

January 18, 2024

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 Tranche-IV issue opening and closing of Public issue of debentures

We enclose copies of the newspaper advertisements published in Financial Express – English edition, Dina Kural – Tamil edition and Jansatta – Hindi edition on 18th January, 2024 regarding the 'Issue opening and closing date' 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.1,163 crores, aggregating up to Rs.1,663 crores within the shelf limit of Rs.5000 crore ("Tranche IV Issue").

We request you kindly take the above on record and acknowledge receipt.

Thanking you,

Yours faithfully,
For Cholamandalam Investment & Finance Co. Ltd.

Balaji H
Assoc. VP-Compliance

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 IV 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 Investment and Finance Company Limited pursuant to a fresh certificate of incorporation issued by the ROC on June 2, 2010. The CIN of our Company is L65997IN1978PLC007576. We have obtained a certificate of registration dated June 9, 2011, bearing number 07-00308 issued by the RBI to commence/carry on the business of non-banking financial institution under Section 4A 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-ICI. 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 IV Prospectus.

Corporate Identity Number: L65997IN1978PLC007576; PAN: AAACC1226H

Registered and Corporate Office: Chola Crest, C54-55 and Super B4, Thiru-Vi-Ka Industrial Estate, Guindy, Chennai 600032, Tamil Nadu, India. Tel: +91 44 4090 7172. Website: www.cholamandalam.com; Email: investors@chola.murguapps.com; Company Secretary and Compliance Officer: P. Sujatha; Tel: +91 44 4090 7172; Email: sujathap@chola.murguapps.com; Chief Financial Officer: D. Anil Sethan; Tel: +91 44 4090 7172; Email: aasetv@chola.murguapps.com

THE ISSUE

PUBLIC ISSUE BY CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LIMITED ("COMPANY" OR THE "ISSUER") OF UP TO 1,66,30,000 SECURED, RATED, LISTED, REDEMABLE 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 ₹ 163 CRORES, AGGREGATING UP TO ₹ 663 CRORES (HEREINAFTER REFERRED TO AS THE "TRANCHE IV ISSUE") WHICH IS WITHIN THE SHELF LIMIT OF ₹ 5,000 CRORES AND IS BEING OFFERED BY WAY OF THE TRANCHE IV PROSPECTUS DATED JANUARY 16, 2024 CONTAINING INTER ALIA THE TERMS AND CONDITIONS OF TRANCHE IV ISSUE ("TRANCHE IV 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 IV PROSPECTUS CONSTITUTES THE PROSPECTUS ("PROSPECTUS").

THE TRANCHE IV 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+ (Positive)" 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 IV Prospectus.

TRANCHE IV ISSUE PROGRAMME* TRANCHE IV ISSUE OPENS ON: FRIDAY, JANUARY 19, 2024 TRANCHE IV ISSUE CLOSURES ON: FRIDAY, FEBRUARY 2, 2024

*The Tranche IV Issue shall remain open for subscription on Working Days from 10 a.m. to 5 p.m. (Indian Standard Time) during the period indicated in the Tranche IV Prospectus, except that the Tranche IV Issue may close on such earlier date or extended date as may be decided by the Board of Directors of our Company or Debenture Committee subject to compliance with Regulation 33A of the SEBI NCS Regulations and subject to not exceeding three days from filing the Tranche IV Prospectus with ROC. In the event of an early closure or extension of this Tranche IV Issue, our Company shall ensure that notice of the same is provided to all the investors within the time specified in the prospectus. In case of a pre-issuance advertisement for opening of this Tranche IV Issue has been given on or before such earlier or initial date of the Tranche IV Issue closure, Application Forms for this Tranche IV Issue will be accepted only from 10.00 a.m. to 5.00 p.m. on such extended time as may be permitted by the Stock Exchanges, on Working Days during the Tranche IV Issue period. On the Tranche IV Issue Closing Date, the Application Forms will be accepted only between 10 a.m. and 3 p.m. (Indian Standard Time) and uploaded until 5 p.m. on 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 p.m. (Indian Standard Time) on one Working Day after the Tranche IV Issue Closing Date. For further details please refer to the chapter titled "Issue Related Information" on page 280 of the Tranche IV Prospectus.

