

December 03, 2021

BSE Ltd. 1st Floor New Trading Ring, Rotunda Building P J Towers, Dalal Street, Fort Mumbai 400 001.	National Stock Exchange of India Ltd Exchange Plaza, 5th Floor Plot No.C/1, G Block Bandra-Kurla Complex, Bandra (E) Mumbai 400 051.	Cholamandalam Financial Holdings Limited "Dare House", No. 234, NSC Bose Road, Chennai- 600 001
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Dear Sir / Madam,

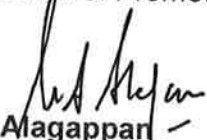
Sub: Disclosure under Regulation 31(2) of SEBI (Substantial Acquisition of Shares and Takeovers) Regulations, 2011 – Creation of pledge.

In pursuance with Regulation 31 (2) of SEBI (Substantial Acquisition of Shares and Takeovers) Regulations, 2011, we wish to inform the exchanges on creation of pledge in respect of 1,25,000 (0.066%) equity shares held by Lakshmi Ramaswamy Trust of the Target Company viz., Cholamandalam Financial Holdings Limited.

We enclose the disclosure in the prescribed format.

We request to take the above on record and do the needful.

Yours faithfully,
for Ambadi Investments Limited
 (on behalf of Promoter & Promoter Group)


M A Alagappan
 Chairman

Encl: As above

Disclosure by the Promoter (s) to the Stock Exchanges and to the Target Company for encumbrance of shares / ~~invocation of encumbrance/ release of encumbrance~~, in terms of Regulation 31(1) and 31 (2) of SEBI (Substantial Acquisition of Shares and Takeovers) Regulations, 2011

Name of the Target Company (TC)	CHOLAMANDALAM FINANCIAL HOLDINGS LIMITED
Names of the Stock Exchanges where the shares of the target company are listed	National Stock Exchange of India Ltd. & BSE Ltd.
Date of reporting	December 03, 2021
Name of the promoter or PAC on whose shares encumbrance has been created/ released/invoked	Lakshmi Ramaswamy Trust
Details of the creation of encumbrance:	

Name of the promoter (s) or PACs with him(*)	Promoter holding in the target company (1)			Promoter holding already encumbered (2)		Details of events pertaining to pledge (3) (Creation)							Post event holding of encumbered shares {creation (2)+(3)} / release [(2)-(3)] / invocation [(2)-(3)]	
	No. of shares	% of total share capital	% w.r.t diluted share capital	No. of shares	% of total Share capital	Type of event (creation/ release / invocation)	Date of creation/ release / invocation of encumbrance	Type of encumbrance (pledge/ lien/ non-disposal undertaking /others)	Reasons for encumbrance (**)	No. of shares	% of total share capital	Name of the entity in whose favour shares encumbered (***)	No. of shares	% of total share capital
	- As per Annexure -													

Place: Chennai

Date: December 03, 2021

for Ambadi Investments Limited
(on behalf of Promoter & Promoter Group)


M A Alagappan
Chairman

* The names of all the promoters, their shareholding in the target company and their pledged shareholding as on the reporting date should appear in the table irrespective of whether they are reporting on the date of event or not.

** For example, for the purpose of collateral for loans taken by the company, personal borrowing, third party pledge, etc.

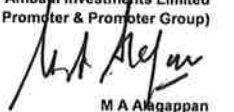
*** This would include name of both the lender and the trustee who may hold shares directly or on behalf of the lender.

