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April 24, 2015

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 2015

Kindly refer our letter dated 3rd April 2015, intimating you of the convening of the meeting of the Board of Directors on 24th April 2015 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 2015. 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 2015 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 at its meeting held on 27th January 2015. With this recommendation, the total dividend for the year ended 31st March 2015 will be at 35% (Rs 3.50 per equity share). The dividend will be paid within 7 days from the date of annual general meeting (i.e. on or before 7th August, 2015), if approved by the shareholders at the ensuing 37th Annual General Meeting.

A copy of the press release with regard to the audited results being released for publication for your information please.

2. The 37th Annual General Meeting of the Company is scheduled to be held on Friday, the 31st July 2015 and the Register of Members will be closed from Monday, the 27th July 2015 to Friday, the 31st July, 2015 (both days inclusive)

Contd...

Cholamandalam Investment and Finance Company Ltd.
Dare House, 2, N.S.C. Bose Road, Parrys, Chennai 600001, India.
Tel : 91.44.30007172 / Fax : 91.44.25346464
Website : www.cholamandalam.com
CIN – L65993TN1978PLC007576

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3. Further, we enclose a copy of the half yearly information for the listed debentures outstanding as of 31st March 2015.

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

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FORMAT FOR THE INTIMATION OF BOOK-CLOSURE ~~/ RECORD DATE~~

Date: 24/04/2015

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

ATTN.: CORPORATE RELATIONSHIP DEPARTMENT

Name of the Company: **CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LIMITED**

Security Code*	Type of security & paid-up value	Book-closure or ~~Record Date~~ From to	Purpose
511243	Equity shares of Rs.10/- each	27th July 2015 to 31st July, 2015	To comply with the Listing Agreement – Closure of Register of Members for the purpose of Annual General Meeting and for recommendation of final dividend

For Cholamandalam Investment and Finance Company Limited

P Sujatha
Company Secretary

Cholamandalam Investment and Finance Company Ltd.
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CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LIMITED
CIN - L65993TN1978PLC007576
Registered Office : DARE HOUSE, 2, NSC Bose Road, Chennai - 600 001.
Statement of Standalone and Consolidated Audited Financial Results for the quarter and year ended March 31, 2015

Part I :- Financial Information

₹ 'lakhs

Particulars	Standalone					Consolidated				
	Audited (Refer Note 6)	Unaudited	Audited (Refer Note 6)	Audited		Audited (Refer Note 6)	Unaudited	Audited (Refer Note 6)	Audited	
	Three months ended 31.03.2015	Preceding three months ended 31.12.2014	Corresponding three months ended 31.03.2014 in Previous Year	Year ended 31.03.2015	Year ended 31.03.2014	Three months ended 31.03.2015	Preceding three months ended 31.12.2014	Corresponding three months ended 31.03.2014 in Previous Year	Year ended 31.03.2015	Year ended 31.03.2014
	1	2	3	4	5	6	7	8	9	10
1. a) Income from operations	93,586	95,819	83,896	366,429	323,163	94,173	96,384	84,403	368,850	324,899
b) Other operating income	191	641	814	2,617	3,015	195	645	817	2,631	3,032
2. Expenditure										
a) Interest (Financing Charges)	48,610	49,976	45,428	196,039	177,109	48,542	49,909	45,397	195,781	176,937
b) Employees benefits expense	5,814	6,052	4,374	22,174	18,750	6,038	6,257	4,545	23,023	19,412
c) Business origination outsourcing	4,603	4,228	5,520	18,696	19,732	4,708	4,317	5,607	19,086	20,063
d) Other operating expenses	7,810	8,604	6,481	31,098	24,977	7,952	8,714	6,573	31,534	25,373
e) Depreciation and amortisation expense	813	770	813	2,918	2,363	856	781	831	3,010	2,464
f) Provisions and loan losses	5,811	9,972	8,421	32,472	28,333	5,823	9,971	8,422	32,490	28,338
g) Total	73,461	79,602	71,037	303,397	271,264	73,919	79,949	71,375	304,924	272,587
3. Profit from Operations before Other Income & Exceptional Items (1-2)	20,316	16,858	13,673	65,649	54,914	20,449	17,080	13,845	66,557	55,344
4. Other income	22	11	85	73	106	16	7	77	66	104
5. Profit before Exceptional Items (3+4)	20,338	16,869	13,758	65,722	55,020	20,465	17,087	13,922	66,623	55,448
6. Exceptional items	-	-	-	-	-	-	-	-	-	-
7. Profit from Ordinary Activities before Tax (5+6)	20,338	16,869	13,758	65,722	55,020	20,465	17,087	13,922	66,623	55,448
8. Tax expense (including deferred tax)	6,774	5,740	4,685	22,206	18,619	6,808	5,808	4,686	22,209	18,620
9. Net Profit from Ordinary Activities after Tax (7-8)	13,564	11,129	9,073	43,516	36,401	13,657	11,279	9,236	44,414	36,828
10. Extraordinary Items (net of tax expense)	-	-	-	-	-	-	-	-	-	-
11. Net Profit for the Period / Year (9-10)	13,564	11,129	9,073	43,516	36,401	13,657	11,279	9,236	44,414	36,828
12. Paid-up equity share capital (₹ 10/- per share)	14,373	14,368	14,326	14,373	14,326	14,373	14,368	14,326	14,373	14,326
13. Reserves excluding revaluation reserves				252,960	215,145				253,064	214,351
14. Earnings per Share (EPS) - not annualised- before and after extraordinary items (in ₹)										
a) Basic	9.34	7.65	6.34	30.09	25.43	9.40	7.75	6.45	30.71	25.73
b) Diluted	9.26	7.57	6.33	29.97	25.38	9.33	7.67	6.44	30.59	25.68

CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LIMITED

Part II :-Select Information for the three months and year ended March 31, 2015

Particulars	Standalone					Consolidated				
	Three months ended 31.03.2015	Preceding three months ended 31.12.2014	Corresponding three months ended 31.03.2014 in Previous Year	Year ended 31.03.2015	Year ended 31.03.2014	Three months ended 31.03.2015	Preceding three months ended 31.12.2014	Corresponding three months ended 31.03.2014 in Previous Year	Year ended 31.03.2015	Year ended 31.03.2014
	1	2	3	4	5	7	8	9	10	11
A. Particulars of Shareholding										
1. Public Shareholding										
- Number of shares	60,703,999	60,804,808	60,383,966	60,703,999	60,383,966	60,703,999	60,804,808	60,383,966	60,703,999	60,383,966
- Percentage of shareholding	42.25	42.34	42.17	42.25	42.17	42.25	42.34	42.17	42.25	42.17
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	82,965,204	82,811,068	82,807,068	82,965,204	82,807,068	82,965,204	82,811,068	82,807,068	82,965,204	82,807,068
- Percentage of shares										
as a% of the total shareholding of the promoter / promoter group	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 share capital of the company	57.75	57.66	57.83	57.75	57.83	57.75	57.66	57.83	57.75	57.83

B. Investor Complaints	
Particulars	Three months ended March 31, 2015
Pending at the beginning of the quarter	0
Received during the quarter	1
Disposed off during the quarter	1
Remaining unresolved at the end of the quarter	0

Part III

Statement of Assets and Liabilities as at March 31, 2015 is given below.

(₹ 'lakhs)

Particulars	Standalone		Consolidated	
	Audited		Audited	
	As at 31.03.2015	As at 31.03.2014	As at 31.03.2015	As at 31.03.2014
EQUITY AND LIABILITIES				
1. Shareholders' funds				
(a) Share capital	64,373	14,326	64,373	14,326
(b) Reserves and surplus	252,892	215,144	252,996	214,350
(c) Money received against share warrants	-	-	-	-
Sub-total - Shareholders' funds	**317,265**	**229,470**	**317,369**	**228,676**
2. Share application money pending allotment	**68**	**1**	**68**	**1**
3. Minority interest	-	-	-	-
4. Non-current liabilities				
(a) Long-term borrowings	1,244,750	983,300	1,242,450	983,300
(b) Deferred tax liabilities (net)	-	-	-	-
(c) Other long-term liabilities	4,259	3,260	4,259	3,260
(d) Long-term provisions	32,056	30,227	32,056	30,227
Sub-total - Non-current liabilities	**1,281,065**	**1,016,787**	**1,278,765**	**1,016,787**
5. Current liabilities				
(a) Short-term borrowings	267,834	316,525	267,634	314,725
(b) Trade payables	15,072	12,456	16,738	14,667
(c) Current maturities of Long-term borrowings	434,940	509,494	434,940	509,494
(d) Other current liabilities	64,553	65,022	64,687	65,095
(e) Short-term provisions	6,526	4,925	6,596	4,970
Sub-total - Current liabilities	**788,925**	**908,422**	**790,595**	**908,951**
TOTAL - EQUITY AND LIABILITIES	**2,387,323**	**2,154,680**	**2,386,797**	**2,154,415**
B ASSETS				
1. Non-current assets				
(a) Fixed assets	6,833	7,289	6,887	7,426
(b) Goodwill on consolidation	-	-	-	-
(c) Non-current investments	6,018	6,612	1,588	2,198
(d) Deferred tax assets (net)	18,362	12,965	18,462	12,965
(e) Receivables under Financing Activity	1,536,262	1,339,773	1,536,262	1,339,773
(f) Long-term loans and advances	6,275	7,168	6,956	6,987
(g) Trade Receivables	-	-	1	1
(h) Other non-current assets	60,509	61,218	60,509	61,218
Sub-total - Non-current assets	**1,634,259**	**1,435,025**	**1,630,665**	**1,430,568**
2. Current assets				
(a) Current investments	730	1,630	870	1,700
(b) Inventories	-	-	-	-
(c) Trade receivables	-	-	1,183	1,661
(d) Cash and cash equivalents	34,066	80,084	35,220	81,284
(e) Receivables under Financing Activity	682,092	603,040	682,092	603,040
(f) Short-term loans and advances	1,959	1,432	2,524	2,676
(g) Other current assets	34,217	33,469	34,243	33,486
Sub-total - Current assets	**753,064**	**719,655**	**756,132**	**723,847**
TOTAL - ASSETS	**2,387,323**	**2,154,680**	**2,386,797**	**2,154,415**

