



HALF YEARLY INFORMATION FOR LISTED DEBENTURES OUTSTANDING AS OF 31-Mar-2014

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 *					
INE121A08LK7	Sub debt	SD11	Dual rating *	10.00	Unsecured	21-May-13	Y	21-May-14
INE121A08LK7	Sub debt	SD12	Dual rating *	1.00	Unsecured	31-May-13	Y	2-Jun-14
INE121A08LO9	Sub debt	SD13	Dual rating *	0.50	Unsecured	31-May-13	Y	2-Jun-14
INE121A08LP6	Sub debt	SD14	Dual rating *	100.00	Unsecured	24-Mar-14	Y	24-Dec-14
INE121A08LQ4	Sub debt	SD15	IND AA-(ind) by India Ratings	100.00	Unsecured	20-Nov-13	Y	20-Nov-14
INE121A08LR2	Sub debt	SD16	IND AA-(ind) by India Ratings	35.00	Unsecured	24-Feb-14	Y	23-Feb-15
INE121A08LS0	Sub debt	SD17	Dual rating *	15.00	Unsecured	26-Mar-14	Y	26-Mar-15
INE121A08LT8	Sub debt	SD18	Dual rating *	100.00	Unsecured	29-Apr-13	Y	28-Apr-14
INE121A08LU6	Sub debt	SD19	Dual rating *	11.50	Unsecured	6-May-13	Y	6-May-14
INE121A08LX0	Sub debt	SD20	Dual rating *	50.00	Unsecured	8-Jul-13	Y	6-May-14
INE121A08LZ5	Sub debt	SD21	Dual rating *	60.50	Unsecured	2-Jul-13	Y	7-Jul-14
INE121A08MA6	Sub debt	SD22	Dual rating *	64.30	Unsecured	1-Aug-13	Y	30-Jun-14
INE121A08MC2	Sub debt	SD23	Dual rating *	25.20	Unsecured	9-Aug-13	Y	1-Aug-14
INE121A08MH1	Sub debt	SD24	Dual rating **	75.00	Unsecured	21-Nov-13	Y	11-Aug-14
INE121A08MI9	Sub debt	SD25	Dual rating **	100.00	Unsecured	7-May-13	Y	21-Nov-14
INE121A08MJ7	Sub debt	SD26	[ICRA]AA by ICRA; Stable	50.00	Unsecured	20-May-13	Y	7-May-14
INE121A08MK5	Sub debt	SD27	CARE AA by CARE	50.00	Unsecured	10-Jun-13	Y	19-May-14
INE121A08MN9	Sub debt	SD28	Dual rating **	20.00	Unsecured	26-Jun-13	Y	9-Jun-14
INE121A08MR0	Sub debt	SD29	Dual rating ***	25.00	Unsecured	5-Sep-13	Y	26-Jun-14
INE121A08MU4	Sub debt	SD30	[ICRA]AA by ICRA; Stable	25.00	Unsecured	5-Dec-13	Y	5-Sep-14
INE121A08MV2	Sub debt	SD31	[ICRA]AA by ICRA; Stable	35.00	Unsecured	30-Dec-13	Y	5-Dec-14
INE121A08MX8	Sub debt	SD32	[ICRA]AA by ICRA; Stable	50.00	Unsecured	13-Jan-14	Y	29-Dec-14
INE121A08MY6	Sub debt	SD33	Dual rating ***	25.00	Unsecured	20-Feb-14	Y	12-Jan-15
INE121A08NA4	Sub debt	SD34	Dual rating ***	15.00	Unsecured	NA	NA	20-Feb-15
INE121A08NG1	Sub debt	SD35	Dual rating ***	15.00	Unsecured	NA	NA	30-Sep-14
INE121A08NH9	Sub debt	SD36	Dual rating ***	25.00	Unsecured	NA	NA	30-Oct-14
INE121A08NK3	Sub debt	SD37	Dual rating ***	20.00	Unsecured	NA	NA	30-Jan-15
INE121A08NL1	Sub debt	SD38	Dual rating ***	10.00	Unsecured	NA	NA	24-Feb-15
INE121A08NM8	Sub debt	SD39	Dual rating ***	25.00	Unsecured	NA	NA	24-Feb-15
				10.00	Unsecured	NA	NA	26-Mar-15
			Sub-debt total	1,148.00				26-Mar-15
INE121A08LV4	Perpetual debt	PDI 1	Dual rating ^					
INE121A08LW2	Perpetual debt	PDI 2	Dual rating ^	150.00	Unsecured	11-Oct-13	Y	13-Oct-14
INE121A08LY8	Perpetual debt	PDI 3	Dual rating ^	101.05	Unsecured	30-Dec-13	Y	30-Jun-14
INE121A08MB4	Perpetual debt	PDI 4	Dual rating ^	20.65	Unsecured	22-Jan-14	Y	22-Jul-14
INE121A08MD0	Perpetual debt	PDI 5	Dual rating ^	16.00	Unsecured	18-Feb-14	Y	18-Aug-14
INE121A08ME8	Perpetual debt	PDI 6	Dual rating ^	75.00	Unsecured	9-Dec-13	Y	9-Jun-14
INE121A08MF5	Perpetual debt	PDI 7	Dual rating ^	100.00	Unsecured	26-Dec-13	Y	26-Dec-14
				35.00	Unsecured	6-Jan-14	Y	7-Jul-14