Sl.No	Name of the Promoter(s) or PACs with him (*)	Promoter holding in the target Company (1)		Promoter holding already encumbered (2)		Details of events pertaining to encumbrance (3) (Creation)							Post event holding of encumbered shares [creation (2)+(3)]/release [(2)-(3)]/Invocation [(2)+(3)]	
		No. of shares	% of total share capital	No. of shares	% of total share capital	Type of event (creation/ release / invocation)	Date of creation / release/ invocation of encumbrance	Type of encumbrance (pledge/lien/ nondisposal undertaking/ others)	Reasons for encumbrance (**)	No. of shares	% of total share capital	Name of the entity in whose favour shares encumbered	No. of shares	% of total share capital
1	AMBADI ENTERPRISES LTD	1058200	0.56	0.00	0.000	NA	NA	NA	NA	NA	0.000	Not Applicable	NA	0.000
2	A M M VELLAYAN SONS P LTD	38430	0.02	0.00	0.000	NA	NA	NA	NA	NA	0.000	Not Applicable	NA	0.000
3	CARBORUNDUM UNIVERSAL LIMITED	1000	0.00	0.00	0.000	NA	NA	NA	NA	NA	0.000	Not Applicable	NA	0.000
4	M.M.MUTHIAH SONS PRIVATE LTD	4200	0.00	0.00	0.000	NA	NA	NA	NA	NA	0.000	Not Applicable	NA	0.000
5	AMBADI INVESTMENTS LIMITED	70766595	37.69	0.00	0.000	NA	NA	NA	NA	NA	0.000	Not Applicable	NA	0.000
6	M A ALAGAPPAN HOLDINGS PRIVATE LIMITED	529860	0.28	0.00	0.000	NA	NA	NA	NA	NA	0.000	Not Applicable	NA	0.000
7	M A MURUGAPPAN HOLDINGS LLP	548860	0.29	0.00	0.000	NA	NA	NA	NA	NA	0.000	Not Applicable	NA	0.000
8	Murugappa & Sons	863980	0.46	0.00	0.000	NA	NA	NA	NA	NA	0.000	Not Applicable	NA	0.000
9	M.M.MUTHIAH RESEARCH FOUNDATION	280920	0.15	0	0.000	NA	NA	NA	NA	NA	0.000	Not Applicable	NA	0.000
10	LAKSHMI RAMASWAMY FAMILY TRUST(AA ALAGAMMAI & LAKSHMI RAMASWAMY HOLDS SHARES ON BEHALF OF THE TRUST)	743000	0.40	0	0.000	Creation of pledge	29/11/2021	Pledge	Availment of Loan	125000	0.067	Shares pledged to Barclays Investments & Loans India Pvt Ltd	125000	0.067
11	AR LAKSHMI ACHI TRUST	391510	0.21	0	0.000	NA	NA	NA	NA	NA	0.000	Not Applicable	NA	0.000
12	INV MUTHIAH FAMILY TRUST (M M VENKATACHALAM & M V MUTHIAH HOLDS SHARES ON BEHALF OF THE TRUST)	459830	0.24	0	0.000	NA	NA	NA	NA	NA	0.000	Not Applicable	NA	0.000
13.	MM VEERAPPAN FAMILY TRUST(MM MURUGAPPAN & MEENAKSHI MURUGAPPAN HOLDS SHARES ON BEHALF OF THE TRUST)	468055	0.25	0	0.000	NA	NA	NA	NA	NA	0.000	Not Applicable	NA	0.000
14	INV SUBRAMANIAN FAMILY TRUST (Mr. M M Venkatachalam hold shares on behalf of the trust)	459830	0.24	0	0.000	NA	NA	NA	NA	NA	0.000	Not Applicable	NA	0.000
15	M M MUTHIAH FAMILY TRUST (M M MURUGAPPAN & M M MUTHIAH HOLDS SHARES ON BEHALF OF THE TRUST)	478055	0.25	0	0.000	NA	NA	NA	NA	NA	0.000	Not Applicable	NA	0.000
16	MURUGAPPA EDUCATIONAL AND MEDICAL FOUNDATION	726200	0.39	0	0.000	NA	NA	NA	NA	NA	0.000	Not Applicable	NA	0.000