Notes

1. The above Statement of Standalone and Consolidated Audited Financial Results for the quarter and year ended March 31, 2015 was reviewed by the Audit Committee and approved by the Board of Directors in their meeting held on April 24, 2015.

2. 53,327 options were exercised during the three months ended March 31, 2015. The total outstanding employee stock options as at March 31, 2015 is 387,649.

3. The Board of Directors of the Company have recommended a final dividend of 10% being ₹ 1 per share on the equity shares of the Company, for the year ended March 31, 2015.

4. The Reserve bank of India has prescribed the revised asset classification norms and provisioning for standard assets which are required to be adopted in a phased manner over a period of three years commencing from the financial year ended March 31, 2016. The Company has early adopted the revised norms for provisions to the extent they are required to be complied by March 31, 2016.

5. 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 Results is given in Appendix 1.

6. The figures of the last quarter (columns 1,3,6 & 8) 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 financial year.

7. 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 24, 2015

CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LIMITED

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

₹ 'lakhs

Particulars	Consolidated				
	Audited (Refer Note 6)	Unaudited	Audited (Refer Note 6)	Audited	
	Three months ended 31.03.2015	Preceding three months ended 31.12.2014	Corresponding three months ended 31.03.2014 in Previous Year	Year ended 31.03.2015	Year ended 31.03.2014
	1	2	3	4	5
1. Segment Revenue					
Financing	93,777	96,460	84,710	369,046	326,178
Distribution	331	326	293	1,306	1,183
Stock Broking	337	316	267	1,438	797
Total	**94,445**	**97,102**	**85,270**	**371,790**	**328,158**
Less: Inter-Segment revenue	(77)	(73)	(50)	(309)	(227)
Net Revenue	**94,368**	**97,029**	**85,220**	**371,481**	**327,931**
2. Segment Results (Profit / (Loss) before tax)					
Financing	20,324	16,858	13,681	65,664	54,922
Distribution	86	163	123	557	468
Stock Broking	39	59	41	336	(46)
Total	**20,449**	**17,080**	**13,845**	**66,557**	**55,344**
Add: Other unallocable income net of unallocable expenditure	16	7	77	66	104
Net Profit before Tax	**20,465**	**17,087**	**13,922**	**66,623**	**55,448**
3. Capital Employed (Segment Assets - Segment Liabilities)					
Financing	291,080	285,003	206,719	291,080	206,719
Distribution	142	136	556	142	556
Stock Broking	1,296	1,251	1,595	1,296	1,595
Other Unallocable assets net of unallocable liabilities	24,919	23,599	19,807	24,919	19,807
Total	**317,437**	**309,989**	**228,677**	**317,437**	**228,677**

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 period presentation.

