

Date: 23-June-2021

DISCLOSURE DOCUMENT – Series PDI 26

(THIS SHELF DISCLOSURE DOCUMENT IS NEITHER A PROSPECTUS NOR A STATEMENT IN LIEU OF PROSPECTUS. THIS SHELF DISCLOSURE DOCUMENT IS PREPARED IN CONFORMITY WITH SECURITIES AND EXCHANGE BOARD OF INDIA (ISSUE AND LISTING OF DEBT SECURITIES) REGULATIONS, 2008 ISSUED VIDE CIRCULAR NO. LAD-NRO/GN/2008/13/127878 DATED JUNE 06, 2008, AS AMENDED FROM TIME TO TIME, THE SECURITIES AND EXCHANGE BOARD OF INDIA (LISTING OBLIGATIONS AND DISCLOSURE REQUIREMENTS) REGULATIONS, 2015 ISSUED VIDE CIRCULAR NO. SEBI/LAD-NRO/GN/2015-16/013 DATED SEPTEMBER 02, 2015, AS AMENDED FROM TIME TO TIME, SECTION 42 OF THE COMPANIES ACT, 2013 AS AMENDED FROM TIME TO TIME AND THE COMPANIES (PROSPECTUS AND ALLOTMENT OF SECURITIES) RULES, 2014 AS AMENDED FROM TIME TO TIME)



CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LIMITED (CIFCL)

Registered and Corporate Office: 'Dare House' No. 2, N.S.C Bose Road; Parrys, Chennai – 600 001; Tamil Nadu.

Tel: (+91 44) 30007172; **Fax:** (+91 44) 2534 6464;

E-mail: RESOURCES@chola.murugappa.com; **Website:** www.cholamandalam.com

CIN:L65993TN1978PLC007576

Contact Person: Mr. D Arulselvan, EVP & CFO

ISSUE OF UP TO 2000 REDEEMABLE, UN SECURED RATED, AND LISTED NON-CONVERTIBLE PERPETUAL DEBENTURES UP TO RS. 100,00,00,000 (RUPEES One Hundred Crores Only), ("ISSUE") EACH HAVING A FACE VALUE OF RS. 5,00,000/- (RUPEES FIVE LAKHS ONLY) IN DEMATERIALIZED FORM, ON A PRIVATE PLACEMENT BASIS (HEREINAFTER REFERRED TO AS "DEBENTURES").

THIS SHELF DISCLOSURE DOCUMENT IS PREPARED IN CONFORMITY WITH SECURITIES AND EXCHANGE BOARD OF INDIA (ISSUE AND LISTING OF DEBT SECURITIES) REGULATIONS, 2008 ISSUED VIDE CIRCULAR NO. LAD-NRO/GN/2008/13/127878 DATED JUNE 06, 2008, AS AMENDED FROM TIME TO TIME, SECTION 42 OF THE COMPANIES ACT, 2013 AS AMENDED FROM TIME TO TIME AND THE COMPANIES (PROSPECTUS AND ALLOTMENT OF SECURITIES) RULES, 2014 AS AMENDED FROM TIME TO TIME AND AS APPLICABLE FOR PRIVATE PLACEMENT OF DEBENTURES.

GENERAL RISK

For taking an investment decision, investors must rely on their own examination of the issue, the SHELF DISCLOSURE DOCUMENT and the risks involved. The Securities have not been recommended or approved by SEBI nor does SEBI guarantee the accuracy or adequacy of this SHELF DISCLOSURE DOCUMENT.

ISSUER'S ABSOLUTE RESPONSIBILITY

The Issuer, having made all reasonable inquiries, accepts responsibility for, and confirms that this SHELF DISCLOSURE DOCUMENT contains all information with regard to the Issuer and the Issue as required under Schedule I of SEBI (Issue and Listing of Debt Securities) Regulation, 2008 and SEBI (Issue and Listing of Debt Securities) (Amendment) Regulations dated March 6, 2017 and as amended from time to time, which is material in the context of the Issue, that the information contained in this SHELF DISCLOSURE DOCUMENT is true and correct in all material respects.

SPECIAL CONSIDERATIONS AND RISK FACTORS

Credit Rating:

The Debentures are rated ICRA AA by ICRA Limited. This rating indicates high degree of safety regarding timely servicing of financial obligations. The rated instruments carry very low credit risk.

The Debentures are rated IND AA by India ratings. This rating indicates high degree of safety regarding timely servicing of financial obligations. The rated instruments carry very low credit risk.

The rating is not a recommendation to buy, sell or hold securities and investors should take their own decision. The rating may be subject to revision or withdrawal at any time by the assigning rating agency and each rating should be evaluated independently of any other rating. The ratings obtained are subject to revision at any point of time in the future. The rating agency has the right to suspend, withdraw the rating at any time on the basis of new information etc.

Delay, Delinquency and Credit Risk:

The Debentures represent an obligation of the Issuer and do not represent any other person associated with the issue.

THE INVESTMENTS CAN BE SUBJECT TO INVESTMENT RISK, INCLUDING INTEREST RATE RISK, CREDIT RISK, EXCHANGE RISK, POSSIBLE DELAYS IN REPAYMENT AND LOSS OF INCOME AND PRINCIPAL INVESTED.

ISSUE SCHEDULE

Issue opens on: 29-June-21

Issue closes on: 29-June-21

Deemed Date of Allotment: **30-June-21**

LISTING

The Un Secured Redeemable Non-Convertible perpetual Debentures are proposed to be listed on Wholesale Debt Market Segment of Bombay Stock Exchange BSE and will be issued through the BSE Bond Platform through electronic book mechanism.

TRUSTEE FOR THE DEBENTURE HOLDERS	REGISTRAR TO THE ISSUE
IDBI Trusteeship Services Ltd	KFin Technologies Pvt Ltd
AUDITORS	COMPLIANCE OFFICER
M/s S.R.Batliboi & Associates LLP	Ms. P Sujatha, Company Secretary and Compliance Officer

DISCLAIMER

GENERAL DISCLAIMER

This SHELF DISCLOSURE DOCUMENT is neither a Prospectus nor a Statement in Lieu of Prospectus and is prepared in accordance with Securities and Exchange Board of India (Issue and Listing of Debt Securities)

Regulations, 2008 issued vide Notification No. LAD-NRO/GN/2008/13/ 127878 dated June 06, 2008 and as amended by SEBI (Issue and Listing of Debt Securities) (Amendment) Regulations dated March 6, 2017. This document does not constitute an offer to the public generally to subscribe for or otherwise acquire the Debentures to be issued by **Cholamandalam Investment and Finance Company Limited (CIFCL)** (the “Issuer”/ the “Company”). The document is for the exclusive use of the Institutions to whom it is delivered and it should not be circulated or distributed to third party (ies). The Company certifies that the disclosures made in this document are generally adequate and are in conformity with the captioned SEBI Regulations. This requirement is to facilitate investors to take an informed decision for making investment in the proposed Issue.

DISCLAIMER OF THE SECURITIES & EXCHANGE BOARD OF INDIA

This SHELF DISCLOSURE DOCUMENT has not been filed with Securities & Exchange Board of India (SEBI). The Securities have not been recommended or approved by SEBI nor does SEBI guarantee the accuracy or adequacy of this document. It is to be distinctly understood that this document should not, in any way, be deemed or construed that the same has been cleared or vetted by SEBI. SEBI does not take any responsibility either for the financial soundness of any scheme or the project for which the Issue is proposed to be made, or for the correctness of the statements made or opinions expressed in this document. The issue of Debentures being made on private placement basis, filing of this document is not required with SEBI; however SEBI reserves the right to take up at any point of time, with the Company, any irregularities or lapses in this document.

DISCLAIMER OF THE STOCK EXCHANGE

As required, a copy of this SHELF DISCLOSURE DOCUMENT has been submitted to the National Stock Exchange Limited (hereinafter referred to as “NSE”) for hosting the same on its website. It is to be distinctly understood that such submission of the document with NSE or hosting the same on its website should not in any way be deemed or construed that the document has been cleared or approved by NSE; nor does it in any manner warrant, certify or endorse the correctness or completeness of any of the contents of this document; nor does it warrant that this Issuer’s securities will be listed or continue to be listed on the Exchange; nor does it take responsibility for the financial or other soundness of this Issuer, its promoters, its management or any scheme or project of the Company. Every person who desires to apply for or otherwise acquire any securities of this Issuer may do so pursuant to independent inquiry, investigation and analysis and shall not have any claim against the Exchange whatsoever by reason of any loss which may be suffered by such person consequent to or in connection with such subscription/ acquisition whether by reason of anything stated or omitted to be stated herein or any other reason whatsoever.

DISCLAIMER OF THE ISSUER

The Issuer confirms that the information contained in this SHELF DISCLOSURE DOCUMENT is true and correct in all material respects and is not misleading in any material respect. All information considered adequate and relevant about the Issue and the Company has been made available in this SHELF DISCLOSURE DOCUMENT for the use and perusal of the potential investors and no selective or additional information would be available for a section of investors in any manner whatsoever. The Company accepts no responsibility for statements made otherwise than in this SHELF DISCLOSURE DOCUMENT or any other material issued by or at the instance of the Company and anyone placing reliance on any other source of information would be doing so at his/her/their own risk.

PART A: DEFINITIONS AND ABBREVIATIONS

DEFINITIONS AND ABBREVIATIONS

PART B: DISCLOSURE REQUIRED UNDER THE SEBI REGULATIONS

I. SUMMARY INFORMATION OF THE COMPANY

Name and Address of The Registered Office of The Company

Name	Cholamandalam Investment and Finance Company Limited (CIFCL)
Registered & Corporate Office:	'Dare House' No. 2, N.S.C Bose Road; Parrys, Chennai – 600 001; Tamil Nadu.
Tel:	044-30007172
Fax:	044-2534 6464 / 044-3025 6796
Website:	www.cholamandalam.com

Compliance Officer & Company Secretary

Ms. P Sujatha, Company Secretary and Compliance Officer

Cholamandalam Investment and Finance Company Limited (CIFCL)

'Dare House', No. 2, N.S.C. Bose Road, Parrys,

Chennai – 600 001; Tamil Nadu. Tel: 044 30007172 Fax: 044 25346464

Chief Financial Officer

Mr. D Arul Selvan, EVP & CFO

Cholamandalam Investment and Finance Company Limited (CIFCL)

'Dare House', No. 2, N.S.C. Bose Road, Parrys,

Chennai – 600 001; Tamil Nadu. Tel: 044 30007172 Fax: 044 25346464

Trustee of the issue

IDBI Trusteeship Services Limited

Asian Building, Ground Floor,

17, R. Kamani Marg, Ballard Estate, Mumbai – 1

Tel: 022 40807000; Fax : 022 66311776

Registrar of the issue

KFin Technologies Private Limited

Selenium Towers B, Plot no.31 & 32,

Nanakramguda, Serilingampally Mandal,

Hyderabad, 500032

Credit Rating Agency of the issue

ICRA Ltd

Anna Salai, Nandanam, Chennai – 600 035

India ratings and Research Pvt Ltd

Taramani, Egmore.

Statutory Auditors

M/s S.R.Batliboi & Associates LLP

6th and 7th Floor, - “A” Block Tidel Park, (Module 601, 701 & 702), No 4, Rajiv Gandhi Salai, Taramani, Chennai – 600113, India.

II. BRIEF SUMMARY OF THE BUSINESS/ ACTIVITIES OF THE ISSUER AND ITS LINE OF BUSINESS CONTAINING ATLEAST FOLLOWING:

OVERVIEW / CORPORATE STRUCTURE

The Company was incorporated on August 17, 1978 as Chola mandalam Investment and Finance Company Limited and commenced operations by offering equipment finance through lease and hire purchase finance. During December 2005 and January 2006, DBS Bank Ltd, Singapore (DBS) acquired 37.48% equity stake in the Company and the Company became a joint venture between Murugappa Group and DBS. Consequently, the name of the Company had been changed from Chola mandalam Investment and Finance Company Limited to Chola mandalam DBS Finance Limited. On 8th April 2010, DBS sold its entire stake in the Company to M/s.Tube Investments of India Ltd and M/s.Ambadi Investments Private Limited (Formerly New Ambadi Estates Private Ltd), constituents of the Murugappa Group. Consequentially, the shareholders agreement dated 16 June 2005 entered into between the Company, TII and DBS was terminated and the Company ceased to be a joint venture between the Murugappa Group and DBS effective 8th April 2010. The Registrar of Companies, Chennai approved the change in the name of the Company to CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LIMITED and had issued a fresh certificate of incorporation consequent to change in the name on 2nd June 2010.

The Company is a systemically important Non deposit taking NBFC registered with the Reserve Bank of India and was categorized as an Asset Finance Company during the FY 2011-12. Further, vide notification dated February 2019, RBI harmonized different categories of NBFCs and accordingly, the Company falls in the new category of Investment and Credit Company (NBFC-ICC).

Vehicle finance operations were commenced in 1993-94 to broad base the product portfolio and to participate in the growing retail finance business. It progressively augmented the product range and geographical presence.

The Company commenced personal loans business in the year 2006. However, the company discontinued the personal loans disbursements in the third quarter of the FY 2008-09 owing to steep deterioration in credit quality and overall delinquencies faced in the product line following the economic and financial crisis. Currently, the Company offers LAP, business finance besides the vehicle finance loans and operates out of 1132 branches (as of 30-Sep-2020) across the country.

The total assets (including managed assets) of the Company were Rs. 69996 crores as on March 31, 2021. Commercial finance which mainly constitutes funding against commercial vehicles continues to hold the largest share of asset portfolio of the company with an asset deployment of Rs.50415 crores which is 72% of total business assets. LAP & SME with an asset portfolio of Rs. 15236 crores constitute 22% of total business assets. Home Loan constitute Rs.4345 Crs.

CREDIT RATINGS:

Short Term:

The company's short term debt of Rs. 8000 crores is rated as A1+ by ICRA, and CRISIL.

Long Term -Secured:

During the year, ICRA affirmed its long term rating on non convertible debentures and lines of credit from banks at ICRA AA+. The outlook on the rating is stable.

Long Term - Unsecured:

ICRA affirmed its long term rating on subordinated debt programme of the company at AA+. The outlook on the rating is Stable.

ICRA affirmed its long term rating on perpetual debt instrument at AA. The outlook on the rating is stable.

In September 2017, CARE and India Ratings have upgraded the ratings of NCD and subordinated debt from AA to AA+ and Perpetual Debt ratings from AA- to AA.

In July 2018, ICRA has upgraded the NCD and Subordinated debt ratings from AA to AA+ and Perpetual Ratings from AA- to AA.

In August 2018 CRISIL has upgraded the Subordinated debt ratings from AA to AA+.

To increase its presence in the financial services sector, CIFCL promoted Cholamandalam Distribution Services Limited, Cholamandalam Securities Limited as subsidiaries. The Company has diversified into related financial services like wealth management and financial advisory services and stock broking/ depository services through these subsidiaries.

Further during the year ended 31st March 2010, considering its own longer term vision for its core businesses of asset backed lending, the Company exited the asset management business by dis-investing its entire shareholding in its two wholly owned subsidiary companies – DBS Cholamandalam Asset Management Ltd (now called L & T Investment Management Ltd) and DBS Cholamandalam Trustees Ltd (now called L & T Mutual Fund Trustee Ltd) by way of a sale to L & T Finance Ltd. During 2015 – 16, the Company invested in White Data Systems India (P) Limited (WDSI) for a 63% stake. WDSI provides innovative and integrated solutions for the Road Freight & Transport Sector through its i-Loads platform. During FY 2018-19, the shareholding of CIFCL in WDSI reduced from 63% to 31% and consequently WDSI ceased to be the subsidiary of CIFCL with effect from 1st October 2018

Milestones achieved by the Company

Year	Milestones
1978	Company incorporated as a public limited company under the name of Cholamandalam Investment and Finance Company Limited. Commenced operations by providing equipment financing.
1994	Commenced vehicle finance operations with car finance.
1996	Commenced finance for commercial vehicles both light and heavy vehicles
2002	Commenced two-wheeler finance business
2003	Commenced three-wheeler finance business
2005	Open offer of DBS to acquire 20% shareholding of Company from general public
2006	Change in name of Company from Cholamandalam Investment and Finance Limited to Cholamandalam DBS Finance Limited. Change in name pursuant to acquisition of 34.78% Equity Shares by DBS Bank.
2006	Company commences personal loans and home equity business and change in status from deposit taking NBFC to non-deposit taking NBFC
2007	Total assets under management crossed Rs. 4,000 crs. and the customer base crossed 2 lakhs
2009	Total assets under management crossed Rs. 8,500 crs. and the customer base crossed 3.70 lakhs
2010	Company ceased to be a JV between Murugappa Group and DBS. Company exited asset management business.
2011	Total assets (including managed assets) crossed Rs.10,000 crs. Also the company was reclassified as Asset Finance Company (AFC) from Systemically Important Non-deposit taking

Year	Milestones
	loan company
2011	<p>In Nov 2011, ICRA Limited has upgraded the long term rating assigned to our Company's ie Cholamandalam Investment and Finance Company Limited's non-convertible debentures, subordinated debentures, term loan facilities from banks and cash credit facilities to ICRA AA (pronounced ICRA double A) from ICRA AA- (pronounced ICRA double A minus).</p> <p>ICRA Limited has also upgraded the rating assigned to perpetual bonds programme to ICRA AA- from ICRA A+ (pronounced ICRA A plus).</p> <p>The outlook on the long term ratings is stable.</p>
2012	<p>During the year ended 31 March, 2012, the company recorded a significant increase in its performance due to the sustained performance of the Vehicle Finance and Home Equity business. The reduction in loan losses on account of the Personal loan portfolio which has completely run-down also aided the effort. This resulted in:</p> <p>190% growth in Profits before Tax; 55% growth in disbursements; 48% growth in closing managed assets.</p>
2013	<p>During the year ended 31 March, 2013, the company recorded a significant increase in its performance due to the sustained performance of the Vehicle Finance and Home Equity business. This resulted in:</p> <p>55% growth in Profits before Tax; 36% growth in disbursements; 41% growth in closing managed assets.</p>
2014	<p>In June 2013, CARE Limited has upgraded the long term rating assigned to our Company's ie Cholamandalam Investment and Finance Company Limited's subordinated debentures and Perpetual Debt Debentures.</p> <p>CARE has upgraded the rating assigned to Subordinated Debentures programme to CARE AA from CARE AA- and also perpetual bonds programme to CARE AA- from CARE A+.</p>
2014	<p>In October 2014, INDIA RATINGS has upgraded the long term rating assigned to our Company's ie Cholamandalam Investment and Finance Company Limited's subordinated debentures .</p> <p>INDIA RATINGS has upgraded the rating assigned to Subordinated Debentures programme to IND AA from IND AA- .</p>
2016	<p>In July 2016, ICRA has upgraded the outlook of long term rating assigned to our Company's i.e. Cholamandalam Investment and Finance Company Limited's Debentures.</p> <p>ICRA has upgraded the outlook of the rating assigned to Debentures program to ICRA AA Positive from ICRA AA Stable.</p>
2017	<p>In September 2017, CARE and India Ratings have upgraded the ratings of NCD and Subordinated debt from AA to AA+ and Perpetual Debt ratings from AA- to AA.</p>
2018	<p>In July 2018, ICRA have upgraded the ratings of NCD and Subordinated debt from AA to AA+ and Perpetual Debt ratings from AA- to AA.</p> <p>In August 2018 CRISIL has upgraded the subordinated debt ratings from AA to AA+</p>

III. KEY OPERATIONAL AND FINANCIAL PARAMETERS:

Parameters	For Financial Year		Rs in Cr
	2020-21	2019-20	2018-19
Net worth	9,560.31	8,171.84	6,175.74
Total Debt	63,729.99	55,005.43	50,566.74
Other Financial Liabilities (Note-1)	1,060.52	688.60	556.84
Non-Financial Liabilities (Note-2)	197.60	136.52	126.98
Financial Assets	73,365.12	63,020.96	56,637.34
Property, Plant and Equipment	203.02	255.99	142.86
Other Non-Financial Assets	980.28	725.44	646.10
Assets under Management	76,529.00	66,943.00	57,560.00
Off Balance Sheet Assets	4,160.42	5,156.92	1,671.17
Revenue From Operations	9,516.01	8,652.63	6,991.97
Interest expense	4,575.91	4,592.23	3,588.74
Impairment on financial instruments	1,321.83	897.33	311.20
PAT	1,514.91	1,052.37	1,186.15
Stage 3 Assets %	3.96	3.80	2.70
Stage 3 Assets % (Net of ECL)	2.25	2.26	1.70
Tier I Capital Adequacy ratio %	15.16	15.28	12.40
Tier II Capital Adequacy ratio %	3.94	5.41	4.90

GROSS - DEBT EQUITY RATIO

Before the issue of debt securities	6.67
After the issue of debt securities	6.68

IV. PROJECT COST AND MEANS OF FINANCING, IN CASE OF FUNDING OF NEW PRJECTS

Not Applicable.

