murugappa.com; Chief Financial Officer: D. Arul Selvan; Tel: +91 44 4090 7172; Email: arulselvand@chola.murugappa.com

THE ISSUE

PUBLIC ISSUE BY OUR COMPANY 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 CRORE, AGGREGATING UP TO ₹ 1,000 CRORE (HEREINAFTER REFERRED TO AS THE "TRANCHE I ISSUE") WHICH IS WITHIN THE SHELF LIMIT OF ₹ 5,000 CRORES AND IS BEING OFFERED BY WAY OF THE TRANCHE I PROSPECTUS). WHICH SHOULD BE READ TOGETHER WITH THE SHELF PROSPECTUS DATED APRIL 19, 2023 ("SHELF PROSPECTUS") FILED WITH THE REGISTRAR OF COMPANIES, TAMIL NADU AT CHENNAI ("ROC"), STOCK EXCHANGES AND SECURITIES AND EXCHANGE BOARD IF INDIA ("SEBI"). THE SHELF PROSPECTUS AND THE TRANCHE I PROSPECTUS CONSTITUTES THE PROSPECTUS ("PROSPECTUS").

THE TRANCHE I ISSUE IS BEING MADE PURSUANT TO THE PROVISIONS OF THE SECURITIES AND EXCHANGE BOARD OF INDIA (ISSUE AND LISTING OF NON - CONVERTIBLE SECURITIES) REGULATIONS, 2021, AS AMENDED (THE "SEBI NCS REGULATIONS"), THE COMPANIES ACT, 2013 AND RULES MADE THEREUNDER, EACH AS AMENDED (THE "COMPANIES ACT. 2013") TO THE EXTENT NOTIFIED AND THE SEBI OPERATIONAL CIRCULAR. THE ISSUE IS NOT UNDERWRITTEN.

Credit Rating: "IND AA+/Stable" by India Ratings & Research Private Limited and "[ICRA]AA+ (Stable)" by ICRA Limited Allotment on first come first serve basis 'Allotment in the public issue of debt securities shall be made on the basis of date of upload of each application into the electronic book of the Stock Exchanges in accordance with the SEBI Operational Circular. However, from the date of over subscription and thereafter, the allotments will be made to the applicants on proportionate basis. For further details refer section titled "Issue Related Information" on page 36 of the Tranche I Prospectus.

TRANCHE I ISSUE CLOSES ON THURSDAY, APRIL 27, 2023*

Last date for submitting application is Thursday, April 27, 2023

*Pursuant to the Tranche I Prospectus dated April 19, 2023, the Tranche I Issue opened on Tuesday, April 25, 2023 and was scheduled to close on Tuesday, May 9, 2023, with an option for early closure or extension in compliance of Regulation 33A of the SEBI NCS Regulations, by such period as may be decided by the Board of Directors of our Company or the

Debenture Committee thereof. In terms of Tranche I Prospectus, our Company has exercised the option of early closure and the Debenture Committee vide its resolution dated April 25, 2023 decided to pre-close the Tranche I Issue on Thursday, April 27, 2023, in compliance of Regulation 33A of the SEBI NCS Regulations. In terms of the Tranche I Prospectus, our Company is giving this public notice of such early closure. Application Forms for the Tranche I Issue Period. On the Tranche I Issue Period. On the Tranche I Issue Closing Date, Application Forms will be accepted only between 10:00 a.m. to 3:00 p.m. and uploaded until 5:00 p.m. (Indian Standard Time) or such extended time as may be permitted by the Stock Exchanges. Further, pending mandate requests for bids placed on the last day of bidding will be validated by 5:00 p.m. on one Working Day post the Tranche I Issue Closing Date i.e. April 28, 2023. For further details, see "Issue Related Information" on page 36 of the Tranche I Prospectus.

OUR PROMOTERS

Muthiah, MV Muthiah, Arun Venkatachalam, MV Subramanian, MV Murugappan HUF, MV Subbiah HUF, MA Alagappan HUF, MA MArunachalam HUF, MM Murugappan H (M V Subbiah, M A Alagappan & M M Murugappan hold shares on behalf of the firm) Tube Investments of India Limited, Coromandel International Limited, Carborundum Universal Limited, E.I.D. Parry (India) Limited, M A Alagappan (holds shares on behalf of Kadamane Estates). Tel: +91 44 4090 7172; Email: investors@chola.murugappa.com. For further details, see "Our Promoters" beginning on page 177 of the Shelf Prospectus.

THE FOLLOWING IS A SUMMARY OF THE TERMS AND CONDITIONS OF THE NCDs TO BE ISSUED PURSUANT TO THE TRANCHE I PROSPECTUS

Series	1	II	JII*	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	22 months	22 months	37 months	37 months	60 months	60 months		
Coupon (% per annum) for NCD Holders in all Categories of Investors	8.25%	NA	8.30%	NA	8.40%	NA		
Effective Yield (% per annum) for NCD Holders in all Categories of Investors	8.26%	8.25%	8.30%	8.30%	8.39%	8.40%		
Mode of Interest Payment	Through various modes available							
Redemption Amount (₹ / NCD) on Maturity for NCD Holders in all Categories of Investors	₹1,000	₹ 1,156.64	₹1,000	₹ 1,279.15	₹1,000	₹ 1,497.40		
Maturity / Redemption Date (from the Deemed Date of Allotment)	22 months	22 months	37 months	37 months	60 months	60 months		
Put and Call Option	Not Applicable							

*Our Company shall allocate and allot Series III NCDs wherein the Applicants have not indicated the choice of the relevant NCD Series.

With respect to Series where interest is to be paid on an annual basis, relevant interest will be paid on each anniversary of the Deemed Date of Allotment on the face value of the NCDs. Subject to applicable tax deducted at source, if any. For further details, please see the section entitled "Statement of Possible Tax Benefits Available to the Debenture Holders" on page 27 of the Tranche I Prospectus. Please refer to "Annexure C" of the Tranche I Prospectus, for details pertaining to the cash flows of the Company in accordance with the SEBI Operational Circular.

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

Applicants are advised to ensure that they have obtained the necessary statutory and/or regulatory permissions/consents/approvals in connection with applying for, subscribing to, or seeking Allotment of NCDs pursuant to the Issue. For further details, see "Issue Procedure" and "Terms of the Issue" on page 55 and 36 of the Tranche I Prospectus.

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 is now available for Retail Individual Investors submitting bids up to an application value of ₹ 5,00,000, applying through Designated Intermediaries, SCBSs or through the ASBA and UPI Process, refer to the details given in the Application Form and also refer to the section titled "Issue Procedure" beginning on page 55 of the Tranche I Prospectus. List of banks supporting UPI is also available on the website of SEBI at www.sebi.gov.in. HDFC Bank Limited has been appointed as Sponsor Bank for the Tranche I Issue, in accordance with the requirement of the SEBI Operational Circular

EXCHANGE SHALL BE MADE ON THE BASIS OF THE DATE OF UPLOAD OF EACH APPLICATION INTO THE ELECTRONIC PLATFORM OF THE STOCK EXCHANGES, IN take any responsibility for the financial or other soundness of the Issuer, its promoters, its management or any scheme or projects of the Issuer. EACH PROPORTION SUBJECT TO THE ALLOCATION RATIO

HOWEVER, FROM THE DATE OF OVER SUBSCRIPTION AND THEREAFTER, THE ALLOTMENTS WILL BE MADE TO THE APPLICANTS ON PROPORTIONATE BASIS. FOR FURTHER DETAILS REFER SECTION TITLED "ISSUE RELATED INFORMATION" ON PAGE 36 OF THE TRANCHE I PROSPECTUS DATED APRIL 19, 2023.

Information required under Section 30 of Companies Act, 2013:

CONTENTS OF THE MEMORANDUM OF ASSOCIATION OF THE COMPANY AS REGARDS ITS OBJECTS: For information on the main objects of our Company, see section titled "History and Certain Corporate Matters" on page 160 of the Shelf Prospectus and Clause III of the Memorandum of Association of our Company. The Memorandum of Association of the Company is a document for inspection in relation to the Tranche I Issue. For further details, see the section titled "Material Contracts and Documents for Inspection" on page 99 of the Tranche I Prospectus.

LIABILITY OF MEMBERS: Limited by shares

AMOUNT OF SHARE CAPITAL OF THE COMPANY AS ON MARCH 31, 2023: The Authorised Share Capital of the Company is ₹ 7,40,00,00,000 divided into 1,20,00,00,000 Equity Shares of face value of ₹2 each and 5,00,00,000 Preference Shares of ₹100 each. The Issued Capital is ₹1,64,54,48,252 divided into 82,27,24,126 Equity Shares of face value of ₹2 each. The Subscribed and Paid up Share Capital is 1,64,40,80,712 divided into 82,20,40,356 Equity Shares of face value of ₹2 each pursuant to forfeiture of 6,54,500 shares (₹1 per share) aggregating to ₹ 6,54,500.

