

October 23, 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 financial results for the half-year / quarter ended 30th September 2015

Kindly refer our letter dated 5th October 2015, intimating you of the convening of the meeting of the Board of Directors.

In this regard, we wish to inform you that the Board of Directors at their meeting held today have approved the audited financial results of the Company for the half-year / quarterly limited review financial results of the Company for the period ended 30th September 2015 and enclose the following:

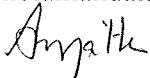
- a. A copy of the half-yearly audited financial results and the quarterly limited review financial results as approved by the Board along with a copy of the Audit Report and the Limited Review Report from the statutory auditors, M/s. Deloitte Haskins & Sells, Chennai for the period ended 30th September 2015. The results are also being published in the newspapers as per the listing agreement.
- b. A copy of the press release with regard to the above financial results being released for publication.
- c. A copy of the half-yearly information for the listed debentures outstanding as of 30th September 2015.

We further wish to inform you that an Analyst /investors call on the above financial results is scheduled to be held at 10.30 a.m. on 29th October, 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

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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**INDEPENDENT AUDITORS' REVIEW REPORT
TO THE BOARD OF DIRECTORS OF
CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LIMITED**

**Limited Review Report on the Consolidated and Standalone Financial
Results for the Three Months Ended September 30, 2015**

1. We have reviewed the financial results for the three months ended September 30, 2015 reflected under the column titled "Consolidated three months ended 30.09.2015 (Unaudited) (column no.7)", "Standalone three months ended 30.09.2015 (Unaudited) (column no.1)" and the related Notes contained in the accompanying "Financial Results for the six months (Audited) and three months (Unaudited) ended September 30, 2015" ("the Statement") comprising the Consolidated Financial Results of **CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LIMITED** ("the Company") and its subsidiaries (the Company and its subsidiaries constitute "the Group") and Standalone Financial Results of the Company for the three months ended September 30, 2015.
2. This Statement is being submitted by the Company pursuant to Clause 41 of the Listing Agreements with the Stock Exchanges, except for the disclosures in Part II - Select Information referred to in paragraph 7 below. This Statement is the responsibility of the Company's Management and has been approved by the Board of Directors. Our responsibility is to issue a report on the Statement based on our review.
3. We conducted our review of the Financial Results in accordance with the Standard on Review Engagements (SRE) 2410 "Review of Interim Financial Information Performed by the Independent Auditor of the Entity", issued by the Institute of Chartered Accountants of India. This Standard requires that we plan and perform the review to obtain moderate assurance as to whether the Statement is free of material misstatement. A review is limited primarily to inquiries of Company personnel and analytical procedures applied to financial data and thus provides less assurance than an audit. We have not performed an audit and, accordingly, we do not express an audit opinion.
4. The Consolidated Financial Results include the results of the following entities:

Company Name	Relationship
Cholamandalam Investment and Finance Company Limited	Holding Company
Cholamandalam Distribution Services Limited	Subsidiary
Cholamandalam Securities Limited	Subsidiary



5. We did not review the interim financial results of two subsidiaries included in the consolidated financial results, whose interim results reflect total assets of Rs. 5,016.86 lakhs as at September 30, 2015, total revenues of Rs. 565.60 lakhs for the three months, and total loss after tax of Rs. 6.96 lakhs for the three months ended September 30, 2015, as considered in the consolidated financial results. These interim financial results have been reviewed by other auditors whose reports have been furnished to us by the Management and our report on the Statement, in so far as it relates to the amounts and disclosures included in respect of the subsidiary, is based solely on the reports of the other auditors.
6. Based on our review conducted as stated above and based on the consideration of the reports of the other auditors referred to in paragraph 5 above, nothing has come to our attention that causes us to believe that the accompanying Statement, prepared in accordance with the Accounting Standards specified under the Section 133 of the Companies Act, 2013, read with Rule 7 of the Companies (Accounts) Rules, 2014 and other accounting principles generally accepted in India, has not disclosed the information required to be disclosed in terms of Clause 41 of the Listing Agreements with the Stock Exchanges, including the manner in which it is to be disclosed, or that it contains any material misstatement.
7. Further, we also report that we have traced the number of shares as well as the percentage of shareholding in respect of the aggregate amount of public shareholding and the number of shares as well as the percentage of shares pledged / encumbered and non-encumbered in respect of the aggregate amount of promoters and promoter group shareholding in terms of Clause 35 of the Listing Agreements and the particulars relating to investor complaints disclosed in Part II - Select Information for the three months ended September 30, 2015 of the Statement, from the details furnished by the Registrars.

For **DELOITTE HASKINS & SELLS**
Chartered Accountants
(Firm's Registration No.008072S)



Bhavani Balasubramanian
Partner
(Membership No. 22156)

Chennai, October 23, 2015



**INDEPENDENT AUDITORS' REPORT
TO THE BOARD OF DIRECTORS OF
CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LIMITED**