V. BRIEF HISTORY OF THE ISSUER SINCE ITS INCORPORATION

For brief history and activities of the Company please refer page 7

i) **Details of Share Capital as on last quarter ended 31-Mar-2021:-**

SHARE CAPITAL	No. of shares	in Rs.
Authorized Share Capital		
- Equity Capital	120,00,00,000	240,00,00,000.00
- Preference Capital	5,00,00,000	500,00,00,000.00
Issued Capital		
- Equity Capital	820718899	1641437798
Subscribed Equity Capital	820035129	1640070258
Paid-up Equity Capital	820035129	1640724258

ii) **Changes in its capital structure as on last quarter end, for the last five years:-**

As on **31-Mar-2021**

Date of Change (AGM/EGM)	Rs.	Particulars
2017	NIL	-
2018	NIL	-
By Postal Ballot – 3-JUN-2019	740,00,00,000.00	Sub-divided the face value of the equity shares of Rs.10/- each into Rs.2/- per share

iii) **Equity Share Capital History of the Company as on latest quarter end, for the last five years:-**

Date of allotment	No. of Equity Shares	Face value (Rs.)	Issue Price (Rs.)	Consideration (Cash, other than cash, etc)	Nature of Allotment	Cumulative		
						No. of Equity shares	Equity Share Capital (Rs.)	Equity Share Premium (in Rs.)
May-16	1340	10	187.60	Cash	ESOP Allotment	156147734	1561477340	177.60
	750		162.55					152.55
Jun-16	8291	10	154.55	Cash	ESOP Allotment	156190114	1561901140	144.55
	13571		178.70					168.70
	11904		187.6					177.60
	2070		191.80					181.80
	6544		162.55					152.55
Jul-16	2552	10	178.70	Cash	ESOP Allotment	156211100	1562111000	168.70
	5480		187.60					177.60
	12954		262.20					252.20
Aug-16	10876	10	187.60	Cash	ESOP Allotment	156235916	1562359160	177.60
	7116		162.55					152.55

Date of allotment	No. of Equity Shares	Face value (Rs.)	Issue Price (Rs.)	Consideration (Cash, other than cash, etc)	Nature of Allotment	Cumulative		
						No. of Equity shares	Equity Share Capital (Rs.)	Equity Share Premium (in Rs.)
	6824		154.55					144.55
Sep-16	12900	10	187.60	Cash	ESOP Allotment	156255140	1562551400	177.60
	6324		154.55	Cash	ESOP Allotment			144.55
Nov-16	4134	10	154.55	Cash	ESOP Allotment	156265329	1562653290	144.55
	4839		187.60					177.60
	1216		162.55					152.55
Jan-17	532	10	162.55	Cash	ESOP Allotment	156265861	1562658610	152.55
Mar-17	2633	10	154.55	Cash	ESOP Allotment	156277533	1562775330	144.55
	3213		191.80					181.80
	2850		105.00					95.00
	2976		154.55					144.55
Apr-17	3428	10	178.70	Cash	ESOP Allotment	156287794	1562877940	168.70
	3777		162.55					152.55
	3056		191.80					181.80
May-17	659	10	187.60	Cash	ESOP Allotment	156292453	1562924530	177.60
	1713		191.80					181.80
	2287		154.55					144.55
Aug-17	1124	10	178.70	Cash	ESOP Allotment	156296625	1562966250	168.70
	3048		162.55					152.55
Sep-17	500	10	162.55	Cash	ESOP Allotment	156300624	1563006240	152.55
	3499		187.60					177.60
Oct-17	1000	10	187.60	Cash	ESOP Allotment	156301624	1563016240	177.60
Jan-18	1380	10	187.60	Cash	ESOP Allotment	156305554	1563055540	177.60
	1000		191.80					181.80
	1000		187.60					177.60
	550		162.55					152.55
Feb-18	2000	10	187.60	Cash	ESOP Allotment	156312394	1563123940	177.60
	1000		1010.00					1000.00
	3840		1010.00					1000.00
Mar-18	2000	10	187.60	Cash	ESOP Allotment	156331371	1563313710	177.60
	1796		1010.00					1000.00
	5260		1010.00					1000.00

Date of allotment	No. of Equity Shares	Face value (Rs.)	Issue Price (Rs.)	Consideration (Cash, other than cash, etc)	Nature of Allotment	Cumulative		
						No. of Equity shares	Equity Share Capital (Rs.)	Equity Share Premium (in Rs.)
	1100		1010.00					1000.00
	2340		1010.00					1000.00
	950		162.55					152.55
	400		187.60					177.60
	300		162.55					152.55
	4400		1010.00					1000.00
	431		1010.00					1000.00
May-2018	300	10	191.80	Cash	ESOP Allotment	156333671	1563336710	181.80
	2000		187.60					177.60
Jun-2018	1000	10	187.60	Cash	ESOP Allotment	156340428	1563404280	177.60
	3461		162.55					152.55
	2296		1010.00					1000.00
Aug-2018	100	10	154.55	Cash	ESOP Allotment	156344506	1563445060	144.55
	500		162.55					152.55
	1000		187.60					177.60
	2478		1010.00					1000.00
	920		187.60			156347968	1563479680	177.60
	2542		1010.00					1000.00
Sep-2018	750	10	162.55	Cash	ESOP Allotment	156351718	1563517180	152.55
	3000		1010.00					1000.00
Nov-2018	600	10	162.55	Cash	ESOP Allotment	156352928	1563529280	152.55
	610		1010.00					1000.00
Dec-2018	149	10	1010.00	Cash	ESOP Allotment	156353077	1563530770	1000.00
Jan-2019	698	10	162.55	Cash	ESOP Allotment	156353775	1563537750	152.55
Feb-2019	1500	10	1010.00	Cash	ESOP Allotment	156355275	1563552750	1000.00
Mar-2019	1542	10	187.60	Cash	ESOP Allotment	156356817	1563568170	177.60
	1796	10	1010.00			156358613	1563586130	1000.00
Mar-2019	500	10	1010.00	Cash	ESOP Allotment	156359113	1563591130	1000.00
Jun-19	23850	2	37.52	Cash	ESOP Allotment	781819415	1563638830	35.52
Jul-19	3030	2	37.52	Cash	ESOP Allotment	781822445	1563644890	35.52
Aug-19	10140	2	202.00	Cash	ESOP Allotment	781832585	1563665170	200.00
	3000		37.52			781835585	1563671170	35.52
Sep-19	9920	2	30.91	Cash	ESOP	781845505	1563691010	28.91

Date of allotment	No. of Equity Shares	Face value (Rs.)	Issue Price (Rs.)	Consideration (Cash, other than cash, etc)	Nature of Allotment	Cumulative		
						No. of Equity shares	Equity Share Capital (Rs.)	Equity Share Premium (in Rs.)
					Allotment			
Nov-19	4000	2	202.00	Cash	ESOP Allotment	781849505	1563691010	200.00
	4200		37.52			781853705	1563699010	35.52
Dec-2019	9000	2	32.51	Cash	ESOP Allotment	781876105	1563752210	30.51
	6960		202.00					200.00
	6440		261.94					259.94
Jan-2020	281250000	2	320.00	Cash	Qualified Institutions Placement	810001105	1620002210	318.00
Feb-2020	18495	2	37.52	Cash	ESOP Allotment	810062035	1620124070	35.52
	275		261.94					259.94
	42160		202.00					200.00
Feb-2020	54100	2	202.00	Cash	ESOP Allotment	810116135	1620232270	200.00
Mar-2020	9345794	2	321.00	Cash	Preferential Issue	819461929	1638923858	319.00
Mar-2020	5500	2	32.51	Cash	ESOP Allotment	819577759	1639155518	30.51
	110330	2	202.00					200.00
Apr-2020	5000	2	37.52	Cash	ESOP Allotment	819587759	1639175518	35.52
	5000	2	202.00					200.00
May-2020	10000	2	32.51	Cash	ESOP Allotment	819597759	1639195518	30.51
Jun-2020	3000	2	37.52	Cash	ESOP Allotment	819600759	1639201518	35.52
Sep-2020	23400	2	202.00	Cash	ESOP Allotment	819647359	1639294718	200.00
	10000		30.91					28.91
	4000		37.52					35.52
	9200		202.00					200.00
Oct-2020	5000	2	202.00	Cash	ESOP Allotment	819657239	1639314478	200.00
	4880		30.91					28.91
Nov-2020	2500	2	202.00	Cash	ESOP Allotment	819667239	1639334478	200.00
	5000							
	2500							
Dec-2020	1500	2	202.00	Cash	ESOP Allotment	819679219	1639358438	200.00
	1500		278.01					274.01
	8980							
Jan-2021	5000	2	37.52	Cash	ESOP Allotment	819715099	1639430198	35.52
	26300		202.00					200.00
	4580		316.00					314.00

Date of allotment	No. of Equity Shares	Face value (Rs.)	Issue Price (Rs.)	Consideration (Cash, other than cash, etc)	Nature of Allotment	Cumulative		
						No. of Equity shares	Equity Share Capital (Rs.)	Equity Share Premium (in Rs.)
Feb-2021	2680	2	37.52	Cash	ESOP Allotment	819722719	1639445438	35.52
	3440		37.52					35.52
	1500		202.00					200.00
Feb-2021	6300	2	30.91	Cash	ESOP Allotment	819852469	1639704938	28.91
	3000		299.46					297.46
	10600		317.50					315.50
	22450		202.00					200.00
	53000		202.00					200.00
	34400		261.94					259.94
Mar-2021	12000	2	253.70	Cash	ESOP Allotment	819953609	1639907218	251.70
	8980		316.00					314.00
	2500		261.94					259.94
	13700		202.00					200.00
	17960		312.47					310.47
	12000		316.00					314.00
	13000		253.70					251.70
	21000		202.00					200.00
Mar-2021	13000	2	202.00	Cash	ESOP Allotment	820028509	1640057018	200.00
	21000		202.00					200.00
	13000		202.00					200.00
	12000		202.00					200.00
	7600		202.00					200.00
	8300		278.01					276.01
Mar-2021	1620	2	202.00	Cash	ESOP Allotment	820035129	1640070258	200.00
	5000		32.51					30.51
Apr-2021	8980	2	278.01	Cash	ESOP Allotment	820060349	1640120698	276.01
	6000		202.00					200.00
	10240		32.51					30.51
May-2021	980	2	316.00	Cash	ESOP Allotment	820072729	1640145458	314.00
	1400		202.00					200.00
	10000		202.00					200.00

iv) Details of any Acquisition or Amalgamation in the last 1 year:- Nil.

Details of any Reorganization or Reconstruction in the last 1 year:-

Type of Event	Date of Announcement	Date of Completion	Details
NIL			

Details of the shareholding of the Company as on latest quarter end:-

i) Shareholding pattern of the Company as on 31-Mar-2021:-

SN	Particulars	No. of shares held	% of share holding
A	Promoters' holding		
1	Indian		
	Individual	9785134	1.19
	Bodies corporate	407796704	49.73
	Others - Trust	5703220	0.70
	Sub-total	423285058	51.62
2	Foreign promoters		
	Any others	12890	0.00
	sub-total (A)	423297948	51.62
B	Non-promoters' holding		
(1)	Institutions		0.00
(a)	Mutual Funds	166299302	20.28
(b)	Venture Capital Funds	0	0.00
(c)	Alternate Investment Funds	7861510	0.96
(d)	Foreign Venture Capital Investors	0	0.00
(e)	Foreign Portfolio Investors	135219517	16.49
(f)	Financial Institutions/Banks	515	0.00
(g)	Insurance Companies	0	0.00
(h)	Provident Funds/Pension Funds	0	0.00
(i)	Any Other		0.00
	FOREIGN NATIONALS	0	0.00
	Qualified Institutional Buyer	26214159	3.20
	Sub Total (B)(1)	335595003	40.92
(2)	Central Government/State Government(s)/President of India	0	0.00
	Sub Total (B)(2)	0	0.00
(3)	Non-Institutions		0.00
(a)	i.Individual shareholders holding nominal share capital up to Rs.2 lakhs	41810426	5.10
	ii.Individual shareholders holding nominal share capital in excess of Rs. 2 Lakhs	6301315	0.77
(b)	NBFCs Registered with RBI	6375	0.00

SN	Particulars	No. of shares held	% of share holding
(c)	Employee Trusts	0	0.00
(d)	Overseas Depositories (Holding DRs)(Balancing figure)	0	0.00
(e)	Any Other		0.00
	TRUSTS	105513	0.01
	NON RESIDENT INDIANS	1561598	0.19
	CLEARING MEMBERS	2016992	0.25
	NON RESIDENT INDIAN NON REPATRIABLE	2115009	0.26
	BODIES CORPORATES	5821482	0.71
	I E P F	458250	0.06
	HUF	945218	0.12
	Sub Total (B)(3)	61142178	7.46
	Total Public Shareholding (B) = (B)(1)+(B)(2)+(B)(3)	396737181	48.38
	TOTAL of (A)+(B)	820035129	100.00
C	Shares held by custodians, against which		0.00
	Depository Receipts have been issued		0.00
(1)	Promoter and Promoter Group	0	0.00
(2)	Public	0	0.00
	Sub-Total (C)	0	0.00
	GRAND TOTAL (A+B+C) :	820035129	100.00

Notes: Shares pledged or encumbered by the promoters is **NIL**

ii) List of top 10 holders of equity shares of the Company as on the latest quarter ended 31-Mar-2021:-

Sr. No.	Name of the Shareholders	Total No. of Equity Shares	No. of Shares in Demat Form	Total Shareholding As % of total no. of Equity Shares
1	CHOLAMANDALAM FINANCIAL HOLDINGS LIMITED / Promoter	37,28,85,889	37,28,85,889	45.47
2	AMBADI INVESTMENTS LIMITED / Promoter	3,37,21,870	3,37,21,870	4.11
3	AXIS MUTUAL FUND TRUSTEE LIMITED A/C AXIS MUTUAL FUND A/C AXIS BLUECHIP FUND / Mutual Fund	3,33,87,650	3,33,87,650	4.07
4	HDFC TRUSTEE COMPANY LTD. A/C HDFC CAPITAL BUILDVALUE FUND / Mutual Fund	3,22,87,096	3,22,87,096	3.94
5	SBI MAGNUM MIDCAP FUND / Mutual Fund	2,48,48,226	2,48,48,226	3.03
6	ADITYA BIRLA SUN LIFE TRUSTEE PRIVATE LIMITED A/CADITYA BIRLA SUN LIFE EQUITY HYBRID '95 FUND / Mutual Fund	1,62,24,997	1,62,24,997	1.98
7	DSP EQUITY OPPORTUNITIES FUND / Mutual	1,36,82,344	1,36,82,344	1.67

Sr. No.	Name of the Shareholders	Total No. of Equity Shares	No. of Shares in Demat Form	Total Shareholding As % of total no. of Equity Shares
	Fund			
8	HDFC LIFE INSURANCE COMPANY LIMITED / Qualified Institutional Buyer	1,27,76,682	1,27,76,682	1.56
9	SMALLCAP WORLD FUND, INC / Foreign Portfolio Investor	1,27,33,244	1,27,33,244	1.55
10	UTI NIFTY 200 MOMENTUM 30 INDEX FUND / Mutual Fund	90,18,871	90,18,871	1.10

Following details regarding the directors of the Company:-

i) Details of the current directors of the Company as on 31-Mar-21:-

Sr No	Name, Designation and DIN	Age (in yrs)	Address	Director of the Company since	Details of other directorship
1	Mr. Vellayan Subbiah Chairman / Non-Executive Director DIN - 01138759	51	No.7, Valliammai Achi Road, Kotturpuram, Chennai - 600 085	11-Nov-20	1. Tube Investment of India Limited 2. SRF Limited 3. Shanthi Gears Limited 4. Ambadi Investments Limited 5. Cholamandalam Financial Holdings Limited 6. C G Power and Industrial Solutions Limited 7. Cherrytin Online Private Limited 8. DOT IOT Technologies Private Limited 9. CG Power Americas, LLC 10. QEI, LLC
2	Mr. Ashok Kumar Barat Independent Director DIN – 00492930	64	501A, Sterling Seaface 13/9 Dr. Annie Besant Road, Worli, Mumbai 400018	31-Oct-17	1. Mahindra Intertrade Limited 2. Wacker Metroark Chemicals Private Limited 3. DCB Bank Limited 4. Cholamandalam Financial Holdings Limited 5. Bata India Limited 6. Birlasoft Limited 7. Huktanaki India Limited
3	Mr. N Ramesh Rajan Independent Director DIN - 01628318	63	No.12 Tarapore Avenue, Harrington Road, Chetpet, Chennai 600031	30-Oct-18	1. Indo-National Limited 2. TTK Healthcare Limited 3. Kinenco Limited 4. LeapRidge Advisors LLP - Senior Partner
4	Mr. Rohan Verma Independent Director DIN – 01797489	35	No. S-338, 1st Floor, Greater Kailash – 2, New Delhi - 110048	25-Mar-19	1. C.E. Info Systems Private Limited 2. Infidreams Industries Private Limited
5	Ms. Bhama Krishnamurthy Independent Director	66	401, Fourth Floor, Avarsekar's Srushti, Old	31-Jul-19	1. Reliance Industrial Infrastructure Limited 2. Muthoot Microfin Limited 3. CSB Bank Ltd., (Formerly The Catholic

Sr No	Name, Designation and DIN	Age (in yrs)	Address	Director of the Company since	Details of other directorship
	DIN – 02196839		Prabhadevi Road, Prabhadevi, Mumbai 400025		Syrian Bank Limited) 4. Five-Star Business Finance Limited 5. Network18 Media & Investments Limited 6. Thirumalai Chemicals Limited 7. e-Eighteen.com Limited
6	Mr. M A M Arunachalam Non-executive Director DIN - 00202958	53	New No.9, (Old No.4) Chittaranjan Road, Teynampet, Chennai 600018	29-Jan-2021	1. Parry Enterprises India Limited 2. Tube Investments of India Limited 3. Coromandel Engineering Company Limited 4. CG Power & Industrial Solutions Limited 5. Shanthi Gears Limited 6. Ambadi Investments Limited 7. Cholamandalam Home Finance Limited 8. New Ambadi Estates Private Limited 9. A R Lakshmi Achi Trust (Sec. 8 Private - Company) 10. Great Cycles (Private) Limited, Sri Lanka 11. Creative Cycles (Private) Limited, Sri Lanka
7	Mr. Anand Kumar Independent Director DIN - 00818724	53	18 Rochalie Drive Singapore 248249	16-Mar-2021	1. TVS Supply Chain Solutions Limited 2. Tube Investments of India Limited 3. DRSR Logistics Services Private Limited 4. Healthway Medical Corporation Limited 5. PT Lippo Karawaci Tbk 6. PT Lippo Cikarang Tbk 7. Gateway Partners Limited 8. Gateway (Cayman) Limited 9. Gateway Capital Partners Limited 10. Gateway Holdings Limited 11. GW Active Limited 12. Angsana International Limited (formerly known as GW Three Limited) 13. ASN Investments Limited 14. Tecoma Finance Limited (formerly known as Angsana Finance Limited in 2019; GW Finance Limited in 2017 and GW Grey Limited in 2017 when incorporated) 15. GW Investments Limited 16. Gateway Management Company Pte. Ltd. 17. Gateway Fund Company Pte. Ltd. 18. GW Crown Pte. Ltd. 19. GW Confectionary Pte. Ltd. 20. GW Supernova Pte. Ltd. 21. GW Three Pte. Ltd.

