



CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LIMITED

(Incorporated as a public limited company under the Companies Act, 1956 and validly existing under the Companies Act, 2013, as amended from time to time)

Date and Place of Incorporation: August 17, 1978 and Chennai; **Corporate Identification Number:** L65993TN1978PLC007576,

RBI Registration Number: N-07-00893/07-00306

Legal Entity Identifier: 3358008DNPV4504EI52; **Permanent Account Number:** AAACC1226H; **Tel No:** (+91 44) 40907172; **Email id:** RESOURCES@chola.murugappa.com;

Registered Office: CHOLA CREST, C 54- 55 & Super B -4, Thiru-Vi-Ka-Industrial Estate, Guindy, Chennai - 600032

Corporate Office: CHOLA CREST, C 54- 55 & Super B -4, Thiru-Vi-Ka-Industrial Estate, Guindy, Chennai - 600032, **Website:** www.cholamandalam.com

GENERAL INFORMATION DOCUMENT DATED APRIL 01, 2026 IN RELATION TO LISTED PRIVATELY PLACED DEBT SECURITIES

THIS GENERAL INFORMATION DOCUMENT IS IN RELATION TO THE FUNDS TO BE RAISED BY WAY OF DEBT SECURITIES INCLUDING DEBENTURES, BONDS, NON-CONVERTIBLE REDEEMABLE PREFERENCE SHARES, COMMERCIAL PAPERS, PERPETUAL DEBT INSTRUMENT, SUCH SECURITY AS DEFINED AS DEBT SECURITIES UNDER THE SEBI (ISSUE AND LISTING OF NON-CONVERTIBLE SECURITIES) REGULATIONS, 2021 (THE "SEBI NCS REGULATIONS") (HEREINAFTER CUMULATIVELY REFERRED TO AS THE ("DEBT SECURITIES")) , AS MAY BE APPROVED BY THE BOARD OF DIRECTORS DURING THE PERIOD OF 1 (ONE) YEAR FROM THE DATE OF OPENING OF THE FIRST OFFER OF DEBT SECURITIES MADE UNDER THIS GENERAL INFORMATION DOCUMENT ("VALIDITY PERIOD"), BY CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LIMITED (THE "COMPANY" OR THE "ISSUER"), ON PRIVATE PLACEMENT BASIS AND SHALL BE READ WITH THE RELEVANT KEY INFORMATION DOCUMENT(S) ISSUED BY THE ISSUER DURING THE VALIDITY PERIOD. THIS GENERAL INFORMATION DOCUMENT PROVIDES DISCLOSURES IN ACCORDANCE WITH THE SEBI NCS REGULATIONS AND THE SEBI MASTER CIRCULAR NUMBER SEBI/HO/DDHS/DDHS-PoD/P/CIR/2025/000000137 DATED October 15, 2025 (AS UPDATED FROM TIME TO TIME) ("SEBI MASTER CIRCULAR") READ WITH "UPDATED OPERATIONAL GUIDELINES FOR ISSUANCE OF SECURITIES ON PRIVATE PLACEMENT BASIS THROUGH THE ELECTRONIC BOOK MECHANISM" ISSUED BY NATIONAL STOCK EXCHANGE OF INDIA LIMITED ("NSE") VIDE THEIR CIRCULAR BEARING NO. 15/2025 (NSE/DS/71301) DATED 14 NOVEMBER 2025 AND ANY AMENDMENTS ("NSE EBP GUIDELINES") OR "OPERATIONAL GUIDELINES FOR PARTICIPATION ON BSEBOND (EBP PLATFORM OF BSE)" ISSUED BY BSE LIMITED ("BSE") VIDE THEIR CIRCULAR BEARING NO. 20251114-47 DATED NOVEMBER 14, 2025 AND ANY AMENDMENTS ("BSE EBP GUIDELINES") (THE SEBI MASTER CIRCULAR AND THE NSE EBP GUIDELINES ARE HEREINAFTER COLLECTIVELY REFERRED TO AS THE "OPERATIONAL GUIDELINES"). THE ELIGIBLE INVESTORS (AS DEFINED IN SECTION 1 TITLED 'DEFINITIONS AND ABBREVIATIONS') MUST EVALUATE THE DISCLOSURES IN THE GENERAL INFORMATION DOCUMENT FOR TAKING THEIR INVESTMENT DECISION. THE ISSUANCE OF THE DEBT SECURITIES SHALL BE SUBJECT TO THE PROVISIONS OF THE COMPANIES ACT, THE RULES NOTIFIED THEREUNDER, SEBI NCS REGULATIONS, THE MEMORANDUM AND ARTICLES OF ASSOCIATION OF THE ISSUER, THE TERMS AND CONDITIONS OF THE GENERAL INFORMATION DOCUMENT FILED WITH THE STOCK EXCHANGE AND OTHER DOCUMENTS IN RELATION TO THE ISSUANCE OF DEBT SECURITIES.

COMPLIANCE CLAUSE FOR ELECTRONIC BOOK MECHANISM

THE DEBT SECURITIES WOULD BE ISSUED UNDER THE ELECTRONIC BOOK MECHANISM ON PRIVATE PLACEMENT BASIS AS PER OPERATIONAL GUIDELINES. THE ISSUER INTENDS TO USE THE NSE/BSE - EBP PLATFORM. THIS GENERAL INFORMATION DOCUMENT IS BEING UPLOADED ON THE NSE/BSE - EBP PLATFORM TO COMPLY WITH THE OPERATIONAL GUIDELINES AND AN OFFER WILL BE MADE BY ISSUE OF THE GENERAL INFORMATION DOCUMENT AND THE RELEVANT KEY INFORMATION DOCUMENT(S) ALONG WITH THE SIGNED PRIVATE PLACEMENT OFFER CUM APPLICATION LETTER AFTER COMPLETION OF THE BIDDING PROCESS ON A RELEVANT ISSUE DATE, TO SUCCESSFUL BIDDER(S) IN ACCORDANCE WITH THE PROVISIONS OF THE COMPANIES ACT, 2013 AND RELATED RULES.

DISCLOSURE UNDER SECTION 26(4) OF THE COMPANIES ACT

THE ISSUANCE OF DEBT SECURITIES IS BEING MADE ON PRIVATE PLACEMENT BASIS. SECTION 26 OF THE COMPANIES ACT IS NOT APPLICABLE TO THE ISSUANCE OF DEBT SECURITIES, AND THEREFORE NO ADDITIONAL DISCLOSURES HAVE BEEN MADE IN RELATION TO SECTION 26 OF THE COMPANIES ACT UNDER THIS GENERAL INFORMATION DOCUMENT AND ACCORDINGLY, A COPY OF THIS GENERAL INFORMATION DOCUMENT HAS NOT BEEN FILED WITH THE RELEVANT ROC(S).

PROMOTER(S)

CHOLAMANDALAM FINANCIAL HOLDINGS LIMITED, AMBADI INVESTMENTS LIMITED, M V SUBBIAH, M A ALAGAPPAN, A VENKATACHALAM, M M MURUGAPPAN, M M VENKATACHALAM, M A M ARUNACHALAM, S VELLAYAN, ARUN ALAGAPPAN, M M VEERAPPAN, V NARAYANAN, V ARUNACHALAM, M M MUTHIAH, M V MUTHIAH, ARUN VENKATACHALAM, M V SUBRAMANIAN, M V SUBBIAH HUF, M A ALAGAPPAN HUF, M M MURUGAPPAN HUF, M A M ARUNACHALAM HUF, M M VENKATACHALAM HUF, M M MUTHIAH HUF, A M M ARUNACHALAM HUF, MURUGAPPA & SONS (M V SUBBIAH, M A ALAGAPPAN & M M MURUGAPPAN HOLD SHARES ON BEHALF OF THE FIRM), TUBE INVESTMENTS OF INDIA LIMITED, NEW AMBADI ESTATES PRIVATE LIMITED, COROMANDEL INTERNATIONAL LIMITED, AMBADI ENTERPRISES LIMITED, CARBORUNDUM UNIVERSAL LIMITED, E.I.D. PARRY (INDIA) LIMITED, M A ALAGAPPAN (HOLDS SHARES ON BEHALF OF KADAMANE ESTATES).

TEL: +91 44 4090 7172; EMAIL: INVESTORS@CHOLA.MURUGAPPA.COM

FOR THE EMAIL ID AND TELEPHONE OF EACH PROMOTER PLEASE REFER TO PARAGRAPH 5.8 OF THIS GENERAL INFORMATION DOCUMENT.

PROMOTER GROUP

PLEASE REFER TO ANNEXURE D FOR THE FULL LIST OF PROMOTER GROUP MEMBERS.

TEL: +91 44 4090 7172; EMAIL: INVESTORS@CHOLA.MURUGAPPA.COM

PRIVATE & CONFIDENTIAL

THIS GENERAL INFORMATION DOCUMENT DATED APRIL 01, 2026 IS PREPARED IN CONFORMITY WITH THE SEBI (ISSUE AND LISTING OF NON-CONVERTIBLE SECURITIES) REGULATIONS, 2021 ISSUED VIDE NOTIFICATION NO. SEBI/LAD-NRO/GN/2021/39 DATED AUGUST 09, 2021 AND SECTION 42 OF THE COMPANIES ACT, 2013 READ WITH THE COMPANIES (PROSPECTUS AND ALLOTMENT OF SECURITIES) RULES, 2014, EACH AS AMENDED FROM TIME TO TIME.

GENERAL RISK

INVESTMENT IN NON-CONVERTIBLE SECURITIES IS RISKY, AND INVESTORS SHOULD NOT INVEST ANY FUNDS IN SUCH SECURITIES UNLESS THEY CAN AFFORD TO TAKE THE RISK ATTACHED TO SUCH INVESTMENTS. INVESTORS ARE ADVISED TO TAKE AN INFORMED DECISION AND TO READ THE RISK FACTORS CAREFULLY BEFORE INVESTING IN THIS OFFERING. FOR TAKING AN INVESTMENT DECISION, INVESTORS MUST RELY ON THEIR EXAMINATION OF THE ISSUE INCLUDING THE RISKS INVOLVED IN IT. SPECIFIC ATTENTION OF INVESTORS IS INVITED TO STATEMENT OF RISK FACTORS CONTAINED UNDER SECTION 4 OF THIS GENERAL INFORMATION DOCUMENT. THESE RISKS ARE NOT, AND ARE NOT INTENDED TO BE, A COMPLETE LIST OF ALL RISKS AND CONSIDERATIONS RELEVANT TO THE NON-CONVERTIBLE SECURITIES OR INVESTOR'S DECISION TO PURCHASE SUCH SECURITIES.

DETAILS OF ELIGIBLE INVESTORS

PLEASE REFER TO THE RELEVANT KEY INFORMATION DOCUMENT(S).

CREDIT RATING AND RATING RATIONALE

PLEASE REFER TO THE RELEVANT KEY INFORMATION DOCUMENT(S)

LISTING

THE DEBT SECURITIES ARE PROPOSED TO BE LISTED ON THE DEBT SEGMENT OF NSE/BSE ("DESIGNATED STOCK EXCHANGE"). THE ISSUER SHALL COMPLY WITH THE REQUIREMENTS OF THE SEBI LODR REGULATIONS (AS DEFINED HEREINAFTER) TO THE EXTENT APPLICABLE TO IT ON A CONTINUOUS BASIS.

DETAILS OF KEY MANAGERIAL PERSONNEL

CHIEF FINANCIAL OFFICER

NAME: MR. D ARUL SELVAN, PRESIDENT & CHIEF FINANCIAL OFFICER
EMAIL ID: ARULSELVAND@CHOLA.MURUGAPPA.COM
TELEPHONE: 044 40907172

COMPANY SECRETARY AND COMPLIANCE OFFICER

NAME: MS. P SUJATHA, COMPANY SECRETARY AND COMPLIANCE OFFICER
EMAIL ID: SUIJATHAP@CHOLA.MURUGAPPA.COM
TELEPHONE: 044 40907172

DEBENTURE TRUSTEE

PLEASE REFER TO THE RELEVANT KEY INFORMATION DOCUMENT(S)

STATUTORY AUDITOR



(1) M/S. KKC & ASSOCIATES LLP, CHARTERED ACCOUNTANTS
ADDRESS: LEVEL 19, SUNSHINE TOWER
SENAPATI BAPAT MARG
ELPHINSTONE ROAD, MUMBAI 400013,
TEL: 022 6143 7327
FIRM REGISTRATION NO.: 105146W/W100621
EMAIL: DEVANG@KKCLLP.IN

CONTACT PERSON: MR. DEVANG DOSHI, ASSOCIATE PARTNER



(2) M/S. B K KHARE & CO., CHARTERED ACCOUNTANTS
ADDRESS: 706-708, SHARDA CHAMBERS,
NEW MARINES LINES, MUMBAI 400 020
TELEPHONE: 022 62439500

REGISTRAR AND TRANSFER AGENT



NAME: KFIN TECHNOLOGIES LIMITED
ADDRESS: SELENIUM TOWERS B, PLOT NO.31 & 32,
FINANCIAL DISTRICT ,NANAKRAMGUDA,
SERILINGAMPALLY, HYDERABAD.500032
TELEPHONE: 9849712635
FAX: +91 40 6716 1563
EMAIL ID: UMESH.PANDEY@KFINTECH.COM
WEBSITE: WWW.KFINTECH.COM
CONTACT PERSON: UMESH PANDEY

		FIRM REGISTRATION NO.: 105102W EMAIL: PBKHARE@BKKHARECO.COM CONTACT PERSON: MS. PADMINI KHARE, PARTNER			
DETAILS ABOUT UNDERWRITING OF THE ISSUE OF DEBT SECURITIES INCLUDING THE AMOUNT UNDERTAKEN TO BE UNDERWRITTEN BY THE UNDERWRITERS		THE NATURE, NUMBER, PRICE AND AMOUNT OF SECURITIES OFFERED AND ISSUE SIZE (BASE ISSUE OR GREEN SHOE), AS MAY BE APPLICABLE		TYPE OF INSTRUMENT	
PLEASE REFER TO THE RELEVANT KEY INFORMATION DOCUMENT(S)		PLEASE REFER TO THE RELEVANT KEY INFORMATION DOCUMENT(S)		PROPOSED INSTRUMENTS	FACE VALUE (THESE ARE THE PRESENT VALUES AND MAY VARY PURSUANT TO ANY CHANGE IN THE APPLICABLE LAWS)
				SECURED NON-CONVERTIBLE DEBENTURES	INR 1,00,000 (INDIAN RUPEES ONE LAKHS ONLY)
				SECURED NON-CONVERTIBLE DEBENTURES (IN CASE OF REISSUANCE OF EXISTING SECURED NON-CONVERTIBLE DEBENTURES)	INR 10,00,000 (INDIAN RUPEES TEN LAKHS ONLY)
				UNSECURED NON-CONVERTIBLE DEBENTURES	INR 1,00,000 (INDIAN RUPEES ONE LAKHS ONLY)
				UNSECURED SUBORDINATED NON-CONVERTIBLE DEBENTURES	INR 1,00,000 (INDIAN RUPEES ONE LAKHS ONLY)
				UNSECURED PERPETUAL NON-CONVERTIBLE DEBENTURES	INR 1,00,00,000 (INDIAN RUPEES ONE CRORE ONLY)
				COMMERCIAL PAPER	INR 5,00,000 (INDIAN RUPEES FIVE LAKHS ONLY)
COUPON AND COUPON TYPE	COUPON PAYMENT FREQUENCY	REDEMPTION DATE		REDEMPTION AMOUNT	
PLEASE REFER TO THE RELEVANT KEY INFORMATION DOCUMENT(S)	PLEASE REFER TO THE RELEVANT KEY INFORMATION DOCUMENT(S)	PLEASE REFER TO THE RELEVANT KEY INFORMATION DOCUMENT(S)		PLEASE REFER TO THE RELEVANT KEY INFORMATION DOCUMENT(S)	
ISSUE OPENING DATE	ISSUE CLOSING DATE	PAY-IN-DATE		DEEMED DATE OF ALLOTMENT	
PLEASE REFER TO THE RELEVANT KEY INFORMATION DOCUMENT(S)	PLEASE REFER TO THE RELEVANT KEY INFORMATION DOCUMENT(S)	PLEASE REFER TO THE RELEVANT KEY INFORMATION DOCUMENT(S)		PLEASE REFER TO THE RELEVANT KEY INFORMATION DOCUMENT(S)	

TABLE OF CONTENTS

1.	DISCLAIMERS	1
2.	FORWARD-LOOKING STATEMENTS.....	5
3.	DEFINITIONS AND ABBREVIATIONS	6
4.	RISK FACTORS	8
5.	ISSUER INFORMATION	11
6.	CREDIT RATING AND RATING RATIONALE.....	30
7.	LISTING OF DEBT SECURITIES	30
8.	RECOVERY EXPENSE FUND	30
9.	ISSUE SCHEDULE.....	30
10.	NAME AND CONTACT DETAILS OF ARRANGERS AND OTHER PARTIES.....	31
11.	FINANCIAL INFORMATION	31
12.	BRIEF HISTORY OF THE ISSUER SINCE ITS INCORPORATION GIVING DETAILS OF ITS FOLLOWING ACTIVITIES:	35
13.	OTHER DISCLOSURES AND INFORMATION	43
14.	ISSUE DETAILS	81
15.	DETAILS AS PER SEBI NCS REGULATIONS:	82
16.	CONSENT OF DIRECTORS, AUDITORS, BANKERS TO ISSUE, TRUSTEES, SOLICITORS OR ADVOCATES TO THE ISSUE, LEGAL ADVISORS TO THE ISSUE, LEAD MANAGERS TO THE ISSUE, REGISTRAR TO THE ISSUE, AND LENDERS (IF REQUIRED, AS PER THE TERMS OF THE AGREEMENT) AND EXPERTS.....	83
17.	RESOLUTION OF THE BOARD.....	83
18.	DISCLOSURE IN TERMS OF SEBI DEBENTURE TRUSTEE MASTER CIRCULAR	83
19.	DISCLOSURE PRESCRIBED UNDER FORM PAS-4 OF COMPANIES (PROSPECTUS AND ALLOTMENT OF SECURITIES), RULES, 2014.....	83
	DECLARATION	84
	ANNEXURE A- FINANCIAL STATEMENTS	85
	ANNEXURE B - BOARD RESOLUTION	86
	ANNEXURE C- DUE DILIGENCE CERTIFICATE AND CONSENT LETTER FROM THE TRUSTEE.....	87
	ANNEXURE D - PROMOTER GROUP DETAILS.....	88

1. DISCLAIMERS

1.1 Disclaimer in relation to the General Information Document

This General Information Document is neither a prospectus nor a statement in lieu of prospectus and should not be construed to be a prospectus or a statement in lieu of prospectus under the Companies Act. The issue of Debt Securities to be listed on NSE/BSE is being made strictly on a private placement basis. This General Information Document is not intended to be circulated to any person other than the Eligible Investors. Multiple copies hereof given to the same entity shall be deemed to be given to the same person and shall be treated as such. This General Information Document does not constitute and shall not be deemed to constitute an offer or a private placement of the Debt Securities under the Companies Act or to the public in general. The contents of this General Information Document should not be construed to be an offer within the meaning of Section 42 of the Companies Act. This General Information Document shall be uploaded on the NSE/BSE - EBP Platform to comply with the Operational Guidelines and an offer shall only be made upon the issue of the PPOAL to successful bidders after the completion of the bidding process.

This General Information Document has been prepared in conformity with the SEBI NCS Regulations to provide general information about the Issuer and the Debt Securities to Eligible Investors and shall be uploaded on the NSE/BSE - EBP Platform to facilitate invitation of bids. This General Information Document shall be available on the debt segment of NSE/BSE website after the final listing of the Debt Securities. This General Information Document does not purport to contain all the information that any Eligible Investor may require. Neither this General Information Document nor any other information supplied in connection with the issue of Debt Securities is intended to provide the basis of any credit or other evaluation and any recipient of this General Information Document should not consider such receipt a recommendation to subscribe to the issue or purchase any Debt Securities. Each Eligible Investor contemplating subscribing to the issue or purchasing any Debt Securities should make its own independent investigation of the financial condition and affairs of the Issuer and its own appraisal of the creditworthiness of the Issuer as well as the structure of the issue of Debt Securities. Eligible Investors should consult their own financial, legal, tax and other professional advisors as to the risks and investment considerations arising from an investment in the Debt Securities. It is the responsibility of successful bidders to also ensure that they will sell these Debt Securities strictly in accordance with this General Information Document and Applicable Laws, so that the sale does not constitute an offer to the public, within the meaning of the Companies Act. Neither the intermediaries, nor their agents, nor advisors associated with the issue of Debt Securities undertake to review the financial condition or any of the affairs of the Issuer contemplated by this General Information Document or have any responsibility to advise any Eligible Investor or successful bidders in the Debt Securities of any information coming to the attention of any other intermediary.

The Issuer confirms that, as of the date hereof, this General Information Document (including the documents incorporated by reference herein, if any) contains all information in accordance with the SEBI NCS Regulations that are material in the context of the issue of the Debt Securities, and are accurate in all material respects and does not contain any untrue statement of a material fact or omit to state any material fact necessary to make the statements herein not misleading, in the light of the circumstances under which they are made. No person has been authorised to give any information or to make any representation not contained or incorporated by reference in this General Information Document or in any material made available by the Issuer to any Eligible Investor pursuant hereto and, if given or made, such information or representation must not be relied upon as having been authorised by the Issuer. Further, the Issuer and the Arranger(s) accept no responsibility for statements made otherwise than in the General Information Document or in the advertisement or any other material issued by or at the instance of the Issuer and anyone placing reliance on any source of information other than this General Information Document for investment in the issue of Debt Securities would be doing so at his own risk.

This General Information Document and the contents hereof are restricted for providing information under SEBI NCS Regulations for the purpose of inviting bids on the NSE/BSE - EBP Platform only from the Eligible Investors. An offer of private placement shall be made by the Issuer by way of issue of the PPOAL to the successful bidders who have been addressed through a communication by the Issuer and/or the Arranger and only such recipients are eligible to apply for the Debt Securities. All Eligible Investors are required to comply with the relevant regulations/guidelines applicable to them, including but not limited to the Operational Guidelines for investing in the issue of Debt Securities. The contents of this General Information Document and any other information supplied in connection with this General Information Document or the Debt Securities are intended to be used only by those Eligible Investors to whom it is distributed. It is not intended for distribution to any other person and should not be reproduced or disseminated by the recipient.

No offer of private placement is being made to any persons other than the successful bidders on the NSE/BSE - EBP Platform to whom the PPOAL will be separately sent by or on behalf of the Issuer. Any application by any person who is not a successful bidder (as determined in accordance with the Operational Guidelines) shall be rejected without assigning any reason.

The person who is in receipt of this General Information Document shall maintain utmost confidentiality regarding the contents of this General Information Document and shall not reproduce or distribute in whole or part or make any announcement in public or to a third party regarding the contents of this General Information Document or deliver this

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This General Information Document has been prepared by the Issuer for providing information in connection with the proposed issue of Debt Securities described in this General Information Document. The Issuer does not undertake to update this General Information Document to reflect subsequent events after the date of the General Information Document and thus it should not be relied upon with respect to such subsequent events without first confirming its accuracy with the Issuer.

Neither the delivery of this General Information Document nor any issue of Debt Securities made hereunder shall, under any circumstances, constitute a representation or create any implication that there has been no change in the affairs of the Issuer since the date hereof.

This General Information Document does not constitute, nor may it be used for or in connection with, an offer or solicitation by anyone in any jurisdiction other than in India in which such offer or solicitation is not authorised or to any person to whom it is unlawful to make such an offer or solicitation. No action is being taken to permit an offering of the Debt Securities or the distribution of this General Information Document in any jurisdiction where such action is required. The distribution of this General Information Document and the offer, sale, transfer, pledge or disposal of the Debt Securities may be restricted by law in certain jurisdictions. Persons who have possession of this General Information Document are required to inform themselves about any such restrictions. No action is being taken to permit an offering of the Debt Securities or the distribution of this General Information Document in any jurisdiction other than India.

Each person receiving the General Information Document acknowledges that:

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1.2 Issuer's absolute responsibility

The Issuer, having made all reasonable inquiries, accepts responsibility for and confirms that this General Information Document contains all information with regard to the Issuer and the issue of Debt Securities which is material in the context of the issue of Debt Securities, that the information contained in the General Information Document is true and correct in all material aspects and is not misleading, that the opinions and intentions expressed herein are honestly stated and that there are no other facts, the omission of which make this General Information Document as a whole or any of such information or the expression of any such opinions or intentions misleading.

1.3 Disclaimer in respect of jurisdiction

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1.4 Disclaimer in respect of the Stock Exchange

As required, a copy of this General Information Document along with the relevant Key Information Document(s) shall be submitted to the Stock Exchange for hosting the same on its website.

It is to be distinctly understood that such submission of this General Information Document along with the relevant Key Information Document(s) with Designated Stock Exchange 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 the Designated Stock Exchange; nor does it in any manner warrant, certify or endorse the correctness or completeness of any of the contents of this General

Information Document and the relevant Key Information Document(s); nor does it warrant that the Issuer's Debt Securities will be listed or continue to be listed on the Designated Stock Exchange; nor does it take responsibility for the financial or other soundness of the Issuer, its promoters, its management or any scheme or project of the Issuer. Every person who desires to apply for or otherwise acquire any Debt Securities of the Issuer may do so pursuant to independent inquiry, investigation and analysis and shall not have any claim against the Designated Stock 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.

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This General Information Document has not been filed with SEBI. The Debt Securities have not been recommended or approved by SEBI nor does SEBI guarantee the accuracy or adequacy of this General Information Document.

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1.6 Disclaimer in respect of the Reserve Bank of India

The Debt Securities have not been recommended or approved by the RBI nor does RBI guarantee the accuracy or adequacy of this General Information Document. It is to be distinctly understood that this General Information Document should not, in any way, be deemed or construed that the Debt Securities have been recommended for investment by the RBI. RBI does not take any responsibility either for the financial soundness of the Issuer, or the Debt Securities being issued by the Issuer or for the correctness of the statements made or opinions expressed in this General Information Document. Eligible Investors may make investment decision in the Debt Securities offered in terms of this General Information Document solely on the basis of their own analysis and RBI does not accept any responsibility about servicing/repayment of such investment.

RBI does not accept any responsibility or guarantee about the present position as to the financial soundness of the Company or for the correctness of any of the statements or representations made or opinions expressed by the Company and for discharge of liability by the Company.

1.7 Disclaimer in respect of the Arranger

The Issuer has authorised the Arranger(s) to distribute this General Information Document in connection with the placement of the Debt Securities proposed to be issued under this Issue. Nothing in this General Information Document constitutes an offer of securities for sale in any other jurisdiction where such offer or placement would be in violation of any law, rule or regulation. The Issuer hereby declares that it has exercised due-diligence to ensure complete compliance with prescribed disclosure norms in the General Information Document.

Each person receiving this General Information Document acknowledges that such person has not relied on the Arranger(s), nor any person affiliated with the Arranger(s), in connection with its investigation of the accuracy of such information or its investment decision, and each such person must rely on its own examination of the Issuer and the merits and risks involved in investing in the Debt Securities. The Arranger(s): (a) has no obligations of any kind to any Eligible Investor under or in connection with any Transaction Document; (b) is not acting as trustee or fiduciary for the Eligible Investor; and (c) is under no obligation to conduct any "know your customer" or other procedures in relation to any person on behalf of any Eligible Investor. Neither the Arranger(s) nor its affiliates or its respective officers, Directors, partners, employees, agents, advisors or representatives are responsible for: (a) the adequacy, accuracy, completeness and/ or use of any information (whether oral or written) supplied by the Issuer or any other person in or in connection with any Transaction Document or this General Information Document; (b) the legality, validity, effectiveness, adequacy or enforceability of any Transaction Document (as specified in the Key Information Document) or any other agreement, arrangement or document entered into, made or executed in anticipation of or in connection with any Transaction Document; or (c) any determination as to whether any information provided or to be provided to any finance party is non-public information the use of which may be regulated or prohibited by Applicable Law or regulation or otherwise.

The only role of the Arranger(s) with respect to the Debt Securities is confined to arranging placement of the Debt Securities on the basis of this General Information Document as prepared by the Issuer. Without limiting the foregoing,

the Arranger(s) is not acting, and has not been engaged to act, as an underwriter, merchant banker or other intermediary with respect to the Debt Securities. The Issuer is solely responsible for the truth, accuracy and completeness of all the information provided in the General Information Document. The Arranger(s) is not responsible for preparing, clearing, approving, scrutinising or vetting the General Information Document, nor is the Arranger(s) responsible for doing any due-diligence for verification of the truth, correctness or completeness of the contents of the General Information Document. The Arranger(s) shall be entitled to rely on the truth, correctness and completeness of the General Information Document. The Arranger(s) is authorised to deliver copies of this General Information Document on behalf of the Issuer to Eligible Investors which are considering participation in the Issue and shall use this General Information Document for the purpose of soliciting subscription(s) from Eligible Investors in the Debt Securities. It is to be distinctly understood that the aforesaid use of the General Information Document by the Arranger(s) should not in any way be deemed or construed to mean that the General Information Document has been prepared, cleared, approved, scrutinised or vetted by the Arranger(s). The contents of the General Information Document shall not in any manner be deemed to have been warranted, certified or endorsed by the Arranger(s) as to the truth, correctness or completeness thereof. Each recipient must satisfy itself as to the accuracy, reliability, adequacy, reasonableness or completeness of the General Information Document.

The Eligible Investor should carefully read and retain this General Information Document. However, the Eligible Investors are not to construe the contents of this General Information Document as investment, legal, accounting, regulatory or tax advice, and the Eligible Investors should consult with their own advisors as to all legal, accounting, regulatory, tax, financial and related matters concerning an investment in the Debt Securities. This General Information Document is not intended to be (and should not be used as) the basis of any credit analysis or other evaluation and should not be considered as a recommendation by the Arranger(s) that any recipient participates in the Issue or advice of any sort. It is understood that each recipient of this General Information Document will perform its own independent investigation and credit analysis of the proposed financing and the business, operations, financial condition, prospects, creditworthiness, status and affairs of the Issuer, based on such information and independent investigation as it deems relevant or appropriate and without reliance on the Arrangers or on this General Information Document.

The Arranger(s) has not independently verified the contents of this General Information Document. Accordingly, no representation, warranty or undertaking (express or implied) is made and no responsibility is accepted by the Arranger(s) or any of its officers as to the adequacy, completeness or reasonableness of the information contained herein or of any further information, statement, notice, opinion, memorandum, expression or forecast made or supplied at any time in relation thereto.

Distribution of the General Information Document does not constitute a representation or warranty, express or implied by the Arranger(s) that the information and opinions herein will be updated at any time after the date of the General Information Document. The Arranger(s) does not undertake to notify any recipient of any information coming to the attention of the Arranger(s) after the date of the General Information Document. No responsibility or liability or duty of care is or will be accepted by the Arranger(s) for updating or supplementing the General Information Document nor for providing access to any additional information as further information becomes available.

Neither the Arranger(s) nor any of its respective Directors, employees, officers or agents shall be liable for any direct, indirect or consequential loss or damage suffered by any person as a result of relying on any statement in or omission from this General Information Document or in any other information or communications made in connection with the Debt Securities. The Arranger(s) is acting for the Company in relation to the Issue of the Debt Securities and not on behalf of the recipients of the General Information Document. The receipt of the General Information Document by any recipient is not to be constituted as the giving of investment advice by the Arranger(s) to that recipient, nor to constitute such a recipient a customer of the Arranger(s). The Arranger(s) is not responsible to any other person for providing the protection afforded to the customers of the Arranger(s) nor for providing advice in relation to the Debt Securities.

Each recipient of the Transaction Documents acknowledges that:

- (a) each recipient has been afforded an opportunity to request and to review and has received all additional information considered by the recipient to be necessary to verify the accuracy of or to supplement the information contained therein; and
- (b) such recipient has not relied on the Arranger in connection with its investigation of the accuracy of such information or its investment decision.

The Arranger(s) may purchase and hold the Debt Securities for their own account or for the accounts of its customers or enter into other transactions (including derivatives) relating to the Debt Securities at the same time as the offering of the Debt Securities. The Arranger(s) may have engaged in or may in the future engage in other dealings in the ordinary course of business with the Company and / or its subsidiaries and affiliates.

The Issuer has prepared this General Information Document and the Issuer is solely responsible for its contents. The Issuer will comply with all laws, rules and regulations and has obtained all governmental, regulatory and corporate approvals for the issuance of the Debt Securities. All the information contained in this General Information Document

has been provided by the Issuer or is from publicly available information and such information has not been independently verified by the Arrangers.

