

April 29, 2016

NSE / BSE

NSDL / CDSL / NSE - WDM / BSE – F Class

Dear Sirs,

**Sub: Intimation on the outcome of the Board Meeting held on 29<sup>th</sup> April 2016 and disclosure under Regulation 30 of SEBI Listing Regulations**

Kindly refer our letters dated 6<sup>th</sup> April 2016 and 25<sup>th</sup> April 2016, intimating you of the convening of the meeting of the Board of Directors and recommendation of final dividend for FY 15-16 and issue of non-convertible debentures (NCDs) in FY 16-17 for approval of the shareholders, respectively.

In this regard, we wish to inform you that the Board of Directors at their meeting held today have approved the following:

**1. Audited financial results:**

Audited financial results (Standalone and Consolidated) for the year ended 31<sup>st</sup> March 2016. In this regard, we enclose a copy of the following as prescribed under Regulation 33 of the Listing Regulations:

- (i) The detailed format of the audited financial results being submitted as per the listing regulations. The said results have been uploaded online on the stock exchange website. The financial results will also be published as per the format prescribed in the listing regulations;
- (ii) A copy of the auditor's report from the statutory auditors, M/s. Deloitte Haskins & Sells, Chennai;
- (iii) Form A for the financial results of the Company;
- (iv) A copy of the press release with regard to the above financial results being released for publication.

**2. Schedule of Analysts / investors call:**

We wish to inform you that an Analyst /investors call on the above financial results is scheduled to be held at 10.00 a.m. on 3<sup>rd</sup> May, 2016. Any subsequent changes in the schedule will be posted on the website of the Company, [www.cholamandalam.com](http://www.cholamandalam.com).

**3. Recommendation of final dividend / AGM date:**

Recommendation of final dividend @ 20 % being Rs.2 /- per equity share for the year ended 31<sup>st</sup> March 2016 out of the profits of the Company. This is besides the interim dividend of 25% (Rs.2.50 per equity share) as approved by the Board at its meeting held on 29<sup>th</sup> January 2016. With this recommendation, the total dividend paid on the equity shares for the year ended 31<sup>st</sup> March 2016 will be at 45% (Rs.4.50 per equity share). The dividend will be paid within 7 days from the date of annual general meeting (i.e. on or before 5<sup>th</sup> August, 2016), if approved by the shareholders at the ensuing 38<sup>th</sup> Annual General Meeting (AGM).

38<sup>th</sup> AGM of the Company is scheduled to be held on Friday, the 29<sup>th</sup> July 2016 and the Register of Members will be closed from Monday, the 25<sup>th</sup> July 2016 to Friday, the 29<sup>th</sup> July, 2016 (both days inclusive).

**Cholamandalam Investment and Finance Company Ltd.**

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

Tel : 91.44.30007172 / Fax : 91.44.25346464

Website : [www.cholamandalam.com](http://www.cholamandalam.com)

CIN – L65993TN1978PLC007576



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*Enter a better life*



**4. Issue of Non-convertible Debentures / Half yearly information on the listed debentures:**

- i. Recommendation for issuance of Secured NCDs / Unsecured NCDs up to Rs.10,000 crores by way of private placement, within the overall borrowing limits of the Company subject to the approval of the shareholders at the ensuing AGM;
- ii. Half yearly information on the listed debentures outstanding as of 31<sup>st</sup> March 2016 in accordance with 52(4) of the Listing Regulations.

The meeting of Board of Directors commenced at 2.30 p.m. and concluded at 6.15 p.m.

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

**Cholamandalam Investment and Finance Company Ltd.**

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**murugappa**

# **FORMAT FOR THE INTIMATION OF BOOK-CLOSURE /RECORD DATE**

**Date: 29/04/2016**

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

## **ATTN.: CORPORATE RELATIONSHIP DEPARTMENT**

**Name of the Company: CHOLAMANDALAM INVESTMENT AND FINANCE  
COMPANY LIMITED**

<b>Security Code*</b>	<b>Type of security &amp; paid-up value</b>	<b>Book-closure or Record Date From to</b>	<b>Purpose</b>
511243	Equity shares of Rs.10/- each	25 <sup>th</sup> July 2016 to 29 <sup>th</sup> July, 2016	To comply with the Listing Regulations – Closure of Register of Members for the purpose of Annual General Meeting and for recommendation of final dividend at Rs.2/- per equity share

For Cholamandalam Investment and Finance Company Limited



**P Sujatha  
Company Secretary**

**Cholamandalam Investment and Finance Company Ltd.**

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

Tel : 91.44.30007172 / Fax : 91.44.25346464

Website : [www.cholamandalam.com](http://www.cholamandalam.com)

CIN – L65993TN1978PLC007576



**murugappa**

**CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LIMITED**  
**CIN - L65993TN1978PLC007576**  
**Registered Office : DARE HOUSE, 2, NSC Bose Road, Chennai - 600 001.**  
**Statement of Standalone and Consolidated Audited Financial Results for the Three months**  
**and Year Ended March 31, 2016**