Sr No	Name, Designation and DIN	Age (in yrs)	Address	Director of the Company since	Details of other directorship
					22. Angsana Singapore Pte. Ltd. 23. Mahogany Singapore Company Pte. Ltd. 24. Falcon Investments Pte. Ltd. (formerly known as GW Fern Pte. Ltd.) 25. GW Redwood Pte. Ltd. 26. Sparrow Investments Pte. Ltd. (formerly known as GW Iris Pte. Ltd.) 27. GW Sky Pte. Ltd. 28. Angsana Finance Limited (formerly known as Peregrine Finance Limited) 29. General Master Worldwide Limited 30. GW Retail Limited 31. Gateway Partners II Limited 32. Gateway Fund II Company Pte. Ltd. 33. Leopard Tree Finance Limited 34. Narra Finance Limited 35. Rain Tree Investments Pte Ltd 36. Ash Investments Pte Ltd
8	Mr. Bharath Vasudevan Independent Director DIN - 09104808	46	Regency Park, Block 9, Unit 0904, 9 Nathan Road Singapore 248730	16-Mar-2021	-
9	Mr. Ravindra Kumar Kundu Executive Director / DIN – 07337155	52	No. F2, Rite Choice Varalakshmi Apartments, H.D, Raja Street, Eldams Road, Teynampet, Chennai – 600018	23-Jan-2020	1. Cholamandalam Securities Limited 2. White Data Systems India Private Limited

Neither the Issuer nor any of its Promoters or Directors have been declared as Wilful Defaulter by any Bank or RBI.

ii) Details of change in directors since last three years:-

Sr No	Name, Designation and DIN	Date of Appointment	Date of Resignation / Retirement	Director of the Company since (in case of resignation)	Remarks
1	Mr. Arun Alagappan Managing Director DIN – 00291361	19-Aug-2017	-	-	Appointed as Executive Director effective
		15-Nov-2019	-	-	Appointed as Managing Director effective 15-Nov-2019

Sr No	Name, Designation and DIN	Date of Appointment	Date of Resignation / Retirement	Director of the Company since (in case of resignation)	Remarks
		15-Nov-2019	14-Feb2021	19-Aug-2017	Resigned as Managing Director and Director of the Company effective the end of day 14-Feb-2021
2	Mr. N Srinivasan, Executive Vice Chairman / Non-executive Director DIN – 00123338	29-Dec-2006			Appointed as EVC & MD effective 19-Aug-2017
		19-Aug-2017	18-Aug-2018	29-Dec-2006	Resigned as EVC & MD effective the close of business hours of 18-Aug-2018
3	Mr. M M Murugappan Non-executive /Director DIN - 00170478	31-May-2018	-	-	Appointed as an additional Director effective 31-May-2018
		31-May-2018	11-Nov-2020	31-May-2018	Resigned as Chairman and Director effective the close of business hours on 11-Nov-2020
4	Mr. M.B.N Rao Non-executive/ Independent Director / Chairman DIN - 00287260	28-Jul-2010	26-Jul-2018	28-Jul-2010	Retired at the close of the close of the 40 th AGM held on 26-Jul-2018
5	Mr. N Ramesh Rajan Additional Director / Non-executive/ Independent Director DIN – 01628318	30-Oct-2018	-	-	Appointed as director on 30-Oct-2018
6	Mr. Rohan Verma Additional Director / Non-executive/ Independent Director DIN – 01797489	25-Mar-2019	-	-	Appointed as director on 25-Mar-2019
7	Mr. V Srinivasa Rangan Director / Non-executive/ Independent Director DIN - 00030248	28-Jul-2011	31-Mar-2019	28-Jul-2011	Retired at the close of the close of the business hours of 31-Mar-2019

Sr No	Name, Designation and DIN	Date of Appointment	Date of Resignation / Retirement	Director of the Company since (in case of resignation)	Remarks
8	Ms. Bharati Rao Director / Non-executive/ Independent Director DIN – 01892516	31-Jul-2014	30-Jul-2019	30-Jul-2019	Retired at the conclusion of 41 st Annual General Meeting held on 30-Jul-2019
9	Ms. Bhama Krishnamurthy Additional Director / Non-executive/ Independent Director DIN – 02196839	31-Jul-2019	-	-	Appointed as an additional director on 30-Jul-2019 effective 31-Jul-2019
10	Mr. Ravindra Kumar Kundu Executive Director DIN – 07337155	23-Jan-2020	-	-	Appointed as the Executive Director on 23-Jan-2020
11	Mr. Vellayan Subbiah Additional Director / Chairman DIN - 01138759	11-Nov-2020	-	-	Appointed as an additional director on 30-Jul-2019 effective 11-Nov-2020
12	Mr. M A M Arunachalam / Additional Director DIN - 00202958	29-Jan-2021	-	-	Appointed as an additional director on 29-Jan-2021
13	Mr. Anand Kumar Additional Director / Non-executive/ Independent Director DIN -00818724	16-Mar-2021	-	-	Appointed as an additional director on 16-Mar-2021
14	Mr. Bharath Vasudevan Additional Director / Non-executive/ Independent Director DIN -09104808	16-Mar-2021	-	-	Appointed as an additional director on 16-Mar-2021

Following details regarding the auditors of the Company:-

i) Details of the auditors of the Company:-

Name	Address	Auditor since
Statutory Auditors M/s. S.R. Batliboi & Associates LLP	Chartered Accountants, 6 th & 7 th Floor, - "A" Block Tidel Park, (Module 601,701 & 702), No.4 Rajiv Gandhi Salai, Taramani, Chennai 600113	27-Jul-2017 - Appointed at the 39 th AGM held on 27 th Jul 2017 effective the conclusion of the 39 th AGM

ii) Details of change in auditors since last three years:-

Name	Address	Date of Appointment / Resignation	Auditor of the Company since (in case of resignation)	Remarks
M/s.Deloitte Haskins & Sells	Chartered Accountants, ASV Ramana Towers, 52, Venkatnarayana Road, T Nagar, Chennai 600017	27-Jul-2017	26-Jul- 2005 Appointed at the AGM held on 31-Jul-2014	Term of office as statutory auditors expired at the conclusion of the 39 th AGM held on 27 th July 2017
M/s. S.R. Batliboi & Associates LLP	Chartered Accountants, 6 th & 7 th Floor, - "A" Block Tidel Park, (Module 601,701 & 702) No.4 Rajiv Gandhi Salai, Taramani, Chennai 600113	27-Jul-2017	27-Jul-2017	Appointed as statutory auditors at 39 th AGM held on 27 th Jul 2017 effective the conclusion of the 39 th AGM for a period of five years.

DETAILS OF BORROWINGS OF THE COMPANY, AS ON THE LATEST QUARTER END
Details of Secured Bank Loan Facilities as of 31-Mar-21:

SI No	Bank name	Sanctioned Limit in Cr	Outstanding in Cr	Month of drawdown	Tenor (Months)	Repayment
1	FEDERAL BANK	282.00	188.00	Sep-17	60	Repayable in 3 tranches of Rs.94 crs each in Sep2020, Sep 2021 & Sep 2022
2	SIDBI	750.00	310.00	Jan-18	60	Repayable in 19 tranches of Rs.40 crs each in Jul18,Oct18, Jan19,Apr19,Jul19,oct19,Jan20,Apr20,Jul20,Oct20,Jan21,Apr21,Jul21, Oct21,Jan22,Apr22,Jul22,Oct22 & 30 Crs. Jan23
3	HDFC BANK LTD	250.00	124.98	Jan-18	60	Apr19,Jul19,Oct19,Jan20,Apr20,Jul20,Oct20,Jan21,Apr21,Jul21,Oct21,Jan22,Apr22,Jul22,Oct22 & Jan23
4	BANK OF BARODA	500.00	500.00	Jun-18	54	Bullet Repayment end of Dec-20
5	HDFC BANK LTD	500.00	62.50	Jun-18	36	Repayable in 8 Quarterly Instalment Sep-19, Dec-19, Mar-20, Jun-20, Sep-21, Dec-21, Mar-22 and Jun-22
6	UNION BANK OF INDIA	200.00	200.00	Jun-18	36	Bullet Repayment end of third Year
7	CANARA BANK	500.00	416.67	Jun-18	60	Repayable in 6 Half yearly Instalment Dec-20, Jun-21, Dec-21, Jun-22, Dec-22 and Jun-23
8	STATE BANK OF INDIA	3,400.00	3,400.00	Sep-18	36	Bullet Repayment end of third Year
9	BANK OF INDIA	500.00	250.00	Sep-18	36	Repayable in 4 Quarterly Instalment end of 27th, 30th and 33rd and 36th Month.
10	AXIS BANK LTD	350.00	350.00	Dec-18	36	Bullet Repayment end of 3rd Year
11	FEDERAL BANK	150.00	50.00	Dec-18	35	Repayment in 3 Equal annual Instalment
12	AXIS BANK LTD			Dec-18	36	Bullet Repayment end

		150.00	150.00			of 3rd Year
13	BANK OF BARODA	500.00	500.00	Jan-19	48	Bullet Repayment end of 4th Year
14	BANK OF BARODA	1,000.00	600.00	Jan-19	36	Repayable in 20 quarterly instalment from the end of 3rd month.
15	KARUR VYSYA BANK	300.00	200.00	Feb-19	36	Bullet Repayment end of 3rd Year
16	MUDRA LIMITED	300.00	60.00	Feb-19	30	Repayable in 10 quarterly instalment from the end of 3rd month.
17	BANK OF BARODA	2,500.00	1,500.00	Mar-19	60	Repayable in 20 quarterly instalment from the end of 3rd month.
18	DBS BANK LTD	346.50	346.50	Mar-19	36	Bullet Repayment end of 3rd Year
19	HDFC BANK LTD	500.00	250.00	Mar-19	36	Repayable in 8 quarterly instalment from the end of 15th month.
20	INDIAN BANK	1,000.00	600.00	Mar-19	60	Repayable in 10 Half yearly instalment from the end of 6th month.
21	FEDERAL BANK	150.00	100.00	May-19	36	Repayable in 3 tranches of Rs.50 crs each in May-2020, May-2021 & May-2022
22	ALLAHABAD BANK	500.00	350.00	Jun-19	60	Repayable in 10 Half yealry instalemt of Rs.50 crs each
23	UNITED BANK OF INDIA	500.00	500.00	Jun-19	60	Repayable in 5 Half yealry instalemt of Rs.100 crs each
24	IFC ECB SYNDICATION - IFC	642.38	642.38	Jun-19	60	Bullet Repayment end of 5th Year
25	IFC ECB SYNDICATION - FAB	349.25	349.25	Jun-19	36	Bullet Repayment end of 3rd Year
26	IFC ECB SYNDICATION - MUFC	349.40	349.40	Jun-19	36	Bullet Repayment end of 3rd Year
27	IFC ECB SYNDICATION - RAK	139.60	139.60	Jun-19	36	Bullet Repayment end of 3rd Year
28	IFC ECB SYNDICATION - CTBC	69.80	69.80	Jun-19	36	Bullet Repayment end of 3rd Year
29	IFC ECB SYNDICATION - BOB	346.80	346.80	Jun-19	36	Bullet Repayment end of 3rd Year
30	HDFC BANK LTD	1,750.00	1,250.00	Aug-19	36	Repayable in 8 quarterly instalment

						from the end of 15th month.
31	HDFC BANK LTD	500.00	437.50	Aug-19	36	Repayable in 8 quarterly instalment from the end of 15th month.
32	AXIS BANK LTD	300.00	300.00	Sep-19	36	Bullet Repayment end of 3rd Year
33	STATE BANK OF INDIA	3,400.00	1,125.00	Sep-19	48	Four Annual Equal Installment
34	STATE BANK OF INDIA		1,425.00	Sep-19	48	Four Annual Equal Installment
35	SIDBI	975.00	853.00	Nov-19	60	15 quarterly installment amounted Rs.61Cr and final 16th repayment of Rs.60Cr after the moratorium of 12 Months
36	ICICI BANK	300.00	300.00	Dec-19	36	Four Half yearly Installment
37	SYNDICATE BANK	500.00	75.00	Dec-19	51	Repayable in 8 Half Yearly Installement
38			87.50	Jan-20	51	Repayable in 8 Half Yearly Installement
39			262.50	Mar-20	51	Repayable in 8 Half Yearly Installement
40	UNITED BANK OF INDIA	200.00	200.00	Dec-19	51	Four Half yearly Installment
41	BANK OF BARODA	500.00	93.75	Dec-19	60	Repayable in 20 Quarterly Yearly Installement
42	BANK OF BARODA		296.04	Mar-20	60	Repayable in 20 Quarterly Yearly Installement
43	UNION BANK OF INDIA	500.00	100.00	Feb-20	60	Repayable in 5 Half Yearly Installement
44	UNION BANK OF INDIA		400.00	Mar-20	60	Repayable in 5 Half Yearly Installement
45	CANARA BANK	2,400.00	2,400.00	Mar-20	60	Repayable in 6 Half Yearly Installement
46	HDFC BANK LTD	900.00	720.00	Mar-20	36	Repayable in 10 Quarterly Yearly Installement
47	HSBC BANK	150.00	150.00	Mar-20	36	Bullet Repayment end of 3rd Year
48	INDIAN BANK	1,000.00	850.00	Mar-20	63	Repayable in 20 Quarterly Yearly Installement
49	AXIS BANK LTD	350.00	350.00	May-20	36	Bullet Repayment end of 3rd Year

50	ICICI BANK	600.00	600.00	Jun-20	36	4 Equal Quarterly Installment
51	HDFC BANK LTD	500.00	333.34	Jun-20	18	6 Equal Quarterly Installment
52	CITI BANK	115.00	115.00	Jun-20	24	Bullet Repayment
53	CITI BANK	1.50	1.50	Jun-20	24	Bullet Repayment
54	OPIC (DFC)	1,402.86	1,402.86	Jul-20	96	26 Quarterly Installment after the moratorium of 18 Months
55	HDFC BANK LTD	600.00	500.00	Aug-20	36	12 Quarterly instalment
56	HDFC BANK LTD	500.00	416.66	Sep-20	36	12 Quarterly instalment
57	HDFC BANK LTD	1,400.00	1,166.66	Sep-20	36	12 Quarterly instalment
58	CTBC	75.00	75.00	Sep-20	24	Bullet Repayment end of 24th Month
59	AXIS BANK LTD	250.00	250.00	Sep-20	36	Repayable in 3 Annual Instalment
60	AXIS BANK LTD	200.00	200.00	Sep-20	36	Repayable in 3 Annual Instalment
61	AXIS BANK LTD	300.00	300.00	Sep-20	36	Repayable in 3 Annual Instalment
62	FEDERAL BANK	100.00	100.00	Sep-20	37	Repayable in 3 Annual Instalment
63	KOTAK MAHINDRA BANK	250.00	232.16	Oct-20	42	Repayable in 14 Quarterly Instalment
64	CANARA BANK	1,000.00	1,000.00	Nov-20	60	Repayable in 17 Quarterly Instalment
65	CANARA BANK	500.00	500.00	Nov-20	60	Repayable in 17 Quarterly Instalment
66	CANARA BANK	1,500.00	1,500.00	Dec-20	60	Repayable in 17 Quarterly Instalment
67	HDFC BANK LTD	500.00	458.33	Dec-20	36	Repayable in 12 Quarterly Instalment
68	KOTAK MAHINDRA BANK	200.00	187.50	Dec-20	48	Repayable in 16 Quarterly Instalment
69	UNION BANK OF INDIA	1,000.00	285.00	Dec-20	60	Repayable in 20 Quarterly Instalment
70	UNION BANK OF INDIA		285.00	Jan-21	60	Repayable in 20 Quarterly Instalment
71	UNION BANK OF INDIA		380.00	Mar-21	60	Repayable in 20 Quarterly Instalment
72	BANK OF BARODA	1,000.00	285.00	Dec-20	60	Repayable in 20 Quarterly Instalment
73	BANK OF BARODA		200.00	Jan-21	60	Repayable in 20 Quarterly Instalment

74	BANK OF BARODA		500.00	Mar-21	60	Repayable in 20 Quarterly Instalment
75	HSBC BANK	250.00	250.00	Feb-21	36	Bullet Repaymen end of 3rd Year
76	HDFC BANK LTD	1,500.00	1,000.00	Feb-21	48	Repayable in 16 Quarterly Instalment
77	HDFC BANK LTD		500.00	Mar-21	48	Repayable in 16 Quarterly Instalment
78	INDIAN BANK	500.00	100.00	Feb-21	57	Repayable in 9 Half Yearly Instalment
79	INDIAN BANK		400.00	Mar-21	57	Repayable in 9 Half Yearly Instalment
80	AXIS BANK LTD	550.00	550.00	Mar-21	60	Repayable in 3 Annual Yearly Instalment after the moratorium period of 24 Months
81	AXIS BANK LTD	450.00	450.00	Mar-21	60	Repayable in 3 Annual Yearly Instalment after the moratorium period of 24 Months
82	FEDERAL BANK	250.00	250.00	Mar-21	37	Repayable in 3 Yearly Instalment
83	ICICI BANK	1,000.00	1,000.00	Mar-21	36	Repayable in 8 Half Yearly Instalment
84	MUFG BANK LTD	200.00	200.00	Mar-21	24	Bullet repayment end of 2nd year
85	SIDBI	500.00	500.00	Mar-21	60	Repayable in 10 Half Yearly Instalment
	Unsecured					
77	HDFC BANK LTD	200.00	200.00	Dec-20	6 Month	Bullet repayment

Details of Secured and Unsecured NCDs as of 31-Mar-21 :-

SEC / UNSEC	LOAN TYPE	SERIES	ISIN	LOAN AMT (RS IN CRS)	DOI / AVAILED ON	REPAID / DUE ON	COUPON / ROI	ALLOTMENT DATE
SECURED	NCD	507	INE121A07MQ4	5.00	28-Sep-16	29-Mar-22	8.35%	28-Sep-16
SECURED	NCD	516	INE121A07MZ5	25.00	15-Nov-16	13-Nov-26	8.5500%	15-Nov-16
SECURED	NCD	545	INE121A07OB2	50.00	28-Nov-17	28-Nov-22	8.00%	28-Nov-17
SECURED	NCD	545	INE121A07OB2	15.00	28-Nov-17	28-Nov-22	8.00%	28-Nov-17
SECURED	NCD	545	INE121A07OB2	40.00	28-Nov-17	28-Nov-22	8.00%	28-Nov-17
SECURED	NCD	545	INE121A07OB2	35.00	28-Nov-17	28-Nov-22	8.00%	28-Nov-17
SECURED	NCD	545	INE121A07OB2	10.00	28-Nov-17	28-Nov-22	8.00%	28-Nov-17

SECURED	NCD	548	INE121A07OE6	230.00	02-Jan-18	08-Apr-21	8.09%	02-Jan-18
SECURED	NCD	549	INE121A07OF3	90.00	08-Feb-18	15-Jun-21	8.5160%	08-Feb-18
SECURED	NCD	549	INE121A07OF3	10.00	08-Feb-18	15-Jun-21	8.52%	08-Feb-18
SECURED	NCD	549	INE121A07OF3	10.00	08-Feb-18	15-Jun-21	8.52%	08-Feb-18
SECURED	NCD	549	INE121A07OF3	60.00	08-Feb-18	15-Jun-21	8.52%	08-Feb-18
SECURED	NCD	549	INE121A07OF3	5.00	08-Feb-18	15-Jun-21	8.52%	08-Feb-18
SECURED	NCD	550	INE121A07OE6	90.00	08-Feb-18	08-Apr-21	8.09%	08-Feb-18
SECURED	NCD	550	INE121A07OE6	90.00	08-Feb-18	08-Apr-21	8.09%	08-Feb-18
SECURED	NCD	552	INE121A07OE6	42.00	21-Mar-18	08-Apr-21	8.09%	21-Mar-18
SECURED	NCD	552	INE121A07OE6	25.00	21-Mar-18	08-Apr-21	8.09%	21-Mar-18
SECURED	NCD	553	INE121A07OF3	25.00	21-Mar-18	15-Jun-21	8.52%	21-Mar-18
SECURED	NCD	555	INE121A07OI7	50.00	12-Apr-18	11-Apr-24	8.62%	12-Apr-18
SECURED	NCD	555	INE121A07OI7	30.00	12-Apr-18	11-Apr-24	8.62%	12-Apr-18
SECURED	NCD	556	INE121A07OI7	50.00	17-Apr-18	11-Apr-24	8.62%	17-Apr-18
SECURED	NCD	556	INE121A07OI7	20.00	17-Apr-18	11-Apr-24	8.62%	17-Apr-18
SECURED	NCD	558	INE121A07OK3	75.00	06-Jun-18	31-May-21	9.02%	06-Jun-18
SECURED	NCD	558	INE121A07OK3	20.00	06-Jun-18	31-May-21	9.02%	06-Jun-18
SECURED	NCD	558	INE121A07OK3	10.00	06-Jun-18	31-May-21	9.02%	06-Jun-18
SECURED	NCD	558	INE121A07OK3	5.00	06-Jun-18	31-May-21	9.02%	06-Jun-18
SECURED	NCD	560	INE121A07OM9	170.00	01-Aug-18	30-Jul-21	9.06%	01-Aug-18
SECURED	NCD	560	INE121A07OM9	20.00	01-Aug-18	30-Jul-21	9.06%	01-Aug-18
SECURED	NCD	560	INE121A07OM9	10.00	01-Aug-18	30-Jul-21	9.06%	01-Aug-18
SECURED	NCD	561	INE121A07ON7	1.00	01-Aug-18	30-Jul-21	9.06%	01-Aug-18
SECURED	NCD	565	INE121A07OM9	40.00	21-Aug-18	30-Jul-21	8.9765%	21-Aug-18
SECURED	NCD	565	INE121A07OM9	15.00	21-Aug-18	30-Jul-21	8.9765%	21-Aug-18
SECURED	NCD	566	INE121A07OR8	352.30	12-Sep-18	10-Sep-21	8.45%	12-Sep-18
SECURED	NCD	567	INE121A07OS6	352.30	12-Sep-18	12-Sep-22	8.70%	12-Sep-18
SECURED	NCD	568	INE121A07OT4		12-Sep-18	12-Sep-23	8.80%	12-Sep-18

				352.30				
SECURED	NCD	574	INE121A07OY4	100.00	12-Mar-19	11-Mar-22	9.06%	12-Mar-19
SECURED	NCD	575	INE121A07OZ1	50.00	21-Jun-19	21-Jun-21	8.49%	21-Jun-19
SECURED	NCD	575	INE121A07OZ1	90.00	21-Jun-19	21-Jun-21	8.49%	21-Jun-19
SECURED	NCD	575	INE121A07OZ1	15.00	21-Jun-19	21-Jun-21	8.49%	21-Jun-19
SECURED	NCD	575	INE121A07OZ1	15.00	21-Jun-19	21-Jun-21	8.49%	21-Jun-19
SECURED	NCD	575	INE121A07OZ1	1.00	21-Jun-19	21-Jun-21	8.49%	21-Jun-19
SECURED	NCD	575	INE121A07OZ1	15.00	21-Jun-19	21-Jun-21	8.49%	21-Jun-19
SECURED	NCD	575	INE121A07OZ1	15.00	21-Jun-19	21-Jun-21	8.49%	21-Jun-19
SECURED	NCD	577	INE121A07PB9	100.00	14-Aug-19	13-Aug-21	8.00%	14-Aug-19
SECURED	NCD	577	INE121A07PB9	25.00	14-Aug-19	13-Aug-21	8.00%	14-Aug-19
SECURED	NCD	578	INE121A07PC7	100.00	15-Nov-19	15-Dec-22	7.98%	15-Nov-19
SECURED	NCD	579	INE121A07PD5	50.00	14-Jan-20	13-Jan-23	7.85%	14-Jan-20
SECURED	NCD	581	INE121A07PF0	110.00	12-Feb-20	10-Feb-23	7.41%	12-Feb-20
SECURED	NCD	582	INE121A07PF0	25.00	28-Feb-20	10-Feb-23	7.41%	28-Feb-20
SECURED	NCD	583	INE121A07PG8	410.00	27-Apr-20	12-May-21	6.90%	27-Apr-20
SECURED	NCD	584	INE121A07PH6	150.00	29-May-20	29-May-23	7.50%	29-May-20
SECURED	NCD	585	INE121A07PI4	200.00	17-Jun-20	17-Aug-21	6.74%	17-Jun-20
SECURED	NCD	586	INE121A07PJ2	200.00	17-Jun-20	17-Dec-21	6.93%	17-Jun-20
SECURED	NCD	587	INE121A07PK0	175.00	17-Jun-20	17-Jun-22	7.20%	17-Jun-20
SECURED	NCD	587	INE121A07PK0	25.00	17-Jun-20	17-Jun-22	7.20%	17-Jun-20
SECURED	NCD	588	INE121A07PM6	350.00	08-Jul-20	08-Jul-25	7.92%	08-Jul-20
SECURED	NCD	588	INE121A07PM6	25.00	08-Jul-20	08-Jul-25	7.92%	08-Jul-20
SECURED	NCD	588	INE121A07PM6	12.50	08-Jul-20	08-Jul-25	7.92%	08-Jul-20
SECURED	NCD	588	INE121A07PM6	112.50	08-Jul-20	08-Jul-25	7.92%	08-Jul-20
SECURED	NCD	589	INE121A07PL8	125.00	08-Jul-20	08-Jul-25	7.88%	08-Jul-20
SECURED	NCD	590	INE121A07PN4	100.00	31-Jul-20	31-Jul-24	7.38%	31-Jul-20
SECURED	NCD	590	INE121A07PN4	100.00	31-Jul-20	31-Jul-24	7.38%	31-Jul-20

