

April 26, 2013

**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**

Dear Sirs,

Sub: Publication of audited financial results for the quarter and year ended 31st March 2013

Kindly refer our letter dated 1st April 2013, intimating you of the convening of the meeting of the Board of Directors on 26th April 2013 for publication of audited results and recommendation of final dividend.

1. In this regard, we wish to inform you that the Board of Directors at their meeting held today at Chennai, has approved the following:

a. Audited financial results of the Company for the year ended 31st March 2013. We enclose a copy of the audited financial results as approved by the Board. The audited financial results are being published in the newspapers as per the listing agreement.

b. Recommendation of final dividend @ 10% being Re.1/- per equity share for the year ended 31st March 2013 out of the profits of the Company. This is besides the interim dividend of 25% (Rs.2.50 per equity share) as approved by the Board in January 2013. With this, the total dividend for the financial year ended 31st March 2013 will be at 35% (Rs.3.50 per equity share).

A copy of the press release with regard to the above financial results is being released for publication.

2. The Annual General Meeting of the Company is scheduled to be held on Wednesday, the 31st July 2013 and the Register of members will be closed from Friday, the 26th July, 2013 to Wednesday, the 31st July, 2013 (both days inclusive).

3. We hereby certify that all securities received for transfers one month prior to the intimation of closure of register of members have been transferred and despatched to the transferees. The securities pending for transfer and further securities that may get lodged for transfer will be transferred and despatched to the transferees within a period of one month from the date of receipt.

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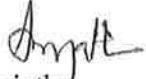
4. Further, we enclose a copy of the half yearly information on the listed debentures outstanding as of 31st March 2013.

Kindly take the above information on record and acknowledge receipt.

Thanking you,

Yours faithfully,

For Cholamandalam Investment and Finance Company Limited



P Sujatha
Company Secretary

Encl.: As above



Part I													for the year ended March 31, 2013			₹ 'lacs								
Particulars													Standalone						Consolidated					
Audited			Unaudited			Audited			Audited			Audited			Unaudited			Audited			Audited			
Three months ended			Three months ended			Year ended			Year ended			Three months ended			Three months ended			Year ended			Year ended			
31.03.2013	31.12.2012	31.03.2012	31.03.2012	31.03.2012	31.03.2012	31.03.2012	31.03.2012	31.03.2012	31.03.2012	31.03.2012	31.03.2012	31.03.2012	31.03.2012	31.03.2012	31.03.2012	31.03.2012	31.03.2012	31.03.2012	31.03.2012	31.03.2012	31.03.2012	31.03.2012	31.03.2012	
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23		
1.	a) Income from operations	71,130	65,380	50,736	248,815	171,529	71,538	65,737	51,127	250,255	172,910													
2.	b) Other operating income	1,428	1,156	1,461	6,522	5,009	1,431	1,160	1,464	6,537	5,019													
	Expenditure																							
	a) Interest (Financing Charges)	37,991	37,402	28,264	141,101	98,818	37,946	37,358	28,270	141,000	99,002													
	b) Employees cost	4,590	3,817	2,914	15,309	11,037	4,768	4,003	3,118	16,081	11,919													
	c) Business origination outsourcing	5,190	4,275	3,897	17,437	12,694	5,276	4,384	4,033	17,848	13,219													
	d) Other operating expenses (net)	6,371	5,257	6,263	22,181	19,058	6,466	5,352	6,369	22,541	19,488													
	e) Depreciation	703	498	315	2,031	733	355	355	355	2,157	1,038													
	f) Provisions and loan losses	5,471	3,091	309	12,429	3,967	5,466	3,068	761	12,334	9,961													
	g) Total	60,316	54,340	41,962	210,488	146,464	60,655	54,695	42,906	211,961	154,627													
3.	Profit from Operations before Other Income & Exceptional Items (1-2)	12,242	12,196	10,235	44,849	30,074	12,314	12,202	9,685	44,831	23,302													
4.	Other income	5	46	53	231	2,283	100	49	142	389	2,630													
5.	Profit before Exceptional Items (3+4)	12,247	12,242	10,288	45,080	32,357	12,414	12,251	9,827	45,220	25,932													
6.	Exceptional items	-	-	(1,150)	-	(3,346)	-	-	-	-	3,000													
7.	Profit from Ordinary Activities before Tax (5+6)	12,247	12,242	9,138	45,080	29,011	12,414	12,251	9,827	45,220	28,932													
8.	Tax expense (including deferred tax)	3,671	4,098	3,752	14,425	11,757	3,673	4,100	3,750	14,429	12,033													
9.	Net Profit from Ordinary Activities after Tax (7-8)	8,576	8,144	5,386	30,655	17,254	8,741	8,151	6,077	30,791	16,899													
10.	Extraordinary Items (net of tax expense)	-</																						

CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LIMITED

Part II

Select Information for the quarter and year ended March 31, 2013												
Particulars	Standalone						Consolidated					
	Audited	Unaudited	Audited	Audited	Audited		Audited	Unaudited	Audited	Audited	Audited	
	Three months ended			Year ended			Three months ended			Year ended		
	31.03.2013	31.12.2012	31.03.2012	31.03.2013	31.03.2012		31.03.2013	31.12.2012	31.03.2012	31.03.2013	31.03.2012	
	1	2	3	4	5		6	7	8	9	10	
A. Particulars of Shareholding												
1. Public Shareholding												
- Number of shares	60,517,451	49,986,912	50,011,864	60,517,451	50,011,864		60,517,451	49,986,912	50,011,864	60,517,451	50,011,864	
- Percentage of shareholding	42.29	37.71	37.73	42.29	37.73		42.29	37.71	37.73	42.29	37.73	
2. Promoters and Promoter group shareholding												
a) Pledged / Encumbered												
- Number of shares	-	-	-	-	-		-	-	-	-	-	
- Percentage of shares	-	-	-	-	-		-	-	-	-	-	
as a% of the total shareholding of the promoter / promoter group												
as a% of the total share capital of the company												
b) Non encumbered												
- Number of shares	82,590,290	82,579,656	82,542,685	82,590,290	82,542,685		82,590,290	82,579,656	82,542,685	82,590,290	82,542,685	
- Percentage of shares	100.00	100.00	100.00	100.00	100.00		100.00	100.00	100.00	100.00	100.00	
as a% of the total shareholding of the promoter / promoter group												
as a% of the total share capital of the company	57.71	62.29	62.27	57.71	62.27		57.71	62.29	62.27	57.71	62.27	

Part III	
Particulars	Quarter ended March 31, 2013
B. Investor Complaints	
Pending at the beginning of the quarter	1
Received during the quarter	1
Disposed off during the quarter	2
Remaining unresolved at the end of the quarter	0

Notes:

1. Statement of Assets and Liabilities as at March 31, 2013 is given below.

Particulars	Standalone		Consolidated	
	As at 31.03.2013	As at 31.03.2012	As at 31.03.2013	As at 31.03.2012
EQUITY AND LIABILITIES				
1. Shareholders' funds				
(a) Share capital	14,317	13,262	14,317	13,262
(b) Reserves and surplus	182,160	128,466	180,939	127,110
(c) Money received against share warrants	-	-	-	-
Sub-total - Shareholders' funds	196,477	141,728	195,256	140,372
2. Share application money pending allotment	-	-	-	-
3. Minority interest	-	-	-	-
4. Non-current liabilities				
(a) Long-term borrowings	829,871	715,455	829,871	715,455
(b) Deferred tax liabilities (net)	-	-	-	-
(c) Other long-term liabilities	4,846	1,937	4,846	1,937
(d) Long-term provisions	8,820	5,295	8,821	5,301
Sub-total - Non-current liabilities	843,537	722,687	843,538	722,693
5. Current liabilities				
(a) Short-term borrowings	298,153	154,806	296,112	154,806
(b) Trade payables	14,388	9,933	15,112	10,895
(c) Current maturities of Long-term borrowings	400,877	274,150	400,877	274,150
(d) Other current liabilities	49,721	28,142	49,782	28,200
(e) Short-term provisions	15,327	11,580	22,171	18,543
Sub-total - Current liabilities	778,466	478,611	784,054	486,594
TOTAL - EQUITY AND LIABILITIES	1,818,480	1,343,026	1,822,848	1,349,659
B ASSETS				
1. Non-current assets				
(a) Fixed assets	7,065	5,316	7,276	5,649
(b) Goodwill on consolidation	-	-	-	-
(c) Non-current investments	8,279	5,769	2,863	389
(d) Deferred tax assets (net)	6,886	5,113	6,886	5,113
(e) Receivable under Financing Activity	1,147,363	834,290	1,147,364	834,296
(f) Long-term loans and advances	5,425	4,486	5,970	5,158
(g) Trade Receivables	-	-	-	1
(h) Other non-current assets	45,732	36,471	45,757	36,471
Sub-total - Non-current assets	1,220,750	891,445	1,216,116	887,077
2. Current assets				
(a) Current investments	14,173	401	14,333	627
(b) Inventories	-	-	-	-
(c) Trade receivables	-	-	486	736
(d) Cash and cash equivalents	38,897	25,840	40,368	28,827
(e) Receivable under Financing Activity	515,231	398,700	522,012	405,595
(f) Short-term loans and advances	1,242	3,017	1,319	3,118
(g) Other current assets	28,187	23,623	28,214	23,679
Sub-total - Current assets	597,730	451,581	606,732	462,582
TOTAL - ASSETS	1,818,480	1,343,026	1,822,848	1,349,659

Notes (cont..)