Part I

₹ 'lakhs

Particulars	Standalone					Consolidated				
	Unaudited			Audited		Unaudited			Audited	
	Three months ended 31.03.2016	Preceding three months ended 31.12.2015	Corresponding three months ended 31.03.2015 in Previous Year	Year ended 31.03.2016	Year ended 31.03.2015	Three months ended 31.03.2016	Preceding three months ended 31.12.2015	Corresponding three months ended 31.03.2015 in Previous Year	Year ended 31.03.2016	Year ended 31.03.2015
	1	2	3	4	5	6	7	8	9	10
1. Income from Operations										
a) Income from operations	113,238	104,912	93,586	417,743	366,429	113,809	105,453	94,173	419,851	368,850
b) Other operating income	305	471	191	1,504	2,617	315	547	195	1,524	2,631
Total Income from Operations	113,543	105,383	93,777	419,247	369,046	114,124	106,000	94,368	421,375	371,481
2. Expenses										
a) Interest (Financing Charges)	53,301	51,092	48,610	205,077	196,039	53,231	51,021	48,542	204,795	195,781
b) Employees benefits expense	6,816	5,952	5,814	25,395	22,174	7,005	6,149	6,038	26,218	23,023
c) Business origination outsourcing	6,271	6,293	4,608	22,583	18,696	6,338	6,369	4,708	22,910	19,086
d) Other operating expenses	7,152	8,769	7,810	34,382	31,098	7,283	8,865	7,952	34,820	31,534
e) Depreciation and amortisation expense	624	494	813	2,133	2,918	635	503	856	2,174	3,010
f) Provisions and loan losses	9,863	10,696	5,811	42,724	32,472	9,864	10,697	5,823	42,734	32,490
Total Expenses	84,027	83,296	73,461	332,294	303,397	84,356	83,604	73,919	333,651	304,924
3. Profit from Operations before Other Income & Exceptional Items (1-2)	29,516	22,087	20,316	86,953	65,649	29,768	22,396	20,449	87,724	66,557
4. Other income	100	7	22	124	73	103	9	16	221	66
5. Profit before Exceptional Items (3+4)	29,616	22,094	20,338	87,077	65,722	29,871	22,405	20,465	87,945	66,623
6. Exceptional items	-	-	-	-	-	-	-	-	-	-
7. Profit from Ordinary Activities before Tax (5+6)	29,616	22,094	20,338	87,077	65,722	29,871	22,405	20,465	87,945	66,623
8. Tax expense (including deferred tax)	10,413	7,524	6,774	30,232	22,206	10,492	7,602	6,808	30,480	22,209
9. Net Profit from Ordinary Activities after Tax (7-8)	19,203	14,570	13,564	56,845	43,516	19,379	14,803	13,657	57,465	44,414
10. Extraordinary Items (net of tax expense)	-	-	-	-	-	-	-	-	-	-
11. Net Profit for the Period (9-10)	19,203	14,570	13,564	56,845	43,516	19,379	14,803	13,657	57,465	44,414
12. Minority Interest	-	-	-	-	-	(3)	-	-	(3)	-
13. Net Profit for the Period after minority interest (11-12)	19,203	14,570	13,564	56,845	43,516	19,382	14,803	13,657	57,468	44,414
14. Paid-up equity share capital (₹ 10/- per share)	15,621	15,617	14,373	15,621	14,373	15,621	15,617	14,373	15,621	14,373
15. Reserve excluding Revaluation Reserves as per balance sheet of previous accounting year	-	-	-	350,117	252,960	-	-	-	351,347	253,064
16. Earnings per Share (EPS) - not annualised- before and after extraordinary items (₹)										
a) Basic	12.30	9.33	9.34	37.50	30.09	12.41	9.48	9.40	37.91	30.71
b) Diluted	12.29	9.32	9.26	37.46	29.97	12.40	9.47	9.33	37.87	30.59



**Notes:**

1. Statement of Assets and Liabilities as at March 31, 2016 is given below.

(₹ 'lakhs)

Particulars	Standalone		Consolidated	
	Audited		Audited	
	As at 31.03.2016	As at 31.03.2015	As at 31.03.2016	As at 31.03.2015
<b>A. EQUITY AND LIABILITIES</b>				
1. Shareholders' funds				
(a) Share capital	15,621	64,373	15,621	64,373
(b) Reserves and surplus	350,117	252,892	351,347	252,996
(c) Money received against share warrants	-	-	-	-
<b>Sub-total - Shareholders' funds</b>	<b>365,738</b>	<b>317,265</b>	<b>366,968</b>	<b>317,369</b>
2. Share application money pending allotment	3	68	3	68
3. Minority interest	-	-	350	-
4. Non-current liabilities				
(a) Long-term borrowings	1,093,473	1,244,750	1,093,123	1,242,450
(b) Deferred tax liabilities (net)	-	-	-	-
(c) Other long-term liabilities	8,202	4,259	8,204	4,259
(d) Long-term provisions	49,277	32,056	49,277	32,056
<b>Sub-total - Non-current liabilities</b>	<b>1,150,952</b>	<b>1,281,065</b>	<b>1,150,604</b>	<b>1,278,765</b>
5. Current liabilities				
(a) Short-term borrowings	397,442	267,834	397,117	267,634
(b) Trade payables	19,639	15,072	20,883	16,738
(c) Current maturities of Long-term borrowings	766,707	434,940	764,407	434,940
(d) Other current liabilities	72,825	64,553	73,024	64,687
(e) Short-term provisions	15,525	6,526	15,569	6,596
<b>Sub-total - Current liabilities</b>	<b>1,272,138</b>	<b>788,925</b>	<b>1,271,000</b>	<b>790,595</b>
<b>TOTAL - EQUITY AND LIABILITIES</b>	<b>2,788,831</b>	<b>2,387,323</b>	<b>2,788,925</b>	<b>2,386,797</b>
<b>B. ASSETS</b>				
1. Non-current assets				
(a) Fixed assets	11,132	6,833	11,326	6,887
(b) Goodwill on consolidation	-	-	701	-
(c) Non-current investments	6,468	6,018	1,236	1,588
(d) Deferred tax assets (net)	28,150	18,362	28,239	18,462
(e) Receivable under Financing Activity	1,818,766	1,546,797	1,818,766	1,546,797
(f) Long-term loans and advances	6,716	6,275	7,314	6,956
(g) Trade Receivables	-	-	1	1
(h) Other non-current assets	44,851	60,509	44,851	60,509
<b>Sub-total - Non-current assets</b>	<b>1,916,083</b>	<b>1,644,794</b>	<b>1,912,434</b>	<b>1,641,200</b>
2. Current assets				
(a) Current investments	189	730	359	870
(b) Inventories	-	-	-	-
(c) Trade receivables	-	-	1,153	1,183
(d) Cash and cash equivalents	49,047	34,066	50,947	35,220
(e) Receivable under Financing Activity	772,247	671,557	772,247	671,557
(f) Short-term loans and advances	3,733	1,959	4,237	2,524
(g) Other current assets	47,532	34,217	47,548	34,243
<b>Sub-total - Current assets</b>	<b>872,748</b>	<b>742,529</b>	<b>876,491</b>	<b>745,597</b>
<b>TOTAL - ASSETS</b>	<b>2,788,831</b>	<b>2,387,323</b>	<b>2,788,925</b>	<b>2,386,797</b>



**CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LIMITED**

Segment wise Revenue, Results and Capital Employed for consolidated unaudited results under Regulation 33 of the Listing Regulations, 2015

Appendix 1

₹ lakhs

Particulars	Consolidated				
	Unaudited			Audited	
	Three months ended 31.03.2016	Preceding three months ended 31.12.2015	Corresponding three months ended 31.03.2015 in Previous Year	Year ended 31.03.2016	Previous Year ended 31.03.2015
	1	2	3	4	6
<b>1. Segment Revenue</b>					
Financing	113,543	105,383	93,777	419,247	369,046
Others	658	693	668	2,436	2,744
<b>Total</b>	<b>114,201</b>	<b>106,076</b>	<b>94,445</b>	<b>421,683</b>	<b>371,790</b>
Less: Inter-Segment revenue	(77)	(76)	(77)	(308)	(309)
<b>Net Revenue</b>	<b>114,124</b>	<b>106,000</b>	<b>94,368</b>	<b>421,375</b>	<b>371,481</b>
<b>2. Segment Results (Profit before tax)</b>					
Financing	29,518	22,090	20,324	86,966	65,664
Others	251	306	125	759	893
<b>Total</b>	<b>29,769</b>	<b>22,396</b>	<b>20,449</b>	<b>87,725</b>	<b>66,557</b>
Add: Other unallocable income net of unallocable expenditure	102	9	16	220	66
<b>Net Profit before Tax</b>	<b>29,871</b>	<b>22,405</b>	<b>20,465</b>	<b>87,945</b>	<b>66,623</b>
<b>3. Capital Employed (Segment Assets - Segment Liabilities)</b>					
Financing	329,575	321,776	291,080	329,575	291,080
Others	2,430	1,468	1,438	2,430	1,438
Other Unallocable assets net of unallocable liabilities	34,965	32,231	24,919	34,965	24,919
<b>Total</b>	<b>366,970</b>	<b>355,475</b>	<b>317,437</b>	<b>366,970</b>	<b>317,437</b>

**Note:**

Management of the Company has identified the above reportable segments. Segment data for the previous periods, has been restated, wherever necessary, to conform to the current quarter presentation.