OUR PROMOTERS

Our Promoters are Cholamandalam Financial Holdings Limited, Ambadi Investments Limited, M V Subbiah, M A Aigappan, A Vellayan, A Venkatchalam, M M Murguppan, M M Venkatchalam, M M Arunachalam, S Vellayan, Arun Aigappan, M M Veerappan, V Narayanan, V Arunachalam, M M Muthiah, M M Muthiah, Anon Venkatchalam, M V Subramanian, M V Muruguppan HUF, M V Subbi HUF, M A Aigappan HUF, A Vellayan HUF, A Venkatchalam HUF, M M Murguppan HUF, M M Venkatchalam HUF, M M Arunachalam HUF, M M Muthiah HUF, A M M Arunachalam HUF, Murguapps & Sons (M V Subbiah, M A Aigappan & M M Murguppan 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.Aigappan (holds shares on behalf of Kadamane Estates), Tel: +91 44 4090 7172; Email: investors@chola.murguapps.com. For further details, see "Our Promoters" beginning on page 206 of the Tranche IV Prospectus.

THE FOLLOWING IS A SUMMARY OF THE TERMS AND CONDITIONS OF THE NCDs TO BE ISSUED PURSUANT TO THE TRANCHE IV PROSPECTUS

Table with columns: Series, Frequency of Interest Payment, Minimum Application, and Interest rates for various series (I, II, III, IV, V, VI).

*Our Company shall allot and allot Series III NCDs wherein the Applicants have not indicated the choice of the relevant NCD Series. With respect to Series wherein 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 Paid Tax Benefits Available to the Debenture Holders" on page 134 of the Tranche IV Prospectus.

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 and not a 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

NCDs ALLOTMENT WILL BE MADE IN DEMATERIALIZED FORM ONLY. ALLOTMENT IN CONSULTATION WITH THE LEAD MANAGER AND THE DESIGNATED STOCK EXCHANGE... DISCLOSURE CLAUSE OF THE RBI: A copy of the Shelf Prospectus and the Tranche IV Prospectus has not been filed or submitted to the Reserve Bank of India ("RBI")... AVAILABILITY OF APPLICATION FORM: Application forms can be obtained from: CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LIMITED... PUBLIC ISSUE ACCOUNT BANK, SPONSOR BANK AND REFUND BANK: HDFC Bank Limited.

LEAD MANAGER TO THE ISSUE: A.K. BUILDING BONDS; REGISTRAR TO THE ISSUE: KFINTech; CREDIT RATING AGENCY: India Ratings & Research, ICRA; DEBENTURE TRUSTEE: IDBI Trustee.

Chola Crest, C54-55 and Super B4, Thiru-Vi-Ka Industrial Estate, Guindy, Chennai 600032, Tamil Nadu, India, Contact Number: +91 44 4090 7172. Fax number: +91 44 4090 6464. Email: sujathap@chola.murguapps.com

*IDBI Trustee 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 and the Tranche IV Prospectus and in all the subsequent periodical communications sent to the holders of the Debentures issued pursuant to the Tranche IV Issue. A copy of the Shelf Prospectus and the Tranche IV Prospectus have been filed with the ROC, in terms of Section 26 and Section 31 of the Companies Act, 2013, along with the endorsed/certified copies of all requisite documents. For further details, see "Material Contracts and Documents for Inspection" beginning on page 410 of the Tranche IV 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 IV Prospectus dated January 16, 2024 (the "Tranche IV Prospectus") with the Registrar of Companies, Tamil Nadu at Chennai, National Stock Exchange of India Limited, NSE, and Indian Depository Limited, ICDIL. The Shelf Prospectus and Tranche IV Prospectus are available 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 on the website of the lead manager at www.agrup.com. Investors proposing to participate in the Tranche IV Issue, should invest only on the basis of the information contained in the Shelf Prospectus and the Tranche IV 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 IV Prospectus and your attention is drawn to the section on "Risk Factors" beginning on page 18 of the Tranche IV Prospectus.

Place : Chennai Date : January 17, 2024. For CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LIMITED. Ravindra Kumar Kundu, Executive Director. DIN: 07351155

