

November 30, 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 Public issue of debentures Tranche-III - Issue closing

We enclose copies of the newspaper advertisements published in Financial Express – English edition, Dina Kural – Tamil edition and Jansatta – Hindi edition on 30th November, 2023 regarding the pre-closure of the issue for company's 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 III Issue**”).

Kindly take the above information on record and acknowledge receipt.

Yours faithfully,
For Cholamandalam Investment and Finance Company Limited

P. Sujatha
Company Secretary

Encl.: As above

Cholamandalam Investment and Finance Company Ltd.

“Chola Crest”, C54-55 & Super B-4, Thiru-Vi-Ka Industrial Estate,
Guindy, Chennai - 600032. Tel.: 044 4090 7172 | Fax: 044 4090 6464
Toll-Free No.: 1800 102 4565 | Website: www.cholamandalam.com
CIN: L65993TN1978PLC007576

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.



(Please scan this QR code to view the Tranche III Prospectus)

CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LIMITED

Our Company was originally incorporated as a public limited company under the name of Cholamandalam Investment and Finance Company Limited under the Companies Act, 1956, pursuant to a certificate of incorporation issued by the Registrar of 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 has also been classified as NBFC-ICC. For more information about our Company, please see "General Information" and "History and Certain Corporate Matters" on pages 47 and 189, respectively of the Tranche III Prospectus.

Registered and Corporate Office: Chola Crest, C54-55 and Super B-4, Thiru-Vi-Ka Industrial Estate, Gundy, Chennai 600032, 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. Anil Selvan; Tel: +91 44 4090 7172; Email: anilselvan@chola.murugappa.com

THE ISSUE

PUBLIC ISSUE BY CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LIMITED ("COMPANY" OR THE "ISSUER") OF UP TO 1,00,00,000 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 III ISSUE") WHICH IS WITHIN THE SHELF LIMIT OF ₹ 5,000 CRORES AND IS BEING OFFERED BY WAY OF THE TRANCHE III PROSPECTUS DATED NOVEMBER 23, 2023, CONTAINING INTER ALIA THE TERMS AND CONDITIONS OF TRANCHE III ISSUE ("TRANCHE III 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 OF INDIA ("SEBI"), THE SHELF PROSPECTUS AND THE TRANCHE III PROSPECTUS CONSTITUTE THE PROSPECTUS ("PROSPECTUS"). THIS TRANCHE III 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 MASTER 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 Master 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 280 of the Tranche III Prospectus.

TRANCHE III ISSUE CLOSES ON: FRIDAY, DECEMBER 1, 2023*

Last date for submitting applications is Friday, December 1, 2023

*Pursuant to the Tranche III Prospectus dated November 23, 2023, the Tranche III Issue opened on Tuesday, November 28, 2023 and was scheduled to close on Monday, December 11, 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 the Tranche III Prospectus, our Company has exercised the option of early closure and its resolution dated November 29, 2023 decided to pre-close the Tranche III Issue on Friday, December 1, 2023, in compliance of Regulation 33A of the SEBI NCS Regulations. In terms of the Tranche III Prospectus, our Company is giving this public notice of such early closure. Application Forms for the Tranche III Issue will be accepted only from 10:00 a.m. to 5:00 p.m. or such extended time as may be permitted by the Stock Exchanges, on Working Days during the Tranche III Issue Period. On the Tranche III Issue Closing Date i.e. December 1, 2023, 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 III Issue Closing Date i.e. by 5:00 p.m. on December 04, 2023. For further details, see "Issue Related Information" on page 280 of the Tranche III Prospectus.