**Audit Report on the Consolidated and Standalone Financial Results for the Six
Months Ended September 30, 2015**

1. We have audited the financial results for the six months ended September 30, 2015 reflected under the column titled "Consolidated six months ended 30.09.2015 (Audited) (column no. 10)", "Standalone six months ended 30.09.2015 (Audited) (column no. 4)" and the related Notes contained in the accompanying "Financial Results for the six months (Audited) and three months (Unaudited) ended September 30, 2015" ("the Statement") comprising the Consolidated Financial Results of **CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LIMITED** ("the Company") and its subsidiaries (the Company and its subsidiaries constitute "the Group") and Standalone Financial Results of the Company for the six months ended September 30, 2015.
2. This Statement is being submitted by the Company pursuant to Clause 41 of the Listing Agreements with the Stock Exchanges, except for the disclosures in Part II - Select Information referred to in paragraph 6 below. This Statement has been prepared on the basis of the related interim consolidated financial statements and standalone financial statements, which is the responsibility of the Company's Management and has been approved by the Board of Directors. Our responsibility is to express an opinion on the Statement, based on our audit of the related interim consolidated financial statements and standalone financial statements, which have been prepared in accordance with the recognition and measurement principles laid down in Accounting Standard (AS-25) on Interim Financial Reporting specified under the Section 133 of the Companies Act, 2013, read with Rule 7 of the Companies (Accounts) Rules, 2014 and other accounting principles generally accepted in India.
3. We conducted our audit of the Financial Results for six months ended September 30, 2015 in accordance with the auditing standards generally accepted in India. Those Standards require that we plan and perform the audit to obtain reasonable assurance about whether the Statement is free of material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts and the disclosures in the Statement. An audit also includes assessing the accounting principles used and the significant estimates made by the Management, as well as evaluating the overall Statement presentation. We believe that our audit provides a reasonable basis for our opinion.
4. We did not audit the interim financial statements of two subsidiaries included in the consolidated financial results, whose interim financial statements reflect total assets of Rs.5,016.86 lakhs as at September 30, 2015, total revenues of Rs.1,033.85 lakhs for six months ended September 30, 2015, and total profit after tax of Rs.78.78 lakhs for six months ended September 30, 2015, as considered in the consolidated financial results. These interim financial statements have been audited by other auditors whose reports have been furnished to us by the Management and our opinion on the Statement, in so far as it relates to the amounts and disclosures included in respect of this subsidiary, is based solely on the reports of the other auditors.



5. In our opinion and to the best of our information and according to the explanations given to us, and based on the consideration of the reports of the other auditors referred to in paragraph 4 above, we report that:

a. Consolidated financial results for six months ended September 30, 2015 include the results of the following entities:

Company Name	Relationship
Cholamandalam Investment and Finance Company Limited	Holding Company
Cholamandalam Distribution Services Limited	Subsidiary
Cholamandalam Securities Limited	Subsidiary

b. Consolidated and standalone financial results for six months ended September 30, 2015 is presented in accordance with the requirements of Clause 41 of the Listing Agreements with the Stock Exchanges; and

c. Consolidated and standalone financial results for six months ended September 30, 2015 gives a true and fair view in conformity with the accounting principles generally accepted in India of the net profit and other financial information of the Group and the Company for the six months ended September 30, 2015.

6. Further, we also report that we have traced the number of shares as well as the percentage of shareholding in respect of the aggregate amount of public shareholding and the number of shares as well as the percentage of shares pledged / encumbered and non-encumbered in respect of the aggregate amount of promoters and promoter group shareholding in terms of Clause 35 of the Listing Agreements and the particulars relating to investor complaints disclosed in Part II - Select Information for the six months ended September 30, 2015 of the Statement, from the details furnished by the Registrars.

For **DELOITTE HASKINS & SELLS**
Chartered Accountants
(Firm's Registration No.008072S)



Bhavani Balasubramanian
Partner
(Membership No. 22156)

Chennai, October 23, 2015



CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LIMITED
CIN - L65993TN1978PLC007576
Registered Office : DARE HOUSE, 2, NSC Bose Road, Chennai - 600 001.
Statement of Standalone and Consolidated Financial Results for the six months (Audited)
and three months (Unaudited) ended September 30, 2015

Part I :- Financial Information													₹ lakhs
Particulars	Standalone						Consolidated						
	Unaudited			Audited			Unaudited			Audited			
	Three months ended 30.09.2015	Preceding three months ended 30.06.2015	Corresponding three months ended 30.09.2014 in Previous Year	Six months ended 30.09.2015	Six months ended 30.09.2014 in Previous Year	Previous Year ended 31.03.2015	Three months ended 30.09.2015	Preceding three months ended 30.06.2015	Corresponding three months ended 30.09.2014 in Previous Year	Six months ended 30.09.2015	Six months ended 30.09.2014 in Previous Year	Previous Year ended 31.03.2015	
	1	2	3	4	5	6	7	8	9	10	11	12	
1. a) Income from operations	101,382	98,211	91,027	199,593	177,024	366,429	101,919	98,670	91,695	200,589	178,293	368,850	
b) Other operating income	355	373	867	728	1,785	2,617	357	376	871	733	1,791	2,631	
2. Expenditure													
a) Interest (Financing Charges)	51,106	49,578	49,895	100,684	97,453	196,039	51,035	49,508	49,831	100,543	97,330	195,781	
b) Employees benefits expense	6,908	5,719	5,510	12,627	10,308	22,174	7,140	5,924	5,734	13,064	10,728	23,023	
c) Business origination outsourcing	5,174	4,845	4,953	10,019	9,865	18,696	5,271	4,932	5,059	10,203	10,061	19,086	
d) Other operating expenses	8,273	10,199	7,831	18,472	14,684	31,098	8,385	10,301	7,920	18,683	14,868	31,534	
e) Depreciation and amortisation expense	498	517	688	1,015	1,335	2,918	507	529	705	1,036	1,373	3,010	
f) Provisions and loan losses	11,474	10,691	8,633	22,165	16,689	32,472	11,478	10,695	8,639	22,173	16,696	32,490	
g) Total	83,433	81,549	77,510	164,982	150,334	303,397	83,816	81,889	77,888	165,702	151,056	304,924	
3. Profit from Operations before Other Income & Exceptional Items (1-2)	18,304	17,035	14,384	35,339	28,475	65,649	18,460	17,157	14,678	35,620	29,028	66,557	
4. Other income	11	17	28	28	40	73	32	20	34	49	43	66	
5. Profit before Exceptional Items (3+4)	18,315	17,052	14,412	35,367	28,515	65,722	18,492	17,177	14,712	35,669	29,071	66,623	
6. Exceptional Items	-	-	-	-	-	-	-	-	-	-	-	-	
7. Profit from Ordinary Activities before Tax (5+6)	18,315	17,052	14,412	35,367	28,515	65,722	18,492	17,177	14,712	35,669	29,071	66,623	
8. Tax expense (including deferred tax)	6,268	6,027	4,899	12,295	9,692	22,206	6,319	6,067	4,799	12,386	9,593	22,209	
9. Net Profit from Ordinary Activities after Tax (7-8)	12,047	11,025	9,513	23,072	18,823	43,516	12,173	11,110	9,913	23,283	19,478	44,414	
10. Extraordinary Items (net of tax expense)	-	-	-	-	-	-	-	-	-	-	-	-	
11. Net Profit for the Period (9-10)	12,047	11,025	9,513	23,072	18,823	43,516	12,173	11,110	9,913	23,283	19,478	44,414	
12. Paid-up equity share capital (₹ 10/- per share)	15,617	14,382	14,362	15,617	14,362	14,373	15,617	14,382	14,362	15,617	14,362	14,373	
13. Reserves excluding revaluation reserves						252,960						253,064	
14. Earnings per Share (EPS) - not annualised- before and after extraordinary Items (₹)													
a) Basic	8.09	7.57	6.63	15.66	13.13	30.09	8.17	7.63	6.91	15.81	13.59	30.71	
b) Diluted	8.08	7.51	6.62	15.64	13.10	29.97	8.16	7.57	6.89	15.79	13.56	30.59	