17	Lakshmi Venkatachalam Family Trust(M M Venkatachalam&Lakshmi Venkatachalam are trustees of trust)	379905	0.20	0	0.000	NA	NA	NA	NA	NA	0.000	Not Applicable	NA	0.000
18	Meenakshi Murugappan Family Trust (M M Murugappan & Meenakshi Murugappan are trustees of the trust)	500000	0.27	0	0.000	NA	NA	NA	NA	NA	0.000	Not Applicable	NA	0.000
19	M M Murugappan Family Trust (M M Murugappan & Meenakshi Murugappan are trustees of the trust)	231800	0.12	0	0.000	NA	NA	NA	NA	NA	0.000	Not Applicable	NA	0.000
20	Murugappan Arunachalam Children Trust (Sigapi Arunachalam alongwith others hold shares on behalf of Trust)	215410	0.11	0	0.000	NA	NA	NA	NA	NA	0.000	Not Applicable	NA	0.000
21	Valli Subbiah Benefit Trust (S Vellayan & A Vellayan holds shares on behalf of the Trust)	14500	0.01	0	0.000	NA	NA	NA	NA	NA	0.000	Not Applicable	NA	0.000
22	Arun Murugappan Children's Trust (MAM Arunachalam & Sigappi Arunachalam hold on behalf of the trust)	220278	0.12	0	0.000	NA	NA	NA	NA	NA	0.000	Not Applicable	NA	0.000
23	M A Alagappan Grand Children Trust (Arun Alagappan& AA Alagammai hold shares on behalf of the Trust)	216777	0.12	0	0.000	NA	NA	NA	NA	NA	0.000	Not Applicable	NA	0.000
24	Saraswathi Trust (M V Subiah & S Vellayan are trustees of th	515180	0.27	0	0.000	NA	NA	NA	NA	NA	0.000	Not Applicable	NA	0.000
25	Shambho Trust (M V Subiah & S Vellayan are trustees of the	597340	0.32	0	0.000	NA	NA	NA	NA	NA	0.000	Not Applicable	NA	0.000
26	MM Venkatachalam Family Trust(MM Venkatachalam&Lakshmi Venkatachalam hold shares on behalf of trust)	403900	0.22	0	0.000	NA	NA	NA	NA	NA	0.000	Not Applicable	NA	0.000
27	M A M ARUNACHALAM	148660	0.08	0	0.000	NA	NA	NA	NA	NA	0.000	Not Applicable	NA	0.000
28	M A ALAGAPPAN	130660	0.07	0	0.000	NA	NA	NA	NA	NA	0.000	Not Applicable	NA	0.000
29	M M MURUGAPPAN	277360	0.15	0	0.000	NA	NA	NA	NA	NA	0.000	Not Applicable	NA	0.000
30	M M MURUGAPPAN	355330	0.19	0	0.000	NA	NA	NA	NA	NA	0.000	Not Applicable	NA	0.000
31	A VELLAYAN	249500	0.13	0	0.000	NA	NA	NA	NA	NA	0.000	Not Applicable	NA	0.000
32	UMAYAL R.	226580	0.12	0	0.000	NA	NA	NA	NA	NA	0.000	Not Applicable	NA	0.000
33	A VENKATACHALAM	252000	0.13	0	0.000	NA	NA	NA	NA	NA	0.000	Not Applicable	NA	0.000
34	VALLI ANNAMALAI	157127	0.08	7000	0.004	NA	NA	NA	NA	NA	0.000	Not Applicable	7000	0.004
35	M VELLACHI	115330	0.06	0	0.000	NA	NA	NA	NA	NA	0.000	Not Applicable	NA	0.000
36	M A M ARUNACHALAM	470160	0.25	0	0.000	NA	NA	NA	NA	NA	0.000	Not Applicable	NA	0.000
37	ARUN ALAGAPPAN	833090	0.44	0	0.000	NA	NA	NA	NA	NA	0.000	Not Applicable	NA	0.000
38	M A ALAGAPPAN	710000	0.38	6000	0.003	NA	NA	NA	NA	NA	0.000	Not Applicable	6000	0.003
39	LAKSHMI CHOCKA LINGAM	158660	0.08	0	0.000	NA	NA	NA	NA	NA	0.000	Not Applicable	NA	0.000
40	A VELLAYAN	382400	0.20	0	0.000	NA	NA	NA	NA	NA	0.000	Not Applicable	NA	0.000