For IDBI Trusteeship Services Ltd.

Authorised Signatory

For CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LIMITED

Authorised Signatory/ies



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INE121A08MG3	Perpetual debt	PDI 8	Dual rating ^	10.00	Unsecured	3-Mar-14	Y	1-Sep-14
INE121A08ML3	Perpetual debt	PDI 9	Dual rating ^	50.00	Unsecured	6-Aug-13	Y	6-Aug-14
INE121A08MM1	Perpetual debt	PDI 10	Dual rating ^	50.00	Unsecured	22-Aug-13	Y	22-Aug-14
INE121A08MO7	Perpetual debt	PDI 11	[ICRA]AA- by ICRA	18.00	Unsecured	20-Sep-13	Y	22-Sep-14
INE121A08MQ2	Perpetual debt	PDI 12	Dual rating ^	25.00	Unsecured	25-Sep-13	Y	25-Sep-14
INE121A08MS8	Perpetual debt	PDI 13	Dual rating ^	120.00	Unsecured	13-Dec-13	Y	15-Dec-14
INE121A08MT6	Perpetual debt	PDI 14	[ICRA]AA- by ICRA	25.00	Unsecured	14-Dec-13	Y	15-Dec-14
INE121A08MV0	Perpetual debt	PDI 15	Dual rating ^	30.00	Unsecured	7-Feb-14	Y	9-Feb-15
INE121A08MZ3	Perpetual debt	PDI 16	Dual rating ^	24.50	Unsecured	NA	NA	23-Oct-14
INE121A08NB2	Perpetual debt	PDI 16 A	Dual rating ^	50.00	Unsecured	NA	NA	30-Oct-14
INE121A08NC0	Perpetual debt	PDI 16 B	Dual rating ^	12.00	Unsecured	NA	NA	24-Jun-14
INE121A08ND8	Perpetual debt	PDI 16 C	Dual rating ^	65.00	Unsecured	NA	NA	27-Dec-14
INE121A08NE6	Perpetual debt	PDI 16 D	Dual rating ^	26.10	Unsecured	NA	NA	27-Jun-14
INE121A08NF3	Perpetual debt	PDI 16 E	Dual rating ^	5.00	Unsecured	NA	NA	23-Jan-15
INE121A08NJ5	Perpetual debt	PDI 16 F	Dual rating ^	25.00	Unsecured	NA	NA	25-Feb-15
			PDI total	1,033.30				
INE121A07CO0	NCD	251	[ICRA]AA by ICRA #	135.00	15-Dec-09	25-Sep-13	Y	25-Sep-14
INE121A07CP7	NCD	252	[ICRA]AA by ICRA #	35.00	15-Dec-09	20-Nov-13	Y	20-Nov-14
INE121A07DC3	NCD	266	[ICRA]AA by ICRA #	20.00	20-Sep-11	24-Jun-13	Y	10-Jun-14
INE121A07DD1	NCD	267	[ICRA]AA by ICRA #	80.00	20-Sep-11	24-Jun-13	Y	23-Jun-14
INE121A07DI0	NCD	271	[ICRA]AA by ICRA #	25.00	20-Sep-11	26-Jul-13	Y	8-Jul-14
INE121A07DQ3	NCD	279	[ICRA]AA by ICRA #	50.00	20-Sep-11	24-Feb-14	Y	24-Aug-14
INE121A07DT7	NCD	282	[ICRA]AA by ICRA #	50.00	20-Sep-11	23-Aug-13	Y	23-Aug-14
INE121A07DW1	NCD	285	[ICRA]AA by ICRA #	50.00	17-Nov-11	19-Sep-13	Y	19-Sep-14
INE121A07DY7	NCD	287	[ICRA]AA by ICRA #	30.00	17-Nov-11	1-Oct-13	Y	19-Sep-14
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
INE121A07EI8	NCD	297	[ICRA]AA by ICRA #	15.00	22-Feb-12	NA	NA	29-Dec-14
INE121A07EK4	NCD	299	[ICRA]AA by ICRA #	5.00	22-Feb-12	NA	NA	23-Jan-15
INE121A07EM0	NCD	301	[ICRA]AA by ICRA #	30.00	17-May-12	NA	NA	9-Feb-15
INE121A07EW9	NCD	311	[ICRA]AA by ICRA #	18.00	17-May-12	NA	NA	1-Jun-15

For CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LIMITED

Authorised Signatory/ies

For IDBI Trusteeship Services Ltd.

Authorised Signatory



HALF YEARLY INFORMATION FOR LISTED DEBENTURES OUTSTANDING AS OF 31-Mar-2014

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
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
INE121A07FG9	NCD	321	[ICRA]AA by ICRA #	25.00	17-May-12	23-Apr-13	Y	23-Apr-14
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
INE121A07FK1	NCD	326	[ICRA]AA by ICRA #	25.00	10-Aug-12	6-Jun-13	Y	6-Jun-14
INE121A07FN5	NCD	327	[ICRA]AA by ICRA #	50.00	10-Aug-12	14-Jun-13	Y	10-Jun-14
INE121A07FM7	NCD	328	[ICRA]AA by ICRA #	25.00	10-Aug-12	14-Jun-13	Y	11-Jun-14
INE121A07FO3	NCD	330	CARE AA by CARE	25.00	10-Aug-12	NA	NA	12-Jun-14
INE121A07FQ8	NCD	331	[ICRA]AA by ICRA #	110.00	10-Aug-12	17-Jun-13	Y	13-Jun-14
INE121A07FR6	NCD	332	[ICRA]AA by ICRA #	100.00	29-Nov-12	3-Sep-13	Y	3-Sep-14
INE121A07FS4	NCD	333	[ICRA]AA by ICRA #	14.50	29-Nov-12	NA	NA	7-Sep-15
INE121A07FT2	NCD	334	[ICRA]AA by ICRA #	45.00	29-Nov-12	17-Sep-13	Y	17-Sep-14
INE121A07FU0	NCD	335	[ICRA]AA by ICRA #	10.20	29-Nov-12	NA	NA	28-Sep-15
INE121A07FW6	NCD	337	[ICRA]AA by ICRA #	40.00	29-Nov-12	22-Oct-13	Y	22-Oct-14
INE121A07FX4	NCD	338	[ICRA]AA by ICRA #	85.00	29-Nov-12	22-Oct-13	Y	22-Oct-14
INE121A07FY2	NCD	339	[ICRA]AA by ICRA #	25.00	20-Feb-13	22-Nov-13	Y	21-Nov-14
INE121A07FZ9	NCD	340	[ICRA]AA by ICRA #	250.00	20-Feb-13	24-Dec-13	Y	24-Dec-14
INE121A07GA0	NCD	341	[ICRA]AA by ICRA #	250.00	20-Feb-13	24-Dec-13	Y	24-Dec-14
INE121A07GB8	NCD	342	[ICRA]AA by ICRA #	8.50	28-May-13	NA	NA	25-Apr-14
INE121A07GC6	NCD	343	[ICRA]AA by ICRA #	72.00	28-May-13	NA	NA	4-Apr-14
INE121A07GD4	NCD	344	[ICRA]AA by ICRA #	50.00	28-May-13	NA	NA	11-Apr-14
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
INE121A07GH5	NCD	348	[ICRA]AA by ICRA #	50.00	28-May-13	NA	NA	28-Apr-14
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	NA	NA	7-May-14