Part II :- Select Information for the three months and six months ended September 30, 2015

Particulars	Standalone						Consolidated					
	Three months ended 30.09.2015	Preceding three months ended 30.06.2015	Corresponding three months ended 30.09.2014 in Previous Year	Six months ended 30.09.2015	Six months ended 30.09.2014 in Previous Year	Previous Year ended 31.03.2015	Three months ended 30.09.2015	Preceding three months ended 30.06.2015	Corresponding three months ended 30.09.2014 in Previous Year	Six months ended 30.09.2015	Six months ended 30.09.2014 in Previous Year	Previous Year ended 31.03.2015
	1	2	3	4	5	6	7	8	9	10	11	12
A. Particulars of Shareholding												
1. Public Shareholding												
- Number of shares	73,137,754	60,787,210	60,748,468	73,137,754	60,748,468	60,703,999	73,137,754	60,787,210	60,748,468	73,137,754	60,748,468	60,703,999
- Percentage of shareholding	46.85	42.29	42.32	46.85	42.32	42.25	46.85	42.29	42.32	46.85	42.32	42.25
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	82,966,169	82,965,204	82,807,068	82,966,169	82,807,068	82,965,204	82,966,169	82,965,204	82,807,068	82,966,169	82,807,068	82,965,204
- 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	100.00	100.00
as a% of the total share capital of the company	53.15	57.71	57.68	53.15	57.68	57.75	53.15	57.71	57.68	53.15	57.68	57.75

B. Investor Complaints	
Particulars	Three months ended September 30, 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



Notes:

1. Statement of Assets and Liabilities as at September 30, 2015 is given below.

(₹ 'lakhs)

Particulars	Standalone		Consolidated	
	Audited		Audited	
	As at 30.09.2015	As at 31.03.2015	As at 30.09.2015	As at 31.03.2015
A. EQUITY AND LIABILITIES				
1. Shareholders' funds				
(a) Share capital	15,617	64,373	15,617	64,373
(b) Reserves and surplus	324,732	252,892	325,047	252,996
(c) Money received against share warrants	-	-	-	-
Sub-total - Shareholders' funds	340,349	317,265	340,664	317,369
2. Share application money pending allotment	5	68	5	68
3. Minority interest	-	-	-	-
4. Non-current liabilities				
(a) Long-term borrowings	1,137,453	1,244,750	1,137,253	1,242,450
(b) Deferred tax liabilities (net)	-	-	-	-
(c) Other long-term liabilities	6,617	4,259	6,617	4,259
(d) Long-term provisions	43,951	32,056	43,951	32,056
Sub-total - Non-current liabilities	1,188,021	1,281,065	1,187,821	1,278,765
5. Current liabilities				
(a) Short-term borrowings	271,498	267,834	271,148	267,634
(b) Trade payables	15,505	15,072	16,842	16,738
(c) Current maturities of Long-term borrowings	654,727	434,940	652,627	434,940
(d) Other current liabilities	61,318	64,553	61,465	64,687
(e) Short-term provisions	6,763	6,526	6,841	6,596
Sub-total - Current liabilities	1,009,811	788,925	1,008,923	790,595
TOTAL - EQUITY AND LIABILITIES	2,538,186	2,387,323	2,537,413	2,386,797
B. ASSETS				
1. Non-current assets				
(a) Fixed assets	6,466	6,833	6,539	6,887
(b) Goodwill on consolidation	-	-	-	-
(c) Non-current investments	5,793	6,018	1,363	1,588
(d) Deferred tax assets (net)	24,361	18,362	24,463	18,462
(e) Receivable under Financing Activity	1,645,526	1,546,797	1,645,526	1,546,797
(f) Long-term loans and advances	3,100	6,275	3,505	6,956
(g) Trade Receivables	-	-	1	1
(h) Other non-current assets	41,350	60,509	41,349	60,509
Sub-total - Non-current assets	1,726,596	1,644,794	1,722,746	1,641,200
2. Current assets				
(a) Current investments	279	730	454	870
(b) Inventories	-	-	-	-
(c) Trade receivables	-	-	1,375	1,183
(d) Cash and cash equivalents	51,127	34,066	52,319	35,220
(e) Receivable under Financing Activity	707,103	671,557	707,103	671,557
(f) Short-term loans and advances	2,405	1,959	2,719	2,524
(g) Other current assets	50,676	34,217	50,697	34,243
Sub-total - Current assets	811,590	742,529	814,667	745,597
TOTAL - ASSETS	2,538,186	2,387,323	2,537,413	2,386,797



Notes

1. The audited Financial Results for the six months ended September 30, 2015 and unaudited financial results for the three months ended September 30, 2015 have been reviewed by the Audit Committee and approved by the Board of Directors in their meeting held on October 23, 2015. The Statutory Auditors have audited the financial results for the six months ended September 30, 2015 and have conducted a limited review for the three months ended September 30, 2015.
2. 1% Compulsorily Convertible Preference Shares ("CCPS") has been converted into 12,285,012 equity shares of Rs 10 each on September 2, 2015 at a conversion price of ₹ 407 per share (including premium of ₹ 397 per share) and has been subscribed by Dynasty Acquisition (FDI) Ltd. The preferential dividend is cumulative and paid in full upto the Conversion Date.
3. 69,845 options were exercised during the three months ended September 30, 2015. The total outstanding employee stock options as at September 30, 2015 is 2,59,571.
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 / provisions – As on March 31, 2015 to the extent they are required to be complied by March 31, 2016 and as on September 30, 2015 to the extent they are required to be complied by March 31, 2017.
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 Subsidiary Company, Cholamandalam Distribution Services Limited has been granted an in-principle approval by the Reserve Bank of India to set up a Payments Bank.
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 : October 23, 2015