SECURED	NCD	591	INE121A07PN4	100.00	07-Aug-20	31-Jul-24	7.38%	07-Aug-20
SECURED	NCD	592	INE121A07PO2	100.00	21-Oct-20	21-Mar-23	5.85%	21-Oct-20
SECURED	NCD	592	INE121A07PO2	200.00	21-Oct-20	21-Mar-23	5.85%	21-Oct-20
SECURED	NCD	592	INE121A07PO2	100.00	21-Oct-20	21-Mar-23	5.85%	21-Oct-20
SECURED	NCD	592	INE121A07PO2	100.00	21-Oct-20	21-Mar-23	5.85%	21-Oct-20
SECURED	NCD	593	INE121A07PP9	100.00	26-Oct-20	25-Oct-24	6.80%	26-Oct-20
SECURED	NCD	593	INE121A07PP9	50.00	26-Oct-20	25-Oct-24	6.80%	26-Oct-20
SECURED	NCD	594	INE121A07PQ7	15.00	26-Oct-20	25-Oct-24	6.80%	26-Oct-20
SECURED	NCD	594	INE121A07PQ7	20.00	26-Oct-20	25-Oct-24	6.80%	26-Oct-20
SECURED	NCD	595	INE121A07PR5	200.00	06-Nov-20	28-Feb-23	5.70%	06-Nov-20
SECURED	NCD	596	INE121A07PS3	200.00	25-Nov-20	25-Nov-22	5.45%	25-Nov-20
SECURED	NCD	596	INE121A07PS3	15.00	25-Nov-20	25-Nov-22	5.45%	25-Nov-20
SECURED	NCD	596	INE121A07PS3	100.00	25-Nov-20	25-Nov-22	5.45%	25-Nov-20
SECURED	NCD	596	INE121A07PS3	150.00	25-Nov-20	25-Nov-22	5.45%	25-Nov-20
SECURED	NCD	597	INE121A07PT1	25.00	02-Dec-20	02-Dec-24	6.65%	02-Dec-20
SECURED	NCD	598	INE121A07PU9	250.00	14-Dec-20	14-Mar-23	5.68%	14-Dec-20
SECURED	NCD	598	INE121A07PU9	50.00	14-Dec-20	14-Mar-23	5.68%	14-Dec-20
SECURED	NCD	599	INE121A07PV7	500.00	18-Dec-20	18-Dec-23	6.10%	18-Dec-20
SECURED	NCD	599	INE121A07PV7	25.00	18-Dec-20	18-Dec-23	6.10%	18-Dec-20
SECURED	NCD	599	INE121A07PV7	25.00	18-Dec-20	18-Dec-23	6.10%	18-Dec-20
SECURED	NCD	600	INE121A07PW5	125.00	11-Jan-21	30-Dec-22	5.48%	11-Jan-21
SECURED	NCD	600	INE121A07PW5	100.00	11-Jan-21	30-Dec-22	5.48%	11-Jan-21
SECURED	NCD	600	INE121A07PW5	140.00	11-Jan-21	30-Dec-22	5.48%	11-Jan-21
SECURED	NCD	600	INE121A07PW5	45.00	11-Jan-21	30-Dec-22	5.48%	11-Jan-21
SECURED	NCD	600	INE121A07PW5	30.00	11-Jan-21	30-Dec-22	5.48%	11-Jan-21
SECURED	NCD	600	INE121A07PW5	25.00	11-Jan-21	30-Dec-22	5.48%	11-Jan-21
SECURED	NCD	600	INE121A07PW5	25.00	11-Jan-21	30-Dec-22	5.48%	11-Jan-21
SECURED	NCD	601	INE121A07PX3		19-Jan-21	31-Jul-25	6.90%	19-Jan-21

				50.00				
SECURED	NCD	601	INE121A07PX3	35.00	19-Jan-21	31-Jul-25	6.90%	19-Jan-21
SECURED	NCD	602	INE121A07PY1	150.00	18-Feb-21	18-Apr-23	6.26%	18-Feb-21
SECURED	NCD	602	INE121A07PY1	100.00	18-Feb-21	18-Apr-23	6.26%	18-Feb-21
SECURED	NCD	602	INE121A07PY1	50.00	18-Feb-21	18-Apr-23	6.26%	18-Feb-21
SECURED	NCD	602	INE121A07PY1	15.00	18-Feb-21	18-Apr-23	6.26%	18-Feb-21
SECURED	NCD	602	INE121A07PY1	10.00	18-Feb-21	18-Apr-23	6.26%	18-Feb-21
SECURED	NCD	603	INE121A07PZ8	500.00	23-Feb-21	23-Feb-24	6.45%	23-Feb-21
SECURED	NCD	603	INE121A07PZ8	10.00	23-Feb-21	23-Feb-24	6.45%	23-Feb-21
SECURED	NCD	603	INE121A07PZ8	75.00	23-Feb-21	23-Feb-24	6.45%	23-Feb-21
UNSECURED	PDI	PDI 24	INE121A08OM7	75.00	08-Mar-21	10-Mar-31	9.25%	08-Mar-21
UNSECURED	PDI	PDI 24	INE121A08OM7	25.00	08-Mar-21	10-Mar-31	9.25%	08-Mar-21
UNSECURED	PDI	PDI 23	INE121A08OL9	35.00	03-Nov-20	04-Nov-30	9.30%	03-Nov-20
UNSECURED	PDI	PDI 23	INE121A08OL9	10.00	03-Nov-20	04-Nov-30	9.30%	03-Nov-20
UNSECURED	SUB DEBT	SD29	INE121A08MR0	25.00	29-Nov-12	05-Dec-22	11.25%	05-Dec-12
UNSECURED	SUB DEBT	SD30	INE121A08MU4	10.00	03-Dec-12	28-Dec-22	11.05%	28-Dec-12
UNSECURED	SUB DEBT	SD30	INE121A08MU4	20.00	18-Dec-12	28-Dec-22	11.05%	28-Dec-12
UNSECURED	SUB DEBT	SD30	INE121A08MU4	5.00	18-Dec-12	28-Dec-22	11.05%	28-Dec-12
UNSECURED	SUB DEBT	SD33	INE121A08MY6	15.00	27-Sep-13	29-Sep-23	11.00%	30-Sep-13
UNSECURED	SUB DEBT	SD35	INE121A08NG1	25.00	27-Jan-14	30-Jan-24	11.00%	30-Jan-14
UNSECURED	SUB DEBT	SD36	INE121A08NH9	20.00	14-Feb-14	23-Feb-24	11.00%	24-Feb-14
UNSECURED	SUB DEBT	SD38	INE121A08NL1	15.00	10-Mar-14	26-Mar-24	11.00%	26-Mar-14
UNSECURED	SUB DEBT	SD38	INE121A08NL1	10.00	14-Mar-14	26-Mar-24	11.00%	26-Mar-14
UNSECURED	SUB DEBT	SD40	INE121A08NN7	25.00	25-Apr-14	25-Apr-24	11.00%	25-Apr-14
UNSECURED	SUB DEBT	SD41	INE121A08NO5	5.00	17-May-14	20-May-24	11.00%	20-May-14
UNSECURED	SUB DEBT	SD42	INE121A08NP2	100.00	30-May-14	28-May-21	11.30%	30-May-14
UNSECURED	SUB DEBT	SD43	INE121A08NQ0	15.00	10-Jun-14	11-Jun-24	11.00%	11-Jun-14
UNSECURED	SUB DEBT	SD44	INE121A08NR8	100.00	18-Jun-14	18-Jun-21	11.30%	18-Jun-14

UNSECURED	SUB DEBT	SD45	INE121A08NV0	315.00	25-Nov-14	28-Nov-21	10.02%	25-Nov-14
UNSECURED	SUB DEBT	SD46	INE121A08NW8	50.00	27-Oct-16	27-Oct-23	9.08%	27-Oct-16
UNSECURED	SUB DEBT	SD47	INE121A08NX6	25.00	09-Nov-16	09-Nov-23	9.20%	09-Nov-16
UNSECURED	SUB DEBT	SD47	INE121A08NX6	25.00	09-Nov-16	09-Nov-23	9.20%	09-Nov-16
UNSECURED	SUB DEBT	SD48	INE121A08NY4	5.00	10-Nov-16	10-Nov-26	9.20%	10-Nov-16
UNSECURED	SUB DEBT	SD48	INE121A08NY4	5.00	10-Nov-16	10-Nov-26	9.20%	10-Nov-16
UNSECURED	SUB DEBT	SD49	INE121A08NZ1	15.00	16-Nov-16	16-Nov-23	9.10%	16-Nov-16
UNSECURED	SUB DEBT	SD50	INE121A08OA2	40.00	23-Nov-16	23-Nov-23	9.08%	23-Nov-16
UNSECURED	SUB DEBT	SD50	INE121A08OA2	10.00	23-Nov-16	23-Nov-23	9.08%	23-Nov-16
UNSECURED	SUB DEBT	SD51	INE121A08OB0	100.00	24-Nov-16	24-Nov-23	9.15%	24-Nov-16
UNSECURED	SUB DEBT	SD52	INE121A08OC8	25.00	15-Jun-17	15-Jun-27	8.80%	15-Jun-17
UNSECURED	SUB DEBT	SD52	INE121A08OC8	20.00	15-Jun-17	15-Jun-27	8.80%	15-Jun-17
UNSECURED	SUB DEBT	SD52	INE121A08OC8	20.00	15-Jun-17	15-Jun-27	8.80%	15-Jun-17
UNSECURED	SUB DEBT	SD52	INE121A08OC8	10.00	15-Jun-17	15-Jun-27	8.80%	15-Jun-17
UNSECURED	SUB DEBT	SD52	INE121A08OC8	50.00	15-Jun-17	15-Jun-27	8.80%	15-Jun-17
UNSECURED	SUB DEBT	SD53	INE121A08OD6	50.00	20-Jun-17	18-Jun-27	8.78%	20-Jun-17
UNSECURED	SUB DEBT	SD54	INE121A08OE4	75.00	28-Jun-17	28-Jun-27	8.80%	28-Jun-17
UNSECURED	SUB DEBT	SD55	INE121A08OF1	50.00	30-Aug-17	30-Aug-27	8.53%	30-Aug-17
UNSECURED	SUB DEBT	SD55	INE121A08OF1	100.00	30-Aug-17	30-Aug-27	8.53%	30-Aug-17
UNSECURED	SUB DEBT	SD56	INE121A08OG9	50.00	26-Mar-18	24-Mar-28	9.05%	26-Mar-18
UNSECURED	SUB DEBT	SD56	INE121A08OG9	50.00	26-Mar-18	24-Mar-28	9.05%	26-Mar-18
UNSECURED	SUB DEBT	SD56	INE121A08OG9	50.00	26-Mar-18	24-Mar-28	9.05%	26-Mar-18
UNSECURED	SUB DEBT	SD56	INE121A08OG9	50.00	26-Mar-18	24-Mar-28	9.05%	26-Mar-18
UNSECURED	SUB DEBT	SD57	INE121A08OG9	15.00	28-Mar-18	24-Mar-28	9.05%	28-Mar-18
UNSECURED	SUB DEBT	SD57	INE121A08OG9	100.00	28-Mar-18	24-Mar-28	9.05%	28-Mar-18
UNSECURED	SUB DEBT	SD58	INE121A08OG9	100.00	05-Apr-18	24-Mar-28	9.05%	05-Apr-18
UNSECURED	SUB DEBT	SD58	INE121A08OG9	50.00	05-Apr-18	24-Mar-28	9.05%	05-Apr-18
UNSECURED	SUB	SD58	INE121A08OG9		05-Apr-18	24-Mar-28	9.05%	05-Apr-18

ED	DEBT			15.00				
UNSECUR ED	SUB DEBT	SD59	INE121A08OG9	50.00	05-Apr-18	24-Mar-28	9.05%	05-Apr-18
UNSECUR ED	SUB DEBT	SD60	INE121A08OH7	10.00	23-Aug-18	23-Aug-28	9.75%	23-Aug-18
UNSECUR ED	SUB DEBT	SD60	INE121A08OH7	50.00	23-Aug-18	23-Aug-28	9.75%	23-Aug-18
UNSECUR ED	SUB DEBT	SD60	INE121A08OH7	25.00	23-Aug-18	23-Aug-28	9.75%	23-Aug-18
UNSECUR ED	SUB DEBT	SD60	INE121A08OH7	25.00	23-Aug-18	23-Aug-28	9.75%	23-Aug-18
UNSECUR ED	SUB DEBT	SD60	INE121A08OH7	30.00	23-Aug-18	23-Aug-28	9.75%	23-Aug-18
UNSECUR ED	SUB DEBT	SD60	INE121A08OH7	10.00	23-Aug-18	23-Aug-28	9.75%	23-Aug-18
UNSECUR ED	SUB DEBT	SD60	INE121A08OH7	25.00	23-Aug-18	23-Aug-28	9.75%	23-Aug-18
UNSECUR ED	SUB DEBT	SD60	INE121A08OH7	50.00	23-Aug-18	23-Aug-28	9.75%	23-Aug-18
UNSECUR ED	SUB DEBT	SD60	INE121A08OH7	50.00	23-Aug-18	23-Aug-28	9.75%	23-Aug-18
UNSECUR ED	SUB DEBT	SD60	INE121A08OH7	15.00	23-Aug-18	23-Aug-28	9.75%	23-Aug-18
UNSECUR ED	SUB DEBT	SD60	INE121A08OH7	10.00	23-Aug-18	23-Aug-28	9.75%	23-Aug-18
UNSECUR ED	SUB DEBT	RDB 1	XS2099030244	400.00	10-Jan-20	10-Jan-30	9.25%	10-Jan-20
UNSECUR ED	PDI	PDI 2	INE121A08LW2	35.00	24-Jun-11	29-Jun-21	12.50%	29-Jun-11
UNSECUR ED	PDI	PDI 2	INE121A08LW2	10.00	24-Jun-11	29-Jun-21	12.50%	29-Jun-11
UNSECUR ED	PDI	PDI 2	INE121A08LW2	7.50	24-Jun-11	29-Jun-21	12.50%	29-Jun-11
UNSECUR ED	PDI	PDI 2	INE121A08LW2	7.50	24-Jun-11	29-Jun-21	12.50%	29-Jun-11
UNSECUR ED	PDI	PDI 2	INE121A08LW2	7.15	24-Jun-11	29-Jun-21	12.50%	29-Jun-11
UNSECUR ED	PDI	PDI 2	INE121A08LW2	4.15	24-Jun-11	29-Jun-21	12.50%	29-Jun-11
UNSECUR ED	PDI	PDI 2	INE121A08LW2	2.25	24-Jun-11	29-Jun-21	12.50%	29-Jun-11
UNSECUR ED	PDI	PDI 2	INE121A08LW2	2.00	24-Jun-11	29-Jun-21	12.50%	29-Jun-11
UNSECUR ED	PDI	PDI 2	INE121A08LW2	1.45	24-Jun-11	29-Jun-21	12.50%	29-Jun-11
UNSECUR ED	PDI	PDI 2	INE121A08LW2	1.00	24-Jun-11	29-Jun-21	12.50%	29-Jun-11
UNSECUR ED	PDI	PDI 2	INE121A08LW2	0.75	24-Jun-11	29-Jun-21	12.50%	29-Jun-11
UNSECUR ED	PDI	PDI 2	INE121A08LW2	15.00	24-Jun-11	29-Jun-21	12.50%	29-Jun-11
UNSECUR ED	PDI	PDI 2	INE121A08LW2	0.50	24-Jun-11	29-Jun-21	12.50%	29-Jun-11
UNSECUR ED	PDI	PDI 2	INE121A08LW2	0.40	24-Jun-11	29-Jun-21	12.50%	29-Jun-11

UNSECURED	PDI	PDI 2	INE121A08LW2	0.40	24-Jun-11	29-Jun-21	12.50%	29-Jun-11
UNSECURED	PDI	PDI 2	INE121A08LW2	2.00	27-Jun-11	29-Jun-21	12.50%	29-Jun-11
UNSECURED	PDI	PDI 2	INE121A08LW2	2.00	27-Jun-11	29-Jun-21	12.50%	29-Jun-11
UNSECURED	PDI	PDI 2	INE121A08LW2	2.00	27-Jun-11	29-Jun-21	12.50%	29-Jun-11
UNSECURED	PDI	PDI 3	INE121A08LY8	0.20	28-Jun-11	22-Jul-21	12.50%	22-Jul-11
UNSECURED	PDI	PDI 3	INE121A08LY8	1.00	29-Jun-11	22-Jul-21	12.50%	22-Jul-11
UNSECURED	PDI	PDI 3	INE121A08LY8	0.25	29-Jun-11	22-Jul-21	12.50%	22-Jul-11
UNSECURED	PDI	PDI 3	INE121A08LY8	0.25	30-Jun-11	22-Jul-21	12.50%	22-Jul-11
UNSECURED	PDI	PDI 3	INE121A08LY8	0.10	30-Jun-11	22-Jul-21	12.50%	22-Jul-11
UNSECURED	PDI	PDI 3	INE121A08LY8	0.10	02-Jul-11	22-Jul-21	12.50%	22-Jul-11
UNSECURED	PDI	PDI 3	INE121A08LY8	0.10	02-Jul-11	22-Jul-21	12.50%	22-Jul-11
UNSECURED	PDI	PDI 3	INE121A08LY8	0.05	04-Jul-11	22-Jul-21	12.50%	22-Jul-11
UNSECURED	PDI	PDI 3	INE121A08LY8	1.00	04-Jul-11	22-Jul-21	12.50%	22-Jul-11
UNSECURED	PDI	PDI 3	INE121A08LY8	1.00	04-Jul-11	22-Jul-21	12.50%	22-Jul-11
UNSECURED	PDI	PDI 3	INE121A08LY8	0.15	04-Jul-11	22-Jul-21	12.50%	22-Jul-11
UNSECURED	PDI	PDI 3	INE121A08LY8	0.10	04-Jul-11	22-Jul-21	12.50%	22-Jul-11
UNSECURED	PDI	PDI 3	INE121A08LY8	0.10	04-Jul-11	22-Jul-21	12.50%	22-Jul-11
UNSECURED	PDI	PDI 3	INE121A08LY8	1.00	04-Jul-11	22-Jul-21	12.50%	22-Jul-11
UNSECURED	PDI	PDI 3	INE121A08LY8	1.30	04-Jul-11	22-Jul-21	12.50%	22-Jul-11
UNSECURED	PDI	PDI 3	INE121A08LY8	2.70	04-Jul-11	22-Jul-21	12.50%	22-Jul-11
UNSECURED	PDI	PDI 3	INE121A08LY8	0.10	05-Jul-11	22-Jul-21	12.50%	22-Jul-11
UNSECURED	PDI	PDI 3	INE121A08LY8	0.05	05-Jul-11	22-Jul-21	12.50%	22-Jul-11
UNSECURED	PDI	PDI 3	INE121A08LY8	0.10	06-Jul-11	22-Jul-21	12.50%	22-Jul-11
UNSECURED	PDI	PDI 3	INE121A08LY8	0.25	06-Jul-11	22-Jul-21	12.50%	22-Jul-11
UNSECURED	PDI	PDI 3	INE121A08LY8	0.05	06-Jul-11	22-Jul-21	12.50%	22-Jul-11
UNSECURED	PDI	PDI 3	INE121A08LY8	0.05	08-Jul-11	22-Jul-21	12.50%	22-Jul-11
UNSECURED	PDI	PDI 3	INE121A08LY8	0.25	08-Jul-11	22-Jul-21	12.50%	22-Jul-11
UNSECURED	PDI	PDI 3	INE121A08LY8		08-Jul-11	22-Jul-21	12.50%	22-Jul-11