1.8 Cautionary note

The Eligible Investors have confirmed that they: (i) are knowledgeable and experienced in financial and business matters, have expertise in assessing credit, market and all other relevant risk and are capable of evaluating, and have evaluated, independently the merits, risks and suitability of purchasing the Debt Securities, (ii) understand that the Issuer has not provided, and will not provide, any material or other information regarding the Debt Securities, except as required in terms of the Transaction Documents, (iii) have not requested the Issuer to provide it with any such material or other information except as required in terms of the Transaction Documents, (iv) have not relied on any investigation that any person acting on their behalf may have conducted with respect to the Debt Securities, (v) have made their own investment decision regarding the Debt Securities based on their own knowledge (and information they have or which is publicly available) with respect to the Debt Securities or the Issuer, (vi) have had access to such information as deemed necessary or appropriate in connection with purchase of the Debt Securities, (vii) are not relying upon, and have not relied upon, any statement, representation or warranty made by any person, other those as set out under the Transaction Documents, and (viii) understand that, by purchase or holding of the Debt Securities, they are assuming and are capable of bearing the risk of loss that may occur with respect to the Debt Securities, including the possibility that they may lose all or a substantial portion of their investment in the Debt Securities, and they will not look to the Trustee appointed for the Debt Securities, as may be applicable for all or part of any such loss or losses that they may suffer.

Recipients shall not be entitled to use any of the information otherwise than for deciding whether to invest in the Debt Securities.

No person including any employee of the Issuer has been authorized to give any information or to make any representation not contained in this General Information Document. Any information or representation not contained herein must not be relied upon as having been authorized by or on behalf of the Issuer. Neither the delivery of this General Information Document at any time nor any statement made in connection with the offering of the Debt Securities shall under the circumstances imply that any information/representation contained herein is correct at any time subsequent to the date of this General Information Document. The distribution of this General Information Document, the relevant Key Information Document(s) or the Application Forms and the offer, sale, pledge or disposal of the Debt Securities may be restricted by law in certain jurisdictions. Persons into whose possession this General Information Document comes are required by the Issuer to inform themselves about and observe any such restrictions. The sale or transfer of these Debt Securities outside India may require regulatory approvals in India, including without limitation, the approval of the RBI.

The Issuer reserves the right to withdraw the bid prior to the issue of Debt Securities in accordance with the Operational Guidelines, in the event of any unforeseen development adversely affecting the economic and regulatory environment or otherwise.

1.9 Confidentiality

By accepting a copy of this General Information Document or any other information supplied in connection with this General Information Document or the Debt Securities, each recipient agrees that neither it nor any of its employees or advisors will use the information contained herein for any purpose other than evaluating the transaction described herein or will divulge to any other party any such information. This General Information Document or any other information supplied in connection with this General Information Document or the Debt Securities must not be photocopied, reproduced, extracted or distributed in full or in part to any person other than the recipient without the prior written consent of the Issuer.

2. FORWARD-LOOKING STATEMENTS

2.1 Certain statements in this General Information Document are not historical facts but are “forward- looking” in nature. Forward-looking statements appear throughout this General Information Document, including, without limitation, under the section titled “*Risk Factors*”. Forward-looking statements may include statements concerning the Issuer’s plans, financial performance, the Issuer’s competitive strengths and weaknesses, and the trends the Issuer anticipates in the industry, along with the political and legal environment, and geographical locations, in which the Issuer operates, and other information that is not historical information.

2.2 The Company may have included statements in this General Information Document, that contain words or phrases such as “will”, “would”, “aim”, “aimed”, “will likely result”, “is likely”, “are likely”, “believe”, “expect”, “expected to”, “will continue”, “will achieve”, “anticipate”, “estimate”, “estimating”, “intend”, “plan”, “contemplate”, “seek to”, “seeking to”, “trying to”, “target”, “propose to”, “future”, “objective”, “goal”, “project”, “should”, “can”, “could”, “may”, “will pursue” and similar expressions or variations of such expressions, that may constitute “forward-looking statements”. These forward- looking statements involve a number of risks, uncertainties and other factors that could

cause actual results, opportunities and growth potential to differ materially from those suggested by the forward-looking statements. These risks and uncertainties include, but are not limited to:

- (a) General economic and business conditions in India and other countries (including where the Company has a presence);
- (b) The Company's ability to successfully implement its strategy, its growth and expansion plans and technological changes;
- (c) The Company's ability to manage the increased complexity of the risks that the Company faces following its rapid growth;
- (d) Changes in the value of the Indian Rupee and changes in value of other currencies;
- (e) Changes in Indian or international interest rates, credit spreads and equity market prices;
- (f) Changes in laws and regulations that apply to the Company in India and in other countries where the Company is carrying on business;
- (g) Changes in political conditions in India and in other countries where the Company is carrying on business; and
- (h) Changes in the foreign exchange control regulations in India and in other jurisdictions where the Company is carrying on business.

The Company undertakes no obligation to update forward-looking statements to reflect events or circumstances after the date thereof. Forward looking statements speak only as of the date of this General Information Document. None of the Issuer, its directors, its officers or any of their respective affiliates or associates has any obligation to update or otherwise revise any statement reflecting circumstances arising after the date hereof or to reflect the occurrence of underlying events, even if the underlying assumptions do not come to fruition.

In addition, other factors that could cause actual results to differ materially from those estimated by the forward-looking statements contained in this General Information Document include, but are not limited to the general economic and political conditions in India and the other countries which have an impact on the Company's business activities or investments, political or financial instability in India or any other country caused by any factor including any terrorist attacks in India, the United States of America or elsewhere or any other acts of terrorism world-wide, any anti-terrorist or other attacks by the United States of America, the monetary and interest rate policies of India, political or financial instability in India or any other country or military armament or social unrest in any part of India, inflation, deflation, unanticipated turbulence in interest rates, changes in the value of the Indian Rupee, foreign exchange rates, equity prices or other rates or prices, the performance of the financial markets and level of internet penetration in India and globally, changes in domestic and foreign laws, regulations and taxes, changes in competition and the pricing environment in India and regional or general changes in asset valuations. For a further discussion on the factors that could cause actual results to differ, see the discussion under "Risk Factors" contained in this General Information Document.

3. DEFINITIONS AND ABBREVIATIONS

In this General Information Document, unless the context otherwise requires, the terms defined, and abbreviations expanded below, have the same meaning as stated in this section. Terms not defined herein shall have the meanings ascribed to them under the Key Information Document. References to statutes, rules, regulations, guidelines and policies will be deemed to include all amendments and modifications notified thereto.

3.1 Issuer Related Terms

Term	Description
Applicable Law(s)	shall have the meaning as ascribed to the term 'Applicable Law(s)' in the relevant Key Information Document(s).
Application Form	shall have the meaning as ascribed to the term 'Application Form' in the relevant Key Information Document(s).
Arranger(s)	shall have the meaning as ascribed to the term 'Arranger(s)' in the relevant Key Information Document(s).
Articles / Articles of Association	means articles of association of the Issuer, as amended from time to time.
Auditors	means (i) M/s. KKC & Associates LLP; (ii) M/s. B K Khare & Co, Chartered Accountants
Board of Directors / Board	means the board of directors of the Company for the time being and from time to time.
BSE	means Bombay Stock Exchange of India Limited.

Term	Description
BSE-EBP Platform	means the Electronic Book Provider Platform of BSE for issuance of debt securities on private placement basis.
CDSL	means Central Depository Services Limited.
Companies Act	means Companies Act, 2013, as amended from time to time.
Coupon Rate/ Coupon	shall have meaning set forth in “ <i>Issue Details</i> ” section of the relevant Key Information Document(s).
Coupon Payment Date	shall have the meaning as ascribed to the term ‘Coupon Payment Date’ in the relevant Key Information Document(s).
Credit Rating Agency/ Rating Agency	shall have the meaning as ascribed to the term ‘Credit Rating Agency’/‘Rating Agency’ in the relevant Key Information Document(s).
Deemed Date of Allotment	means the same date as the Pay In Date.
Cut Off Date	means December 31, 2025
Directors	means the directors constituting the Board of the Issuer.
Eligible Investors	shall have the meaning as ascribed to the term ‘Eligible Investors’ in the relevant Key Information Document(s).
Financial Statement	means in relation to a company, its audited financial statements (on a consolidated and non-consolidated basis (as applicable)) for a Financial Year.
General Information Document	means this general information document dated April 01, 2026.
Governmental Authority	shall have the meaning as ascribed to the term ‘Governmental Authority’ in the relevant Key Information Document(s).
Key Information Document(s)	means the key information document required to be filed in relation to issuance of Debt Securities/commercial paper under this General Information Document.
Memorandum or Memorandum of Association	means the memorandum of association of the Issuer, as amended from time to time.
NSDL	means National Securities Depository Limited.
NSE	means National Stock Exchange of India Limited.
NSE-EBP PLATFORM	means the Electronic Book Provider Platform of NSE for issuance of debt securities on private placement basis.
Private Placement Offer cum application Letter/ PPOAL/Offer Letter	means the private placement offer cum application letter prepared and circulated by the Issuer to such Eligible Investors who are successful bidders, in compliance with Section 42 of the Companies Act, 2013 read with Rule 14 of the Companies (Prospectus and Allotment of Securities) Rules, 2014.
Promoters	means: (i) Cholamandalam Financial Holdings Limited; (ii) Ambadi Investments Limited; (iii) M V Subbiah, (iv)M A Alagappan;; (v) A Venkatachalam (vi) M M Murugappan; (vii) M M Venkatachalam; (viii) M A M Arunachalam; (ix) S Vellayan; (x) Arun Alagappan; (xi) M M Veerappan; (xii) V Narayanan; (xiii) V Arunachalam; (xiv) M M Muthiah; (xv) M V Muthiah; (xvi) Arun Venkatachalam; (xvii) M V Subramanian;; (xviii) M V Subbiah HUF; (xix) M A Alagappan HUF; (xx) M M Murugappan HUF; (xxi) M A M Arunachalam HUF; (xxii) M M Venkatachalam HUF; (xxiii) M M Muthiah HUF; (xxiv) A M M Arunachalam HUF; (xxv) Murugappa & Sons (M V Subbiah, M A Alagappan & M M Murugappan hold shares on behalf of the firm); (xxvi) Tube Investments of India Limited; (xxvii) New Ambadi Estates Private Limited; (xxviii) Coromandel International Limited; (xxix) Ambadi Enterprises Limited; (xxx) Carborundum Universal Limited; (xxxi) E.I.D. Parry (India) Limited; (xxxii) M A Alagappan (holds shares on behalf of Kadamane Estates).
Promoter Group	means as specified in Annexure D.
Registered Office	means Chola Crest, C 54- 55 & Super B-4, Thiru-Vi-Ka Industrial Estate, Guindy, Chennai – 600032
Related Party Transaction	means a transaction involving transfer of resources, services or obligations between: (i) the Issuer or any of its subsidiaries on one hand and a related party of the Issuer or any of its subsidiaries on the other hand; or (ii) the Issuer or any of its subsidiaries on one hand and any other person or entity, on the other hand, the purpose and effect of which is to benefit a related party of the Issuer or any of its subsidiaries with effect 1 st April 2024; regardless of whether a price is charged and a "transaction" with a related party shall be construed to include a single transaction or a group of transactions in a contract.
Registrar and Transfer Agent	Means KFin Technologies Ltd.
SEBI	means Securities and Exchange Board of India
SEBI Debenture Trustee Master Circular	means SEBI Master Circular with reference number SEBI/HO/DDHS-PoD-1/P/CIR/2025/117 dated 13 August 2025, as amended from time to time.
SEBI Act	means the Securities and Exchange Board of India Act, 1992, as amended from time to time.

Term	Description
SEBI LODR Regulations	means SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 issued by SEBI, as amended from time to time.
SEBI NCS Regulations	means SEBI (Issue and Listing of Non-Convertible Securities) Regulations, 2021 issued by SEBI, as amended from time to time read with the SEBI Master Circular.
Subsidiaries	mean the subsidiaries of the Issuer.
Tax	shall have the meaning as ascribed to the term 'Tax' in the relevant Key Information Document(s).
Transaction Documents	shall have the meaning as ascribed to the term 'Transaction Documents' in the relevant Key Information Document(s).
Trustee	shall have the meaning as ascribed to the term 'Debenture Trustee' in the relevant Key Information Document(s).

3.2 Conventional General Terms and Abbreviations

Abbreviation	Full form
AUM	Assets Under Management
Cr	Crore
CIN	Corporate Identification Number
EBP	Electronic Book Provider
Financial Year/ FY	The accounting period commencing from 1 April of the previous year till 31 March of the year under reference.
INR	Indian Rupees
ISIN	International Securities Identification Number
N.A.	Not Applicable
RBI	Reserve Bank of India
SEBI	Securities and Exchange Board of India constituted under the Securities and Exchange Board of India Act, 1992
PAN	Permanent Account Number
ROC	Registrar of Companies

4. RISK FACTORS

An investment in Debt Securities involves risks. These risks may include, among others, equity market, bond market, interest rate, market volatility and economic, political and regulatory risks and any combination of these and other risks. Some of these are briefly discussed below. Eligible Investors and subsequent purchasers of the Debt Securities should be experienced with respect to transactions in instruments such as the Debt Securities. Eligible Investors and subsequent purchasers of the Debt Securities should understand the risks associated with an investment in the Debt Securities and should only reach an investment decision after careful consideration, with their legal, tax, accounting and other advisers, of (a) the suitability of an investment in the Debt Securities in the light of their own particular financial, tax and other circumstances and (b) the information set out in this General Information Document. Unless the context requires otherwise, the risk factors described below apply to the Issuer only. If any one of the risks enumerated below occurs, the Issuer's business, financial conditions and results of operations could suffer and therefore, the value of Issuer's debt securities could decline.

The financial and other related implications of the risk factors, wherever quantifiable, have been disclosed in the risk factors mentioned below. However, there are certain risk factors where the financial impact is not quantifiable and, therefore, cannot be disclosed in such risk factors.

This General Information Document also contains forward-looking statements that involve risks, assumptions, estimates and uncertainties. Our actual results could differ materially from those anticipated in such forward-looking statements as a result of certain factors including the considerations described below and elsewhere in this General Information Document.

4.1 Risk Factors Pursuant to SEBI NCS Regulations

(a) *Risks in relation to the non-convertible securities –*

- (i) ***The Debt Securities may not be a suitable investment for all purchasers:*** Eligible Investors should ensure that they understand the nature of the Debt Securities and the extent of their exposure to risk, that they have sufficient knowledge, experience and access to professional advisers to make their own legal, tax, accounting and financial evaluation of the merits and risks of investment in the Debt

Securities and that they consider the suitability of the Debt Securities as an investment in the light of their own circumstances and financial condition.

- (ii) **Modification, waivers and substitution:** The conditions of the Debt Securities shall contain provisions for calling meetings of holders of Debt Securities to consider matters affecting their interests generally. These provisions permit defined majorities to bind all holders of Debt Securities including holders of Debt Securities who did not attend and vote at the relevant meeting and holders of Debt Securities who voted in a manner contrary to the majority.
 - (iii) **Any downgrading in credit rating of the Debt Securities may affect the value of the Debt Securities:** The Debt Securities proposed to be issued pursuant to this General Information Document carry a rating as may be mentioned in the Key Information Document that would be prepared for each issuance. The Issuer cannot guarantee that the ratings on the Debt Securities will not be downgraded. A downgrade in the credit ratings may lower the value of the Debt Security.
 - (iv) **Changes in interest rates may affect the price of the Issuer's Debt Securities:** All securities where a fixed rate of interest is offered, such as the debentures, are subject to price risk. Interest rates are highly sensitive and fluctuations thereof are dependent upon many factors which are beyond the Issuer's control, including the monetary policies of the RBI, de-regulation of the financial services sector in India, domestic and international economic and political conditions, inflation and other factors. 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 fall or rise 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. Increased rates of interest, which frequently accompany inflation and/or a growing economy, are likely to have a negative effect on the price of the Debt Securities.
 - (v) **Uncertain trading market:** The Issuer intends to list the Debt Securities on the WDM Segment of NSE/BSE or such other recognized stock exchanges that the Issuer may deem fit after giving prior intimation to the Trustee. The Issuer cannot provide any guarantee that the Debt Securities will be frequently traded on NSE/BSE or such other stock exchanges on which the Debt Securities are listed and that there would be any market for the Debt Securities.
 - (vi) Our ability to service the Debt Securities shall depend on various factors including our financial condition. Our ability to pay interest accrued on the Debt Securities and/or the principal amount outstanding from time to time in connection therewith would be subject to various factors inter-alia including our financial condition, profitability and the general economic conditions in India and in the global financial markets. We cannot assure you that we would be able to repay the principal amount outstanding from time to time on the Debt Securities and/or the interest accrued thereon in a timely manner or at all. Although our Company will create appropriate security in favour of the Trustee for the Debenture holders. The realisable value of the assets charged as security of the Company, may be lower than the outstanding principal and/or interest accrued thereon in connection with the Debt Securities. A failure or delay to recover the expected value from a sale or disposition of such assets charged as security could expose you to a potential loss.
 - (vii) Debt Securities shall be subordinated to certain liabilities in the event of winding up. The Debt Securities will be subordinated to certain liabilities preferred by law such as the claims of the Government on account of taxes, and certain liabilities incurred in the ordinary course of our business. In particular, in the event of bankruptcy, liquidation or winding-up, our Company's assets will be available to pay obligations on the Debt Securities only after all of those liabilities that rank senior to these Debt Securities have been paid.
- (b) *Risks in relation to the security created in relation to the Debt Securities, if any - Debt Securities are secured by receivables of the Company which though standard, may or may not be realizable fully in case of liquidation. The valuation of the security might differ with actual realization value if and when enforced.*
 - (c) *Refusal of listing of any security of the issuer during preceding three financial years and current financial year by any of the stock exchanges in India or abroad – Nil.*
 - (d) *Limited or sporadic trading of non-convertible securities of the issuer on the stock exchanges*
 - (e) *In case of outstanding debt instruments or deposits or borrowings, any default in compliance with the material covenants such as creation of security as per terms agreed, default in payment of interest, default in redemption or repayment, non-creation of debenture redemption reserve, default in payment of penal interest wherever applicable – Nil.*

- (f) *If secured, any risks in relation to maintenance of security cover or full recovery of the security in case of enforcement - Though the company maintains security cover as agreed in the Transaction Documents, the realizable value might differ and may be lesser than the book value in case of enforcement.*
- (g) *While the secured non-convertible debentures will be secured against a charge to the tune of minimum 100% (hundred percent) of the principal and interest amount in favour of Trustee to monitor that the security is maintained, however, the possibility of recovery of 100% (hundred percent) of the amount shall depend on the market scenario prevalent at the time of enforcement of the security.*
- (h) *Risk in relation to the perpetual debt instruments – the terms and conditions attached to the perpetual debt instruments may provide the Issuer with an option to call back the perpetual debt instrument after a period of 10 (ten) years and if this option is not exercised, the Issuer will not repay the principal component of the perpetual debt instrument but will provide a step-up coupon of minimum 1% above the interest rate specified in the concerned term sheet. Therefore, the perpetual debt instrument provides the Issuer a discretion for “skipping/delaying the payment of interest/principal” as specified under the circular no. SEBI/HO/DDHS/DDHS-RACPOD1/P/CIR/2023/027 dated February 8, 2023 issued by SEBI.*

4.2 Political, Legal, Regulatory and Social Risk

We are exposed to the political, legal, regulatory and social risks of the countries in which we operate. These risks potentially include expropriation and nationalization of property, instability in political, economic or financial systems, uncertainty arising from underdeveloped legal and regulatory systems, corruption, civil strife or labor unrest, acts of war, armed conflict, terrorism, outbreaks of infectious diseases, prohibitions. Countries in which we have operations or intend to have operations have transportation, telecommunications and financial services infrastructures that may present logistical challenges not associated with doing business in more developed locales. Furthermore, we may have difficulty in ascertaining our legal obligations and enforcing any rights that we may have. Political, legal and commercial instability or community disputes in the countries and territories in which we operate could affect our operations.

4.3 Management’s perception of Risk Factors:

(a) *Macroeconomic Risk*

The global economy continues to be exposed to macroeconomic challenges in the form of increasing inflation, climbing interest rates, fears of an upcoming recession and a looming debt crisis along with geopolitical issues. The Company is into financial service sector & is operating only in India, the macro-economic impact in form of recession, changes to monetary policy will have an effect in financial services & in turn on our operations.

(b) *Competition Risk*

With new entrants in the industry and continuous changes in the operating arena, the inability to adapt to new methods and evolve with market dynamics may result in loss of market share and declining revenues.

(c) *Environment Compliance and Sustainability Risk*

Reducing environmental footprint, ensuring optimum utilisation of scarce resources, and increasing consumption of renewable sources of energy have never been more important. It is also essential to comply with environmental rules and regulations. Our inability to sustain the high standards of environmental regulation might adversely impact our reputation and have financial implication.

(d) *Human Resource Risk*

Significant talent exodus in senior management, mid management and junior levels in functions like business, credit, operations, technology, finance & accounts, legal, treasury and other functions that the company is involved in poses a significant talent risk to the Company in terms of meeting our current plans and future aspirations.

(e) *Regulatory Risk*

Our operations are subject to local laws and regulations of the land. Any change in the regulatory framework, in regions where we operate, could adversely affect our business prospects.

(f) *Risk relating to Cyberattack and Security*

While the Company has adopted the best available cyber security framework and deployed a number of industry leading cyber defence technological controls, there may be potential loss of sensitive data or

disruption to operations due to cyber-attack or hardware/ software failure, compromise of customer data, defacement of Company's website, social media profile, etc.

(g) *Risk related to Data Privacy*

The Company's business systems are continually upgraded/updated to continuously mitigate data privacy risks including carrying out privacy impact assessment, defining data privacy framework, usage of privacy enhancing technologies and a regular independent assessment of data. However, there exists a probability of breach of customer/ employee's sensitive personal information due to transactions and other activities on our platform, including protecting the data in and hosted on our system, including against attacks on our system by outside parties or fraudulent behaviour by our employees, addressing concerns related to privacy and sharing, safety, security and other factors and complying with applicable laws, rules and regulations relating to the collection, use, disclosure or security of personal information, including any requests from regulatory and government authorities relating to such data.

(h) *Risk related to data security leakage from third party agencies*

As the Company uses third party agencies for carrying out various business-related activities, there could be a probability of loss of business sensitive data and sensitive customer data managed by third parties.

5. ISSUER INFORMATION

5.1 General Information about the Issuer

Company	Cholamandalam Investment and Finance Company Limited
Date of Incorporation	August 17, 1978
Corporate Identity Number	L65993TN1978PLC007576
Registered Office and Corporate office	Registered Office: Chola Crest, C 54- 55 & Super B -4, Thiru-Vi-Ka Industrial Estate, Guindy, Chennai - 600032 Corporate Office: Chola Crest, C 54- 55 & Super B -4, Thiru-Vi-Ka Industrial Estate, Guindy, Chennai – 600032
Telephone	(+91 44) 40907172
Email	RESOURCES@chola.murugappa.com
Compliance Officer	Ms. P Sujatha, Company Secretary and Compliance Officer
Chief Financial Officer	Mr. D Arul Selvan, President & Chief Financial Officer

5.2 Overview of the Issuer and a brief summary of the business activities of the Issuer:

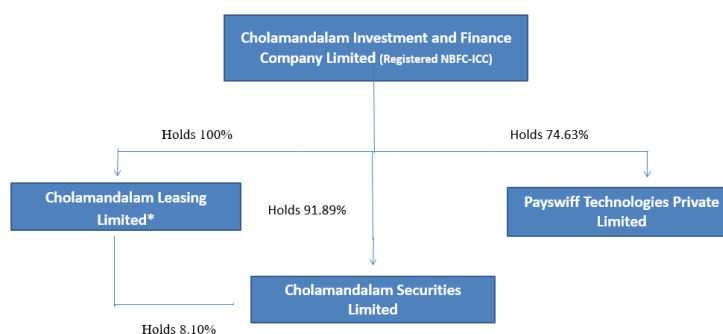
Company Overview:

The Company is a NBFC - Investment and Credit Company (NBFC-ICC) registered with the RBI. It has been notified as a NBFC in upper layer by the Reserve Bank of India under the Scale Based Regulatory Framework for NBFCs. The Company has been operating in the financial services space for over 47 years. The Company was originally incorporated as a public limited company under the name of 'Cholamandalam Investment and Finance Company Limited' under the Companies Act, 1956, pursuant to a certificate of incorporation issued by the Registrar of Companies, Tamil Nadu at Chennai ("RoC") on August 17, 1978. The Company commenced its business pursuant to a certificate of commencement of business dated November 22, 1978 issued by the RoC. The name of the Company was changed to 'Cholamandalam DBS Finance Limited' pursuant to a fresh certificate of incorporation issued by the RoC on April 12, 2006 and thereafter subsequently changed to 'Cholamandalam Investment and Finance Company Limited' pursuant to a fresh certificate of incorporation issued by the RoC on June 2, 2010. The Company received its first certificate of registration no. 07.00306 dated August 21, 1998 which has been re-issued for a few times pursuant to name change with the latest certificate being issued on June 9, 2011 for the conduct of the business of non-banking financial institution. Additionally, the Company has obtained a license to commence/carry on factoring business without accepting public deposits vide certificate of registration no. N-07-00893 dated December 15, 2022. The Company is currently being managed by Mr. Vellayan Subbiah, Executive Chairman who joined the board on November 11, 2020 with his longstanding experience and expertise in the financial services industry and Mr. Ravindra Kumar Kundu, Managing Director who joined the board on January 23, 2020. The Company has over 1757 branches operating across 26 states & 7 union territories in India.

The Company is currently engaged mainly in providing comprehensive financial services offering vehicle finance, home loans, loan against property, small and medium enterprise loans, secured business personal loans, consumer & small enterprises loans, consumer durable loans, gold loans, factoring and a variety of other financial services to customers across the nation.

The Company has a borrower base of approximately 44.7 lakhs and a total portfolio under management of about INR 2.11 lakh crores.

5.3 Structure of the Group:



*Name of the company is changed from Cholamandalam Home Finance Limited to Cholamandalam Leasing Limited with effect from 24th January 2025

5.4 A brief summary of the business activities of the subsidiaries of the Issuer:

The Company has the following subsidiaries:

S. No	Name	Details of business activities
1.	Cholamandalam Securities Limited	Cholamandalam Securities Limited (“CSEC”) is an established stockbroker in southern India with over 20 years of operations in the financial market. CSEC offers and distributes a wide range of financial products. CSEC is a member of NSE and BSE, a depository participant registered with National Securities Depository Limited & Central Depository Services (India) Limited and a corporate agent with composite license from Insurance Regulatory and Development Authority of India and an Association of Mutual Funds in India registered Mutual Fund Distributor. CSEC is a SEBI registered Research Analyst.
2.	Cholamandalam Leasing Limited (formerly known as Cholamandalam Home Finance Limited)	Cholamandalam Leasing Limited (CLL) had surrendered its license as a corporate agent on 27 th August, 2024, prior to which, CLL was a corporate agent with composite license from Insurance Regulatory and Development Authority of India (IRDAI) for distributing insurance products. . The name of the company was changed from Cholamandalam Home Finance Limited to Cholamandalam Leasing Limited to reflect the proposed line of business. CLL is yet to operationalize its business.
3.	Payswiff Technologies Private Limited	Payswiff Technologies Private Limited is engaged in the business of online payment gateway services and provides e-commerce solutions. Payswiff is an omni channel payment transaction solution that lets business owners accept payments from their customers in-store, at home deliveries, online and on-the-go using mPOS and POS solutions.

5.5 Details of branches or units where the Issuer carries on its business activities, if any:

The Company has 1757 branches located across the 26 states & 7 Union Territories in India.

The map below sets out details of our branches as of December 31, 2025:

The details of the branches of the Company are available at <https://www.cholamandalam.com/branch-locator>.

5.6 Use of proceeds (in the order of priority for which the said proceeds will be utilized):

- 1) general corporate = $\leq 100\%$.
- 2) financing activities = $\leq 100\%$
- 3) business operations = $\leq 100\%$
- 4) working capital = $\leq 100\%$
- 5) repayment of existing treasury maturities = $\leq 100\%$


5.7 Expenses of the issue:



Please refer to the relevant Key Information Document(s).


5.8 Promoters Details



Details all the Promoters, including their name, date of birth, age, educational qualifications, experience in the business or employment, positions/posts held in the past, directorships held, other ventures of each Promoter, special achievements, their business and financial activities, photograph:



(a) Individual



SN	Promoter	Promoter Profile
1.		<p>Name: M A M Arunachalam</p> <p>Contact No: 9841319912</p> <p>Email: MMala@parry.murugappa.com</p> <p>Date of birth and age: June 18,1967, aged 59 years</p> <p>Directorships:</p> <ul style="list-style-type: none"> • Ambadi Investments Limited • A R Lakshmi Achi Trust - Sec 8 Company • CG Power and Industrial Solutions Limited • CG Semi Private Limited • Jayem Automotives Private Limited • Mavco Investments Private Limited • MAVNU Investments Private Limited • MAVSKY Enterprises Private Limited • MAVSTAR Investments Private Limited • New Ambadi Estates Private Limited • Shanthi Gears Limited • TI Clean Mobility Private Limited • TI Medical Private Limited • Tube Investments of India Limited • 3xper Innoventure Limited <p>Profile: M A M Arunachalam is a Non-Executive – Non-Independent Director of our Company. He holds a bachelor’s degree in commerce from Loyola College, Chennai and a master’s degree in business administration from the University of Chicago. He is presently the executive chairman of Tube Investments of India</p>



SN	Promoter	Promoter Profile
		<p>Limited and the chairman of Shanthi Gears Limited, 3xper Innoventure Limited, TI Clean Mobility Private Limited, TI Medical Private Limited; (Formerly Lotus Surgicals Private Limited). He is also on the board of CG Power and Industrial Solutions Limited.</p> <p>Special achievements: Nil</p> <p>Other than the entities forming subsidiaries, group companies and Murugappa group, M A M Arunachalam is not involved in any other ventures.</p>
2.		<p>Name: Arun Alagappan</p> <p>Contact No.: 9840407704</p> <p>Email: BharathiG@coromandel.murugappa.com</p> <p>Date of birth and age: July 19, 1976, aged 49 years</p> <p>Directorships:</p> <ul style="list-style-type: none"> • Coromandel International Limited • LMW Limited • Southern India Chamber of Commerce & Industry • Parry Murray & Company Limited • Thirumalai Chemicals Limited (till 31 March, 2026) • TCL Intermediates Private Limited • NACL Industries Limited • Ambadi Investments Limited <p>Special achievements: Nil</p> <p>Profile:</p> <p>Mr. Arun Alagappan is the Executive Chairman of Coromandel International Limited. He holds a bachelor's degree in commerce from the University of Madras and completed the president/management program from Harvard Business School at Boston, USA. He has started his career with GE Capital Services India in 1997. After a two year stint with GE, he joined the Murugappa group in 1999 in Parryware, part of E.I.D Parry (India) Limited. Between 2005 to 2017, he served in Tube Investments of India Limited heading various divisions and functions including as the President & Business Head of TI Cycles. In August 2017, was appointed as Executive Director of Cholamandalam Investment and Finance Company Limited and subsequently as the Managing Director in November 2019. He held this position until February 14, 2021, prior to joining Coromandel International Limited. He is acknowledged as a thought leader in the Bicycle Industry and the NBFC Industry. He holds directorship in various other companies such as Lakshmi Machine Works Limited, Ambadi Investments Limited and Southern India Chamber of Commerce & Industry. He was also appointed as Non-Executive Chairman in NACL Industries Limited, Subsidiary Company of Coromandel International Limited.</p> <p>Other than the entities forming subsidiaries, group companies and Murugappa group, Arun Alagappan is not involved in any other ventures.</p>
3.		<p>Name: M A Alagappan</p> <p>Contact No: 044-24357051</p> <p>Email: SurekhaJ@corp.murugappa.com</p> <p>Date of birth and age: December 6, 1943, aged 82 years</p> <p>Directorships:</p> <ul style="list-style-type: none"> • M A Alagappan Holdings Private Limited • Rent asset Initiatives Private Limited • Murugappa Educational and Medical Foundation • AR Lakshmi Achi Trust <p>Special achievements: Awarded Doctorate by Alumni Association of University of Aston in Birmingham, United Kingdom</p>