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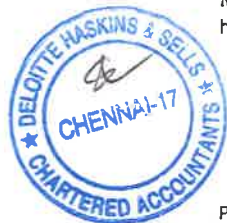
Segment wise Revenue, Results and Capital Employed for consolidated results under clause 41 of the listing agreement

₹ 'lakhs

Particulars	Consolidated					
	Unaudited			Audited		
	Three months ended 30.09.2015	Preceding three months ended 30.06.2015	Corresponding three months ended 30.09.2014 in Previous Year	Six months ended 30.09.2015	Six months ended 30.09.2014 in Previous Year	Previous Year ended 31.03.2015
	1	2	3	4	5	6
1. Segment Revenue						
Financing	101,736	98,584	91,894	200,320	178,809	369,046
Distribution	294	263	320	557	649	1,306
Stock Broking	326	274	432	600	785	1,438
Total	102,356	99,121	92,646	201,477	180,243	371,790
Less: Inter-Segment revenue	(80)	(75)	(80)	(155)	(159)	(309)
Net Revenue	102,276	99,046	92,566	201,322	180,084	371,481
2. Segment Results (Profit / (Loss) before tax)						
Financing	18,308	17,039	14,387	35,347	28,482	65,664
Distribution	123	103	145	226	308	557
Stock Broking	32	15	146	47	238	336
Total	18,463	17,157	14,678	35,620	29,028	66,557
Add: Other unallocable income net of unallocable expenditure	29	20	34	49	43	66
Net Profit before Tax	18,492	17,177	14,712	35,669	29,071	66,623
3. Capital Employed (Segment Assets - Segment Liabilities)						
Financing	311,297	303,225	275,500	311,297	275,500	291,080
Distribution	189	87	223	189	223	142
Stock Broking	1,569	1,303	1,213	1,569	1,213	1,296
Other Unallocable assets net of unallocable liabilities	27,614	24,011	21,694	27,614	21,694	24,919
Total	340,669	328,626	298,630	340,669	298,630	317,437

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.



Place : Chennai
Date : October 23, 2015

visit us at www.cholamandalam.com

On behalf of the Board of Directors

Vellayan Subbiah
Managing Director

CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LIMITED (CHOLA)
ANNOUNCES FINANCIAL RESULTS FOR THE QUARTER AND HALF YEAR ENDED 30th SEPTEMBER 2015

Chennai, October 23 2015: The Board of Directors of Cholamandalam Investment and Finance Company Limited today approved its audited financial results for the half year ended 30th September, 2015 and unaudited financial results for the quarter ended 30th September 2015.

Highlights

- Profit after tax for Q2 FY16 at ₹ 120 Cr, a growth of 27% over Q2 FY15. For the half year, PAT at ₹ 231 Cr, a growth of 23% over same period last year.
- Q2 FY16 disbursements Rs. 3672 Cr, representing a growth of 21 % over Q2 FY15.
- 20% growth in Net Income Margin (NIM) during the quarter, compared to Q2 FY15.
- Accelerated provisioning to 4 months' overdue and adopted standard asset provisioning at 0.35%, 18 months ahead of the RBI's mandate.
- Gross NPA (on 5 months' overdue basis) stayed stable, at 3.39% in Sep-15 compared to 3.33% in Jun-15. Gross NPA (on 4 months' overdue basis) is 4.42%.

Financial Performance

Particulars	Q2 FY 16	Q2 FY 15	Growth (%)		YTD Sep 15	YTD Sep 14	Growth (%)	
Net Income Margin (Rs. In Cr.)	506.41	420.27	20%	↑	996.64	813.96	22%	↑
PBT (Rs. In Cr.)	183.15	144.12	27%	↑	353.67	285.15	24%	↑
PAT (Rs. In Cr.)	120.47	95.13	27%	↑	230.72	188.23	23%	↑
EPS - in Rs.	8.09	6.63	22%	↑	15.66	13.13	19%	↑
Net Income Margin (as % of assets)	8.5 %	7.7 %			8.5 %	7.6 %		
Total Expenses (as % of assets)	-3.5 %	-3.5 %			-3.6 %	-3.4 %		
Net Credit Losses (as % of assets)*	-1.9 %	-1.6 %			-1.9 %	-1.6 %		
PBT (as % of assets)	3.1 %	2.7 %			3.0 %	2.7 %		
ROE - in %	14.3 %	14.7 %			14.0 %	15.3 %		

*Q2 FY16 on 4 months' overdue basis; Q2 FY15 on 6 months' overdue basis

Chola disbursed ₹ 2790 Cr in our Vehicle Finance business as against ₹ 2189 Cr. in Q2 of FY15. This was a growth of 27%. This was possible on account of strong growth in our Heavy Commercial Vehicle Volumes, as also healthy growth in Used Vehicles. Home Equity disbursements grew by 7%, from ₹ 717 Cr in Q2 FY15 to ₹ 770 Cr in Q2 FY16. Chola's aggregate disbursements for the quarter were ₹ 3672 Cr as against ₹ 3028 Cr in Q2 of FY15, a growth of 21%.

Chola's Net Income Margin (NIM) was 8.5% for the quarter, compared to 7.7% in the same quarter of last year.

Chola was able to exit the quarter at a GNPA level of 3.39% at 5 months' overdue, which was almost the same as the GNPA at the end of Jun 15 (3.33%).

Chola proactively advanced by 18 months, the adoption of NPA provisioning at 4 months' overdue (as compared to RBI guidelines), and enhanced the rate of standard asset provision to 0.35%. The impact of this adoption on profitability was ₹ 53.58 Cr.