On behalf of the Board of Directors



Place : Chennai  
Date : April 29, 2016

visit us at [www.cholamandalam.com](http://www.cholamandalam.com)

  
Vellayan Subbiah  
Managing Director

Notes

1. The above Statement of Standalone and Consolidated Audited Financial Results for the three months and year ended March 31, 2016 was reviewed by the Audit Committee and approved by the Board of Directors in their meeting held on April 29, 2016.
2. The Company invested ₹ 800 lakhs in M/s. White Data Systems India Private Limited for acquiring 63% stake in March 2016.
3. 36,423 options were exercised during the three months ended March 31, 2016. The total outstanding employee stock options as at March 31, 2016 is 2,09,854.
4. The Board of Directors of the Company have recommended a final dividend of 20% being ₹ 2 per share on the equity shares of the Company, for the year ended March 31, 2016.
5. The Reserve Bank of India has prescribed the revised asset classification norms and provisioning norms which are required to be adopted in a phased manner over a period of three years commencing from the financial year ended March 31, 2016.  
In the previous year (March 31, 2015) the Company had early adopted the revised norms / provisions to the extent they are required to be complied by March 31, 2016.  
In the current year (March 31, 2016), the Company has early adopted the provisioning for Standard Assets to the extent they are required to be complied by March 31, 2018 and the revised asset classification norms to the extent they are required to be complied by March 31, 2017. Further, on a prudent basis, the Company has created a onetime additional provision of Rs.5,480 lakhs against standard assets.
6. The listed Non - Convertible Debentures of the Company aggregating to ₹ 4,846.60 lakhs as on March 31, 2016 are secured by exclusive charge on standard receivables of the Company and also by a subservient charge over certain immovable properties. The total asset cover is above hundred percent of the principal amount of the said debentures.
7. Segmental Reporting: The Company is primarily engaged in the business of financing. All the activities of the Company revolve around the main business in India. As such there are no separate reportable segments as per Accounting Standard (AS) 17 "Segment Reporting" in respect of the Company. The Segmental Reporting in respect of the Consolidated Results is given in Appendix 1.
8. Prior period figures have been regrouped wherever necessary to conform to the current period presentation.

On behalf of the Board of Directors



Vellayan Subbiah  
Managing Director

Place : Chennai

Date : April 29, 2016

visit us at [www.cholamandalam.com](http://www.cholamandalam.com)



## INDEPENDENT AUDITORS' REPORT

### TO THE BOARD OF DIRECTORS OF CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LIMITED

1. We have audited the accompanying Statement of Standalone and Consolidated Financial Results of **CHOLAMANDALAM INVESTMENTS AND FINANCE COMPANY LIMITED** ("the Company" / "the Holding Company") and its subsidiaries (the Holding Company and its subsidiaries together referred to as "the Group"), for year ended March 31, 2016 ("the Statement"), being submitted by the Holding Company pursuant to the requirement of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. This Statement, which is the responsibility of the Holding Company's Management and approved by the Board of Directors, has been prepared on the basis of the related standalone and consolidated financial statements which is in accordance with the Accounting Standards, prescribed under Section 133 of the Companies Act, 2013, as applicable, and other accounting principles generally accepted in India. Our responsibility is to express an opinion on the Statement.
2. We conducted our audit in accordance with the Standards on Auditing issued by the Institute of Chartered Accountants of India. Those Standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the Statement is free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and the disclosures in the Statement. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the Statement, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the Holding Company's preparation and fair presentation of the Statement in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Holding Company's internal control. An audit also includes evaluating the appropriateness of the accounting policies used and the reasonableness of the accounting estimates made by the Holding Company's Board of Directors, as well as evaluating the overall presentation of the Statement.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

3. We did not audit the financial information of three subsidiaries included in the consolidated financial results, whose financial information reflect total assets of Rs. 5,734.23 lakhs as at March 31, 2016, total revenues of Rs. 2,251.60 lakhs for the year ended March 31, 2016, and total profit after tax of Rs. 354.30 lakhs for the year ended March 31, 2016, as considered in the consolidated financial results. These financial information have been audited by other auditors whose reports have been furnished to us by the





# Deloitte Haskins & Sells

Management and our opinion on the Statement, in so far as it relates to the amounts and disclosures included in respect of these subsidiaries is based solely on the reports of the other auditors.

4. In our opinion and to the best of our information and according to the explanations given to us, and based on the consideration of the reports of the other auditors referred to in paragraph 3 above, the Statement:

- a. includes the results of the following entities:

Company Name	Relationship
Cholamandalam Investment and Finance Company Limited	Holding Company
Cholamandalam Distribution Services Limited	Subsidiary
Cholamandalam Securities Limited	Subsidiary
White Data Systems India Private Limited	Subsidiary

- b. is presented in accordance with the requirements of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015; and
- c. gives a true and fair view in conformity with the aforesaid Accounting Standards and other accounting principles generally accepted in India of the consolidated net profit and other financial information of the Group for the year ended March 31, 2016.
5. The Statement includes the results for the Quarter ended March 31, 2016 being the balancing figure between audited figures in respect of the full financial year and the published year to date figures up to the third quarter of the current financial year which were subject to limited review by us.