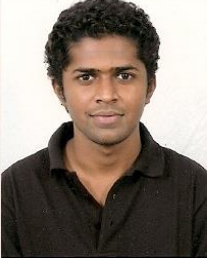
SN	Promoter	Promoter Profile
		<p>Profile:</p> <p>He holds a bachelor's degree in commerce and has undergone a course in management studies in the University of Aston in Birmingham, United Kingdom. He was the executive chairman of Murugappa group and was associated with the company since its inception in various capacities including as vice chairman & managing director between 1994-99 and as chairman between 2001-2006 and 2008-2010.</p> <p>Other than the entities forming part of the Promoter Group, Subsidiaries, Group Companies and Murugappa group, M A Alagappan's other venture includes his role as the Honorary Council of Hungary for South India.</p>
4.		<p>Name: M M Murugappan</p> <p>Contact No: 9790907724</p> <p>Email: arasishanmugam@corp.murugappa.com</p> <p>Date of birth and age: November 12, 1955, aged 70 years</p> <p>Directorships:</p> <ul style="list-style-type: none"> • Carborundum Universal Limited • Cholamandalam Financial Holdings Limited • Cholamandalam MS General Insurance Company Limited • M M Muthiah Research Foundation • Ambadi Investments Limited • Murugappa Water Technology and Solutions Private Limited • Idea Lab (India) Private Limited • Cyient Limited • IIT Madras Research Park • Chennai Willingdon Corporate Foundation • Carsons Cumberbatch PLC • Rane Holdings Limited <p>Special achievements: He has played a pivotal role in transforming Carborundum Universal Limited into an international company and his strategic approach towards business partnerships with global leaders has been one of the key factors contributing to Carborundum Universal Limited's consistent growth, internationally.</p> <p>Profile:</p> <p>He holds a Master of Science degree in chemicals engineering from the University of Michigan, USA. He was the executive chairman of Murugappa group. He has over four decades of experience in diverse areas including strategy, planning, governance, technology, management and leadership. He is a member of the American Institute of Chemical Engineers, Indian Institute of Chemical Engineers, Plastics & Rubber Institute, and a fellow of the Indian Ceramic Society. He is a trustee of the Murugappa group's CSR arm – AMM Foundation.</p> <p>Other than the entities forming part of the Promoter Group, subsidiaries, group companies and Murugappa group, M M Murugappan is not involved in any other ventures.</p>
5.		<p>Name: A Venkatachalam</p> <p>Contact No: 9790790861</p> <p>Email: rameshc@corp.murugappa.com</p> <p>Date of birth and age: September 5, 1961, aged 64 years</p> <p>Directorships:</p> <ul style="list-style-type: none"> • Growx Projects LLP • Murugappa Water Technology and Solutions Private Limited • Murugappa Educational and Medical Foundation • Parry Enterprises India Limited • A M M Vellayan Sons Private Limited

SN	Promoter	Promoter Profile
		<p>Special achievements: Nil</p> <p>Profile:</p> <p>He holds a bachelor's degree from Gallaudet University, Washington, D.C, U.S.A. Has work experience in various companies of Murugappa group of over 32 years.</p> <p>Other than the entities forming part of the Promoter Group, subsidiaries, group companies and Murugappa group, A Venkatachalam is not involved in any other ventures.</p>
6.		<p>Name: Vellayan Subbiah</p> <p>Contact No: 044-42286768</p> <p>Email: Jay@tii.murugappa.com</p> <p>Date of birth and age: August 7, 1969, aged 56 years</p> <p>Directorships:</p> <ul style="list-style-type: none"> • Tube Investments of India Limited • SRF Limited • Ambadi Investments Limited • Cholamandalam Financial Holdings Limited • C G Power and Industrial Solutions Limited • DOT IOT Technologies Private Limited • CG Power Americas, LLC • TI Clean Mobility Private Limited • MAVCO Investments Private Limited • CG Semi Private Limited • MAVNU Investments Private Limited • Vayona Energy Private Limited <p>Special achievements: Recipient of the EY World Entrepreneur of the year 2024, EY Entrepreneur of the year 2023-India and Extraordinary Entrepreneur of the Year - TiECON 2014 Award.</p> <p>Profile: He is the Executive Chairman of the Company. He holds a bachelor's degree of technology in civil engineering from Indian Institute of Technology, Madras and a master's degree in business administration from the University of Michigan. He is the Chairman of CG Power and Industrial Solutions Limited and Vice Chairman of Tube Investments of India Limited. He is a director in various other companies including SRF Limited and Cholamandalam Financial Holdings Limited. He was the Managing Director of our Company from August 2010 to August 2017 and assumed office as Executive Chairman from 1 April, 2025..</p> <p>Other than the entities forming part of the Promoter Group, subsidiaries, group companies and Murugappa group, S Vellayan is not involved in any other ventures.</p>
7.		<p>Name: V Narayanan</p> <p>Contact No: 9866559337</p> <p>Email: SyamaraoKJS@coromandel.murugappa.com</p> <p>Date of birth and age: February 7, 1986, aged 40 years</p> <p>Directorships:</p> <ul style="list-style-type: none"> • Coromandel International Limited • Southern Indian Chamber of Commerce & Industry • Stuccoedge India Private Limited <p>Special achievements:</p> <p>He has independently developed the organic and waste management business in Coromandel International Limited. He promotes the specialty nutrients required for Indian soils through Coromandel International Limited's specialty nutrients division.</p>

SN	Promoter	Promoter Profile
		<p>Profile:</p> <p>He holds a bachelor's degree in law from the University of Bristol, UK. He has previously held the positions KPMG, Europe. He joined Coromandel International Limited in January 2010, as Senior Manager – Organic Fertilisers where he successfully turned around the business. In April 2017, he became the head of Specialty Nutrients Business. The business has seen a remarkable transformation in terms of growth, profitability and new product introduction. Since August 2022, he has been responsible for Strategic Sourcing for Coromandel International Limited. In this role, he has successfully negotiated deals on raw materials, diversified the vendor base and invested in raw material sources which has led to substantial savings and improved the raw material security for the Company. Prior to his appointment to the Board, he was President and Head – Strategic Sourcing. He currently serves in the Board of Stuccoedge India Private Limited and Southern India Chamber of Commerce & Industry.</p> <p>Other than the entities forming part of the Promoter Group, V Narayanan is not involved in any other ventures.</p>
8.		<p>Name: V Arunachalam</p> <p>Contact No: 9677176923</p> <p>Email: sreeja@coromandel.murugappa.com</p> <p>Date of birth and age: June 20, 1981, aged 44 years</p> <p>Directorships:</p> <ul style="list-style-type: none"> • New Ambadi Estates Private Limited • Parry Murray and Company Limited • Coromandel International Limited <p>Special achievements: Nil</p> <p>Profile:</p> <p>He holds a bachelor's degree in commerce from Loyola College and Msc. in accounting and finance from Lancaster University, United Kingdom specializing in financial analysis and liquidity evaluation.</p> <p>He joined EID Parry (India) Ltd in April 2008 as Assistant General Manager and was involved in creating a distribution network for sales of retail sugar. He then moved to Cholamandalam Investment and Finance as Assistant Vice President and was involved in creating and building a portfolio of home equity loans within the company. In April 2013, he had moved to Cholamandalam MS General Insurance as Dy. Chief Investment Officer. In October 2020, he had moved to Coromandel International Ltd as Head-Corporate Strategy and Planning. Prior to joining the Murugappa Group, Mr. Arunachalam Vellayan had worked in DBS Asset Management, Singapore. He was responsible for analysing companies and sectors for inclusion in their Asia equity funds. He had also worked with Karma Capital Advisors, Mumbai. He currently serves on the Board of New Ambadi Estates Private Ltd and Parry Murray & Company Ltd, UK.</p> <p>Other than the entities forming part of the Promoter Group, subsidiaries, group companies and Murugappa group, V Arunachalam is not involved in any other ventures.</p>
9.		<p>Name: Arun Venkatachalam</p> <p>Contact No: 9840820681</p> <p>Email: rameshc@corp.murugappa.com</p> <p>Date of birth and age: November 11, 1989, aged 35 years</p> <p>Directorships:</p> <ul style="list-style-type: none"> • Payswiff Technologies Private Limited • Shanthi Gears Limited • Mavco Investments Private Limited • Mavnu Investments Private Limited • MAVSTAR Investments Private Limited

SN	Promoter	Promoter Profile
		<ul style="list-style-type: none"> MAVSKY Enterprises Private Limited <p>Special achievements: Awarded Forbes 30 Under 30 - Asia Edition 2018 (Venture Capital & Finance)</p> <p>Profile: He holds a master's degree in business administration from London Business School. He has professional experience in financial services from Enam Securities, Lazard India & Habrok Capital (London). Presently, he is part of the senior leadership at CG Power and Industrial Solutions Limited. He is also an early-Stage Investor in Indian technology startups in domains such as, fintech, B2B, marketplaces and SaaS.</p> <p>Other than the entities forming part of the Promoter Group, subsidiaries, group companies and Murugappa group, Arun Venkatachalam is not involved in any other ventures.</p>
10.		<p>Name: M M Venkatachalam</p> <p>Contact No: 9578148266</p> <p>Email: ramanathanrm@corp.murugappa.com</p> <p>Date of birth and age: November 24, 1958, aged 67 years</p> <p>Directorships:</p> <ul style="list-style-type: none"> E.I.D Parry (India) Limited AVT Natural Products Limited Parry Sugars Refinery India Private Limited USV Private Limited New Ambadi Estates Private Limited Ambadi Investments Limited Parry Agro Industries Limited M M Muthiah Sons Private Limited M M Muthiah Research Foundation Ootacamund Club <p>Special achievements: Nil</p> <p>Profile:</p> <p>He holds a graduate degree in agriculture and holds a master's degree in business administration from George Washington University, USA. He has held senior positions in the Murugappa group over a span of two and a half decades and is the chairman of EID Parry (India) Limited, Parry Agro Industries Limited and also serves on the board of AVT Natural Products Limited. Other than the entities forming part of the Promoter Group, subsidiaries, group companies and Murugappa group, M M Venkatachalam is not involved in any other ventures.</p>
11.		<p>Name: M V Subbiah</p> <p>Contact No: 044-24344613</p> <p>Email: eamvs@corp.murugappa.com</p> <p>Date of birth and age: February 2, 1939, aged 87 years</p> <p>Directorships: Nil</p> <p>Special achievements: Is a recipient of many awards and accolades including the National HRD Award in 1988, the Distinguished Family Business Award for Murugappa family from IMD Lausanne in 2001, the JRD Tata Business Leadership Award in 2002, and honorary doctorate from Birmingham University (UK) in 2011. In 2012, he was conferred with the Padma Bhushan by the President of India.</p> <p>Profile:</p> <p>He is a third-generation member and former chairman of Murugappa group. Retired in January 2004 after working for 43 years in the family business. He has played an active role in transforming a number of group companies such as Carborundum Universal Limited, T.I. Cycles, and EID Parry India Limited.</p>

SN	Promoter	Promoter Profile
		Other than the entities forming part of the Promoter Group, subsidiaries, group companies and Murugappa group, M V Subbiah is not involved in any other ventures.
12.		<p>Name: M M Veerappan</p> <p>Contact No: +65 97326234</p> <p>Email: veerumurugappan@gmail.com</p> <p>Date of birth and age: March 3, 1987, aged 39 years</p> <p>Directorships:</p> <p>Phase Lifestyle Pvt Ltd</p> <p>Special achievements: Nil</p> <p>Profile:</p> <p>He holds a bachelor’s degree in BA psychology, sociology and economics. He has over 11 years of experience in media and broadcasting. He is also the founder of Coromandel Productions Limited. Has worked with NDTV, Hindu, India and IMG Worldwide Singapore. He is a designated partner of Boat Club Ventures LLP and Partner of Truth and Story LLP and Frame September Media LLP</p> <p>Other than the entities forming part of the Promoter Group, subsidiaries, group companies and Murugappa group, M M Veerappan is not involved in any other ventures.</p>
13.		<p>Name: M M Muthiah</p> <p>Contact No: 9884425260</p> <p>Email: Ramanathansp@corp.murugappa.com</p> <p>Date of birth and age: September 17, 1983, aged 42 years</p> <p>Directorships:</p> <ul style="list-style-type: none"> • Mahindra And Mahindra Limited; • E.I.D Parry (India) Limited; • Algavista Greentech Private Limited • Phase Lifestyle Private Limited • Alimtec S.A • US Nutraceuticals Inc. • Carborundum Universal Limited <p>Special achievements: Nil</p> <p>Profile:</p> <p>He holds a bachelor’s degree in management sciences from University of Warwick (Warwick Business School) and a master’s degree in business administration from London Business School. He has work experience of over 15 years in a various areas such as brand management, general management, financial planning & analysis, strategy, sales and marketing. For over a decade now, he has been working with start-ups and micro venture capital funds in the areas of SaaS, e-commerce, deep tech & consumer. He joined Carborundum Universal Limited in 2007, where he handled the company’s trading operations in North America and has also been the head of its wear ceramics business. He has also been Head - Nutraceuticals Business of the Murugappa group’s flagship enterprise – E.I.D.- Parry (India) Limited in 2015. In 2020 took charge as the Head of Strategy for E.I.D.- Parry (India) Limited, in addition to the role as Head of the Nutraceuticals Business. Presently, he is the Whole-time Director and Chief Executive Director of EID Parry India Limited since May, 2022.</p> <p>Other than the entities forming part of the Promoter Group, subsidiaries, group companies and Murugappa group, M M Muthiah is not involved in any other ventures.</p>

SN	Promoter	Promoter Profile
14.		<p>Name: M V Muthiah</p> <p>Contact No: 9840711161</p> <p>Email: muthiah.venk@gmail.com</p> <p>Date of birth and age: October 5, 1987, aged 37 years</p> <p>Directorships:</p> <ul style="list-style-type: none"> • Social Restaurants Private Limited • Ceres Enterprises Private Limited • Murugappa Educational and Medical Foundation • Wendt India Limited • Phase Lifestyle Private Limited <p>Special achievements: Nil</p> <p>Profile:</p> <p>He holds a master's degree in management. He has previously worked as an analyst at Boston Consultancy Group, account executive at Lenton group in Hong Kong. He has also been associated with Chola MS General Insurance Limited and is a director on the board of several companies including Social Restaurants Private Limited.</p> <p>Other than the entities forming part of the Promoter Group, subsidiaries, group companies and Murugappa group, M V Muthiah is not involved in any other ventures.</p>
15.		<p>Name: M V Subramanian</p> <p>Contact No: 8800922390</p> <p>Email: subbuvenky23@gmail.com</p> <p>Date of birth and age: August 23, 1990, aged 35 years</p> <p>Directorships:</p> <ul style="list-style-type: none"> • Ceres Enterprises Private Limited • Phase Lifestyle Private Limited <p>Special achievements: Nil</p> <p>Profile:</p> <p>He holds a bachelor's degree in business administration from University of Bath He has worked in Royal Enfield for eight years as the marketing Manager.</p> <p>Other than the entities forming part of the Promoter Group, subsidiaries, group companies and Murugappa group, M V Subramanian is not involved in any other ventures.</p>

(b) *Entities*

Sn	Promoter Profile																																
1.	<p style="text-align: center;">Name: E.I.D. Parry (India) Limited</p> <p style="text-align: center;">Contact No: 044-25306277</p> <p style="text-align: center;">Email: investorservices@parry.murugappa.com</p> <p style="text-align: center;">Date of Incorporation: September 22, 1975</p> <p style="text-align: center;">Address: Dare House, Parry's Corner, Chennai 600001</p> <p style="text-align: center;">Other Ventures: NA</p> <p style="text-align: center;">Special Achievements: NA</p> <p>Business and Financial Information: E.I.D.-Parry (India) Limited was incorporated on September 22, 1975 under Companies Act, 1956 as a company limited by shares. E.I.D.-Parry (India) Limited is engaged in the business of manufacturing of sugar, distillery and nutraceuticals. The following table sets forth list of the directors of E.I.D.-Parry (India) Limited as on the date of this General Information Document:</p> <table border="1" data-bbox="411 707 1426 1234"> <thead> <tr> <th data-bbox="411 707 520 763">S. No.</th> <th data-bbox="520 707 852 763">Name</th> <th data-bbox="852 707 1426 763">Designation</th> </tr> </thead> <tbody> <tr> <td data-bbox="411 763 520 813">1.</td> <td data-bbox="520 763 852 813">M M Venkatachalam</td> <td data-bbox="852 763 1426 813">Chairman</td> </tr> <tr> <td data-bbox="411 813 520 862">2.</td> <td data-bbox="520 813 852 862">Muthiah Murugappan</td> <td data-bbox="852 813 1426 862">Whole-time Director and CEO</td> </tr> <tr> <td data-bbox="411 862 520 911">3.</td> <td data-bbox="520 862 852 911">Ramesh K B Menon</td> <td data-bbox="852 862 1426 911">Non-Executive - Non-Independent Director</td> </tr> <tr> <td data-bbox="411 911 520 960">4.</td> <td data-bbox="520 911 852 960">Ajay B Baliga</td> <td data-bbox="852 911 1426 960">Non-Executive - Independent Director</td> </tr> <tr> <td data-bbox="411 960 520 1010">5.</td> <td data-bbox="520 960 852 1010">Rca Godbole</td> <td data-bbox="852 960 1426 1010">Non-Executive - Independent Director</td> </tr> <tr> <td data-bbox="411 1010 520 1059">6.</td> <td data-bbox="520 1010 852 1059">T Krishnakumar</td> <td data-bbox="852 1010 1426 1059">Non-Executive - Independent Director</td> </tr> <tr> <td data-bbox="411 1059 520 1108">7.</td> <td data-bbox="520 1059 852 1108">Sridharan Rangarajan</td> <td data-bbox="852 1059 1426 1108">Non-Executive - Non-Independent Director</td> </tr> <tr> <td data-bbox="411 1108 520 1158">8.</td> <td data-bbox="520 1108 852 1158">S Durgashankar</td> <td data-bbox="852 1108 1426 1158">Non-Executive - Independent Director</td> </tr> <tr> <td data-bbox="411 1158 520 1234">9.</td> <td data-bbox="520 1158 852 1234">Meghna Apparao</td> <td data-bbox="852 1158 1426 1234">Non-Executive - Independent Director</td> </tr> </tbody> </table>			S. No.	Name	Designation	1.	M M Venkatachalam	Chairman	2.	Muthiah Murugappan	Whole-time Director and CEO	3.	Ramesh K B Menon	Non-Executive - Non-Independent Director	4.	Ajay B Baliga	Non-Executive - Independent Director	5.	Rca Godbole	Non-Executive - Independent Director	6.	T Krishnakumar	Non-Executive - Independent Director	7.	Sridharan Rangarajan	Non-Executive - Non-Independent Director	8.	S Durgashankar	Non-Executive - Independent Director	9.	Meghna Apparao	Non-Executive - Independent Director
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10.	<p style="text-align: center;">Name: Coromandel International Limited</p> <p style="text-align: center;">Contact No: 040-66997000</p> <p style="text-align: center;">Email: investorsgrievance@coromandel.murugappa.com</p> <p style="text-align: center;">Date of Incorporation: October 16, 1961</p> <p style="text-align: center;">Address: Coromandel House, 1-2-10, Sardar Patel road, Secunderabad 500003</p> <p style="text-align: center;">Other Ventures: NA</p> <p style="text-align: center;">Special Achievements: NA</p> <p>Business and Financial Information: Coromandel International Limited was originally incorporated on October 16, 1961 as a public limited company under the Companies Act, 1956. Coromandel International Limited is engaged in the business of providing agri-solutions, offering diverse products and services across the farming value chain. We have diversified our offerings to emerge as a complete farm solutions provider, offering seeding to harvesting solutions. We offer plant nutrients and crop protection solutions including fertiliser, crop protection, bio-pesticides, specialty nutrients and organic fertiliser. We also operate a network of around 750 rural retail outlets across Andhra Pradesh, Telangana and Karnataka offering products and farming services including crop advisory, soil testing and farm mechanization to around three million farmers through our Gromor stores. The following table sets forth list of the directors of Coromandel International Limited as on the date of this General Information Document:</p> <table border="1"> <thead> <tr> <th>S. No.</th> <th>Name</th> <th>Designation</th> </tr> </thead> <tbody> <tr> <td>1.</td> <td>Arun Alagappan</td> <td>Executive Chairman</td> </tr> <tr> <td>2.</td> <td>Suresh Subramanian</td> <td>Independent Director</td> </tr> <tr> <td>3.</td> <td>Durgashankar Subramaniam</td> <td>Independent Director</td> </tr> <tr> <td>4.</td> <td>Sudarshan Venu</td> <td>Independent Director</td> </tr> <tr> <td>5.</td> <td>Deepali Pant Joshi</td> <td>Independent Director</td> </tr> <tr> <td>6.</td> <td>Sankarasubramanian S</td> <td>Managing Director & CEO</td> </tr> <tr> <td>7.</td> <td>Adnan Wajhat Ahmad</td> <td>Independent Director</td> </tr> <tr> <td>8.</td> <td>Aditya Himatsingka</td> <td>Independent Director</td> </tr> <tr> <td>9.</td> <td>Arunachalam Vellayan</td> <td>Whole-time Director – Strategy & Planning</td> </tr> <tr> <td>10.</td> <td>Narayanan Vellayan</td> <td>Whole-time Director – Strategic Sourcing</td> </tr> </tbody> </table>	S. No.	Name	Designation	1.	Arun Alagappan	Executive Chairman	2.	Suresh Subramanian	Independent Director	3.	Durgashankar Subramaniam	Independent Director	4.	Sudarshan Venu	Independent Director	5.	Deepali Pant Joshi	Independent Director	6.	Sankarasubramanian S	Managing Director & CEO	7.	Adnan Wajhat Ahmad	Independent Director	8.	Aditya Himatsingka	Independent Director	9.	Arunachalam Vellayan	Whole-time Director – Strategy & Planning	10.	Narayanan Vellayan	Whole-time Director – Strategic Sourcing
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11.	<p style="text-align: center;">Name: New Ambadi Estates Private Limited</p> <p style="text-align: center;">Email: secretarial@pai.murugappa.com</p> <p style="text-align: center;">Contact No: 044-25306811</p> <p style="text-align: center;">Date of Incorporation: January 31, 2008</p> <p style="text-align: center;">Address: Parry House, No.43, Moore Street, Chennai 600001</p> <p style="text-align: center;">Other Ventures: NA</p> <p style="text-align: center;">Special Achievements: NA</p> <p>Business and Financial Information: New Ambadi Estates Private Limited is a private limited company incorporated on January 31, 2008 under Companies Act, 1956. New Ambadi Estates Private Limited is engaged in the business of cultivation of rubber and to produce value added products from rubber latex processing. The following table sets forth list of the directors of New Ambadi Estates Private Limited as on the date of this General Information Document:</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 10%;">S. No.</th> <th style="width: 45%;">Name</th> <th style="width: 45%;">Designation</th> </tr> </thead> <tbody> <tr> <td>1.</td> <td>M M Venkatachalam</td> <td>Director</td> </tr> <tr> <td>2.</td> <td>M A M Arunachalam</td> <td>Director</td> </tr> <tr> <td>3.</td> <td>Arun Kumar</td> <td>Additional Director</td> </tr> <tr> <td>4.</td> <td>V Arunachalam</td> <td>Director</td> </tr> </tbody> </table>	S. No.	Name	Designation	1.	M M Venkatachalam	Director	2.	M A M Arunachalam	Director	3.	Arun Kumar	Additional Director	4.	V Arunachalam	Director									
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4.	V Arunachalam	Director																							
12.	<p style="text-align: center;">Name: Ambadi Investments Limited</p> <p style="text-align: center;">Email: secretarial@corp.murugappa.com</p> <p style="text-align: center;">Contact No: 044-25306441</p> <p style="text-align: center;">Date of Incorporation: May 6, 1942</p> <p style="text-align: center;">Address: 'Parry House', 5th Floor, 43, Moore Street, Chennai 600001</p> <p style="text-align: center;">Other Ventures: NA</p> <p style="text-align: center;">Special Achievements: NA</p> <p>Business and Financial Information: Ambadi Investments Limited was originally incorporated on May 6, 1942 as a private limited company under the Companies Act, 1913. Ambadi Investments Limited is a Core Investment Company (CIC) registered with RBI that is primarily engaged in the business of holding investments in its subsidiaries and other group companies. It carries out only such activities as are permitted under the directions issued by RBI for CICs, as amended from time to time. The following table sets forth the list list of the directors of Ambadi Investments Limited as on the date of this General Information Document:</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 10%;">S. No.</th> <th style="width: 45%;">Name</th> <th style="width: 45%;">Designation</th> </tr> </thead> <tbody> <tr> <td>1.</td> <td>L Ramkumar</td> <td>Independent Director</td> </tr> <tr> <td>2.</td> <td>M M Venkatachalam</td> <td>Non-Executive Non-Independent Director</td> </tr> <tr> <td>3.</td> <td>M M Murugappan</td> <td>Non-Executive Non-Independent Director</td> </tr> <tr> <td>4.</td> <td>M A M Arunachalam</td> <td>Non-Executive Non-Independent Director</td> </tr> <tr> <td>5.</td> <td>K Balasubramanian</td> <td>Independent Director</td> </tr> <tr> <td>6.</td> <td>Vellayan Subbiah</td> <td>Non- Independent Director</td> </tr> <tr> <td>7.</td> <td>Arun Alagappan</td> <td>Non-Executive Non-Independent Director</td> </tr> </tbody> </table>	S. No.	Name	Designation	1.	L Ramkumar	Independent Director	2.	M M Venkatachalam	Non-Executive Non-Independent Director	3.	M M Murugappan	Non-Executive Non-Independent Director	4.	M A M Arunachalam	Non-Executive Non-Independent Director	5.	K Balasubramanian	Independent Director	6.	Vellayan Subbiah	Non- Independent Director	7.	Arun Alagappan	Non-Executive Non-Independent Director
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13.	<p style="text-align: center;">Name: Ambadi Enterprises Limited</p> <p style="text-align: center;">Email: PrasantaKumarPatro@ambadi.murugappa.com</p> <p style="text-align: center;">Contact No: 9312991646</p> <p style="text-align: center;">Date of Incorporation: November 18, 1941</p> <p style="text-align: center;">Address: Parry House, 5th Floor, 43, Moore Street, Chennai 600001</p> <p style="text-align: center;">Other Ventures: NA</p> <p style="text-align: center;">Special Achievements: NA</p> <p>Business and Financial Information: Ambadi Enterprises Limited was originally incorporated as a company limited by shares on November 18, 1941 under Companies Act, 1913. Ambadi Enterprises Limited is engaged in the business of providing extensive line of home furnishing products. The following table sets forth list of the directors of Ambadi Enterprises Limited as on the date of this General Information Document:</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: center;">S. No.</th> <th style="text-align: center;">Name</th> <th style="text-align: center;">Designation</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">1.</td> <td>Ramesh K B Menon</td> <td>Director</td> </tr> <tr> <td style="text-align: center;">2.</td> <td>Deepali Pant Joshi</td> <td>Director</td> </tr> <tr> <td style="text-align: center;">3.</td> <td>Faizal Jaliwala</td> <td>Director</td> </tr> <tr> <td style="text-align: center;">4.</td> <td>Kumbakonam Chandrasekhar Ramamoorthy</td> <td>Whole-Time Director & CEO</td> </tr> </tbody> </table>	S. No.	Name	Designation	1.	Ramesh K B Menon	Director	2.	Deepali Pant Joshi	Director	3.	Faizal Jaliwala	Director	4.	Kumbakonam Chandrasekhar Ramamoorthy	Whole-Time Director & CEO									
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14.	<p style="text-align: center;">Name: Tube Investments of India Limited</p> <p style="text-align: center;">Email: tii-secretarial@tii.murugappa.com</p> <p style="text-align: center;">Contact No: 044-42177770</p> <p style="text-align: center;">Date of Incorporation: October 6, 2008</p> <p style="text-align: center;">Address: Chola Crest, C-54-55 & Super B-4, Thiru Vi Ka Industrial Estate, Guindy, Chennai – 600 032</p> <p style="text-align: center;">Other Ventures: NA</p> <p style="text-align: center;">Special Achievements: NA</p> <p>Business and Financial Information: Tube Investments of India Limited was incorporated on October 6, 2008 as a company limited by shares under the Companies Act, 1956. Tube Investments of India Limited is engaged in the business of manufacturing of precision steel tubes and strips, automotive, industrial chains, car door frames and bicycles. The following table sets forth list of the directors of Tube Investments of India Limited as on the date of this General Information Document:</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: center;">S. No.</th> <th style="text-align: center;">Name</th> <th style="text-align: center;">Designation</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">1.</td> <td>M A M Arunachalam</td> <td>Executive Chairman</td> </tr> <tr> <td style="text-align: center;">2.</td> <td>Vellayan Subbiah</td> <td>Vice Chairman</td> </tr> <tr> <td style="text-align: center;">3.</td> <td>Mukesh Ahuja</td> <td>Managing Director</td> </tr> <tr> <td style="text-align: center;">4.</td> <td>Anand Kumar</td> <td>Independent Non-Executive Director</td> </tr> <tr> <td style="text-align: center;">5.</td> <td>Tejpreet Singh Chopra</td> <td>Independent Non-Executive Director</td> </tr> <tr> <td style="text-align: center;">6.</td> <td>V S Radhakrishnan</td> <td>Independent Non-Executive Director</td> </tr> <tr> <td style="text-align: center;">7.</td> <td>Shelina Pranav Parikh</td> <td>Non-Executive Independent Director</td> </tr> </tbody> </table>	S. No.	Name	Designation	1.	M A M Arunachalam	Executive Chairman	2.	Vellayan Subbiah	Vice Chairman	3.	Mukesh Ahuja	Managing Director	4.	Anand Kumar	Independent Non-Executive Director	5.	Tejpreet Singh Chopra	Independent Non-Executive Director	6.	V S Radhakrishnan	Independent Non-Executive Director	7.	Shelina Pranav Parikh	Non-Executive Independent Director
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7.	Shelina Pranav Parikh	Non-Executive Independent Director																							

15.	<p style="text-align: center;">Name: Cholamandalam Financial Holdings Limited</p> <p style="text-align: center;">Email: krithikae@cfhl.murugappa.com</p> <p style="text-align: center;">Contact No: 044-40907638</p> <p style="text-align: center;">Date of Incorporation: September 9, 1949</p> <p style="text-align: center;">Address: Dare House, 234, N S C Bose Road, Chennai 600001</p> <p style="text-align: center;">Other Ventures:NA</p> <p style="text-align: center;">Special Achievements: NA</p> <p>Business and Financial Information: Cholamandalam Financial Holdings Limited was originally incorporated as ‘T I Cycles of India Limited’ on September 9, 1949 as a company limited by shares under the Companies Act, 1913. After demerger of the Company in 2017, the manufacturing business of the Company was transferred to a separate company and the company retained its finance business. Cholamandalam Financial Holdings Limited is registered with the Reserve Bank of India as a Non-Deposit taking Systemically Important – Core Investment Company and is engaged in the business of holding investments in group entities. The following table sets forth list of the directors of Cholamandalam Financial Holdings Limited as on the date of this General Information Document:</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: center;">Sr. No.</th> <th style="text-align: center;">Name</th> <th style="text-align: center;">Designation</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">1.</td> <td>M M Murugappan</td> <td>Chairman & Non-Executive Non-Independent Director</td> </tr> <tr> <td style="text-align: center;">2.</td> <td>B Ramaratnam</td> <td>Non-Executive - Independent Director</td> </tr> <tr> <td style="text-align: center;">3.</td> <td>Vasudha Sundararaman</td> <td>Non-Executive - Independent Director</td> </tr> <tr> <td style="text-align: center;">4.</td> <td>K Balasubramanian</td> <td>Non-Executive - Independent Director</td> </tr> <tr> <td style="text-align: center;">5.</td> <td>Sridharan Rangarajan</td> <td>Non-Executive Non-Independent Director</td> </tr> <tr> <td style="text-align: center;">6.</td> <td>Vellayan Subbiah</td> <td>Non-Executive Non-Independent Director</td> </tr> </tbody> </table>	Sr. No.	Name	Designation	1.	M M Murugappan	Chairman & Non-Executive Non-Independent Director	2.	B Ramaratnam	Non-Executive - Independent Director	3.	Vasudha Sundararaman	Non-Executive - Independent Director	4.	K Balasubramanian	Non-Executive - Independent Director	5.	Sridharan Rangarajan	Non-Executive Non-Independent Director	6.	Vellayan Subbiah	Non-Executive Non-Independent Director			
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16.	<p style="text-align: center;">Name: Carborundum Universal Limited</p> <p style="text-align: center;">Date of Incorporation: April 21, 1954</p> <p style="text-align: center;">Email: investorservices@cumi.murugappa.com</p> <p style="text-align: center;">Contact No: 044-30006166</p> <p style="text-align: center;">Address: Dare House, No.234, N.S.C.Bose Road, Parrys, Chennai- 600001</p> <p style="text-align: center;">Other Ventures: NA</p> <p style="text-align: center;">Special Achievements: NA</p> <p>Business and Financial Information: Carborundum Universal Limited was incorporated as company limited by shares on April 21, 1954 under Companies Act, 1913. Carborundum Universal Limited is engaged in the business of manufacturing abrasives, electrominerals, ceramics, and other related products. The following table sets forth list of the directors of Carborundum Universal Limited as on the date of this General Information Document:</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: center;">S. No.</th> <th style="text-align: center;">Name</th> <th style="text-align: center;">Designation</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">1.</td> <td>M M Murugappan</td> <td>Chairman and Non-Executive Director</td> </tr> <tr> <td style="text-align: center;">2.</td> <td>Sriram Viji</td> <td>Independent Director</td> </tr> <tr> <td style="text-align: center;">3.</td> <td>Usha Rajeev</td> <td>Independent Director</td> </tr> <tr> <td style="text-align: center;">4.</td> <td>D B Venkatesh Varma</td> <td>Independent Director</td> </tr> <tr> <td style="text-align: center;">5.</td> <td>Sujjain S Talwar</td> <td>Independent Director</td> </tr> <tr> <td style="text-align: center;">6.</td> <td>Muthiah Murugappan</td> <td>Non-Executive Non-Independent Director</td> </tr> <tr> <td style="text-align: center;">7.</td> <td>Sridharan Rangarajan</td> <td>Managing Director</td> </tr> </tbody> </table>	S. No.	Name	Designation	1.	M M Murugappan	Chairman and Non-Executive Director	2.	Sriram Viji	Independent Director	3.	Usha Rajeev	Independent Director	4.	D B Venkatesh Varma	Independent Director	5.	Sujjain S Talwar	Independent Director	6.	Muthiah Murugappan	Non-Executive Non-Independent Director	7.	Sridharan Rangarajan	Managing Director
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17.

