

CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LIMITED

TRUSTEE - IDBI TRUSTEESHIP SERVICES LTD



HALF YEARLY INFORMATION FOR LISTED DEBENTURES OUTSTANDING AS OF 30-Sep-2012

ISIN No.	Type	Series	Credit rating	Debentures outstanding (Rs in Crs)	Status of Security; Trust deed / Hypothecation deed dated	Previous Interest payment date	Previous Interest paid (Y/N)	Next due date for Principal / Interest
INE121A08KJ1	Sub debt	SD8	Dual rating *	30.00	Unsecured	30-Apr-12	Y	31-Oct-12
INE121A08KK9	Sub debt	SD9	Dual rating *	100.00	Unsecured	7-Dec-11	Y	7-Dec-12
INE121A08LJ9	Sub debt	SD10	Dual rating *	10.00	Unsecured	21-May-12	Y	21-May-13
INE121A08LK7	Sub debt	SD11	Dual rating *	1.00	Unsecured	1-Jun-12	Y	31-May-13
INE121A08LK7	Sub debt	SD12	Dual rating *	0.50	Unsecured	1-Jun-12	Y	31-May-13
INE121A08LO9	Sub debt	SD13	Dual rating *	100.00	Unsecured	26-Mar-12	Y	25-Mar-13
INE121A08LP6	Sub debt	SD14	Dual rating *	100.00	Unsecured	21-Nov-11	Y	20-Nov-12
INE121A08LQ4	Sub debt	SD15	IND AA-(ind) by India Ratings	35.00	Unsecured	22-Feb-12	Y	22-Feb-13
INE121A08LR2	Sub debt	SD16	IND AA-(ind) by India Ratings	15.00	Unsecured	26-Mar-12	Y	26-Mar-13
INE121A08LS0	Sub debt	SD17	Dual rating *	100.00	Unsecured	30-Apr-12	Y	29-Apr-13
INE121A08LT8	Sub debt	SD18	Dual rating *	11.50	Unsecured	7-May-12	Y	6-May-13
INE121A08LU6	Sub debt	SD19	Dual rating *	50.00	Unsecured	6-Jul-12	Y	8-Jul-13
INE121A08LX0	Sub debt	SD20	Dual rating *	60.50	Unsecured	3-Jul-12	Y	2-Jul-13
INE121A08LZ5	Sub debt	SD21	Dual rating *	64.30	Unsecured	1-Aug-12	Y	1-Aug-13
INE121A08MA6	Sub debt	SD22	Dual rating *	25.20	Unsecured	9-Aug-12	Y	9-Aug-13
INE121A08MC2	Sub debt	SD23	Dual rating *	75.00	Unsecured	NA	NA	21-Nov-12
INE121A08MH1	Sub debt	SD24	Dual rating **	100.00	Unsecured	NA	NA	7-May-13
INE121A08MI9	Sub debt	SD25	Dual rating **	50.00	Unsecured	NA	NA	18-May-13
INE121A08MJ7	Sub debt	SD26	[ICRA]AA by ICRA; Stable	50.00	Unsecured	NA	NA	10-Jun-13
INE121A08MK5	Sub debt	SD27	CARE AA- by CARE	20.00	Unsecured	NA	NA	26-Jun-13
INE121A08MN9	Sub debt	SD28	Dual rating **	25.00	Unsecured	NA	NA	5-Sep-13
Sub-debt total				1,023.00				
INE121A08LV4	Perpetual debt	PDI 1	Dual rating ^	150.00	Unsecured	11-Oct-11	Y	11-Oct-12
INE121A08LW2	Perpetual debt	PDI 2	Dual rating ^	101.05	Unsecured	29-Jun-12	Y	29-Dec-12
INE121A08LY8	Perpetual debt	PDI 3	Dual rating ^	20.65	Unsecured	23-Jul-12	Y	22-Jan-13
INE121A08MB4	Perpetual debt	PDI 4	Dual rating ^	16.00	Unsecured	21-Aug-12	Y	18-Feb-13
INE121A08MD0	Perpetual debt	PDI 5	Dual rating ^	75.00	Unsecured	7-Jun-12	Y	7-Dec-12
INE121A08ME8	Perpetual debt	PDI 6	Dual rating ^	100.00	Unsecured	NA	NA	26-Dec-12
INE121A08MF5	Perpetual debt	PDI 7	Dual rating ^	35.00	Unsecured	6-Jul-12	Y	7-Jan-13
INE121A08MG3	Perpetual debt	PDI 8	Dual rating ^	10.00	Unsecured	3-Sep-12	Y	1-Mar-13

For CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LIMITED

Authorised Signatory/ies

For IDBI TRUSTEESHIP SERVICES LTD.

AUTHORISED SIGNATORY

CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LIMITED

TRUSTEE - IDBI TRUSTEESHIP SERVICES LTD



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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
INE121A08ML3	Perpetual debt	PDI 9	Dual rating ^	50.00	Unsecured	NA	NA	6-Aug-13
INE121A08MM1	Perpetual debt	PDI 10	Dual rating ^	50.00	Unsecured	NA	NA	22-Aug-13
INE121A08MO7	Perpetual debt	PDI 11	[ICRA]AA- by ICRA	18.00	Unsecured	NA	NA	20-Sep-13
INE121A08MQ2	Perpetual debt	PDI 12	Dual rating ^	25.00	Unsecured	NA	NA	25-Sep-13
			PDI total	650.70				
INE121A07CO0	NCD	251	[ICRA]AA by ICRA #	135.00	15-Dec-09	25-Sep-12	Y	25-Sep-13
INE121A07CP7	NCD	252	[ICRA]AA by ICRA #	35.00	15-Dec-09	21-Nov-11	Y	20-Nov-12
INE121A07CQ5	NCD	253	[ICRA]AA by ICRA #	20.00	11-Aug-10	14-May-12	Y	13-May-13
INE121A07DE9	NCD	265	[ICRA]AA by ICRA #	10.00	20-Sep-11	25-Jun-12	Y	5-Oct-12
INE121A07DC3	NCD	266	[ICRA]AA by ICRA #	20.00	20-Sep-11	25-Jun-12	Y	24-Jun-13
INE121A07DD1	NCD	267	[ICRA]AA by ICRA #	80.00	20-Sep-11	25-Jun-12	Y	24-Jun-13
INE121A07DF6	NCD	268	CARE AA by CARE	15.00	20-Sep-11	5-Jul-12	Y	29-Mar-13
INE121A07DG4	NCD	269	CARE AA by CARE	10.00	20-Sep-11	5-Jul-12	Y	17-Jun-13
INE121A07DH2	NCD	270	[ICRA]AA by ICRA #	40.00	20-Sep-11	16-Jul-12	Y	15-Jul-13
INE121A07DI0	NCD	271	[ICRA]AA by ICRA #	25.00	20-Sep-11	26-Jul-12	Y	26-Jul-13
INE121A07DK6	NCD	273	[ICRA]AA by ICRA #	50.00	20-Sep-11	2-Aug-12	Y	26-Jul-13
INE121A07DL4	NCD	274	[ICRA]AA by ICRA #	25.00	20-Sep-11	2-Aug-12	Y	2-Aug-13
INE121A07DM2	NCD	275	CARE AA by CARE	10.00	20-Sep-11	10-Aug-12	Y	29-Jul-13
INE121A07DN0	NCD	276	CARE AA by CARE	25.00	20-Sep-11	21-Aug-12	Y	9-Aug-13
INE121A07DO8	NCD	277	CARE AA by CARE	10.00	20-Sep-11	22-Aug-12	Y	12-Aug-13
INE121A07DP5	NCD	278	CARE AA by CARE	25.00	20-Sep-11	22-Aug-12	Y	16-Aug-13
INE121A07DQ3	NCD	279	[ICRA]AA by ICRA #	300.00	20-Sep-11	22-Aug-12	Y	22-Feb-13
INE121A07DR1	NCD	280	[ICRA]AA by ICRA #	50.00	20-Sep-11	23-Aug-12	Y	22-Feb-13
INE121A07DS9	NCD	281	[ICRA]AA by ICRA #	50.00	20-Sep-11	23-Aug-12	Y	23-Aug-13
INE121A07DT7	NCD	282	[ICRA]AA by ICRA #	50.00	20-Sep-11	23-Aug-12	Y	23-Aug-13
INE121A07DU5	NCD	283	[ICRA]AA by ICRA #	50.00	17-Nov-11	20-Sep-12	Y	19-Mar-13
INE121A07DV3	NCD	284	[ICRA]AA by ICRA #	50.00	17-Nov-11	20-Sep-12	Y	19-Sep-13
INE121A07DW1	NCD	285	[ICRA]AA by ICRA #	50.00	17-Nov-11	20-Sep-12	Y	19-Sep-13
INE121A07DX9	NCD	286	[ICRA]AA by ICRA #	25.00	17-Nov-11	NA	NA	1-Oct-12
INE121A07DY7	NCD	287	[ICRA]AA by ICRA #	30.00	17-Nov-11	NA	NA	1-Oct-12

For CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LIMITED

Authorised Signatory/ies

IDBI TRUSTEESHIP SERVICES LTD.

AUTHORISED SIGNATORY



HALF YEARLY INFORMATION FOR LISTED DEBENTURES OUTSTANDING AS OF 30-Sep-2012

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
INE121A07EA5	NCD	289	CARE AA by CARE	15.00	17-Nov-11	NA	NA	15-Oct-12
INE121A07EB3	NCD	290	CARE AA by CARE	60.00	17-Nov-11	NA	NA	22-Oct-12
INE121A07EC1	NCD	291	CARE AA by CARE	50.00	17-Nov-11	NA	NA	20-May-13
INE121A07ED9	NCD	292	CARE AA by CARE	75.00	17-Nov-11	NA	NA	11-Oct-13
INE121A07EF4	NCD	294	[ICRA]AA by ICRA #	60.00	22-Feb-12	NA	NA	10-Nov-14
INE121A07EG2	NCD	295	[ICRA]AA by ICRA #	60.00	22-Feb-12	NA	NA	25-Nov-14
INE121A07EH0	NCD	296	[ICRA]AA by ICRA #	25.00	22-Feb-12	NA	NA	25-Nov-13
INE121A07EI8	NCD	297	[ICRA]AA by ICRA #	15.00	22-Feb-12	NA	NA	29-Dec-14
INE121A07EJ6	NCD	298	[ICRA]AA by ICRA #	4.50	22-Feb-12	NA	NA	12-Jun-13
INE121A07EK4	NCD	299	[ICRA]AA by ICRA #	5.00	22-Feb-12	NA	NA	23-Jan-15
INE121A07EL2	NCD	300	[ICRA]AA by ICRA #	11.00	22-Feb-12	NA	NA	3-Feb-14
INE121A07EM0	NCD	301	[ICRA]AA by ICRA #	30.00	17-May-12	NA	NA	9-Feb-15
INE121A07EN8	NCD	302	[ICRA]AA by ICRA #	50.00	17-May-12	NA	NA	30-Apr-13
INE121A07EO6	NCD	303	[ICRA]AA by ICRA #	50.00	17-May-12	NA	NA	15-May-13
INE121A07EP3	NCD	304	[ICRA]AA by ICRA #	15.00	17-May-12	NA	NA	26-Dec-13
INE121A07EQ1	NCD	305	[ICRA]AA by ICRA #	10.00	17-May-12	NA	NA	27-Feb-13
INE121A07ER9	NCD	306	[ICRA]AA by ICRA #	25.00	17-May-12	NA	NA	21-Feb-14
INE121A07ES7	NCD	307	[ICRA]AA by ICRA #	25.00	17-May-12	NA	NA	3-Apr-13
INE121A07ET5	NCD	308	[ICRA]AA by ICRA #	100.00	17-May-12	NA	NA	13-Aug-13
INE121A07EU3	NCD	309	[ICRA]AA by ICRA #	50.00	17-May-12	NA	NA	25-Feb-13
INE121A07EV1	NCD	310	[ICRA]AA by ICRA #	10.00	17-May-12	NA	NA	30-Apr-13
INE121A07EW9	NCD	311	[ICRA]AA by ICRA #	18.00	17-May-12	NA	NA	1-Jun-15
INE121A07EX7	NCD	312	[ICRA]AA by ICRA #	25.00	17-May-12	NA	NA	28-Feb-13
INE121A07EY5	NCD	313	[ICRA]AA by ICRA #	4.70	17-May-12	NA	NA	30-May-13
INE121A07EZ2	NCD	314	[ICRA]AA by ICRA #	3.00	17-May-12	NA	NA	31-May-13
INE121A07FA2	NCD	315	[ICRA]AA by ICRA #	4.00	17-May-12	NA	NA	17-Mar-14
INE121A07FB0	NCD	316	[ICRA]AA by ICRA #	9.70	17-May-12	NA	NA	6-Apr-15
INE121A07FC8	NCD	317	[ICRA]AA by ICRA #	15.00	17-May-12	NA	NA	8-Apr-14
INE121A07FD6	NCD	318	[ICRA]AA by ICRA #	18.00	17-May-12	NA	NA	30-Apr-14
INE121A07FE4	NCD	319	[ICRA]AA by ICRA #	13.70	17-May-12	NA	NA	2-Mar-15
INE121A07FF1	NCD	320	[ICRA]AA by ICRA #	11.30	17-May-12	NA	NA	2-Apr-15

