


PART I

| Issuer details | |
|----------------------------|---|
| Name and Address of Issuer | CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LIMITED, |
| Business Segment/Activity | ASSET FINANCE COMPANY AS PER RBI CLASSIFICATION |
| Managing Director | Mr. Ravindra Kumar Kundu |
| GROUP AFFILIATION (IF ANY) | MURUGAPPA GROUP |

PART II

| Issue Details | |
|--------------------------------|---|
| ISIN | INE121A14YB7 |
| PROPOSED DATE OF ISSUE | 28 th NOV 2025 |
| TENOR AND DATE OF MATURITY | 364 DAYS, 27 th NOV 2026 |
| Proposed to be listed/Unlisted | Listed |
| EXACT PURPOSE OF ISSUE OF CP | The proceeds of the current issue would be utilized for : (i) repayment of existing debt (ii) financing / refinancing lending requirements of the company (iii) to park temporary surplus short term investments |
| Market Convention | FIMMDA Conventions |

| Credit rating details for CP | Credit Rating 1 | Credit Rating 2 |
|------------------------------|-----------------|-----------------|
| Credit rating Issuer | ICRA | CARE |
| Rating | A1+ | A1+ |
| Date of Rating | 10-Nov-2025 | 19-Nov-2025 |
| Validity of Issuance | 3 MONTHS | 2 MONTHS |
| Validity Period for Rating | 27-Nov-2026 | 27-Nov-2026 |
| For Amount (Rs) | 15000 crs | 15000 crs |
| Conditions if any | NA | NA |
| Long term Rating of Issuer | AA+ | AA+ |
| Unaccepted Rating of Issuer | NA | NA |

| | |
|---|---|
| ISSUING AND PAYING AGENT | HDFC BANK LIMITED, 4TH FLOOR, R K SALAI, CHENNAI – 600 004. |
| Debenture trustee details if any | NA |
| Credit enhancement details | NIL (ISSUED ON STAND-ALONE BASIS) |
| Description of Instrument | COMMERCIAL PAPER |
| AMOUNT | RS. 500 CRORES |
| IN FAVOUR OF | TO THE INVESTOR OF THE CP |
| Name and Address of Guarantor | NA |
| Net worth of the Guarantor | NA |
| Extent of Guarantee Offered | NA |
| Condition under which guarantee will be revoked | NA |

Cholamandalam Investment and Finance Company Limited

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

| | |
|--|----|
| Trustee details if any | NA |
| Whether guarantor is group entity | NA |
| Name of companies to which guarantor has issued similar guaranteed | NA |

PART III

A. Issuer Financial Details

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|--------------------------------|---------------|
| CP/NCD Borrowing | CP Borrowing |
| Date of Board Resolution | 31-July-2025 |
| 1. Limit Approved by Board | INR 30000 crs |
| 2. Limit as per CRA | INR 15000 crs |
| 3. Limit approved by Regulator | NA |

B. DETAILS OF CPS ISSUED DURING THE LAST 15 MONTHS

| | |
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| DETAILS OF CPS ISSUED DURING THE LAST 15 MONTHS | REFER ENCLOSED ANNEXURE 1 AMT OF CP ISSUED IN LAST 15 MONTHS – RS. 16,165 CRORES |
| * ISSUER'S LIABILITY UNDER THE CP WILL CONTINUE BEYOND DUE DATE, IN CASE THE CP IS NOT REDEEMED ON DUE DATE. | |

DETAILS OF DEBT OUTSTANDING

| | |
|--|---|
| DETAILS OF OTHER DEBT INSTRUMENTS OUTSTANDING (AS ON Oct 25) | REFER ENCLOSED ANNEXURE 2 AMT OF DEBENTURES OUTSTANDING – RS. 35,996.18 CRORES |
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C. BANK FUND BASED FACILITIES

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| BANK FUND BASED FACILITIES FROM BANKS / FINANCIAL (AS ON Oct 25) | REFER ENCLOSED ANNEXURE 3 INSTITUTIONS, AMT OF TOTAL LIMIT - RS. 1,66,880 CRORES AND TOTAL OUTSTANDING - RS. 1,05,983 CRORES |
|--|---|

D. Shareholding Details of Promoters and details of Shares Pledged. – As per Annex 1 to Letter of Offer

E. Financial Summary

| PARTICULARS | AS ON 30 th Sep 2025 | 31.03.2025 | 31.03.2024 | 31.03.2023 |
|---|---------------------------------|-------------|-------------|------------|
| EQUITY | 16,835 | 16,825 | 16,806 | 16,448 |
| PREFERENCE SHARE CAPITAL | - | - | - | - |
| SHARE APPLICATION MONEY - PENDING ALLOTMENT | 1.21 | 198 | 1.59 | - |
| NET WORTH | 25,89,464 | 23,62,740 | 19,55,651 | 14,29,605 |
| INVESTMENT IN SUBSIDIARIES | 52,172 | 52,172 | 52,172 | 53,947 |
| TOTAL DEBT OUTSTANDING | 1,87,51,482 | 1,74,94,611 | 1,34,47,358 | 97,35,606 |
| - SHORT TERM (< 1 YEAR) | - | - | - | - |
| - OTHER DEBT | - | - | - | - |

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| | | | | |
|--------------------------|-----------|-----------|-----------|-----------|
| GROSS INCOME | 14,71,450 | 25,74,557 | 18,84,522 | 12,97,798 |
| OPERATING PROFIT (PBITD) | 10,20,930 | 18,46,384 | 14,00,848 | 9,46,732 |
| GROSS PROFIT (PBSD) | 3,22,754 | 5,97,899 | 4,77,787 | 3,71,857 |
| NET PROFIT (POST TAX) | 2,29,122 | 4,25,853 | 3,42,276 | 2,66,620 |

- F. Details of statutory auditor and changes in statutory auditor in the last three financial years – As per Annex 1 to Letter of Offer
- G. DETAILS OF DEFAULT AND DELAY IN REDEMPTION OF CP, NCD OR ANY OTHER BORROWINGS DURING LAST FIVE YEARS, INCLUDING CURRENT FINANCIAL YEAR - NA
- H. Details of any material event/development having implications for the financials/credit quality resulting in material liabilities, corporate restructuring event which may affect the issue or the investor's decision to invest in the CP/NCD - NA
- I. Material Litigation, if any - NA
- J. Regulatory Strictures, if any - NA
- K. An issuer which is either an NBFC or an HFC shall disclose the residual maturity profile of its assets and liabilities in the following format – As per Annex 1 to Letter of Offer




AUTHORISED SIGNATORY OF THE ISSUER DATE
27th Nov, 2025

ORIGINAL / AUTHENTICATED COPY OF ANY DOCUMENT RELATED TO ABOVE INFORMATION WILL BE MADE AVAILABLE TO THE INVESTORS ON REQUEST.

Cholamandalam Investment and Finance Company Limited

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