For CHOLAMANDALAM INVESTMENT
AND FINANCE COMPANY LIMITED

Authorised Signatory/ies

For IDBI Trusteeship Services Ltd.

Authorised Signatory



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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
INE121A07GL7	NCD	352	[ICRA]AA by ICRA #	100.00	28-May-13	NA	NA	9-May-14
INE121A07GM5	NCD	353	[ICRA]AA by ICRA #	135.00	28-May-13	NA	NA	13-May-14
INE121A07GN3	NCD	354	[ICRA]AA by ICRA #	65.00	28-May-13	NA	NA	13-May-14
INE121A07GO1	NCD	355	[ICRA]AA by ICRA #	50.00	28-May-13	NA	NA	13-May-14
INE121A07GP8	NCD	356	[ICRA]AA by ICRA #	15.00	28-May-13	NA	NA	13-May-14
INE121A07GR4	NCD	358	[ICRA]AA by ICRA #	100.00	14-Aug-13	NA	NA	13-May-14
INE121A07GQ6	NCD	357	[ICRA]AA by ICRA #	50.00	14-Aug-13	NA	NA	20-May-14
INE121A07GS2	NCD	359	[ICRA]AA by ICRA #	25.00	14-Aug-13	NA	NA	16-May-14
INE121A07GT0	NCD	360	[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	NA	NA	20-May-14
INE121A07GV6	NCD	362	[ICRA]AA by ICRA #	160.00	14-Aug-13	NA	NA	20-May-14
INE121A07GW4	NCD	363	[ICRA]AA by ICRA #	10.00	14-Aug-13	NA	NA	20-May-14
INE121A07GX2	NCD	364	[ICRA]AA by ICRA #	40.00	14-Aug-13	NA	NA	7-May-18
INE121A07GY0	NCD	365	[ICRA]AA by ICRA #	75.00	14-Aug-13	NA	NA	21-May-14
INE121A07GZ7	NCD	366	[ICRA]AA by ICRA #	50.00	14-Aug-13	NA	NA	23-May-14
INE121A07HA8	NCD	367	[ICRA]AA by ICRA #	200.00	30-Aug-13	NA	NA	23-May-14
INE121A07HB6	NCD	368	[ICRA]AA by ICRA #	200.00	18-Sep-13	NA	NA	3-Sep-14
INE121A07HD2	NCD	369 A	[ICRA]AA by ICRA #	25.00	05-Feb-14	NA	NA	18-Sep-14
INE121A07HE0	NCD	369 B	[ICRA]AA by ICRA #	16.00	05-Feb-14	NA	NA	19-Jan-15
			NCD-total	3,565.40				27-Feb-19
			Grand total	5,748.70				

NA - Not Applicable

Y - Yes; Interest paid

[^] 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 & 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-(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

For CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LIMITED

Authorized Signatory/ies

For IDBI Trusteeship Services Ltd.