OUR PROMOTERS

Our Promoters are Cholamandalam Financial Holdings Limited, Ambadi Investments Limited, M V Subbiah, M A Alagappan, A Vellayan, A Venkatachalam, M M Murugappan, M M Venkatachalam, M A M Arunachalam, S Vellayan, Arun Alagappan, M M Veerappan, V Narayanan, V Arunachalam, M M Muthiah, M V Muthiah, Arun Venkatachalam, M V Subramanian, M V Murugappan HUF, M V Subbiah HUF, M A Alagappan HUF, A Vellayan HUF, A Venkatachalam HUF, M M Murugappan HUF, M A M Arunachalam HUF, M M Venkatachalam HUF, M M Muthiah HUF, A M M Arunachalam HUF, Murugappa & Sons (M V Subbiah, M A Alagappan & M M Murugappan hold shares on behalf of the firm) Tube Investments of India Limited New Ambadi Estates Private Limited, Coromandel International 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 206 of the Tranche III Prospectus.

THE FOLLOWING IS A SUMMARY OF THE TERMS AND CONDITIONS OF THE NCDs TO BE ISSUED PURSUANT TO THE TRANCHE III 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	24 months	24 months	36 months	36 months	60 months	60 months
Coupon (% per annum) for NCD Holders in all Categories of Investors	8.40%	NA	8.50%	NA	8.60%	NA
Effective Yield (% per annum) for NCD Holders in all Categories of Investors	8.39%	8.40%	8.49%	8.50%	8.59%	8.60%
Mode of Interest Payment	Through various modes available					
Redemption Amount (₹ / NCD) at Maturity for NCD Holders in all Categories of Investors	₹ 1,000	₹ 1,175.32	₹ 1,000	₹ 1,277.58	₹ 1,000	₹ 1,511.28
Maturity / Redemption Date (from the Deemed Date of Allotment)	24 months	24 months	36 months	36 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. The last interest payment under annual Series will be made at the time of redemption 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 134 of the Tranche III Prospectus.

Please refer to "Annexure D" of the Tranche III Prospectus, for details pertaining to the cash flows of the Company in accordance with the SEBI Master 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 pages 300 and 280 of the Tranche III Prospectus

ADDENDUM

Potential Applicants may note that in accordance with the SEBI circular dated September 4, 2023 with reference number SEBI/HO/DDHS/PoD1/CIR/P/2023/150, the advertisement dated November 27, 2023 issued by the Company in accordance with Regulation 30(1) and Schedule V of the SEBI (Issue and Listing of Non-Convertible Securities) Regulations, 2021, as amended and published on November 28, 2023 ("Statutory Advertisement"), is hereby amended to include the details in relation to the relevant quick response code and link to the Abridged Prospectus as included in this advertisement dated November 29, 2023 ("Early Closure cum Addendum Advertisement"). Accordingly, the Statutory Advertisement should be read in conjunction with the Early Closure cum Addendum Advertisement.

ASBA*

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/NSGoBID / 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 300 of the Tranche III 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 III Issue, in accordance with the requirement of the SEBI Master Circular dated August 10, 2021 on as amended.

NCDs ALLOTMENT WILL BE MADE IN DEMATERIALIZED FORM ONLY. ALLOTMENT IN CONSULTATION WITH THE LEAD MANAGER AND THE DESIGNATED STOCK EXCHANGE SHALL BE MADE ON THE BASIS OF THE DATE OF UPLOAD OF EACH APPLICATION INTO THE ELECTRONIC PLATFORM OF THE STOCK EXCHANGES, IN 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 280 OF THE TRANCHE III PROSPECTUS DATED NOVEMBER 23, 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 189 of the Tranche III 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 III Issue. For further details, see the section titled "Material Contracts and Documents for Inspection" on page 410 of the Tranche III Prospectus.

LIABILITY OF MEMBERS: Limited by shares

AMOUNT OF SHARE CAPITAL OF THE COMPANY AS ON SEPTEMBER 30, 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 5,00,00,00,000 Preference Shares of ₹ 100 each. The Issued Share Capital is ₹ 1,64,63,75,924 divided into 82,31,87,962 Equity Shares of face value of ₹ 2 each. The Subscribed and Paid up Share Capital is ₹ 1,64,50,08,384 divided into 82,25,04,192 Equity Shares of face value of ₹ 2 each pursuant to certain shares and certain shares being kept in abeyance.