2. The above Statement of Standalone and Consolidated Audited Results for the year ended March 31, 2013 was reviewed by the Audit Committee and approved by the Board of Directors at their respective meetings held on April 26, 2013. The financial results of the subsidiaries for the year ended March 31, 2013, have been audited by the statutory auditors of the respective companies.
3. On February 13, 2013, the company allotted 1,05,26,315 equity shares of Rs.10/- each at a premium of Rs.275/- per share aggregating to Rs.300 Crores to eligible investors who are Qualified Institutional Buyers.
4. The Board of Directors at their meeting held on October 30, 2012 approved a Scheme of Amalgamation of the Company's wholly owned subsidiary M/s Cholamandalam Factoring Limited (CFACT) with the Company with effect from 1 April 2012 (the Appointed Date) subject to the approval of Hon'ble High Court of Judicature at Madras and other necessary approvals and sanctions. The Order of Hon'ble High Court is awaited on the petition filed by CFACT in this regard.
5. During the quarter ended March 31, 2013, 14,858 options were exercised. The total outstanding employee stock options as at March 31, 2013 is 10,93,798.
6. The Board of Directors of the Company have recommended a final dividend of 10% being Re.1/- per equity share for the year ended March 31, 2013.
7. Segmental Reporting: The Company is primarily engaged in the business of financing. All the activities of the Company revolve around the main business in India. As such there are no separate reportable segments as per Accounting Standard (AS) 17 "Segment Reporting" in respect of the Company. The Segmental Reporting in respect of the Consolidated Accounts is given in Appendix 1.
8. The figures of the last quarter are the balancing figures between the audited figures in respect of the full financial year and the published year to date figures upto third quarter of the current financial year.
9. Prior period figures have been regrouped wherever necessary to conform to the current period presentation.

On behalf of the Board of Directors



Vellayan Subbiah
Managing Director

Place : Chennai

Date : April 26, 2013

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CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LIMITED

Appendix 1

Segment wise Revenue, Results and Capital Employed for consolidated results under clause 41 of the listing agreement

Particulars	Consolidated				
	Three months ended			Year ended	
	31.03.2013	31.12.2012	31.03.2012	31.03.2013	31.03.2012
	1	2	3	4	5
1. Segment Revenue					
Financing	72,559	66,536	52,198	255,338	176,538
Distribution	251	205	265	875	910
Stock Broking	168	165	154	648	557
Total	72,978	66,906	52,617	256,861	178,005
Less: Inter-Segment revenue	(9)	(9)	(26)	(69)	(76)
Net Revenue	72,969	66,897	52,591	256,792	177,929
2. Segment Results (Profit / (Loss) before tax)					
Financing	12,266	12,274	8,708	45,224	22,882
Distribution	133	35	22	200	(37)
Stock Broking	(17)	(24)	(53)	(97)	(259)
Total	12,382	12,285	8,677	45,327	22,586
Add: Other unallocable income net of unallocable expenditure	32	(34)	1,150	(107)	6,346
Net Profit / (Loss) before Tax	12,414	12,251	9,827	45,220	28,932
3. Capital Employed (Segment Assets - Segment Liabilities)					
Financing				181,262	127,192
Distribution				1,123	2,372
Stock Broking				963	889
Other Unallocable assets net of unallocable liabilities				11,908	9,919
Total				195,256	140,372

Note:

Management of the Company has identified the above reportable segments. Segment data for the previous periods, has been restated, wherever necessary, to conform to the current quarter presentation.

On behalf of the **Board of Directors**

Place : Chennai
Date : April 26, 2013

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Vellayan Subbiah
Managing Director

Cholamandalam Investment and Finance Company Limited

Continued good performance in Q 4- Disbursements up by 33%, PAT up by 59%

Q - 4 Performance Highlights:

Chennai, Apr 26th, 2013: Q4 has been a good quarter for the Company, with disbursements in vehicle finance growing by 32% and disbursements in home equity loans growing by 42% compared to the same period last year.

The Company disbursed Rs.3140 Cr. in Vehicle Finance as against Rs.2370 Cr. in Q 4 of 2011 – 12 and disbursed Rs.639 Cr. in Home Equity loans as against Rs.448 Cr. in Q 4 of 2011 – 12. Gold Loan disbursements were Rs.14 Cr. for the quarter as against Rs.54 Cr. in Q 4 of 2011 - 12. Home Loan disbursements were Rs.2 Cr. for the quarter. The Company launched its Corporate Finance loan business during the later part of the quarter and disbursed Rs.13 Cr. in this regard. The aggregate disbursements of the Company for the quarter are Rs.3808 Cr. as against Rs.2872 Cr. in Q 4 of 2011 - 12 registering a growth of 33%.

The Company issued and allotted 1,05,26,315 Equity Shares at a price of Rs.285 per Equity Share (face value of Rs.10 per Equity Share and premium of Rs.275 per Equity Share) aggregating to Rs.300 Cr. in the month of Feb 2013. The issue had 21 investors constituting FII, Mutual Funds, Insurance Companies and Private Equity Funds contributing to the issue.

Total Income is Rs.726 Cr. compared to Rs.523 Cr. in Q 4 of 2011 -12 registering a growth of 39%.

Profit before tax is Rs.122 Cr. as against Rs.91 Cr. in Q 4 of 2011 -12 registering a growth of 34%. Profit after tax is Rs.86 Cr. as against Rs.54 Cr. in Q 4 of 2011 -12 registering a growth of 59%.

FY - 13 - Performance Highlights:

The Company disbursed Rs.9882 Cr. in Vehicle Finance as against Rs.7307 Cr. in FY – 12, disbursed Rs.2161 Cr. in Home Equity loans as against Rs.1528 Cr. in FY – 12 and Gold Loan disbursements were at Rs.59 Cr. as against Rs.54 Cr. in FY – 12. The newly launched business which started in the H2 of FY -13 includes home loans vertical disbursements of Rs.3 Cr. and Corporate Finance disbursements of Rs.13 Cr. The aggregate disbursements of the Company for the FY - 13 is Rs.12,118 Cr. as against Rs.8,889 Cr. in FY- 12 registering a growth of 36%.