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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
INE121A07FG9	NCD	321	[ICRA]AA by ICRA #	25.00	17-May-12	NA	NA	23-Apr-13
INE121A07FI5	NCD	322	[ICRA]AA by ICRA #	33.00	10-Aug-12	NA	NA	8-May-14
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
INE121A07FL9	NCD	325	[ICRA]AA by ICRA #	16.00	10-Aug-12	NA	NA	8-Jul-13
INE121A07FK1	NCD	326	[ICRA]AA by ICRA #	25.00	10-Aug-12	NA	NA	6-Jun-13
INE121A07FN5	NCD	327	[ICRA]AA by ICRA #	50.00	10-Aug-12	NA	NA	14-Jun-13
INE121A07FM7	NCD	328	[ICRA]AA by ICRA #	25.00	10-Aug-12	NA	NA	14-Jun-13
INE121A07FP0	NCD	329	[ICRA]AA by ICRA #	50.00	10-Aug-12	NA	NA	14-Jun-13
INE121A07FO3	NCD	330	CARE AA by CARE	25.00	10-Aug-12	NA	NA	12-Jun-14
INE121A07FQ8	NCD	331	[ICRA]AA by ICRA #	189.00	10-Aug-12	NA	NA	17-Jun-13
INE121A07FR6	NCD	332	[ICRA]AA by ICRA #	150.00	Refer Note 1	NA	NA	3-Sep-13
INE121A07FS4	NCD	333	[ICRA]AA by ICRA #	14.50	Refer Note 1	NA	NA	7-Sep-15
INE121A07FT2	NCD	334	[ICRA]AA by ICRA #	45.00	Refer Note 1	NA	NA	17-Sep-13
NCD-total				2,730.90				
Grand total				4,404.60				

NA - Not Applicable

Y - Yes; Interest paid

Note 1: Secured NCDs from Series 332 - 334 allotted in Sep 12. Hence, both Trust deed & Unattested Deed of Hypothecation will be executed shortly.