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. Anunachalam, J.V. Somayajulu, A.R. Damodaran, M.V. Arunachalam, B.S. Badrathi, 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 III 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/IMP/ROD/002/23-24 dated April 13, 2023 and from NSE by way of its letter bearing reference number NSE/LS/D/2023/0090 dated April 13, 2023. NSE shall be the Designated Stock Exchange.

GENERAL RISKS: Investment in non-convertible securities is risky, 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 own 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 18 of the Tranche III Prospectus. These risks are not, and are not intended to be, a complete list of all risks and considerations relevant to the non-convertible securities or investor's decision to purchase such securities. The Tranche III Prospectus has 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 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 Tranche III 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 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 Tranche III 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 Online system should not in any way be deemed or construed as compliance with various statutory requirement approved by the Exchange; nor does it in 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 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 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 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 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 in any manner warrant, certify or endorse the correctness or completeness of any of the contents of the Tranche III 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 III 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 III 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 this Tranche III 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 dated February 15, 2023 (further revalidated on March 20, 2023, April 13, 2023, July 12, 2023 and November 1, 2023) and [ICRA]AA+ (Stable) by ICRA Limited by way of its letter dated March 16, 2023 (further revalidated on April 3, 2023, July 17, 2023 and November 10, 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 B" of the Tranche III Prospectus, beginning on pages 47 and 414, respectively.

DISCLAIMER CLAUSE OF INDIA RATINGS AND RESEARCH PRIVATE LIMITED: All credit ratings assigned by India Ratings and Research Private Limited 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 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.

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 9500; and the offices of Consortium Member, Trading Members, Designated Intermediaries (ies) and Designated Branches of the SCBSs. Electronic application forms will be available on the websites of the SCBSs 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 <https://www.bseindia.com> and NSE GoBID at <https://www.nseindia.com> or can be accessed through mobile app. Further, application forms will also be provided to Designated Intermediaries at their request. The Abridged Prospectus can be downloaded from the following link: <https://cholamandalam.com/news/abridged-prospectus>

AVAILABILITY OF PROSPECTUS: Investors are advised to refer to the Tranche III Prospectus and the "Risk Factors" on page 18 of the Tranche III Prospectus, before applying to the Tranche III 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 www.sebi.gov.in

PUBLIC ISSUE ACCOUNT BANK, SPONSOR BANK AND REFUND BANK: HDFC Bank Limited.
CONSORTIUM MEMBER: A. K. Stockmart Private Limited.
Note: All Capitalised terms used herein and not specifically defined shall have same meaning as ascribed in the Tranche III Prospectus. For further details please refer the Shelf Prospectus and Tranche III Prospectus.

*IDBI Trusteeship Services Limited pursuant to Regulation 8 of the SEBI NCS Regulations and by way of letters dated March 27, 2023 and July 25, 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 III Prospectus and in all the subsequent periodical communications sent to the holders of the Debentures issued pursuant to this Tranche III Issue. A copy of the Shelf Prospectus and the Tranche III Prospectus have been filed with the RoC, in terms of Section 26 and Section 31 of the Companies Act, 2013, along with the endorsed/verified copies of all requisite documents. For further details, see "Material Contracts and Documents for Inspection" beginning on page 410 of the Tranche III Prospectus.

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 III Prospectus dated November 23, 2023 (the "Tranche III Prospectus") with the Registrar of Companies, Tamil Nadu at Chennai, National Stock Exchange of India Limited, BSE Limited and SEBI. The Shelf Prospectus and Tranche III 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 III Issue, should invest only on the basis of the information contained in the Shelf Prospectus and the Tranche III 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 the Tranche III Prospectus and your attention is drawn to the section on "Risk Factors" beginning on page 18 of the Tranche III Prospectus.

For CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LIMITED

Place : Chennai
Date : November 29, 2023

Sd/-
Ravindra Kumar Kundu
Executive Director
DIN: 07337155

CONCEPT