Total Income is Rs.2556 Cr. compared to Rs.1788 Cr. in FY 12 registering a growth of 43%.

Profit before tax is Rs.451 Cr. as against Rs.290 Cr. in FY - 12 registering a growth of 55%.

Profit after tax is Rs.307 Cr. as against Rs.173 Cr. in FY - 12 registering a growth of 78%.

Financial Performance - Summary :

2011 - 12		Particulars	2012 - 13		Q-o-Q	Y-o-Y
Q - 4	FY		Q - 4	Full Year	Growth	Growth
Actuals			Actuals	Actuals	(%)	(%)
2,872	8,889	Disbursements	3,808	12,118	33%	36%
523	1,788	Total Income	726	2,556	39%	43%
103	324	Profit before Tax and Exceptional Items	122	451	19%	39%
(12)	(33)	Exceptional Items	-	-		
91	290	Profit Before Tax	122	451	34%	55%
54	173	Profit After Tax	86	307	59%	78%

- The Company has expanded its presence to 518 branches as on 31st March 2013 compared to 375 as on 31st March 2012. The additional branches are in Tier III and Tier IV locations across India.
- The Company raised Tier II capital of Rs.698 Cr. during the FY -13 by way of subordinated debt and perpetual debt instruments to strengthen its capital adequacy ratio.
- Capital adequacy ratio stands increased to 19.04% compared to 18.08% in Mar 12.

Subsidiaries Performance:

The wealth management business constituting Chola Securities and Chola Distribution Services had made a profit of Rs.1 Cr. during the year compared to a loss of Rs.3 Cr. in FY - 12.

Cholamandalam Factoring Limited (CFACT) made a profit of Rs.1 Cr. during the year compared to a loss of Rs.61 Cr. in FY - 12.

Consequent to the approval of the Boards of both the companies for amalgamation of CFACT with the Company, CFACT has filed the Scheme of Amalgamation and other relevant applications with Honorable High Court of Judicature at Madras for necessary Orders.

Consolidated Results:

The consolidated profit after tax for the year was Rs.308 Cr. as against a PAT of Rs.169 Cr. in FY - 12 registering a growth of 82%.

Others:

The Board has recommended a final dividend of Rs.1/- per share (10% on the face value of Rs.10/- per share) to its equity shareholders.

CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LIMITED



TRUSTEE - IDBI TRUSTEESHIP SERVICES LTD

HALF YEARLY INFORMATION FOR LISTED DEBENTURES OUTSTANDING AS OF 31-Mar-2013

ISIN No.	Type	Series	Credit rating	Debentures outstanding (Rs in Crs)	Status of Security; Trust deed / Hypothecation deed dated	Previous Interest payment date	Previous Interest paid (Y/N)	Next due date for Principal / Interest
INE121A08KJ1	Sub debt	SD8	Dual rating *	30.00	Unsecured	31-Oct-12	Y	30-Apr-13
INE121A08KK3	Sub debt	SD9	Dual rating *	100.00	Unsecured	7-Dec-12	Y	7-Jun-13
INE121A08LJ9	Sub debt	SD10	Dual rating *	10.00	Unsecured	21-May-12	Y	21-May-13
INE121A08LK7	Sub debt	SD11	Dual rating *	1.00	Unsecured	1-Jun-12	Y	31-May-13
INE121A08LK7	Sub debt	SD12	Dual rating *	0.50	Unsecured	1-Jun-12	Y	31-May-13
INE121A08LO9	Sub debt	SD13	Dual rating *	100.00	Unsecured	25-Mar-13	Y	24-Mar-14
INE121A08LP6	Sub debt	SD14	Dual rating *	100.00	Unsecured	20-Nov-12	Y	20-Nov-13
INE121A08LQ4	Sub debt	SD15	Dual rating *	35.00	Unsecured	22-Feb-13	Y	22-Feb-14
INE121A08LR2	Sub debt	SD16	IND AA-(ind) by India Ratings	15.00	Unsecured	26-Mar-13	Y	26-Mar-14
INE121A08LS0	Sub debt	SD17	IND AA-(ind) by India Ratings	100.00	Unsecured	30-Apr-12	Y	29-Apr-13
INE121A08LT8	Sub debt	SD18	Dual rating *	11.50	Unsecured	7-May-12	Y	6-May-13
INE121A08LU6	Sub debt	SD19	Dual rating *	50.00	Unsecured	6-Jul-12	Y	8-Jul-13
INE121A08LX0	Sub debt	SD20	Dual rating *	60.50	Unsecured	3-Jul-12	Y	2-Jul-13
INE121A08LZ5	Sub debt	SD21	Dual rating *	84.30	Unsecured	1-Aug-12	Y	1-Aug-13
INE121A08MA6	Sub debt	SD22	Dual rating *	25.20	Unsecured	9-Aug-12	Y	9-Aug-13
INE121A08MC2	Sub debt	SD23	Dual rating *	75.00	Unsecured	21-Nov-12	Y	21-Nov-13
INE121A08MH1	Sub debt	SD24	Dual rating **	100.00	Unsecured	NA	NA	7-May-13
INE121A08MI9	Sub debt	SD25	Dual rating **	50.00	Unsecured	NA	NA	18-May-13
INE121A08MJ7	Sub debt	SD26	ICRA/AA by ICRA; Stable	50.00	Unsecured	NA	NA	16-Jun-13
INE121A08MK5	Sub debt	SD27	CARE AA- by CARE	20.00	Unsecured	NA	NA	26-Jun-13
INE121A08MN9	Sub debt	SD28	Dual rating **	25.00	Unsecured	NA	NA	5-Sep-13
INE121A08MR0	Sub debt	SD29	Dual rating **	25.00	Unsecured	NA	NA	5-Dec-13
INE121A08MU4	Sub debt	SD30	ICRA/AA by ICRA; Stable	35.00	Unsecured	NA	NA	28-Dec-13
INE121A08MV2	Sub debt	SD31	ICRA/AA by ICRA; Stable	50.00	Unsecured	NA	NA	11-Jan-14
INE121A08MW8	Sub debt	SD32	ICRA/AA by ICRA; Stable	25.00	Unsecured	NA	NA	20-Feb-14
			Sub-debt total	1,158.00				
INE121A08LV4	Perpetual debt	PDI 1	Dual rating *	150.00	Unsecured	11-Oct-12	Y	11-Oct-13
INE121A08LW2	Perpetual debt	PDI 2	Dual rating *	101.05	Unsecured	31-Dec-12	Y	29-Jun-13
INE121A08LY8	Perpetual debt	PDI 3	Dual rating *	20.65	Unsecured	22-Jan-13	Y	22-Jul-13
INE121A08ME4	Perpetual debt	PDI 4	Dual rating *	18.00	Unsecured	18-Feb-13	Y	18-Aug-13