On behalf of the **Board of Directors**

Vellayan Subbiah
Managing Director

Place : Chennai
Date : April 24, 2015

CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LIMITED

TRUSTEE - IDBI TRUSTEESHIP SERVICES LTD, GDA TRUSTEESHIP LIMITED

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HALF YEARLY INFORMATION FOR LISTED DEBENTURES OUTSTANDING AS OF 31-Mar-2015

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
INE121A08LJ9	Sub debt	SD10	Dual rating *	10.00	Unsecured	21-May-14	Y	21-May-15
INE121A08LK7	Sub debt	SD11	Dual rating *	1.00	Unsecured	2-Jun-14	Y	2-Jun-15
INE121A08LK7	Sub debt	SD12	Dual rating *	0.50	Unsecured	2-Jun-14	Y	2-Jun-15
INE121A08LQ4	Sub debt	SD15	IND AA (ind) by India Ratings	35.00	Unsecured	23-Feb-15	Y	22-Feb-16
INE121A08LR2	Sub debt	SD16	IND AA (ind) by India Ratings	15.00	Unsecured	26-Mar-15	Y	28-Mar-16
INE121A08LS0	Sub debt	SD17	Dual rating *	100.00	Unsecured	28-Apr-14	Y	28-Apr-15
INE121A08LT8	Sub debt	SD18	Dual rating *	11.50	Unsecured	6-May-14	Y	6-May-15
INE121A08LU6	Sub debt	SD19	Dual rating *	50.00	Unsecured	7-Jul-14	Y	6-Jul-15
INE121A08LX0	Sub debt	SD20	Dual rating *	60.50	Unsecured	30-Jun-14	Y	30-Jun-15
INE121A08LZ5	Sub debt	SD21	Dual rating *	64.30	Unsecured	1-Aug-14	Y	3-Aug-15
INE121A08MA6	Sub debt	SD22	Dual rating *	25.20	Unsecured	11-Aug-14	Y	10-Aug-15
INE121A08MC2	Sub debt	SD23	Dual rating *	75.00	Unsecured	21-Nov-14	Y	23-Nov-15
INE121A08MH1	Sub debt	SD24	Dual rating **	100.00	Unsecured	7-May-14	Y	7-May-15
INE121A08MI9	Sub debt	SD25	Dual rating **	50.00	Unsecured	19-May-14	Y	18-May-15
INE121A08MJ7	Sub debt	SD26	[ICRA]AA by ICRA; Stable	50.00	Unsecured	9-Jun-14	Y	8-Jun-15
INE121A08MK5	Sub debt	SD27	CARE AA by CARE	20.00	Unsecured	26-Jun-14	Y	26-Jun-15
INE121A08MN9	Sub debt	SD28	Dual rating **	25.00	Unsecured	5-Sep-14	Y	7-Sep-15
INE121A08MR0	Sub debt	SD29	Dual rating ***	25.00	Unsecured	5-Dec-14	Y	7-Dec-15
INE121A08MU4	Sub debt	SD30	[ICRA]AA by ICRA; Stable	35.00	Unsecured	29-Dec-14	Y	28-Dec-15
INE121A08MV2	Sub debt	SD31	[ICRA]AA by ICRA; Stable	50.00	Unsecured	12-Jan-15	Y	11-Jan-16
INE121A08MX8	Sub debt	SD32	[ICRA]AA by ICRA; Stable	25.00	Unsecured	20-Feb-15	Y	22-Feb-16
INE121A08MY6	Sub debt	SD33	Dual rating ***	15.00	Unsecured	30-Sep-14	Y	30-Sep-15
INE121A08NA4	Sub debt	SD34	Dual rating ***	15.00	Unsecured	30-Oct-14	Y	30-Oct-15
INE121A08NG1	Sub debt	SD35	Dual rating ***	25.00	Unsecured	30-Jan-15	Y	1-Feb-16
INE121A08NH9	Sub debt	SD36	Dual rating ***	20.00	Unsecured	24-Feb-15	Y	24-Feb-16
INE121A08NK3	Sub debt	SD37	Dual rating ***	10.00	Unsecured	24-Feb-15	Y	24-Feb-16
INE121A08NL1	Sub debt	SD38	Dual rating ***	25.00	Unsecured	26-Mar-15	Y	28-Mar-16
INE121A08NM8	Sub debt	SD39	Dual rating ***	10.00	Unsecured	26-Mar-15	Y	28-Mar-16
INE121A08NN7	Sub debt	SD40	Dual rating ***	25.00	Unsecured	NA	NA	27-Apr-15
INE121A08NO5	Sub debt	SD41	Dual rating ***	5.00	Unsecured	NA	NA	20-May-15

For IDBI TRUSTEESHIP SERVICES LTD.