**For DELOITTE HASKINS & SELLS**  
Chartered Accountants  
(Firm's Registration No.: 008072S)



**Bhavani Balasubramanian**  
Partner  
(Membership No.: 22156)

Chennai, April 29, 2016

## INDEPENDENT AUDITORS' REPORT

### TO THE BOARD OF DIRECTORS OF CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LIMITED

1. We have audited the accompanying Statement of Standalone and Consolidated Financial Results of **CHOLAMANDALAM INVESTMENTS AND FINANCE COMPANY LIMITED** ("the Company" / "the Holding Company") and its subsidiaries (the Holding Company and its subsidiaries together referred to as "the Group"), for year ended March 31, 2016 ("the Statement"), being submitted by the Holding Company pursuant to the requirement of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. This Statement, which is the responsibility of the Holding Company's Management and approved by the Board of Directors, has been prepared on the basis of the related standalone and consolidated financial statements which is in accordance with the Accounting Standards, prescribed under Section 133 of the Companies Act, 2013, as applicable, and other accounting principles generally accepted in India. Our responsibility is to express an opinion on the Statement.
2. We conducted our audit in accordance with the Standards on Auditing issued by the Institute of Chartered Accountants of India. Those Standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the Statement is free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and the disclosures in the Statement. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the Statement, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the Holding Company's preparation and fair presentation of the Statement in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Holding Company's internal control. An audit also includes evaluating the appropriateness of the accounting policies used and the reasonableness of the accounting estimates made by the Holding Company's Board of Directors, as well as evaluating the overall presentation of the Statement.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

3. We did not audit the financial information of three subsidiaries included in the consolidated financial results, whose financial information reflect total assets of Rs. 5,734.23 lakhs as at March 31, 2016, total revenues of Rs. 2,251.60 lakhs for the year ended March 31, 2016, and total profit after tax of Rs. 354.30 lakhs for the year ended March 31, 2016, as considered in the consolidated financial results. These financial information have been audited by other auditors whose reports have been furnished to us by the



# Deloitte Haskins & Sells

Management and our opinion on the Statement, in so far as it relates to the amounts and disclosures included in respect of these subsidiaries is based solely on the reports of the other auditors.

4. In our opinion and to the best of our information and according to the explanations given to us, and based on the consideration of the reports of the other auditors referred to in paragraph 3 above, the Statement:

- a. includes the results of the following entities:

Company Name	Relationship
Cholamandalam Investment and Finance Company Limited	Holding Company
Cholamandalam Distribution Services Limited	Subsidiary
Cholamandalam Securities Limited	Subsidiary
White Data Systems India Private Limited	Subsidiary

- b. is presented in accordance with the requirements of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015; and
- c. gives a true and fair view in conformity with the aforesaid Accounting Standards and other accounting principles generally accepted in India of the consolidated net profit and other financial information of the Group for the year ended March 31, 2016.
5. The Statement includes the results for the Quarter ended March 31, 2016 being the balancing figure between audited figures in respect of the full financial year and the published year to date figures up to the third quarter of the current financial year which were subject to limited review by us.

**For DELOITTE HASKINS & SELLS**  
Chartered Accountants  
(Firm's Registration No.: 008072S)



**Bhavani Balasubramanian**  
Partner  
(Membership No.: 22156)

Chennai, April 29, 2016

**FORM A**

1	Name of the Company	Cholamandalam Investment and Finance Company Limited
2	Annual standalone financial statements for the year ended	31 <sup>st</sup> March 2016
3	Type of Audit observation	Unmodified
4	Frequency of observation	Not applicable

**For Cholamandalam Investment and Finance Company Limited**

*Nalin M. Shah*  
**Nalin Mansukhlal Shah**  
Audit Committee Chairman

*Vellayan Subbiah*  
**Vellayan Subbiah**  
Managing Director

*D. Arul Selvan*  
**D Arul Selvan**  
Chief Financial Officer

**For M/s. Deloitte Haskins & Sells, Chartered Accountants**  
**(Firm's Registration No: 008072S)**

*Bhavani Balasubramanian*

**Bhavani Balasubramanian**  
Partner  
Membership No: 22156

**Dated: 29<sup>th</sup> April 2016**



**FORM A**

1	Name of the Company	Cholamandalam Investment and Finance Company Limited
2	Annual consolidated financial statements for the year ended	31 <sup>st</sup> March 2016
3	Type of Audit observation	Unmodified
4	Frequency of observation	Not applicable