^ PDI : Dual rating : [ICRA]AA- by ICRA Limited with stable outlook & 'CARE A+' 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-(ind) by INDIA Ratings with stable outlook

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

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HALF YEARLY INFORMATION FOR LISTED SECURED DEBENTURES OUTSTANDING AS OF 30-SEP-2012

1. List of assets charged as per Trust Deed:

a) Immovable Property:

Trust Deed Date	Trust Deed Amount (Rs. In Crs)	Place	Asset Description
15.12.2009	280.00	Ahmedabad	901, 9th Floor, Sakar-II, Near Ellis Bridge, Ahmedabad 380 006
11.08.2010	720.00	Ahmedabad	901, 9th Floor, Sakar-II, Near Ellis Bridge, Ahmedabad 380 006
20.09.2011	852.00	Ahmedabad	901, 9th Floor, Sakar-II, Near Ellis Bridge, Ahmedabad 380 006
17.11.2011	755.00	Ahmedabad	901, 9th Floor, Sakar-II, Near Ellis Bridge, Ahmedabad 380 006
22.02.2012	180.50	Ahmedabad	901, 9th Floor, Sakar-II, Near Ellis Bridge, Ahmedabad 380 006
17.05.2012	512.40	Ahmedabad	901, 9th Floor, Sakar-II, Near Ellis Bridge, Ahmedabad 380 006
10.08.2012	438.50	Chennai	Door No.1, 1st Street, Cenotaph Road, Chennai-600 018
Refer Note 1	209.50	-	-

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

b) Movable Assets:

List of Movable Assets charged as of 30th September 2012 Trust Deed wise:

Sl. No.	Debenture Trust Deed Date & Amount	Debentures Outstanding as on 30.09.2012 (Rs in Crs)	Asset Cover	Security Reqd (Rs in Crs)	Security Provided (Rs in Crs)
1	15.12.2009 – Rs.280 Crs	170.00	1 time	170.00	170.84
2	11.08.2010 – Rs.720 Crs	20.00	1 time	20.00	20.00
3	20.09.2011 – Rs.852 Crs	795.00	1 time	795.00	795.18
4	17.11.2011 – Rs.755 Crs	405.00	1 time	405.00	405.35
5	22.02.2012 – Rs.180.50 Crs	180.50	1 time	180.50	180.68
6	17.05.2012 – Rs.512.40 Crs	512.40	1 time	512.40	512.64
7	10.08.2012 – Rs.438.50 Crs	438.50	1 time	438.50	438.87
8	Refer Note 1	209.50	1 time	209.50	209.50
	Total	2730.90		2730.90	2733.06

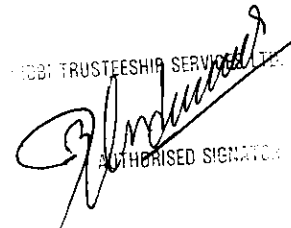
Note 1: Debentures allotted recently. Hence, both Trust deed & Unattested Deed of Hypothecation yet to be executed.

For CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LIMITED



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2. Details of Secured debentures outstanding as of 30th September 2012

Trust Deed Date	Debentures Amount Trust Deed-wise (Rs. In Crores)	Debentures Outstanding as of 30-Sep-2012 (Rs. In Crores)
15.12.2009	280.00	170.00
11.08.2010	720.00	20.00
20.09.2011	852.00	795.00
17.11.2011	755.00	405.00
22.02.2012	180.50	180.50
17.05.2012	512.40	512.40
10.08.2012	438.50	438.50
Refer Note 1	Refer Note 1	209.50
	Total	2730.90

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 Stable outlook / CARE AA by CARE Ratings.

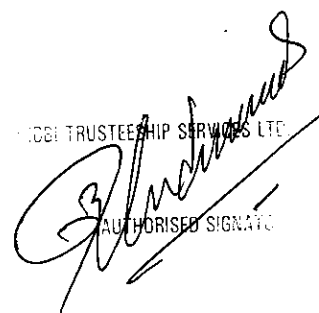
4. Debt - equity ratio of Cholamandalam Investment and Finance Company Limited as of 30-Sep-2012 is 9.36 (Provisional & Un-audited)

For CHOLAMANDALAM INVESTMENT
AND FINANCE COMPANY LIMITED



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