GNPA at 4 months' overdue is 4.42%.

Chola's PBT-ROTA for Q2 FY16 improved to 3.1% as against 2.7% in Q2 FY15, even after accounting for the early adoption. On a half year basis, ROTA was at 3.0%, compared to 2.7% in the previous year.

Conversion of CCPS:

1% Compulsorily Convertible Preference Shares ("CCPS") amounting to Rs. 500 Cr have been converted into 12,285,012 equity shares of Rs 10 each on September 2, 2015, at a conversion price of ₹ 407 per share (including premium of ₹ 397 per share) and have been subscribed by Dynasty Acquisition (FDI) Ltd. The preferential dividend is cumulative and has been paid in full upto the conversion date.

Capital Adequacy:

The capital adequacy ratio (CAR) of the company was at 20.80% as against the regulatory requirement of 15%.

Subsidiaries Performance:

The subsidiaries Cholamandalam Securities Limited (CSEC) and Cholamandalam Distribution Services Limited (CDSL) together made a profit before tax of ₹ 1.78 Cr in Q2 FY16, as against ₹ 2.95 Cr in the same quarter last year. On a half year basis, the subsidiaries made a profit before tax of ₹ 3.03 Cr, as against Rs. 5.57 Cr in H1 FY15. In August 2015, CDSL was granted in-principle approval by the RBI to set up a Payments Bank.

Consolidated Results:

The consolidated profit after tax for Q2 FY16 is ₹ 122 Cr. as against ₹ 99 Cr. in Q2 of FY15, registering a growth of 23%.

About Cholamandalam Investment and Finance Company Limited

Cholamandalam Investment and Finance Company Limited was incorporated in 1978 as the financial services arm of the Murugappa Group. Chola commenced business as an equipment financing company and has today emerged as a comprehensive financial services provider offering vehicle finance, home loans, home equity loans, SME loans, investment advisory services, stock broking and a variety of other financial services to customers.

Chola operates from over 534 branches across India with assets under management above INR 25,000 Crores. The subsidiaries of Cholamandalam include Cholamandalam Securities Limited (CSEC) and Cholamandalam Distribution Services Limited (CDSL). The vision of Chola is to enable customers enter a better life. Chola has a growing clientele of over 7.5 lakh happy customers across the nation. Ever since its inception and all through its growth, the company has kept a clear sight of its values. The basic tenet of these values is a strict adherence to ethics and a responsibility to all those who come within its corporate ambit - customers, shareholders, employees and society.

About Murugappa Group

Founded in 1900, the INR 269 Billion Murugappa Group is one of India's leading business conglomerates. The Group has 28 businesses including nine listed Companies traded in NSE & BSE. Headquartered in Chennai, the major Companies of the Group include Carborundum Universal Ltd., Cholamandalam Investment and Finance Company Ltd., Cholamandalam MS General Insurance Company Ltd., Coromandel International Ltd., Coromandel Engineering Company Ltd., E.I.D. Parry (India) Ltd., Parry Agro Industries Ltd., Parry Sugar industries Ltd, Shanthi Gears Ltd., Tube Investments of India Ltd., and Wendt (India) Ltd.

Market leaders in served segments including Abrasives, Auto Components, Transmission systems, Cycles, Sugar, Farm Inputs, Fertilisers, Plantations, Bio-products and Nutraceuticals, the Group has forged strong alliances with leading international companies such as Groupe Chimique Tunisien, Foskor, Mitsui Sumitomo, Morgan Advanced Materials, Sociedad Química y Minera de Chile (SQM), Yanmar & Co. and Compagnie Des Phosphat De Gafsa (CPG). The Group has a wide geographical presence all over India and spanning 6 continents.

Renowned brands like BSA, Hercules, Ballmaster, Ajax, Parry's, Chola, Gromor, Shanthi Gears and Paramfos are from the Murugappa stable. The Group fosters an environment of professionalism and has a workforce of over 32,000 employees. For more details, visit www.murugappa.com.

For more details on this release, please contact:

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A presentation for investors is being separately placed on our website: www.cholamandalam.com