Name: Murugappa & Sons

Date of Incorporation: June 27, 1933

Email: vanakkam.subramaniam@corp.murugappa.com

Contact No: 044 2436 3966

Address: No.3/2 Sriram Nagar, North Street, Alwarpet Chennai 600018

Other Ventures: NA

Special Achievements: NA

Business and Financial Information: Murugappa & Sons is a registered under Section 58(1) of the Indian Partnership Act, 1932. Murugappa & Sons is engaged in the business of investment in securities.

The following table sets forth details of the partners of Murugappa & Sons as on the date of this General Information Document:

Sr. No.	Name	Designation
1.	M V Subbiah	Partner
2.	M A Alagappan	Partner
3.	M M Murugappan	Partner
4.	M M Venkatachalam	Partner
5.	A Venkatachalam	Partner
6.	M A M Arunachalam	Partner
7.	S Vellayan	Partner
8.	Arun Alagappan	Partner
9.	V Arunachalam	Partner
10.	V Narayanan	Partner
11.	Arun Venkatachalam	Partner

18.	<p style="text-align: center;">Name: Kadamane Estates</p> <p style="text-align: center;">Date of Incorporation: September 6, 1968</p> <p style="text-align: center;">Email: NA</p> <p style="text-align: center;">Contact No: NA</p> <p style="text-align: center;">Address: Parry House, No 43, Moore Street, Chennai 600 001</p> <p style="text-align: center;">Other Ventures:NA</p> <p style="text-align: center;">Special Achievements: NA</p> <p style="text-align: center;">Business and Financial Information: Kadamane Estates Company is engaged in the business of plantation. The following table sets forth details of the partners of Kadamane Estates as on the date of this General Information Document:</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr><td style="text-align: center;">1.</td><td>M V Subbiah</td><td style="text-align: center;">Partner</td></tr> <tr><td style="text-align: center;">2.</td><td>M A Alagappan</td><td style="text-align: center;">Partner</td></tr> <tr><td style="text-align: center;">3</td><td>M M Murugappan</td><td style="text-align: center;">Partner</td></tr> <tr><td style="text-align: center;">4</td><td>M M Venkatachalam</td><td style="text-align: center;">Partner</td></tr> <tr><td style="text-align: center;">5</td><td>A Venkatachalam</td><td style="text-align: center;">Partner</td></tr> <tr><td style="text-align: center;">6</td><td>M A M Arunachalam</td><td style="text-align: center;">Partner</td></tr> <tr><td style="text-align: center;">7</td><td>Vellayan Subbiah</td><td style="text-align: center;">Partner</td></tr> <tr><td style="text-align: center;">8</td><td>Arun Alagappan</td><td style="text-align: center;">Partner</td></tr> <tr><td style="text-align: center;">9</td><td>V Arunachalam</td><td style="text-align: center;">Partner</td></tr> <tr><td style="text-align: center;">10</td><td>V Narayanan</td><td style="text-align: center;">Partner</td></tr> <tr><td style="text-align: center;">11</td><td>Arun Venkatachalam</td><td style="text-align: center;">Partner</td></tr> <tr><td style="text-align: center;">12</td><td>New Ambadi Estates Private Limited</td><td style="text-align: center;">Partner</td></tr> </table>	1.	M V Subbiah	Partner	2.	M A Alagappan	Partner	3	M M Murugappan	Partner	4	M M Venkatachalam	Partner	5	A Venkatachalam	Partner	6	M A M Arunachalam	Partner	7	Vellayan Subbiah	Partner	8	Arun Alagappan	Partner	9	V Arunachalam	Partner	10	V Narayanan	Partner	11	Arun Venkatachalam	Partner	12	New Ambadi Estates Private Limited	Partner
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11	Arun Venkatachalam	Partner																																			
12	New Ambadi Estates Private Limited	Partner																																			
19.	<p style="text-align: center;">Name: M V Subbiah HUF</p> <p style="text-align: center;">Date of Incorporation: September 6, 1957</p> <p style="text-align: center;">Email: NA</p> <p style="text-align: center;">Contact No: NA</p> <p style="text-align: center;">Address: Old No 10 New No 22, Boat Club Road, Raja Annamalaipuram, Chennai 600 028</p> <p style="text-align: center;">Other Ventures: NA</p> <p style="text-align: center;">Special Achievements: NA</p> <p style="text-align: center;">Business and Financial Information: M V Subbiah HUF does not have any other ventures. The following table sets forth details of the members of M V Subbiah HUF as on the date of this General Information Document:</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: center;">Sr. No.</th> <th style="text-align: center;">Name</th> <th style="text-align: center;">Designation</th> <th style="text-align: center;">Relationship with Karta</th> </tr> </thead> <tbody> <tr><td style="text-align: center;">1.</td><td>M V Subbiah</td><td style="text-align: center;">Karta</td><td style="text-align: center;">Self</td></tr> <tr><td style="text-align: center;">2.</td><td>M V Seetha Subbiah</td><td style="text-align: center;">Member</td><td style="text-align: center;">Spouse</td></tr> <tr><td style="text-align: center;">3.</td><td>S Vellayan</td><td style="text-align: center;">Member</td><td style="text-align: center;">Son</td></tr> <tr><td style="text-align: center;">4.</td><td>Valli Subbiah</td><td style="text-align: center;">Member</td><td style="text-align: center;">Daughter</td></tr> </tbody> </table>	Sr. No.	Name	Designation	Relationship with Karta	1.	M V Subbiah	Karta	Self	2.	M V Seetha Subbiah	Member	Spouse	3.	S Vellayan	Member	Son	4.	Valli Subbiah	Member	Daughter																
Sr. No.	Name	Designation	Relationship with Karta																																		
1.	M V Subbiah	Karta	Self																																		
2.	M V Seetha Subbiah	Member	Spouse																																		
3.	S Vellayan	Member	Son																																		
4.	Valli Subbiah	Member	Daughter																																		

20.	<p style="text-align: center;">Name: A M M Arunachalam HUF</p> <p style="text-align: center;">Date of Incorporation: January 1, 1957</p> <p style="text-align: center;">Email: NA</p> <p style="text-align: center;">Contact No: NA</p> <p style="text-align: center;">Address: No.10, Chittaranjan Road, Teynampet, Chennai 600 018</p> <p style="text-align: center;">Other Ventures: NA</p> <p style="text-align: center;">Special Achievements: NA</p> <p>Business and Financial Information: A M M Arunachalam HUF does not have any other ventures. The following table sets forth details of the members of A M M Arunachalam HUF as on the date of this General Information Document:</p> <table border="1" style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th style="text-align: center;">Sr. No.</th> <th style="text-align: center;">Name</th> <th style="text-align: center;">Designation</th> <th style="text-align: center;">Relationship with Karta</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">1.</td> <td style="text-align: center;">M A Alagappan</td> <td style="text-align: center;">Karta</td> <td style="text-align: center;">Self</td> </tr> <tr> <td style="text-align: center;">2.</td> <td style="text-align: center;">M A M Arunachalam</td> <td style="text-align: center;">Member</td> <td style="text-align: center;">Uncle</td> </tr> </tbody> </table>	Sr. No.	Name	Designation	Relationship with Karta	1.	M A Alagappan	Karta	Self	2.	M A M Arunachalam	Member	Uncle				
Sr. No.	Name	Designation	Relationship with Karta														
1.	M A Alagappan	Karta	Self														
2.	M A M Arunachalam	Member	Uncle														
21.	<p style="text-align: center;">Name: M A Alagappan HUF</p> <p style="text-align: center;">Date of Incorporation: April 4, 1969</p> <p style="text-align: center;">Email: NA</p> <p style="text-align: center;">Contact No: NA</p> <p style="text-align: center;">Address: No.17, Chittaranjan Road, Teynampet, Chennai 600 018</p> <p style="text-align: center;">Other Ventures: NA</p> <p style="text-align: center;">Special Achievements: NA</p> <p>Business and Financial Information: M A Alagappan HUF does not have any other ventures. The following table sets forth details of the members of M A Alagappan HUF as on the date of this General Information Document:</p> <table border="1" style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th style="text-align: center;">Sr. No.</th> <th style="text-align: center;">Name</th> <th style="text-align: center;">Designation</th> <th style="text-align: center;">Relationship with Karta</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">1.</td> <td style="text-align: center;">M A Alagappan</td> <td style="text-align: center;">Karta</td> <td style="text-align: center;">Self</td> </tr> <tr> <td style="text-align: center;">2.</td> <td style="text-align: center;">Arun Alagappan</td> <td style="text-align: center;">Member</td> <td style="text-align: center;">Son</td> </tr> <tr> <td style="text-align: center;">3.</td> <td style="text-align: center;">A A Alagammai</td> <td style="text-align: center;">Member</td> <td style="text-align: center;">Spouse</td> </tr> </tbody> </table>	Sr. No.	Name	Designation	Relationship with Karta	1.	M A Alagappan	Karta	Self	2.	Arun Alagappan	Member	Son	3.	A A Alagammai	Member	Spouse
Sr. No.	Name	Designation	Relationship with Karta														
1.	M A Alagappan	Karta	Self														
2.	Arun Alagappan	Member	Son														
3.	A A Alagammai	Member	Spouse														

22.	<p style="text-align: center;">Name: M M Muthiah HUF</p> <p style="text-align: center;">Date of Incorporation: April 26, 1951</p> <p style="text-align: center;">Email: NA</p> <p style="text-align: center;">Contact No: NA</p> <p style="text-align: center;">Address: Coromandel House, Old No.12, New No.14, Boat Club Road, Chennai 600 028</p> <p style="text-align: center;">Other Ventures: NA</p> <p style="text-align: center;">Special Achievements: NA</p> <p style="text-align: center;">Business and Financial Information: M M Muthiah HUF does not have any other ventures. The following table sets forth details of the members of M M Muthiah HUF as on the date of this General Information Document:</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: center;">Sr. No.</th> <th style="text-align: center;">Name</th> <th style="text-align: center;">Designation</th> <th style="text-align: center;">Relationship with Karta</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">1.</td> <td>M M Murugappan</td> <td style="text-align: center;">Karta</td> <td style="text-align: center;">Self</td> </tr> <tr> <td style="text-align: center;">2.</td> <td>M M Seethalakshmi</td> <td style="text-align: center;">Member</td> <td style="text-align: center;">Mother</td> </tr> <tr> <td style="text-align: center;">3.</td> <td>M M Venkatachalam</td> <td style="text-align: center;">Member</td> <td style="text-align: center;">Brother</td> </tr> </tbody> </table>	Sr. No.	Name	Designation	Relationship with Karta	1.	M M Murugappan	Karta	Self	2.	M M Seethalakshmi	Member	Mother	3.	M M Venkatachalam	Member	Brother				
Sr. No.	Name	Designation	Relationship with Karta																		
1.	M M Murugappan	Karta	Self																		
2.	M M Seethalakshmi	Member	Mother																		
3.	M M Venkatachalam	Member	Brother																		
23.	<p style="text-align: center;">Name: M M Murugappan HUF</p> <p style="text-align: center;">Date of Incorporation: September 9, 1979</p> <p style="text-align: center;">Contact No: 9790907724</p> <p style="text-align: center;">Email: arasishanmugam@corp.murugappa.com</p> <p style="text-align: center;">Address: Coromandel House, Old No.12, New No.14, Boat Club Road, Chennai 600 028</p> <p style="text-align: center;">Other Ventures: NA</p> <p style="text-align: center;">Special Achievements: NA</p> <p style="text-align: center;">Business and Financial Information: M M Murugappan HUF does not have any other ventures. The following table sets forth details of the members of M M Murugappan HUF as on the date of this General Information Document:</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: center;">Sr. No.</th> <th style="text-align: center;">Name</th> <th style="text-align: center;">Designation</th> <th style="text-align: center;">Relationship with Karta</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">1.</td> <td>M M Murugappan</td> <td style="text-align: center;">Karta</td> <td style="text-align: center;">Self</td> </tr> <tr> <td style="text-align: center;">2.</td> <td>Meenakshi Murugappan</td> <td style="text-align: center;">Member</td> <td style="text-align: center;">Spouse</td> </tr> <tr> <td style="text-align: center;">3.</td> <td>M M Muthiah</td> <td style="text-align: center;">Member</td> <td style="text-align: center;">Son</td> </tr> <tr> <td style="text-align: center;">4.</td> <td>M M Veerappan</td> <td style="text-align: center;">Member</td> <td style="text-align: center;">Son</td> </tr> </tbody> </table>	Sr. No.	Name	Designation	Relationship with Karta	1.	M M Murugappan	Karta	Self	2.	Meenakshi Murugappan	Member	Spouse	3.	M M Muthiah	Member	Son	4.	M M Veerappan	Member	Son
Sr. No.	Name	Designation	Relationship with Karta																		
1.	M M Murugappan	Karta	Self																		
2.	Meenakshi Murugappan	Member	Spouse																		
3.	M M Muthiah	Member	Son																		
4.	M M Veerappan	Member	Son																		

24.	<p style="text-align: center;">Name: M A M Arunachalam HUF</p> <p style="text-align: center;">Date of Incorporation: July 1, 1963</p> <p style="text-align: center;">Email: NA</p> <p style="text-align: center;">Contact No: NA</p> <p style="text-align: center;">Address: New No.9, Old No.4 Chittaranjan Road, Teynampet, Chennai 600 018</p> <p style="text-align: center;">Other Ventures: NA</p> <p style="text-align: center;">Special Achievements: NA</p> <p>Business and Financial Information: M A M Arunachalam HUF does not have any other ventures. The following table sets forth details of the members of M A M Arunachalam HUF as on the date of this General Information Document:</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: center;">Sr. No.</th> <th style="text-align: center;">Name</th> <th style="text-align: center;">Designation</th> <th style="text-align: center;">Relationship with Karta</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">1.</td> <td>M A M Arunachalam</td> <td style="text-align: center;">Karta</td> <td style="text-align: center;">Self</td> </tr> <tr> <td style="text-align: center;">2.</td> <td>A M Meyyammai</td> <td style="text-align: center;">Member</td> <td style="text-align: center;">Mother</td> </tr> </tbody> </table>	Sr. No.	Name	Designation	Relationship with Karta	1.	M A M Arunachalam	Karta	Self	2.	A M Meyyammai	Member	Mother								
Sr. No.	Name	Designation	Relationship with Karta																		
1.	M A M Arunachalam	Karta	Self																		
2.	A M Meyyammai	Member	Mother																		
25.	<p style="text-align: center;">Name: M M Venkatachalam HUF</p> <p style="text-align: center;">Date of Incorporation: June 9, 1986</p> <p style="text-align: center;">Email: NA</p> <p style="text-align: center;">Contact No: NA</p> <p style="text-align: center;">Address: No.10, Valliammai Achi Road, Kotturpuram, Chennai 600 085</p> <p style="text-align: center;">Other Ventures: NA</p> <p style="text-align: center;">Special Achievements: NA</p> <p>Business and Financial Information: M M Venkatachalam HUF does not have any other ventures. The following table sets forth details of the members of M M Venkatachalam HUF as on the date of this General Information Document:</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: center;">Sr. No.</th> <th style="text-align: center;">Name</th> <th style="text-align: center;">Designation</th> <th style="text-align: center;">Relationship with Karta</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">1.</td> <td>M M Venkatachalam</td> <td style="text-align: center;">Karta</td> <td style="text-align: center;">Self</td> </tr> <tr> <td style="text-align: center;">2.</td> <td>Lakshmi Venkatachalam</td> <td style="text-align: center;">Member</td> <td style="text-align: center;">Spouse</td> </tr> <tr> <td style="text-align: center;">3.</td> <td>M V Muthiah</td> <td style="text-align: center;">Member</td> <td style="text-align: center;">Son</td> </tr> <tr> <td style="text-align: center;">4.</td> <td>M V Subramanian</td> <td style="text-align: center;">Member</td> <td style="text-align: center;">Son</td> </tr> </tbody> </table>	Sr. No.	Name	Designation	Relationship with Karta	1.	M M Venkatachalam	Karta	Self	2.	Lakshmi Venkatachalam	Member	Spouse	3.	M V Muthiah	Member	Son	4.	M V Subramanian	Member	Son
Sr. No.	Name	Designation	Relationship with Karta																		
1.	M M Venkatachalam	Karta	Self																		
2.	Lakshmi Venkatachalam	Member	Spouse																		
3.	M V Muthiah	Member	Son																		
4.	M V Subramanian	Member	Son																		

Our Company confirms that the PAN, aadhaar number, driving license number, bank account number(s) and passport number and personal addresses of the Promoters and PAN of Directors shall be submitted to the Stock Exchange at the time of filing of draft general information document with the Designated Stock Exchange.

6. CREDIT RATING AND RATING RATIONALE

Please refer to relevant Key Information Document (s).

7. LISTING OF DEBT SECURITIES

Please refer to the relevant Key Information Document(s).

8. RECOVERY EXPENSE FUND

Please refer to the relevant Key Information Document(s).

9. ISSUE SCHEDULE

Please refer to the relevant Key Information Document(s).

10. NAME AND CONTACT DETAILS OF ARRANGERS AND OTHER PARTIES.

Legal Counsel	Please refer to the relevant Key Information Document(s)
Guarantor, if applicable	Please refer to the relevant Key Information Document(s)
Arrangers	Please refer to the relevant Key Information Document(s)

11. FINANCIAL INFORMATION

11.1 *The audited financial statements (i.e. profit & loss statement, balance sheet and cash flow statement) both on a standalone and consolidated basis for a period of three completed years which shall not be more than six months old from the date of the General Information Document or issue opening date, as applicable.*

Unaudited financials for the period ended December 31, 2025:

https://static-cholamandalam-com.s3.ap-south-1.amazonaws.com/cholamandalam/Financials_Dec2025_13f804f258.pdf

Audited financials for the half year ended 30 September, 2025

https://files.cholamandalam.com/Financials_cd5f959598.pdf

Annual report for the Financial Year 2024-25:

https://files.cholamandalam.com/Annual_Report_for_FY_2024_25_6829876a3e.pdf

Annual report for the Financial Year 2023-24:

https://files.cholamandalam.com/annual_report_fy_2023_2024_9fd088f109.pdf

Annual report for the Financial Year 2022-23:

<https://files.cholamandalam.com/files/annual-report-fy-2022-2023.pdf>

FINANCIAL YEAR	BALANCE SHEET	PROFIT AND LOSS STATEMENT	CASH FLOW STATEMENT
STANDALONE BASIS			
2022-23	Pg. no. 128 of the annual report	Pg. no. 129 of the annual report	Pg. no. 132 onwards of the annual report
2023-24	Pg. no. 134 of the annual report	Pg. no. 135 of the annual report	Pg. no. 138 onwards of the annual report
2024-25	Pg. no. 146 of the annual report	Pg. no. 147 of the annual report	Pg. no. 150 onwards of the annual report
CONSOLIDATED BASIS			
2022-23	Pg. no. 232 of the annual report	Pg. no. 233 of the annual report	Pg. no. 235 onwards of the annual report
2023-24	Pg. no. 241 of the annual report	Pg. no. 242 of the annual report	Pg. no. 245 onwards of the annual report
2024-25	Pg. no. 254 of the annual report	Pg. no. 255 of the annual report	Pg. no. 258 onwards of the annual report

Please refer to **Annexure A** of this General Information Document.

11.2 Key operational and financial parameters (standalone financials):

<i>Amount in Rs. crores, unless otherwise stated</i>				
Standalone Basis				
Particulars	As of and for the Nine months ended Dec 31, 2025	As of and for the FY ended March 31, 2025	As of and for the FY ended March 31, 2024	As of and for the FY ended March 31, 2023
BALANCE SHEET				
Assets				

Amount in Rs. crores, unless otherwise stated

Standalone Basis				
Particulars	As of and for the Nine months ended Dec 31, 2025	As of and for the FY ended March 31, 2025	As of and for the FY ended March 31, 2024	As of and for the FY ended March 31, 2023
Property, Plant and Equipment	-	1,746.85	1,534.00	372.17
Financial Assets	-	1,98,578.25	1,53,733.20	112,067.45
Non-financial Assets excluding property, plant and equipment	-	1,322.49	1,183.57	1,075.89
Total Assets	-	2,01,647.59	1,56,450.77	113,515.51
Liabilities				
Financial Liabilities				
-Derivative financial instruments	-	284.60	186.70	134.27
-Trade Payables	-	149.23	115.37	123.33
-Debt Securities	-	30,133.99	24,812.76	19,682.41
- Borrowings (other than Debt Securities)	-	1,33,791.98	1,04,511.13	73,186.19
-Subordinated liabilities	-	11,020.14	5,149.69	4,487.46
-Other financial liabilities including other payables [^]	-	2,312.01	1,843.68	1,418.80
Non - Financial Liabilities				
-Current tax liabilities (net)	-	-	-	-
-Provisions	-	233.62	192.70	140.88
-Deferred tax liabilities	-	-	-	-
-Other non - financial liabilities	-	94.62	82.23	46.12
Total Equity (Equity Share Capital and Other Equity)	-	23,627.40	19,556.51	14,296.05
Total Liabilities and Equity	-	2,01,647.59	1,56,450.77	113,515.51
PROFIT AND LOSS				
Total revenue from operations	22,589.44	25,745.57	18,845.22	12,757.04
Other income	316.83	309.19	371.06	220.94
Total Income	22,906.27	26,054.76	19,216.28	12,977.98
Total Expenses	18,082.98	20,317.89	14,634.18	9,378.29
Profit before tax	4,823.29	5,736.87	4,582.10	3,599.69
Profit for the year/period	3,578.88	4,258.53	3,422.76	2,666.20
Total Comprehensive Income net of tax for the year/period	3,583.95	4,117.07	3,362.65	2,700.01
Other Comprehensive income/ (loss) net of tax for the year/period	5.07	(141.46)	(60.11)	33.81
Earnings per share				
Continuing Operations				
i) basic	42.51	50.67	41.20	32.45
ii) diluted	42.40	50.55	41.09	32.40
Discontinuing operations				
i) basic	-	-	-	-
ii) diluted	-	-	-	-
Total Continuing and Discontinued operations				
i) basic	42.51	50.67	41.20	32.45
ii) diluted	42.40	50.55	41.09	32.40
Cash Flow				
Net cash used in operating activities	-	(32,404.24)	(35,767.52)	(27,036.89)
Net cash used in/generated from investing activities	-	(2,866.57)	(2,705.47)	(2,160.12)
Net cash generated from financing activities	-	39,707.03	38,404.67	27,449.42
Net increase/(decrease) in cash and cash equivalents	-	4,436.22	(68.32)	(1747.59)
Cash and cash equivalents	-	5,278.19	841.97	910.29
Cash and Cash equivalents at the end of year/ period	-	5,278.19	841.97	910.29
Additional Information				
Net Worth	-	23,627.40	19,556.51	14,296.05
Cash and Cash Equivalents	-	5,278.19	841.97	910.29
Loans	-	1,81,929.90	1,44,424.29	104,748.32
Loans (Principal amount)	-	1,83,743.11	1,45,292.53	106,116.42
Current Investments	-	3,365.97	1,449.18	1,545.33
Assets Under Management	-	1,84,746.37	1,45,571.77	106,498.30
Off Balance Sheet Assets	-	2,816.48	1,221.85	1,762.48
Total Debt to Total assets [^]	-	0.87	0.86	0.86
Debt Service Coverage Ratios	-	NA	NA	NA
Interest Income	-	23,719.96	17,613.68	12,082.18
Interest Expense	-	12,484.85	9,230.61	5,748.75

Amount in Rs. crores, unless otherwise stated

Standalone Basis				
Particulars	As of and for the Nine months ended Dec 31, 2025	As of and for the FY ended March 31, 2025	As of and for the FY ended March 31, 2024	As of and for the FY ended March 31, 2023
Finance Costs	-	12,484.85	9,230.61	5,748.75
Interest service coverage ratio	-	NA	NA	NA
Impairment of financial instruments (Net)	-	2,494.26	1,321.80	849.68
Bad debts to loans	-	0.86	0.89	0.78
% Stage 3 Loans on Loans (Principal amount)	-	2.84%	2.51%	3.04%
% Net Stage 3 Loans on Loans (Principal amount)	-	1.55%	1.34%	1.64%
Gross Stage 3 (%)	-	2.81%	2.48%	3.01%
Net Stage 3 (%)	-	1.56%	1.33%	1.62%
Tier I Capital as a percentage of Total Risk weighted assets (%)	-	14.41%	15.10%	14.78%
Tier II Capital as a percentage of Total Risk weighted assets (%)	-	5.34%	3.47%	2.35%

11.3 Key operational and financial parameters (consolidated basis-financials):

Amount in Rs. Crores, unless otherwise stated				
Consolidated Basis				
Particulars	As of and for the Nine months ended Dec 31, 2025	As of and for the FY ended March 31, 2025	As of and for the FY ended March 31, 2024	As of and for the FY ended March 31, 2023
BALANCE SHEET				
Assets				
Property, Plant and Equipment	-	1,754.00	1,539.45	374.69
Financial Assets	-	1,98,799.36	1,53,952.13	112,152.44
Non-financial Assets excluding property, plant and equipment	-	1,333.40	1,194.83	1,099.77
Total Assets	-	2,01,886.76	1,56,686.41	113,626.90
Liabilities				
Financial Liabilities				
-Derivative financial instruments	-	284.60	186.70	134.27
-Trade Payables	-	236.94	295.69	171.61
-Other Payables	-	1,573.77	1,338.26	1064.21
-Debt Securities	-	30,222.70	24,812.76	19,682.41
-Borrowings (other than Debt Securities)	-	1,33,791.98	1,04,511.13	73,186.19
-Deposits	-	-	-	-
-Subordinated liabilities	-	11,021.32	5,150.99	4,488.90
-Lease Liability	-	558.72	372.90	166.89
-Other Financial Liabilities excluding Lease Liability [#]	-	195.32	146.17	196.52
Non - Financial Liabilities				
-Current tax liabilities (Net)/ current tax liabilities	-	-	-	-
-Provisions	-	235.55	193.97	142.22
-Deferred tax liabilities (net)	-	-	-	-
-Other non - financial liabilities	-	97.17	84.60	47.58
Total Equity (Equity Share Capital and Other Equity)	-	23,668.69	19,593.24	14,346.10
Total Liabilities and Equity	-	2,01,886.76	1,56,686.41	113,626.90
PROFIT AND LOSS				
Total revenue from operations	22,656.39	25,845.98	19,139.62	12,884.10
Other income	318.80	306.78	280.25	221.49
Total Income	22,975.19	26,152.76	19,419.87	13,105.59
Total Expenses	18,144.13	20,411.31	14,814.56	9,491.00
Profit before tax	4,831.06	5,741.45	4,605.31	3,614.59
Profit for the year / period	3,587.41	4,262.70	3,420.06	2,664.85
Other Comprehensive income/ (loss) net of tax for the year / period	5.06	(141.09)	(70.74)	23.88
Total Comprehensive Income (net of tax)	3,592.47	4,121.61	3,349.32	2,688.73
Earnings per share				
Continuing Operations				
i) basic	42.61	50.72	41.17	32.44
ii) diluted	42.50	50.60	41.06	32.38

Amount in Rs. Crores, unless otherwise stated				
Consolidated Basis				
Particulars	As of and for the Nine months ended Dec 31, 2025	As of and for the FY ended March 31, 2025	As of and for the FY ended March 31, 2024	As of and for the FY ended March 31, 2023
Discontinuing operations				
i) basic	-	-	-	-
ii) diluted	-	-	-	-
Total Continuing and Discontinued operations				
i) basic	42.61	50.72	41.17	32.44
ii) diluted	42.50	50.60	41.06	32.38
CASH FLOW				
Net cash used in operating activities	-	(32,413.15)	(35,682.85)	(27,105.05)
Net cash used in/generated from investing activities	-	(2,948.12)	(2,854.59)	(2,148.41)
Net cash generated from financing activities	-	39,795.28	38,471.23	27,466.47
Cash and cash equivalents	-	5,279.65	845.64	911.85
Cash and Cash equivalents at the end of year/period	-	5,279.65	845.64	911.85
Additional Information				
Net Worth	-	23,668.69	19,593.24	14,346.10
Cash and Cash Equivalents	-	5,279.65	845.64	911.85
Loans	-	1,82,037.64	1,44,462.65	1,04,809.65
Current Investments	-	3,365.97	1,449.18	1,545.33
Assets Under Management	-	1,84,746.37	1,45,571.77	1,06,498
Off Balance Sheet Assets	-	2,816.48	1,221.85	1,762.48
Total Debt to Total assets [^]	-	0.87	0.86	0.86
Debt Service Coverage Ratios	-	NA	NA	NA
Interest Income	-	23,747.74	17,627.11	12,082.58
Interest Expense	-	12,494.53	9,230.75	5,748.03
Finance Costs	-	12,494.53	9,230.75	5,748.03
Interest service coverage ratio	-	NA	NA	NA
Impairment of financial instruments	-	2,494.31	1,317.60	849.71
Bad debts to Account receivable ratio	-	NA	NA	NA
Gross Stage 3 (%)	-	2.81%	2.48%	3.01%
Net Stage 3 (%)	-	1.56%	1.33%	1.62%
Tier I Capital as a percentage of Total Risk weighted assets (%) [*]	-	14.41%	15.10%	14.78%
Tier II Capital as a percentage of Total Risk weighted assets (%) [*]	-	5.34%	3.47%	2.35%

11.4 Dividends declared by the Company in respect of the said 3 (three) financial years; interest coverage ratio for last 3 (three) years (earnings before interest, depreciation and tax / interest expense):

Other than as disclosed below, the Company has not declared any Dividend in the last three years and in the nine months ended December 31, 2025:

Particulars	31 March 2025	31 March 2024	31 March 2023
Dividend amounts paid (INR in Cr)	168.13	166.72	164.36
Interest Coverage Ratio (Earnings before interest, depreciation and tax / interest expense) (INR in Cr)	NA	NA	NS
Provision Coverage Ratio for Stage 3 (%) [*]	45.27%	46.45%	46.00%
*Provision Coverage Ratio for Stage 3 (%) represents our Impairment allowance - Stage 3 – Loans against the Gross Carrying Amount – Stage 3			

11.5 Details of any other contingent liabilities of the Issuer, based on the latest audited financial statements including amount and nature of liability as on March 31, 2025.

S. No.	Particulars	Nature of Liability	Amount as on March 31, 2025 (INR in Cr.)
1	Income tax and Interest on Tax issues where the Company has gone on appeal	Contingent Liability	47.31
2	Decided in the Company's favour by Appellate Authorities and for which the Department is on further appeal with respect to Income Tax	Contingent Liability	0.28

S. No.	Particulars	Nature of Liability	Amount as on March 31, 2025 (INR in Cr.)
3	Sales Tax issues pending before Appellate Authorities in respect of which the Company is on appeal	Contingent Liability	27.41
4	Decided in the Company's favour by Appellate Authorities and for which the Department is on further appeal with respect to Sales Tax	Contingent Liability	1.02
5	Service Tax & GST issues pending before Appellate Authorities in respect of which the Company is on appeal	Contingent Liability	65.16
6	Disputed claims against the Company lodged by various parties under litigation (to the extent quantifiable)	Contingent Liability	18.90

11.6 The amount of corporate guarantee or letter of comfort issued by the Issuer along with details of the counterparty (viz. name and nature of the counterparty, whether a subsidiary, joint venture entity, group company etc.) on behalf of whom it has been issued: N.A.

As on the Cut Off Date, the Company has not issued any corporate guarantee.

Sr. No.	Company name	Nature of Counterparty	Nature of facility	Transaction Currency	Amount (in INR in Cr)	Amount outstanding (in INR in Cr) as on Cut Off Date
NIL						

As on the Cut Off Date, the Company has not issued any letter of comfort.