**For Cholamandalam Investment and Finance Company Limited**

*Nalin M. Shah*

**Nalin Mansukhlal Shah**  
Audit Committee Chairman

*Vellayan Subbiah*

**Vellayan Subbiah**  
Managing Director

*D Arul Selvan*

**D Arul Selvan**  
Chief Financial Officer

**For M/s. Deloitte Haskins & Sells, Chartered Accountants**  
(Firm's Registration No: 008072S)

*Bhavana Balasubramanian*

**Bhavani Balasubramanian**  
Partner  
Membership No: 22156

**Dated: 29<sup>th</sup> April 2016**



CHOLAMANDALAM INVESTMENT AND FINANCE  
COMPANY LIMITED



TRUSTEE - IDBI TRUSTEESHIP SERVICES LTD, GDA TRUSTEESHIP LIMITED

HALF YEARLY INFORMATION FOR LISTED DEBENTURES OUTSTANDING AS OF 31-March-2016

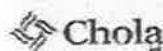
ISIN No.	Type	Series	Credit rating	Debentures outstanding (Rs in Crs)	Status of Security; Trust deed / Hypothecation deed dated	Previous Interest payment date	Previous Interest paid (Y/N)	Next due date for Principal / Interest
INE121A08LJ9	Sub debt	SD10	Dual rating *	10.00	Unsecured	21-May-15	Y	23-May-16
INE121A08LK7	Sub debt	SD11	Dual rating *	1.00	Unsecured	2-Jun-15	Y	2-Jun-16
INE121A08LK7	Sub debt	SD12	Dual rating *	0.50	Unsecured	2-Jun-15	Y	2-Jun-16
INE121A08LQ4	Sub debt	SD15	IND AA (ind) by India Ratings	35.00	Unsecured	22-Feb-16	Y	22-Feb-17
INE121A08LR2	Sub debt	SD16	IND AA (ind) by India Ratings	15.00	Unsecured	28-Mar-16	Y	27-Mar-17
INE121A08LS0	Sub debt	SD17	Dual rating *	100.00	Unsecured	28-Apr-15	Y	28-Apr-16
INE121A08LT8	Sub debt	SD18	Dual rating *	11.50	Unsecured	8-May-15	Y	8-May-16
INE121A08LU6	Sub debt	SD19	Dual rating *	50.00	Unsecured	6-Jul-15	Y	6-Jul-16
INE121A08LX0	Sub debt	SD20	Dual rating *	60.50	Unsecured	30-Jun-15	Y	30-Jun-16
INE121A08LZ5	Sub debt	SD21	Dual rating *	64.30	Unsecured	3-Aug-15	Y	1-Aug-16
INE121A08MA6	Sub debt	SD22	Dual rating *	25.20	Unsecured	10-Aug-15	Y	9-Aug-16
INE121A08MC2	Sub debt	SD23	Dual rating *	75.00	Unsecured	23-Nov-15	Y	21-Nov-16
INE121A08MH1	Sub debt	SD24	Dual rating **	100.00	Unsecured	7-May-15	Y	9-May-16
INE121A08MI9	Sub debt	SD25	Dual rating **	50.00	Unsecured	18-May-15	Y	18-May-16
INE121A08MJ7	Sub debt	SD26	[ICRA]AA by ICRA; Stable	50.00	Unsecured	8-Jun-15	Y	8-Jun-16
INE121A08MK5	Sub debt	SD27	CARE AA by CARE	20.00	Unsecured	26-Jun-15	Y	27-Jun-16
INE121A08MN9	Sub debt	SD28	Dual rating **	25.00	Unsecured	7-Sep-15	Y	5-Sep-16
INE121A08MR0	Sub debt	SD29	Dual rating ***	25.00	Unsecured	7-Dec-15	Y	5-Dec-16
INE121A08MU4	Sub debt	SD30	[ICRA]AA by ICRA; Stable	35.00	Unsecured	28-Dec-15	Y	28-Dec-16
INE121A08MV2	Sub debt	SD31	[ICRA]AA by ICRA; Stable	50.00	Unsecured	11-Jan-16	Y	11-Jan-17
INE121A08MX8	Sub debt	SD32	[ICRA]AA by ICRA; Stable	25.00	Unsecured	22-Feb-16	Y	20-Feb-17
INE121A08MY6	Sub debt	SD33	Dual rating ***	15.00	Unsecured	30-Sep-15	Y	30-Sep-16
INE121A08NA4	Sub debt	SD34	Dual rating ***	15.00	Unsecured	30-Oct-15	Y	31-Oct-16
INE121A08NG1	Sub debt	SD35	Dual rating ***	25.00	Unsecured	1-Feb-16	Y	30-Jan-17
INE121A08NH9	Sub debt	SD36	Dual rating ***	20.00	Unsecured	24-Feb-16	Y	24-Feb-17
INE121A08NK3	Sub debt	SD37	Dual rating ***	10.00	Unsecured	24-Feb-16	Y	24-Feb-17
INE121A08NL1	Sub debt	SD38	Dual rating ***	25.00	Unsecured	28-Mar-16	Y	27-Mar-17
INE121A08NM8	Sub debt	SD39	Dual rating ***	10.00	Unsecured	28-Mar-16	Y	27-Mar-17
INE121A08NN7	Sub debt	SD40	Dual rating ***	25.00	Unsecured	27-Apr-15	Y	25-Apr-16
INE121A08NO5	Sub debt	SD41	Dual rating ***	5.00	Unsecured	20-May-15	Y	20-May-16
INE121A08NP2	Sub debt	SD42	Dual rating ***	100.00	Unsecured	1-Jun-15	Y	30-May-16
INE121A08NQ0	Sub debt	SD43	Dual rating ***	15.00	Unsecured	11-Jun-15	Y	13-Jun-16
INE121A08NR8	Sub debt	SD44	Dual rating ***	100.00	Unsecured	18-Jun-15	Y	20-Jun-16
INE121A08NV0	Sub debt	SD45	[ICRA]AA by ICRA; Stable	315.00	Unsecured	28-Nov-15	Y	30-May-16
Sub-debt total				1,508.00				

For CHOLAMANDALAM INVESTMENT  
AND FINANCE COMPANY LIMITED

For IDBI TRUSTEESHIP SERVICES LTD.  
*A. S. V.*  
AUTHORISED SIGNATORY

*N. S.*  
Authorised Signatory / les

**CHOLAMANDALAM INVESTMENT AND FINANCE  
COMPANY LIMITED**



HALF YEARLY INFORMATION FOR LISTED DEBENTURES OUTSTANDING AS OF 31-March-2016

**TRUSTEE - IDBI TRUSTEESHIP SERVICES LTD, GDA TRUSTEESHIP LIMITED**

ISIN No.	Type	Series	Credit rating	Debentures outstanding (Rs in Crs)	Status of Security; Trust deed / Hypothecation deed dated	Previous Interest payment date	Previous Interest paid (Y/N)	Next due date for Principal / Interest
INE121A08LV4	Perpetual debt	PDI 1	Dual rating ^	150.00	Unsecured	12-Oct-15	Y	13-Oct-16
INE121A08LW2	Perpetual debt	PDI 2	Dual rating ^	101.05	Unsecured	29-Dec-15	Y	29-Jun-16
INE121A08LY8	Perpetual debt	PDI 3	Dual rating ^	20.65	Unsecured	22-Jan-16	Y	22-Jul-16
INE121A08MB4	Perpetual debt	PDI 4	Dual rating ^	16.00	Unsecured	18-Feb-16	Y	18-Aug-16
INE121A08MD0	Perpetual debt	PDI 5	Dual rating ^	75.00	Unsecured	7-Dec-15	Y	7-Jun-16
INE121A08ME8	Perpetual debt	PDI 6	Dual rating ^	100.00	Unsecured	28-Dec-15	Y	26-Dec-16
INE121A08MF5	Perpetual debt	PDI 7	Dual rating ^	35.00	Unsecured	6-Jan-16	Y	6-Jul-16
INE121A08MG3	Perpetual debt	PDI 8	Dual rating ^	10.00	Unsecured	1-Mar-16	Y	1-Sep-16
INE121A08ML3	Perpetual debt	PDI 9	Dual rating ^	50.00	Unsecured	6-Aug-15	Y	8-Aug-16
INE121A08MM1	Perpetual debt	PDI 10	Dual rating ^	50.00	Unsecured	24-Aug-15	Y	22-Aug-16
INE121A08MO7	Perpetual debt	PDI 11	[ICRA]AA- by ICRA	18.00	Unsecured	21-Sep-15	Y	20-Sep-16
INE121A08MQ2	Perpetual debt	PDI 12	Dual rating ^	25.00	Unsecured	25-Sep-15	Y	26-Sep-16
INE121A08MS8	Perpetual debt	PDI 13	Dual rating ^	120.00	Unsecured	14-Dec-15	Y	13-Dec-16
INE121A08MT6	Perpetual debt	PDI 14	[ICRA]AA- by ICRA	25.00	Unsecured	14-Dec-15	Y	14-Dec-16
INE121A08MW0	Perpetual debt	PDI 15	Dual rating ^	30.00	Unsecured	8-Feb-16	Y	7-Feb-17
INE121A08MZ3	Perpetual debt	PDI 16	Dual rating ^	24.50	Unsecured	23-Oct-15	Y	24-Oct-16
INE121A08NB2	Perpetual debt	PDI 16 A	Dual rating ^	50.00	Unsecured	30-Oct-15	Y	31-Oct-16
INE121A08NC0	Perpetual debt	PDI 16 B	Dual rating ^	12.00	Unsecured	24-Dec-15	Y	24-Jun-16
INE121A08ND8	Perpetual debt	PDI 16 C	Dual rating ^	65.00	Unsecured	28-Dec-15	Y	27-Dec-16
INE121A08NE6	Perpetual debt	PDI 16 D	Dual rating ^	26.10	Unsecured	28-Dec-15	Y	27-Dec-16
INE121A08NF3	Perpetual debt	PDI 16 E	Dual rating ^	5.00	Unsecured	25-Jan-16	Y	23-Jan-17
INE121A08NJ5	Perpetual debt	PDI 16 F	Dual rating ^	25.00	Unsecured	25-Feb-16	Y	27-Feb-17
INE121A08NS6	Perpetual debt	PDI 17	Dual rating ^	25.00	Unsecured	27-Jun-15	Y	27-Jun-16
INE121A08NT4	Perpetual debt	PDI 18	Dual rating ^	17.40	Unsecured	9-Jul-15	Y	11-Jul-16
INE121A08NU2	Perpetual debt	PDI 19	Dual rating ^	25.00	Unsecured	27-Aug-15	Y	29-Aug-16
			PDI total	1,100.70				
INE121A07GA0	NCD	341	[ICRA]AA by ICRA #	250.00	20-Feb-13	24-Dec-15	Y	24-Dec-16
INE121A07GE2	NCD	345	[ICRA]AA by ICRA #	5.00	28-May-13	NA	NA	24-May-16
INE121A07GK9	NCD	350	[ICRA]AA by ICRA #	25.00	28-May-13	NA	NA	6-May-16
INE121A07GJ1	NCD	351	[ICRA]AA by ICRA #	25.00	28-May-13	7-May-15	Y	6-May-16
INE121A07GN3	NCD	354	[ICRA]AA by ICRA #	65.00	28-May-13	13-May-15	Y	13-May-16