AUTHORISED SIGNATORY

For CHOLAMANDALAM INVESTMENT AND FINANCE CO. LTD.

Authorised Signatory / ies.

CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LIMITED

TRUSTEE - IDBI TRUSTEESHIP SERVICES LTD, GDA TRUSTEESHIP LIMITED

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HALF YEARLY INFORMATION FOR LISTED DEBENTURES OUTSTANDING AS OF 31-Mar-2015

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
INE121A08NP2	Sub debt	SD42	Dual rating ***	100.00	Unsecured	NA	NA	1-Jun-15
INE121A08NQ0	Sub debt	SD43	Dual rating ***	15.00	Unsecured	NA	NA	11-Jun-15
INE121A08NR8	Sub debt	SD44	Dual rating ***	100.00	Unsecured	NA	NA	18-Jun-15
INE121A08NV0	Sub debt	SD45	[ICRA]AA by ICRA; Stable	315.00	Unsecured	NA	NA	25-May-15
			Sub-debt total	**1,508.00**				
INE121A08LV4	Perpetual debt	PDI 1	Dual rating ^	150.00	Unsecured	13-Oct-14	Y	12-Oct-15
INE121A08LW2	Perpetual debt	PDI 2	Dual rating ^	101.05	Unsecured	29-Dec-14	Y	29-Jun-15
INE121A08LY8	Perpetual debt	PDI 3	Dual rating ^	20.65	Unsecured	22-Jan-15	Y	22-Jul-15
INE121A08MB4	Perpetual debt	PDI 4	Dual rating ^	16.00	Unsecured	18-Feb-15	Y	18-Aug-15
INE121A08MD0	Perpetual debt	PDI 5	Dual rating ^	75.00	Unsecured	8-Dec-14	Y	8-Jun-15
INE121A08ME8	Perpetual debt	PDI 6	Dual rating ^	100.00	Unsecured	26-Dec-14	Y	28-Dec-15
INE121A08MF5	Perpetual debt	PDI 7	Dual rating ^	35.00	Unsecured	7-Jan-15	Y	6-Jul-15
INE121A08MG3	Perpetual debt	PDI 8	Dual rating ^	10.00	Unsecured	2-Mar-15	Y	1-Sep-15
INE121A08ML3	Perpetual debt	PDI 9	Dual rating ^	50.00	Unsecured	6-Aug-14	Y	6-Aug-15
INE121A08MM1	Perpetual debt	PDI 10	Dual rating ^	50.00	Unsecured	22-Aug-14	Y	24-Aug-15
INE121A08MO7	Perpetual debt	PDI 11	[ICRA]AA- by ICRA	18.00	Unsecured	22-Sep-14	Y	21-Sep-15
INE121A08MQ2	Perpetual debt	PDI 12	Dual rating ^	25.00	Unsecured	25-Sep-14	Y	25-Sep-15
INE121A08MS8	Perpetual debt	PDI 13	Dual rating ^	120.00	Unsecured	15-Dec-14	Y	14-Dec-15
INE121A08MT6	Perpetual debt	PDI 14	[ICRA]AA- by ICRA	25.00	Unsecured	15-Dec-14	Y	14-Dec-15
INE121A08MW0	Perpetual debt	PDI 15	Dual rating ^	30.00	Unsecured	9-Feb-15	Y	8-Feb-16
INE121A08MZ3	Perpetual debt	PDI 16	Dual rating ^	24.50	Unsecured	23-Oct-14	Y	23-Oct-15
INE121A08NB2	Perpetual debt	PDI 16 A	Dual rating ^	50.00	Unsecured	30-Oct-14	Y	30-Oct-15
INE121A08NC0	Perpetual debt	PDI 16 B	Dual rating ^	12.00	Unsecured	24-Dec-14	Y	24-Jun-15
INE121A08ND8	Perpetual debt	PDI 16 C	Dual rating ^	65.00	Unsecured	27-Dec-14	Y	28-Dec-15
INE121A08NE6	Perpetual debt	PDI 16 D	Dual rating ^	26.10	Unsecured	29-Dec-14	Y	29-Jun-15
INE121A08NF3	Perpetual debt	PDI 16 E	Dual rating ^	5.00	Unsecured	23-Jan-15	Y	25-Jan-16
INE121A08NJ5	Perpetual debt	PDI 16 F	Dual rating ^	25.00	Unsecured	25-Feb-15	Y	25-Feb-16
INE121A08NS6	Perpetual debt	PDI 17	Dual rating ^	25.00	Unsecured	NA	NA	27-Jun-15
INE121A08NT4	Perpetual debt	PDI 18	Dual rating ^	17.40	Unsecured	NA	NA	9-Jul-15
INE121A08NU2	Perpetual debt	PDI 19	Dual rating ^	25.00	Unsecured	NA	NA	27-Aug-15
			PDI total	**1,100.70**				

For IDBI TRUSTEESHIP SERVICES LTD.