Sr. No.	Company name	Nature of Counterparty	Nature of facility	Amount Outstanding	Transaction Currency	Amount (in INR in Cr)
NIL						

12. BRIEF HISTORY OF THE ISSUER SINCE ITS INCORPORATION GIVING DETAILS OF ITS FOLLOWING ACTIVITIES:

12.1 Details of share capital as at the last quarter end, i.e. December 31, 2025

<u>AUTHORISED:</u>	31-Dec-2025
120,00,00,000 Equity Shares of Rs.2/- each	2400000000.00
500,00,000 Preference Shares of Rs.100/- each	5000000000.00
TOTAL AUTHORISED	7400000000.00
<u>ISSUED</u>	
844636241 Equity Shares of Rs.2/- each	1689272482.00
<u>SUBSCRIBED & PAID-UP CAPITAL</u>	
843952471 Equity Shares of Rs.2/- each	1687904942.00
Add: Forfeited Shares value	654500.00
TOTAL SUBSCRIBED & PAID-UP CAPITAL	1688559442.00

12.2 Changes in its capital structure as at last quarter end, for the preceding three Financial Years and current Financial Year as at December 31, 2025: N.A.

There are no changes in the capital structure as at last quarter end for the preceding three Financial Years and current Financial Year as at December 31, 2025.

12.3 Details of the equity share capital for the preceding three Financial Years and current Financial Year as on the Cut Off Date, i.e. December 31, 2025:

The history of the paid-up equity share capital of our Company for the last three years and the current Financial Year is set forth below:

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-2022	13470	2.00	278.01	Cash	ESOP Allotment	821202801	1642405602	276.01
	5600		202.00					200.00
	5000		202.00					200.00

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.)
	1900		202.00					200.00
	9600		202.00					200.00
	2000		202.00					200.00
	30000		299.46					297.46
	44900		202.00					200.00
	6480		261.94					259.94
	5000		253.70					251.70
	2000		261.94					259.94
	1030		202.00					200.00
	2000		202.00					200.00
	1000		202.00					200.00
	1000		202.00					200.00
Jun-2022	4970	2.00	261.94	Cash	ESOP Allotment	821321531	1642643062	259.94
	44900		202.00					200.00
	6480		261.94					259.94
	5000		253.70					251.70
	10450		202.00					200.00
	18430		278.01					276.01
	28500		157.90					155.90
	2000		202.00	Cash	ESOP Allotment	821463451	1642926902	200.00
	50000		202.00					200.00
	30000		299.46					297.46
	15400		202.00					200.00
	8600		261.94					259.94
	35920		202.00					200.00
	33500		202.00	Cash	ESOP Allotment	821496951	1642993902	200.00
Jul-2022	5000	2.00	202.00	Cash	ESOP Allotment	821508851	1643017702	200.00
	4500		157.90					155.90
	2400		202.00					200.00
Aug-2022	30000	2.00	299.46	Cash	ESOP Allotment	821547831	1643095662	297.46
	1350		202.00					200.00
	1000		202.00					200.00
	1630		261.94					259.94
	5000		202.00					200.00
	4940		580.30			821592321	1643184642	578.30
	9550		202.00					200.00
	30000		202.00					200.00
Sep-2022	5000	2.00	253.70	Cash	ESOP Allotment	821609571	1643219142	251.70
	1250		202.00					200.00
	11000		253.70					251.70
Oct-2022	2,440	2.00	157.90	Cash	ESOP Allotment	821649961	1643299922	155.90
	5,000		261.94					259.94
	19,000		202.00					200.00
	4,050		253.70					251.70
	1,900		278.01					276.01
	5,000		202.00					200.00
	3,000		202.00					200.00
Nov-2022	7,500	2.00	261.94	Cash	ESOP Allotment	821686206	1643372412	259.94
	3,500		202.00					200.00
	1,600		261.94					259.94
	6,940		157.90					155.90
	2,125		202.00					200.00
	6,200		202.00					200.00
	2,000		202.00					200.00
	2,380		316.00					314.00
	4,000		261.94					259.94
Dec-2022	38,200	2.00	202.00	Cash	ESOP Allotment	821806216	11643612432	200.00
	26,940		312.47					310.47
	38,030		278.01					276.01
	4,840		316.00					314.00
	12,000		253.70					251.70

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.)
Jan-23	10,500	2.00	316.00	Cash	ESOP Allotment	821884756	1643769512	314.00
	49,301		202.00					200.00
	5,650		278.01					276.01
	6,570		261.94					259.94
	6,519		609.00					607.00
Jan-23	1100	2.00	609.00	Cash	ESOP Allotment	821933656	1643867312	607.00
	42800		202.00					200.00
	5000		278.01					276.01
Feb-23	500	2.00	609.00	Cash	ESOP Allotment	821964286	1643928572	607.00
	5700		253.70					251.70
	1000		316.00					314.00
	2000		202.00					200.00
	21430		278.01					276.01
Mar-23	24700	2.00	580.30	Cash	ESOP Allotment	822029506	1644059012	578.30
	13581		609.00					607.00
	26939		202.00					200.00
Mar-23	150	2.00	609.00	Cash	ESOP Allotment	822040356	1644080712	607.00
	1600		609.00					607.00
	1500		316.00					314.00
	5500		253.70					251.70
	2100		253.70					251.70
May-23	4000	2.00	261.94	Cash	ESOP Allotment	822063456	1644126912	259.94
	15000		278.01					276.01
	4100		629.50					627.50
Jun-23	27,800	2.00	261.94	Cash	ESOP Allotment	822114526	1644229052	259.94
	8,700		202.00					200.00
	13,470		278.01					276.01
	1,100		609.00					607.00
Jun-23	90000	2.00	202.00	Cash	ESOP Allotment	822219686	1644439372	200.00
	5650		278.01					276.01
	4410		157.90					155.90
	1600		609.00					607.00
	3500		261.94					259.94
Jul-2023	16,000	2.00	278.01	Cash	ESOP Allotment	822304077	1644608154	276.01
	13,470		253.70					251.70
	4,521		609.00					607.00
	4,400		261.94					259.94
	6,000		157.90					155.90
	23,300		316.00					314.00
	16700		202.00					200.00
Aug-2023	9,500	2.00	261.94	Cash	ESOP Allotment	822405157	1644810314	259.94
	6480		299.46					297.46
	1200		253.70					251.70
	57350		202.00					200.00
	10600		580.30					578.30
	3800		316.00					314.00
	12150		609.00					607.00
Sep-2023	22,000	2.00	580.30	Cash	ESOP Allotment	822504192	1645008384	578.30
	28,115		202.00					200.00
	11,600		261.94					259.94
	10,000		316.00					314.00
	17,320		609.00					607.00
	10,000		253.70					251.70
Oct-23	1,69,49,152	2.00	1,180.00	Cash	Qualified Institutions Placement	839453344	1678906688	1178.00
Oct-23	7,000	2.00	580.30	Cash	ESOP Allotment	839528260	1679056520	578.30
	1,980		690.10					688.10
	4,050		261.94					259.94
	26,700		202.00					200.00
	1,370		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.)
	12,000		253.70					251.70
	8,820		629.50					627.50
	4,100		738.50					736.50
	7,100		609.00					607.00
	1,796		278.01					276.01
Nov-23	1,500	2.00	580.30	Cash	ESOP Allotment	839561240	1679122480	578.30
	3,400		202.00					200.00
	10,400		261.94					259.94
	8,000		316.00					314.00
	5,340		690.10					688.10
	4,340		609.00					607.00
Nov-2023	10,000	2.00	253.70	Cash	ESOP Allotment	839612860	1679225720	251.70
	5,000		261.94					259.94
	8,000		316.00					314.00
	5,000		202.00					200.00
	21,120		609.00					607.00
	2,500		709.35					707.35
Dec-2023	6,600		261.94	Cash	ESOP Allotment	839634060	1679268120	259.94
	2,000		580.30					578.30
	400		609.00					607.00
	1,600		709.35					707.35
	10,600		253.70	Cash	ESOP Allotment	839665330	1679330660	251.70
	9,050		609.00					607.00
	16,720		580.30					578.30
	1,000		316.00					314.00
	4,500		316.00					314.00
Jan-2024	10,410	2.00	157.90	Cash	ESOP Allotment	839712590	1679425180	155.90
	2,000		629.50					629.50
	28,000		202.00					200.00
	2,000		202.00					200.00
	2,650		609.00					607.00
	1,500		580.30					578.30
	700		609.00					607.00
Feb 2024	48,895	2.00	202.00	Cash	ESOP Allotment	839811456	1679622912	200.00
	8,000		261.94					259.94
	4,860		278.01					276.01
	1,570		316.00					314.00
	22140		580.30					578.30
	6,340		609.00					607.00
	1,921		710.75					708.75
	5,140		738.50					736.50
	12850	2.00	202.00	Cash	ESOP Allotment	839882387	1679764774	200.00
	11000		261.94					259.94
	1150		278.01					276.01
	5400		316.00					314.00
	4640		580.30					578.30
	9230		609.00					607.00
	4100		629.50					627.50
	22561		710.75					708.75
Mar -2024	1600	2.00	202.00	Cash	ESOP Allotment	839968962	1679937924	200.00
	10000		261.94					259.94
	2100		278.01					276.01
	1000		316.00					314.00
	23280		580.30					578.30
	13420		609.00					607.00
	8820		629.50					627.50
	3880		690.10					688.10
	22475		710.75					708.75
April-2024	520	2.00	609.00	Cash	ESOP Allotment	839993682	1679987364	607.00
	24200		710.75					708.75
	29900	2.00	278.01	Cash	ESOP Allotment	840040902	1680081804	276.01

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.)
	1000		580.30					578.30
	2520		609.00					607.00
	7000		690.10					688.10
	6800		710.75					708.75
May-2024	9650	2.00	710.75	Cash	ESOP Allotment	840050552	1680101104	708.75
June-2024	34000	2.00	202.00	Cash	ESOP Allotment	840191842	1680383684	200.00
	26420		253.70					251.70
	900		278.01					276.01
	1,620		299.46					297.46
	58610		580.30					578.30
	4,100		609.00					607.00
	6600		710.75					708.75
	8,200		712.15					710.15
	840		738.50					736.50
	2,000		2.00					202.00
	26,940	278.01		276.01				
	10,000	580.30		578.30				
	9150	710.75		708.75				
	1,260		738.50					736.50
Aug-2024	49,400	2.00	202.00	Cash	ESOP Allotment	840329862	1680659724	200.00
	700		278.01					276.01
	8,600		299.46					297.46
	2949		609.00					607.00
	21211		710.75					708.75
	5,810		261.94					259.94
	9,300	2.00	157.90	Cash	ESOP Allotment	840402186	1680804372	155.90
	725		202.00					200.00
	3700		253.70					251.70
	28074		278.01					276.01
	8760		580.30					578.30
	4470		609.00					607.00
	2,970		690.10					688.10
	9425		710.75					708.75
4900		1132.10					1130.10	
Sept-2024	1,000	2.00	278.01	Cash	ESOP Allotment	840424255	1680848510	276.01
	12,800		316.00					314.00
	380		609.00					607.00
	5489		710.75					708.75
	2400		1132.10					1130.10
Oct-2024	5000	2.00	253.70	Cash	ESOP Allotment	840442305	1680884610	251.70
	2100		629.50					627.50
	5650		710.75					708.75
	4100		738.50					736.50
	1200		1132.10					1130.10
Nov-2024	4600	2.00	157.90	Cash	ESOP Allotment	840695220	1681390440	155.90
	13280		202.00					200.00
	6980		253.70					251.70
	10340		261.94					259.94
	33500		278.01					276.01
	6500		316.00					314.00
	81750		580.30					578.30
	50235		609.00					607.00
	1200		629.50					627.50
	5820		690.10					688.10
	21150	710.75	708.75					
	5820	738.50	736.50					
	11740		1132.10					1130.10
	3050	2.00	202.00	Cash	ESOP Allotment	840742100	1681484200	200.00
4200	316.00		314.00					
26000	580.30		578.30					
11430	609.00		607.00					

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.)
	2200		710.75					708.75
Dec-2024	6,450	2.00	202.00	Cash	ESOP Allotment	840781115	1681562230	200.00
	10,450		253.70					251.70
	1,490		261.94					259.94
	1,700		316.00					314.00
	1,000		580.30					578.30
	10,700		609.00					607.00
	2,100		629.50					627.50
	5,125		710.75					708.75
Jan-2025	1650	2.00	202.00	Cash	ESOP Allotment	840845105	1681690210	200.00
	15900		253.70					251.70
	3060		261.94					259.94
	14650		278.01					276.01
	7150		609.00					607.00
	2000		710.75					708.75
	15480		738.50					736.50
	4100		1,132.10					1,130.10
Feb-2025	18,100	2.00	202.00	Cash	ESOP Allotment	840884835	1681769670	200.00
	8,470		253.70					251.70
	2,380		580.30					578.30
	1,000		609.00					607.00
	2,700		710.75					708.75
	1,260		738.50					736.50
	5,820		1,132.10					1,130.10
Mar-25	8980	2.00	278.01	Cash	ESOP Allotment	840916765	1681833530	276.01
	1000		316.00					314.00
	2500		609.00					607.00
	19050		710.75					708.75
	400		1,132.10					1,130.10
Mar-25	8500	2.00	487.15	Cash	ESOP Allotment	840940905	1681881810	485.15
	13230		629.50					627.50
	2410		710.75					708.75
Apr-25	26400	2.00	202.00	Cash	ESOP Allotment	841022815	1682045630	200.00
	3000		316.00					314.00
	17290		580.30					578.30
	1500		609.00					607.00
	2350		629.50					627.50
	30360		710.75					708.75
	1010		1,132.10					1,130.10
May-25	1000	2.00	202.00	Cash	ESOP Allotment	841101582	1682203164	200.00
	4860		299.46					297.46
	40110		580.30					578.30
	8600		609.00					607.00
	2000		629.50					627.50
	21997		710.75					708.75
	200		1,171.70					1,169.70
Jun-25	5810	2.00	157.90	Cash	ESOP Allotment	841177467	1682354934	155.90
	4800		202.00					200.00
	1480		316.00					314.00
	38040		580.30					578.30
	1530		609.00					607.00
	18425		710.75					708.75
	1100		1,132.10					1,130.10

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.)
	4700		1,171.70					1,169.70
Jul-25	1000	2.00	202.00	Cash	ESOP Allotment	841208307	1682416614	200.00
	7410		580.30					578.30
	4000		629.50					627.50
	12720		710.75					708.75
	3310		1,132.10					1,130.10
	2400		1,171.70					1,169.70
Aug-25	18155	2.00	202.00	Cash	ESOP Allotment	841299274	1682598548	200.00
	2580		253.70					251.70
	10650		278.01					276.01
	12900		299.46					297.46
	2970		316.00					314.00
	10410		580.30					578.30
	7150		609.00					607.00
	970		690.10					688.10
	21532		710.75					708.75
	2750		1,132.10					1,130.10
	900		1,171.70					1,169.70
	Sept-25		7615					2.00
8240		253.70	251.70					
1000		261.94	259.94					
1500		316.00	314.00					
25280		580.30	578.30					
15300		609.00	607.00					
5360		690.10	688.10					
19558		710.75	708.75					
1260		738.50	736.50					
11560		1,132.10	1,130.10					
1425		1,171.70	1,169.70					
1660		1,363.65	1,361.65					
Oct-25	2242436	2.00	1,369.05	Cash	Conversion of CCDs	843641468	1687282936	1,367.05
Nov-25	5000	2.00	202.00	Cash	ESOP Allotment	843641468	1687282936	200.00
	2500		261.94					259.94
	5070		580.30					578.30
	21850		609.00					607.00
	12240		710.75					708.75
	6150		738.50					736.50
	10100		1,132.10					1,130.10
	1700		1,171.70					1,169.70
	1200		1,245.80					1,243.80
	57630		1,363.65					1,361.65
Nov-25	1110	2.00	157.90	Cash	ESOP Allotment	843853491	1687706982	155.90
	6050		261.94					259.94
	10650		278.01					276.01
	13600		580.30					578.30
	28870		609.00					607.00
	2150		629.50					627.50
	7453		710.75					708.75
	17100		1,132.10					1,130.10
	1600		1,363.65					1,361.65
Dec-25	70	2.00	261.94	Cash	ESOP Allotment	843952471	1687904942	259.94

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.)
	2000		316.00					314.00
	70170		580.30					578.30
	6150		609.00					607.00
	5900		629.50					627.50
	4740		710.75					708.75
	6150		712.15					710.15
	2100		738.50					736.50
	100		1,171.70					1,169.70
	1600		1,363.65					1,361.65

12.4 Details of any acquisition of or amalgamation with any entity in the preceding 1 (one) year from the Cut Off Date: Nil

12.5 Details of any reorganization or reconstruction in the preceding 1 (one) year from the Cut Off Date: Nil

12.6 Details of the shareholding of the Issuer as at the latest quarter end i.e. December 31, 2025, as per the format specified under the listing regulations:

SN	Particulars	No. of shares held	% of share holding
A	Promoters' holding		
1	Indian		
	Individuals (includes HUF)	7181303	0.85
	Bodies corporate / Trusts	412445852	48.87
	Sub-total	419627155	49.72
2	Foreign promoters		
	Individuals (Non-resident Individuals/Foreign Individuals)	12890	0.00
	sub-total (A)	419640045	49.72
B	Non-promoters' holding		
-1	Institutions		
(a)	Mutual Funds	108347936	12.84
(b)	Venture Capital Funds	0	0.00
(c)	Alternate Investment Funds	4418297	0.52
(d)	Foreign Venture Capital Investors	0	0.00
(e)	Foreign Portfolio Investors	224097994	26.56
(f)	Financial Institutions/Banks	539494	0.06
(g)	Insurance Companies	13187049	1.56
(h)	Provident Funds/Pension Funds	21640798	2.56
(i)	Any Other		
	Foreign Institutional Investors	0	0.00
	Foreign Nationals	25	0.00
	Foreign Bank	500	0.00
	Sub Total (B)(1)	372232093	44.10
-2	Central Government/State Government(s)/President of India	0	0.00
	Sub Total (B)(2)	0	0.00
-3	Non-Institutions	0	0.00
	Directors and their relatives (excluding Independent Directors and Nominee Directors)	290454	0.03
	Key Managerial Personnel	332005	0.04
(a)	i. Individual shareholders holding nominal share capital up to Rs.2 lakhs	31984220	3.79
	ii. Individual shareholders holding nominal share capital in excess of Rs. 2 Lakhs	5804006	0.69
(b)	NBFCs Registered with RBI	7113	0.00
(c)	Employee Trusts	0	0.00
(d)	Overseas Depositories (Holding DRs) (Balancing figure)	0	0.00
(e)	Any Other		0.00
	TRUSTS	19697	0.00
	NON-RESIDENT INDIANS	5000891	0.59
	CLEARING MEMBERS	2125021	0.25
	BODIES CORPORATES	5104365	0.60
	I E P F	580757	0.07
	H U F	831804	0.10
	Sub Total (B)(3)	52080333	6.16

SN	Particulars	No. of shares held	% of share holding
	Total Public Shareholding (B) = (B)(1) +(B)(2) +(B)(3)	424312426	50.28
	TOTAL of (A)+(B)	843952471	100.00
C	Shares held by custodians, against which Depository Receipts have been issued		
-1	Promoter and Promoter Group		
-2	Public		
	Sub-Total (C)		
	GRAND TOTAL (A+B+C):	843952471	100.00

12.7 List of top ten holders of equity shares of the Issuer as at the latest quarter end i.e., December 31, 2025:

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	44.18
2	Ambadi Investments Limited / Promoter	33721870	3,37,21,870	3.99
3	SBI Pension Fund Scheme-State Governmnet / QPF	21640798	2,16,40,798	2.56
4	Axis ELSS tax saver fund/Mutual Fund	16284931	1,62,84,931	1.93
5	New world Fund Inc/ Foreign Portfolio Investors	14469644	1,44,69,644	1.71
6	SBI Large Cap Fund / Mutual Fund	10259630	1,02,59,630	1.22
7	Invesco India Contra Fund/ Mutual Fund	10212365	1,02,12,365	1.21
8	Kotak Mid Cap Fund/ Mutual Fund	9799109	97,99,109	1.16
8	Motilal Oswal flexi cap Fund / Mutual Fund	9149965	91,49,965	1.08
10	Small Cap world Fund Inc/ Foreign Portfolio Investors	9023373	90,23,373	1.07

13. OTHER DISCLOSURES AND INFORMATION

13.1 Details of current Directors of the Issuer as of Cut Off Date i.e. December 31, 2025:

Sr No	Name, Designation and DIN	Age (in yrs)	Address	Director of the Company since	Details of other directorship
1.	Mr. Vellayan Subbiah* Executive Chairman / Executive Director DIN – 01138759	56	No.7, Valliammai Achi Road, Kotturpuram, Chennai - 600 085	November 11, 2020	1. Tube Investments of India Limited 2. SRF Limited 3. Ambadi Investments Limited 4. Cholamandalam Financial Holdings Limited 5. CG Power and Industrial Solutions Limited 6. Dot Iot Technologies Private Limited 7. CG Power Americas, LLC 8. TI Clean Mobility Private Limited 9. 3xper Innoventure Limited 10. Mavco Investments Private Limited 11. MAVNU Investments Private Limited 12. CG Semi Private Limited 13. Mavstar Investments Private Limited 14. Vayona Energy Private Limited 15. CG Power Americas LLC
2.	Mr. N Ramesh Rajan Independent Director DIN – 01628318	68	No.12 Tarapore Avenue, Harrington Road, Chetpet, Chennai 600031	October 30, 2018	1. TTK Healthcare Limited 2. Rane (Madras) Limited 3. ESAB India Limited
3.	Ms. Bhama Krishnamurthy Independent Director DIN – 02196839	71	401, Fourth Floor, Avarsekar's Srushti, Old Prabhadevi Road, Prabhadevi, Mumbai 400025	July 31, 2019	1. Muthoot Microfin Limited 2. Five-Star Business Finance Limited 3. Thirumalai Chemicals Limited 4. Just Dial Limited 5. Reliance Corporate IT Park Limited 6. TCL Global BV, Netherlands 7. Kiwi General Insurance Limited

Sr No	Name, Designation and DIN	Age (in yrs)	Address	Director of the Company since	Details of other directorship
4.	Mr. M A M Arunachalam Non-executive Director DIN – 00202958	58	New No.9, (Old No.4) Chittaranjan Road, Teynampet, Chennai 600018	January 29, 2021	1. Tube Investments of India Limited 2. CG Power & Industrial Solutions Limited 3. Shanthi Gears Limited 4. Ambadi Investments Limited 5. Cholamandalam Leasing Limited (Formerly known as Cholamandalam Home Finance Limited) 6. New Ambadi Estates Private Limited 7. A R Lakshmi Achi Trust (Sec. 8 Private - Company) 8. TI Clean Mobility Private Limited 9. TI Medical Private Limited 10. MAVCO Investments Private Limited 11. Jeyam Automotives Private Limited 12. CG Semi Private Limited 13. MAVNU Investments Private Limited 14. MAVSKY Enterprises Private Limited 15. Mavstar Investments Private Limited 16.
5.	Mr. Anand Kumar Independent Director DIN - 00818724	58	18 Rochalie Drive Singapore 248249	March 16, 2021	1. TVS Supply Chain Solutions Limited 2. Tube Investments of India Limited 3. Mahogany Logistics Services Private Limited He is also on the Board of some of the affiliate and portfolio companies of Gateway Partners in Singapore and other countries. 4.
6.	Mr. M R Kumar Independent Director DIN-03628755	64	7-C Ramaniyam Ocean Isha 11, Old Mahabalipuram Road, Okkiyam, Thuraipaakam, Chennai-600097	May 01, 2024	1. Aurobindo Pharma Limited 2. Bank of India 3. Auribindo Pharma USA Inc.
7.	Mr. Ramkumar Ramamoorthy Independent Director DIN-07936844	58	B-13, Chaitanya nest, Ratna Nagar, Teynampet, Chennai-600018	July 26, 2024	1. Five-Star Business Finance Limited
8.	Mr. Ravindra Kumar Kundu Managing Director DIN – 07337155	57	Rani Meyyammai Towers, Flat 5H, 5th Floor 5th Block Sathyadev Avenue, M R C Nagar, R A Puram, Chennai-600028	January 23, 2020	1. Cholamandalam Securities Limited 2. Payswift Technologies Private Limited 3. Cholamandalam Leasing Limited (Formerly known as Cholamandalam Home Finance Limited) 4. Finance Industry Development Council

*Mr. Vellayan Subbiah was appointed as Executive Chairman with effect from 1st April, 2025

13.2 Details of change in Directors since last three Financial Years and current Financial Year as at the Cut Off Date i.e. December 31, 2025:

Name	Designation	DIN	Date of Appointment	Date of Cessation, if applicable	Date of Resignation, if applicable	Remarks
Mr. Vellayan Subbiah	Executive Chairman	01138759	April 1, 2025	-	-	Appointed as Executive Chairman for a term of five years
Mr. Ravindra Kumar Kundu	Managing Director	07337155	October 7, 2024	-	-	Appointed as Managing Director for a term of five years

Name	Designation	DIN	Date of Appointment	Date of Cessation, if applicable	Date of Resignation, if applicable	Remarks
Ms. Bhama Krishnamurthy	Non-Executive / Independent Director	02196839	July 31, 2024	-	-	Re-appointed as an Independent Director for a second term of five consecutive years
Mr. Ramkumar Ramamoorthy	Non-Executive / Independent Director	07936844	July 26, 2024	-	-	Appointed as Non-Executive & Independent Director for a first term of five years.
Mr. M R Kumar	Non-Executive / Independent Director	03628755	May 01, 2024	-	-	Appointed as Non-Executive & Independent Director for a first term of five years.
Mr. Rohan Verma	Non-Executive / Independent Director	01797489	March 25, 2019	March 24, 2024	-	Retired as Director consequent to completion of first term
Mr. N Ramesh Rajan	Non-Executive / Independent Director	01628318	October 30, 2023	-	-	Re-appointed as an Independent Director for a second term of five consecutive years
Mr. Bharath Vasudevan	Non-Executive / Independent Director	09104808	March 16, 2021	-	March 31, 2023	Resigned as Director

13.3 Details of Directors' remuneration, and such particulars of the nature and extent of their interests in the Issuer (during the current year and preceding three Financial Years) as at Cut Off Date i.e. December 31, 2025:

Sr. No.	Particulars	Current Financial Year Up to December 31, 2025 (INR in Cr)	FY 2024-25 (INR in Cr)	FY 2023-24 (INR in Cr)	FY 2022-23 (INR in Cr)
(i)	Remuneration payable or paid to a director by the Issuer				
	Name of Director				
	Vellayan Subbiah (remuneration as Non Executive Chairman till 31 March 2025 and as Executive Chairman from 1 April, 2025)	9.26	1.10	1.10	1.06
	Ramesh Rajan Natarajan	0.12	0.41	0.37	0.22
	Bhama Krishnamurthy	0.12	0.35	0.33	0.19
	M A M Arunachalam	0.04	0.29	0.35	0.20
	Anand Kumar	0.08	0.32	0.32	0.18
	M R Kumar**	0.07	0.24	-	-
	Ramkumar Ramamoorthy***	0.08	0.21	-	-
	Rohan Verma*	-	-	0.23	0.12
	Ashok Kumar Barat@	-	-	-	0.10
	Bharath Vasudevan@@	-	-	-	0.14
	Ravindra Kumar Kundu (Managing Director)	5.43	6.47	4.30	3.41
(ii)	Shareholding of the director in the Company, its subsidiaries, and associate companies on a fully diluted basis				
	Name of Director, Designation and DIN	No. of Equity Shares of (₹)	Number of Stock Options	% of total Equity Shares of our Company	
	Ravindra Kumar Kundu Designation: Managing Director DIN: 07337155	2,88,565	4,55,420 (represents options granted and outstanding)	0.03	
	M A M Arunachalam Designation: Non- Executive Director DIN: 00202958	1,65,752	Nil	0.02	

Sr. No.	Particulars	Current Financial Year Up to December 31, 2025 (INR in Cr)	FY 2024-25 (INR in Cr)	FY 2023-24 (INR in Cr)	FY 2022- 23 (INR in Cr)
<i>Mr. Vellayan Subbiah, Directors hold shares in the subsidiary companies as a registered owner for the purpose of maintaining the statutory minimum under the Companies Act, 2013. The beneficial ownership of these shares vests with Cholamandalam Investment and Finance Company Limited.</i>					
(iii)	Appointment of any relatives to an office or place of profit of the Issuer, its subsidiary or associate company; -				
	None of our Directors' relatives have been appointed to an office or place of profit of our Company, Subsidiaries and Associate Companies.				
(iv)	Particulars of the nature and extent of interest, if any, of every director:				
A	in the promotion of the Issuer;	Nil	Nil	Nil	Nil
B	In any immoveable property acquired by the issuer in the two years preceding the date of the General Information Document or any immoveable property proposed to be acquired by it; or	Nil	Nil	Nil	Nil
C	where the interest of such a director consists in being a member of a firm or company, the nature and extent of his interest in the firm or company, with a statement of all sums paid or agreed to be paid to him or to the firm or company in cash or shares or otherwise by any person either to induce him to become, or to help him qualify as a director, or otherwise for services rendered by him or by the firm or company, in connection with the promotion or formation of the Issuer shall be disclosed.	Nil	Nil	Nil	Nil

*Mr. Rohan Varma retired as an Independent Director effective the close of business of 24th March, 2024

** Mr. M R Kumar was appointed as an Independent Director with effect from 01st May, 2024

*** Mr. Ramkumar Ramamoorthy was appointed as an Independent Director with effect from 26th July, 2024

@Mr. Ashok Kumar Barat retired as a Director on October 30, 2022 consequent to completion of his first term as Independent Director.

@@Mr. Bharath Vasudevan resigned as a Director on March 31, 2023.

Represents vested but yet to be exercised and unvested stock options.