ED				0.25				
UNSECUR ED	PDI	PDI 3	INE121A08LY8	0.25	08-Jul-11	22-Jul-21	12.50%	22-Jul-11
UNSECUR ED	PDI	PDI 3	INE121A08LY8	0.25	08-Jul-11	22-Jul-21	12.50%	22-Jul-11
UNSECUR ED	PDI	PDI 3	INE121A08LY8	0.25	08-Jul-11	22-Jul-21	12.50%	22-Jul-11
UNSECUR ED	PDI	PDI 3	INE121A08LY8	0.25	08-Jul-11	22-Jul-21	12.50%	22-Jul-11
UNSECUR ED	PDI	PDI 3	INE121A08LY8	0.10	08-Jul-11	22-Jul-21	12.50%	22-Jul-11
UNSECUR ED	PDI	PDI 3	INE121A08LY8	4.00	08-Jul-11	22-Jul-21	12.50%	22-Jul-11
UNSECUR ED	PDI	PDI 3	INE121A08LY8	0.10	08-Jul-11	22-Jul-21	12.50%	22-Jul-11
UNSECUR ED	PDI	PDI 3	INE121A08LY8	0.10	08-Jul-11	22-Jul-21	12.50%	22-Jul-11
UNSECUR ED	PDI	PDI 3	INE121A08LY8	0.10	08-Jul-11	22-Jul-21	12.50%	22-Jul-11
UNSECUR ED	PDI	PDI 3	INE121A08LY8	0.20	08-Jul-11	22-Jul-21	12.50%	22-Jul-11
UNSECUR ED	PDI	PDI 3	INE121A08LY8	0.10	12-Jul-11	22-Jul-21	12.50%	22-Jul-11
UNSECUR ED	PDI	PDI 3	INE121A08LY8	0.25	12-Jul-11	22-Jul-21	12.50%	22-Jul-11
UNSECUR ED	PDI	PDI 3	INE121A08LY8	0.20	12-Jul-11	22-Jul-21	12.50%	22-Jul-11
UNSECUR ED	PDI	PDI 3	INE121A08LY8	0.15	13-Jul-11	22-Jul-21	12.50%	22-Jul-11
UNSECUR ED	PDI	PDI 3	INE121A08LY8	0.10	13-Jul-11	22-Jul-21	12.50%	22-Jul-11
UNSECUR ED	PDI	PDI 3	INE121A08LY8	0.20	13-Jul-11	22-Jul-21	12.50%	22-Jul-11
UNSECUR ED	PDI	PDI 3	INE121A08LY8	0.20	13-Jul-11	22-Jul-21	12.50%	22-Jul-11
UNSECUR ED	PDI	PDI 3	INE121A08LY8	0.45	14-Jul-11	22-Jul-21	12.50%	22-Jul-11
UNSECUR ED	PDI	PDI 3	INE121A08LY8	0.10	15-Jul-11	22-Jul-21	12.50%	22-Jul-11
UNSECUR ED	PDI	PDI 3	INE121A08LY8	1.10	15-Jul-11	22-Jul-21	12.50%	22-Jul-11
UNSECUR ED	PDI	PDI 3	INE121A08LY8	1.40	15-Jul-11	22-Jul-21	12.50%	22-Jul-11
UNSECUR ED	PDI	PDI 3	INE121A08LY8	0.15	15-Jul-11	22-Jul-21	12.50%	22-Jul-11
UNSECUR ED	PDI	PDI 3	INE121A08LY8	0.05	15-Jul-11	22-Jul-21	12.50%	22-Jul-11
UNSECUR ED	PDI	PDI 3	INE121A08LY8	0.10	16-Jul-11	22-Jul-21	12.50%	22-Jul-11
UNSECUR ED	PDI	PDI 4	INE121A08MB4	0.10	25-Jul-11	18-Aug-21	12.50%	18-Aug-11
UNSECUR ED	PDI	PDI 4	INE121A08MB4	0.05	25-Jul-11	18-Aug-21	12.50%	18-Aug-11
UNSECUR ED	PDI	PDI 4	INE121A08MB4	0.05	25-Jul-11	18-Aug-21	12.50%	18-Aug-11

UNSECURED	PDI	PDI 4	INE121A08MB4	0.50	26-Jul-11	18-Aug-21	12.50%	18-Aug-11
UNSECURED	PDI	PDI 4	INE121A08MB4	0.50	26-Jul-11	18-Aug-21	12.50%	18-Aug-11
UNSECURED	PDI	PDI 4	INE121A08MB4	0.35	26-Jul-11	18-Aug-21	12.50%	18-Aug-11
UNSECURED	PDI	PDI 4	INE121A08MB4	0.05	26-Jul-11	18-Aug-21	12.50%	18-Aug-11
UNSECURED	PDI	PDI 4	INE121A08MB4	0.05	29-Jul-11	18-Aug-21	12.50%	18-Aug-11
UNSECURED	PDI	PDI 4	INE121A08MB4	0.05	29-Jul-11	18-Aug-21	12.50%	18-Aug-11
UNSECURED	PDI	PDI 4	INE121A08MB4	10.00	01-Aug-11	18-Aug-21	12.50%	18-Aug-11
UNSECURED	PDI	PDI 4	INE121A08MB4	0.05	05-Aug-11	18-Aug-21	12.50%	18-Aug-11
UNSECURED	PDI	PDI 4	INE121A08MB4	0.05	05-Aug-11	18-Aug-21	12.50%	18-Aug-11
UNSECURED	PDI	PDI 4	INE121A08MB4	0.05	05-Aug-11	18-Aug-21	12.50%	18-Aug-11
UNSECURED	PDI	PDI 4	INE121A08MB4	0.05	05-Aug-11	18-Aug-21	12.50%	18-Aug-11
UNSECURED	PDI	PDI 4	INE121A08MB4	2.00	05-Aug-11	18-Aug-21	12.50%	18-Aug-11
UNSECURED	PDI	PDI 4	INE121A08MB4	0.10	08-Aug-11	18-Aug-21	12.50%	18-Aug-11
UNSECURED	PDI	PDI 4	INE121A08MB4	2.00	09-Aug-11	18-Aug-21	12.50%	18-Aug-11
UNSECURED	PDI	PDI 5	INE121A08MD0	75.00	30-Nov-11	07-Dec-21	12.50%	07-Dec-11
UNSECURED	PDI	PDI 6	INE121A08ME8	100.00	21-Dec-11	27-Dec-21	12.95%	26-Dec-11
UNSECURED	PDI	PDI 7	INE121A08MF5	2.00	23-Dec-11	06-Jan-22	12.50%	06-Jan-12
UNSECURED	PDI	PDI 7	INE121A08MF5	0.05	24-Dec-11	06-Jan-22	12.50%	06-Jan-12
UNSECURED	PDI	PDI 7	INE121A08MF5	0.05	24-Dec-11	06-Jan-22	12.50%	06-Jan-12
UNSECURED	PDI	PDI 7	INE121A08MF5	0.10	24-Dec-11	06-Jan-22	12.50%	06-Jan-12
UNSECURED	PDI	PDI 7	INE121A08MF5	0.15	24-Dec-11	06-Jan-22	12.50%	06-Jan-12
UNSECURED	PDI	PDI 7	INE121A08MF5	0.25	26-Dec-11	06-Jan-22	12.50%	06-Jan-12
UNSECURED	PDI	PDI 7	INE121A08MF5	0.05	27-Dec-11	06-Jan-22	12.50%	06-Jan-12
UNSECURED	PDI	PDI 7	INE121A08MF5	0.10	28-Dec-11	06-Jan-22	12.50%	06-Jan-12
UNSECURED	PDI	PDI 7	INE121A08MF5	0.40	30-Dec-11	06-Jan-22	12.50%	06-Jan-12
UNSECURED	PDI	PDI 7	INE121A08MF5	18.75	30-Dec-11	06-Jan-22	12.50%	06-Jan-12
UNSECURED	PDI	PDI 7	INE121A08MF5	0.20	30-Dec-11	06-Jan-22	12.50%	06-Jan-12
UNSECURED	PDI	PDI 7	INE121A08MF5		30-Dec-11	06-Jan-22	12.50%	06-Jan-12

ED				0.25				
UNSECUR ED	PDI	PDI 7	INE121A08MF5	0.25	30-Dec-11	06-Jan-22	12.50%	06-Jan-12
UNSECUR ED	PDI	PDI 7	INE121A08MF5	0.25	30-Dec-11	06-Jan-22	12.50%	06-Jan-12
UNSECUR ED	PDI	PDI 7	INE121A08MF5	0.25	30-Dec-11	06-Jan-22	12.50%	06-Jan-12
UNSECUR ED	PDI	PDI 7	INE121A08MF5	0.20	30-Dec-11	06-Jan-22	12.50%	06-Jan-12
UNSECUR ED	PDI	PDI 7	INE121A08MF5	0.25	30-Dec-11	06-Jan-22	12.50%	06-Jan-12
UNSECUR ED	PDI	PDI 7	INE121A08MF5	0.25	30-Dec-11	06-Jan-22	12.50%	06-Jan-12
UNSECUR ED	PDI	PDI 7	INE121A08MF5	0.20	30-Dec-11	06-Jan-22	12.50%	06-Jan-12
UNSECUR ED	PDI	PDI 7	INE121A08MF5	0.25	30-Dec-11	06-Jan-22	12.50%	06-Jan-12
UNSECUR ED	PDI	PDI 7	INE121A08MF5	6.45	30-Dec-11	06-Jan-22	12.50%	06-Jan-12
UNSECUR ED	PDI	PDI 7	INE121A08MF5	0.20	30-Dec-11	06-Jan-22	12.50%	06-Jan-12
UNSECUR ED	PDI	PDI 7	INE121A08MF5	0.25	30-Dec-11	06-Jan-22	12.50%	06-Jan-12
UNSECUR ED	PDI	PDI 7	INE121A08MF5	0.25	30-Dec-11	06-Jan-22	12.50%	06-Jan-12
UNSECUR ED	PDI	PDI 7	INE121A08MF5	0.25	30-Dec-11	06-Jan-22	12.50%	06-Jan-12
UNSECUR ED	PDI	PDI 7	INE121A08MF5	1.00	31-Dec-11	06-Jan-22	12.50%	06-Jan-12
UNSECUR ED	PDI	PDI 7	INE121A08MF5	1.00	31-Dec-11	06-Jan-22	12.50%	06-Jan-12
UNSECUR ED	PDI	PDI 7	INE121A08MF5	1.00	31-Dec-11	06-Jan-22	12.50%	06-Jan-12
UNSECUR ED	PDI	PDI 7	INE121A08MF5	0.10	02-Jan-12	06-Jan-22	12.50%	06-Jan-12
UNSECUR ED	PDI	PDI 8	INE121A08MG3	10.00	24-Feb-12	01-Mar-22	12.50%	01-Mar-12
UNSECUR ED	PDI	PDI 9	INE121A08ML3	50.00	31-Jul-12	08-Aug-22	12.90%	06-Aug-12
UNSECUR ED	PDI	PDI 10	INE121A08MM1	50.00	22-Aug-12	22-Aug-22	12.90%	22-Aug-12
UNSECUR ED	PDI	PDI 11	INE121A08MO7	0.10	11-Sep-12	20-Sep-22	12.75%	20-Sep-12
UNSECUR ED	PDI	PDI 11	INE121A08MO7	0.25	11-Sep-12	20-Sep-22	12.75%	20-Sep-12
UNSECUR ED	PDI	PDI 11	INE121A08MO7	11.00	12-Sep-12	20-Sep-22	12.75%	20-Sep-12
UNSECUR ED	PDI	PDI 11	INE121A08MO7	1.50	12-Sep-12	20-Sep-22	12.75%	20-Sep-12
UNSECUR ED	PDI	PDI 11	INE121A08MO7	0.10	12-Sep-12	20-Sep-22	12.75%	20-Sep-12
UNSECUR ED	PDI	PDI 11	INE121A08MO7	0.10	12-Sep-12	20-Sep-22	12.75%	20-Sep-12

UNSECURED	PDI	PDI 11	INE121A08MO7	0.25	13-Sep-12	20-Sep-22	12.75%	20-Sep-12
UNSECURED	PDI	PDI 11	INE121A08MO7	0.25	13-Sep-12	20-Sep-22	12.75%	20-Sep-12
UNSECURED	PDI	PDI 11	INE121A08MO7	0.25	13-Sep-12	20-Sep-22	12.75%	20-Sep-12
UNSECURED	PDI	PDI 11	INE121A08MO7	0.25	13-Sep-12	20-Sep-22	12.75%	20-Sep-12
UNSECURED	PDI	PDI 11	INE121A08MO7	0.20	13-Sep-12	20-Sep-22	12.75%	20-Sep-12
UNSECURED	PDI	PDI 11	INE121A08MO7	0.05	13-Sep-12	20-Sep-22	12.75%	20-Sep-12
UNSECURED	PDI	PDI 11	INE121A08MO7	0.05	13-Sep-12	20-Sep-22	12.75%	20-Sep-12
UNSECURED	PDI	PDI 11	INE121A08MO7	0.10	13-Sep-12	20-Sep-22	12.75%	20-Sep-12
UNSECURED	PDI	PDI 11	INE121A08MO7	1.00	13-Sep-12	20-Sep-22	12.75%	20-Sep-12
UNSECURED	PDI	PDI 11	INE121A08MO7	0.50	13-Sep-12	20-Sep-22	12.75%	20-Sep-12
UNSECURED	PDI	PDI 11	INE121A08MO7	0.05	13-Sep-12	20-Sep-22	12.75%	20-Sep-12
UNSECURED	PDI	PDI 11	INE121A08MO7	0.05	13-Sep-12	20-Sep-22	12.75%	20-Sep-12
UNSECURED	PDI	PDI 11	INE121A08MO7	0.10	13-Sep-12	20-Sep-22	12.75%	20-Sep-12
UNSECURED	PDI	PDI 11	INE121A08MO7	1.85	14-Sep-12	20-Sep-22	12.75%	20-Sep-12
UNSECURED	PDI	PDI 12	INE121A08MQ2	25.00	25-Sep-12	26-Sep-22	12.75%	25-Sep-12
UNSECURED	PDI	PDI 14	INE121A08MT6	5.00	07-Dec-12	14-Dec-22	12.70%	14-Dec-12
UNSECURED	PDI	PDI 14	INE121A08MT6	10.00	07-Dec-12	14-Dec-22	12.70%	14-Dec-12
UNSECURED	PDI	PDI 13	INE121A08MS8	120.00	10-Dec-12	13-Dec-22	12.80%	13-Dec-12
UNSECURED	PDI	PDI 14	INE121A08MT6	10.00	11-Dec-12	14-Dec-22	12.70%	14-Dec-12
UNSECURED	PDI	PDI 15	INE121A08MW0	30.00	04-Feb-13	07-Feb-23	12.80%	07-Feb-13
UNSECURED	PDI	PDI 16	INE121A08MZ3	11.00	18-Oct-13	23-Oct-23	12.60%	23-Oct-13
UNSECURED	PDI	PDI 16	INE121A08MZ3	12.50	18-Oct-13	23-Oct-23	12.60%	23-Oct-13
UNSECURED	PDI	PDI 16	INE121A08MZ3	1.00	22-Oct-13	23-Oct-23	12.60%	23-Oct-13
UNSECURED	PDI	PDI 16(A)	INE121A08NB2	50.00	25-Oct-13	30-Oct-23	12.90%	30-Oct-13
UNSECURED	PDI	PDI 16(B)	INE121A08NC0	8.50	04-Dec-13	24-Dec-23	12.60%	24-Dec-13
UNSECURED	PDI	PDI 16(B)	INE121A08NC0	2.00	06-Dec-13	24-Dec-23	12.60%	24-Dec-13
UNSECURED	PDI	PDI 16(B)	INE121A08NC0	1.50	11-Dec-13	24-Dec-23	12.60%	24-Dec-13
UNSECURED	PDI	PDI	INE121A08ND8		26-Dec-13	27-Dec-23	12.50%	27-Dec-13

ED		16(C)		60.00				
UNSECURED	PDI	PDI 16(C)	INE121A08ND8	5.00	27-Dec-13	27-Dec-23	12.50%	27-Dec-13
UNSECURED	PDI	PDI 16(D)	INE121A08NE6	25.00	27-Dec-13	27-Dec-23	12.50%	27-Dec-13
UNSECURED	PDI	PDI 16(D)	INE121A08NE6	0.50	27-Dec-13	27-Dec-23	12.50%	27-Dec-13
UNSECURED	PDI	PDI 16(D)	INE121A08NE6	0.30	27-Dec-13	27-Dec-23	12.50%	27-Dec-13
UNSECURED	PDI	PDI 16(D)	INE121A08NE6	0.30	27-Dec-13	27-Dec-23	12.50%	27-Dec-13
UNSECURED	PDI	PDI 16(E)	INE121A08NF3	5.00	20-Jan-14	23-Jan-24	12.60%	23-Jan-14
UNSECURED	PDI	PDI 16(F)	INE121A08NJ5	25.00	20-Feb-14	25-Feb-24	12.90%	25-Feb-14
UNSECURED	PDI	PDI 17	INE121A08NS6	25.00	27-Jun-14	27-Jun-24	12.90%	27-Jun-14
UNSECURED	PDI	PDI 18	INE121A08NT4	17.40	09-Jul-14	09-Jul-24	12.90%	09-Jul-14
UNSECURED	PDI	PDI 19	INE121A08NU2	25.00	27-Aug-14	27-Aug-24	12.80%	27-Aug-14
UNSECURED	PDI	PDI 20	INE121A08OI5	250.00	12-Feb-19	12-Feb-29	10.88%	12-Feb-19
UNSECURED	PDI	PDI 21	INE121A08OJ3	44.30	29-Mar-19	29-Mar-29	10.83%	29-Mar-19
UNSECURED	PDI	PDI 21	INE121A08OJ3	6.00	29-Mar-19	29-Mar-29	10.83%	29-Mar-19
UNSECURED	PDI	PDI 21	INE121A08OJ3	3.10	29-Mar-19	29-Mar-29	10.83%	29-Mar-19
UNSECURED	PDI	PDI 21	INE121A08OJ3	1.60	29-Mar-19	29-Mar-29	10.83%	29-Mar-19
UNSECURED	PDI	PDI 21	INE121A08OJ3	1.00	29-Mar-19	29-Mar-29	10.83%	29-Mar-19
UNSECURED	PDI	PDI 22	INE121A08OK1	49.00	13-Dec-19	13-Dec-29	10.75%	13-Dec-19
UNSECURED	PDI	PDI 22	INE121A08OK1	1.00	13-Dec-19	13-Dec-29	10.75%	13-Dec-19

List of Top 10 debenture holders 31-Mar-21:

Non Convertible Debentures Top 10 Holders:

S.no	Investor Name	Amt in Cr
1	ASIAN DEVELOPMENT BANK	1056.9
2	STATE BANK OF INDIA	1000
3	SBI MF	800
4	ADITYA BIRLA MF	782
5	HDFC LIFE INSURANCE COMPANY LIMITED	620
6	LARSEN AND TOUBRO LIMITED	505.2
7	ICICI BANK LTD	420
8	CITIBANK N.A.	410
9	ICICI PRUDENTIAL LIFE INSURANCE COMPANY LIMITED	297
10	HDFC MF	250

Subordinated Debentures Top 10 Holders:

S.no	Investor Name	Rs in Cr
1	CDC GROUP PLC	400
2	ADITYA BIRLA MF	215
3	CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LTD	155
4	SBI MF	125
5	UTI MF	115
6	THE LARSEN AND TOUBRO OFFICERS AND SUPERVISORY STA	100.7
7	HDFC MF	100
8	VISAKHAPATNAM STEEL PROJECT EMPLOYEES PROVIDENT F	79.1
9	ADITYA BIRLA SUN LIFE INSURANCE COMPANY LIMITED	75
10	RBL BANK LIMITED	62.9

Peperetual Debentures Top 10 Holders:

S.no	Investor Name	Rs in Cr
1	AZIM PREMJI TRUST	229.35
2	HVPNL EMPLOYEES PENSION FUND TRUST	60
3	GAGANDEEP CREDIT CAPITAL PVT LTD	50
4	AIR- INDIA EMPLOYEES PROVIDENT FUND	33
5	UNIFI AIF	31
6	ENAM ADVISORS AND INVESTMENT CONSULTANTS PVT LTD	26.5
7	SHAMYAK INVESTMENT PRIVATE LIMITED	25
8	DESONS HOLDINGS AND FINANCE PVT LIMITED	23.5
9	PUNJAB STATE WAREHOUSING CORPORATION PENSION FUND	15
10	HVPNL EMPLOYEES PROVIDENT FUND TRUST	15

v) The amount of corporate guarantee issued by the Issuer along with name of the counterparty (like name of the subsidiary, JV entity, group company, etc) on behalf of whom it has been issued. – **NIL**

vi) Details of Commercial Paper:

The total Face Value of Commercial Papers Outstanding as on 31-Mar-2021 is Rs.3065 Cr and its breakup is given in following table:

DOM	Rs in Cr
26-Apr-21	500
21-May-21	450
27-May-21	215
03-Jun-21	275
15-Jun-21	200
25-Jun-21	500
18-Nov-21	350
14-Mar-22	575
Total	3065

vii) Details of Rest of the borrowing (if any including hybrid debt like FCCB, Optionally Convertible Debentures / Preference Shares) as on 31-Mar-2021 - **NIL**

viii) Details of all default/s and/or delay in payments of interest and principal of any kind of term loans, debt securities and other financial indebtedness including corporate guarantee issued by the Company, in the past 5 years – **NIL**

ix) Details of any outstanding borrowings taken/ debt securities issued where taken / issued (i) for consideration other than cash, whether in whole or part,(ii) at a premium or discount, or (iii) in pursuance of an option – **NIL**

Details of Promoters of the company:

Details of Promoter Holding in the Company as on 31-Mar-2021:-

Sr. No.	Name of the Shareholders	Total no. of equity shares	Total shareholding as % of total no. of equity shares	No. of shares pledged	% of shares pledged with respect to shares owned
1	M.A.Alagappan (Holds shares in the capacity of Partner of Kadamane Estates - Firm)	355850	0.04	-	-
2	Valli Annamalai	12500	0.00	-	-
3	M Vellachi	194660	0.02	-	-
4	Valli Subbiah	0	0.00	-	-
5	M A M Arunachalam	65000	0.01	-	-
6	Arun Alagappan	950000	0.12	-	-
7	M.A.Alagappan	2488760	0.30	-	-
8	Lakshmi Chockalingam	6685	0.00	-	-
9	A Vellayan	135785	0.02	-	-
10	M M Venkatachalam	0	0.00	-	-
11	Lakshmi Venkatachalam	0	0.00	-	-
12	Lalitha Vellayan	139630	0.02	-	-
13	Meyyammai Venkatachalam	50255	0.01	-	-
14	M V Valli Murugappan	2156350	0.26	-	-
15	S Vellayan	0	0.00	-	-
16	M M Murugappan	21035	0.00	-	-
17	A M Meyyammai	251880	0.03	-	-
18	M V Subbiah HUF (M V Subbiah holds shares in the capacity of Karta)	10000	0.00	-	-
19	Meenakshi Murugappan	245	0.00	-	-
20	M V Seetha Subbiah	0	0.00	-	-
21	M V Subbiah	0	0.00	-	-
22	Valli Alagappan	5000	0.00	-	-
23	A Venkatachalam	209605	0.03	-	-