NAMES OF THE SIGNATORIES AT THE TIME OF SIGNING OF THE MEMORANDUM OF ASSOCIATION OF THE COMPANY AND THE NUMBER OF SHARES SUBSCRIBED FOR BY THEM AT THE TIME OF SIGNING THE MEMORANDUM OF ASSOCIATION: Given are the names of the signatories of the Memorandum of Association of the Company and the number of equity shares subscribed of face value of ₹ 10/- each by them at the time of signing of Memorandum of Association: A.M.M. Arunachalam, J.V.Somayajulu, A.R. Damodaran, M.V. Arunachalam, B S Badradri, C.D.Gopinath and M.A.Alagappan were allotted 150, 100, 100, 100, 50, 100 and 100 Equity Shares respectively at the time of incorporation of the Company aggregating to 700 Equity Shares of face value of ₹10/- each.

LISTING: The NCDs offered through the Tranche I Prospectus and the Shelf Prospectus are proposed to be listed on BSE and NSE. Our Company has received an 'in-principle' approval from BSE by way of its letter bearing reference number DCS/BM/PI-BOND/002/23-24 dated April 13, 2023 and from NSE by way of its letter bearing reference number NSE/LIST/D/2023/0090 dated April 13, 2023. NSE shall be the Designated Stock Exchange.

GENERAL RISKS: Investment in debt securities involve a degree of risk and investors should not invest any funds in such securities unless they can afford to take the risk attached to such investments. Investors are advised to take an informed decision and to read the risk factors carefully before investing in this offering. For taking an investment decision, investors must rely on their examination of the issue including the risks involved in it. Specific attention of investors is invited to statement of risk factors contained under "Risk Factors" on page 15 of the Shelf Prospectus and "Material Developments" on page 227 of the Shelf Prospectus and page 35 of the Tranche I Prospectus. These risks are not, and are not intended to be, not been and will not be approved by any regulatory authority in India, including the Securities and Exchange Board of India ("SEBI"), the Reserve Bank of India ("RBI"), RoC or any as statements of opinion, and ICRA shall not be liable for any losses incurred by users from any use of this publication or its contents. stock exchange in India nor do they guarantee the accuracy or adequacy of this document.

DISCLAIMER CLAUSE OF BSE: It is to be distinctly understood that the permission given by BSE should not in any way be deemed or construed that the Draft Offer Document has and the Tranche I Prospectus for the full text of the "Disclaimer Clause of BSE.

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DISCLAIMER CLAUSE OF USE OF BSE ELECTRONIC PLATFORM: It is to be distinctly understood that the permission given by the BSE to use their network and software of the AVAILABILITY OF PROSPECTUS: Investors are advised to refer to the Tranche I Prospectus and the "Risk Factors" on page 15 of the Shelf Prospectus, before applying to the the Company, its promoters, its management or any scheme or project of this Company. It is also to be distinctly understood that the approval given by the Exchange is only to use the software for participating in system of making application process.

DISCLAIMER CLAUSE OF USE OF NSE ELECTRONIC PLATFORM: It is also to be distinctly understood that the approval given by the Exchange is only to use the software for CONSORTIUM MEMBER: A. K. Stockmart Private Limited. participating in system of making application process. It is to be distinctly understood that the permission given by the NSE to use their network and online platform for facilitating. Note: All Capitalised terms used herein and not specifically defined shall have same meaning as ascribed in the Shelf Prospectus and Tranche I Prospectus. applications for public issue of NCDs shall not in any way be deemed or construed as compliance with various statutory and other requirements by the Company, LM etc.; are cleared or For further details please refer the Shelf Prospectus and Tranche I Prospectus dated April 19, 2023. REGISTRAR TO THE ISSUE LEAD MANAGER TO THE ISSUE

NCDs ALLOTMENT WILL BE MADE IN DEMATERIALISED FORM ONLY. ALLOTMENT IN CONSULTATION WITH THE LEAD MANAGER AND THE DESIGNATED STOCK approved by NSE; nor does it warrant in any manner, certify or endorse the correctness or completeness of any of the compliance with the statutory and other requirements nor does it

It is also to be distinctly understood that the approval given by NSE should not in any way be deemed or construed that the prospectus has been cleared or approved by NSE; nor does it in any manner warrant, certify or endorse the correctness or completeness of any of the contents of the Tranche I Prospectus; nor does it warrant that the securities will be listed or will continue to be listed on NSE.

DISCLAIMER CLAUSE OF THE RBI: A copy of the Shelf Prospectus and the Tranche I Prospectus has not been filed with or submitted to the Reserve Bank Of India ("RBI"). It is distinctly understood that the Shelf Prospectus and the Tranche I Prospectus should not in any way be deemed or construed to be approved or vetted by RBI. RBI does not accept any responsibility or guarantee about the present position as to the financial soundness of the issuer or for the correctness of any of the statements or representations made or opinions expressed by the issuer and for discharge of liability by the issuer. RBI neither accepts any responsibility nor guarantee for the payment of any amount due to any investor in respect of the proposed NCDs.

CREDIT RATING: The NCDs proposed to be issued pursuant to the Issue have been rated IND AA+/Stable by India Ratings & Research Private Limited for an amount of up to ₹ 5,000 crores by way of its letter bearing dated February 15, 2023 (further revalidated on March 20, 2023 and April 13, 2023) and [ICRA]AA+ (Stable) by ICRA Limited by way of its letter dated March 16, 2023 (further revalidated on April 3, 2023). Instruments with this rating are considered to have adequate degree of safety regarding timely servicing of financial obligations. Such instruments carry low credit risk. The press release by the rating agencies in relation to the Issue shall not be older than one year from the date of the opening of the Issue. The rating provided by the Credit Rating Agencies may be suspended, withdrawn or revised at any time by the assigning rating agency and should be evaluated independently of any other rating. These ratings are not a recommendation to buy, sell or hold securities and investors should take their own decisions. For the rationale and press release for these ratings, see "General Information" and "Annexure A" of the Tranche I Prospectus, beginning on page 16 and 102, respectively

DISCLAIMER CLAUSE OF INDIA RATINGS AND RESEARCH PRIVATE LIMITED: All credit ratings assigned by India Ratings are subject to certain limitations and disclaimers. Please read these limitations and disclaimers by following this link: https://www.indiaratings.co.in/rating-definitions. In addition, rating definitions and the terms of use of such ratings are available on the agency's public website www.indiaratings.co.in, Published ratings, criteria, and methodologies are available from this site at all times. India Ratings' code of conduct, confidentiality, conflicts of interest, affiliate firewall, compliance, and other relevant policies and procedures are also available from the code of conduct section of this site. (https://www.indiaratings.co.in/rating-definitions) (https://www.indiaratings.co.in).

DISCLAIMER CLAUSE OF ICRA LIMITED: ICRA ratings should not be treated as recommendation to buy, sell or hold the rated debt instruments. ICRA ratings are subject to a process of surveillance, which may lead to revision in ratings. An ICRA rating is a symbolic indicator of ICRA's current opinion on the relative capability of the issuer concerned to timely service debts and obligations, with reference to the instrument rated. Please visit our website www.icra.in or contact any ICRA office for the latest information on ICRA ratings outstanding. All information contained herein has been obtained by ICRA from sources believed by it to be accurate and reliable, including the rated issuer. ICRA however has not conducted any audit of the rated issuer or of the information provided by it. While reasonable care has been taken to ensure that the information herein is true, such information is provided 'as is' without any warranty of any kind, and ICRA in particular, makes no representation or warranty, express or implied, as to the accuracy, timeliness or completeness of any a complete list of all risks and considerations relevant to the debt securities or investor's decision to purchase such securities. The Shelf Prospectus and the Tranche I Prospectus and the

AVAILABILITY OF APPLICATION FORM: Application forms can be obtained from: CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LIMITED - Telephone No.: +91 44 4090 7172; Lead Manager: A.K. Capital Services Limited - Telephone No.: +91 22 6754 6500; and the offices of Consortium Member, Trading Members, Designated been cleared or approved by BSE nor does it certify the correctness or completeness of any of the Contents of the Prospectus. The investors are advised to refer to the Shelf Prospectus. The investors are advised to refer to the Shelf Prospectus. The investors are advised to refer to the Shelf Prospectus. electronically. Application forms may be downloaded from the websites of Stock Exchanges, Lead Manager and Consortium Member. Additionally, UPI Investor making an application DISCLAIMER CLAUSE OF NSE: It is to be distinctly understood that the Differ Document has been in the Issue can also make bid through online (app / web) interface/ platform of the BSE i.e. "BSE Direct" and of NSE i.e "NSE goBID". Further, BSE Direct platform can be accessed at cleared or approved by NSE nor does it certify the correctness or completeness of any of the contents of the Offer Document. The investors are advised to refer to the Shelf Prospectus https://www.bsedirect.com and NSE goBID at www.nseindiaipo.com or can be accessed through mobile app. Further, application forms will also be provided to Designated

Online system should not in any way be deemed or construed as compliance with various statutory requirement approved by the Exchange; nor does it any manner warrant, certify or Tranche I Issue. Physical copy of the Prospectus will also be available endorse the correctness or completeness of any of the compliance with the statutory and other requirements; nor does it take any responsibility for the financial or other soundness of on the website of the Issuer at www.akgroup.co.in, of BSE at www.bseindia.com, of NSE at www.nseindia.com and of SEBI at

PUBLIC ISSUE ACCOUNT BANK, SPONSOR BANK AND REFUND BANK: HDFC Bank Limited.



