

**PART I**

|                            |   |
|----------------------------|---|
| <b>Issuer details</b>      |   |
| 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**

|                                |   |
|--------------------------------|---|
| <b>Issue Details</b>           |   |
| ISIN                           | INE121A14YH4  |
| PROPOSED DATE OF ISSUE         | 27 <sup>th</sup> JAN 2026   |
| TENOR AND DATE OF MATURITY     | 302 DAYS, 25 <sup>th</sup> Nov 2026   |
| Proposed to be listed/Unlisted | Listed  |
| EXACT PURPOSE OF ISSUE OF CP   | The proceeds of the current issue would be utilized for :<br>(i) repayment of existing debt<br>(ii) financing / refinancing lending requirements of the company<br>(iii) to park temporary surplus short term investments |
| Market Convention              | FIMMDA Conventions  |

| <b>Credit rating details for CP</b> | <b>Credit Rating 1</b> | <b>Credit Rating 2</b> |
|-------------------------------------|------------------------|------------------------|
| 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          | 25-Nov-2026            | 25-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. 555 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<br>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<br>AMT OF DEBENTURES OUTSTANDING – RS. 36,706.13 CRORES |
|--|---|

#### B. BANK FUND BASED FACILITIES

|  |   |
|--|---|
| BANK FUND BASED FACILITIES FROM BANKS / FINANCIAL (AS ON Dec 25) | REFER ENCLOSED ANNEXURE 3<br>INSTITUTIONS, AMT OF TOTAL LIMIT - RS. 1,73,780 CRORES AND TOTAL OUTSTANDING - RS. 1,12,511 CRORES |
|--|---|

#### 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 <sup>th</sup> 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  |
| OTHER DEBT                                  | -                               | -           | -           | -          |

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**murugappa**

|                          |           |           |           |           |
|--------------------------|-----------|-----------|-----------|-----------|
| 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**

*Srijalath*



AUTHORISED SIGNATORY OF THE ISSUER DATE  
23<sup>rd</sup> Jan, 2026

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

## Cholamandalam Investment and Finance Company Ltd.

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