

November 8, 2022

**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**

**The Secretary**  
**BSE Ltd.**  
**25<sup>th</sup> Floor, Phiroze Jeejeebhoy**  
**Towers**  
**Dalal Street, Fort**  
**Mumbai 400 001**

**NSE SCRIP CODE: CHOLAFIN EQ**

**BSE SCRIP CODE: 511243**

Dear Sir,

**Sub.: Transcript of investors earnings call for the quarter and half-year ended September 30, 2022.**

Further to our letters dated 01<sup>st</sup> November, 2022 and 04<sup>th</sup> November, 2022, regarding the intimation of the earnings call for the quarter and half-year ended 30<sup>th</sup> September, 2022, we enclose herewith the transcript of the call. The Transcript has also been uploaded on the Company website:

<https://www.cholamandalam.com/files/media/call-transcript-q2-fy-2023-nov-02-2022.pdf>

We request you to take the above on record.

Thanking you,

Yours faithfully,

For Cholamandalam Investment and Finance Company Limited

P. Sujatha  
Company Secretary