Sr. No.	Name of the Shareholders	Total no. of equity shares	Total shareholding as % of total no. of equity shares	No. of shares pledged	% of shares pledged with respect to shares owned
24	V Narayanan	254000	0.03	-	-
25	V Arunachalam	242515	0.03	-	-
26	Arun Venkatachalam	403750	0.05	-	-
27	Solachi Ramanathan	20000	0.00	-	-
28	Vedika Meyyammai Arunachalam	108280	0.01	-	-
29	A V Nagalakshmi	15960	0.00	-	-
30	M V AR Meenakshi	853155	0.10	-	-
31	A. Keertika Unnamalai	247440	0.03	-	-
32	Sigapi Arunachalam	74255	0.01	-	-
33	Uma Ramanathan	23500	0.00	-	-
34	V Vasantha	1250	0.00	-	-
35	Dhruv M Arunachalam	50000	0.01	-	-
36	Kanika Subbiah	67000	0.01	-	-
37	Pranav Alagappan	311440	0.04	-	-
38	Valli Muthiah	0	0.00	-	-
39	Valli Arunachalam	0	0.00	-	-
40	M A Alagappan HUF (M A Alagappan is the Karta)	0	0.00	-	-
41	M A Alagappan HUF (M A Alagappan is the Karta)	0	0.00	-	-
42	A Vellayan HUF (A Vellayan is the Karta)	0	0.00	-	-
43	A Venkatachalam HUF (A Venkatachalam hols shares in the capacity of Karta)	7000	0.00	-	-
44	Baby Anannya Lalitha Arunachalam	0	0.00	-	-
45	M M Murugappan (in the capacity as Karta of M M Muthiah HUF)	0	0.00	-	-
46	M M Murugappan (in the capacity as Karta of M M Murugappan HUF)	0	0.00	-	-
47	M M Seethalakshmi	0	0.00	-	-
48	M A M Arunachalam HUF (M A M Arunachalam is the Karta)	0	0.00	-	-
49	Niranthara Alamelu Jawahar	0	0.00	-	-
50	Sivagami Natesan	0	0.00	-	-
51	MASTER Kabir Subbiah	0	0.00	-	-
52	MASTER Karthik Subbiah	0	0.00	-	-
53	M V Murugappan HUF (Valli Arunachalam is the Karta)	0	0.00	-	-
54	Lakshmi Ramaswamy	0	0.00	-	-

Sr. No.	Name of the Shareholders	Total no. of equity shares	Total shareholding as % of total no. of equity shares	No. of shares pledged	% of shares pledged with respect to shares owned
55	A A Alagammai	2894	0.00	-	-
56	M M Muthiah	0	0.00	-	-
57	M V Muthiah	0	0.00	-	-
58	M V Subramanian	0	0.00	-	-
59	Bollampallay Rishika Reddy	0	0.00	-	-
60	Baby Ahana Lalitha Narayanan	0	0.00	-	-
61	Umayal R	49455	0.01	-	-
62	Master Krishna Murugappan Muthiah	0	0.00	-	-
63	M M Veerappan	0	0.00	-	-
64	Valliammai Murugappan	12890	0.00	-	-
65	Ambadi Enterprises Ltd	291380	0.04	-	-
66	A M M Vellayan Sons P Ltd	26575	0.00	-	-
67	Carborundum Universal Limited	500	0.00	-	-
68	E.I.D. Parry (India) Ltd.	1965	0.00	-	-
69	M.M.Muthiah Research Foundation	141750	0.02	-	-
70	Ambadi Investments Limited (formerly Ambadi Investments Private Limited)	33721870	4.11	-	-
71	Parry Enterprises India Ltd	1965	0.00	-	-
72	Cholamandalam Financial Holdings Limited (Formerly TIFinancial Holdings Ltd)	372885889	45.47	-	-
73	Coromandel Engineering Company Limited	0	0.00	-	-
74	AR Lakshmi Achi Trust	477145	0.06	-	-
75	M A Alagappan Holdings Private Limited	170700	0.02	-	-
76	Murugappa Educational and Medical Foundation	1965	0.00	-	-
77	MA Murugappan Holdings LLP (M A Murugappan Holdings Private Ltd was converted its status to LLP)	75000	0.01	-	-
78	Lakshmi Ramaswamy Family Trust(A A Alagammai & Lakshmi Ramaswamy Trustees holds shares for Trust)	585630	0.07	-	-
79	Murugappan Arunachalam Children Trust(Sigappi Arunachalam,MAM Arunachalam, AM Meyammai are Trustees)	74405	0.01	-	-
80	Valli Subbiah Benefit Trust (S Vellayan & A Vellayan, Trustees holds shares for Trust)	233375	0.03	-	-

Sr. No.	Name of the Shareholders	Total no. of equity shares	Total shareholding as % of total no. of equity shares	No. of shares pledged	% of shares pledged with respect to shares owned
81	V S Bhairavi Trust (M V Subbiah & Kanika Subbiah, Trustees holds shares for Trust)	188875	0.02	-	-
82	Arun Murugappan Children Trust (MAM Arunachalam & Sigappi Arunachalam Trustees holds shares for Trust)	141160	0.02	-	-
83	MA. Alagappan Grand Children Trust (Arun Alagappan and AA Alagammai, Trustees holds shares for Trust)	157250	0.02	-	-
84	K S Shambhavi Trust (M V Subbiah & S Vellayan, Trustees holds shares for Trust)	155955	0.02	-	-
85	M V Seetha Subbiah Benefit Trust (S Vellayan & A Vellayan, Trustees holds shares for Trust)	264000	0.03	-	-
86	Parry America Inc	0	0.00	-	-
87	Parrys Investments Limited	0	0.00	-	-
88	Parry Infrastructure Company Private Limited	0	0.00	-	-
89	Parrys Sugar Limited	0	0.00	-	-
90	Parry Agrochem Exports Ltd	0	0.00	-	-
91	Parry International DMCC	0	0.00	-	-
92	Coromandel International Ltd (Earlier known as Coromandel Fertilisers Ltd.)	0	0.00	-	-
93	Alimtec S.A.	0	0.00	-	-
94	Liberty Pesticides & Fertilizers Limited (LPFL)	0	0.00	-	-
95	Parry Chemicals Limited	0	0.00	-	-
96	CFL Mauritius Limited	0	0.00	-	-
97	Sabero Europe BV	0	0.00	-	-
98	Sabero Australia Pty Ltd	0	0.00	-	-
99	Sabero Organics America SA	0	0.00	-	-
100	Sabero Argentina SA	0	0.00	-	-
101	Sabero Organics Philippines Asia Inc.	0	0.00	-	-
102	Coromandel Agronegocios De Mexico S.A. DE C.V. (Formerly Sabero Organics Mexico S.A. de C.V.)	0	0.00	-	-
103	Coromandel Brasil Ltda (Limited Liability Company)	0	0.00	-	-
104	Coromandel SQM (India) Private Ltd.	0	0.00	-	-
105	Yanmar Coromandel Agrisolutions Pvt. Ltd.	0	0.00	-	-

Sr. No.	Name of the Shareholders	Total no. of equity shares	Total shareholding as % of total no. of equity shares	No. of shares pledged	% of shares pledged with respect to shares owned
106	Coromandel International (Nigeria) Limited	0	0.00	-	-
107	Tunisian Indian Fertilizer S.A., Tunisia	0	0.00	-	-
108	Foskor (Pty) Limited, South Africa	0	0.00	-	-
109	US Nutraceuticals LLC	0	0.00	-	-
110	Parry Sugars Refinery India Pvt. Ltd. (Formerly known as Silkroad Sugar Private Ltd)	0	0.00	-	-
111	Algavista Greentech Private Limited	0	0.00	-	-
112	La Bella Botanics LLC	0	0.00	-	-
113	Dare Investments Limited	0	0.00	-	-
114	E.I.D. Parry Europe B.V.	0	0.00	-	-
115	Coromandel Mali SASU, West Africa	0	0.00	-	-
116	New Ambadi Estates Pvt. Ltd.	0	0.00	-	-
117	Parry Agro Industries Ltd. (Formerly Parry Estates Limited)	0	0.00	-	-
118	Murugappa Management Services Ltd.	0	0.00	-	-
119	Parry Murray Ltd. UK	0	0.00	-	-
120	Tube Investments of India Ltd. (Formerly, TI Financial Holdings Ltd.)	0	0.00	-	-
121	TI Tsubamex Pvt Ltd	0	0.00	-	-
122	Financiere C 10	0	0.00	-	-
123	Sedis, SAS	0	0.00	-	-
124	Sedis Company Ltd.	0	0.00	-	-
125	Sedis GmbH	0	0.00	-	-
126	Great Cycles (Private) Limited	0	0.00	-	-
127	Creative Cycles (Private) Limited	0	0.00	-	-
128	Shanthi Gears Ltd.	0	0.00	-	-
129	Cholamandalam Securities Ltd.	0	0.00	-	-
130	Cholamandalam Home Finance Limited (formely Cholamandalam Distribution Services Limited)	0	0.00	-	-
131	Chola Insurance Distribution Services Pvt. Ltd. (Formerly Chola Insurance Services Pvt. Ltd.)	0	0.00	-	-
132	Chola Business Services Ltd.	0	0.00	-	-
133	Kartik Investments Trust Limited	0	0.00	-	-
134	CherryTin Online Private Limited	0	0.00	-	-
135	Cholamandalam MS General Insurance	0	0.00	-	-

Sr. No.	Name of the Shareholders	Total no. of equity shares	Total shareholding as % of total no. of equity shares	No. of shares pledged	% of shares pledged with respect to shares owned
	Company Ltd.				
136	Cholamandalam MS Risk Services Ltd.	0	0.00	-	-
137	Chola People and Marketing Services Private Limited (Formerly Chola People Services Private Ltd.)	0	0.00	-	-
138	Cholamandalam Health Insurance Ltd.	0	0.00	-	-
139	CUMI America Inc.	0	0.00	-	-
140	Net Access (India) limited	0	0.00	-	-
141	Southern Energy Development Corporation Ltd.	0	0.00	-	-
142	Sterling Abrasives Ltd.	0	0.00	-	-
143	CUMI (Australia) Pty Ltd	0	0.00	-	-
144	CUMI Middle East FZE	0	0.00	-	-
145	CUMI International Ltd	0	0.00	-	-
146	Volszhsky Abrasives Works	0	0.00	-	-
147	Foskor Zirconia Pty Limited, South Africa	0	0.00	-	-
148	CUMI Abrasives and Ceramics Company Ltd, China	0	0.00	-	-
149	CUMI Europe s.r.o	0	0.00	-	-
150	Wendt (India) Ltd.	0	0.00	-	-
151	Murugappa Morgan Thermal Ceramics Ltd.	0	0.00	-	-
152	CIRIA India Ltd.	0	0.00	-	-
153	MM Muthiah Sons P Ltd.	0	0.00	-	-
154	Yelnoorkhan Group Estates	0	0.00	-	-
155	Murugappa & Sons (M.V.Subbiah, M.A. Alagappan and M M Murugappan hold shares on behalf of the Firm)	0	0.00	-	-
156	AMM Foundation	0	0.00	-	-
157	Genfour Properties Pvt. Ltd.	0	0.00	-	-
158	M M Muthiah Family Trust (M M Murugappan, M M Muthiah, Trustees holds shares for Trust)	46620	0.01	-	-
159	M M Veerappan Family Trust (M M Murugappan & Meenakshi Murugappan, Trustees holds shares for Trust)	46055	0.01	-	-
160	M V Muthiah Family Trust (M M Venkatachalam & M V Muthiah, Trustees holds shares for Trust)	474130	0.06	-	-
161	M V Subramanian Family Trust (M M	474130	0.06	-	-

Sr. No.	Name of the Shareholders	Total no. of equity shares	Total shareholding as % of total no. of equity shares	No. of shares pledged	% of shares pledged with respect to shares owned
	Venkatachalam & M V Subramanian, Trustees holds shares for Trust)				
162	TI Absolute Concepts Private Limited	0	0.00	-	-
163	M M Murugappan Family Trust (M M Murugappan & Meenakshi Murugappan Trustees holds shares for Trust)	333000	0.04	-	-
164	Meenakshi Murugappan Family Trust (M M Murugappan & Meenakshi Murugappan, Trustees for Trust)	25000	0.00	-	-
165	M M Venkatachalam Family Trust(M M Venkatachalam Lakshmi Venkatachalam, Trustees for Trust)	122550	0.01	-	-
166	Lakshmi Venkatachalam Family Trust(M M Venkatachalam & Lakshmi Venkatachalam, Trustees for Trust)	0	0.00	-	-
167	Saraswathi Trust (M V Subbiah, S Vellayan & M V Seetha Subbiah, Trustees holds shares for Trust)	779785	0.10	-	-
168	Shambho Trust (M V Subbiah,S Vellayan & Kanika Subbiah,Trustees holds shares for Trust)	1601300	0.20	-	-
169	CG Power and Industrial Solutions Limited	0	0.00	-	-
	TOTAL	423297948	51.62	-	-

i. Abridged version of Audited Consolidated (wherever available) and Standalone Financial Information (like Profit & Loss statement, Balance Sheet and Cash Flow statement) for at least last three years and auditor qualifications , if any - **Information provided within the timelines as mentioned in Simplified Listing Agreement issued by SEBI regulations 2015 and as amended from time to time, for furnishing / publishing its half yearly / annual result.**

<https://www.cholamandalam.com/financials.aspx>

<https://www.cholamandalam.com/annual-reports.aspx>

j. Abridged version of Latest Audited / Limited Review Half Yearly Consolidated (wherever available) and Standalone Financial Information (like Profit & Loss statement, and Balance Sheet) and auditors qualifications, if any - **Information provided within the timelines as mentioned in Simplified Listing Agreement issued by SEBI vide regulations 2015 as amended from time to time, for furnishing / publishing its half yearly / annual result.**

<https://www.cholamandalam.com/financials.aspx>

<https://www.cholamandalam.com/annual-reports.aspx>

k. Any material event/ development or change having implications on the financials/credit quality (e.g. any material regulatory proceedings against the Issuer/promoters, tax litigations resulting in material liabilities, corporate restructuring event etc) at the time of issue which may affect the issue or the investor's decision to invest / continue to invest in the debt securities - **NIL**

l. The names of the debenture trustee(s) shall be mentioned with statement to the effect that debenture trustee(s) has given his consent to the Issuer for his appointment under regulation 4 (4) and in all the subsequent periodical communications sent to the holders of debt securities - **Enclosed**

m. The detailed rating rationale (s) adopted (not older than one year on the date of opening of the issue)/ credit rating letter issued (not older than one month on the date of opening of the issue) by the rating agencies shall be disclosed - **Enclosed**

n. If the security is backed by a guarantee or letter of comfort or any other document / letter with similar intent, a copy of the same shall be disclosed. In case such document does not contain detailed payment structure (procedure of invocation of guarantee and receipt of payment by the investor along with timelines), the same shall be disclosed in the offer document. – **Not Applicable**

o. Copy of consent letter from the Debenture Trustee shall be disclosed - **Enclosed**

p. Names of all the recognised stock exchanges where the debt securities are proposed to be listed clearly indicating the designated stock exchange – **In the Wholesale Debt Market Segment of National Stock Exchange of India Limited.**

q. Other details

i. DRR creation - relevant regulations and applicability. – As per notification dated 16th Aug 2019 by the Ministry of Corporate Affairs, Government of India,.

ii. Issue/instrument specific regulations - relevant details (Companies Act, RBI guidelines, etc).

iii. Application process.

VI. SECURITIES TO BE ISSUED AND LISTED UNDER CURRENT DOCUMENT

Under the purview of current document, the Company intends to raise an amount of **Rs.100,00,00,000** by issue of Un Secured redeemable non convertible perpetual Debentures of Rs.5,00,000/- each on a private placement basis. As the present issue is a debt issue on private placement basis, the provisions of lock in will not apply. The Issuer Company has not issued any shares or debentures or agreed to issue any shares or debentures for consideration other than cash other than that mentioned elsewhere in the SHELF DISCLOSURE DOCUMENT, within the two years preceding the date of this SHELF DISCLOSURE DOCUMENT.

VII. ISSUE SIZE

The Company proposes to mobilize **Rs.100 Crores** through private placement of Un Secured Redeemable Non-convertible perpetual Debentures (NCDs) of the face value of Rs.5,00,000/- each at par/premium/discount.

For detailed term sheet please refer Para XVII

VIII. DETAILS OF UTILISATION OF PROCEEDS and OBJECTS OF THE ISSUE

Vide Circular No. DNBD (PD) CC No. 330 /03.10.001/2012-13 dated June 27, 2013 and clarification bearing No. DNBS(PD) CC No.349/03.10.001/2013-14 dated July 2, 2013, DNBR(PD) CC No.021/03.10.001/2014-15 dated 20th February 2015, DNBR.PD.008/03.10.119/2016-17 dated 1st September 2016 RBI has mandated NBFCs to utilize the proceeds of NCDs for their balance sheet purposes. Hence in line with this stipulation, the funds raised would be utilized for general corporate, financing activities/ business operations/ working capital /repayment of existing treasury maturities. RBI has also mandated vide these circulars that an NBFC shall only issue debentures for

deployment of funds on its own balance sheet and not to facilitate resource requests of group entities/ parent company / associates.

The expenses of the present issue would also be met from the Proceeds of the Issue. The Main Object Clause of the Memorandum of Association of the Company enables it to undertake the activities for which the funds are being raised through the present issue and also the activities, which the Company has been carrying on till date. The Proceeds of this Issue after meeting all expenses of the Issue will be used by the Company for meeting the issue objects.

The Company undertakes that proceeds of this Issue shall not be utilised for the following purposes as specified in the RBI Master Circular RBI/2012-13/96/ DBOD.BP.BC.No.27 /21.04.172/2012-13 dated **July 2, 2012**:

- 1) Bills discounted / rediscounted by NBFCs, except for rediscounting of bills discounted by NBFCs arising out of: Commercial vehicles (including light commercial vehicles) and Two wheeler and three wheeler vehicles, subject to the following conditions: The bills should have been drawn by the manufacturer on dealers only; The bills should represent genuine sale transactions as may be ascertained from the chassis / engine number and; Before rediscounting the bills, the bona fides and track record of NBFCs which have discounted the bills would be verified.
- 2) Investments of NBFCs both of current and long-term nature, in any company / entity by way of shares, debentures, etc. However, Stock Broking Companies may be provided need-based credit against shares and debentures held by them as stock-in-trade.
- 3) Unsecured loans / inter-corporate deposits by NBFCs to / in any company.
- 4) All types of loans and advances by NBFCs to their subsidiaries, group companies / entities.
- 5) Finance to NBFCs for further lending to individuals for subscribing to Initial Public Offerings (IPO) and for purchase of shares from secondary market.

The net proceeds from the Issue shall not be used in contravention of the RBI policy applicable to banks on investment in NBFCs.

IX. MATERIAL CONTRACTS AND INSPECTION OF DOCUMENTS

A. MATERIAL CONTRACTS

- a) Letter appointing Registrar and Transfer Agents and Trustee.

B. DOCUMENTS

- The Memorandum and Articles of Association of the Company, as amended from time to time.
- Certificate of Incorporation of the Company.
- Certificate of Commencement of Business.
- RBI registration certificate to carry on NBFC business.
- Credit Rating Attached Separately
- Board Resolution approving the proposed private placement.
- AGM Resolution dt. **30th July 2019** providing for the overall Borrowing Powers of the Company.
- **Consent letters of the Registrars, the Trustees to the Debenture holders.**
- Annual Reports of the Company for the FY 2019-2020
- Signed Financials of the Company for the FY 2020-2021

Borrowing History

Issuances of debt securities in the past three years- (Rs in lacs)

Financial Year	Type*	Amount (Rs in lacs)	Face value (in Rs)	No of debentures	Outstanding as of 31-Mar-21
2018-19	Secured NCD - Medium / Long term	305940.00	10,00,000	30594.00	9991400.00
2018-19	NCD in the nature of subordinated debt	51500.00	10,00,000	5150.00	270150.00
2018-19	NCD in the nature of perpetual debt	30600.00	5,00,000	6120.00	140670.00
2019-20	Secured NCD - Medium / Long term	89450.00	10,00,000	8945.00	535911.00
2019-20	NCD in the nature of perpetual debt	5000.00	5,00,000	1000.00	145670.00
2019-20	NCD in the nature of subordinated debt – Rupee Denominated Bond Overseas	40000	10000000	400.00	280650.00
2020-21	Secured NCD - Medium / Long term	579500.00	10,00,000	57950.00	893590.00
2020-21	NCD in the nature of perpetual debt	14500.00	5,00,000	2900.00	145170.00

X. UNDERTAKING TO USE A COMMON FORM OF TRANSFER

The normal procedure for transfer of securities held in dematerialized form shall be followed for transfer of these debentures held in electronic form. The seller should give delivery instructions containing details of the buyer's DP account to his depository participant. The Issuer undertakes that there will be a common transfer form / procedure for transfer of Debentures.