13.4 Contribution being made by the Directors as part of the offer or separately in furtherance of such objects, as of Cut Off Date i.e. December 31, 2025: Nil

13.5 Details of any financial or other material interest of the Directors, Promoters, key managerial personnel or senior management in the offer and the effect of such interest in so far as it is different from the interests of other persons, as of Cut Off Date i.e., December 31, 2025: Nil

13.6 Details of the Auditors of the Issuer, as of Cut Off Date i.e., December 31, 2025:

Name	Address	Auditor Since
M/s. B.K. Khare & Co. Chartered Accountants	706-708, Sharda Chambers, New Marines Lines, Mumbai 400 020	July 26, 2024
M/s. KKC & Associates LLP, Chartered Accountants	Level 19, Sunshine Tower, Senapati Bapat Marg, Elphinstone Road, Mumbai 400013	July 26, 2024

13.7 Details of change in Auditor for preceding three Financial Years and current Financial Year as of Cut Off Date i.e., December 31, 2025:

Except as disclosed below, there has been no changes in the statutory auditor of our Company:

Name	Address	Date of Appointment	Date of Resignation if applicable	Remarks
M/s. B.K. Khare & Co. Chartered Accountants	706-708, Sharda Chambers, New Marines Lines, Mumbai 400 020	July 26, 2024		
M/s. KKC & Associates LLP, Chartered Accountants	Level 19, Sunshine Tower, Senapati Bapat Marg, Elphinstone Road, Mumbai 400013	July 26, 2024		
M/s Price Waterhouse LLP, Chartered Accountants	252, Veer Savarkar Marg, Shivaji Park, Dadar (West), Mumbai, 400 028, Maharashtra, India	July 30, 2021	-	Retired at the 46 th AGM held on July 26, 2024

Name	Address	Date of Appointment	Date of Resignation if applicable	Remarks
M/s Sundaram & Srinivasan, Chartered Accountants	#23, CP Ramaswamy Road, Alwarpet, Chennai 600 018, Tamil Nadu, India			

13.8 Details of the following liabilities of the Issuer, as at the end of the preceding quarter, or if available, a later date:

Details of outstanding secured loan facilities of the Issuer as on December 31, 2025:

Lender's Name	Type of Facility	Amt Sanctioned (INR in Cr)	Principal Amount Outstanding (INR in Cr)	Repayment Date/Schedule	Security	Credit Rating	Asset Classification
PUNJAB NATIONAL BANK	Secured Term Loan	1,000	300	Repayable in 20 half yearly instalments of Rs. 50 Crs each	1.15	ICRA	Standard Asset
OPIC (DFC) (ECB)	Secured Term Loan	1,403	540	26 Quarterly instalments after the moratorium of 18 Months	1.15	No	Standard Asset
KOTAK MAHINDRA BANK	Secured Term Loan	100	15	Repayable in 20 Quarterly instalments	1.15	ICRA	Standard Asset
KOTAK MAHINDRA BANK	Secured Term Loan	100	25	Repayable in 20 Quarterly instalments	1.15	ICRA	Standard Asset
BANK OF BARODA	Secured Term Loan	1,000	10	Repayable in 20 Quarterly instalments	1.15	ICRA	Standard Asset
BANK OF BARODA	Secured Term Loan		25	Repayable in 20 Quarterly instalments	1.15	ICRA	Standard Asset
AXIS BANK LTD	Secured Term Loan	550	100	Repayable in 3 Annual Yearly instalments after the moratorium period of 24 Months	1.15	ICRA	Standard Asset
AXIS BANK LTD	Secured Term Loan		84	Repayable in 3 Annual Yearly instalments after the moratorium period of 24 Months	1.15	ICRA	Standard Asset
AXIS BANK LTD	Secured Term Loan	450	84	Repayable in 3 Annual Yearly instalments after the moratorium period of 24 Months	1.15	ICRA	Standard Asset
AXIS BANK LTD	Secured Term Loan		66	Repayable in 3 Annual Yearly instalments after the moratorium period of 24 Months	1.15	ICRA	Standard Asset
SIDBI	Secured Term Loan	500	50	Repayable in 10 Half Yearly instalments	1.15	ICRA	Standard Asset
INDUSIND BANK	Secured Term Loan	475	139	Repayable in 20 Quarterly instalments	1.15	ICRA	Standard Asset
INDUSIND BANK	Secured Term Loan	750	88	Repayable in 20 Quarterly instalments	1.15	ICRA	Standard Asset
AXIS BANK LTD	Secured Term Loan	1,250	284	Repayable in 3 Annual Yearly instalments after the moratorium period of 24 Months	1.15	ICRA	Standard Asset

AXIS BANK LTD	Secured Term Loan		134	Repayable in 3 Annual Yearly instalments after the moratorium period of 24 Months	1.15	ICRA	Standard Asset
AXIS BANK LTD	Secured Term Loan	300	200	Repayable in 3 Annual Yearly instalments after the moratorium period of 24 Months	1.15	ICRA	Standard Asset
AXIS BANK LTD	Secured Term Loan	2,000	166	Repayable in 3 Annual Yearly instalments after the moratorium period of 24 Months	1.15	ICRA	Standard Asset
AXIS BANK LTD	Secured Term Loan		100	Repayable in 3 Annual Yearly instalments after the moratorium period of 24 Months	1.15	ICRA	Standard Asset
AXIS BANK LTD	Secured Term Loan		66	Repayable in 3 Annual Yearly instalments after the moratorium period of 24 Months	1.15	ICRA	Standard Asset
AXIS BANK LTD	Secured Term Loan		200	Repayable in 3 Annual Yearly instalments after the moratorium period of 24 Months	1.15	ICRA	Standard Asset
AXIS BANK LTD	Secured Term Loan		400	Repayable in 3 Annual Yearly instalments after the moratorium period of 24 Months	1.15	ICRA	Standard Asset
AXIS BANK LTD	Secured Term Loan		67	Repayable in 3 Annual Yearly instalments after the moratorium period of 24 Months	1.15	ICRA	Standard Asset
STATE BANK OF INDIA	Secured Term Loan		2,000	280	Five Annual Equal instalments	1.15	ICRA
STATE BANK OF INDIA	Secured Term Loan	36		Repayable in 4 Annual instalments	1.15	ICRA	Standard Asset
STATE BANK OF INDIA	Secured Term Loan	44		Repayable in 4 Annual instalments	1.15	ICRA	Standard Asset
STATE BANK OF INDIA	Secured Term Loan	3,000	200	Five Annual Equal instalments	1.15	ICRA	Standard Asset
STATE BANK OF INDIA	Secured Term Loan		200	Five Annual Equal instalments	1.15	ICRA	Standard Asset
STATE BANK OF INDIA	Secured Term Loan		200	Five Annual Equal instalments	1.15	ICRA	Standard Asset
PUNJAB NATIONAL BANK	Secured Term Loan	1,000	350	Repayable in 20 Quarterly instalments	1.15	ICRA	Standard Asset
BANK OF BARODA	Secured Term Loan	1,500	150	Repayable in 20 Quarterly instalments	1.15	ICRA	Standard Asset
BANK OF BARODA	Secured Term Loan		350	Repayable in 20 Quarterly instalments	1.15	ICRA	Standard Asset
STATE BANK OF INDIA	Secured Term Loan	3,000	320	Repayable in 4 Annual instalments	1.15	ICRA	Standard Asset

STATE BANK OF INDIA	Secured Term Loan		480	Repayable in 4 Annual instalments	1.15	ICRA	Standard Asset
STATE BANK OF INDIA	Secured Term Loan		400	Repayable in 4 Annual instalments	1.15	ICRA	Standard Asset
THE SOUTH INDIAN BANK	Secured Term Loan	200	200	Repayable in 2 equal annual installments in 4th and 5th year	1.15	ICRA	Standard Asset
HDFC BANK LTD	Secured Term Loan	2,000	79	Repayable in 14 Quarterly instalments	1.15	ICRA	Standard Asset
HDFC BANK LTD	Secured Term Loan		29	Repayable in 14 Quarterly instalments	1.15	ICRA	Standard Asset
HDFC BANK LTD	Secured Term Loan		36	Repayable in 14 Quarterly instalments	1.15	ICRA	Standard Asset
AXIS BANK LTD	Secured Term Loan	1,000	111	Repayable in 9 Half yearly instalments	1.15	ICRA	Standard Asset
AXIS BANK LTD	Secured Term Loan		111	Repayable in 9 Half yearly instalments	1.15	ICRA	Standard Asset
AXIS BANK LTD	Secured Term Loan		222	Repayable in 9 Half yearly instalments	1.15	ICRA	Standard Asset
IDBI	Secured Term Loan	150	68	Repayable in 20 Quarterly instalments	1.1	ICRA	Standard Asset
FEDERAL BANK	Secured Term Loan	250	167	Repayable in 3 Annual instalments after 2 years moratorium	1.15	ICRA	Standard Asset
INDIAN BANK	Secured Term Loan	1,000	175	Repayable in 20 Quarterly instalments	1.15	ICRA	Standard Asset
INDIAN BANK	Secured Term Loan		175	Repayable in 20 Quarterly instalments	1.15	ICRA	Standard Asset
FEDERAL BANK	Secured Term Loan	250	167	Repayable in 3 Annual instalments after 2 years moratorium	1.15	ICRA	Standard Asset
SIDBI	Secured Term Loan	2,500	455	Repayable in 20 Quarterly instalments	1.15	ICRA	Standard Asset
SIDBI	Secured Term Loan		682	Repayable in 20 Quarterly instalments	1.15	ICRA	Standard Asset
THE SOUTH INDIAN BANK	Secured Term Loan	100	100	Repayable in 2 equal annual installments in 4th and 5th year	1.15	ICRA	Standard Asset
PUNJAB NATIONAL BANK	Secured Term Loan	1,000	389	Repayable in 18 Quarterly instalments	1.15	ICRA	Standard Asset
HDFC BANK LTD	Secured Term Loan	1,500	161	Repayable in 14 Quarterly instalments	1.15	ICRA	Standard Asset
HDFC BANK LTD	Secured Term Loan		54	Repayable in 14 Quarterly instalments	1.15	ICRA	Standard Asset
IDBI	Secured Term Loan	250	125	Repayable in 20 Quarterly instalments	1.15	ICRA	Standard Asset
HDFC BANK LTD	Secured Term Loan	1,500	225	Repayable in 14 Quarterly instalments	1.15	ICRA	Standard Asset
HDFC BANK LTD	Secured Term Loan		96	Repayable in 14 Quarterly instalments	1.15	ICRA	Standard Asset

UCO BANK	Secured Term Loan	250	113	Repayable in 20 Quarterly instalments	1.15	ICRA	Standard Asset
STATE BANK OF INDIA	Secured Term Loan	3,000	250	Repayable in 3 Annual instalments	1.15	ICRA	Standard Asset
STATE BANK OF INDIA	Secured Term Loan		750	Repayable in 3 Annual instalments	1.15	ICRA	Standard Asset
ICICI BANK	Secured Term Loan	1,000	125	Repayable in 8 Quarterly Instalments	1.15	ICRA	Standard Asset
AXIS BANK LTD	Secured Term Loan	500	139	Repayable in 9 Half Yearly instalments	1.15	ICRA	Standard Asset
AXIS BANK LTD	Secured Term Loan		69	Repayable in 9 Half Yearly instalments	1.15	ICRA	Standard Asset
AXIS BANK LTD	Secured Term Loan		69	Repayable in 9 Half Yearly instalments	1.15	ICRA	Standard Asset
SIDBI	Secured Term Loan	1,000	500	Repayable in 22 Quarterly instalments	1.15	ICRA	Standard Asset
HDFC BANK LTD	Secured Term Loan	945	129	Repayable in 14 Quarterly instalments	1.15	ICRA	Standard Asset
HDFC BANK LTD	Secured Term Loan		74	Repayable in 14 Quarterly instalments	1.15	ICRA	Standard Asset
PUNJAB NATIONAL BANK	Secured Term Loan	1,000	444	Repayable in 18 Quarterly instalments	1.15	ICRA	Standard Asset
Karnataka Bank	Secured Term Loan	150	15	Repayable in 10 Quarterly instalments	1.15	ICRA	Standard Asset
SIDBI	Secured Term Loan	500	273	Repayable in 22 Quarterly instalments	1.15	ICRA	Standard Asset
HDFC BANK LTD	Secured Term Loan	500	107	Repayable in 14 Quarterly instalments	1.15	ICRA	Standard Asset
HDFC BANK LTD	Secured Term Loan		36	Repayable in 14 Quarterly instalments	1.15	ICRA	Standard Asset
HDFC BANK LTD	Secured Term Loan	1,000	71	Repayable in 14 Quarterly instalments	1.15	ICRA	Standard Asset
HDFC BANK LTD	Secured Term Loan		214	Repayable in 14 Quarterly instalments	1.15	ICRA	Standard Asset
AXIS BANK LTD	Secured Term Loan	2,000	400	Repayable in 10 Half Yearly instalments	1.15	ICRA	Standard Asset
AXIS BANK LTD	Secured Term Loan		100	Repayable in 10 Half Yearly instalments	1.15	ICRA	Standard Asset
AXIS BANK LTD	Secured Term Loan		500	Repayable in 10 Half Yearly instalments	1.15	ICRA	Standard Asset
SIDBI	Secured Term Loan	1,500	619	Repayable in 21 Quarterly instalments	1.15	ICRA	Standard Asset
SIDBI	Secured Term Loan		124	Repayable in 21 Quarterly instalments	1.15	ICRA	Standard Asset
SIDBI	Secured Term Loan		186	Repayable in 21 Quarterly instalments	1.15	ICRA	Standard Asset

UNION BANK OF INDIA	Secured Term Loan	1,000	500	Repayable in 18 Quarterly instalments	1.15	ICRA	Standard Asset
Karnataka Bank	Secured Term Loan	200	116	Repayable in 19 Quarterly instalments	1.15	ICRA	Standard Asset
HDFC BANK LTD	Secured Term Loan	1,000	257	Repayable in 14 Quarterly instalments	1.15	ICRA	Standard Asset
HDFC BANK LTD	Secured Term Loan		100	Repayable in 14 Quarterly instalments	1.15	ICRA	Standard Asset
BANK OF BARODA	Secured Term Loan	3,000	1800	Repayable in 10 Half Yearly instalments	1.15	ICRA	Standard Asset
HDFC BANK LTD	Secured Term Loan	500	50	Repayable in 14 Quarterly instalments	1.15	ICRA	Standard Asset
HDFC BANK LTD	Secured Term Loan		129	Repayable in 14 Quarterly instalments	1.15	ICRA	Standard Asset
STATE BANK OF INDIA	Secured Term Loan	3,000	1800	Repayable in 5 Annual Installments	1.15	ICRA	Standard Asset
HDFC BANK LTD	Secured Term Loan	1,000	100	Repayable in 14 Quarterly instalments	1.15	ICRA	Standard Asset
HDFC BANK LTD	Secured Term Loan		257	Repayable in 14 Quarterly instalments	1.15	ICRA	Standard Asset
ICICI BANK	Secured Term Loan	500	139	Repayable in 36 Monthly Installments	1.15	ICRA	Standard Asset
HSBC	Secured Term Loan	100	60	Repayable in 20 Quarterly instalments	1.15	ICRA	Standard Asset
PUNJAB NATIONAL BANK	Secured Term Loan	2,000	1222	Repayable in 18 Quarterly instalments	1.15	ICRA	Standard Asset
YES BANK	Secured Term Loan	750	525	Repayable in 10 Half yearly instalments	1.15	ICRA	Standard Asset
HDFC BANK LTD	Secured Term Loan	1,500	482	Repayable in 14 Quarterly instalments	1.15	ICRA	Standard Asset
HDFC BANK LTD	Secured Term Loan		161	Repayable in 14 Quarterly instalments	1.15	ICRA	Standard Asset
HDFC BANK LTD	Secured Term Loan	1,000	107	Repayable in 14 Quarterly instalments	1.15	ICRA	Standard Asset
HDFC BANK LTD	Secured Term Loan		321	Repayable in 14 Quarterly instalments	1.15	ICRA	Standard Asset
UCO BANK	Secured Term Loan	2,000	1200	Repayable in 20 Quarterly instalments	1.15	ICRA	Standard Asset
PUNJAB AND SIND BANK	Secured Term Loan	300	180	Repayable in 20 Quarterly instalments	1.15	ICRA	Standard Asset
UNION BANK OF INDIA	Secured Term Loan	3,000	1500	Repayable in 16 Quarterly instalments	1.15	ICRA	Standard Asset
SIDBI	Secured Term Loan	900	573	Repayable in 22 Quarterly instalments	1.15	ICRA	Standard Asset
AXIS BANK LTD	Secured Term Loan	1,000	300	Repayable in 10 Half yearly instalments	1.15	ICRA	Standard Asset

AXIS BANK LTD	Secured Term Loan		120	Repayable in 10 Half yearly instalments	1.15	ICRA	Standard Asset
AXIS BANK LTD	Secured Term Loan		120	Repayable in 10 Half yearly instalments	1.15	ICRA	Standard Asset
AXIS BANK LTD	Secured Term Loan		60	Repayable in 10 Half yearly instalments	1.15	ICRA	Standard Asset
FEDERAL BANK	Secured Term Loan	200	150	Repayable in 8 Half yearly instalments	1.15	ICRA	Standard Asset
HDFC BANK LTD	Secured Term Loan	2,500	325	Repayable in 14 Quarterly instalments	1.15	ICRA	Standard Asset
HDFC BANK LTD	Secured Term Loan		175	Repayable in 14 Quarterly instalments	1.15	ICRA	Standard Asset
HDFC BANK LTD	Secured Term Loan		263	Repayable in 14 Quarterly instalments	1.15	ICRA	Standard Asset
HDFC BANK LTD	Secured Term Loan		488	Repayable in 14 Quarterly instalments	1.15	ICRA	Standard Asset
STATE BANK OF INDIA	Secured Term Loan	3,000	1500	Repayable in 14 Quarterly instalments	1.15	ICRA	Standard Asset
MIZUHO BANK	Secured Term Loan	600	375	Repayable in 8 Quarterly instalments	1.15	ICRA	Standard Asset
INDIAN BANK	Secured Term Loan	1,000	650	Repayable in 20 Quarterly instalments	1.15	ICRA	Standard Asset
IFC (ECB)	Secured Term Loan	1,247	1247	Bullet Repayment end of 3rd Year	1.15	No	Standard Asset
DBS (ECB)	Secured Term Loan	1,661	1661	Bullet Repayment end of 3rd Year	1.15	No	Standard Asset
Karnataka Bank	Secured Term Loan	300	210	Repayable in 7 Quarterly instalments	1.15	ICRA	Standard Asset
NABARD	Secured Term Loan	3,000	1980	Repayable in 9 Half Yearly instalments	1.15	ICRA	Standard Asset
SIDBI	Secured Term Loan	400	273	Repayable in 22 Quarterly instalments	1.15	ICRA	Standard Asset
ICICI BANK	Secured Term Loan	1,000	500	Repayable in 2 Annual instalments	1.15	ICRA	Standard Asset
ICICI BANK	Secured Term Loan		500	Repayable in 2 Annual instalments	1.15	ICRA	Standard Asset
PUNJAB NATIONAL BANK	Secured Term Loan	2,000	1444	Repayable in 18 Quarterly instalments	1.15	ICRA	Standard Asset
BANDHAN BANK LTD	Secured Term Loan	250	167	Repayable in 15 Quarterly Instalments post 3 months moratorium	1.1	ICRA	Standard Asset
AXIS BANK LTD	Secured Term Loan	2,500	700	Repayable in 10 Half Yearly instalments	1.15	ICRA	Standard Asset
AXIS BANK LTD	Secured Term Loan		700	Repayable in 10 Half Yearly instalments	1.15	ICRA	Standard Asset
AXIS BANK LTD	Secured Term Loan		350	Repayable in 10 Half Yearly instalments	1.15	ICRA	Standard Asset

UCO BANK	Secured Term Loan	900	630	Repayable in 20 Quarterly instalments	1.15	ICRA	Standard Asset
INDUSIND BANK	Secured Term Loan	350	291	Repayable in 20 Quarterly instalments	1.15	ICRA	Standard Asset
BANK OF BARODA	Secured Term Loan	1,000	700	Repayable in 20 Quarterly instalments	1.15	ICRA	Standard Asset
HDFC BANK LTD	Secured Term Loan	3,500	1400	Repayable in 14 Quarterly instalments	1.15	ICRA	Standard Asset
HDFC BANK LTD	Secured Term Loan		600	Repayable in 14 Quarterly instalments	1.15	ICRA	Standard Asset
MIZUHO BANK	Secured Term Loan	650	569	Repayable in 8 equarterly instalments post moratorium of 10.5 months	1.15	ICRA	Standard Asset
HDFC BANK LTD	Secured Term Loan	3,500	675	Repayable in 14 Quarterly instalments	1.15	ICRA	Standard Asset
HDFC BANK LTD	Secured Term Loan		1575	Repayable in 14 Quarterly instalments	1.15	ICRA	Standard Asset
STATE BANK OF INDIA	Secured Term Loan	7,000	3200	Repayable in 10 Half Yearly instalments	1.15	ICRA	Standard Asset
STATE BANK OF INDIA	Secured Term Loan		2400	Repayable in 10 Half Yearly instalments	1.15	ICRA	Standard Asset
ICICI BANK LTD	Secured Term Loan	300	248	Repayable in 20 Quarterly instalments with Balooning structure	1.15	ICRA	Standard Asset
MUFG BANK LTD (ECB)	Secured Term Loan	2,519	2519	Bullet Repayment end of 3rd Year	1.15	ICRA	Standard Asset
STATE BANK OF INDIA (ECB)	Secured Term Loan	2,092	2092	Bullet Repayment end of 3rd Year	1.15	ICRA	Standard Asset
SMBC (ECB)	Secured Term Loan	631	631	Bullet Repayment end of 3rd Year	1.15	ICRA	Standard Asset
NABARD	Secured Term Loan	2,500	1900	19 Quarterly Installments	1.1	ICRA	Standard Asset
HDFC BANK LTD	Secured Term Loan	3,000	300	16 Quarterly Installments	1.15	ICRA	Standard Asset
HDFC BANK LTD	Secured Term Loan		300	16 Quarterly Installments	1.15	ICRA	Standard Asset
HDFC BANK LTD	Secured Term Loan		375	16 Quarterly Installments	1.15	ICRA	Standard Asset
HDFC BANK LTD	Secured Term Loan		300	16 Quarterly Installments	1.15	ICRA	Standard Asset
HDFC BANK LTD	Secured Term Loan		300	16 Quarterly Installments	1.15	ICRA	Standard Asset
HDFC BANK LTD	Secured Term Loan		300	16 Quarterly Installments	1.15	ICRA	Standard Asset
HDFC BANK LTD	Secured Term Loan		300	16 Quarterly Installments	1.15	ICRA	Standard Asset
HDFC BANK LTD	Secured Term Loan		357	14 Quarterly Installments	1.15	ICRA	Standard Asset
BANK OF MAHARASHTRA	Secured Term Loan	1,000	750	16 Quarterly Installments	1.15	ICRA	Standard Asset

CANARA BANK	Secured Term Loan	3,000	2400	20 Quarterly Installments	1.15	ICRA	Standard Asset
AXIS BANK LTD	Secured Term Loan	1,500	800	10 equal half yearly installments	1.15	ICRA	Standard Asset
AXIS BANK LTD	Secured Term Loan		320	10 equal half yearly installments	1.15	ICRA	Standard Asset
AXIS BANK LTD	Secured Term Loan		80	10 equal half yearly installments	1.15	ICRA	Standard Asset
BANDHAN BANK LTD	Secured Term Loan	500	75	16 Quarterly Installments	1.1	ICRA	Standard Asset
BANDHAN BANK LTD	Secured Term Loan		325	16 Quarterly Installments	1.1	ICRA	Standard Asset
SIDBI	Secured Term Loan	2,200	1900	22 Quarterly Installments	1.15	ICRA	Standard Asset
UNION BANK OF INDIA	Secured Term Loan	2,000	813	16 Quarterly Installments	1.15	ICRA	Standard Asset
UNION BANK OF INDIA	Secured Term Loan		813	16 Quarterly Installments	1.15	ICRA	Standard Asset
STATE BANK OF INDIA (ECB)	Secured Term Loan	1,086	1086	Bullet Repayment	1.15	ICRA	Standard Asset
MUDRA	Secured Term Loan	400	400	Bullet Repayment	1.1	ICRA	Standard Asset
MUDRA	Secured Term Loan	550	412	Repayable in quarterly installments	1.1	ICRA	Standard Asset
UCO BANK	Secured Term Loan	325	276	Repayable in 20 quarterly installments	1.15	ICRA	Standard Asset
INDIAN BANK	Secured Term Loan	1,000	813	Repayable in 16 Quarterly instalments	1.15	ICRA	Standard Asset
HDFC BANK LTD	Secured Term Loan	1,500	163	Repayable in equal quarterly installments	1.15	ICRA	Standard Asset
HDFC BANK LTD	Secured Term Loan		393	Repayable in equal quarterly installments	1.15	ICRA	Standard Asset
HDFC BANK LTD	Secured Term Loan		163	Repayable in equal quarterly installments	1.15	ICRA	Standard Asset
HDFC BANK LTD	Secured Term Loan		163	Repayable in equal quarterly installments	1.15	ICRA	Standard Asset
HDFC BANK LTD	Secured Term Loan		163	Repayable in equal quarterly installments	1.15	ICRA	Standard Asset
HDFC BANK LTD	Secured Term Loan		163	Repayable in equal quarterly installments	1.15	ICRA	Standard Asset
BANK OF BARODA	Secured Term Loan	1,500	1275	Repayable in 20 quarterly installments	1.15	ICRA	Standard Asset
TAIPEI FUBON COMMERCIAL BANK CO. LTD (ECB)	Secured Term Loan	103	103	Bullet repayment	1.15	ICRA	Standard Asset
DEUTSCHE BANK (ECB)	Secured Term Loan	2,093	2093	Bullet repayment	1.15	ICRA	Standard Asset

AXIS BANK LTD	Secured Term Loan	2,850	180	10 equal half yearly installments	1.15	ICRA	Standard Asset
AXIS BANK LTD	Secured Term Loan		180	10 equal half yearly installments	1.15	ICRA	Standard Asset
AXIS BANK LTD	Secured Term Loan		180	10 equal half yearly installments	1.15	ICRA	Standard Asset
AXIS BANK LTD	Secured Term Loan		9	10 equal half yearly installments	1.15	ICRA	Standard Asset
AXIS BANK LTD	Secured Term Loan		9	10 equal half yearly installments	1.15	ICRA	Standard Asset
AXIS BANK LTD	Secured Term Loan		126	10 equal half yearly installments	1.15	ICRA	Standard Asset
AXIS BANK LTD	Secured Term Loan		27	10 equal half yearly installments	1.15	ICRA	Standard Asset
AXIS BANK LTD	Secured Term Loan		954	10 equal half yearly installments	1.15	ICRA	Standard Asset
AXIS BANK LTD	Secured Term Loan		45	10 equal half yearly installments	1.15	ICRA	Standard Asset
AXIS BANK LTD	Secured Term Loan		513	10 equal half yearly installments	1.15	ICRA	Standard Asset
AXIS BANK LTD	Secured Term Loan		171	10 equal half yearly installments	1.15	ICRA	Standard Asset
AXIS BANK LTD	Secured Term Loan		171	10 equal half yearly installments	1.15	ICRA	Standard Asset
CANARA BANK	Secured Term Loan	3,000	900	20 Equal Quarterly installments	1.15	ICRA	Standard Asset
CANARA BANK	Secured Term Loan		1800	20 Equal Quarterly installments	1.15	ICRA	Standard Asset
HDFC BANK LTD	Secured Term Loan	1,500	131	16 Equal Quarterly Installments	1.15	ICRA	Standard Asset
HDFC BANK LTD	Secured Term Loan		131	16 Equal Quarterly Installments	1.15	ICRA	Standard Asset
HDFC BANK LTD	Secured Term Loan		131	16 Equal Quarterly Installments	1.15	ICRA	Standard Asset
HDFC BANK LTD	Secured Term Loan		900	12 Equal Quarterly Installments	1.15	ICRA	Standard Asset
KARNATAKA BANK	Secured Term Loan	150	131	16 Quarterly Installments	1.15	ICRA	Standard Asset
HDFC BANK LTD	Secured Term Loan	1,500	131	16 Equal Quarterly Installments	1.15	ICRA	Standard Asset
HDFC BANK LTD	Secured Term Loan		131	16 Equal Quarterly Installments	1.15	ICRA	Standard Asset
HDFC BANK LTD	Secured Term Loan		131	16 Equal Quarterly Installments	1.15	ICRA	Standard Asset
HDFC BANK LTD	Secured Term Loan		900	12 Equal Quarterly Installments	1.15	ICRA	Standard Asset

MIZUHO BANK	Secured Term Loan	350	350	Bullet repayment	1.15	ICRA	Standard Asset
SIDBI	Secured Term Loan	1,000	1000	Repayable in quarterly installments	1.15	ICRA	Standard Asset
HDFC BANK LTD	Secured Term Loan	3,000	281	48 months with equal quarterly repayments	1.15	ICRA	Standard Asset
HDFC BANK LTD	Secured Term Loan		281	48 months with equal quarterly repayments	1.15	ICRA	Standard Asset
HDFC BANK LTD	Secured Term Loan		281	48 months with equal quarterly repayments	1.15	ICRA	Standard Asset
HDFC BANK LTD	Secured Term Loan		1950	42 months with equal quarterly repayments	1.15	ICRA	Standard Asset
PUNJAB NATIONAL BANK	Secured Term Loan	2,000	1900	20 Equal Quarterly installments	1.15	ICRA	Standard Asset
STATE BANK OF INDIA	Secured Term Loan	7,500	1000	10 equal half yearly installments	1.15	ICRA	Standard Asset
STATE BANK OF INDIA	Secured Term Loan		1000	10 equal half yearly installments	1.15	ICRA	Standard Asset
STATE BANK OF INDIA	Secured Term Loan		750	10 equal half yearly installments	1.15	ICRA	Standard Asset
STATE BANK OF INDIA	Secured Term Loan		1750	10 equal half yearly installments	1.15	ICRA	Standard Asset
BANK OF BARODA	Secured Term Loan	4,000	2375	20 Equal Quarterly installments	1.15	ICRA	Standard Asset
BANK OF BARODA	Secured Term Loan		190	20 Equal Quarterly installments	1.15	ICRA	Standard Asset
BANK OF BARODA	Secured Term Loan		1300	20 Equal Quarterly installments	1.15	ICRA	Standard Asset
SIDBI	Secured Term Loan	1100	1100	Repayable in 11 quarterly installments	1.15	ICRA	Standard Asset
CANARA BANK	Secured Term Loan	1,500	1000	Repayable in 10 half yearly installments	1.15	No	Standard Asset
CANARA BANK	Secured Term Loan		500	Repayable in 10 half yearly installments	1.15	No	Standard Asset
DEUTSCHE BANK	Secured Term Loan	1000	500	Bullet repayment	1.15	No	Standard Asset
DEUTSCHE BANK	Secured Term Loan		500	Bullet repayment	1.15	No	Standard Asset
CITI BANK	Secured Term Loan	500	250	Bullet repayment	1.15	No	Standard Asset
CITI BANK	Secured Term Loan		250	Bullet repayment	1.15	No	Standard Asset
HDFC BANK LTD	Secured Term Loan	1,500	1050	42 months with equal quarterly repayments, no moratorium	1.15	No	Standard Asset

HDFC BANK LTD	Secured Term Loan		150	48 months with equal quarterly repayments, no moratorium	1.15	No	Standard Asset
HDFC BANK LTD	Secured Term Loan		150	48 months with equal quarterly repayments, no moratorium	1.15	No	Standard Asset
HDFC BANK LTD	Secured Term Loan		150	48 months with equal quarterly repayments, no moratorium	1.15	No	Standard Asset
MIZUHO BANK	Secured Term Loan	400	400	8 equal quarterly instalments starting from end of 12th month from the disbursement date	1.15	No	Standard Asset
AXIS BANK LTD	Secured Term Loan	2,000	190	Repayable in 10 equal half-yearly instalments after 6 months from the first date of disbursement	1.15	No	Standard Asset
AXIS BANK LTD	Secured Term Loan		190	Repayable in 10 equal half-yearly instalments after 6 months from the first date of disbursement	1.15	No	Standard Asset
AXIS BANK LTD	Secured Term Loan		190	Repayable in 10 equal half-yearly instalments after 6 months from the first date of disbursement	1.15	No	Standard Asset
AXIS BANK LTD	Secured Term Loan		190	Repayable in 10 equal half-yearly instalments after 6 months from the first date of disbursement	1.15	No	Standard Asset
AXIS BANK LTD	Secured Term Loan		190	Repayable in 10 equal half-yearly instalments after 6 months from the first date of disbursement	1.15	No	Standard Asset
AXIS BANK LTD	Secured Term Loan		790	Repayable in 10 equal half-yearly instalments after 6 months from the first date of disbursement	1.15	No	Standard Asset
AXIS BANK LTD	Secured Term Loan		390	Repayable in 10 equal half-yearly instalments after 6 months from the first date of disbursement	1.15	No	Standard Asset
AXIS BANK LTD	Secured Term Loan		10	Repayable in 10 equal half-yearly instalments after 6 months from the first date of disbursement	1.15	No	Standard Asset
AXIS BANK LTD	Secured Term Loan		10	Repayable in 10 equal half-yearly instalments after 6 months from the first date of disbursement	1.15	No	Standard Asset
AXIS BANK LTD	Secured Term Loan		10	Repayable in 10 equal half-yearly instalments after 6 months from the first date of disbursement	1.15	No	Standard Asset
AXIS BANK LTD	Secured Term Loan		10	Repayable in 10 equal half-yearly instalments after 6 months from the first date of disbursement	1.15	No	Standard Asset
AXIS BANK LTD	Secured Term Loan		10	Repayable in 10 equal half-yearly instalments after 6 months from the first date of disbursement	1.15	No	Standard Asset

AXIS BANK LTD	Secured Term Loan		10	Repayable in 10 equal half-yearly instalments after 6 months from the first date of disbursement	1.15	No	Standard Asset
UCO BANK	Secured Term Loan	1,000	1000	Repayable in 10 equal half-yearly instalments after 6 months from the first date of disbursement	1.15	No	Standard Asset
HDFC BANK LTD	Secured Term Loan	1,500	1050	42 months with equal quarterly repayments, no moratorium	1.15	No	Standard Asset
HDFC BANK LTD	Secured Term Loan		150	48 months with equal quarterly repayments, no moratorium	1.15	No	Standard Asset
HDFC BANK LTD	Secured Term Loan		150	48 months with equal quarterly repayments, no moratorium	1.15	No	Standard Asset
HDFC BANK LTD	Secured Term Loan		150	48 months with equal quarterly repayments, no moratorium	1.15	No	Standard Asset
State Bank of India	CC/WCDL	1000	900	Mar-26	1.15	ICRA	Standard Asset
Axis Bank Ltd	CC/WCDL	100	-		1.15	ICRA	Standard Asset
Indian Bank	CC/WCDL	50	-		1.15	ICRA	Standard Asset
HDFC Bank Ltd	CC/WCDL	400	-		1.15	ICRA	Standard Asset
IndusInd Bank	CC/WCDL	150	-		1.15	ICRA	Standard Asset
ICICI Bank Ltd	CC/WCDL	150	-		1.15	ICRA	Standard Asset
Standard Chartered bank	CC/WCDL	25	-		1.15	ICRA	Standard Asset
Citi Bank	CC/WCDL	25	-		1.15	ICRA	Standard Asset

(a) Details of outstanding unsecured loan facilities of the Issuer as on December 31, 2025: Nil

NAME OF LENDER	TYPE OF FACILITY	AMOUNT SANCTIONED (INR IN CR)	PRINCIPAL AMOUNT OUTSTANDING (INR IN CR)	REPAYMENT DATE / SCHEDULE	CREDIT RATING, IF APPLICABLE
NIL					

(b) Details of outstanding non-convertible securities as on December 31, 2025:

Sr. No.	Series	ISIN	Tenor in days	Coupon	Amount Outstanding (INR in Cr)	Date of Allotment	Redemption Date/Schedule	Credit Rating	Secured / Unsecured	Security
1	516	INE121A07MZ5	3650	8.55%	25	November 15, 2016	November 13, 2026	[ICRA] AA+	SECURED	Exclusive charge by way of hypothecation on standard receivables of the company (excluding loans overdue by more than 120 days) and a pari passu charge over an immovable property. Minimum security cover of 1x to be maintained.