A. K. Capital Services Limited 603, 6" Floor, Windsor, Off CST Road, Kalina, Santacruz East, Mumbai 400 098, Maharashtra, India Tel: +91 22 6754 6500: Facsimile: +91 22 6610 0594 Email: chola.ncd2023@akgroup.co.in Investor Grievance Email: investor.grievance@akgroup.co.in Website: www.akgroup.co.in Contact Person: Aanchal Wagle/ Milan Soni Compliance Officer: Tejas Davda SEBI Registration No: INM000010411 CIN: L74899MH1993PLC274881

KFINTECH

KFin Technologies Limited (formerly known as KFIN Technologies Private Limited) Selenium, Tower B. Plot No- 31 & 32 Financial District, Nanakramguda, Serilingampally, Hyderabad Rangareddi 500 032, Telangana, India Tel: +91 40 6716 2222; Facsimile: +91 40 6716 1563 Email: chola.ncdipo@kfintech.com Investor Grievance Email:

einward.ris@kfintech.com Website: www.kfintech.com Contact Person: M Murali Krishna SEBI Registration No.: INR000000221 CIN: L72400TG2017PLC117649

IndiaRatings & Research

Wockhardt Towers, 4" Floor, West Wing, Bandra Kurla Complex, Bandra East, Mumbai 400 051, Maharashtra, India Tel: +91 22 4000 1700

India Ratings & Research Pvt Ltd

Facsimile: + 91 22 4000 1701 Email: infogrp@indiaratings.co.in Website: www.indiaratings.co.in Contact Person: Jinay Gala Compliance Officer: Arunima Basu

Building No.8, 2nd Floor, Tower A, DLF Cyber City, Phase II, Gurgaon 122 002, Haryana, India Tel: +91 124 454 5300

Facsimile: +91 124 405 0424

Email: shivakumar@icraindia.com Website: www.icra.in Contact Person: L. Shivakumar SEBI Registration No: IN/CRA/008/15

CIN: L74999DL1991PLC042749



DEBENTURE TRUSTEE**

IDBI Trusteeship Services Limited** Asian Building, Ground Floor, 17, R Kamani Marg, Ballard Estate, Mumbai 400 001, Maharashtra, India Tel: +91 22 40807073, Facsimile: +91 22 66311776 Email: itsl@idbitrustee.com / jinal@idbitrustee.com

Investor Grievance Email: response@idbitrustee.com Website: www.idbitrustee.com Contact Person: Jinal Shah Compliance Officer: Sneha Jadhav

SEBI Registration No.: IND000000460 CIN: U65991MH2001GOI131154

COMPANY SECRETARY AND COMPLIANCE OFFICER

Dare House, No. 2, N.S.C. Bose Road Parrys, Chennai 600 001; Tamil Nadu, India; Contact Number: +91 44 4090 7172; Facsimile: +91 44 2534 6464; Email: sujathap@chola.murugappa.com

Investors may contact the Registrar to the Issue or the Company Secretary and Compliance Officer in case of any pre-issue or post Issue related issues such as non-receipt of Allotment advice; demat credit, refund orders, non-receipt of Debenture Certificates, transfers, or interest on application amount etc. **IDBI Trusteeship Services Limited pursuant to Regulation 8 of the SEBI NCS Regulations and by way of letter dated March 27, 2023 has given its consent for its appointment as Debenture Trustee to the Issue and for its name to be included in the Draft Shelf Prospectus, the Shelf Prospectus and the Tranche I Prospectus and in all the subsequent periodical

communications sent to the holders of the Debentures issued pursuant to the Issue. A copy of the Shelf Prospectus and the Tranche I for Inspection" beginning on page 99 of the Tranche I Prospectus. Disclaimer: CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LIMITED ("Company"), subject to market conditions and other considerations is proposing a public issue of Secured, Rated, Listed, Redeemable, Non-Convertible Debentures of face value of ₹ 1,000 each ("NCDs") and has filed the Shelf Prospectus dated April 19, 2023 (the "Shelf"). Prospectus") and the Tranche I Prospectus dated April 19, 2023 (the "Tranche I Prospectus and the Tranche I Prospectus and the Tranche I Prospectus are available on the Company's website www.cholamandalam.com; on the website of the stock

exchanges at www.nseindia.com and www.bseindia.com; on the website of SEBI at www.sebi.gov.in and the website of the lead manager at www.akgroup.co.in. Investors proposing to participate in the Tranche I Issue, should invest only on the basis of the information contained in the Shelf Prospectus and the Tranche I Prospectus. Investors should note that investment

For CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LIMITED

financialexp.epapr.in

Place: Chennai

Date : April 25, 2023





in this Public Issue of NCDs involves a high degree of risk and for details relating to the same, please refer to the Shelf Prospectus and your attention is drawn to the section on "Risk Factors" beginning on page 15 of the Shelf Prospectus.







Executive Director DIN: 07337155 CONCEPT

Ravindra Kumar Kundu

This is an advertisement issued, pursuant to Regulation 30(1) and Schedule V of the SEBI (Issue and Listing of Non-Convertible Securities) Regulations, 2021, as amended, for information purpose only.



CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LIMITED

Our Company was originally incorporated as a public limited company under the name of 'Cholamandalam Investment and Finance Companies, Tamil Nadu at Chennai ("RoC") on August 17, 1978. It commenced its business pursuant to a certificate of commencement of business dated November 22, 1978 issued by the RoC. The name of our Company was changed to 'Cholamandalam DBS Finance Limited' pursuant to a fresh certificate of incorporation issued by the RoC on June 2, 2010. The CIN of our Company is L65993TN1978PLC007576. We have obtained a certificate of registration dated June 9, 2011, bearing number 07-00306 issued by the RBI to commence/ carry on the business of non-banking financial institution under Section 45-IA of the RBI Act, 1934 and another certificate of registration dated December 15, 2022, bearing number N-07-00893, to commence/ carry on the factoring business without accepting public deposits. Further, our Company, please see "General Information" on page 16 of the Tranche I Prospectus and "History and Certain Corporate Matters" on page 160 of the Shelf Prospectus.

Corporate Identity Number: L65993TN1978PLC007576; PAN: AAACC1226H

Registered and Corporate Office: Dare House, No. 2, N.S.C. Bose Road, Parrys, Chennai 600 001, Tamil Nadu, India. Tel: +91 44 4090 7172; Website: www.cholamandalam.com; Email: investors@chola.murugappa.com Company Secretary and Compliance Officer: P. Sujatha; Tel: +91 44 4090 7172; Email: sujathap@chola.murugappa.com; Chief Financial Officer: D. Arul Selvan; Tel: +91 44 4090 7172; Email: arulselvand@chola.murugappa.com

THE ISSUE

PUBLIC ISSUE BY OUR COMPANY OF SECURED, RATED, LISTED, REDEEMABLE NON-CONVERTIBLE DEBENTURES OF FACE VALUE OF ₹ 1,000 EACH ("NCDs") FOR AN AMOUNT AGGREGATING UP TO ₹ 500 CRORE, AGGREGATING UP TO ₹ 1,000 CRORE (HEREINAFTER REFERRED TO AS THE "TRANCHE I ISSUE") WHICH IS WITHIN THE SHELF LIMIT OF ₹ 5,000 CRORES AND IS BEING OFFERED BY WAY OF THE TRANCHE I PROSPECTUS), WHICH SHOULD BE READ TOGETHER WITH THE SHELF PROSPECTUS DATED APRIL 19, 2023 ("SHELF PROSPECTUS") FILED WITH THE REGISTRAR OF COMPANIES, TAMIL NADU AT CHENNAI ("ROC"), STOCK EXCHANGES AND SECURITIES AND EXCHANGE BOARD IF INDIA ("SEBI"). THE SHELF PROSPECTUS AND THE TRANCHE I PROSPECTUS CONSTITUTES THE PROSPECTUS ("PROSPECTUS")

THE TRANCHE I ISSUE IS BEING MADE PURSUANT TO THE PROVISIONS OF THE SECURITIES AND EXCHANGE BOARD OF INDIA (ISSUE AND LISTING OF NON - CONVERTIBLE SECURITIES) REGULATIONS, 2021, AS AMENDED (THE "SEBI NCS REGULATIONS"), THE COMPANIES ACT, 2013 AND RULES MADE THEREUNDER, EACH AS AMENDED (THE "COMPANIES ACT, 2013") TO THE EXTENT NOTIFIED AND THE SEBI OPERATIONAL CIRCULAR, THE ISSUE IS NOT UNDERWRITTEN.

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

"Allotment in the public issue of debt securities shall be made on the basis of date of upload of each application into the electronic book of the Stock Exchanges in accordance with the SEBI Operational Circular. However, from the date of over subscription and thereafter, the allotments will be made to the applicants on proportionate basis. For further details refer section titled "Issue Related Information" on page 36 of the Tranche I Prospectus.