XI. REDEMPTION AMOUNT, PERIOD OF MATURITY, YIELD ON REDEMPTION

Redemption Amount	As per term sheet
Tenure	Perpetual with call option with the issuer after 10 years from the date of allotment of the instrument
Coupon Rate	9.05% p.a
Step Up Option	The Debentures shall have a step-up option of 100 bps, which shall be exercised only once during the whole life of the instrument, in conjunction with the Call Option, after the lapse of 10 years from the date of issue. In effect, the coupon rate on Debentures shall be stepped up to 100 bps. for subsequent years if Call Option is not exercised by the Company
Interest Payment	Annual and on Maturity subject to compliance with RBI regulations
Redemption	Perpetual
Put option	Not applicable

Call option	Call option may be exercised by the company after debentures have run for a minimum period of 10 years and only with prior approval of the RBI
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XII. TERMS OF OFFER

Please refer para XVII on term sheet

Other terms of the offer – please refer para XVII on term sheet

Governing Law & Provisions

The Debentures offered are subject to provisions of the Companies Act, 2013, and as amended from time to time Securities Contract Regulation Act, 1956, SEBI (Issue and Listing of Debt Securities) Regulations, 2008 and SEBI (Issue and Listing of Debt Securities) (Amendment) Regulations dated March 6, 2017 and as amended from time to time terms of this SHELF DISCLOSURE DOCUMENT, Instructions contained in the Application Form and other terms and conditions as may be incorporated in the Trustee Agreement and the Trust Deed. Over and above such terms and conditions, the Debentures shall also be subject to the applicable provisions of the Depositories Act 1996 and the laws as applicable, guidelines, notifications and regulations relating to the allotment & issue of capital and listing of securities issued from time to time by the Government of India (GoI), Reserve Bank of India (RBI), Securities & Exchange Board of India (SEBI), concerned Stock Exchange or any other authorities and other documents that may be executed in respect of the Debentures. Any disputes arising out of this issue will be subject to the exclusive jurisdiction of the Courts at Chennai, Tamil Nadu.

Authority for the Placement

This private placement of Debentures is being made pursuant to the resolution of the Board of Directors passed at its meeting held on **30th July 2020** which has approved the placement of Debentures upto **1000 cr.** The present issue of **100 Cr** is within the general borrowing limits in terms of the resolution passed. The shareholders at the Annual General Meeting of the Company held on **30-July-2019** had given their consent to the board of directors of the company to borrow from time to time such sum or sums of money as they may deem fit notwithstanding however, that the total borrowings exceed the aggregate of paid-up capital and free reserves of the company, provided however that the aggregate of amounts so borrowed and outstanding at any one time shall not exceed an amount of Rs. **75000 Cr.** subject to any restrictions imposed by the terms of the agreement entered into from time to time for grant of loans to the Company of all monies deemed by them to be requisite or proper for the purpose of carrying on the business of the Company. The borrowings under these Debentures will be within the prescribed limits as aforesaid.

As per the Board Resolution dated **30th July 2020 and 29-Jan-21**, the Board at their meeting has authorized severally the following officials to issue the SHELF DISCLOSURE DOCUMENT:

Sr.No.	Name	Designation
1	Mr. D. Arul Selvan	EVP & CFO
2	Ms.Rajalakshmi Sriram	Sr.AVP –Treasury
3	Hardik D Pandya	Assistant Vice President – Treasury
4	Mr.Thilak	AVP – Legal

The Company can carry on its existing activities and future activities planned by it in view of the existing Approvals, and no further approvals from any Government authority are required by the Company to carry on its said activities.

Face Value, Issue Price, Effective Yield for Investor

Each Debenture has a face value of Rs.5,00,000/- and is issued as well as redeemable at par i.e. Rs.5, 00,000/- per Debenture. The effective yield for the investors shall be as per the Term Sheet.

Minimum Subscription

As the current issue of Debentures is being made on private placement basis, the requirement of minimum subscription shall not be applicable and therefore the Company shall not be liable to refund the issue subscription(s)/ proceed(s) in the event of the total issue collection falling short of issue size or certain percentage of issue size.

Date of Allotment

Interest on Debentures shall accrue to the Debenture holder(s) from and including the Date of Allotment as notified in the term sheet. All benefits relating to the Debentures will be available to the investors from the Date of Allotment. The actual allotment of Debentures may take place on a date other than the Date of Allotment. The Company reserves the right to keep multiple allotment date(s)/ deemed date(s) of allotment at its sole and absolute discretion without any prior notice. In case if the issue closing date is changed (pre-poned/ postponed), the Date of Allotment may also be changed (pre-poned/ postponed) by the Company at its sole and absolute discretion. The Issuer shall allot the debentures entirely at its discretion only on receipt of a valid application from the investor.

Credit Rating

The Debentures are rated ICRA AA+ by ICRA Ltd. This Instruments with this rating are considered to have high degree of safety regarding timely servicing of financial obligations. Such instruments carry very low credit risk

The rating is not a recommendation to buy, sell or hold securities and investors should take their own decision. The rating may be subject to revision or withdrawal at any time by the assigning rating agency and each rating should be evaluated independently of any other rating. The ratings obtained are subject to revision at any point of time in the future. The rating agency has the right to suspend, withdraw the rating at any time on the basis of new information etc.

Underwriting

The present Issue of Debentures on private placement basis has not been underwritten and no arrangement has been made for the same.

Listing

Listing is proposed on the Wholesale Debt Market segment of National Stock Exchange (NSE).

Record Date

The 'Record Date' for the Debentures shall be 15 calendar days prior to each interest payment and/ or principal repayment date.

Market Lot

The market lot will be ten Debenture ("Market Lot"). Since the Debentures are being issued only in dematerialised form, the odd lots will not arise either at the time of issuance or at the time of transfer of Debentures.

Interest on Application Money

Interest at the coupon rate as notified in the term sheet (subject to deduction of income tax under the provisions of the Income Tax Act, 1961, or any other statutory modification or re-enactments thereof, as applicable) will be paid to all the applicants on the application money which are allotted as Debentures. Such interest shall be paid from the date of realisation of cheque(s)/ demand draft(s)/ RTGS upto one day prior to the Date of Allotment. The interest on application money will be computed on an Actual/ Actual basis. Such interest would be paid on all the valid applications.

Where the entire subscription amount has been refunded, the interest on application money will be paid at 5% p.a from the date of realisation of cheque / demand draft/ RTGS upto one day prior to the date of refund, along with the Refund Orders.

Where an applicant is allotted lesser number of debentures than applied for, the excess amount paid on application will be refunded to the applicant along with the interest at 5% p.a from date of realisation of cheque/ demand draft/ RTGS upto one day prior to date of refund, on refunded money.

The interest cheque(s)/ demand draft(s) for interest on application money (along with Refund Orders, in case of refund of application money, if any) shall be dispatched by the Company within 15 days from the Date of Allotment by registered post to the sole/ first applicant, at the sole risk of the applicant.

Interest on NCDs

The Debentures shall carry interest at the rate specified in the Term Sheet (subject to deduction of tax at source at the rates prevailing from time to time under the provisions of the Income Tax Act, 1961, or any other statutory modification or re-enactment thereof for which a certificate will be issued by the Company) payable to the holders of Debentures (the "Holders" and each, a "Holder") as of the relevant Record Date. The interest payable on any Interest Payment Date will be paid to the Debenture holder(s) whose names appear in the List of Beneficial Owners given by the Depository to the Company as on the Record Date.

The first interest period is defined as the actual number of days falling between the Date of Allotment to 12 months from the date of allotment. The second and subsequent interest period (except the last interest period) is defined as the actual number of days in a year between previous interest payment date and 12 months from the previous interest payment date. The last interest payment would be made on the redemption date along with the redemption of principal amount.

If any interest payment date falls on a day which is not a Business Day then payment of interest will be made on the next day that is a business day with interest up to the one day prior to the interest due date. For Semi Annual Interest payment if the interest payment date falls in leap year then the denominator for both the interest payment for the financial year will be 366.

In case the Date of Allotment is revised (pre-poned/ postponed) then the above Interest Payment Date may also be revised (pre-poned/ postponed) accordingly by the Company at its sole & absolute discretion.

Computation of Interest

Interest for each of the interest periods shall be calculated, on 'actual/ actual' basis, on the face value of principal outstanding on the Debentures at the coupon rate rounded off to the nearest Rupee.

Tax Deduction at Source

Tax as applicable under the provisions of Income Tax Act, 1961, or any other applicable statutory modification or re-enactments thereof will be deducted at source at the time of payment of interest/principal amount. The investor(s) desirous of claiming exemption from deduction of income tax at source on the interest on application

money are required to submit the necessary certificate(s) as applicable thereof, in duplicate, along with the Application Form in terms of Income Tax rules.

Interest payable subsequent to the Date of Allotment of Debentures will be treated as “Interest on Securities” in accordance with the provisions of Income Tax Rules. Debenture holders desirous of claiming exemption from deduction of income tax at source on the interest payable on Debentures should submit tax exemption certificate/ document, as per Section 193 of the Income Tax Act, 1961, if any, at the Registered Office of the Company, at least 45 days before the due date of payment.

Regarding deduction of tax at source and the requisite declaration forms to be submitted, prospective investors are advised to consult their own tax consultant(s).

Failure to comply with the above shall entitle the Company to deduct tax at source as may be advised to it.

Debentures in Dematerialized Form

The Company has made Depository Arrangements with National Securities Depository Limited (NSDL)/Central Depository Services Limited (CDSL) for dematerialization of the Debentures. The investor has to necessarily hold the Debentures in dematerialized form and deal with the same as per the provisions of Depositories Act, 1996 (as amended from time to time). The normal procedures followed for transfer of securities held in dematerialized form shall be followed for transfer of these Debentures held in electronic form. The seller should give delivery instructions containing details of the buyer’s DP account to his depository participant.

Applicants to mention their Depository Participant’s name, DP-ID and Beneficiary Account Number/Client ID in the appropriate place in the Application Form. In case the depository arrangement is finalised before the completion of all legal formalities for issue of Debenture Certificates, Debentures to successful allottee(s) having Depository Account shall be credited to their Depository Account against surrender of Letter of Allotment.

Interest or other benefits with respect to the Debentures would be paid to those Debenture holders whose names appear on the list of beneficial owners given by the Depositories to the Issuer as on a record date/book closure date. The Issuer would keep in abeyance the payment of interest or other benefits, till such time that the beneficial owner is identified by the Depository and informed to the Issuer where upon the interest/benefits will be paid to the beneficiaries within a period of 30 days.

Transfer of Debentures

Debentures shall be transferred subject to and in accordance with the rules/ procedures as prescribed by the NSDL/ CDSL/ Depository Participant of the transferor/ transferee and any other applicable laws and rules notified in respect thereof. The normal procedure followed for transfer of securities held in dematerialized form shall be followed for transfer of these Debentures held in electronic form. The seller should give delivery instructions containing details of the buyer’s DP account to his depository participant.

Transfer of Debentures to and from NRIs/ OCBs, in case they seek to hold the Debentures and are eligible to do so, will be governed by the then prevailing guidelines of RBI. The transferee(s) and transferor should take the requisite approvals and should ensure that the transfer formalities are completed prior to the Record Date. In the absence of the same, interest will be paid/ redemption will be made to the person, whose name appears in the records of the Depository. In such cases, claims, if any, by the transferee(s) would need to be settled with the transferor(s) and not with the company.

Payment of Redemption

The face value of the Debentures shall be redeemed as per the terms mentioned in the term sheet. The Debentures will not carry any obligation, for interest or otherwise, after the date of redemption. The Debentures held in the dematerialized form shall be taken as discharged on payment of the redemption amount by the Company on maturity to the registered Debenture holders whose name appear in the Register of Debenture holders on the Record Date. Such payment will be a legal discharge of the liability of the Company towards the Debenture holders. On such payment being made, the Company will inform NSDL/CDSL and accordingly the account of the Debenture holders with NSDL/CDSL will be debited.

In case the principal redemption date falls on a day which is not a Business Day ('Business Day' being a day on which Commercial Banks are open for business in Mumbai) then the payment due shall be made on the previous Business Day.

Applicants are requested to note that the above cash flow is only illustrative in nature. The Date of Allotment, Coupon Rate, Redemption date and Frequency of the Interest Payment shall vary in actual. For detail regarding Date of Allotment, Coupon Rate, Redemption date and Frequency of the Interest Payment please refer to the section titled "Issue Detail" in this SHELF DISCLOSURE DOCUMENT.

The Company, may with prior consent of the debenture holder(s) and Debenture Trustee, will be entitled to redeem the debentures prior to its maturity on mutually agreed terms and conditions.

Right to Re Purchase / prepay/buy back/ Reissue Debenture(s)

The company may partially or fullfully pre-pay/ buy back any specific ISIN subject to internal policy and regulatory permissions

Where the Company has redeemed or bought back any Debenture(s), the Company shall have and shall be deemed always to have had the right to keep such issuance alive without extinguishment for the purpose of resale or reissue and in exercising such right, the Company shall have and be deemed always to have had the power to resell or reissue such Debentures either by reselling or reissuing the same Debentures or by issuing other Debentures in their place. This includes the right to reissue original Debentures.

Addition/extension/consolidation of securities under existing ISIN:

The company shall have the right to reissue or cancel or extention or addition of debt securities in future under the same ISIN from time to time in accordance with the provisions of the Companies Act 2013 or any such applicable regulations permitting to do so. Upon such reissue or extension or addition of debt securities the person entitled to the debentures shall have and shall be deemed always to have had, the same rights and priorities as if the debentures had never been redeemed.

Where the company has repurchased / redeemed any such NCD's subject to the provisions of the companies act, 2013 and other applicable regulations, the company shall have and shall be deemed always to have the right to keep such ISINs alive for the purpose of reissue or addition of debt securities and in exercising such right, the company shall have and shall be deemed always to have had the power to consolidate/regrouped such NCDs either by reissuing or extending or adding of debt securities under the same ISIN or by issuing other debentures in their place in either case, at such price and on such terms and conditions (including any variations, dropping of or additions to any terms and conditions originally stipulated) as the company deem fit within the applicable regulations.

Future Borrowings

The Company will be entitled to borrow/raise loans or avail of financial assistance in whatever form including issue of Debentures/ other securities in any manner and change the capital structure including the issue of shares of any class, on such terms and conditions as the Company may think appropriate, without having any need to obtain the consent of, or intimation to, the Debenture holders or the Trustees in this connection.

Letter/s of allotment/refund order(s) and interest in case of delay in dispatch

The beneficiary account of the investor(s) with National Securities Depository Ltd. (NSDL)/ Central Depository Services (India) Ltd. (CDSL)/ Depository Participant will be given initial credit within two working days from the Date of Allotment. The initial credit in the account will be akin to the Letter of Allotment. On completion of the all statutory formalities, such credit in the account will be akin to a Debenture Certificate.

The issuer further agrees to pay interest as per the applicable provisions of the Companies Act, 2013, as amended from time to time if the allotment letters/refund orders have not been dispatched to the applicants within 30 days from the date of the closure of the issue.

Right to Accept or Reject Applications

The Company reserves its full, unqualified and absolute right to accept or reject any application, in part or in full, without assigning any reason thereof. The applicants will be intimated about such rejection along with the refund warrant, together with interest on application money, if applicable, from the date of realization of the cheque(s)/ demand drafts(s) till one day prior to the date of refund. The application forms that are not complete in all respects are liable to be rejected and such applicant would not be paid any interest on the application money. Application would be liable to be rejected on one or more technical grounds, including but not restricted to:

- a. Number of debentures applied for is less than the minimum application size;
- b. Applications exceeding the issue size;
- c. Bank account details not given;
- d. Details for issue of debentures in electronic/ dematerialised form not given; PAN not mentioned in appropriate place.
- e. In case of applications under Power of Attorney by limited companies, corporate bodies, trusts, etc. relevant documents not submitted;

In the event, if any Debenture(s) applied for is/ are not allotted in full, the excess application money of such Debentures will be refunded, as may be permitted.

Who Can Apply

The following categories of investors may apply for the Debentures, subject to fulfilling their respective investment norms/ rules by submitting all the relevant documents along with the application form.

1. Scheduled Commercial Banks;
2. Financial Institutions;
3. Insurance Companies;
4. Primary/ State/ District/ Central Co-operative Banks (subject to permission from RBI);
5. Regional Rural Banks;
6. Mutual Funds;
7. Companies, Bodies Corporate authorised to invest in Debentures;
8. Trusts
9. Provident funds, Superannuation and Pension Funds, Gratuity funds, etc, subject to their investment guidelines

10. Individuals

11. Foreign Institutional Investors (FIIs);

Application not to be made by

1. Hindu Undivided Family (neither by the name of the Karta);
2. Partnership Firms or their nominees;
3. Overseas Corporate Bodies (OCBs);
4. Non Resident Indians (NRIs)

Although above investors are eligible to apply however only those investors, who are individually addressed through direct communication by the Company / Sole Arranger, are eligible to apply for the Debentures. No other person may apply. Hosting of SHELF DISCLOSURE DOCUMENT on the website of the NSE should not be construed as an offer to issue and the same has been hosted only as it is stipulated by SEBI. Investors should check about their eligibility before making any investment.

The applications must be accompanied by certified true copies of (1) Memorandum and Articles of Association /Constitutions/Bye Laws (2) Resolution authorizing investment and containing operating instructions (3) Specimen signatures of authorised signatories, (4) Photo copy of PAN Card and (5) Necessary forms for claiming exemption from deduction of tax at source on the interest income/ interest on application money, wherever applicable.

Applications under Power of Attorney

In case of applications made under a Power of Attorney or by a Limited Company or a Body Corporate or Registered Society or Mutual Fund, and scientific and/or industrial research organisations or Trusts etc, the relevant Power of Attorney or the relevant resolution or authority to make the application, as the case may be, together with the certified true copy thereof along with the certified copy of the Memorandum and Articles of Association and/or Bye-Laws as the case may be must be attached to the Application Form or lodged for scrutiny separately with the photocopy of the Application Form, quoting the serial number of the Application Form at the Company's head office where the application has been submitted, or at the office of the Registrars to the Issue after submission of the Application Form to the bankers to the issue or any of the designated branches as mentioned on the reverse of the Application Form, failing which the applications are liable to be rejected. Any application without supporting authorization document will not be accepted and be rejected.

Application by Mutual Funds

In case of applications by Mutual Funds, a separate application must be made in respect of each scheme of an Indian Mutual Fund registered with SEBI and such applications will not be treated as multiple applications, provided that the application made by the Asset Management Company/ Trustees/ Custodian clearly indicate their intention as to the scheme for which the application has been made.

PAN/GIR Number

All Applicants should mention their Permanent Account Number or the GIR Number allotted under Income Tax Act, 1961 and the Income Tax Circle / Ward / District. In case where neither the PAN nor the GIR Number has been allotted, the fact of such a non-allotment should be mentioned in the Application Form in the space provided. A copy of the PAN card should be annexed to the application form.

Signatures

Signatures should be made in English or in any of the Indian Languages. Thumb impressions must be attested by

an authorized official of a Bank or by a Magistrate/Notary Public under his/her official seal.

Nomination Facility

As per Section 72 of the Companies Act, 2013, as amended from time to time only individuals applying as sole applicant/Joint Applicant can nominate, in the prescribed manner, a person to whom his Debentures shall vest in the event of his death. Non-individuals including holders of Power of Attorney cannot nominate.

Disputes and Governing Law

The Debentures shall be construed to be governed in accordance with Indian Law. The competent courts at Chennai alone shall have jurisdiction in connection with any matter arising out of or under these precincts.

Over and above the aforesaid Terms and Conditions, the said Debentures shall be subject to the Terms and Conditions to be incorporated in the Debentures to be issued to the allottees and the Debenture Trust Deed.

Trading of Debentures

The trading of privately placed Debt securities would be permitted in standard denomination of Rs. 10 lakhs in the anonymous, order driven system of the Stock Exchange in a separate trading segment. The marketable lot would be Rs. 10 lakhs. All class of investors would be permitted to trade subject to the standard denomination/marketable lot. The trades executed on spot basis shall be required to be reported to the Stock Exchange.

List of Beneficial Owners

The Company shall request the Depository to provide a list of Beneficial Owners as at the end of the Record Date. This shall be the list, which shall be considered for payment of interest or repayment of principal amount, as the case may be.

Shelf Disclosure Document to prevail

In case of inconsistency between this Shelf Disclosure Document and any other Transaction Document, the provisions of the Shelf Disclosure Document shall prevail.

Succession

In the event of demise of the sole/ holder of the Debenture(s) or the last survivor, in case of joint holders for the time being, the Company will recognize the executor or administrator of the deceased Debentureholder, or the holder of succession certificate or other legal representative as having title to the Debenture(s) in the event no nomination form has been submitted by the debentureholder(s). The Company shall not be bound to recognize such executor or administrator, unless such executor or administrator obtains probate, letter of administration wherever it is necessary, or such holder is the holder of succession certificate or other legal representation, as the case may be, from a Court in India having jurisdiction over the matter. The Company may, in its absolute discretion, where it thinks fit, dispense with production of probate or letter of administration or succession certificate or other legal representation, in order to recognize such holder as being entitled to the Debenture(s) standing in the name of the deceased Debentureholder on production of sufficient documentary proof or indemnity.

Where a non-resident Indian becomes entitled to the debenture by way of succession, the following steps have to be complied:

1. Necessary approval of the RBI under FEMA regulations to be obtained by the successor.
2. Documentary evidence to be submitted to the Legacy Cell of the RBI to the effect that the Debenture was acquired by the NRI as part of the legacy left by the deceased holder.
3. Proof that the NRI is an Indian National or is of Indian origin.

Such holding by the NRI will be on a non-repatriation basis.