Sr. No.	Series	ISIN	Tenor in days	Coupon	Amount Outstanding (INR in Cr)	Date of Allotment	Redemption Date/Schedule	Credit Rating	Secured / Unsecured	Security
2	SD48	INE121A08NY4	3652	9.20%	5	November 10, 2016	November 10, 2026	[ICRA] AA+ & IND AA+	UNSECURED	-
3	SD48	INE121A08NY4	3652	9.20%	5	November 10, 2016	November 10, 2026	[ICRA] AA+ & IND AA+	UNSECURED	-
4	SD52	INE121A08OC8	3652	8.80%	25	June 15, 2017	June 15, 2027	[ICRA] AA+ & IND AA+	UNSECURED	-
5	SD52	INE121A08OC8	3652	8.80%	20	June 15, 2017	June 15, 2027	[ICRA] AA+ & IND AA+	UNSECURED	-
6	SD52	INE121A08OC8	3652	8.80%	20	June 15, 2017	June 15, 2027	[ICRA] AA+ & IND AA+	UNSECURED	-
7	SD52	INE121A08OC8	3652	8.80%	10	June 15, 2017	June 15, 2027	[ICRA] AA+ & IND AA+	UNSECURED	-
8	SD52	INE121A08OC8	3652	8.80%	50	June 15, 2017	June 15, 2027	[ICRA] AA+ & IND AA+	UNSECURED	-
9	SD53	INE121A08OD6	3650	8.78%	50	June 20, 2017	June 18, 2027	[ICRA] AA+ & IND AA+	UNSECURED	-
10	SD54	INE121A08OE4	3652	8.80%	75	June 28, 2017	June 28, 2027	[ICRA] AA+ & IND AA+	UNSECURED	-
11	SD55	INE121A08OF1	3652	8.53%	50	August 30, 2017	August 30, 2027	[ICRA] AA+ & IND AA+	UNSECURED	-
12	SD55	INE121A08OF1	3652	8.53%	100	August 30, 2017	August 30, 2027	[ICRA] AA+ & IND AA+	UNSECURED	-
13	SD60	INE121A08OH7	3653	9.75%	300	August 23, 2018	August 23, 2028	CARE AA+ & IND AA+	UNSECURED	-
14	RDB 1	XS2099030244	3653	9.75%	400	January 10, 2020	January 10, 2030	-	UNSECURED	-
15	PDI 20	INE121A08OI5	3653	10.88%	250	February 12, 2019	February 12, 2029	[ICRA] AA & IND AA	UNSECURED	-
16	SD56	INE121A08OG9	3651	9.05%	200	March 26, 2018	March 24, 2028	CARE AA+ & IND AA+	UNSECURED	-
17	SD56	INE121A08OG9	3651	9.05%	115	March 26, 2018	March 24, 2028	CARE AA+ & IND AA+	UNSECURED	-
18	SD56	INE121A08OG9	3651	9.05%	215	March 26, 2018	March 24, 2028	CARE AA+ & IND AA+	UNSECURED	-
19	PDI 21	INE121A08OJ3	3653	10.83%	56	March 29, 2019	March 29, 2029	[ICRA] AA & IND AA	UNSECURED	-
20	PDI 22	INE121A08OK1	3653	10.75%	50	December 13, 2019	December 13, 2029	[ICRA] AA	UNSECURED	-

Sr. No.	Series	ISIN	Tenor in days	Coupon	Amount Outstanding (INR in Cr)	Date of Allotment	Redemption Date/Schedule	Credit Rating	Secured / Unsecured	Security
21	PDI 23	INE121A08OL9	3653	9.30%	45	November 03, 2020	November 04, 2030	[ICRA] AA & IND AA	UNSECURED	-
22	PDI 24	INE121A08OM7	3654	9.25%	100	March 08, 2021	March 10, 2031	[ICRA] AA & IND AA	UNSECURED	-
23	PDI 25	INE121A08ON5	3653	9.20%	100	May 25, 2021	May 26, 2031	[ICRA] AA & IND AA	UNSECURED	-
24	PDI 26	INE121A08OO3	3653	9.05%	40	June 30, 2021	July 01, 2031	[ICRA] AA & IND AA	UNSECURED	-
25	PDI 27	INE121A08OQ8	3654	8.98%	30	September 06, 2021	September 08, 2031	[ICRA] AA & IND AA	UNSECURED	-
26	SD62	INE121A08OR6	3654	7.90%	200	October 04, 2021	October 06, 2031	[ICRA] AA+ & IND AA+	UNSECURED	-
27	SD63	INE121A08OS4	3651	8.10%	150	February 28, 2022	February 27, 2032	[ICRA] AA+ & IND AA+	UNSECURED	-
28	PDI 28	INE121A08OT2	3654	9.10%	25	March 07, 2022	March 08, 2032	[ICRA] AA & IND AA	UNSECURED	-
29	618	INE121A07QM4	1826	7.30%	270	March 29, 2022	March 29, 2027	ICRA AA+ & IND AA+	SECURED	Exclusive charge by way of hypothecation on standard receivables of the company (excluding loans overdue by more than 120 days) and a pari passu charge over an immovable property. Minimum security cover of 1x to be maintained.
30	619	INE121A07QL6	1826	7.30%	100	March 29, 2022	March 29, 2027	[ICRA] AA+	SECURED	Exclusive charge by way of hypothecation on standard receivables of the company (excluding loans overdue by more than 120 days) and a pari passu charge over an immovable property. Minimum security cover of 1x to be maintained.
31	620	INE121A07QN2	1826	7.50%	275	April 28, 2022	April 28, 2027	ICRA AA+ & IND AA+	SECURED	Exclusive charge by way of hypothecation on standard receivables of the company (excluding loans overdue by more than 120 days) and a pari passu charge over an immovable property. Minimum security cover of 1x to be maintained.
32	621	INE121A07QO0	1461	7.32%	700	April 28, 2022	April 28, 2026	ICRA AA+ & IND AA+	SECURED	Exclusive charge by way of hypothecation on standard receivables of the company (excluding loans overdue by more than 120 days) and a pari passu charge over an immovable property. Minimum security cover of 1x to be maintained.
33	622	INE121A07QP7	1826	7.95%	350	May 18, 2022	May 18, 2027	ICRA AA+ & IND AA+	SECURED	Exclusive charge by way of hypothecation on standard receivables of the company (excluding loans overdue by more than 120 days) and a pari

Sr. No.	Series	ISIN	Tenor in days	Coupon	Amount Outstanding (INR in Cr)	Date of Allotment	Redemption Date/Schedule	Credit Rating	Secured / Unsecured	Security
										passu charge over an immovable property. Minimum security cover of 1x to be maintained.
34	PDI 29	INE121A08OU0	3654	9.20%	45	May 30, 2022	May 31, 2032	[ICRA] AA & IND AA	UNSECURED	-
35	622	INE121A07QP7	1826	7.95%	105	May 18, 2022	May 18, 2027	ICRA AA+ & IND AA+	SECURED	Exclusive charge by way of hypothecation on standard receivables of the company (excluding loans overdue by more than 120 days) and a pari passu charge over an immovable property. Minimum security cover of 1x to be maintained.
36	625	INE121A07QR3	1280	7.92%	800	July 14, 2022	January 14, 2026	ICRA AA+ & IND AA+	SECURED	Exclusive charge by way of hypothecation on standard receivables of the company (excluding loans overdue by more than 120 days) and a pari passu charge over an immovable property. Minimum security cover of 1x to be maintained.
37	PDI 30	INE121A08OV8	3654	9.15%	60	August 23, 2022	August 24, 2032	[ICRA] AA & IND AA	UNSECURED	-
38	PDI 31	INE121A08OW6	3653	9.15%	24	September 28, 2022	September 28, 2032	[ICRA] AA & IND AA	UNSECURED	-
39	PDI 32	INE121A08OX4	3654	9.15%	21	October 28, 2022	October 29, 2032	[ICRA] AA & IND AA	UNSECURED	-
40	PDI 33	INE121A08OY2	3654	9.15%	20	November 30, 2022	December 01, 2032	[ICRA] AA & IND AA	UNSECURED	-
41	SD64	INE121A08OZ9	3653	8.65%	290	December 06, 2022	December 06, 2032	ICRA AA+ & IND AA+	UNSECURED	-
42	PDI 34	INE121A08PA9	3654	9.15%	20	January 12, 2023	January 13, 2033	[ICRA]AA & Ind AA	UNSECURED	-
43	633	INE121A07QV5	1128	8.50%	602	February 23, 2023	March 27, 2026	ICRA AA+ & IND AA+	SECURED	Exclusive charge by way of hypothecation on standard receivables of the company (excluding loans overdue by more than 120 days) and a pari passu charge over an immovable property. Minimum security cover of 1x to be maintained.
44	PDI 35	INE121A08PB7	3654	9.45%	300	February 28, 2023	March 01, 2033	[ICRA]AA & Ind AA	UNSECURED	-
45	SD65	INE121A08PC5	2405	9.00%	200	March 13, 2023	October 12, 2029	ICRA AA+ & IND AA+	UNSECURED	-
46	PDI 36	INE121A08PD3	3654	9.40%	23	March 16, 2023	March 17, 2033	[ICRA]AA & Ind AA	UNSECURED	-

Sr. No.	Series	ISIN	Tenor in days	Coupon	Amount Outstanding (INR in Cr)	Date of Allotment	Redemption Date/Schedule	Credit Rating	Secured / Unsecured	Security
47	PDI 37	INE121A08PE1	3654	9.40%	17	March 24, 2023	March 25, 2033	[ICRA]AA & Ind AA	UNSECURED	-
48	5	INE121A07QY9	1827	8.40%	440.29	May 04, 2023	May 04, 2028	ICRA AA+ & IND AA+	SECURED	Exclusive charge by way of hypothecation on standard receivables of the company (excluding loans overdue by more than 120 days) and a pari passu charge over an immovable property. Minimum security cover of 1x to be maintained.
49	6	INE121A07QX1	1827	8.40%	12.43	May 04, 2023	May 04, 2028	ICRA AA+ & IND AA+	SECURED	Exclusive charge by way of hypothecation on standard receivables of the company (excluding loans overdue by more than 120 days) and a pari passu charge over an immovable property. Minimum security cover of 1x to be maintained.
50	4	INE121A07QZ6	1127	8.30%	8.35	May 04, 2023	June 04, 2026	ICRA AA+ & IND AA+	SECURED	Exclusive charge by way of hypothecation on standard receivables of the company (excluding loans overdue by more than 120 days) and a pari passu charge over an immovable property. Minimum security cover of 1x to be maintained.
51	3	INE121A07QW3	1127	8.30%	187.21	May 04, 2023	June 04, 2026	ICRA AA+ & IND AA+	SECURED	Exclusive charge by way of hypothecation on standard receivables of the company (excluding loans overdue by more than 120 days) and a pari passu charge over an immovable property. Minimum security cover of 1x to be maintained.
52	634	INE121A07RC3	1096	8.25%	700	May 15, 2023	May 15, 2026	ICRA AA+ & IND AA+	SECURED	Exclusive charge by way of hypothecation on standard receivables of the company (excluding loans overdue by more than 120 days) and a pari passu charge over an immovable property. Minimum security cover of 1x to be maintained.
53	SD66	INE121A08PF8	2557	8.75%	300	May 20, 2023	May 20, 2030	ICRA AA+ & IND AA+	UNSECURED	-
54	PDI 38	INE121A08PG6	3654	9.40%	30	May 31, 2023	June 01, 2033	[ICRA]AA & Ind AA	UNSECURED	-
55	PDI 39	INE121A08PH4	3654	9.25%	200	June 28, 2023	June 29, 2033	[ICRA]AA & Ind AA	UNSECURED	-
56	3 - Tr II	INE121A07RF6	1127	8.30%	201.88	August 09, 2023	September 09, 2026	ICRA AA+ & IND AA+	SECURED	Exclusive charge by way of hypothecation on standard receivables of the company (excluding loans overdue by more than 120 days) and a pari passu charge over an immovable property. Minimum security cover of 1x to be maintained.
57	4 - Tr II	INE121A07RD1	1127	8.30%	11.29	August 09, 2023	September 09, 2026	ICRA AA+ & IND AA+	SECURED	Exclusive charge by way of hypothecation on standard receivables of the company (excluding

Sr. No.	Series	ISIN	Tenor in days	Coupon	Amount Outstanding (INR in Cr)	Date of Allotment	Redemption Date/Schedule	Credit Rating	Secured / Unsecured	Security
										loans overdue by more than 120 days) and a pari passu charge over an immovable property. Minimum security cover of 1x to be maintained.
58	5 - Tr II	INE121A07RE9	1827	8.40%	896.39	August 09, 2023	August 09, 2028	ICRA AA+ & IND AA+	SECURED	Exclusive charge by way of hypothecation on standard receivables of the company (excluding loans overdue by more than 120 days) and a pari passu charge over an immovable property. Minimum security cover of 1x to be maintained.
59	6 - Tr II	INE121A07RI0	1827	8.40%	9.65	August 09, 2023	August 09, 2028	ICRA AA+ & IND AA+	SECURED	Exclusive charge by way of hypothecation on standard receivables of the company (excluding loans overdue by more than 120 days) and a pari passu charge over an immovable property. Minimum security cover of 1x to be maintained.
60	PDI 40	INE121A08PI2	3654	9.25%	20	September 25, 2023	September 26, 2033	[ICRA]AA & Ind AA	UNSECURED	-
61	SD67	INE121A08PK8	3654	8.85%	205	October 16, 2023	October 17, 2033	ICRA AA+ & IND AA+	UNSECURED	-
62	SD68	INE121A08PL6	3654	8.85%	200	November 20, 2023	November 21, 2033	ICRA AA+ & IND AA+	UNSECURED	-
63	3 - Tr III	INE121A07RO8	1096	8.50%	228.186	December 07, 2023	December 07, 2026	ICRA AA+ & IND AA+	SECURED	Exclusive charge by way of hypothecation on standard receivables of the company (excluding loans overdue by more than 120 days) and a pari passu charge over an immovable property. Minimum security cover of 1x to be maintained.
64	4 - Tr III	INE121A07RK6	1096	8.50%	11.2696	December 07, 2023	December 07, 2026	ICRA AA+ & IND AA+	SECURED	Exclusive charge by way of hypothecation on standard receivables of the company (excluding loans overdue by more than 120 days) and a pari passu charge over an immovable property. Minimum security cover of 1x to be maintained.
65	5 - Tr III	INE121A07RM2	1827	8.60%	447.3708	December 07, 2023	December 07, 2028	ICRA AA+ & IND AA+	SECURED	Exclusive charge by way of hypothecation on standard receivables of the company (excluding loans overdue by more than 120 days) and a pari passu charge over an immovable property. Minimum security cover of 1x to be maintained.
66	6 - Tr III	INE121A07RN0	1827	8.60%	8.9123	December 07, 2023	December 07, 2028	ICRA AA+ & IND AA+	SECURED	Exclusive charge by way of hypothecation on standard receivables of the company (excluding loans overdue by more than 120 days) and a pari passu charge over an immovable property. Minimum security cover of 1x to be maintained.

Sr. No.	Series	ISIN	Tenor in days	Coupon	Amount Outstanding (INR in Cr)	Date of Allotment	Redemption Date/Schedule	Credit Rating	Secured / Unsecured	Security
67	635	INE121A07RP5	1096	8.40%	50.00	January 11, 2024	January 11, 2027	ICRA AA+	SECURED	Exclusive charge by way of hypothecation on standard receivables of the company (excluding loans overdue by more than 120 days) and a pari passu charge over an immovable property. Minimum security cover of 1x to be maintained.
68	1 - Tr IV	INE121A07RQ3	731	8.45%	113.5778	January 31, 2024	January 31, 2026	ICRA AA+ & IND AA+	SECURED	Exclusive charge by way of hypothecation on standard receivables of the company (excluding loans overdue by more than 120 days) and a pari passu charge over an immovable property. Minimum security cover of 1x to be maintained.
69	2 - Tr IV	INE121A07RR1	731	8.45%	10.0942	January 31, 2024	January 31, 2026	ICRA AA+ & IND AA+	SECURED	Exclusive charge by way of hypothecation on standard receivables of the company (excluding loans overdue by more than 120 days) and a pari passu charge over an immovable property. Minimum security cover of 1x to be maintained.
70	3 - Tr IV	INE121A07RT7	1096	8.50%	518.2140	January 31, 2024	January 31, 2027	ICRA AA+ & IND AA+	SECURED	Exclusive charge by way of hypothecation on standard receivables of the company (excluding loans overdue by more than 120 days) and a pari passu charge over an immovable property. Minimum security cover of 1x to be maintained.
71	4 - Tr IV	INE121A07RS9	1096	8.50%	4.8858	January 31, 2024	January 31, 2027	ICRA AA+ & IND AA+	SECURED	Exclusive charge by way of hypothecation on standard receivables of the company (excluding loans overdue by more than 120 days) and a pari passu charge over an immovable property. Minimum security cover of 1x to be maintained.
72	5 - Tr IV	INE121A07RV3	1827	8.60%	785.7218	January 31, 2024	January 31, 2029	ICRA AA+ & IND AA+	SECURED	Exclusive charge by way of hypothecation on standard receivables of the company (excluding loans overdue by more than 120 days) and a pari passu charge over an immovable property. Minimum security cover of 1x to be maintained.
73	6 - Tr IV	INE121A07RU5	1827	8.60%	2.5903	January 31, 2024	January 31, 2029	ICRA AA+ & IND AA+	SECURED	Exclusive charge by way of hypothecation on standard receivables of the company (excluding loans overdue by more than 120 days) and a pari passu charge over an immovable property. Minimum security cover of 1x to be maintained.
74	636	INE121A07RW1	1827	8.65%	1000.00	February 28, 2024	February 28, 2029	ICRA AA+	SECURED	Exclusive charge by way of hypothecation on standard receivables of the company (excluding loans overdue by more than 120 days) and a pari passu charge over an immovable property. Minimum security cover of 1x to be maintained.

Sr. No.	Series	ISIN	Tenor in days	Coupon	Amount Outstanding (INR in Cr)	Date of Allotment	Redemption Date/Schedule	Credit Rating	Secured / Unsecured	Security
75	637	INE121A07RX9	1826	8.60%	500.00	March 05, 2024	March 05, 2029	ICRA AA+	SECURED	Exclusive charge by way of hypothecation on standard receivables of the company (excluding loans overdue by more than 120 days) and a pari passu charge over an immovable property. Minimum security cover of 1x to be maintained.
76	638	INE121A07RY7	1826	8.60%	441.00	March 15, 2024	March 15, 2029	ICRA AA+ & IND AA+	SECURED	Exclusive charge by way of hypothecation on standard receivables of the company (excluding loans overdue by more than 120 days) and a pari passu charge over an immovable property. Minimum security cover of 1x to be maintained.
77	SD69	INE121A08PM4	3652	8.85%	200.10	March 21, 2024	March 21, 2034	ICRA AA+ & IND AA+	UNSECURED	-
78	639	INE121A07RZ4	1826	8.54%	505.00	April 12, 2024	April 12, 2029	ICRA AA+ & IND AA+	SECURED	Exclusive charge by way of hypothecation on standard receivables of the company (excluding loans overdue by more than 120 days) and a pari passu charge over an immovable property. Minimum security cover of 1x to be maintained.
79	640	INE121A07SA5	1826	8.59%	504.00	April 30, 2024	April 30, 2029	ICRA AA+ & IND AA+	SECURED	Exclusive charge by way of hypothecation on standard receivables of the company (excluding loans overdue by more than 120 days) and a pari passu charge over an immovable property. Minimum security cover of 1x to be maintained.
80	641	INE121A07SB3	1095	8.58%	500.00	May 13, 2024	May 13, 2027	ICRA AA+	SECURED	Exclusive charge by way of hypothecation on standard receivables of the company (excluding loans overdue by more than 120 days) and a pari passu charge over an immovable property. Minimum security cover of 1x to be maintained.
81	642	INE121A07SC1	1826	8.65%	1050.00	May 22, 2024	May 22, 2029	ICRA AA+	SECURED	Exclusive charge by way of hypothecation on standard receivables of the company (excluding loans overdue by more than 120 days) and a pari passu charge over an immovable property. Minimum security cover of 1x to be maintained.
82	643	INE121A07SD9	1826	8.65%	336.50	May 28, 2024	May 28, 2029	ICRA AA+ & IND AA+	SECURED	Exclusive charge by way of hypothecation on standard receivables of the company (excluding loans overdue by more than 120 days) and a pari passu charge over an immovable property. Minimum security cover of 1x to be maintained.
83	SD70	INE121A08PN2	3652	9.00%	150.00	June 03, 2024	June 03, 2034	ICRA AA+ & IND AA+	UNSECURED	-
84	644	INE121A07SE7	1826	8.64%	515.20	June 26, 2024	June 26, 2029	ICRA AA+ & IND AA+	SECURED	Exclusive charge by way of hypothecation on standard receivables of the company (excluding

Sr. No.	Series	ISIN	Tenor in days	Coupon	Amount Outstanding (INR in Cr)	Date of Allotment	Redemption Date/Schedule	Credit Rating	Secured / Unsecured	Security
										loans overdue by more than 120 days) and a pari passu charge over an immovable property. Minimum security cover of 1x to be maintained.
85	645	INE121A07SF4	1826	8.64%	500.00	July 02, 2024	July 02, 2029	ICRA AA+ & IND AA+	SECURED	Exclusive charge by way of hypothecation on standard receivables of the company (excluding loans overdue by more than 120 days) and a pari passu charge over an immovable property. Minimum security cover of 1x to be maintained.
86	SD71	INE121A08PO0	2459	9.00%	110.00	July 15, 2024	April 09, 2031	ICRA AA+ & IND AA+	UNSECURED	-
87	646	INE121A07SG2	1095	8.50%	500.00	July 25, 2024	July 25, 2027	ICRA AA+ & IND AA+	SECURED	Exclusive charge by way of hypothecation on standard receivables of the company (excluding loans overdue by more than 120 days) and a pari passu charge over an immovable property. Minimum security cover of 1x to be maintained.
88	SD72	INE121A08PP7	2522	9.105%	2000.00	July 31, 2024	June 27, 2031	ICRA AA+ & IND AA+	UNSECURED	-
89	PDI41	INE121A08PQ5	3652	9.50%	1000.00	August 22, 2024	August 22, 2034	ICRA AA & IND AA	UNSECURED	-
90	647	INE121A07SH0	1094	8.40%	1500.00	September 19, 2024	September 18, 2027	ICRA AA+	SECURED	Exclusive charge by way of hypothecation on standard receivables of the company (excluding loans overdue by more than 120 days) and a pari passu charge over an immovable property. Minimum security cover of 1x to be maintained.
91	648	INE121A07SI8	1826	8.25%	500.00	October 04, 2024	October 04, 2029	ICRA AA+ & IND AA+	SECURED	Exclusive charge by way of hypothecation on standard receivables of the company (excluding loans overdue by more than 120 days) and a pari passu charge over an immovable property. Minimum security cover of 1x to be maintained.
92	649	INE121A07SJ6	3652	8.50%	1100.00	November 11, 2024	November 11, 2034	ICRA AA+ & IND AA+	SECURED	Exclusive charge by way of hypothecation on standard receivables of the company (excluding loans overdue by more than 120 days) and a pari passu charge over an immovable property. Minimum security cover of 1.25x to be maintained.
93	SD73	INE121A08PR3	3652	8.92%	1000.00	December 02, 2024	December 02, 2034	ICRA AA+ & IND AA+	UNSECURED	-
94	650	INE121A07SK4	730	8.19%	1000.00	December 30, 2024	December 30, 2026	ICRA AA+	SECURED	Exclusive charge by way of hypothecation on standard receivables of the company (excluding loans overdue by more than 120 days) and a pari

Sr. No.	Series	ISIN	Tenor in days	Coupon	Amount Outstanding (INR in Cr)	Date of Allotment	Redemption Date/Schedule	Credit Rating	Secured / Unsecured	Security
										passu charge over an immovable property. Minimum security cover of 1x to be maintained.
95	SD74	INE121A08PS1	3652	9.00%	500.00	January 23, 2025	January 23, 2035	ICRA AA+ & IND AA+	UNSECURED	-
96	651	INE121A07SL2	1095	8.20%	650.00	February 17, 2025	February 17, 2028	ICRA AA+ & IND AA+	SECURED	Exclusive charge by way of hypothecation on standard receivables of the company (excluding loans overdue by more than 120 days) and a pari passu charge over an immovable property. Minimum security cover of 1x to be maintained.
97	SD75	INE121A08PT9	2557	9.05%	1000.00	March 06, 2025	March 06, 2032	ICRA AA+ & IND AA+	UNSECURED	-
98	652	INE121A07SM0	730	8.19%	1175.00	March 26, 2025	March 26, 2027	ICRA AA+	SECURED	Exclusive charge by way of hypothecation on standard receivables of the company (excluding loans overdue by more than 120 days) and a pari passu charge over an immovable property. Minimum security cover of 1x to be maintained.
99	SD76	INE121A08PU7	2557	8.75%	500.00	April 09, 2025	April 09, 2032	ICRA AA+ & IND AA+	UNSECURED	-
100	653	INE121A07SN8	730	7.38%	530.00	May 28, 2025	May 28, 2027	ICRA AA+	SECURED	Exclusive charge by way of hypothecation on standard receivables of the company (excluding loans overdue by more than 120 days) and a pari passu charge over an immovable property. Minimum security cover of 1x to be maintained.
101	SD77	INE121A08PV5	2557	8.57%	502.00	June 03, 2025	June 03, 2032	ICRA AA+ & IND AA+	UNSECURED	-
102	654	INE121A07SN8	721	7.38%	1750.00	June 06, 2025	May 28, 2027	ICRA AA+	SECURED	Exclusive charge by way of hypothecation on standard receivables of the company (excluding loans overdue by more than 120 days) and a pari passu charge over an immovable property. Minimum security cover of 1x to be maintained.
103	PDI42	INE121A08PW3	3653	9.25%	100.00	August 07, 2025	August 07, 2035	ICRA AA & IND AA	UNSECURED	-
104	655	INE121A07SO6	1826	7.58%	550.00	October 14, 2025	October 14, 2030	ICRA AA+ & CARE AA+	SECURED	Exclusive charge by way of hypothecation on standard receivables of the company (excluding loans overdue by more than 120 days) and a pari passu charge over an immovable property. Minimum security cover of 1x to be maintained.
105	SD78	INE121A08PX1	2557	8.40%	500.00	November 25, 2025	November 25, 2032	ICRA AA+ & CARE AA+	UNSECURED	-

Sr. No.	Series	ISIN	Tenor in days	Coupon	Amount Outstanding (INR in Cr)	Date of Allotment	Redemption Date/Schedule	Credit Rating	Secured / Unsecured	Security
106	656	INE121A07SP3	1096	7.36%	500.00	December 02, 2025	December 02, 2028	ICRA AA+	SECURED	Exclusive charge by way of hypothecation on standard receivables of the company (excluding loans overdue by more than 120 days) and a pari passu charge over an immovable property. Minimum security cover of 1x to be maintained.
107	657	INE121A07SL2	785	8.20%	1001.00	December 24, 2025	February 17, 2028	ICRA AA+ & IND AA+	SECURED	Exclusive charge by way of hypothecation on standard receivables of the company (excluding loans overdue by more than 120 days) and a pari passu charge over an immovable property. Minimum security cover of 1x to be maintained.
					36,706.13					

(c) Details of commercial paper issuances as at the end of the last quarter i.e. as on December 31, 2025, in the following format:

Series	ISIN	Tenor / Period of Maturity	Coupon/ Yield	Amount Outstanding (INR in Cr)	Date of Allotment	Redemption Date / Schedule	Credit Rating	Secured/ Unsecured	Security	Other Details viz. details of Issuing and Paying Agent, details of Credit Rating Agencies
SA73	INE121A14XC7	365	7.95%	400	06-Feb-25	06-Feb-26	ICRA A1+ & CRISIL A1+	Unsecured	Nil	IPA- HDFC Bank Ltd ; CRA - ICRA & Crisil
SA16	INE121A14XI4	364	7.32%	500	19-May-25	18-May-26	ICRA A1+ & CRISIL A1+	Unsecured	Nil	IPA- HDFC Bank Ltd ; CRA - ICRA & Crisil
SA17 to SA18	INE121A14XJ2	365	7.32%	500	19-May-25	19-May-26	ICRA A1+ & CRISIL A1+	Unsecured	Nil	IPA- HDFC Bank Ltd ; CRA - ICRA & Crisil
SA19 to SA26	INE121A14XK0	365	7.15%	360	22-May-25	22-May-26	ICRA A1+ & CRISIL A1+	Unsecured	Nil	IPA- HDFC Bank Ltd ; CRA - ICRA & Crisil
SA29 to SA31	INE121A14XL8	295	7.08%	375	22-May-25	13-Mar-26	ICRA A1+ & CRISIL A1+	Unsecured	Nil	IPA- HDFC Bank Ltd ; CRA - ICRA & Crisil
SA27 to SA28	INE121A14XM6	291	7.08%	475	22-May-25	09-Mar-26	ICRA A1+ & CRISIL A1+	Unsecured	Nil	IPA- HDFC Bank Ltd ; CRA - ICRA & Crisil
SA32 to SA41	INE121A14XO2	363	7.17%	655	28-May-25	26-May-26	ICRA A1+ & CRISIL A1+	Unsecured	Nil	IPA- HDFC Bank Ltd ; CRA - ICRA & Crisil
SA47	INE121A14XP9	238	7.12%	150	30-May-25	23-Jan-26	ICRA A1+ & CRISIL A1+	Unsecured	Nil	IPA- HDFC Bank Ltd ; CRA - ICRA & Crisil
SA44 to SA46	INE121A14XQ7	364	7.17%	200	29-May-25	28-May-26	ICRA A1+ & CRISIL A1+	Unsecured	Nil	IPA- HDFC Bank Ltd ; CRA - ICRA & Crisil
SA50 to SA51	INE121A14XR5	364	7.19%	900	30-May-25	29-May-26	ICRA A1+ & CRISIL A1+	Unsecured	Nil	IPA- HDFC Bank Ltd ; CRA - ICRA & Crisil
SA52	INE121A14XT1	178	6.51%	500	05-Aug-25	30-Jan-26	ICRA A1+ & CRISIL A1+	Unsecured	Nil	IPA- HDFC Bank Ltd ; CRA - ICRA & Crisil
SA57 to SA63	INE121A14XU9	273	7.00%	1000	20-Aug-25	20-May-26	ICRA A1+ & CRISIL A1+	Unsecured	Nil	IPA- HDFC Bank Ltd ; CRA - ICRA & Crisil
SA53 to SA56	INE121A14XV7	183	7.00%	1100	19-Aug-25	18-Feb-26	ICRA A1+ & CRISIL A1+	Unsecured	Nil	IPA- HDFC Bank Ltd ; CRA - ICRA & Crisil
SA64 to SA66	INE121A14XW5	291	7.08%	600	28-Aug-25	15-Jun-26	ICRA A1+ & CRISIL A1+	Unsecured	Nil	IPA- HDFC Bank Ltd ; CRA - ICRA & Crisil
SA67 to SA71	INE121A14XX3	147	6.75%	700	02-Sep-25	27-Jan-26	ICRA A1+ & CRISIL A1+	Unsecured	Nil	IPA- HDFC Bank Ltd ; CRA - ICRA & Crisil
SA72 to SA74	INE121A14XY1	91	6.70%	500	29-Oct-25	28-Jan-26	ICRA A1+ & CARE A1+	Unsecured	Nil	IPA- HDFC Bank Ltd ; CRA - ICRA & CARE
SA75 to SA80	INE121A14XZ8	91	6.69%	750	11-Nov-25	10-Feb-26	ICRA A1+ & CARE A1+	Unsecured	Nil	IPA- HDFC Bank Ltd ; CRA - ICRA & CARE
SA87	INE121A14YA9	91	6.60%	500	26-Nov-25	25-Feb-26	ICRA A1+ & CARE A1+	Unsecured	Nil	IPA- HDFC Bank Ltd ; CRA - ICRA & CARE

SA88 to SA94	INE121A14YB7	364	7.15%	500	28-Nov-25	27-Nov-26	ICRA A1+ & CARE A1+	Unsecured	Nil	IPA- HDFC Bank Ltd ; CRA - ICRA & CARE
SA96	INE121A14YC5	91	6.68%	500	19-Dec-25	20-Mar-26	ICRA A1+ & CARE A1+	Unsecured	Nil	IPA- HDFC Bank Ltd ; CRA - ICRA & CARE
SA95	INE121A14YD3	70	6.73%	500	19-Dec-25	27-Feb-26	ICRA A1+ & CARE A1+	Unsecured	Nil	IPA- HDFC Bank Ltd ; CRA - ICRA & CARE
SA97 to SA99	INE121A14YE1	91	6.67%	750	22-Dec-25	23-Mar-26	ICRA A1+ & CARE A1+	Unsecured	Nil	IPA- HDFC Bank Ltd ; CRA - ICRA & CARE