AUTHORISED SIGNATORY

For CHOLAMANDALAM INVESTMENT AND FINANCE CO. LTD.

Authorised Signatory / ies.

CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LIMITED

TRUSTEE - IDBI TRUSTEESHIP SERVICES LTD, GDA TRUSTEESHIP LIMITED

Chola

HALF YEARLY INFORMATION FOR LISTED DEBENTURES OUTSTANDING AS OF 31-Mar-2015

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
INE121A07EW9	NCD	311	[ICRA]AA by ICRA #	18.00	17-May-12	NA	NA	1-Jun-15
INE121A07FB0	NCD	316	[ICRA]AA by ICRA #	9.70	17-May-12	NA	NA	6-Apr-15
INE121A07FG9	NCD	321	[ICRA]AA by ICRA #	25.00	17-May-12	23-Apr-14	Y	23-Apr-15
INE121A07FJ3	NCD	323	[ICRA]AA by ICRA #	22.50	10-Aug-12	NA	NA	6-May-15
INE121A07FH7	NCD	324	[ICRA]AA by ICRA #	3.00	10-Aug-12	NA	NA	4-Aug-15
INE121A07FK1	NCD	326	[ICRA]AA by ICRA #	25.00	10-Aug-12	6-Jun-14	Y	5-Jun-15
INE121A07FS4	NCD	333	[ICRA]AA by ICRA #	14.50	29-Nov-12	NA	NA	7-Sep-15
INE121A07FU0	NCD	335	[ICRA]AA by ICRA #	10.20	29-Nov-12	NA	NA	28-Sep-15
INE121A07FZ9	NCD	340	[ICRA]AA by ICRA #	250.00	20-Feb-13	24-Dec-14	Y	24-Dec-15
INE121A07GA0	NCD	341	[ICRA]AA by ICRA #	250.00	20-Feb-13	24-Dec-14	Y	24-Dec-15
INE121A07GE2	NCD	345	[ICRA]AA by ICRA #	5.00	28-May-13	NA	NA	24-May-16
INE121A07GF9	NCD	346	[ICRA]AA by ICRA #	10.00	28-May-13	NA	NA	31-Mar-16
INE121A07GG7	NCD	347	[ICRA]AA by ICRA #	10.00	28-May-13	NA	NA	14-Apr-15
INE121A07GI3	NCD	349	[ICRA]AA by ICRA #	25.00	28-May-13	NA	NA	5-Jan-16
INE121A07GK9	NCD	350	[ICRA]AA by ICRA #	25.00	28-May-13	NA	NA	6-May-16
INE121A07GJ1	NCD	351	[ICRA]AA by ICRA #	25.00	28-May-13	7-May-14	Y	7-May-15
INE121A07GL7	NCD	352	[ICRA]AA by ICRA #	100.00	28-May-13	9-May-14	Y	8-May-15
INE121A07GM5	NCD	353	[ICRA]AA by ICRA #	110.00	28-May-13	13-May-14	Y	13-May-15
INE121A07GN3	NCD	354	[ICRA]AA by ICRA #	65.00	28-May-13	13-May-14	Y	13-May-15
INE121A07GO1	NCD	355	[ICRA]AA by ICRA #	50.00	28-May-13	13-May-14	Y	13-May-15
INE121A07GP8	NCD	356	[ICRA]AA by ICRA #	15.00	28-May-13	13-May-14	Y	13-May-15
INE121A07GR4	NCD	358	[ICRA]AA by ICRA #	50.00	14-Aug-13	20-May-14	Y	20-May-15
INE121A07GQ6	NCD	357	[ICRA]AA by ICRA #	50.00	14-Aug-13	16-May-14	Y	18-May-15
INE121A07GS2	NCD	359	[ICRA]AA by ICRA #	25.00	14-Aug-13	NA	NA	30-May-16
INE121A07GU8	NCD	361	[ICRA]AA by ICRA #	75.00	14-Aug-13	20-May-14	Y	20-May-15
INE121A07GW4	NCD	363	[ICRA]AA by ICRA #	10.00	14-Aug-13	NA	NA	7-May-18
INE121A07GX2	NCD	364	[ICRA]AA by ICRA #	40.00	14-Aug-13	21-May-14	Y	21-May-15
INE121A07GY0	NCD	365	[ICRA]AA by ICRA #	75.00	14-Aug-13	23-May-14	Y	25-May-15
INE121A07GZ7	NCD	366	[ICRA]AA by ICRA #	50.00	14-Aug-13	23-May-14	Y	25-May-15
INE121A07HA8	NCD	367	[ICRA]AA by ICRA #	200.00	30-Aug-13	3-Sep-14	Y	3-Sep-15
INE121A07HB6	NCD	368	[ICRA]AA by ICRA #	200.00	18-Sep-13	18-Sep-14	Y	18-Sep-15
INE121A07HD2	NCD	369 A	[ICRA]AA by ICRA #	25.00	05-Feb-14	19-Jan-15	Y	18-Jan-16
INE121A07HE0	NCD	369 B	[ICRA]AA by ICRA #	16.00	05-Feb-14	NA	NA	27-Feb-19
INE121A07HF7	NCD	369 C	[ICRA]AA by ICRA #	10.00	05-Feb-14	NA	NA	19-Mar-19