CHOLAMANDALAM INVESTMENT AND FINANCE
COMPANY LIMITED



TRUSTEE - IDBI TRUSTEESHIP SERVICES LTD, GDA TRUSTEESHIP LIMITED

HALF YEARLY INFORMATION FOR LISTED DEBENTURES OUTSTANDING AS OF 30-Sep-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-15	Y	23-May-16
INE121A08LK7	Sub debt	SD11	Dual rating *	1.00	Unsecured	2-Jun-15	Y	2-Jun-16
INE121A08LK7	Sub debt	SD12	Dual rating *	0.50	Unsecured	2-Jun-15	Y	2-Jun-16
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	26-Mar-16
INE121A08LS0	Sub debt	SD17	Dual rating *	100.00	Unsecured	28-Apr-15	Y	28-Apr-16
INE121A08LT8	Sub debt	SD18	Dual rating *	11.50	Unsecured	6-May-15	Y	6-May-16
INE121A08LUS	Sub debt	SD19	Dual rating *	50.00	Unsecured	6-Jul-15	Y	6-Jul-16
INE121A08LX0	Sub debt	SD20	Dual rating *	60.50	Unsecured	30-Jun-15	Y	30-Jun-16
INE121A08LZ5	Sub debt	SD21	Dual rating *	64.30	Unsecured	3-Aug-15	Y	1-Aug-16
INE121A08MA6	Sub debt	SD22	Dual rating *	25.20	Unsecured	10-Aug-15	Y	9-Aug-16
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-15	Y	9-May-16
INE121A08MI9	Sub debt	SD25	Dual rating **	50.00	Unsecured	18-May-15	Y	18-May-16
INE121A08MJ7	Sub debt	SD26	ICRA/AA by ICRA: Stable	50.00	Unsecured	8-Jun-15	Y	8-Jun-16
INE121A08MK5	Sub debt	SD27	CARE AA by CARE	20.00	Unsecured	26-Jun-15	Y	27-Jun-16
INE121A08MN9	Sub debt	SD28	Dual rating **	25.00	Unsecured	7-Sep-15	Y	5-Sep-16
INE121A08MR0	Sub debt	SD29	Dual rating ***	25.00	Unsecured	5-Dec-14	Y	7-Dec-15
INE121A08ML4	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
INE121A08MX3	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-15	Y	30-Sep-16
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
INE121A08NH0	Sub debt	SD36	Dual rating ***	20.00	Unsecured	24-Feb-15	Y	24-Feb-16
INE121A08NKS	Sub debt	SD37	Dual rating ***	10.00	Unsecured	24-Feb-15	Y	24-Feb-16
INE121A08NL1	Sub debt	SD38	Dual rating ***	25.00	Unsecured	28-Mar-15	Y	28-Mar-16
INE121A08NM9	Sub debt	SD39	Dual rating ***	10.00	Unsecured	26-Mar-15	Y	28-Mar-16
INE121A08NN7	Sub debt	SD40	Dual rating ***	25.00	Unsecured	27-Apr-15	Y	25-Apr-16
INE121A08NO5	Sub debt	SD41	Dual rating ***	5.00	Unsecured	20-May-15	Y	20-May-16
INE121A08NP2	Sub debt	SD42	Dual rating ***	100.00	Unsecured	1-Jun-15	Y	30-May-16
INE121A08NQ0	Sub debt	SD43	Dual rating ***	15.00	Unsecured	11-Jun-15	Y	13-Jun-16
INE121A08NR3	Sub debt	SD44	Dual rating ***	100.00	Unsecured	18-Jun-15	Y	20-Jun-16
INE121A08NV0	Sub debt	SD45	ICRA/AA by ICRA: Stable	315.00	Unsecured	28-May-15	Y	30-Nov-15
Sub debt total				1,508.00				

For CHOLAMANDALAM INVESTMENT
AND FINANCE COMPANY LIMITED

For IDBI TRUSTEESHIP SERVICES LTD.

AUTHORISED SIGNATORY

Authorised Signatory/ies

CHOLAMANDALAM INVESTMENT AND FINANCE
COMPANY LIMITED



TRUSTEE - IDBI TRUSTEESHIP SERVICES LTD, GDA TRUSTEESHIP LIMITED

HALF YEARLY INFORMATION FOR LISTED DEBENTURES OUTSTANDING AS OF 30-Sep-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
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	25-Jun-15	Y	29-Dec-15
INE121A08LY8	Perpetual debt	PDI 3	Dual rating *	20.65	Unsecured	22-Jul-15	Y	22-Jan-16
INE121A08MB4	Perpetual debt	PDI 4	Dual rating *	16.00	Unsecured	18-Aug-15	Y	18-Feb-16
INE121A08MD0	Perpetual debt	PDI 5	Dual rating *	75.00	Unsecured	8-Jun-15	Y	7-Dec-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	6-Jul-15	Y	6-Jan-16
INE121A08MG3	Perpetual debt	PDI 8	Dual rating *	10.00	Unsecured	1-Sep-15	Y	1-Mar-16
INE121A08ML3	Perpetual debt	PDI 9	Dual rating *	50.00	Unsecured	8-Aug-15	Y	8-Aug-16
INE121A08NM1	Perpetual debt	PDI 10	Dual rating *	50.00	Unsecured	24-Aug-15	Y	22-Aug-16
INE121A08MO7	Perpetual debt	PDI 11	ICRA/AA- by ICRA	18.00	Unsecured	21-Sep-15	Y	20-Sep-16
INE121A08MQ2	Perpetual debt	PDI 12	Dual rating *	25.00	Unsecured	28-Sep-15	Y	28-Sep-16
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
INE121A08MVA0	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	27-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-Jun-15	Y	24-Dec-15
INE121A08ND8	Perpetual debt	PDI 16 C	Dual rating *	65.00	Unsecured	29-Dec-14	Y	28-Dec-15
INE121A08NE6	Perpetual debt	PDI 16 D	Dual rating *	26.10	Unsecured	29-Jun-15	Y	28-Dec-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	29-Jun-15	Y	27-Jun-16
INE121A08NT4	Perpetual debt	PDI 18	Dual rating *	17.40	Unsecured	9-Jul-15	Y	11-Jul-16
INE121A08NJ2	Perpetual debt	PDI 19	Dual rating *	25.00	Unsecured	27-Aug-15	Y	29-Aug-16
			PDI total	1,100.70				
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
INE121A07GK3	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	8-May-16
INE121A07GJ1	NCD	351	ICRA/AA by ICRA #	25.00	28-May-13	7-May-15	Y	8-May-16
INE121A07GN3	NCD	354	ICRA/AA by ICRA #	65.00	28-May-13	13-May-15	Y	13-May-16

For IDBI TRUSTEESHIP SERVICES LTD.