TRANCHE I ISSUE CLOSES ON THURSDAY, APRIL 27, 2023*

Last date for submitting application is Thursday, April 27, 2023

*Pursuant to the Tranche I Prospectus dated April 19, 2023, the Tranche I Issue opened on Tuesday, April 25, 2023 and was scheduled to close on Tuesday, May 9, 2023, with an option for early closure or extension in compliance of Regulation 33A of the SEBI NCS Regulations, by such period as may be decided by the Board of Directors of our Company or the Debenture Committee thereof. In terms of Tranche I Prospectus, our Company has exercised the option of early closure and the Debenture Committee vide its resolution dated April 25, 2023 decided to pre-close the Tranche I Issue on Thursday, April 27, 2023, in compliance of Regulation 33A of the SEBI NCS Regulations. In terms of the Tranche I Prospectus, our Company is giving this public notice of such early closure. Application Forms for the Tranche I Issue Period. On the Tranche I Issue Period. On the Tranche I Issue Closing Date, Application Forms will be accepted only between 10:00 a.m. to 3:00 p.m. and uploaded until 5:00 p.m. (Indian Standard Time) or such extended time as may be permitted by the Stock Exchanges. Further, pending mandate requests for bids placed on the last day of bidding will be validated by 5:00 p.m. on one Working Day post the Tranche I Issue Closing Date i.e. April 28, 2023. For further details, see "Issue Related Information" on page 36 of the Tranche I Prospectus.

OUR PROMOTERS

(M V Subbiah, M A Alagappan & M M Murugappan hold shares on behalf of the firm) Tube Investments of India Limited, Ambadi Enterprises Limited, Carborundum Universal Limited, E.I.D. Parry (India) Limited, M A Alagappan (holds shares on behalf of Kadamane Estates). Tel: +91 44 4090 7172; Email: investors@chola.murugappa.com. For further details, see "Our Promoters" beginning on page 177 of the Shelf Prospectus.

THE FOLLOWING IS A SUMMARY OF THE TERMS AND CONDITIONS OF THE NCDs TO BE ISSUED PURSUANT TO THE TRANCHE I PROSPECTUS

Series	1		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	22 months	22 months	37 months	37 months	60 months	60 months		
Coupon (% per annum) for NCD Holders in all Categories of Investors	8.25%	NA NA	8.30%	NA	8.40%	NA		
Effective Yield (% per annum) for NCD Holders in all Categories of Investors	8.26%	8.25%	8.30%	8.30%	8.39%	8.40%		
Mode of Interest Payment	Through various modes available							
Redemption Amount (₹ / NCD) on Maturity for NCD Holders in all Categories of Investors	₹1,000	₹ 1,156.64	₹1,000	₹ 1,279.15	₹1,000	₹ 1,497.40		
Maturity / Redemption Date (from the Deemed Date of Allotment)	22 months	22 months	37 months	37 months	60 months	60 months		
Put and Call Option	Not Applicable							

*Our Company shall allocate and allot Series III NCDs wherein the Applicants have not indicated the choice of the relevant NCD Series.

With respect to Series where interest is to be paid on an annual basis, relevant interest will be paid on each anniversary of the Deemed Date of Allotment on the face value of the NCDs. Subject to applicable tax deducted at source, if any. For further details, please see the section entitled "Statement of Possible Tax Benefits Available to the Debenture Holders" on page 27 of the Tranche I Prospectus.

Please refer to "Annexure C" of the Tranche I Prospectus, for details pertaining to the cash flows of the Company in accordance with the SEBI Operational Circular.

Applicants are advised to ensure that they have obtained the necessary statutory and/or regulatory permissions/consents/approvals in connection with applying for, subscribing to, or seeking Allotment of NCDs pursuant to the Issue. For further details, see "Issue Procedure" and "Terms of the Issue" on page 55 and 36 of the Tranche I Prospectus. *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. ASBA* Simple, Safe, Smart way of Application!!!

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

UPI is now available for Retail Individual Investors submitting bids up to an application value of ₹ 5,00,000, applying through Designated Internediaries, SCBSs or through the BSE Direct App/NSEgoBID / Web interface of stock exchanges or any other permitted methods. For details of the ASBA and UPI Process, refer to the details given in the Application Form and also refer to the section titled "Issue Procedure" beginning on page 55 of the Tranche I Prospectus. List of banks supporting UPI is also available on the website of SEBI at www.sebi.gov.in. HDFC Bank Limited has been appointed as Sponsor Bank for the Tranche I Issue, in accordance with the requirement of the SEBI Operational Circular

EXCHANGE SHALL BE MADE ON THE BASIS OF THE DATE OF UPLOAD OF EACH APPLICATION INTO THE ELECTRONIC PLATFORM OF THE STOCK EXCHANGES. IN

FURTHER DETAILS REFER SECTION TITLED "ISSUE RELATED INFORMATION" ON PAGE 36 OF THE TRANCHE I PROSPECTUS DATED APRIL 19, 2023.

Information required under Section 30 of Companies Act, 2013: CONTENTS OF THE MEMORANDUM OF ASSOCIATION OF THE COMPANY AS REGARDS ITS OBJECTS: For information on the main objects of our Company, see section titled "History and Certain Corporate Matters" on page 160 of the Shelf Prospectus and Clause III of the Memorandum of Association of our Company. The Memorandum of Association of the Company is a document for inspection in relation to the Tranche I Issue. For further details, see the section titled "Material Contracts and Documents for Inspection" on page 99

of the Tranche I Prospectus. LIABILITY OF MEMBERS: Limited by shares

AMOUNT OF SHARE CAPITAL OF THE COMPANY AS ON MARCH 31, 2023: The Authorised Share Capital of the Company is ₹ 7,40,00,00,000 divided into 1,20,00,00,000 Equity Shares of face value of ₹2 each and 5,00,00,000 Preference Shares of ₹100 each. The Issued Capital is ₹1,64,54,48,252 divided into 82,27,24,126 Equity Shares of face value of ₹2 each. The Subscribed and Paid up Share Capital is 1,64,40,80,712 divided into 82,20,40,356 Equity Shares of face value of ₹2 each pursuant to forfeiture of 6,54,500 shares (₹1 per

share) aggregating to ₹6,54,500. NAMES OF THE SIGNATORIES AT THE TIME OF SIGNING OF THE MEMORANDUM OF ASSOCIATION OF THE COMPANY AND THE NUMBER OF SHARES SUBSCRIBED FOR BY THEM AT THE TIME OF SIGNING THE MEMORANDUM OF ASSOCIATION: Given are the names of the signatories of the Memorandum of Association of the Company and the number of equity shares subscribed of face value of ₹ 10/- each by them at the time of signing of Memorandum of Association: A.M.M. Arunachalam, J.V.Somayajulu, A.R. Damodaran, M.V. Arunachalam, B S Badradri, C.D.Gopinath and M.A.Alagappan were allotted 150, 100, 100, 100, 50, 100 and 100 Equity Shares respectively at the time of

incorporation of the Company aggregating to 700 Equity Shares of face value of ₹ 10/- each. LISTING: The NCDs offered through the Tranche I Prospectus and the Shelf Prospectus are proposed to be listed on BSE and NSE. Our Company has received an 'in-principle approval from BSE by way of its letter bearing reference number DCS/BM/PI-BOND/002/23-24 dated April 13, 2023 and from NSE by way of its letter bearing reference number NSE/LIST/D/2023/0090 dated April 13, 2023. NSE shall be the Designated Stock Exchange.

GENERAL RISKS: Investment in debt securities involve a degree of risk and investors should not invest any funds in such securities unless they can afford to take the risk attached to such investments. Investors are advised to take an informed decision and to read the risk factors carefully before investing in this offering. For taking an investment decision, investors must rely on their examination of the issue including the risks involved in it. Specific attention of investors is invited to statement of risk factors contained under "Risk Factors" on page 15 of the Shelf Prospectus and "Material Developments" on page 227 of the Shelf Prospectus and page 35 of the Tranche I Prospectus. These risks are not, and are not intended to be, a complete list of all risks and considerations relevant to the debt securities or investor's decision to purchase such securities. The Shelf Prospectus and the Tranche I Prospectus has not been and will not be approved by any regulatory authority in India, including the Securities and Exchange Board of India ("RBI"), RoC or any as statements of opinion, and ICRA shall not be liable for any losses incurred by users from any use of this publication or its contents stock exchange in India nor do they guarantee the accuracy or adequacy of this document.

and the Tranche I Prospectus for the full text of the "Disclaimer Clause of BSE."

and the Tranche I Prospectus for the full text of the "Disclaimer Clause of NSE." DISCLAIMER CLAUSE OF USE OF BSE ELECTRONIC PLATFORM: It is to be distinctly understood that the permission given by the BSE to use their network and software of the

the Company, its promoters, its management or any scheme or project of this Company. It is also to be distinctly understood that the approval given by the Exchange is only to use the www.sebi.gov.in. software for participating in system of making application process.