For IDBI TRUSTEESHIP SERVICES LTD.

AUTHORISED SIGNATORY

For CHOLAMANDALAM INVESTMENT AND FINANCE CO. LTD.

Authorised Signatory / ies.

CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LIMITED

TRUSTEE - IDBI TRUSTEESHIP SERVICES LTD, GDA TRUSTEESHIP LIMITED

Chola

HALF YEARLY INFORMATION FOR LISTED DEBENTURES OUTSTANDING AS OF 31-Mar-2015

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
INE121A07HG5	NCD	369 D	[ICRA]AA by ICRA #	25.00	05-Feb-14	NA	NA	28-Mar-19
INE121A07HH3	NCD	369 E	[ICRA]AA by ICRA #	18.00	05-Feb-14	NA	NA	7-Apr-16
INE121A07HI1	NCD	369 F	[ICRA]AA by ICRA #	10.00	14-Jul-14	NA	NA	16-Dec-15
INE121A07HJ9	NCD	370	[ICRA]AA by ICRA #	23.60	14-Jul-14	NA	NA	27-Jun-16
INE121A07HK7	NCD	371	[ICRA]AA by ICRA #	26.70	14-Jul-14	NA	NA	19-Jun-17
INE121A07HL5	NCD	372	[ICRA]AA by ICRA #	250.00	14-Jul-14	NA	NA	14-Jul-15
INE121A07HM3	NCD	373	[ICRA]AA by ICRA #	25.00	14-Jul-14	NA	NA	22-Dec-15
INE121A07HN1	NCD	374	[ICRA]AA by ICRA #	225.00	14-Jul-14	NA	NA	14-Jul-15
INE121A07HO9	NCD	375	[ICRA]AA by ICRA #	10.00	14-Jul-14	NA	NA	28-Jul-16
INE121A07HP6	NCD	376	[ICRA]AA by ICRA #	45.00	14-Jul-14	NA	NA	14-Jul-15
INE121A07HQ4	NCD	377	[ICRA]AA by ICRA #	7.50	14-Jul-14	NA	NA	3-Jul-17
INE121A07HR2	NCD	378	[ICRA]AA by ICRA #	10.00	14-Jul-14	NA	NA	14-Jul-15
INE121A07HS0	NCD	379	[ICRA]AA by ICRA #	90.00	14-Jul-14	NA	NA	20-Jul-15
INE121A07HT8	NCD	380	[ICRA]AA by ICRA #	175.00	14-Jul-14	NA	NA	20-Jul-15
INE121A07HU6	NCD	381	[ICRA]AA by ICRA #	50.50	14-Jul-14	NA	NA	20-Jul-15
INE121A07HV4	NCD	382	[ICRA]AA by ICRA #	55.00	14-Jul-14	NA	NA	20-Jul-15
INE121A07HW2	NCD	383	[ICRA]AA by ICRA #	17.00	14-Jul-14	NA	NA	1-Jun-17
INE121A07HX0	NCD	384	[ICRA]AA by ICRA #	10.00	14-Jul-14	NA	NA	20-Jul-15
INE121A07HY8	NCD	385	[ICRA]AA by ICRA #	30.00	14-Jul-14	NA	NA	20-Jul-15
INE121A07HZ5	NCD	386	[ICRA]AA by ICRA #	5.00	14-Jul-14	NA	NA	4-Aug-15
INE121A07IA6	NCD	387	[ICRA]AA by ICRA #	10.00	14-Jul-14	NA	NA	9-Aug-16
INE121A07IB4	NCD	388	[ICRA]AA by ICRA #	75.00	14-Jul-14	NA	NA	4-Aug-15
INE121A07IC2	NCD	389	[ICRA]AA by ICRA #	4.00	14-Jul-14	NA	NA	1-Aug-16
INE121A07ID0	NCD	390	[ICRA]AA by ICRA #	5.00	14-Jul-14	NA	NA	4-Aug-15
INE121A07IE8	NCD	391	[ICRA]AA by ICRA #	8.00	14-Jul-14	NA	NA	23-Aug-16
INE121A07IF5	NCD	392	[ICRA]AA by ICRA #	10.00	14-Jul-14	NA	NA	17-Aug-17
INE121A07IG3	NCD	393	[ICRA]AA by ICRA #	11.00	14-Jul-14	NA	NA	13-Dec-17
INE121A07IH1	NCD	394	[ICRA]AA by ICRA #	19.00	14-Jul-14	NA	NA	16-Aug-16
INE121A07II9	NCD	395	[ICRA]AA by ICRA #	14.50	14-Jul-14	NA	NA	29-Aug-16
INE121A07IJ7	NCD	396	[ICRA]AA by ICRA #	21.00	14-Jul-14	NA	NA	5-Sep-16
INE121A07IK5	NCD	397	[ICRA]AA by ICRA #	11.00	14-Jul-14	NA	NA	19-Oct-17
INE121A07IL3	NCD	398	[ICRA]AA by ICRA #	195.00	27-Oct-14	23-Mar-15	Y	21-Mar-16
INE121A07IM1	NCD	399	[ICRA]AA by ICRA #	25.00	27-Oct-14	NA	NA	22-Jun-15
INE121A07IN9	NCD	400	[ICRA]AA by ICRA #	30.00	27-Oct-14	NA	NA	21-Mar-16
INE121A07IO7	NCD	401	[ICRA]AA by ICRA #	5.00	27-Oct-14	NA	NA	3-Nov-15

