

April 13, 2020

The Secretary National Stock Exchange of India Limited Capital Market – Listing Exchange Plaza, 5 th Floor, Plot No. C/1, G Block, Bandra-Kurla Complex, Bandra (E), Mumbai 400 051	The Secretary BSE Ltd. 25 th Floor, Phiroze Jeejeebhoy Towers Dalal Street, Fort Mumbai 400 001
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Dear Sir,

Sub: NIL defaults on payments – Clarification from Company

With reference to the our letter dated 8th April 2020 on “Disclosures by listed entities of defaults on payments”, we wish to clarify that the Company has filed only a **NIL RETURN** and it **HAS NOT DEFAULTED IN ANY PAYMENT** of interest/ repayment of principal amount of loans / revolving facilities like cash credit, from banks / financial institutions and unlisted debt securities.

This clarification is issued as the NIL return disclosure has been wrongly interpreted and captured in news dissemination to investors/public.

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

April 8, 2020

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
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Dear Sir,

We refer to the SEBI circular No.SEBI/HO/CFD/CMD1/CIR/P/2019/140 dated 21st November 2019 on Disclosures by listed entities of defaults on payment of interest/ repayment of principal amount on loans / revolving facilities like cash credit, from banks / financial institutions and unlisted debt securities.

In this regard, we confirm that there is no default on payment of interest/ repayment of principal amount on loans / revolving facilities like cash credit, from banks / financial institutions and unlisted debt securities.

We give below the details in the prescribed format as on 31st March 2020:

S. no.	Particulars	in INR crore
1.	Loans / revolving facilities like cash credit from banks / financial institutions	
A.	Total amount outstanding as on date*	38,664.03
B.	Of the total amount outstanding, amount of default as on date	0.00
2.	Unlisted debt securities i.e. NCDs and NCRPS	
A.	Total amount outstanding as on date*	1056.68
B.	Of the total amount outstanding, amount of default as on date	0.00
3.	Total financial indebtedness of the listed entity including short-term and long-term debt*	55,038.10

*- values reported are as per IND AS.

Kindly acknowledge receipt.

Thanking you,

Yours faithfully,

For **Cholamandam Investment and Finance Company Limited**



Authorised Signatory

Cholamandam Investment and Finance Company Ltd.

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