DISCLAIMER CLAUSE OF USE OF NSE ELECTRONIC PLATFORM: It is also to be distinctly understood that the approval given by the Exchange is only to use the software for CONSORTIUM MEMBER: A. K. Stockmart Private Limited participating in system of making application process. It is to be distinctly understood that the permission given by the NSE to use their network and online platform for facilitating. Note: All Capitalised terms used herein and not specifically defined shall have same meaning as ascribed in the Shelf Prospectus and Tranche I Prospectus. applications for public issue of NCDs shall not in any way be deemed or construed as compliance with various statutory and other requirements by the Company, LM etc.; are cleared or For further details please refer the Shelf Prospectus and Tranche I Prospectus dated April 19, 2023.

NCDs ALLOTMENT WILL BE MADE IN DEMATERIALISED FORM ONLY. ALLOTMENT IN CONSULTATION WITH THE LEAD MANAGER AND THE DESIGNATED STOCK approved by NSE; nor does it warrant in any manner, certify or endorse the correctness or completeness of any of the compliance with the statutory and other requirements nor does it take any responsibility for the financial or other soundness of the Issuer, its promoters, its management or any scheme or projects of the Issuer.

It is also to be distinctly understood that the approval given by NSE should not in any way be deemed or construed that the prospectus has been cleared or approved by NSE; nor does it HOWEVER, FROM THE DATE OF OVER SUBSCRIPTION AND THEREAFTER, THE ALLOTMENTS WILL BE MADE TO THE APPLICANTS ON PROPORTIONATE BASIS. FOR in any manner warrant, certify or endorse the correctness or completeness of any of the contents of the Tranche I Prospectus; nor does it warrant that the securities will be listed or will continue to be listed on NSE.

DISCLAIMER CLAUSE OF THE RBI: A copy of the Shelf Prospectus and the Tranche I Prospectus has not been filed with or submitted to the Reserve Bank Of India ("RBI"). It is distinctly understood that the Shelf Prospectus and the Tranche I Prospectus should not in any way be deemed or construed to be approved or vetted by RBI. RBI does not accept any responsibility or guarantee about the present position as to the financial soundness of the issuer or for the correctness of any of the statements or representations made or opinions expressed by the issuer and for discharge of liability by the issuer. RBI neither accepts any responsibility nor guarantee for the payment of any amount due to any investor in respect of the proposed NCDs.

CREDIT RATING: The NCDs proposed to be issued pursuant to the Issue have been rated IND AA+/Stable by India Ratings & Research Private Limited for an amount of up to ₹ 5,000 crores by way of its letter bearing dated February 15, 2023 (further revalidated on March 20, 2023 and April 13, 2023) and [ICRA]AA+ (Stable) by ICRA Limited by way of its letter dated March 16, 2023 (further revalidated on April 3, 2023). Instruments with this rating are considered to have adequate degree of safety regarding timely servicing of financial obligations. Such instruments carry low credit risk. The press release by the rating agencies in relation to the Issue shall not be older than one year from the date of the opening of the Issue. The rating provided by the Credit Rating Agencies may be suspended, withdrawn or revised at any time by the assigning rating agency and should be evaluated independently of any other rating. These ratings are not a recommendation to buy, sell or hold securities and investors should take their own decisions. For the rationale and press release for these ratings, see "General Information" and "Annexure A" of the Tranche I Prospectus, beginning on page 16 and 102, respectively.

DISCLAIMER CLAUSE OF INDIA RATINGS AND RESEARCH PRIVATE LIMITED: All credit ratings assigned by India Ratings are subject to certain limitations and disclaimers. Please read these limitations and disclaimers by following this link: https://www.indiaratings.co.in/rating-definitions. In addition, rating definitions and the terms of use of such ratings are available on the agency's public website www.indiaratings.co.in. Published ratings, criteria, and methodologies are available from this site at all times. India Ratings' code of conduct, confidentiality, conflicts of interest, affiliate firewall, compliance, and other relevant policies and procedures are also available from the code of conduct section of this site. (https://www.indiaratings.co.in/rating-definitions) (https://www.indiaratings.co.in).

DISCLAIMER CLAUSE OF ICRA LIMITED: ICRA ratings should not be treated as recommendation to buy, sell or hold the rated debt instruments. ICRA ratings are subject to a process of surveillance, which may lead to revision in ratings. An ICRA rating is a symbolic indicator of ICRA's current opinion on the relative capability of the issuer concerned to timely service debts and obligations, with reference to the instrument rated. Please visit our website www.icra.in or contact any ICRA office for the latest information on ICRA ratings outstanding. All information contained herein has been obtained by ICRA from sources believed by it to be accurate and reliable, including the rated issuer. ICRA however has not conducted any audit of the rated issuer or of the information provided by it. While reasonable care has been taken to ensure that the information herein is true, such information is provided 'as is' without any warranty of any kind, and ICRA in particular, makes no representation or warranty, express or implied, as to the accuracy, timeliness or completeness of any such information. Also, ICRA or any of its group companies may have provided services other than rating to the issuer rated. All information contained herein must be construed solely

AVAILABILITY OF APPLICATION FORM: Application forms can be obtained from: CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LIMITED - Telephone No.: DISCLAIMER CLAUSE OF BSE: It is to be distinctly understood that the permission given by BSE should not in any way be deemed or construed that the Draft Offer Document has +91 44 4090 7172; Lead Manager: A.K. Capital Services Limited - Telephone No.: +91 22 6754 6500; and the offices of Consortium Member, Trading Members, Designated been cleared or approved by BSE nor does it certify the correctness or completeness of any of the contents of the Prospectus. The investors are advised to refer to the Shelf Prospectus of the Shelf Prospectus of the Shelf Prospectus. The investors are advised to refer to the Shelf Prospectus. The investors are advised to refer to the Shelf Prospectus. electronically. Application forms may be downloaded from the websites of Stock Exchanges, Lead Manager and Consortium Member. Additionally, UPI Investor making an application DISCLAIMER CLAUSE OF NSE: It is to be distinctly understood that the permission given by NSE should not in any way be deemed or construed that the Offer Document has been in the Issue can also make bid through online (app / web) interface/ platform of the BSE i.e. "BSE Direct" and of NSE i.e "NSE goBID". Further, BSE Direct platform can be accessed at cleared or approved by NSE nor does it certify the correctness or completeness of any of the contents of the Offer Document. The investors are advised to refer to the Shelf Prospectus https://www.bsedirect.com and NSE goBID at www.nseindiaipo.com or can be accessed through mobile app. Further, application forms will also be provided to Designated Intermediaries at their request

AVAILABILITY OF PROSPECTUS: Investors are advised to refer to the Tranche I Prospectus and the "Risk Factors" on page 15 of the Shelf Prospectus, before applying to the Online system should not in any way be deemed or construed as compliance with various statutory requirement approved by the Exchange; nor does it any manner warrant, certify or Tranche I Issue. Physical copy of the Prospectus will also be available endorse the correctness or completeness of any of the compliance with the statutory and other requirements; nor does it take any responsibility for the financial or other soundness of on the website of the Issuer at www.akgroup.co.in, of BSE at www.bseindia.com, of NSE at www.nseindia.com and of SEBI at

PUBLIC ISSUE ACCOUNT BANK, SPONSOR BANK AND REFUND BANK: HDFC Bank Limited.

CREDIT RATING AGENCY

LEAD MANAGER TO THE ISSUE



BUILDING BONDS

A. K. Capital Services Limited 603, 6th Floor, Windsor, Off CST Road, Kalina, Santacruz East, Mumbai 400 098, Maharashtra, India Tel: +91 22 6754 6500; Facsimile: +91 22 6610 0594 Email: chola.ncd2023@akgroup.co.in Investor Grievance Email: investor.grievance@akgroup.co.in Website: www.akgroup.co.in Contact Person: Aanchal Wagle/ Milan Soni Compliance Officer: Tejas Davda SEBI Registration No: INM000010411 CIN: L74899MH1993PLC274881

REGISTRAR TO THE ISSUE

KFin Technologies Limited

CIN: L72400TG2017PLC117649

(formerly known as KFIN Technologies Private Limited) Selenium, Tower B, Plot No- 31 & 32, Financial District, Nanakramguda, Serilingampally, Hyderabad Rangareddi 500 032, Telangana, India Tel: +91 40 6716 2222; Facsimile: +91 40 6716 1563 Email: chola.ncdipo@kfintech.com Investor Grievance Email: einward.ris@kfintech.com Website: www.kfintech.com Contact Person: M Murali Krishna SEBI Registration No.: INR000000221

COMPANY SECRETARY AND COMPLIANCE OFFICER

IndiaRatings & Research

India Ratings & Research Pvt Ltd Wockhardt Towers, 4" Floor, West Wing, Bandra Kurla Complex, Bandra East, Mumbai 400 051, Maharashtra, India

Tel: +91 22 4000 1700 Facsimile: + 91 22 4000 1701 Email: infogrp@indiaratings.co.in Website: www.indiaratings.co.in

Contact Person: Jinay Gala Compliance Officer: Arunima Basu

ICRA Limited Building No.8, 2" Floor, Tower A. DLF Cyber City, Phase II, Gurgaon 122 002, Haryana, India

Tel: +91 124 454 5300 Facsimile: +91 124 405 0424 Email: shivakumar@icraindia.com Website: www.icra.in Contact Person: L. Shivakumar

SEBI Registration No: IN/CRA/008/15

CIN: L74999DL1991PLC042749

IDBI Trusteeship Services Limited*

DEBENTURE TRUSTEE**

Asian Building, Ground Floor, 17, R Kamani Marg, Ballard Estate, Mumbai 400 001, Maharashtra, India Tel: +91 22 40807073, Facsimile: +91 22 66311776 Email: itsl@idbitrustee.com / jinal@idbitrustee.com Investor Grievance Email: response@idbitrustee.com Website: www.idbitrustee.com Contact Person: Jinal Shah Compliance Officer: Sneha Jadhav

SEBI Registration No.: IND000000460 CIN: U65991MH2001GOI131154

P. Sujatha

Dare House, No. 2, N.S.C. Bose Road Parrys, Chennai 600 001; Tamil Nadu, India; Contact Number: +91 44 4090 7172; Facsimile: +91 44 2534 6464; Email: sujathap@chola.murugappa.com Investors may contact the Registrar to the Issue or the Company Secretary and Compliance Officer in case of any pre-issue or post Issue related issues such as non-receipt of Debenture Certificates, transfers, or interest on application amount etc.

