

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	INE121A14YF8
PROPOSED DATE OF ISSUE	23 rd JAN 2026
TENOR AND DATE OF MATURITY	364 DAYS, 22 nd JAN 2027
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	31-Dec-2025	13-Jan-2026
Validity of Issuance	3 MONTHS	2 MONTHS
Validity Period for Rating	22-Jan-2027	22-Jan-2027
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. 1000 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 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

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

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

A. DETAILS OF CPS ISSUED DURING THE LAST 15 MONTHS

DETAILS OF CPS ISSUED DURING THE LAST 15 MONTHS	REFER ENCLOSED ANNEXURE 1 AMT OF CP ISSUED IN LAST 15 MONTHS – RS. 20,490 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 Dec 25)	REFER ENCLOSED ANNEXURE 2 AMT OF DEBENTURES OUTSTANDING – RS. 36,706.13 CRORES
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B. BANK FUND BASED FACILITIES

BANK FUND BASED FACILITIES FROM BANKS / FINANCIAL (AS ON Dec 25)	REFER ENCLOSED ANNEXURE 3 INSTITUTIONS, AMT OF TOTAL LIMIT - RS. 1,73,780 CRORES AND TOTAL OUTSTANDING - RS. 1,12,511 CRORES
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C. Shareholding Details of Promoters and details of Shares Pledged. – As per Annex 1 to Letter of Offer

D. 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
INVESTMENT IN EQUITY & 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 (PBTD)	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

- E. Details of statutory auditor and changes in statutory auditor in the last three financial years – **As per Annex 1 to Letter of Offer**
- F. DETAILS OF DEFAULT AND DELAY IN REDEMPTION OF CP, NCD OR ANY OTHER BORROWINGS DURING LAST FIVE YEARS, INCLUDING CURRENT FINANCIAL YEAR - **NA**
- G. 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**
- H. Material Litigation, if any - **NA**
- I. Regulatory Strictures, if any - **NA**
- J. 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**

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AUTHORISED SIGNATORY OF THE ISSUER DATE
23rd Jan, 2026

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

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