Authorized Signatory



HALF YEARLY INFORMATION FOR LISTED SECURED DEBENTURES OUTSTANDING AS OF 31-Mar-2014

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
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
29.11.2012	354.70	Chennai	Door No.1, 1st Street, Cenotaph Road, Chennai-600 018
20.02.2013	525.00	Chennai	Door No.1, 1st Street, Cenotaph Road, Chennai-600 018
28.05.2013	645.50	Chennai	Door No.1, 1st Street, Cenotaph Road, Chennai-600 018
14.08.2013	610.00	Chennai	Door No.1, 1st Street, Cenotaph Road, Chennai-600 018
30.08.2013	200.00	Chennai	Door No.1, 1st Street, Cenotaph Road, Chennai-600 018
18.09.2013	200.00	Chennai	Door No.1, 1st Street, Cenotaph Road, Chennai-600 018
05.02.2014	1490.00	Chennai	Door No.1, 1st Street, Cenotaph Road, Chennai-600 018

b) Movable Assets:

List of Movable Assets charged as of 31st March 2014 Trust Deed wise:

Sl. No.	Debenture Trust Deed Date & Amount	Debentures Outstanding as on 31.03.2014 (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	170.20
2	20.09.2011 – Rs.852 Crs	225.00	1 time	225.00	225.25
3	17.11.2011 – Rs.755 Crs	80.00	1 time	80.00	80.18
4	22.02.2012 – Rs.180.50 Crs	140.00	1 time	140.00	140.44
5	17.05.2012 – Rs.512.40 Crs	140.70	1 time	140.70	140.78
6	10.08.2012 – Rs.438.50 Crs	293.50	1 time	293.50	293.70

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Sl. No.	Debenture Trust Deed Date & Amount	Debentures Outstanding as on 31.03.2014 (Rs in Crs)	Asset Cover	Security Reqd (Rs in Crs)	Security Provided (Rs in Crs)
7	29.11.2012 – Rs.354.70 Crs	294.70	1 time	294.70	295.14
8	20.02.2013 – Rs.525.00 Crs	25.00 500.00	1 time 1.25 times	25.00 625.00	25.97 625.30
9	28.05.2013- Rs.645.50 Crs	645.50	1 time	645.50	645.97
10	14.08.2013 – Rs.610 Crs	610.00	1 time	610.00	610.45
11	30.08.2013- Rs.200 Crs	200.00	1.25 times	250.00	250.53
12	18.09.2013 – Rs.200 Crs	200.00	1 time	200.00	200.50
13	05.02.2014-Rs.1490 Crs	41.00	1 time	41.00	41.25
	Total	3565.40			3745.66

2. Details of Secured debentures outstanding as of 31st March 2014

Trust Deed Date	Debentures Amount Trust Deed-wise (Rs. In Crores)	Debentures Outstanding as of 31-Mar-2014 (Rs. In Crores)
15.12.2009	280.00	170.00
20.09.2011	852.00	225.00
17.11.2011	755.00	80.00
22.02.2012	180.50	140.00
17.05.2012	512.40	140.70
10.08.2012	438.50	293.50
29.11.2012	354.70	294.70
20.02.2013	525.00	525.00
28.05.2013	645.50	645.50
14.08.2013	610.00	610.00
30.08.2013	200.00	200.00
18.09.2013	200.00	200.00
05.02.2014	1490.00	41.00
	Total	3565.40

For IDBI TrusteeShip Services Ltd.

 Authorised Signatory

For CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LIMITED

 Authorised Signatory/ies



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 31-Mar-2014 is 8.13 (Provisional & Un-audited)

For IDBI Trusteeship Services Ltd.

Authorised Signatory

For CHOLAMANDALAM INVESTMENT
AND FINANCE COMPANY LIMITED

Authorised Signatory/ies