**IDBI Trusteeship Services Limited pursuant to Regulation 8 of the SEBI NCS Regulations and by way of letter dated March 27, 2023 has given its consent for its appointment as Debenture Trustee to the Issue and for its name to be included in the Draft Shelf Prospectus, the Shelf Prospectus and the Tranche I Prospectus and in all the subsequent periodical communications sent to the holders of the Debentures issued pursuant to the Issue. A copy of the Shelf Prospectus and Documents

for Inspection" beginning on page 99 of the Tranche I Prospectus. Disclaimer: CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LIMITED ("Company"), subject to market conditions and other considerations is proposing a public issue of Secured, Rated, Listed, Redeemable, Non-Convertible Debentures of face value of ₹ 1,000 each ("NCDs") and has filed the Shelf Prospectus dated April 19, 2023 (the "Shelf"). Prospectus") and the Tranche I Prospectus are available on the Company's website www.cholamandalam.com; on the website of the stock

exchanges at www.nseindia.com and www.bseindia.com; on the website of SEBI at www.sebi.gov.in and the Website of the lead manager at www.akgroup.co.in. Investors proposing to participate in the Tranche I Prospectus. Investors should note that investment in this Public Issue of NCDs involves a high degree of risk and for details relating to the same, please refer to the Shelf Prospectus and your attention is drawn to the section on "Risk Factors" beginning on page 15 of the Shelf Prospectus.

For CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LIMITED

Ravindra Kumar Kundu **Executive Director** DIN: 07337155 CONCEPT

Place: Chennai Date : April 25, 2023

Published in JANSATTA Dt.27-APR-2023



CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LIM

Our Company was originally incorporated as a public limited company under the name of 'Cholamandalam Investment and Finance Companies, Tamil Nadu at Chennai ("Roc") on August 17, 1978. It commenced its business pursuant to a certificate of commencement of business dated November 22, 1978 issued by the RoC. The name of our Company was changed to 'Cholamandalam DBS Finance Limited' pursuant to a fresh certificate of incorporation issued by the RoC on June 2, 2010. The CIN of our Company is L65993TN1978PLC007576. We have obtained a certificate of registration dated June 9, 2011, bearing number 07-00306 issued by the RBI to commence/ carry on the business of non-banking financial institution under Section 45-IA of the RBI Act, 1934 and another certificate of registration dated December 15, 2022, bearing number N-07-00893, to commence/ carry on the factoring business without accepting public deposits. Further, our Company, please see "General Information" on page 16 of the Tranche I Prospectus and "History and Certain Corporate Matters" on page 160 of the Shelf Prospectus.

Corporate Identity Number: L65993TN1978PLC007576; PAN: AAACC1226H

Registered and Corporate Office: Dare House, No. 2, N.S.C. Bose Road, Parrys, Chennai 600 001, Tamil Nadu, India. Tel: +91 44 4090 7172; Website: www.cholamandalam.com; Email: investors@chola.murugappa.com Company Secretary and Compliance Officer: P. Sujatha; Tel: +91 44 4090 7172; Email: sujathap@chola.murugappa.com; Chief Financial Officer: D. Arul Selvan; Tel: +91 44 4090 7172; Email: arulselvand@chola.murugappa.com

THE ISSUE

PUBLIC ISSUE BY OUR COMPANY 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 CRORE, AGGREGATING UP TO ₹ 1.000 CRORE (HEREINAFTER REFERRED TO AS THE "TRANCHE I ISSUE") WHICH IS WITHIN THE SHELF LIMIT OF ₹ 5.000 CRORES AND IS BEING OFFERED BY WAY OF THE TRANCHE I PROSPECTUS). WHICH SHOULD BE READ TOGETHER WITH THE SHELF PROSPECTUS DATED APRIL 19, 2023 ("SHELF PROSPECTUS") FILED WITH THE REGISTRAR OF COMPANIES, TAMIL NADU AT CHENNAI ("ROC"), STOCK EXCHANGES AND SECURITIES AND EXCHANGE BOARD IF INDIA ("SEBI"). THE SHELF PROSPECTUS AND THE TRANCHE I PROSPECTUS CONSTITUTES THE PROSPECTUS ("PROSPECTUS").

THE TRANCHE I ISSUE IS BEING MADE PURSUANT TO THE PROVISIONS OF THE SECURITIES AND EXCHANGE BOARD OF INDIA (ISSUE AND LISTING OF NON - CONVERTIBLE SECURITIES) REGULATIONS, 2021, AS AMENDED (THE "SEBI NCS REGULATIONS"), THE COMPANIES ACT, 2013 AND RULES MADE THEREUNDER, EACH AS AMENDED (THE "COMPANIES ACT, 2013") TO THE EXTENT NOTIFIED AND THE SEBI OPERATIONAL CIRCULAR, THE ISSUE IS NOT UNDERWRITTEN.

Credit Rating: "IND AA+/Stable" by India Ratings & Research Private Limited and "[ICRA]AA+ (Stable)" by ICRA Limited Allotment on first come first serve basis *Allotment in the public issue of debt securities shall be made on the basis of date of upload of each application into the electronic book of the Stock Exchanges in accordance with the SEBI Operational Circular. However, from the date of over subscription and thereafter, the allotments will be made to the applicants on proportionate basis. For further details refer section

titled "Issue Related Information" on page 36 of the Tranche I Prospectus.

TRANCHE I ISSUE CLOSES ON THURSDAY, APRIL 27, 2023*

Last date for submitting application is Thursday, April 27, 2023

*Pursuant to the Tranche I Prospectus dated April 19, 2023, the Tranche I Issue opened on Tuesday, April 25, 2023 and was scheduled to close on Tuesday, May 9, 2023, with an option for early closure or extension in compliance of Regulation 33A of the SEBI NCS Regulations, by such period as may be decided by the Board of Directors of our Company or the Debenture Committee thereof. In terms of Tranche I Prospectus, our Company has exercised the option of early closure and the Debenture Committee vide its resolution dated April 25, 2023 decided to pre-close the Tranche I Issue on Thursday, April 27, 2023, in compliance of Regulation 33A of the SEBI NCS Regulations. In terms of the Tranche I Prospectus, our Company is giving this public notice of such early closure. Application Forms for the Tranche I Issue Period. On the Tranche I Issue Period. On the Tranche I Issue Closing Date, Application Forms will be accepted only between 10:00 a.m. to 3:00 p.m. and uploaded until 5:00 p.m. (Indian Standard Time) or such extended time as may be permitted by the Stock Exchanges. Further, pending mandate requests for bids placed on the last day of bidding will be validated by 5:00 p.m. on one Working Day post the Tranche I Issue Closing Date i.e. April 28, 2023. For

OUR PROMOTERS

Muthiah, MV Muthiah, Arun Venkatachalam, MV Subramanian, MV Murugappan HUF, MV Subbiah HUF, MV Subbiah HUF, MV Murugappan HUF, (M V Subbiah, M A Alagappan & M M Murugappan hold shares on behalf of the firm) Tube Investments of India Limited, Coromandel International Limited, Carborundum Universal Limited, E.I.D. Parry (India) Limited, M A Alagappan (holds shares on behalf of Kadamane Estates). Tel: +91 44 4090 7172; Email: investors@chola.murugappa.com. For further details, see "Our Promoters" beginning on page 177 of the Shelf Prospectus.