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41	M M VENKATACHALAM	4000	0.00	0	0.000	NA	NA	NA	NA	NA	0.000	Not Applicable	NA	0.000
42	LAKSHMI VENKATACHALAM	1200	0.00	1200	0.001	NA	NA	NA	NA	NA	0.000	Not Applicable	1200	0.001
43	MEYYAMMAI VENKATACHALAM	358580	0.19	0	0.000	NA	NA	NA	NA	NA	0.000	Not Applicable	NA	0.000
44	S VELLAYAN	14500	0.01	0	0.000	NA	NA	NA	NA	NA	0.000	Not Applicable	NA	0.000
45	M V VALLI MURUGAPPAN	978190	0.52	0	0.000	NA	NA	NA	NA	NA	0.000	Not Applicable	NA	0.000
46	M V MURUGAPPAN	543330	0.29	0	0.000	NA	NA	NA	NA	NA	0.000	Not Applicable	NA	0.000
47	M M MURUGAPPAN	209715	0.11	0	0.000	NA	NA	NA	NA	NA	0.000	Not Applicable	NA	0.000
48	A M MEYYAMMAI	931500	0.50	0	0.000	NA	NA	NA	NA	NA	0.000	Not Applicable	NA	0.000
49	M V SUBBIAH	171200	0.09	0	0.000	NA	NA	NA	NA	NA	0.000	Not Applicable	NA	0.000
50	MEENAKSHI MURUGAPPAN	70	0.00	0	0.000	NA	NA	NA	NA	NA	0.000	Not Applicable	NA	0.000
51	A VENKATACHALAM	513610	0.27	0	0.000	NA	NA	NA	NA	NA	0.000	Not Applicable	NA	0.000
52	VALLIMUTHIAH	387080	0.21	0	0.000	NA	NA	NA	NA	NA	0.000	Not Applicable	NA	0.000
53	V NARAYANAN	281140	0.15	0	0.000	NA	NA	NA	NA	NA	0.000	Not Applicable	NA	0.000
54	V ARUNACHALAM	338990	0.18	0	0.000	NA	NA	NA	NA	NA	0.000	Not Applicable	NA	0.000
55	ARUN VENKATACHALAM	200000	0.11	0	0.000	NA	NA	NA	NA	NA	0.000	Not Applicable	NA	0.000
56	SOLACHI RAMANATHAN	8500	0.00	0	0.000	NA	NA	NA	NA	NA	0.000	Not Applicable	NA	0.000
57	A V NAGALAKSHMI	3600	0.00	0	0.000	NA	NA	NA	NA	NA	0.000	Not Applicable	NA	0.000
58	M V AR MEENAKSHI	449630	0.24	0	0.000	NA	NA	NA	NA	NA	0.000	Not Applicable	NA	0.000
59	A KEERTIKA UNNAMALAI	500	0.00	0	0.000	NA	NA	NA	NA	NA	0.000	Not Applicable	NA	0.000
60	SIGAPI ARUNACHALAM	227990	0.12	15000	0.008	NA	NA	NA	NA	NA	0.000	Not Applicable	15000	0.008
61	UMA RAMANATHAN	2000	0.00	0	0.000	NA	NA	NA	NA	NA	0.000	Not Applicable	NA	0.000
62	V VASANTHA	2300	0.00	0	0.000	NA	NA	NA	NA	NA	0.000	Not Applicable	NA	0.000
63	DHRUV M ARUNACHALAM	11000	0.01	0	0.000	NA	NA	NA	NA	NA	0.000	Not Applicable	NA	0.000
64	PRANAV ALAGAPPAN	28050	0.01	0	0.000	NA	NA	NA	NA	NA	0.000	Not Applicable	NA	0.000
65	VALLIAMMAI MURUGAPPAN	17032	0.01	0	0.000	NA	NA	NA	NA	NA	0.000	Not Applicable	NA	0.000
	TOTAL	9,12,62,179	48.61	29,200	0.016					1,25,000	0.067		1,54,200	0.082

Chennai
Date : December 3, 2021

for Ambal Investments Limited
(on behalf of Promoter & Promoter Group)


M A Alagappan
Chairman