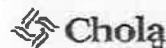
For IDBI TRUSTEESHIP SERVICES LTD.

*Apurva V*  
AUTHORISED SIGNATORY

For CHOLAMANDALAM INVESTMENT  
AND FINANCE COMPANY LIMITED

*N C*  
Authorized Signatory /ies

**CHOLAMANDALAM INVESTMENT AND FINANCE  
COMPANY LIMITED**



HALF YEARLY INFORMATION FOR LISTED DEBENTURES OUTSTANDING AS OF 31-March-2016

**TRUSTEE - IDBI TRUSTEESHIP SERVICES LTD, GDA TRUSTEESHIP LIMITED**

ISIN No.	Type	Series	Credit rating	Debentures outstanding (Rs in Crs)	Status of Security; Trust deed / Hypothecation deed dated	Previous Interest payment date	Previous Interest paid (Y/N)	Next due date for Principal / Interest
INE121A07GP8	NCD	356	[ICRA]AA by ICRA #	15.00	28-May-13	13-May-15	Y	13-May-16
INE121A07GQ6	NCD	357	[ICRA]AA by ICRA #	50.00	14-Aug-13	18-May-15	Y	16-May-16
INE121A07GS2	NCD	359	[ICRA]AA by ICRA #	25.00	14-Aug-13	NA	NA	30-May-16
INE121A07GU8	NCD	361	[ICRA]AA by ICRA #	75.00	14-Aug-13	20-May-15	Y	20-May-16
INE121A07GW4	NCD	363	[ICRA]AA by ICRA #	10.00	14-Aug-13	NA	NA	7-May-18
INE121A07GX2	NCD	364	[ICRA]AA by ICRA #	40.00	14-Aug-13	21-May-15	Y	23-May-16
INE121A07GY0	NCD	365	[ICRA]AA by ICRA #	75.00	14-Aug-13	25-May-15	Y	23-May-16
INE121A07GZ7	NCD	366	[ICRA]AA by ICRA #	50.00	14-Aug-13	25-May-15	Y	23-May-16
INE121A07HA8	NCD	367	[ICRA]AA by ICRA #	200.00	30-Aug-13	3-Sep-15	Y	5-Sep-16
INE121A07HB6	NCD	368	[ICRA]AA by ICRA #	200.00	18-Sep-13	18-Sep-15	Y	19-Sep-16
INE121A07HD2	NCD	369 A	[ICRA]AA by ICRA #	25.00	05-Feb-14	18-Jan-16	Y	17-Jan-17
INE121A07HEC	NCD	369 B	[ICRA]AA by ICRA #	16.00	05-Feb-14	NA	NA	27-Feb-19
INE121A07HF7	NCD	369 C	[ICRA]AA by ICRA #	10.00	05-Feb-14	NA	NA	19-Mar-19
INE121A07HG5	NCD	369 D	[ICRA]AA by ICRA #	25.00	05-Feb-14	NA	NA	28-Mar-19
INE121A07HH3	NCD	369 E	[ICRA]AA by ICRA #	18.00	05-Feb-14	NA	NA	7-Apr-16
INE121A07HJ9	NCD	370	[ICRA]AA by ICRA #	23.60	14-Jul-14	NA	NA	27-Jun-16
INE121A07HK7	NCD	371	[ICRA]AA by ICRA #	28.70	14-Jul-14	NA	NA	19-Jun-17
INE121A07HM1	NCD	374	[ICRA]AA by ICRA #	225.00	14-Jul-14	14-Jul-15	Y	24-Jun-16
INE121A07HO9	NCD	375	[ICRA]AA by ICRA #	10.00	14-Jul-14	NA	NA	28-Jul-16
INE121A07HP6	NCD	376	[ICRA]AA by ICRA #	45.00	14-Jul-14	14-Jul-15	Y	14-Jul-16
INE121A07HQ4	NCD	377	[ICRA]AA by ICRA #	7.50	14-Jul-14	NA	NA	3-Jul-17
INE121A07HR2	NCD	378	[ICRA]AA by ICRA #	10.00	14-Jul-14	14-Jul-15	Y	14-Jul-16
INE121A07HT8	NCD	380	[ICRA]AA by ICRA #	175.00	14-Jul-14	20-Jul-15	Y	24-Jun-16
INE121A07HU6	NCD	381	[ICRA]AA by ICRA #	50.50	14-Jul-14	20-Jul-15	Y	18-Jul-16
INE121A07HV4	NCD	382	[ICRA]AA by ICRA #	55.00	14-Jul-14	20-Jul-15	Y	18-Jul-16
INE121A07HW2	NCD	383	[ICRA]AA by ICRA #	17.00	14-Jul-14	NA	NA	1-Jun-17
INE121A07HX0	NCD	384	[ICRA]AA by ICRA #	10.00	14-Jul-14	20-Jul-15	Y	18-Jul-16
INE121A07HY8	NCD	385	[ICRA]AA by ICRA #	30.00	14-Jul-14	20-Jul-15	Y	18-Jul-16
INE121A07HZ5	NCD	386	[ICRA]AA by ICRA #	5.00	14-Jul-14	4-Aug-15	Y	4-Aug-16
INE121A07IA6	NCD	387	[ICRA]AA by ICRA #	10.00	14-Jul-14	NA	NA	9-Aug-16
INE121A07IB4	NCD	388	[ICRA]AA by ICRA #	75.00	14-Jul-14	4-Aug-15	Y	4-Aug-16
INE121A07IC2	NCD	389	[ICRA]AA by ICRA #	4.00	14-Jul-14	NA	NA	1-Aug-16
INE121A07ID0	NCD	390	[ICRA]AA by ICRA #	5.00	14-Jul-14	4-Aug-15	Y	23-Jun-16
INE121A07IE8	NCD	391	[ICRA]AA by ICRA #	8.00	14-Jul-14	NA	NA	23-Aug-16
INE121A07IF5	NCD	392	[ICRA]AA by ICRA #	10.00	14-Jul-14	NA	NA	17-Aug-17
INE121A07IG3	NCD	393	[ICRA]AA by ICRA #	11.00	14-Jul-14	NA	NA	13-Dec-17

For IDBI TRUSTEESHIP SERVICES LTD.