Series	I.	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	22 months	22 months	37 months	37 months	60 months	60 months		
Coupon (% per annum) for NCD Holders in all Categories of Investors	8.25%	NA	8.30%	NA	8.40%	NA		
Effective Yield (% per annum) for NCD Holders in all Categories of Investors	8.26%	8.25%	8.30%	8.30%	8.39%	8.40%		
Mode of Interest Payment	Through various modes available							
Redemption Amount (₹ / NCD) on Maturity for NCD Holders in all Categories of Investors	₹ 1,000	₹ 1,156.64	₹ 1,000	₹ 1,279.15	₹ 1,000	₹ 1,497.40		
Maturity / Redemption Date (from the Deemed Date of Allotment)	22 months	22 months	37 months	37 months	60 months	60 months		
Put and Call Option	Not Applicable							

*Our Company shall allocate and allot Series III NCDs wherein the Applicants have not indicated the choice of the relevant NCD Series. With respect to Series where interest is to be paid on an annual basis, relevant interest will be paid on each anniversary of the Deemed Date of Allotment on the face value of the NCDs. Subject to applicable tax deducted at source, if any, For further details, please see the

section entitled "Statement of Possible Tax Benefits Available to the Debenture Holders" on page 27 of the Tranche I Prospectus. Please refer to "Annexure C" of the Tranche I Prospectus, for details pertaining to the cash flows of the Company in accordance with the SEBI Operational Circular.

Applicants are advised to ensure that they have obtained the necessary statutory and/or regulatory permissions/consents/approvals in connection with applying for, subscribing to, or seeking Allotment of NCDs pursuant to the Issue. For further details, see "Issue Procedure" and "Terms of the Issue" on page 55 and 36 of the Tranche I Prospectus.

further details, see "Issue Related Information" on page 36 of the Tranche I Prospectus.

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

UPI is now available for Retail Individual Investors submitting bids up to an application value of ₹ 5,00,000, applying through Designated Intermediaries, SCBSs or through the BSE Direct App/NSEgoBID / Web interface of stock exchanges or any other permitted methods. For details of the ASBA and UPI Process, refer to the details given in the Application Form and also refer to the section titled "Issue Procedure" beginning on page 55 of the Tranche I Prospectus. List of banks supporting UPI is also available on the website of SEBI at www.sebi.gov.in. HDFC Bank Limited has been appointed as Sponsor Bank for the Tranche I Issue, in accordance with the requirement of the SEBI Operational Circular dated August 10, 2022 on as amended.

EACH PROPORTION SUBJECT TO THE ALLOCATION RATIO. FURTHER DETAILS REFER SECTION TITLED "ISSUE RELATED INFORMATION" ON PAGE 36 OF THE TRANCHE I PROSPECTUS DATED APRIL 19, 2023.

Information required under Section 30 of Companies Act, 2013: CONTENTS OF THE MEMORANDUM OF ASSOCIATION OF THE COMPANY AS REGARDS ITS OBJECTS: For information on the main objects of our Company, see section titled

"History and Certain Corporate Matters" on page 160 of the Shelf Prospectus and Clause III of the Memorandum of Association of our Company. The Memorandum of Association of the Company is a document for inspection in relation to the Tranche I Issue. For further details, see the section titled "Material Contracts and Documents for Inspection" on page 99 of the Tranche | Prospectus.

LIABILITY OF MEMBERS: Limited by shares

AMOUNT OF SHARE CAPITAL OF THE COMPANY AS ON MARCH 31, 2023: The Authorised Share Capital of the Company is ₹7,40,00,00,000 divided into 1,20,00,00,000 Equity Shares of face value of ₹2 each and 5,00,00,000 Preference Shares of ₹100 each. The Issued Capital is ₹1,64,54,48,252 divided into 82,27,24,126 Equity Shares of face value of ₹2 each. The Subscribed and Paid up Share Capital is 1,64,40,80,712 divided into 82,20,40,356 Equity Shares of face value of ₹2 each pursuant to forfeiture of 6,54,500 shares (₹1 per share) aggregating to ₹6,54,500.

NAMES OF THE SIGNATORIES AT THE TIME OF SIGNING OF THE MEMORANDUM OF ASSOCIATION OF THE COMPANY AND THE NUMBER OF SHARES SUBSCRIBED FOR BY THEM AT THE TIME OF SIGNING THE MEMORANDUM OF ASSOCIATION: Given are the names of the signatories of the Memorandum of Association of the Company and the number of equity shares subscribed of face value of ₹ 10/- each by them at the time of signing of Memorandum of Association: A.M.M. Arunachalam, J.V.Somayajulu, A.R. Damodaran, M.V. Arunachalam, B S Badradri, C.D.Gopinath and M.A.Alagappan were allotted 150, 100, 100, 100, 50, 100 and 100 Equity Shares respectively at the time of incorporation of the Company aggregating to 700 Equity Shares of face value of ₹ 10/- each.

LISTING: The NCDs offered through the Tranche I Prospectus and the Shelf Prospectus are proposed to be listed on BSE and NSE. Our Company has received an 'in-principle' approval from BSE by way of its letter bearing reference number DCS/BM/PI-BOND/002/23-24 dated April 13, 2023 and from NSE by way of its letter bearing reference number NSE/LIST/D/2023/0090 dated April 13, 2023. NSE shall be the Designated Stock Exchange.

GENERAL RISKS: Investment in debt securities involve a degree of risk and investors should not invest any funds in such securities unless they can afford to take the risk attached to such investments. Investors are advised to take an informed decision and to read the risk factors carefully before investing in this offering. For taking an investment decision, investors must rely on their examination of the issue including the risks involved in it. Specific attention of investors is invited to statement of risk factors contained under "Risk Factors" on page 15 of the Shelf Prospectus and "Material Developments" on page 227 of the Shelf Prospectus and page 35 of the Tranche I Prospectus. These risks are not, and are not intended to be, not been and will not be approved by any regulatory authority in India, including the Securities and Exchange Board of India ("SEBI"), the Reserve Bank of India ("SEBI"), RoC or any as statements of opinion, and ICRA shall not be liable for any losses incurred by users from any use of this publication or its contents. stock exchange in India nor do they guarantee the accuracy or adequacy of this document.

DISCLAIMER CLAUSE OF BSE: It is to be distinctly understood that the permission given by BSE should not in any way be deemed or construed that the Draft Offer Document has been cleared or approved by BSE nor does it certify the correctness or completeness of any of the contents of the Prospectus. The investors are advised to refer to the Shelf Prospectus and the Tranche I Prospectus for the full text of the "Disclaimer Clause of BSE."

DISCLAIMER CLAUSE OF NSE: It is to be distinctly understood that the permission given by NSE should not in any way be deemed or construed that the Offer Document has been and the Tranche I Prospectus for the full text of the "Disclaimer Clause of NSE."

Online system should not in any way be deemed or construed as compliance with various statutory requirement approved by the Exchange; nor does it any manner warrant, certify or endorse the correctness or completeness of any of the compliance with the statutory and other requirements; nor does it take any responsibility for the financial or other soundness of the Company, its promoters, its management or any scheme or project of this Company. It is also to be distinctly understood that the approval given by the Exchange is only to use the www.sebi.gov.in. software for participating in system of making application process.

DISCLAIMER CLAUSE OF USE OF NSE ELECTRONIC PLATFORM: It is also to be distinctly understood that the approval given by the Exchange is only to use the software for CONSORTIUM MEMBER: A. K. Stockmart Private Limited. participating in system of making application process. It is to be distinctly understood that the permission given by the NSE to use their network and online platform for facilitating. Note: All Capitalised terms used herein and not specifically defined shall have same meaning as ascribed in the Shelf Prospectus and Tranche I Prospectus. applications for public issue of NCDs shall not in any way be deemed or construed as compliance with various statutory and other requirements by the Company, LM etc.; are cleared or For further details please refer the Shelf Prospectus and Tranche I Prospectus dated April 19, 2023.

NCDs ALLOTMENT WILL BE MADE IN DEMATERIALISED FORM ONLY. ALLOTMENT IN CONSULTATION WITH THE LEAD MANAGER AND THE DESIGNATED STOCK approved by NSE; nor does it warrant in any manner, certify or endorse the correctness or completeness of any of the compliance with the statutory and other requirements nor does it EXCHANGE SHALL BE MADE ON THE BASIS OF THE DATE OF UPLOAD OF EACH APPLICATION INTO THE ELECTRONIC PLATFORM OF THE STOCK EXCHANGES, IN take any responsibility for the financial or other soundness of the Issuer, its promoters, its management or any scheme or projects of the Issuer.

It is also to be distinctly understood that the approval given by NSE should not in any way be deemed or construed that the prospectus has been cleared or approved by NSE; nor does it HOWEVER, FROM THE DATE OF OVER SUBSCRIPTION AND THEREAFTER, THE ALLOTMENTS WILL BE MADE TO THE APPLICANTS ON PROPORTIONATE BASIS, FOR in any manner warrant, certify or endorse the correctness or completeness of any of the contents of the Tranche I Prospectus; nor does it warrant that the securities will be listed or will

> DISCLAIMER CLAUSE OF THE RBI: A copy of the Shelf Prospectus and the Tranche I Prospectus has not been filed with or submitted to the Reserve Bank Of India ("RBI"). it is distinctly understood that the Shelf Prospectus and the Tranche I Prospectus should not in any way be deemed or construed to be approved or vetted by RBI. RBI does not accept any responsibility or guarantee about the present position as to the financial soundness of the issuer or for the correctness of any of the statements or representations made or opinions expressed by the issuer and for discharge of liability by the issuer. RBI neither accepts any responsibility nor guarantee for the payment of any amount due to any investor in respect of the proposed NCDs.