FOR CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LIMITED

[Signature]

Authorised Signatory/ies

[Signature]
FOR IDBI TRUSTEESHIP SERVICES LTD.
AUTHORISED SIGNATORY

CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LIMITED



TRUSTEE - IDBI TRUSTEESHIP SERVICES LTD

HALF YEARLY INFORMATION FOR LISTED DEBENTURES OUTSTANDING AS OF 31-Mar-2013

ISIN No.	Type	Series	Credit rating	Debentures outstanding (Rs. in Crs)	Status of Security; Trust deed / Hypothecation deed dated	Previous Interest payment date	Previous Interest paid (Y/N)	Next due date for Principal / Interest
INE121A08MD0	Perpetual debt	PDI 5	Dual rating ^	75.00	Unsecured	7-Dec-12	Y	7-Jun-13
INE121A08ME8	Perpetual debt	PDI 6	Dual rating ^	100.00	Unsecured	26-Dec-12	Y	26-Dec-13
INE121A08MF5	Perpetual debt	PDI 7	Dual rating ^	35.00	Unsecured	7-Jan-13	Y	6-Jul-13
INE121A08MG3	Perpetual debt	PDI 8	Dual rating ^	10.00	Unsecured	1-Mar-13	Y	1-Sep-13
INE121A08ML3	Perpetual debt	PDI 9	Dual rating ^	50.00	Unsecured	NA	NA	6-Aug-13
INE121A08MM1	Perpetual debt	PDI 10	Dual rating ^	50.00	Unsecured	NA	NA	22-Aug-13
INE121A08MO7	Perpetual debt	PDI 11	ICRA/AA- by ICRA	18.00	Unsecured	NA	NA	20-Sep-13
INE121A08MQ2	Perpetual debt	PDI 12	Dual rating ^	25.00	Unsecured	NA	NA	25-Sep-13
INE121A08MS8	Perpetual debt	PDI 13	Dual rating ^	120.00	Unsecured	NA	NA	13-Dec-13
INE121A08MT6	Perpetual debt	PDI 14	ICRA/AA- by ICRA	25.00	Unsecured	NA	NA	14-Dec-13
INE121A08MW0	Perpetual debt	PDI 15	Dual rating ^	30.00	Unsecured	NA	NA	7-Feb-14
			PDI total	825.70				
INE121A07CO0	NCD	251	ICRA/AA by ICRA #	135.00	15-Dec-09	25-Sep-12	Y	25-Sep-13
INE121A07CP7	NCD	252	ICRA/AA by ICRA #	35.00	15-Dec-09	20-Nov-12	Y	20-Nov-13
INE121A07CQ5	NCD	253	ICRA/AA by ICRA #	20.00	11-Aug-10	14-May-12	Y	13-May-13
INE121A07DC3	NCD	268	ICRA/AA by ICRA #	20.00	20-Sep-11	25-Jun-12	Y	24-Jun-13
INE121A07DD1	NCD	267	ICRA/AA by ICRA #	80.00	20-Sep-11	25-Jun-12	Y	24-Jun-13
INE121A07DG4	NCD	269	CARE AA by CARE	10.00	20-Sep-11	5-Jul-12	Y	17-Jun-13
INE121A07DH2	NCD	270	ICRA/AA by ICRA #	40.00	20-Sep-11	16-Jul-12	Y	15-Jul-13
INE121A07DI0	NCD	271	ICRA/AA by ICRA #	25.00	20-Sep-11	26-Jul-12	Y	26-Jul-13
INE121A07DL4	NCD	274	ICRA/AA by ICRA #	25.00	20-Sep-11	2-Aug-12	Y	2-Aug-13
INE121A07DM2	NCD	275	CARE AA by CARE	10.00	20-Sep-11	10-Aug-12	Y	29-Jul-13
INE121A07DN0	NCD	276	CARE AA by CARE	25.00	20-Sep-11	21-Aug-12	Y	9-Aug-13
INE121A07DO8	NCD	277	CARE AA by CARE	10.00	20-Sep-11	22-Aug-12	Y	12-Aug-13
INE121A07DP5	NCD	278	CARE AA by CARE	25.00	20-Sep-11	22-Aug-12	Y	16-Aug-13
INE121A07DQ3	NCD	279	ICRA/AA by ICRA #	300.00	20-Sep-11	22-Feb-13	Y	23-Aug-13
INE121A07DS9	NCD	281	ICRA/AA by ICRA #	50.00	20-Sep-11	23-Aug-12	Y	23-Aug-13
INE121A07DT7	NCD	282	ICRA/AA by ICRA #	50.00	20-Sep-11	20-Sep-12	Y	19-Sep-13
INE121A07DV3	NCD	284	ICRA/AA by ICRA #	50.00	17-Nov-11	20-Sep-12	Y	19-Sep-13
INE121A07DW1	NCD	285	ICRA/AA by ICRA #	50.00	17-Nov-11	20-Sep-12	Y	20-Sep-13
INE121A07DX9	NCD	286	ICRA/AA by ICRA #	25.00	17-Nov-11	1-Oct-12	Y	20-Sep-13

For CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LIMITED

D. J. Jeyaraj

Authorised Signatory/ies

For IDBI TRUSTEESHIP SERVICES LTD

[Signature]

Authorised Signatory

CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LIMITED



TRUSTEE - IDBI TRUSTEESHIP SERVICES LTD

HALF YEARLY INFORMATION FOR LISTED DEBENTURES OUTSTANDING AS OF 31-Mar-2013

ISIN No.	Type	Series	Credit rating	Debentures outstanding (Rs in Crs)	Status of Security: Trust deed / Hypothecation deed dated	Previous Interest payment date	Previous Interest paid (Y/N)	Next due date for Principal / Interest
INE121A07DY7	NCD	287	[ICRA] AA by ICRA #	30.00	17-Nov-11	1-Oct-12	Y	1-Oct-13
INE121A07EA5	NCD	289	CARE AA by CARE	15.00	17-Nov-11	15-Oct-12	Y	4-Apr-13
INE121A07EB3	NCD	290	CARE AA by CARE	60.00	17-Nov-11	22-Oct-12	Y	15-Apr-13
INE121A07EC1	NCD	291	CARE AA by CARE	50.00	17-Nov-11	NA	NA	20-May-13
INE121A07ED9	NCD	292	CARE AA by CARE	75.00	17-Nov-11	NA	NA	11-Oct-13
INE121A07EF4	NCD	294	[ICRA] AA by ICRA #	60.00	22-Feb-12	NA	NA	10-Nov-14
INE121A07EG2	NCD	295	[ICRA] AA by ICRA #	60.00	22-Feb-12	NA	NA	25-Nov-14
INE121A07EH0	NCD	296	[ICRA] AA by ICRA #	25.00	22-Feb-12	NA	NA	25-Nov-13
INE121A07EIB	NCD	297	[ICRA] AA by ICRA #	15.00	22-Feb-12	NA	NA	28-Dec-14
INE121A07EJ6	NCD	298	[ICRA] AA by ICRA #	4.50	22-Feb-12	NA	NA	12-Jun-13
INE121A07EK4	NCD	299	[ICRA] AA by ICRA #	5.00	22-Feb-12	NA	NA	23-Jan-15
INE121A07EL2	NCD	300	[ICRA] AA by ICRA #	11.00	22-Feb-12	NA	NA	3-Feb-14
INE121A07EM0	NCD	301	[ICRA] AA by ICRA #	30.00	17-May-12	NA	NA	9-Feb-15
INE121A07EO6	NCD	303	[ICRA] AA by ICRA #	50.00	17-May-12	NA	NA	15-May-13
INE121A07EP3	NCD	304	[ICRA] AA by ICRA #	15.00	17-May-12	NA	NA	26-Dec-13
INE121A07EQ1	NCD	305	[ICRA] AA by ICRA #	10.00	17-May-12	NA	NA	27-Dec-13
INE121A07ER9	NCD	306	[ICRA] AA by ICRA #	25.00	17-May-12	NA	NA	21-Feb-14
INE121A07ES7	NCD	307	[ICRA] AA by ICRA #	25.00	17-May-12	NA	NA	3-Apr-13
INE121A07ET5	NCD	308	[ICRA] AA by ICRA #	100.00	17-May-12	NA	NA	13-Aug-13
INE121A07EU3	NCD	309	[ICRA] AA by ICRA #	50.00	17-May-12	25-Feb-13	Y	14-Feb-14
INE121A07EV1	NCD	310	[ICRA] AA by ICRA #	10.00	17-May-12	NA	NA	30-Apr-13
INE121A07EW9	NCD	311	[ICRA] AA by ICRA #	18.00	17-May-12	NA	NA	1-Jun-15
INE121A07EX7	NCD	312	[ICRA] AA by ICRA #	25.00	17-May-12	28-Feb-13	Y	24-Feb-14
INE121A07EY5	NCD	313	[ICRA] AA by ICRA #	4.70	17-May-12	NA	NA	30-May-13
INE121A07EZ2	NCD	314	[ICRA] AA by ICRA #	3.00	17-May-12	NA	NA	31-May-13
INE121A07FA2	NCD	315	[ICRA] AA by ICRA #	4.00	17-May-12	NA	NA	17-Mar-14
INE121A07FB0	NCD	316	[ICRA] AA by ICRA #	9.70	17-May-12	NA	NA	6-Apr-15
INE121A07FC8	NCD	317	[ICRA] AA by ICRA #	15.00	17-May-12	NA	NA	8-Apr-14
INE121A07FD6	NCD	318	[ICRA] AA by ICRA #	18.00	17-May-12	NA	NA	30-Apr-14
INE121A07FE4	NCD	319	[ICRA] AA by ICRA #	13.70	17-May-12	NA	NA	2-Mar-15
INE121A07FF1	NCD	320	[ICRA] AA by ICRA #	11.30	17-May-12	NA	NA	2-Apr-15
INE121A07FG9	NCD	321	[ICRA] AA by ICRA #	25.00	17-May-12	NA	NA	23-Apr-13

For CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LIMITED

[Signature]

Authorised Signatory/ies

For IDBI TRUSTEESHIP SERVICES LTD.

[Signature]
AUTHORISED SIGNATORY

CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LIMITED



TRUSTEE - IDBI TRUSTEESHIP SERVICES LTD

HALF YEARLY INFORMATION FOR LISTED DEBENTURES OUTSTANDING AS OF 31-Mar-2013

ISIN No.	Type	Series	Credit rating	Debtures outstanding (Rs in Crs)	Status of Security; Trust deed / Hypothecation deed dated	Previous Interest payment date	Previous Interest paid (Y/N)	Next due date for Principal / Interest
INE121A07F15	NCD	322	ICRA/AA by ICRA #	33.00	10-Aug-12	NA	NA	8-May-14
INE121A07F16	NCD	323	ICRA/AA by ICRA #	22.50	10-Aug-12	NA	NA	8-May-14
INE121A07F17	NCD	324	ICRA/AA by ICRA #	3.00	10-Aug-12	NA	NA	4-Aug-15
INE121A07F18	NCD	325	ICRA/AA by ICRA #	16.00	10-Aug-12	NA	NA	8-Jul-13
INE121A07F19	NCD	326	ICRA/AA by ICRA #	25.00	10-Aug-12	NA	NA	6-Jun-13
INE121A07F20	NCD	327	ICRA/AA by ICRA #	50.00	10-Aug-12	NA	NA	14-Jun-13
INE121A07F21	NCD	328	ICRA/AA by ICRA #	25.00	10-Aug-12	NA	NA	14-Jun-13
INE121A07F22	NCD	329	ICRA/AA by ICRA #	50.00	10-Aug-12	NA	NA	14-Jun-13
INE121A07F23	NCD	330	CARE AA by CARE	25.00	10-Aug-12	NA	NA	12-Jun-14
INE121A07F24	NCD	331	ICRA/AA by ICRA #	110.00	10-Aug-12	NA	NA	17-Jun-13
INE121A07F25	NCD	332	ICRA/AA by ICRA #	150.00	29-Nov-12	NA	NA	3-Sep-13
INE121A07F26	NCD	333	ICRA/AA by ICRA #	14.50	29-Nov-12	NA	NA	7-Sep-15
INE121A07F27	NCD	334	ICRA/AA by ICRA #	45.00	29-Nov-12	NA	NA	17-Sep-13
INE121A07F28	NCD	335	ICRA/AA by ICRA #	10.20	29-Nov-12	NA	NA	26-Sep-15
INE121A07F29	NCD	336	ICRA/AA by ICRA #	10.00	29-Nov-12	NA	NA	8-Nov-13
INE121A07F30	NCD	337	ICRA/AA by ICRA #	40.00	29-Nov-12	NA	NA	22-Oct-13
INE121A07F31	NCD	338	ICRA/AA by ICRA #	85.00	29-Nov-12	NA	NA	22-Oct-13
INE121A07F32	NCD	339	ICRA/AA by ICRA #	25.00	20-Feb-13	NA	NA	22-Nov-13
INE121A07F33	NCD	340	ICRA/AA by ICRA #	250.00	20-Feb-13	NA	NA	24-Dec-13
INE121A07F34	NCD	341	ICRA/AA by ICRA #	250.00	20-Feb-13	NA	NA	24-Dec-13
INE121A07F35	NCD	342	ICRA/AA by ICRA #	8.50	Note 1	NA	NA	25-Apr-14
INE121A07F36	NCD	343	ICRA/AA by ICRA #	72.00	Note 1	NA	NA	4-Apr-14
INE121A07F37	NCD	344	ICRA/AA by ICRA #	50.00	Note 1	NA	NA	11-Apr-14
			NCD total	3,227.60				
			Grand total	5,211.30				

NA - Not Applicable

Y - Yes; Interest paid

Note 1: Secured NCDs from Series 342 - 344 allotted in Mar 13. Hence, both Trust deed & Unattested Deed of Hypothecation will be executed shortly.