AUTHORISED SIGNATORY

For CHOLAMANDALAM INVESTMENT
AND FINANCE COMPANY LIMITED

Authorised Signatory/ies

CHOLAMANDALAM INVESTMENT AND FINANCE
COMPANY LIMITED



TRUSTEE - IDBI TRUSTEESHIP SERVICES LTD, GDA TRUSTEESHIP LIMITED

HALF YEARLY INFORMATION FOR LISTED DEBENTURES OUTSTANDING AS OF 30-Sep-2015

ISIN No.	Type	Series	Credit rating	Debentures outstanding (Rs in Cro)	Status of Security; Trust deed / Hypothecation deed dated	Previous Interest payment date	Previous Interest paid (Y/N)	Next due date for Principal / Interest
INE121A07GP8	NCD	356	ICRA/AA by ICRA #	15.00	28-May-13	13-May-15	Y	13-May-16
INE121A07GQ6	NCD	357	ICRA/AA by ICRA #	50.00	14-Aug-13	18-May-15	Y	18-May-16
INE121A07GS2	NCD	358	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-15	Y	20-May-16
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-15	Y	23-May-16
INE121A07GY0	NCD	365	ICRA/AA by ICRA #	75.00	14-Aug-13	25-May-15	Y	23-May-18
INE121A07GZ7	NCD	366	ICRA/AA by ICRA #	50.00	14-Aug-13	25-May-15	Y	23-May-16
INE121A07HA8	NCD	367	ICRA/AA by ICRA #	200.00	30-Aug-13	3-Sep-15	Y	5-Sep-16
INE121A07HB5	NCD	368	ICRA/AA by ICRA #	200.00	18-Sep-13	18-Sep-15	Y	19-Sep-16
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 #	18.00	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
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-18
INE121A07HI1	NCD	369 F	ICRA/AA by ICRA #	10.00	14-Jul-14	NA	NA	18-Dec-15
INE121A07HJ9	NCD	370	ICRA/AA by ICRA #	23.80	14-Jul-14	NA	NA	27-Jun-16
INE121A07HK7	NCD	371	ICRA/AA by ICRA #	28.70	14-Jul-14	NA	NA	19-Jun-17
INE121A07HL5	NCD	372	ICRA/AA by ICRA #	260.00	14-Jul-14	14-Jul-15	Y	22-Dec-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	14-Jul-15	Y	24-Jun-16
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	14-Jul-15	Y	14-Jul-16
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	14-Jul-15	Y	14-Jul-16
INE121A07HS0	NCD	379	ICRA/AA by ICRA #	90.00	14-Jul-14	20-Jul-15	Y	22-Dec-15
INE121A07HT8	NCD	380	ICRA/AA by ICRA #	175.00	14-Jul-14	20-Jul-15	Y	24-Jun-16
INE121A07HU6	NCD	381	ICRA/AA by ICRA #	50.50	14-Jul-14	20-Jul-15	Y	18-Jul-16
INE121A07HV4	NCD	382	ICRA/AA by ICRA #	55.00	14-Jul-14	20-Jul-15	Y	18-Jul-16
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	20-Jul-15	Y	18-Jul-16
INE121A07HY8	NCD	385	ICRA/AA by ICRA #	30.00	14-Jul-14	20-Jul-15	Y	18-Jul-16
INE121A07HZ6	NCD	386	ICRA/AA by ICRA #	5.00	14-Jul-14	4-Aug-15	Y	4-Aug-16
INE121A07IA5	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	4-Aug-15	Y	4-Aug-16
INE121A07IC2	NCD	389	ICRA/AA by ICRA #	4.00	14-Jul-14	NA	NA	7-Aug-16
INE121A07ID0	NCD	390	ICRA/AA by ICRA #	5.00	14-Jul-14	4-Aug-15	Y	25-Jun-16
INE121A07IE3	NCD	391	ICRA/AA by ICRA #	8.00	14-Jul-14	NA	NA	23-Aug-17
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-18

For IDBI TRUSTEESHIP SERVICES LTD.

AUTHORISED SIGNATORY

For CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LIMITED

Authorised Signatory/ies

CHOLAMANDALAM INVESTMENT AND FINANCE
COMPANY LIMITED



TRUSTEE - IDBI TRUSTEESHIP SERVICES LTD, GDA TRUSTEESHIP LIMITED

HALF YEARLY INFORMATION FOR LISTED DEBENTURES OUTSTANDING AS OF 30-Sep-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
INE121A07IIS	NCD	395	ICRA/AA by ICRA #	14.50	14-Jul-14	NA	NA	29-Aug-15
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 #	185.00	27-Oct-14	23-Mar-15	Y	21-Mar-18
INE121A07IM1	NCD	399	ICRA/AA by ICRA #	25.00	27-Oct-14	22-Jun-15	Y	22-Jun-16
INE121A07IN9	NCD	400	ICRA/AA by ICRA #	30.00	27-Oct-14	NA	NA	21-Mar-18
INE121A07IO7	NCD	401	ICRA/AA by ICRA #	5.00	27-Oct-14	3-Nov-14	Y	3-Nov-15
INE121A07IP4	NCD	402	ICRA/AA by ICRA #	100.00	14-Jul-14	22-Jun-15	Y	22-Jun-16
INE121A07IQ2	NCD	403	ICRA/AA by ICRA #	130.00	27-Oct-14	14-Nov-14	Y	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	8-Nov-16
INE121A07IT6	NCD	406	ICRA/AA by ICRA #	50.00	27-Oct-14	14-Nov-14	Y	16-Nov-15
INE121A07IU4	NCD	407	ICRA/AA by ICRA #	60.00	27-Oct-14	NA	NA	15-Dec-18
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	9-Mar-15	Y	9-Mar-16
INE121A07IX8	NCD	410	ICRA/AA by ICRA #	150.00	31-Oct-14	10-Apr-15	Y	11-Apr-16
INE121A07IZ3	NCD	412	ICRA/AA by ICRA #	100.00	07-Apr-15	10-Apr-15	Y	11-Apr-16
INE121A07JA4	NCD	413	ICRA/AA by ICRA #	30.00	07-Apr-15	NA	NA	9-Apr-18
INE121A07JB2	NCD	414	ICRA/AA by ICRA #	4.20	27-Oct-14	NA	NA	13-Apr-17
INE121A07JC0	NCD	415	ICRA/AA by ICRA #	14.00	27-Oct-14	NA	NA	5-Apr-17
INE121A07JD8	NCD	416	ICRA/AA by ICRA #	23.00	07-Apr-15	13-Apr-15	Y	13-Apr-16
INE121A07JE6	NCD	417	ICRA/AA by ICRA #	150.00	07-Apr-15	13-Apr-15	Y	13-Apr-16
INE121A07JF3	NCD	418	ICRA/AA by ICRA #	25.00	07-Apr-15	NA	NA	20-Apr-18
INE121A07JG1	NCD	419	ICRA/AA by ICRA #	50.00	07-Apr-15	NA	NA	11-Apr-17
INE121A07JH9	NCD	420	ICRA/AA by ICRA #	10.00	07-Apr-15	NA	NA	17-Apr-18
INE121A07JI7	NCD	421	ICRA/AA by ICRA #	25.00	07-Apr-15	NA	NA	15-Mar-18
INE121A07JJ5	NCD	422	ICRA/AA by ICRA #	7.50	07-Apr-15	NA	NA	4-May-17
INE121A07JK3	NCD	423	ICRA/AA by ICRA #	13.50	07-Apr-15	NA	NA	25-Apr-17
INE121A07JL1	NCD	424	ICRA/AA by ICRA #	100.00	07-Apr-15	NA	NA	28-Oct-16
INE121A07JM9	NCD	425	ICRA/AA by ICRA #	7.00	07-Apr-15	NA	NA	26-Apr-17
INE121A07JN7	NCD	426	ICRA/AA by ICRA #	50.00	07-Apr-15	NA	NA	28-Oct-16
INE121A07JO5	NCD	427	ICRA/AA by ICRA #	7.00	07-Apr-15	NA	NA	2-May-17
INE121A07JP2	NCD	428	ICRA/AA by ICRA #	10.00	07-Apr-15	NA	NA	28-Apr-17
INE121A07JQ0	NCD	429	ICRA/AA by ICRA #	10.00	07-Apr-15	NA	NA	9-Jan-17
INE121A07JR8	NCD	430	ICRA/AA by ICRA #	12.00	07-Apr-15	NA	NA	15-May-17
INE121A07JS6	NCD	431	ICRA/AA by ICRA #	8.00	07-Apr-15	NA	NA	30-Apr-18
INE121A07JT4	NCD	432	ICRA/AA by ICRA #	58.00	27-May-15	NA	NA	8-Nov-18
INE121A07JU2	NCD	433	ICRA/AA by ICRA #	2.00	07-Apr-15	NA	NA	27-Apr-17

