



**HALF YEARLY INFORMATION FOR THE LISTED DEBENTURES OUTSTANDING AS OF 30-Sep-2011**

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
INE121A08HG3	Sub debt	SD1	[ICRA]AA- by ICRA #	40.00	Unsecured	31-May-11	Y	30-Nov-11
INE121A08HZ3	Sub debt	SD2	[ICRA]AA- by ICRA #	30.00	Unsecured	26-Aug-11	Y	26-Feb-12
INE121A08IC0	Sub debt	SD3	[ICRA]AA- by ICRA #	5.00	Unsecured	28-Feb-11	Y	28-Aug-12
INE121A08IC0	Sub debt	SD3	Dual rating *	20.00	Unsecured	28-Feb-11	Y	28-Aug-12
INE121A08IF3	Sub debt	SD4	Dual rating *	10.00	Unsecured	5-Sep-11	Y	5-Mar-12
INE121A08IG1	Sub debt	SD5	Dual rating *	10.00	Unsecured	7-Mar-11	Y	7-Mar-12
INE121A08IF3	Sub debt	SD6	Dual rating *	15.00	Unsecured	5-Sep-11	Y	5-Mar-12
INE121A08IH9	Sub debt	SD7	Dual rating *	20.00	Unsecured	11-Mar-11	Y	12-Mar-12
INE121A08KJ1	Sub debt	SD8	Dual rating *	30.00	Unsecured	29-Apr-11	Y	31-Oct-11
INE121A08KK9	Sub debt	SD9	Dual rating *	100.00	Unsecured	7-Dec-10	Y	7-Dec-11
INE121A08LJ9	Sub debt	SD10	Dual rating *	10.00	Unsecured	20-May-11	Y	21-May-12
INE121A08LK7	Sub debt	SD11	Dual rating *	1.00	Unsecured	2-Jun-11	Y	1-Jun-12
INE121A08LK7	Sub debt	SD12	Dual rating *	0.50	Unsecured	2-Jun-11	Y	1-Jun-12
INE121A08LO9	Sub debt	SD13	Dual rating *	100.00	Unsecured	24-Mar-11	Y	26-Mar-12
INE121A08LP6	Sub debt	SD14	Dual rating *	100.00	Unsecured	22-Nov-10	Y	21-Nov-11
INE121A08LQ4	Sub debt	SD15	AA- (ind) by FITCH	35.00	Unsecured	22-Feb-11	Y	22-Feb-12
INE121A08LR2	Sub debt	SD16	AA- (ind) by FITCH	15.00	Unsecured	28-Mar-11	Y	26-Mar-12
INE121A08LS0	Sub debt	SD17	Dual rating *	100.00	Unsecured	28-Apr-11	Y	30-Apr-12
INE121A08LT8	Sub debt	SD18	Dual rating *	11.50	Unsecured	6-May-11	Y	7-May-12
INE121A08LU6	Sub debt	SD19	Dual rating *	50.00	Unsecured	6-Jul-11	Y	6-Jul-12
INE121A08LX0	Sub debt	SD20	Dual rating *	60.50	Unsecured	NA	NA	2-Jul-12
INE121A08LZ5	Sub debt	SD21	Dual rating *	64.30	Unsecured	NA	NA	1-Aug-12
INE121A08MA6	Sub debt	SD22	Dual rating *	25.20	Unsecured	NA	NA	9-Aug-12
			<b>Sub-debt total</b>	<b>853.00</b>				
INE121A08LV4	Perpetual debt	PDI 1	Dual rating ^	150.00	Unsecured	NA	NA	11-Oct-11
INE121A08LW2	Perpetual debt	PDI 2	Dual rating ^	101.05	Unsecured	NA	NA	29-Dec-11
INE121A08LY8	Perpetual debt	PDI 3	Dual rating ^	20.65	Unsecured	NA	NA	23-Jan-12
INE121A08MB4	Perpetual debt	PDI 4	Dual rating ^	16.00	Unsecured	NA	NA	20-Feb-12
			<b>PDI total</b>	<b>287.70</b>				

For CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LIMITED

Authorised Signatory/ies

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INE121A07CM4	NCD	249	[ICRA]AA- by ICRA #	50.00	15-Dec-09	24-Mar-11	Y	26-Mar-12
INE121A07CN2	NCD	250	[ICRA]AA- by ICRA #	60.00	15-Dec-09	26-Sep-11	Y	25-Sep-12
INE121A07CO0	NCD	251	[ICRA]AA- by ICRA #	135.00	15-Dec-09	26-Sep-11	Y	25-Sep-12
INE121A07CP7	NCD	252	[ICRA]AA- by ICRA #	35.00	15-Dec-09	22-Nov-10	Y	21-Nov-11
INE121A07CQ5	NCD	253	[ICRA]AA- by ICRA #	20.00	11-Aug-10	13-May-11	Y	14-May-12
INE121A07CR3	NCD	254	[ICRA]AA- by ICRA #	100.00	11-Aug-10	16-May-11	Y	14-May-12
INE121A07CS1	NCD	256	[ICRA]AA- by ICRA #	25.00	11-Aug-10	23-May-11	Y	21-May-12
INE121A07CT9	NCD	257	[ICRA]AA- by ICRA #	100.00	11-Aug-10	23-May-11	Y	15-May-12
INE121A07CV5	NCD	258	[ICRA]AA- by ICRA #	100.00	11-Aug-10	24-May-11	Y	24-Nov-11
INE121A07CW3	NCD	259	[ICRA]AA- by ICRA #	50.00	11-Aug-10	26-May-11	Y	28-May-12
INE121A07CX1	NCD	260	[ICRA]AA- by ICRA #	25.00	11-Aug-10	26-May-11	Y	28-May-12
INE121A07CZ6	NCD	262	[ICRA]AA- by ICRA #	100.00	11-Aug-10	16-Jun-11	Y	14-Dec-11
INE121A07DA7	NCD	263	[ICRA]AA- by ICRA #	50.00	11-Aug-10	16-Jun-11	Y	15-Jun-12
INE121A07DB5	NCD	264	[ICRA]AA- by ICRA #	50.00	11-Aug-10	8-Aug-11	Y	6-Aug-12
INE121A07DE9	NCD	265	[ICRA]AA- by ICRA #	10.00	20-Sep-11	NA	NA	25-Jun-12
INE121A07DC3	NCD	266	[ICRA]AA- by ICRA #	20.00	20-Sep-11	NA	NA	25-Jun-12
INE121A07DD1	NCD	267	[ICRA]AA- by ICRA #	80.00	20-Sep-11	NA	NA	25-Jun-12
INE121A07DF6	NCD	268	CARE AA by CARE	15.00	20-Sep-11	NA	NA	5-Jul-12
INE121A07DG4	NCD	269	CARE AA by CARE	10.00	20-Sep-11	NA	NA	5-Jul-12
INE121A07DH2	NCD	270	[ICRA]AA- by ICRA #	40.00	20-Sep-11	NA	NA	16-Jul-12
INE121A07DI0	NCD	271	[ICRA]AA- by ICRA #	25.00	20-Sep-11	NA	NA	26-Jul-12
INE121A07DK6	NCD	273	[ICRA]AA- by ICRA #	50.00	20-Sep-11	NA	NA	2-Aug-12
INE121A07DL4	NCD	274	[ICRA]AA- by ICRA #	25.00	20-Sep-11	NA	NA	2-Aug-12
INE121A07DM2	NCD	275	CARE AA by CARE	10.00	20-Sep-11	NA	NA	10-Aug-12
INE121A07DN0	NCD	276	CARE AA by CARE	25.00	20-Sep-11	NA	NA	20-Aug-12
INE121A07DO8	NCD	277	CARE AA by CARE	10.00	20-Sep-11	NA	NA	22-Aug-12
INE121A07DP5	NCD	278	CARE AA by CARE	25.00	20-Sep-11	NA	NA	22-Aug-12
INE121A07DQ3	NCD	279	[ICRA]AA- by ICRA #	300.00	20-Sep-11	NA	NA	22-Aug-12