For IDBI TRUSTEESHIP SERVICES LTD.

AUTHORISED SIGNATORY

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TRUSTEE - IDBI TRUSTEESHIP SERVICES LTD, GDA TRUSTEESHIP LIMITED

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HALF YEARLY INFORMATION FOR LISTED DEBENTURES OUTSTANDING AS OF 31-Mar-2015

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INE121A07IP4	NCD	402	[ICRA]AA by ICRA #	100.00	14-Jul-14	NA	NA	22-Jun-15
INE121A07IQ2	NCD	403	[ICRA]AA by ICRA #	130.00	27-Oct-14	NA	NA	16-Nov-15
INE121A07IR0	NCD	404	[ICRA]AA by ICRA #	8.00	27-Oct-14	NA	NA	2-Nov-16
INE121A07IS8	NCD	405	[ICRA]AA by ICRA #	25.00	27-Oct-14	NA	NA	2-Nov-16
INE121A07IT6	NCD	406	[ICRA]AA by ICRA #	50.00	27-Oct-14	NA	NA	16-Nov-15
INE121A07IU4	NCD	407	[ICRA]AA by ICRA #	60.00	27-Oct-14	NA	NA	15-Dec-16
INE121A07IV2	NCD	408	[ICRA]AA by ICRA #	50.00	27-Oct-14	NA	NA	10-Aug-16
INE121A07IW0	NCD	409	[ICRA]AA by ICRA #	100.00	27-Oct-14	NA	NA	9-Mar-16
			NCD-total	**3,968.70**				
			Grand total	**6,577.40**				

NA - Not Applicable

Y - Yes; Interest paid

^ PDI : Dual rating : [ICRA]AA- by ICRA Limited with stable outlook & 'CARE AA-' by CARE Ratings

 # NCD : [ICRA]AA by ICRA Limited with stable outlook

*** Sub debt** : Dual rating : [ICRA]AA by ICRA Limited with stable outlook & IND AA by INDIA Ratings with stable outlook

***** Sub debt** : 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

For IDBI TRUSTEESHIP SERVICES LTD.

AUTHORISED SIGNATORY

For CHOLAMANDALAM INVESTMENT AND FINANCE CO. LTD.,

Authorised Signatory / ies.