Chola
Enter a better life

September 06, 2022

Listing Department
Wholesale Debt Market Segment
National Stock Exchange of India Limited
Exchange Plaza, 5th Floor
Plot No. C/1, G Block
Bandra-Kurla Complex, Bandra (E)
Mumbai 400 051

Dear Sir / Madam

Cholamandalam Investment and Finance Company (The Company) had issued its Unsecured, Non-Convertible Perpetual Tier-1 Perpetual Debt instrument on September 20, 2012 bearing ISIN Number INE121A08MO7.

As per the Disclosure Document dated September 05, 2012 pertaining to the above mentioned issuance, The Company has the call option which may be exercised by The Company after the Debentures have run for at least 10 years and only with the prior approval of Reserve Bank of India (RBI). Accordingly, the company chooses to exercise it's call option and make the payment on September 21, 2022 and would extinguish the above ISIN Number INE121A08MO7.

In compliance with regulatory requirement, the Company has obtained the approval from RBI on June 15, 2022 for exercising the call option on the aforesaid Perpetual Debt Instrument.

The company's Capital Adequacy Ratio remained healthy at 19.62% as on March 31, 2022 and is expected to remain above the minimum regulatory requirement of 15% as mandated by the RBI even after the call option is exercised on the above mentioned Perpetual Debt Instrument.

Request you to kindly take note of the above.

For Cholamandalam Investment and Finance Company Limited

HARDIK PANDYA
Digitally signed by HARDIK PANDYA
Date: 2022.09.06 17:42:03 +05'30'

Authorised Signatory

**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

murugappa