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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
INE121A07DR1	NCD	280	[ICRA]AA- by ICRA #	50.00	20-Sep-11	NA	NA	23-Aug-12
INE121A07DS9	NCD	281	[ICRA]AA- by ICRA #	50.00	20-Sep-11	NA	NA	23-Aug-12
INE121A07DT7	NCD	282	[ICRA]AA- by ICRA #	50.00	20-Sep-11	NA	NA	23-Aug-12
INE121A07DU5	NCD	283	[ICRA]AA- by ICRA #	50.00	Note 1	NA	NA	19-Sep-12
INE121A07DV3	NCD	284	[ICRA]AA- by ICRA #	50.00	Note 1	NA	NA	19-Sep-12
INE121A07DW1	NCD	285	[ICRA]AA- by ICRA #	50.00	Note 1	NA	NA	19-Sep-12
INE121A07DX9	NCD	286	[ICRA]AA- by ICRA #	25.00	Note 1	NA	NA	1-Oct-12
INE121A07DY7	NCD	287	[ICRA]AA- by ICRA #	30.00	Note 1	NA	NA	1-Oct-12
			<b>NCD-total</b>	<b>1,900.00</b>				
INE121A07DJ8	ST NCD	272	[ICRA]A1+ by ICRA	57.00	20-Sep-11	NA	NA	26-Mar-12
			<b>ST NCD-total</b>	<b>57.00</b>				
			<b>Grand total</b>	<b>3,097.70</b>				

NA - Not Applicable  
Y - Yes; Interest paid

# NCD / Sub debt : [ICRA]AA- by ICRA Limited with positive outlook

Note 1: Secured NCDs under Series 283 - 287 allotted in the last week of Sep 2011. Hence, both Trust deed & Unattested Deed of Hypothecation will be executed shortly.

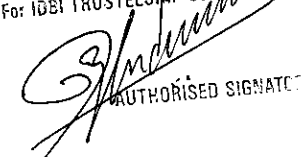
\* Sub debt : Dual rating : [ICRA]AA- by ICRA Limited with positive outlook & 'AA-' (Ind) by FITCH Ratings with stable outlook

^ PDI : Dual rating : [ICRA]A+ by ICRA Limited with positive outlook & 'CARE A+' by CARE Ratings

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**HALF YEARLY INFORMATION FOR THE LISTED SECURED DEBENTURES OUTSTANDING AS OF 30-SEP-2011**

**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, 9 <sup>th</sup> Floor, Sakar-II, Near Ellis Bridge, Ahmedabad 380 006
Refer Note 1	205.00	-	-

**b) Movable Assets:**

List of Movable Assets charged as of 30<sup>th</sup> September 2011 Trust Deed wise:

Sl. No.	Debenture Trust Deed Date & Amount	Debentures Outstanding as on 30.09.2011 (Rs in Crs)	Asset Cover	Security Reqd (Rs in Crs)	Security Provided (Rs in Crs)
1	15.12.2009 – Rs.280 Crs	230.00 50.00	1 time 1.1 times	230.00 55.00	230.00 55.19
2	11.08.2010 – Rs.720 Crs	620.00	1 time	620.00	620.33
3	20.09.2011 – Rs.852 Crs	852.00	1 time	852.00	857.18
4	Refer Note 1	205.00	1 time	205.00	205.20
	<b>Total</b>	<b>1957.00</b>		<b>1962.00</b>	<b>1967.90</b>

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

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2. Details of Secured debentures outstanding as of 30<sup>th</sup> September 2011


Trust Deed Date	Debentures Amount Trust Deed-wise (Rs. In Crores)	Debentures Outstanding as of 30-Sep-2011 (Rs. In Crores)
15.12.2009	280.00	280.00
11.08.2010	720.00	620.00
20.09.2011	852.00	852.00
Refer Note 1	Refer Note 1	205.00
	<b>Total</b>	<b>1957.00</b>

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

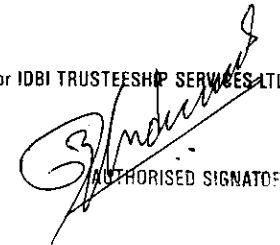
3. The above-mentioned long term secured NCDs have been rated as [ICRA]AA- by ICRA Limited with positive outlook / CARE AA by CARE Ratings & short term secured NCDs have been rated as [ICRA]A1+ by ICRA Limited.

4. Debt - equity ratio of Cholamandalam Investment and Finance Company Limited as of 30-Sep-2011 is 9.11 (Provisional & Un-audited)

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