*[Signature]*  
AUTHORISED SIGNATORY

For CHOLAMANDALAM INVESTMENT  
AND FINANCE COMPANY LIMITED

*[Signature]*  
Authorised Signatory / res



**CHOLAMANDALAM INVESTMENT AND FINANCE  
COMPANY LIMITED**



**TRUSTEE - IDBI TRUSTEESHIP SERVICES LTD, GDA TRUSTEESHIP LIMITED**

HALF YEARLY INFORMATION FOR LISTED DEBENTURES OUTSTANDING AS OF 31-March-2016

ISIN No.	Type	Series	Credit rating	Debentures outstanding (Rs in Crs)	Status of Security; Trust deed / Hypothecation deed dated	Previous Interest payment date	Previous Interest paid (Y/N)	Next due date for Principal / Interest
INE121A07IH1	NCD	394	[ICRA]AA by ICRA #	19.00	14-Jul-14	NA	NA	16-Aug-16
INE121A07II9	NCD	395	[ICRA]AA by ICRA #	14.50	14-Jul-14	NA	NA	29-Aug-16
INE121A07IJ7	NCD	396	[ICRA]AA by ICRA #	21.00	14-Jul-14	NA	NA	5-Sep-16
INE121A07IK5	NCD	397	[ICRA]AA by ICRA #	11.00	14-Jul-14	NA	NA	19-Oct-17
INE121A07IM1	NCD	399	[ICRA]AA by ICRA #	25.00	27-Oct-14	22-Jun-15	Y	22-Jun-16
INE121A07IP4	NCD	402	[ICRA]AA by ICRA #	100.00	14-Jul-14	22-Jun-15	Y	22-Jun-16
INE121A07IQ2	NCD	403	[ICRA]AA by ICRA #	130.00	27-Oct-14	16-Nov-15	Y	14-Nov-16
INE121A07IR0	NCD	404	[ICRA]AA by ICRA #	8.00	27-Oct-14	NA	NA	2-Nov-16
INE121A07IS8	NCD	405	[ICRA]AA by ICRA #	25.00	27-Oct-14	NA	NA	2-Nov-16
INE121A07IT6	NCD	406	[ICRA]AA by ICRA #	50.00	27-Oct-14	16-Nov-15	Y	14-Nov-16
INE121A07IU4	NCD	407	[ICRA]AA by ICRA #	60.00	27-Oct-14	NA	NA	15-Dec-16
INE121A07IV2	NCD	408	[ICRA]AA by ICRA #	50.00	27-Oct-14	NA	NA	10-Aug-16
INE121A07IV0	NCD	409	[ICRA]AA by ICRA #	100.00	27-Oct-14	9-Mar-16	Y	9-Mar-17
INE121A07IX8	NCD	410	[ICRA]AA by ICRA #	150.00	31-Oct-14	NA	NA	11-Apr-16
INE121A07IZ3	NCD	412	[ICRA]AA by ICRA #	100.00	07-Apr-15	NA	NA	11-Apr-16
INE121A07JA4	NCD	413	[ICRA]AA by ICRA #	30.00	07-Apr-15	NA	NA	9-Apr-18
INE121A07JB2	NCD	414	[ICRA]AA by ICRA #	4.20	27-Oct-14	NA	NA	13-Apr-17
INE121A07JC0	NCD	415	[ICRA]AA by ICRA #	14.00	27-Oct-14	NA	NA	6-Apr-17
INE121A07JD8	NCD	416	[ICRA]AA by ICRA #	25.00	07-Apr-15	NA	NA	13-Apr-16
INE121A07JE6	NCD	417	[ICRA]AA by ICRA #	150.00	07-Apr-15	NA	NA	13-Apr-16
INE121A07JF3	NCD	418	[ICRA]AA by ICRA #	25.00	07-Apr-15	NA	NA	20-Apr-18
INE121A07JG1	NCD	419	[ICRA]AA by ICRA #	50.00	07-Apr-15	NA	NA	11-Apr-17
INE121A07JH9	NCD	420	[ICRA]AA by ICRA #	10.00	07-Apr-15	NA	NA	17-Apr-18
INE121A07JI7	NCD	421	[ICRA]AA by ICRA #	25.00	07-Apr-15	NA	NA	15-Mar-18
INE121A07JJ5	NCD	422	[ICRA]AA by ICRA #	7.50	07-Apr-15	NA	NA	4-May-17
INE121A07JK3	NCD	423	[ICRA]AA by ICRA #	13.50	07-Apr-15	NA	NA	25-Apr-17
INE121A07JM9	NCD	425	[ICRA]AA by ICRA #	7.00	07-Apr-15	NA	NA	26-Apr-17
INE121A07JN7	NCD	426	[ICRA]AA by ICRA #	50.00	07-Apr-15	NA	NA	28-Oct-16
INE121A07JO5	NCD	427	[ICRA]AA by ICRA #	7.00	07-Apr-15	NA	NA	2-May-17
INE121A07JP2	NCD	428	[ICRA]AA by ICRA #	10.00	07-Apr-15	NA	NA	28-Apr-17
INE121A07JQ0	NCD	429	[ICRA]AA by ICRA #	10.00	07-Apr-15	NA	NA	9-Jan-17
INE121A07JR8	NCD	430	[ICRA]AA by ICRA #	12.00	07-Apr-15	NA	NA	15-May-17
INE121A07JS6	NCD	431	[ICRA]AA by ICRA #	8.00	07-Apr-15	NA	NA	30-Apr-18
INE121A07JT4	NCD	432	[ICRA]AA by ICRA #	58.00	27-May-15	NA	NA	8-Nov-18
INE121A07JU2	NCD	433	[ICRA]AA by ICRA #	2.00	07-Apr-15	NA	NA	27-Apr-17
INE121A07JV0	NCD	434	[ICRA]AA by ICRA #	4.00	07-Apr-15	NA	NA	15-May-17

For IDBI TRUSTEESHIP SERVICES LTD.