> CREDIT RATING: The NCDs proposed to be issued pursuant to the Issue have been rated IND AA+/Stable by India Ratings & Research Private Limited for an amount of up to ₹ 5,000 crores by way of its letter bearing dated February 15, 2023 (further revalidated on March 20, 2023 and April 13, 2023) and [ICRA]AA+ (Stable) by ICRA Limited by way of its letter dated March 16, 2023 (further revalidated on April 3, 2023). Instruments with this rating are considered to have adequate degree of safety regarding timely servicing of financial obligations. Such instruments carry low credit risk. The press release by the rating agencies in relation to the Issue shall not be older than one year from the date of the opening of the Issue. The rating provided by the Credit Rating Agencies may be suspended, withdrawn or revised at any time by the assigning rating agency and should be evaluated independently of any other rating. These ratings are not a recommendation to buy, sell or hold securities and investors should take their own decisions. For the rationale and press release for these ratings, see 'General Information" and "Annexure A" of the Tranche I Prospectus, beginning on page 16 and 102, respectively.

DISCLAIMER CLAUSE OF INDIA RATINGS AND RESEARCH PRIVATE LIMITED: All credit ratings assigned by India Ratings are subject to certain limitations and disclaimers. Please read these limitations and disclaimers by following this link: https://www.indiaratings.co.in/rating-definitions. In addition, rating definitions and the terms of use of such ratings are available on the agency's public website www.indiaratings.co.in. Published ratings, criteria, and methodologies are available from this site at all times. India Ratings' code of conduct, confidentiality, conflicts of interest, affiliate firewall, compliance, and other relevant policies and procedures are also available from the code of conduct section of this site. (https://www.indiaratings.co.in/rating-definitions) (https://www.indiaratings.co.in).

DISCLAIMER CLAUSE OF ICRA LIMITED: ICRA ratings should not be treated as recommendation to buy, sell or hold the rated debt instruments. ICRA ratings are subject to a process of surveillance, which may lead to revision in ratings. An ICRA rating is a symbolic indicator of ICRA's current opinion on the relative capability of the issuer concerned to timely service debts and obligations, with reference to the instrument rated. Please visit our website www.icra.in or contact any ICRA office for the latest information on ICRA ratings outstanding. All information contained herein has been obtained by ICRA from sources believed by it to be accurate and reliable, including the rated issuer. ICRA however has not conducted any audit of the rated issuer or of the information provided by it. While reasonable care has been taken to ensure that the information herein is true, such information is provided 'as is' without any warranty of any kind, and ICRA in particular, makes no representation or warranty, express or implied, as to the accuracy, timeliness or completeness of any a complete list of all risks and considerations relevant to the debt securities or investor's decision to purchase such securities. The Shelf Prospectus and the Tranche I Prospectus and the

AVAILABILITY OF APPLICATION FORM: Application forms can be obtained from: CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LIMITED - Telephone No.: +91 44 4090 7172; Lead Manager: A.K. Capital Services Limited - Telephone No.: +91 22 6754 6500; and the offices of Consortium Member, Trading Members, Designated Intermediary(ies) and Designated Branches of the SCSBs. Electronic application forms will be available on the websites of the SCSBs that permit submission of ASBA Application electronically, Application forms may be downloaded from the websites of Stock Exchanges, Lead Manager and Consortium Member. Additionally, UPI Investor making an application in the Issue can also make bid through online (app / web) interface/ platform of the BSE i.e. "BSE Direct" and of NSE i.e "NSE goBID". Further, BSE Direct platform can be accessed at cleared or approved by NSE nor does it certify the correctness or completeness of any of the contents of the Offer Document. The investors are advised to refer to the Shelf Prospectus https://www.bsedirect.com and NSE goBID at www.nseindiaipo.com or can be accessed through mobile app. Further, application forms will also be provided to Designated

DISCLAIMER CLAUSE OF USE OF BSE ELECTRONIC PLATFORM: It is to be distinctly understood that the permission given by the BSE to use their network and software of the AVAILABILITY OF PROSPECTUS: Investors are advised to refer to the Tranche I Prospectus and the "Risk Factors" on page 15 of the Shelf Prospectus, before applying to the Tranche I Issue. Physical copy of the Prospectus may be obtained from the Registered Office of the Company and the Lead Manager. Full copies of the Prospectus will also be available on the website of the Issuer at www.cholamandalam.com, of the Lead Manager at www.akgroup.co.in, of BSE at www.bseindia.com, of NSE at www.nseindia.com and of SEBI at

PUBLIC ISSUE ACCOUNT BANK, SPONSOR BANK AND REFUND BANK: HDFC Bank Limited.

REGISTRAR TO THE ISSUE CREDIT RATING AGENCY

ICRA Limited

Building No.8, 2[™] Floor, Tower A,

Gurgaon 122 002, Haryana, India

Email: shivakumar@icraindia.com

Facsimile: +91 124 405 0424

DLF Cyber City, Phase II,

Tel: +91 124 454 5300

LEAD MANAGER TO THE ISSUE



BUILDING BONDS

A. K. Capital Services Limited 603, 6th Floor, Windsor, Off CST Road, Kalina, Santacruz East, Mumbai 400 098, Maharashtra, India Tel: +91 22 6754 6500; Facsimile: +91 22 6610 0594 Email: chola.ncd2023@akgroup.co.in Investor Grievance Email: investor.grievance@akgroup.co.in Website: www.akgroup.co.in Contact Person: Aanchal Wagle/ Milan Soni Compliance Officer: Tejas Davda SEBI Registration No: INM000010411 CIN: L74899MH1993PLC274881

KFin Technologies Limited (formerly known as KFIN Technologies Private Limited) Selenium, Tower B, Plot No- 31 & 32, Financial District, Nanakramguda, Serilingampally, Hyderabad Rangareddi 500 032, Telangana, India Tel: +91 40 6716 2222; Facsimile: +91 40 6716 1563

Email: chola.ncdipo@kfintech.com Investor Grievance Email: einward.ris@kfintech.com Website: www.kfintech.com Contact Person: M Murali Krishna SEBI Registration No.: INR000000221 CIN: L72400TG2017PLC117649

India Ratings & Research

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

Facsimile: + 91 22 4000 1701 Email: infogrp@indiaratings.co.in

Website: www.indiaratings.co.in Contact Person: Jinay Gala Compliance Officer: Arunima Basu Website: www.icra.in Contact Person: L. Shivakumar SEBI Registration No: IN/CRA/008/15 CIN: L74999DL1991PLC042749

DEBENTURE TRUSTEE**

IDBI Trusteeship Services Limited**



Asian Building, Ground Floor, 17, R Kamani Marg, Ballard Estate, Mumbai 400 001, Maharashtra, India Tel: +91 22 40807073, Facsimile: +91 22 66311776 Email: itsl@idbitrustee.com / jinal@idbitrustee.com Investor Grievance Email: response@idbitrustee.com Website: www.idbitrustee.com

Contact Person: Jinal Shah Compliance Officer: Sneha Jadhav SEBI Registration No.: IND000000460 CIN: U65991MH2001GOI131154

COMPANY SECRETARY AND COMPLIANCE OFFICER

P. Sujatha

Dare House, No. 2, N.S.C. Bose Road Parrys, Chennai 600 001; Tamil Nadu, India; Contact Number: +91 44 4090 7172; Facsimile: +91 44 2534 6464; Email: sujathap@chola.murugappa.com

Investors may contact the Registrar to the Issue or the Company Secretary and Compliance Officer in case of any pre-issue or post Issue related issues such as non-receipt of Allotment advice, demat credit, refund orders, non-receipt of Debenture Certificates, transfers, or interest on application amount etc. **IDBI Trusteeship Services Limited pursuant to Regulation 8 of the SEBI NCS Regulations and by way of letter dated March 27, 2023 has given its consent for its appointment as Debenture Trustee to the Issue and for its name to be included in the Draft Shelf Prospectus, the Shelf Prospectus and the Tranche I Prospectus and in all the subsequent periodical

communications sent to the holders of the Debentures issued pursuant to the Issue. A copy of the Shelf Prospectus and the Tranche I for Inspection" beginning on page 99 of the Tranche I Prospectus. Disclaimer: CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LIMITED ("Company"), subject to market conditions and other considerations is proposing a public issue of Secured, Rated, Listed, Redeemable, Non-Convertible Debentures of face value of ₹ 1,000 each ("NCDs") and has filed the Shelf Prospectus dated April 19, 2023 (the "Shelf

Prospectus") and the Tranche I Prospectus are available on the Company's website www.cholamandalam.com; on the website of the stock exchanges at www.nseindia.com and www.bseindia.com; on the website of SEBI at www.sebi.gov.in and the Website of the lead manager at www.akgroup.co.in. Investors proposing to participate in the Tranche I Prospectus. Investors should note that investment in this Public Issue of NCDs involves a high degree of risk and for details relating to the same, please refer to the Shelf Prospectus and your attention is drawn to the section on "Risk Factors" beginning on page 15 of the Shelf Prospectus.

For CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LIMITED

Ravindra Kumar Kundu **Executive Director** DIN: 07337155 CONCEP

Date : April 25, 2023

Place: Chennai

www.readwhere.com