For IDBI TRUSTEESHIP SERVICES LTD.

AUTHORISED SIGNATORY

For CHOLAMANDALAM INVESTMENT
AND FINANCE COMPANY LIMITED

Authorised Signatory/ies

CHOLAMANDALAM INVESTMENT AND FINANCE
COMPANY LIMITED



TRUSTEE - IDBI TRUSTEESHIP SERVICES LTD, GDA TRUSTEESHIP LIMITED

HALF YEARLY INFORMATION FOR LISTED DEBENTURES OUTSTANDING AS OF 30-Sep-2015

ISIN No.	Type	Series	Credit rating	Debentures outstanding (Ru 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
INE121A07JVD	NCD	434	[ICRA]AA by ICRA #	4.00	07-Apr-15	NA	NA	15-May-17
INE121A07JVV8	NCD	435	[ICRA]AA by ICRA #	5.00	27-May-15	NA	NA	27-Nov-15
INE121A07JXB	NCD	436	[ICRA]AA by ICRA #	20.00	07-Apr-15	NA	NA	17-May-17
INE121A07KBO	NCD	440	[ICRA]AA by ICRA #	15.00	07-Apr-15	NA	NA	24-May-17
INE121A07JY4	NCD	437	[ICRA]AA by ICRA #	2.50	07-Apr-15	NA	NA	9-May-17
INE121A07JZ1	NCD	438	[ICRA]AA by ICRA #	75.00	07-Apr-15	NA	NA	25-Nov-16
INE121A07KC8	NCD	441	[ICRA]AA by ICRA #	30.00	07-Apr-15	27-May-15	Y	27-May-16
INE121A07KD6	NCD	442	[ICRA]AA by ICRA #	10.00	07-Apr-15	27-May-15	Y	27-May-16
INE121A07KE4	NCD	443	[ICRA]AA by ICRA #	18.00	07-Apr-15	NA	NA	25-May-16
INE121A07KF1	NCD	444	[ICRA]AA by ICRA #	26.00	27-May-15	NA	NA	6-Jun-16
INE121A07KG9	NCD	445	[ICRA]AA by ICRA #	70.00	27-May-15	NA	NA	22-Nov-18
INE121A07KH7	NCD	446	[ICRA]AA by ICRA #	100.00	27-May-15	NA	NA	28-Dec-16
INE121A07KJ5	NCD	447	[ICRA]AA by ICRA #	9.30	27-May-15	NA	NA	28-Dec-16
INE121A07KJ3	NCD	448	[ICRA]AA by ICRA #	4.30	27-May-15	NA	NA	5-Jun-17
INE121A07KK1	NCD	449	[ICRA]AA by ICRA #	13.50	27-May-15	NA	NA	12-Jun-17
INE121A07KL9	NCD	450	[ICRA]AA by ICRA #	5.00	27-May-15	NA	NA	13-Dec-18
INE121A07KM7	NCD	451	[ICRA]AA by ICRA #	5.00	27-May-15	NA	NA	12-Jun-17
INE121A07KN5	NCD	452	[ICRA]AA by ICRA #	50.00	27-May-15	NA	NA	29-Dec-16
INE121A07KO3	NCD	453	[ICRA]AA by ICRA #	25.00	27-May-15	29-Jun-15	Y	29-Jun-16
INE121A07KP0	NCD	454	[ICRA]AA by ICRA #	10.00	27-May-15	NA	NA	10-Jul-18
INE121A07KQ8	NCD	455	[ICRA]AA by ICRA #	35.00	27-May-15	NA	NA	7-Aug-17
INE121A07KR6	NCD	456	[ICRA]AA by ICRA #	50.00	27-May-15	NA	NA	10-Aug-16
INE121A07KS4	NCD	457	[ICRA]AA by ICRA #	55.00	27-May-15	NA	NA	10-Aug-16
INE121A07KT2	NCD	458	[ICRA]AA by ICRA #	100.00	27-May-15	NA	NA	16-Jun-16
INE121A07KU0	NCD	459	[ICRA]AA by ICRA #	10.00	07-Apr-15	NA	NA	30-Jun-17
INE121A07KV8	NCD	460	[ICRA]AA by ICRA #	50.00	27-May-15	NA	NA	10-Aug-17
			NCD-total	5,183.60				
			Grand total	7,792.30				

NA - Not Applicable

Y - Yes; Interest paid

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

* PDI : 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 & 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 COMPANY LIMITED

Authorised Signatory/ies