*Apurva V*  
AUTHORIZED SIGNATORY

For CHOLAMANDALAM INVESTMENT  
AND FINANCE COMPANY LIMITED

*N*  
Authorized Signatory / ies

CHOLAMANDALAM INVESTMENT AND FINANCE  
COMPANY LIMITED



TRUSTEE - IDBI TRUSTEESHIP SERVICES LTD, GDA TRUSTEESHIP LIMITED

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INE121A07JW8	NCD	435	[ICRA]AA by ICRA #	5.00	27-May-15	27-Nov-15	Y	25-Nov-16
INE121A07JX6	NCD	436	[ICRA]AA by ICRA #	20.00	07-Apr-15	NA	NA	17-May-17
INE121A07KB0	NCD	440	[ICRA]AA by ICRA #	15.00	07-Apr-15	NA	NA	24-May-17
INE121A07JY4	NCD	437	[ICRA]AA by ICRA #	2.50	07-Apr-15	NA	NA	9-May-17
INE121A07JZ1	NCD	438	[ICRA]AA by ICRA #	50.00	07-Apr-15	NA	NA	25-Nov-16
INE121A07KC8	NCD	441	[ICRA]AA by ICRA #	30.00	07-Apr-15	27-May-15	Y	27-May-16
INE121A07KD6	NCD	442	[ICRA]AA by ICRA #	10.00	07-Apr-15	27-May-15	Y	27-May-16
INE121A07KE4	NCD	443	[ICRA]AA by ICRA #	18.00	07-Apr-15	NA	NA	25-May-18
INE121A07KF1	NCD	444	[ICRA]AA by ICRA #	25.00	27-May-15	NA	NA	5-Jun-16
INE121A07KG9	NCD	445	[ICRA]AA by ICRA #	70.00	27-May-15	NA	NA	22-Nov-18
INE121A07KH7	NCD	446	[ICRA]AA by ICRA #	100.00	27-May-15	NA	NA	28-Dec-16
INE121A07KI5	NCD	447	[ICRA]AA by ICRA #	9.30	27-May-15	NA	NA	28-Dec-16
INE121A07KJ3	NCD	448	[ICRA]AA by ICRA #	4.30	27-May-15	NA	NA	5-Jun-17
INE121A07KK1	NCD	449	[ICRA]AA by ICRA #	13.50	27-May-15	NA	NA	12-Jun-17
INE121A07KL9	NCD	450	[ICRA]AA by ICRA #	5.00	27-May-15	NA	NA	13-Dec-16
INE121A07KM7	NCD	451	[ICRA]AA by ICRA #	5.00	27-May-15	NA	NA	12-Jun-17
INE121A07KO3	NCD	453	[ICRA]AA by ICRA #	25.00	27-May-15	29-Jun-15	Y	29-Jun-16
INE121A07KP0	NCD	454	[ICRA]AA by ICRA #	10.00	27-May-15	NA	NA	10-Jul-18
INE121A07KQ8	NCD	455	[ICRA]AA by ICRA #	35.00	27-May-15	NA	NA	7-Aug-17
INE121A07KR6	NCD	456	[ICRA]AA by ICRA #	50.00	27-May-15	NA	NA	10-Aug-16
INE121A07KS4	NCD	457	[ICRA]AA by ICRA #	55.00	27-May-15	NA	NA	10-Aug-16
INE121A07KT2	NCD	458	[ICRA]AA by ICRA #	100.00	27-May-15	NA	NA	16-Jun-16
INE121A07KU0	NCD	459	[ICRA]AA by ICRA #	10.00	07-Apr-15	NA	NA	30-Jun-17
INE121A07KV8	NCD	460	[ICRA]AA by ICRA #	50.00	27-May-15	NA	NA	10-Aug-17
INE121A07KW6	NCD	461	[ICRA]AA by ICRA #	250.00	26-Aug-15	NA	NA	9-Nov-16
INE121A07KX4	NCD	462	[ICRA]AA by ICRA #	25.00	26-Aug-15	NA	NA	14-Sep-16
INE121A07KY2	NCD	463	[ICRA]AA by ICRA #	125.00	26-Aug-15	NA	NA	15-Jun-16
INE121A07KZ9	NCD	464	[ICRA]AA by ICRA #	15.00	26-Aug-15	NA	NA	27-Jul-18
INE121A07LA0	NCD	465	[ICRA]AA by ICRA #	50.00	26-Aug-15	NA	NA	1-Jul-19
INE121A07LB8	NCD	466	[ICRA]AA by ICRA #	100.00	26-Aug-15	NA	NA	21-Nov-16
INE121A07LC6	NCD	467	[ICRA]AA by ICRA #	15.00	26-Aug-15	NA	NA	28-Nov-16
INE121A07LD4	NCD	468	[ICRA]AA by ICRA #	15.00	26-Aug-15	NA	NA	28-Nov-16
INE121A07LE2	NCD	469	[ICRA]AA by ICRA #	70.00	26-Aug-15	NA	NA	28-Nov-16

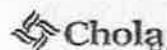
For IDBI TRUSTEESHIP SERVICES LTD.

*Authorised Signatory*  
AUTHORISED SIGNATORY

For CHOLAMANDALAM INVESTMENT  
AND FINANCE COMPANY LIMITED

*Authorised Signatory / ies*

**CHOLAMANDALAM INVESTMENT AND FINANCE  
COMPANY LIMITED**



**TRUSTEE - IDBI TRUSTEESHIP SERVICES LTD, GDA TRUSTEESHIP LIMITED**

**HALF YEARLY INFORMATION FOR LISTED DEBENTURES OUTSTANDING AS OF 31-March-2016**

ISIN No.	Type	Series	Credit rating	Debentures outstanding (Rs in Crs)	Status of Security; Trust deed / Hypothecation deed dated	Previous Interest payment date	Previous Interest paid (Y/N)	Next due date for Principal / Interest
INE121A07LF9	NCD	470	[ICRA]AA by ICRA #	25.00	Note 1	NA	NA	8-Apr-19
INE121A07LG7	NCD	471	[ICRA]AA by ICRA #	30.00	Note 1	NA	NA	29-Mar-17
INE121A07LH5	NCD	472	[ICRA]AA by ICRA #	8.00	Note 1	NA	NA	18-Apr-19
			NCD-total	4,845.60				
			Grand total	7,455.30				

NA - Not Applicable

Y - Yes; Interest paid

# NCD : [ICRA]AA by ICRA Limited with stable outlook

^ PDI : Dual rating : [ICRA]AA- by ICRA Limited with stable outlook  
& 'CARE AA-' by CARE Ratings

\* Sub debt : Dual rating : [ICRA]AA by ICRA Limited with stable outlook  
& IND AA by INDIA Ratings with stable outlook

Note 1: Secured NCDs from Series 470 to 472 allotted in the  
Last week of Mar 16. Hence Unattested Deed of Hypothecation will be executed in Apr-16

\*\*\* Sub debt : Dual rating : [ICRA]AA by ICRA Limited with stable outlook  
& CARE AA by CARE Ratings

\*\* Sub debt : Dual rating : [ICRA]AA by ICRA Limited with stable outlook  
& CRISIL AA/Stable by CRISIL Limited

For IDBI TRUSTEESHIP SERVICES LTD.

*Apoorva V*  
AUTHORISED SIGNATORY

For CHOLAMANDALAM INVESTMENT  
AND FINANCE COMPANY LIMITED

*N. G.*  
Authorized Signatory / ies