Mode of Subscription/ How to Apply

This being a Private Placement Offer, Investors who are established/ resident in India and who have been addressed through this communication directly only are eligible to apply.

All Application Forms, duly completed, together with cheque/ demand draft for the amount payable on application must be delivered before the closing date of the issue to the Sole Arranger to the Issue.

Applications for the Debentures must be in the prescribed form (enclosed) and completed in BLOCK CAPITAL LETTERS in English and as per the instructions contained therein.

Applications complete in all respects (along with all necessary documents as detailed in this SHELF DISCLOSURE DOCUMENT) must be submitted before the last date indicated in the issue time table or such extended time as decided by the Bank, at any of the designated collection centers, accompanied by the subscription amount by way of cheque(s)/ demand draft(s) drawn on any bank including a co-operative bank which is situated at and is a member of the Bankers' clearing house located at a place where the application form is submitted.

Outstation cheque(s)/ Bank draft(s) drawn on Bank(s) not participating in the clearing process at the designated clearing centers will not be accepted. Money orders/ postal orders will also not be accepted. The Company assumes no responsibility for any applications/ cheques/ demand drafts lost in mail.

No separate receipt will be issued for the application money. However, the Company's designated collection branches or Arranger(s) receiving the duly completed Application Form will acknowledge receipt of the application by stamping and returning to the applicant the Acknowledgment Slip at the bottom of the each Application Form.

As a matter of precaution against possible fraudulent encashment of interest warrants/ cheques due to loss/ misplacement, the applicant should furnish the full particulars of his or her bank account (i.e. Account Number, name of the bank and branch) at the appropriate place in the Application Form. Interest warrants will then be made out in favour of the bank for credit to his/ her account so specified and dispatched to the investors, who may deposit the same in the said bank.

Since the aggregate issue size during this financial year now crosses Rs. 200 crores, the Issuer will use Electronic Book Provider mechanism for the incremental private placement as per SEBI Circular No. SEBI/HO/DDHS/CIR/P/2018/05 dated April 21, 2016.

All investors are required to comply with the relevant regulations/ guidelines applicable to them for investing in this issue of Debentures.

All eligible investors will have to register themselves with NSE Bond Platform offered by NSE for participating in electronic book building mechanism. Investors should refer the operating guidelines for issuance of debt securities on private placement basis through an electronic book mechanism as available on web site of NSE.

Post completion of bidding process, the Company will upload the provisional allocation on the NSE Bond Platform. Post receipt of investor details, the Company will upload the final allocation file on the NSE Bond Platform.

Effect of Holidays

Should any of the date(s), including the Date of Allotment/Deemed Date of Allotment, or the Record Date or the Interest Payment date, as defined in this SHELF DISCLOSURE DOCUMENT, fall on a Saturday or Sunday or a public holiday or no high value clearing or RTGS is available for any reason whatsoever at a place where the Registered Office is situated, the next Working Day shall be considered as the effective date.

Applications under Power of Attorney

A certified true copy of the power of attorney or the relevant authority as the case may be along with the names and specimen signatures of all the authorized signatories and the tax exemption certificate/document, if any, must be lodged along with the submission of the completed Application Form. Further modifications/additions in the power of attorney or authority should be notified to the Company at its registered office.

Registrars

KFIN Technologies Pvt Ltd is acting as Registrar and Transfer agents for the Company for debt instruments. Requests for registration of transfer, along with Debenture Certificates/Letters of Allotment and appropriate transfer documents should be sent to the Registrars. The transferee shall also furnish name, address and specimen signatures and wherever necessary, authority for purchase of Debentures. The Registrars after examining the adequacy and correctness of the documentation shall register the transfer in its books. However, as the NCDs are compulsory issued in demat mode, this may not be applicable.

Trustees

The Company has appointed IDBI trusteeship Services Ltd, as Debenture Trustees registered with SEBI, for the holders of the Debentures (hereinafter referred to as 'Trustees'). The Company will enter into a Trustee Agreement/Trust Deed, inter-alia, specifying the powers, authorities and obligations of the Company and the Trustees in respect of the Debentures.

The Debenture holders shall, without any further act or deed, be deemed to have irrevocably given their consent to and authorized the Trustees or any of their Agents or authorized officials to do, inter alia, all such acts, deeds and things necessary in respect of the Debentures being offered in terms of this Memorandum of Private Placement. All rights and remedies under the Debenture Trustee agreement and/or other documents shall rest in and be exercised by the Trustees without having it referred to the Debenture holders. Any payment made by the Company to the Trustees on behalf of the Debenture holder(s) shall discharge the Company *pro tanto* to the Debenture holder(s).

The Trustees will protect the interest of the Debenture holders in the event of default by the Company in regard to timely payment of interest and repayment of principal and they will take necessary action at the cost of the Company. The Trustees may appoint a nominee director on the Board of the Company in consultation with other institutional debenture holders in the event of default. The major events of default which happen and continue without being remedied for a period of 30 days after the dates on which the monies specified in (i) and (ii) below become due and will necessitate repayment before stated maturity are as follows:

- i. Default in payment of monies due in respect of interest/principal owing upon the Debentures;
- ii. Default in payment of any other monies including costs, charges and expenses incurred by the Trustees.

Debenture holder not a Shareholder

The debenture holders will not be entitled to any of the rights and privileges available to the shareholders. If, however, any resolution affecting the rights attached to the Debentures is placed before the members of the Issuer, such resolution will first be placed before the debenture holders for their consideration.

Debenture Redemption Reserve (DRR)

As per the circular of the Department of Company affairs regulations dated 16th August 2019.

XIII. DISCOUNT ON THE OFFER PRICE

The debentures are being issued at the face value at par/discount/premium to offer price in one or more tranches.

XIV. SERVICING BEHAVIOUR OF THE EXISTING DEBTS

The company has made timely payments on its borrowings including the payment of interest due and principal repayments.

XV. NAME OF DEBENTURE TRUSTEE

The Company has appointed **IDBI Trusteeship Services Ltd**, a SEBI approved Trust Management Company as the agent and trustees for and on behalf of the Debenture holders. The address and contact details of the Trustees are given in the 1st page of this document.

The Trustees have given their consent to act as Trustees for the proposed issue of NCDs.

The NCDs are rated ICRA AA from ICRA Limited and IND AA from India Ratings. This Instruments with this rating are considered to have high degree of safety regarding timely servicing of financial obligations. Such instruments carry very low credit risk.

The rating is not a recommendation to buy, sell or hold securities and investors should take their own decision. The rating may be subject to revision or withdrawal at any time by the assigning rating agency and each rating should be evaluated independently of any other rating. The ratings obtained are subject to revision at any point of time in the future. The rating agency has the right to suspend, withdraw the rating at any time on the basis of new information etc.

XVI. LISTING OF DEBENTURES

The Un Secured Redeemable Non-Convertible perpetual Debentures are proposed to be listed on the Whole Sale Debt Market Segment of the Bombay Stock Exchange ('BSE').

XVII. Undertaking by the Company

The Issuer Company undertakes that:

- Undertaking regarding RBI Defaulters List
 - We undertake that none of the Directors / Promoters of the Company are appearing on RBI defaulters list.
- Default in Payment
 - In case of default in payment of Interest and/or principal redemption on the due dates, additional interest @ 2% p.a. over the coupon rate will be payable by the Company for the defaulting period
- The complaints received in respect of the Issue shall be attended to by the Company expeditiously

and satisfactorily;

- It shall take all steps for completion of formalities for listing and commencement of trading at the concerned stock exchange where securities are to be listed within specified time frame;
- Necessary co-operation to the credit rating agencies shall be extended in providing true and adequate information till the debt obligations in respect of the instrument are outstanding.
- It shall use a common form of transfer for the instrument.

i. Default in Payment: In case of default in payment of Interest and/or principal redemption on the due dates, additional interest of atleast @ 2% p.a. over the coupon rate will be payable by the Company for the defaulting period

ii. Delay in Listing: In case of delay in listing of the debt securities beyond T+4 days the Company will pay penal interest of 1% p.a. over the coupon rate for the period of delay to the investor (i.e. from date of allotment to the date of listing).

The interest rates mentioned in above three cases are the minimum interest rates payable by the Company and are independent of each other.”

XVIII. TERM SHEET

Issuer	Cholamandalam Investment and Finance Company Limited (CIFCL)
Security Name	9.05 CIFCL perpetual Series PDI 26
Type of Instrument	Listed, Un Secured, Redeemable, Non-Convertible perpetual Debentures
Nature of Instrument	Un Secured Debentures
Seniority	Senior
Mode of Issue	Private Placement
Eligible investors	Please refer to clause “Who can apply” of the Disclosure Document
Listing	The Series are proposed to be listed on Wholesale Debt Market (WDM) Segment of the National Stock Exchange BSE.
Rating of the instrument	ICRA AA by ICRA Ltd and IND AA by India ratings and research Pvt Ltd
Issue Size	The aggregate size of the issue program is Rs. 100 Cr.(Rs.40 Cr + GS 60 Cr)
Option to retain oversubscription (Amount)	Rs.60 Cr
Objects of the Issue	Please refer to clause “Objects of the Issue” of the Disclosure Document
Details of the utilization of the proceeds	Please refer to clause “Details of Utilization of Proceeds” of the Disclosure Document
Coupon rate	9.05% p.a
Step Up/Step Down Coupon rate	N.A.
Coupon payment frequency	Annual
Coupon payment dates	30 th June every year
Business Day	A day (other than Saturday, Sunday or a bank holiday) on which banks and stock exchanges are open for general business in Mumbai
Business Day Convention	(a) Any interest, commission or fee accruing under a Transaction Document will accrue from day to day and is calculated on the basis of 365 (three hundred and sixty five) days’ year or where the year is a leap year a 366 (three hundred and sixty six) days’ year, and the actual number of days elapsed.

	<p>(b) Interest payment which is due to be made on a day that is not a Business Day shall, subject to Applicable Law, be made on the succeeding Business Day.</p> <p>(c) Any payment (other than payment of interest but including the redemption amount) which is due to be made on a day that is not a Business Day shall, subject to Applicable Law, be made on the preceding Business Day.</p> <p>(d) During any extension of the due date for payment of any amounts under this Deed, Default Coupon is payable on such amounts.</p>
Coupon Reset process (including rates, spread, effective date, interest rate cap and floor etc)	N.A.
Day Count Basis	Actual
Interest on application money	NA
Tenor	Perpetual
Redemption date	Perpetual
Redemption amount	At Par
Default Interest rate	NA
Redemption Premium / Discount at which security is issued /reissue/added further to existing ISIN	NA
Issue Price	5,00,000/-
Discount at which security is issued and effective yield as a result of such discount.	NA
Put option Date	N.A
Put option price	N.A
Call option Date	The Bonds shall have a 'call option' which may be exercised by the Company only after the instrument has run for a minimum period of ten years from the date of allotment. Further, call option shall be exercised by the Company only with the prior approval of Reserve Bank of India (RBI) and as per RBI guidelines
Call option price	N.A.
Put Notification Time	N.A
Call Notification Time	N.A.
As per RBI Guide Lines	<p>In terms of RBI guidelines vide its circular no. DNBS (PD) CC. No.131/03.05.002/2008-2009 dated 29 October 2008 addressed to "All Non-Deposit Taking Non-Banking Finance Companies with assets size of Rs 100 crore and above" in connection with "Enhancement of NBFCs' capital raising option for capital adequacy purposes" containing terms and conditions applicable to Perpetual Debt Instruments (PDI) for being eligible for inclusion in Tier I capital,</p> <p>a) these Unsecured NCDs/Debentures shall be subjected to a lock-in</p>

	<p>clause in terms of which the Company may defer the payment of interest, if:</p> <ol style="list-style-type: none"> the CRAR of the Company is below the minimum regulatory requirement prescribed by RBI; or the impact of such payment results in CRAR of the Company falling below or remaining below the minimum regulatory requirement prescribed by RBI; <p>b) However, the Company may pay interest with the prior approval of the RBI when the impact of such payment may result in net loss or increase the net loss, provided the CRAR remains above the regulatory norm.</p> <p>c) The interest shall not be cumulative except in cases as in (a) above</p> <p>All instances of invocation of the lock- in clause shall be notified by the issuing NBFCs – ND – SI to the Regional Office of Department of Non – Banking Supervision of the Reserve Bank of India in whose jurisdiction NBFC is registered</p>
Face value	Rs.5,00,000/- per Debenture
Minimum Application and in multiples of no. of debt securities thereafter	20 Debenture of Rs.5,00,000 each and in multiples of 1 Debenture thereafter
Issue timing	
1. Issue Opening Date	29-June-21
2. Issue Closing Date	29-June-21
3. Pay-in Date	30-June-21
4. Deemed Date of Allotment	30-June-21
Issuance mode of instrument	DEMAT
Step Up/Step Down Coupon rate	The Debentures shall have a step-up option of 100 bps, which shall be exercised only once during the whole life of the instrument, in conjunction with the Call Option, after the lapse of 10 years from the date of issue. In effect, the coupon rate on Debentures shall be stepped up to 10.05% p.a. for subsequent years if Call Option is not exercised by the Company
Trading/Issuance mode of the instrument	In Dematerialized form
Settlement mode of the instrument	Payment of interest and principal will be made by way of Cheque(s)/interest warrant (s)/demand draft(s)/ RTGS.
Depository	National Securities Depository Ltd. And Central Depository Services (India) Ltd.
Record date	15 Calendar days prior to each coupon payment / put option date / call option date / redemption date.
All covenants of the issue (including side letters, accelerated payment clauses etc.)	<p>Such covenants as may be specified in the Transaction Documents, including that the Company shall not without the prior written approval of Debenture Trustee:</p> <ol style="list-style-type: none"> apply the proceeds of the issue of Debentures for any purpose other than that for which the Issue was made; and induct into its board of directors a person whose name appears in the wilful defaulter's list of Reserve Bank of India (other than as a nominee director). In case such a person is already on the board of

	directors of the Company, it shall take expeditious and effective steps for resolution of the above.
Transaction documents	(i) Disclosure Document; (ii) Debenture Trust deed; (iii) Debenture Trustee Agreement; (iv) any other document that may be designated by the Trustee as a Transaction Document.
Conditions precedent to disbursement	Nil
Conditions subsequent to disbursement	As provided in Debenture Trust Deed to be executed between the Company and the Trustee.
Events of Default (including manner of voting / conditions of joining Inter-creditor Agreement)	<ol style="list-style-type: none"> 1. Payment default 2. Default in performance of covenants and conditions 3. Supply of misleading information 4. Inability to pay debts 5. Sale, disposal and removal of assets 6. Inability to pay debts on maturity 7. Liquidation or dissolution of company 8. Appointment of receiver or liquidator 9. Attachment or distraint on Charged Receivables 10. Extra-ordinary circumstances 11. Company ceases to carry on business 12. Security is in jeopardy 13. Liabilities exceeds the assets <p>Cure period: Upon occurrence and continuance of any Event of Default, the Trustee may, in their discretion, and shall, upon request in writing of the Majority Debenture Holders or pursuant to a Majority Resolution, after giving a notice of 30 (thirty) days in writing to the company to remedy the Event of Default. If after expiry of such period the Event of Default is still unremedied, the Trustee may by a notice in writing to the Company declare the principal amount being the nominal amount of and all accrued coupon on the debentures and all premium, liquidated damages, fees, costs, charges, expenses and other amounts payable by the company on all the Debentures under the terms and conditions of the Debenture issue.</p>
Creation of recovery expenses fund	The Issuer will create and maintain the recovery expense fund as per the terms of Applicable Law, including any guidelines in this regard from SEBI, as may be amended from time to time.
Conditions for breach of covenants (as specified in the Debenture Trust Deed)	As specified in the Debenture Trust Deed
Disclosures as per the operating guidelines issued by the Stock Exchange in relation to Electronic Book Mechanism.	Mode of Bidding: Open Manner of Allotment: Uniform Manner of Settlement: Through Indian Clearing Corporation Limited (ICCL) Settlement Cycle: T+1
Role and responsibilities of debenture trustee	Please refer clause "Rights, power and Discretion of the Trustee" of the Shelf Disclosure Document

Fees charged by the debenture trustee	
Risk factors pertaining to the issue	<p>1. Taxation</p> <p>Potential purchasers and sellers of the Debentures should be aware that they may be required to pay taxes in accordance with the laws and practices of India. Payment and/or delivery of any amount due in respect of the Debentures will be conditional upon the payment of all applicable taxes, duties and/or expenses.</p> <p>Potential investors who are in any doubt as to their tax position should consult their own independent tax advisers. In addition, potential investors should be aware that tax regulations and their application by the relevant taxation authorities change from time to time. Accordingly, it is not possible to predict the precise tax treatment which will apply at any given time.</p> <p>2. Interest Rate Risk</p> <p>All securities where a fixed rate of interest is offered are subject to price risk. The price of such securities will vary inversely with changes in prevailing interest rates, i.e. when interest rates rise, prices of fixed income securities fall and when interest rates drop, the prices increase. The extent of fluctuation in the prices is a function of the existing coupon, days to maturity and the increase or decrease in the level of prevailing interest rates. Any increase in rates of interest is likely to have a negative effect on the price of the Debentures.</p> <p>3. The Debentures may be Illiquid</p> <p>It is not possible to predict if and to what extent a secondary market may develop in the Debentures or at what price the Debentures will trade in the secondary market or whether such market will be liquid or illiquid. As specified in this Offer Letter, an application has been made to list the Debentures on the BSE and an in-principle approval has been obtained. If the Debentures are so listed or quoted or admitted to trading on the BSE, no assurance is given by the BSE that any such listing or quotation or admission to trading will be maintained. The fact that the Debentures may be so listed or quoted or admitted to trading does not necessarily lead to greater liquidity than if they were not so listed or quoted or admitted to trading.</p> <p>The Company may, but is not obliged to, at any time purchase the Debentures at any price in the open market or by tender or private agreement. Any Debentures so purchased may be resold or surrendered for cancellation. The more limited the secondary market is, the more difficult it may be for holders of the</p>

	<p>Debentures to realise value for the Debentures prior to redemption of the Debentures.</p> <p>4. The Debentures may not be a suitable investment for all investors</p> <p>Potential investors should ensure that they understand the nature of the Debentures and the extent of their exposure to risk, that they have sufficient knowledge, experience and access to professional advisers such as legal, tax, accounting and other advisers to make their own legal, tax, accounting and financial evaluation of the merits and risks of investment in the Debentures and that they consider the suitability of the Debentures as an investment in the light of their own circumstances and financial condition. These risks may include, among others, equity market risks, bond market risks, interest rate risks, market volatility and economic, political and regulatory risks and any combination of these and other risks.</p> <p>5. Delays in court proceedings in India</p> <p>If any dispute arises between the Company and any other party, the Issuer or such other party may need to take recourse to judicial proceedings before courts in India. It is not unusual for court proceedings in India to continue for extended periods. Disposition of cases may be further subject to various delays including multiple levels of appellate adjudication.</p> <p>6. Force majeure events, terrorist attacks or natural disaster or any other acts of violence or war involving India, or other countries could adversely affect the financial markets, may result in loss of customer confidence and adversely affect the Company's business, results of operations, financial conditions and cash flows.</p> <p>Certain force majeure events, being beyond the Company's control, including natural disasters, pandemic, terrorist attacks and other acts of violence or war which may involve India, or other countries, may cause interruption in the business undertaken by the Company and may adversely affect Indian or worldwide financial markets, and could lead to economic recession. These acts may also result in a loss of business confidence and have other consequences that could adversely affect business, results of operations and financial condition of the Company. More generally, any of these events could lower confidence in India. Any such event could adversely affect the financial performance or the market price of the equity shares of the Company.</p> <p>7. Regulatory changes may adversely affect the performance or</p>
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	<p>financial conditions.</p> <p>Regulatory changes relating to business segments in which the Company operates in India can have a bearing on the business. Each state in India has different local taxes and levies. Changes in these local taxes and levies may impact our profits and profitability. Any negative changes in the regulatory conditions in India or the other geographic markets could adversely affect our business operations or financial conditions.</p>
<p>Governing law and jurisdiction</p>	<p>The Debentures and the Transaction Documents shall be governed by Indian law. Any disputes arising out of this issue will be subject to the exclusive jurisdiction of the Court at Chennai, Tamil Nadu.</p>

DECLARATION

It is hereby declared that this SHELF DISCLOSURE DOCUMENT contains full disclosures in accordance with Securities and Exchange Board of India (Issue and Listing of Debt Securities) Regulations, 2008 issued vide Notification No. LAD-NRO/GN/2008/13/127878 dated June 06, 2008 and **SEBI (Issue and Listing of Debt Securities) (Amendment) Regulations dated March 6, 2017 and as amended from time to time.**

The Issuer also confirms that this SHELF DISCLOSURE DOCUMENT does not omit disclosure of any material fact which may make the statements made therein, in light of the circumstances under which they are made, misleading. The SHELF DISCLOSURE DOCUMENT also does not contain any false or misleading statement.

The Issuer accepts no responsibility for the statement made otherwise than in the SHELF DISCLOSURE DOCUMENT or in any other material issued by or at the instance of the Issuer and that any one placing reliance on any other source of information would be doing so at his own risk. The disclosure made in this document is to enable investors to take informed investment decisions. However, any investment decision taken by the investor shall be at his sole risk.

Further attention of the applicants is specifically drawn that any person who makes in a fictitious name an application for acquiring the debentures or otherwise induces the Issuer to allot the debentures in a fictitious name shall be punishable with imprisonment for a term which may extend to five years.

Signed by Hardik D Pandya – AVP Treasury, pursuant to the authority granted by the Board of Directors of the Company in their meeting held on 30-July-2020 and 29-Jan-2021.

For Chola Mandalam Investment & Finance Company Limited (CIFCL)



Hardik D Pandya
AVP – Treasury