* Dual rating : ICRA/AA- by ICRA Limited with stable outlook & CARE AA- by CARE Ratings

** Sub debt : Dual rating : ICRA/AA by ICRA Limited with stable outlook & CRISIL AA-Stable by CRISIL Limited

*** Sub debt : Dual rating : ICRA/AA by ICRA Limited with stable outlook & CARE AA- by CARE Ratings

For CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LIMITED

D. J. Jeyaraj

Authorised Signatory/ies

For IDBI TRUSTEESHIP SERVICES LTD.

G. Jeyaraj
Authorised Signatory

HALF YEARLY INFORMATION FOR LISTED SECURED DEBENTURES OUTSTANDING AS OF 31-Mar-2013**1. List of assets charged as per Trust Deed:****a) Immovable Property:**

Trust Deed Date	Trust Deed Amount (Rs. In Crs)	Place	Asset Description
15.12.2009	280.00	Ahmedabad	901, 9th Floor, Sakar-II, Near Ellis Bridge, Ahmedabad 380 006
11.08.2010	720.00	Ahmedabad	901, 9th Floor, Sakar-II, Near Ellis Bridge, Ahmedabad 380 006
20.09.2011	852.00	Ahmedabad	901, 9th Floor, Sakar-II, Near Ellis Bridge, Ahmedabad 380 006
17.11.2011	755.00	Ahmedabad	901, 9th Floor, Sakar-II, Near Ellis Bridge, Ahmedabad 380 006
22.02.2012	180.50	Ahmedabad	901, 9th Floor, Sakar-II, Near Ellis Bridge, Ahmedabad 380 006
17.05.2012	512.40	Ahmedabad	901, 9th Floor, Sakar-II, Near Ellis Bridge, Ahmedabad 380 006
10.08.2012	438.50	Chennai	Door No.1, 1st Street, Cenotaph Road, Chennai-600 018
29.11.2012	354.70	Chennai	Door No.1, 1st Street, Cenotaph Road, Chennai-600 018
20.02.2013	525.00	Chennai	Door No.1, 1st Street, Cenotaph Road, Chennai-600 018
Refer Note 1	130.50		

b) Movable Assets:**List of Movable Assets charged as of 31st March 2013 Trust Deed wise:**

Sl. No.	Debenture Trust Deed Date & Amount	Debentures Outstanding as on 31.03.2013 (Rs in Crs)	Asset Cover	Security Reqd (Rs in Crs)	Security Provided (Rs in Crs)
1	15.12.2009 - Rs.280 Crs	170.00	1 time	170.00	170.40
2	11.08.2010 - Rs.720 Crs	20.00	1 time	20.00	20.00
3	20.09.2011 - Rs.852 Crs	670.00	1 time	670.00	670.24
4	17.11.2011 - Rs.755 Crs	355.00	1 time	355.00	355.26
5	22.02.2012 - Rs.180.50 Crs	180.50	1 time	180.50	180.82
6	17.05.2012 - Rs.512.40 Crs	462.40	1 time	462.40	462.47
7	10.08.2012 - Rs.438.50 Crs	359.50	1 time	359.50	359.54

For CHOLAMANDALAM INVESTMENT
AND FINANCE COMPANY LIMITED

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For IDBI TRUSTEESHIP SERVICES LTD
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Sl. No.	Debt Date & Amount	Debtures Outstanding as on 31.03.2013 (Rs in Crs)	Asset Cover	Security Reqd (Rs in Crs)	Security Provided (Rs in Crs)
8	29.11.2012 - Rs.354.70 Crs	354.70	1 time	354.70	355.21
9	20.02.2013 - Rs.525.00 Crs	25.00 500.00	1 time 1.25 times	25.00 625.00	25.14 625.17
10	Refer Note 1	130.50	1 time	130.50	
	Total	3227.60		3352.60	3224.25

2. Details of Secured debentures outstanding as of 31st March 2013

Trust Deed Date	Debtures Amount (Rs. In Crores)	Debtures Outstanding as of 31-Mar-2013 (Rs. In Crores)
15.12.2009	280.00	170.00
11.08.2010	720.00	20.00
20.09.2011	852.00	670.00
17.11.2011	755.00	355.00
22.02.2012	180.50	180.50
17.05.2012	512.40	462.40
10.08.2012	438.50	359.50
29.11.2012	354.70	354.70
20.02.2013	525.00	525.00
Refer Note 1	Refer Note 1	130.50
	Total	3227.60

3. The above-mentioned long term secured NCDs have been rated as [ICRA] AA by ICRA Limited with Stable outlook / CARE AA by CARE Ratings.

4. Debt - equity ratio of Cholamandalam Investment and Finance Company Limited as of 31-Mar-2013 is 8.28 (Provisional & Un-audited)

Note 1: Debentures allotted recently. Hence, both Trust deed & Unattested Deed of Hypothecation yet to be executed

For CHOLAMANDALAM INVESTMENT
AND FINANCE COMPANY LIMITED

Authorised Signatory/ies

For IDBI TRUSTEESHIP SERVICES LTD.

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