(d) *List of top ten holders of non-convertible securities as on December 31, 2025, in terms of value (on a cumulative basis):*

Sr. No	Name of holders	Category of holder	Face value of holding (INR in Cr)	Holding as a % of total outstanding non-convertible securities of the Issuer
1	SBI MUTUAL FUND	MUT	5019.80	9.92%
2	STATE BANK OF INDIA	BNK	3000.00	5.93%
3	HDFC MUTUAL FUND	MUT	2500.63	4.94%
4	HDFC BANK LTD	BNK	2000.00	3.95%
5	ADITYA BIRLA MUTUAL FUND	MUT	1992.52	3.94%
6	EXPORT- IMPORT BANK OF INDIA	BNK	1956.42	3.87%
7	ICICI BANK LTD	BNK	1765.20	3.49%
8	ICICI PRUDENTIAL MUTUAL FUND	MUT	1435.52	2.84%
9	AXIS BANK LTD	BNK	1341.00	2.65%
10	HDFC LIFE INSURANCE COMPANY LTD	INS	1320.00	2.61%

(e) *List of top ten holders of commercial paper as on December 31, 2025 in terms of value (in cumulative basis):*

Sr. No	Name of holder	Category of holder	Face Value (INR in Cr)	Holding as a % of total commercial paper outstanding of the Issuer
1	SBI MF	MUT	3500.00	28.19%
2	EXPORT- IMPORT BANK OF INDIA	BNK	1975.00	15.91%
3	BIRLA MF	MUT	1225.00	9.87%
4	HDFC MF	MUT	1200.00	9.67%
5	TATA MF	MUT	750.00	6.04%
6	BANDHAN MF	MUT	525.00	4.23%
7	KOTAK MAHINDRA BANK LIMITED	BNK	500.00	4.03%
8	ICICI PRU MF	MUT	450.00	3.62%
9	KOTAK MF	MUT	400.00	3.22%
10	DSP MF	MUT	400.00	3.22%

(f) *Details of the bank fund-based facilities/ rest of the borrowing (if any, including hybrid debt like foreign currency convertible bonds, optionally convertible debentures/ preference shares) from financial institutions or financial creditors as on December 31, 2025:*

Name of Party (in case of facility)/ Name of Instrument	Type of Facility / Instrument	Amount sanctioned/ issued (INR in Cr)	Principal Amount outstanding (INR in Cr)	Date of Repayment/Schedule	Credit Rating	Secured/Unsecured	Security
State Bank of India	CC/WCDL	1000	900	Mar-26	ICRA	Secured	1.15
Axis Bank Ltd	CC/WCDL	100	-	NA	ICRA	Secured	1.15
Indian Bank	CC/WCDL	50	-	NA	ICRA	Secured	1.15
HDFC Bank Ltd	CC/WCDL	400	-	NA	ICRA	Secured	1.15
IndusInd Bank	CC/WCDL	150	-	NA	ICRA	Secured	1.15
ICICI Bank Ltd	CC/WCDL	150	-	NA	ICRA	Secured	1.15
Standard Chartered bank	CC/WCDL	25	-	NA	ICRA	Secured	1.15
Citi Bank	CC/WCDL	25	-	NA	ICRA	Secured	1.15
		1,900	900				

As of December 31, 2025, our Company has no outstanding amounts in relation to hybrid debt like FCCB, optionally convertible debentures/preference shares, except the following compulsorily convertible debentures:

Sr. No.	Series of NCS/ISIN	Tenor/ Period of Maturity	Coupon	Amount Outstanding (in cr.)	Date of Allotment	Conversion Date	Credit Rating	Secured / unsecured	Security
1.	INE121A08PJ0	1091 days / 3 years from the date of Allotment (up to September 30, 2026)	7.50% p.a.	INR 1,693.00	October 05, 2023	September 30, 2026	Not Applicable	Unsecured	-

(g) *Details of any outstanding borrowings taken/ debt securities issued for consideration other than cash. This information shall be disclosed whether such borrowing/ debt securities have been taken/ issued: (i) in whole or part; (ii) at a premium or discount, or (iii) in pursuance of an option or not as on December 31, 2025:*

ISIN	Type of debt	Discount/ premium	Amount raised	Face value	Issue date	Maturity date	(Discount)/ premium outstanding as of December 31, 2025
INE121A08OG9	SUB DEBT	Premium	280,00,00,000	10,00,000	26-Mar-18	24-Mar-28	16,64,138.51
INE121A07QP7	MTD	Discount	105,00,00,000	10,00,000	18-May-22	18-May-27	-27,70,134.89
INE121A07QV5	MTD	Premium	50,00,00,000	1,00,000	23-Feb-23	27-Mar-26	18,838.65
INE121A07RC3	MTD	Premium	46,50,00,000	1,00,000	15-May-23	15-May-26	18,522.81
INE121A07RW1	MTD	Premium	295,00,00,000	1,00,000	28-Feb-24	28-Feb-29	9,22,189.38
INE121A07SG2	MTD	Premium	350,00,00,000	1,00,000	25-Jul-24	25-Jul-27	5,46,575.34
INE121A07SH0	MTD	Premium	1050,00,00,000	1,00,000	19-Sep-24	18-Sep-27	23,99,451.55
INE121A07SJ6	MTD	Premium	330,00,00,000	1,00,000	11-Nov-24	11-Nov-34	59,41,752.34
INE121A07SM0	MTD	Premium	175,00,00,000	1,00,000	26-Mar-25	26-Mar-27	1,69,143.84
INE121A07SN8	MTD	Discount	1750,00,00,000	1,00,000	06-Jun-25	28-May-27	-1,11,56,060.66
INE121A07SL2	MTD	Premium	1001,00,00,000	1,00,000	24-Dec-25	17-Feb-28	12,17,09,715.51

13.9 Disclosures on asset liability management as per latest audited financials:

1. Details with regard to lending done out of the issue proceeds of earlier issuances of debt securities (whether public issue or private placement) by NBFC are as follows:

1.a Lending Policy

A. Origination Method:

The Company has its own in-house team for business origination which pertains to sourcing and identifying of customers eligible as prospective borrowers for the Company. All activities like field investigation, personal discussion, original seen and verification of "know your customer" document (as per RBI approved KYC norms), collection of all relevant documents & a thorough due diligence of the borrower(s) to evaluate the credit worthiness of the borrower is done by the sourcing executives. All the documents are then duly verified by the 'Credit & Operations' department of the company.

B. Credit Appraisal Methodology:

The credit philosophy followed in the Company is risk identification and measurement to ensure sanction of profitable loans for the organization with optimum productivity and desirable portfolio behavior.

The credit assessment criteria follow a process focusing on –

- (i) Quality portfolio
- (ii) Consistency in credit appraisal
- (iii) Innovation & improvisation
- (iv) Productivity
- (v) Profitability

The primary responsibility of the credit team is to analyze risks and to make credit decisions that will result in granting low-risk, profitable loans in which the principal and interest is estimated to be repaid in a timely fashion. In this regard credit managers analyze the borrower's ability and willingness to repay.

The different tools for assessment are –

- Traditional tools viz. bureau report, dedupe, field credit investigation, tele-verification reference checks, market visit, personal discussion, grids, intuition and experience, process & policies etc.
- Pricing based upon risk assessment, product and customer profile.
- Credit scoring mechanism.

C. Risk management, structure, monitoring, EWS:

Risk is adequately measured as well as priced while carrying out underwriting. The Company follows a robust portfolio review and monitoring mechanism with close tracking of receivables from the date of lending itself. The Company has a very stringent early warning portfolio management wherein early default is monitored over a period of 18 months by credit team from the date of disbursement. This enables a strong check on portfolio behavior. Early default is a critical credit parameter and any delinquency has impact upon branch business itself hence there exists a proper risk management culture in the origination. In addition, the Company has a strong internal audit mechanism. In fact, credit team also conducts a self-audit i.e., risk containment and self-assessment activity to review and monitor risk. The Company has defined processes for concentration risk, risk parameters and a separate risk measurement & monitoring division under the aegis of Chief Risk Officer (CRO).

D. Rating

Credit underwriting is rendered through credit scoring mechanism which is a predictive model to quantify the likelihood of default of a borrower using certain key trends identified. The output of the model is the probability to default within a particular period of time. The probability to default is then converted to score. The credit score denotes the credit worthiness of the borrower – higher the score, higher the creditworthiness of the applicant.

Hence,

- (i) Objective assessment of the borrower greatly reduces the need for human intervention for credit evaluation and the cost of delivering credit.
- (ii) Credit scoring helps to increase the speed and consistency of the loan application process and allows automation of lending process.
- (iii) Credit scores helps to price the riskiness of the borrowers.

E. Lending Limit:

The Company has adopted a scientific model for determining 'Loan to Value' (LTV) for every loan granted. Hence, the Company has moved away from a traditional model for disbursing a loan on the basis of pre-determined matrix only to a mathematical model which is based on several factors to ensure that that default and recovery risks are contained, with all loans being sanctioned using a blend of technology & qualitative credit assessment. This scientific model determines output based upon geography, product, make and model, customer profile and LTV. This model considers Probability of Default and Risk based pricing. The probability of default (PD) in this digital underwriting model is arrived on the basis of the historical data related to the performance of the demography, geography, product, make model, customer category, customer profile & LTV etc. PD is translated to ECL and pricing is done basis the transactional risk of the customer to achieve desired return on total assets (ROTA). Therefore, any LTV offered to the customer is thoroughly premeditated keeping both expected loss & the return in the deal. The customer profile, geography and historical portfolio behavior is static but LTV and make & model are dynamic. Hence, the LTV is one of the variables for underwriting as per the loan policy of the company. The model output is the primary factor for taking credit decision. As a result of which the LTV range may vary based upon the multitude of variables.

F. Recovery:

Receivables management is a strong focus area for the Company. Collections are made on the basis of well-defined processes & policies. The Company has an in-house collection team for making recoveries from the customer. Also, there is a strong use of technology for the collection process and selling of vehicles. The Company has created a digital platform for sale of repossessed stock to enable transparency as well as ensure the availability of the highest selling price from a multitude of bidders.

1.b Classification of loans/advances given to associates, entities/person relating to the board, senior management, promoters, others, etc.:

The company has not provided any loans/advances to associates, entities/persons relating to the board, senior management except as provided in Part C of Annexure A (*Related Party Transactions*) of this General Information Document.

1.c Classification of loans into several maturity profile denomination

A. The detailed breakup of the types of loans given by the Company as on March 31, 2025 is as follows:

S. No.	Ticket Size	AUM (In Rs. Crore)	AUM (%)
1.	Secured	1,68,801.79	91.37%
2.	Unsecured	15,944.58	8.63%
Total assets under management (AUM)		1,45,571.77	1,84,746.37

B. Denomination of loans outstanding by LTV as on March 31, 2025:

LTV band	Outstanding amount (In Rs. Crore)	%
Below 50%	37,452.97	20.27%
Between 50-60%	18,925.83	10.24%
Between 60-70%	22,203.82	12.02%
Between 70-80%	25,145.39	13.61%
More than 80%	65,073.78	35.22%
Unsecured Loans	15,944.58	8.63%
Total	1,84,746.37	100.00%

C. Sectoral Exposure

The sectoral exposure of loans given by the Company as on March 31, 2025 is as follows:

S. No	Segment- wise breakup of AUM	Percentage of AUM
1.	Retail	99.89%
A.	Mortgages (home loans and loans against property)	32.15%
B.	Vehicle Finance	55.07%
C.	MSME	3.15%

S. No	Segment- wise breakup of AUM	Percentage of AUM
D.	Capital market funding (loans against shares, margin funding)	0.07%
E.	Others	9.46%
2.	Wholesale	0.11%
A.	Promoter Funding	0.03%
B.	Others	0.08%
Total		100.00%

D. Denomination of loans outstanding by ticket size as on March 31, 2025:

S. No.	Ticket Size	AUM (In Rs. crore)	% of AUM
1.	Upto 2 Lakhs	8,766.61	4.75%
2.	Between 2 and 5 Lakhs	18,056.76	9.77%
3.	Between 5 and 10 Lakhs	43,620.10	23.61%
4.	Between 10 and 25 Lakhs	51,032.81	27.62%
5.	Between 25 and 50 Lakhs	25,019.62	13.54%
6.	Between 50 Lakhs and 1 Crore	11,925.81	6.46%
7.	Between 1 and 5 Crore	21,136.74	11.44%
8.	Between 5 and 25 Crore	5,062.99	2.74%
9.	Between 25 and 100 Crore	36.88	0.02%
10.	More than 100 Crore	88.04	0.05%
Total		1,84,746.37	100.00%

E. Geographical classification of borrower as on March 31, 2025:

S. No.	Top Five States	% of AUM
1.	Tamil Nadu	14.08
2.	Maharashtra	10.16
3.	Karnataka	8.31
4.	Rajasthan	6.83
5.	Gujarat	5.78
Total		45.17

1.d Aggregated exposure to top 20 borrowers

A. With respect to concentration of advances as on March 31, 2025

	Amount
Total advances to twenty largest borrowers (in ₹ crore)*	473.68
Percentage of Advances to twenty largest borrowers to Total Advances (in %)	0.26

* Includes loans and advances and interest accrued thereon.

B. With respect to concentration of exposures as on March 31, 2025

	Amount
Total exposure to twenty largest borrowers / customers (in ₹ crore)*	718.95
Percentage of exposures to twenty largest borrowers / customers to total exposure on borrowers / customers (in %)	0.38

* Includes loans and advances, interest accrued thereon

1.e Details of loans overdue and classified as non – performing in accordance with the RBI guidelines as on March 31, 2025

Movement of NPAs

Movement of gross NPAs	Amount (in ₹ crore)
(a) Opening gross NPA	5,204.57
(b) Additions during the year	5,394.81
(c) Reductions during the year	3,241.77
(d) Closing balance of gross NPA	7,357.62

Movement of net NPA	Amount (in ₹ crore)
(a) Opening balance	3,373.54
(b) Additions during the year	3,997.70
(c) Reductions during the year	2,558.09
(d) Closing balance of the Net NPA	4,813.15

Movement of provisions for NPAs	Amount (in ₹ crore)
(a) Opening balance	1,831.04
(b) Provisions made during the year	1,397.11
(c) Write-off / write -back of excess provisions	683.67
(d) Closing balance	2,544.47

Segment-wise gross NPA details as on March 31, 2025

S. No	Segment- wise breakup of gross NPAs	Gross NPA (%)
1.	Retail	3.97%
A.	Mortgages (home loans and loans against property)	2.64%
B.	Vehicle Finance	5.03%
C.	MSME	3.22%
D.	Capital market funding (loans against shares, margin funding)	0.00%
E.	Others	2.42%
2.	Wholesale	0.00%
A.	Promoter Funding	0.00%
B.	Others	0.00%
Total		3.97

2. Details of borrowings made by NBFC

2.a Portfolio summary of borrowings made by NBFC as on 31st March 2025

Instrument	Amount (INR in Cr)
Bank term Loans	77,466.27
Debentures (Private)	19,486.59
Debentures (Public)	4,601.59
Compulsory Convertible Debenture - CCD	2,074.06
Securitization	26,666.52
Tier 2 Capital	11,020.15
Commercial Papers	3,971.74
FII	12,564.31
FCNR/ECB	13,226.36
CC/WCDL	3,868.52

2.b Quantum and percentage of secured vs unsecured borrowings

	O/s as at March 31, 2025 (INR in Cr)	% of Total Borrowings
Secured Borrowings	1,57,880.17	90.25%
Unsecured Borrowings	17,065.94	9.75%
Total	1,74,946.11	100%

3. Details of change in shareholding (any change in promoters' shareholding in the Issuer during preceding Financial Year beyond the threshold prescribed by RBI) - Nil

4. Disclosure of Assets under management (segment wise break up and type of loans) – Please refer to paragraph 13.19 (a) and paragraph 13.19(b).

5. Details of borrowers (geographical location wise) – Please refer to table at paragraph 13.9(1)(1.c)(E).

6. Details of Gross NPA (segment wise) – Please refer to paragraph 13.9(1)(1.e).

7. Details of Assets and Liabilities (residual maturity profile wise into several buckets) –

Particulars	Up to 30/31 days	More than 1 month to 2 months	More than 2 months to 3 months	More than 3 months to 6 months	More than 6 months to 1 year	More than 1 year to 3 years	More than 3 years to 5 years	More than 5 years	Total (In ₹ millions)
Deposits	45,810.06	4,755.65	28,684.74	803.30	23,843.36	26,221.39	7,279.62	15,275.38	1,52,673.50
Advances	59,710.28	56,354.44	49,074.03	1,68,447.89	2,79,714.26	7,48,507.17	2,80,175.96	2,00,818.12	18,42,802.14

Investments	-	-	-	-	-	-	-	5,217.48	5,217.48
Borrowings	61,268.39	61,473.42	67,889.00	1,33,578.01	2,36,115.88	7,01,823.37	2,57,248.37	97,951.47	16,17,347.90
Foreign Currency Assets	-	-	-	-	-	-	-	-	-
Foreign currency liabilities	16.71	-	652.33	8,996.26	1,079.12	1,17,713.75	539.56	-	1,28,997.72

8. Additional details of loans made by Housing Finance Company – N.A.

9. Disclosure of latest asset liability statements to stock exchange

Please refer to paragraph 13.9(7).

13.10 Details of all default/s and/or delay in payments of interest and principal of any kind of term loans, debt securities, commercial papers (including technical delay) and other financial indebtedness including corporate guarantee or letter of comfort issued by the Company, in the preceding three years and the current Financial Year: **Nil**

13.11 Any material event/ development or change having implications on the financials/credit quality (e.g., any material regulatory proceedings against the Issuer/Promoters, litigations resulting in material liabilities, corporate restructuring event etc.) at the time of issue which may affect the issue or the Eligible Investor’s decision to invest / continue to invest in the non-convertible securities/ commercial paper: **Nil**

13.12 Any litigation or legal action pending or taken by a government department or a statutory body or regulatory body during the three years immediately preceding the year of the issue of the General Information Document against the Promoters of the Company: **Nil**

13.13 Details of default and non-payment of statutory dues, debentures and interest thereon, deposits and interest thereon, and loan from any bank or financial institution and interest thereon for the preceding three Financial Years and current Financial Year: **Nil**

13.14 Details of pending litigation involving the Issuer, Promoter, Director and subsidiaries, group companies or any other person, whose outcome could have material adverse effect on the financial position of the Issuer, which may affect the issue or the Eligible Investor’s decision to invest / continue to invest in the debt securities and/ or non-convertible redeemable preference shares: **Nil**

13.15 Details of acts of material frauds committed against the Issuer in the preceding three Financial Years and current Financial Year, if any, and if so, the action taken by the Issuer: **Nil**

13.16 Details of pending proceedings initiated against the Issuer for economic offences, if any: **Nil**

13.17 Related Party Transactions entered during the preceding three Financial Years and current Financial Year with regard to loans made or, guarantees given or securities provided.

(a) Related Party Transactions entered during the preceding three Financial Years with regard to loans made or, guarantees given or securities provided. (Amt in INR Cr)

Name of Related Party	Loans Made			Guarantees Given			Securities Provided		
	FY 2025	FY 2024	FY 2023	FY 2025	FY 2024	FY 2023	FY 2025	FY 2024	FY 2023
Cholamandalam Securities Limited	446.50	351.15	176.00	Nil	Nil	Nil	Nil	Nil	Nil
Payswiff Technologies Private Limited	30.00	1.00	Nil	Nil	Nil	Nil	Nil	Nil	Nil
Zetwerk Manufacturing Businesses Private Limited	9.95	1.27	2.48	Nil	Nil	Nil	Nil	Nil	Nil
EID Parry (India) Limited	2.86	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil

Related party transactions entered during the current financial year up to December 31, 2025 with regard to loans made or, guarantees given or securities provided (Amt in INR Cr)

Name of Related Party	Loans Made	Guarantees Given	Securities Provided
Cholamandalam Securities Limited	243	Nil	Nil
Zetwerk Manufacturing Businesses Private Limited	17.91	Nil	Nil
Payswiff Technologies Private Limited	9.50	Nil	Nil

13.18 In case the issuer is a Non-Banking Finance Company (NBFC) and the objects of the issue entail loan to any entity who is a 'group company' then disclosures shall be made in the following format: N.A.

13.19 In order to allow investors to better assess the issue, the following additional disclosures shall be made by the issuer in the issue documents:

(a) *A portfolio summary with regards to industries/ sectors to which borrowings have been granted by NBFCs.*

Segment	Amount in INR Cr as on March 31, 2025
Vehicle Finance	1,01,257
Loan Against Property	41,439
Home Loan	18,427
New Businesses (SME loans, secured business personal loans, consumer & small enterprises loans)	23,623
Total	1,84,746

(b) *Quantum and percentage of secured vis-a-vis unsecured borrowings granted by NBFCs.*

Position as of March 31, 2025			
Product	Amt in INR Crs	Sec/Unsec	Mix
ECB	13,007.32	Secured	6.72%
FII	12,425.55	Secured	6.42%
LTL	85,364.07	Secured	44.12%
MT NCD (Private)	20,584.70	Secured	10.64%
MT NCD (Public)	3,898.33	Secured	2.01%
WCDL	900.00	Secured	0.47%
STL	1,850.00	Secured	0.96%
Securitisation	29,351.22	Secured	15.17%
Total Secured	1,67,381.20		86.51%
CCD	1,693.00	Unsecured	0.87%
PDI	2,576.00	Unsecured	1.33%
SUB DEBT	9,247.10	Unsecured	4.78%
RDB – OVERSEAS	400.00	Unsecured	0.21%
CP	12,193.40	Unsecured	6.30%
Total Unsecured	26,109.50		13.49%
Total	1,93,490.70		100.00%
Int Acc But Not Due	2,098.62		
Chqs Issued	2,220.29		
	4,318.91		
Overall	1,97,809.61		

(c) *Any change in promoters' holdings in NBFCs during the preceding financial year beyond the threshold specified by the Reserve Bank of India from time to time - Nil*

13.20 Registrar and Transfer Agent

Please refer to the relevant Key Information Document(s)

13.21 Debenture Trustee

Please refer to the relevant Key Information Document(s)

13.22 If the security is backed by a guarantee or letter of comfort or any other document of a similar nature, a copy of the same shall be disclosed. In case such document does not contain the detailed payment structure (procedure of invocation of guarantee and receipt of payment by the Eligible Investor along with timelines), the same shall be disclosed in the General Information Document.

Please refer to the relevant Key Information Document(s).

13.23 Disclosure of cash flow with date of interest/ redemption payment as per day count convention

- (a) *Business day conventions / effect of holidays*

Please refer to the relevant Key Information Document(s).

- (b) *Procedure and time schedule for allotment and issue of Debt Securities*

Please refer to the relevant Key Information Document(s)

- (c) *Illustration on Coupon Payment Dates and redemption date and cash flows emanating from the Debt Securities*

Please refer to the relevant Key Information Document(s)

13.24 Undertaking by the Issuer

- (a) Eligible Investors are advised to read the risk factors carefully before taking an investment decision in respect of issuance of Debt Securities. For taking an investment decision, investors must rely on their own examination of the Issuer and the offer including the risks involved. The securities have not been recommended or approved by any regulatory authority in India, including the SEBI nor does SEBI guarantee the accuracy or adequacy of this General Information Document. Specific attention of Eligible Investors is invited to section 'General Risk' on the front page of General Information Document and the statement of 'Risk factors' provided in section 4 of this General Information Document.
- (b) The Issuer, having made all reasonable inquiries, accepts responsibility for, and confirms that this General Information Document read with the relevant Key Information Document(s) contains all information with regard to the Issuer and the issuance of Debt Securities, that the information contained in the General Information Document is true and correct in all material aspects and is not misleading in any material respect, that the opinions and intentions expressed herein are honestly held and that there are no other facts, the omission of which make this General Information Document as a whole or any of such information or the expression of any such opinions or intentions misleading in any material respect.
- (c) The Issuer has no side letter with any holder of the Debt Securities. Any covenants later added shall be disclosed on the website of stock exchange where the Debt Securities will get listed.

13.25 Disclosures in respect of issue of non-convertible redeemable preference shares: N.A.

13.26 Other Details

- (a) *Debenture redemption reserve creation - relevant legislations and applicability*

Please refer to the relevant Key Information Document(s)

- (b) *Issue/instrument specific regulations – relevant details*

Please refer to the relevant Key Information Document(s)

- (c) *Governing Law and Jurisdiction*

Please refer to the relevant Key Information Document(s)

- (d) *Default in Payment*

In case of failure by the Company to make any payments (on any Due Date), the Company shall be liable to pay default interest which shall be calculated at the rate of 2% per annum over and above the Coupon Rate on the defaulted amounts for the duration of the default.

- (e) *Listing Timeline*

The Debt Securities (as applicable) issued under this General Information Document and the relevant Key Information Document(s) shall be listed within the timelines prescribed under the SEBI NCS Regulations read with the SEBI Master Circular.

- (f) *Delay in Listing*

The Company confirms that in case of delay in listing of any Debt Securities (as applicable) issued under this General Information Document and the relevant Key Information Document(s) beyond the listing timelines,

the Company will pay penal interest of 1% (one percent) per annum over and above the coupon rate for the period of delay to the Eligible Investor (i.e., from the Deemed Date of Allotment to the date of listing).

(g) *Delay in allotment of securities*

Not Applicable, as all benefits related to the Debt Securities (as applicable) issued under this General Information Document and the relevant Key Information Document(s) will be available to the allottees from the Deemed Date of Allotment. The actual allotment of the Debt Securities (as applicable) issued under this General Information Document and the relevant Key Information Document(s) may take place on a date other than the Deemed Date of Allotment.

(h) *Issue Details:*

Please refer to the relevant Key Information Document(s).

(i) *Application Process*

Please refer to the relevant Key Information Document(s).

(j) *Project details: NA*

(k) *Other Confirmation pertaining to the issue of Debt Securities*

Please refer to the relevant Key Information Document(s).

(l) *The broad lending and borrowing policy including summary of the key terms and conditions of the term loans such as re-scheduling, prepayment, penalty, default; and where such lending or borrowing is between the Issuer and its subsidiaries or associates, matters relating to terms and conditions of the term loans including re-scheduling, prepayment, penalty, default shall be disclosed:*

There is no unified policy that deals with sanction of terms loans or obtaining of borrowings from subsidiaries or associates. Such transactions are entered into on a case-to-case basis with independent analysis being undertaken for each transaction in consonance with the requirements stipulated under the Company's related party transaction policy available at the below mentioned link: <https://files.cholamandalam.com/Policy on Related Party Transactions f66691b9fc.pdf>

(m) *Details of purchase and sale of securities of the Issuer and its subsidiaries purchased or sold by the Promoter Group, and by the Directors of the Promoter of the Issuer, and by the Directors of the Issuer and their relatives, within six months immediately preceding the date of filing the issue document with the ROC, shall be disclosed in the following table:*

Sr. No.	Particulars	Remarks
1	aggregate number of securities of the Issuer purchased or sold by the Promoter Group of Issuer within six months immediately preceding the date of this General Information Document	As per the below table. Please note that gifts/transfers and employee stock options have not been included for such calculation.
2	aggregate number of securities of the subsidiaries of Issuer purchased or sold by the Promoter Group of Issuer within six months immediately preceding the date of this General Information Document	Nil
3	aggregate number of securities of the Issuer purchased or sold by the Directors of the Company which is a Promoter of Issuer within six months immediately preceding the date of this General Information Document	As per the below table A. Please note that gifts/transfers and employee stock options have not been included for such calculation.
4	aggregate number of securities of the subsidiaries of Issuer purchased or sold by the Directors of the Company which is a Promoter of Issuer within six months immediately preceding the date of this General Information Document	N.A.
5	aggregate number of securities of the Issuer purchased or sold by the Directors of the Issuer or their relatives within six months immediately preceding the date of this General Information Document	As per the below table.
6	aggregate number of securities of the subsidiaries of the Issuer purchased or sold by the Directors of the Issuer or their relatives within six months immediately preceding the date of this General Information Document	N.A.

Name	Relationship with the Company	Purchase / sale / ESOP exercise	Date of Transaction
Equity Shares of face value Rs.2/-			
Shambho Trust	Promoter Group	Sale of 20000 equity	08-Sep-2025
		Sale of 40000 equity	09-Sep-2025
		Sale of 23000 equity	10-Sep-2025
		Sale of 10000 equity	22-Dec-2025
Lakshmi Chockalingam	Promoter Group	Sale of 29500 equity	27-Nov-2025
Krishnakumar Thirumalai	Director of Promoter Company – EID Parry (I)	Purchase of 130 equity	12-Sep-2025
Ramesh K B Menon	Director of Promoter Company – EID Parry (I) Limited & Ambadi Enterprises	Sale of 4700 equity	21-Nov-2025
		Purchase of 4700 equity	09-Jan-2026
Non-Convertible Securities			
Janvi Kundu	Relative of Mr. Ravindra Kumar Kundu, Managing	Purchase of 8 Bonds of face value Rs.1,00,000/-	30-Dec-2025
Kakuli Kundu	Relative of Mr. Ravindra Kumar Kundu, Managing Director	Purchase of 3 Bonds of face value Rs.1,00,000/-	30-Dec-2025
		Purchase of 5 Bonds of face value Rs.1,00,000/-	12-Dec-2025

(n) *Particulars of the material contracts*

Material Contracts - By very nature and volume of its business, the Company is involved in a large number of transactions involving financial obligations and therefore it may not be possible to furnish details of all material contracts and agreements involving financial obligations of the Company. However, the contracts referred to below pertaining to this Debt Security issuance (not being contracts entered into in the ordinary course of the business carried on by the Company) are or may be deemed to be material have been entered into by the Company.

- (i) Memorandum and Articles of Association of the Company.
- (ii) Certificate of Incorporation of the Company.
- (iii) Annual Reports of the Company for last 3(three) Financial Years;
- (iv) Any other document as may be required under the relevant Key Information Document(s).

Copies of above contracts may be inspected at the Registered Office of the Company between 10:00 a.m. and 12:00 noon on any working day until the issue closing date of the respective issue.

(o) *Related Party Transactions*

Please refer to **Part C of Annexure A** of this General Information Document.

- (p) *The summary of reservations or qualifications or adverse remarks of Auditors in the three Financial Years immediately preceding the year of issue of the General Information Document, and of their impact on the financial statements and financial position of the Company, and the corrective steps taken and proposed to be taken by the Company for each of the said reservations or qualifications or adverse remarks: Nil*
- (q) *Details of any inquiry, inspections or investigations initiated or conducted under the Companies Act or any previous company law in the last three years immediately preceding the year of circulation of General Information Document in the case of Company and all of its subsidiaries. Also, if there were any prosecutions filed (whether pending or not) fines imposed, compounding of offences in the last three years immediately preceding the year of the General Information Document and if so, section wise details thereof for the Company and all of its subsidiaries: Nil*
- (r) *Details of the acts of material frauds committed against the Issuer in the preceding three Financial Years and current Financial Year, if any, and actions taken by the Issuer: Nil*

14. ISSUE DETAILS

Please refer to the relevant Key Information Document(s)

15. DETAILS AS PER SEBI NCS REGULATIONS:

Sr. No.	Particular	Remarks
(a)	<p>If the proceeds, or any part of the proceeds, of the issue of the Debt Securities/non-convertible redeemable preference shares are or is to be applied directly or indirectly:</p> <p>(I) in the purchase of any business</p> <p>(II) in the purchase of an interest in any business and by reason of that purchase, or anything to be done in consequence thereof, or in connection therewith,</p> <p>the Company shall become entitled to an interest in either the capital or profits and losses or both, in such business exceeding 50 % (fifty percent). thereof, a report made by a chartered accountant (who shall be named in the issue document) upon:</p> <p>(I) the profits or losses of the business for each of the three Financial Years immediately preceding the date of the issue of the General Information Document; and</p> <p>(II) the assets and liabilities of the business as on the latest date to which the accounts of the business were made up, being a date not more than one hundred and twenty days before the date of the issue of the General Information Document.</p>	N.A.
(b)	<p>In purchase or acquisition of any immoveable property including indirect acquisition of immoveable property for which advances have been paid to third parties, disclosures regarding:</p> <p>(I) the names, addresses, descriptions and occupations of the vendors;</p> <p>(II) the amount paid or payable in cash, to the vendor and where there is more than one vendor, or the Company is a sub-purchaser, the amount so paid or payable to each vendor, specifying separately the amount, if any, paid or payable for goodwill;</p> <p>(III) the nature of the title or interest in such property proposed to be acquired by the Company; and</p> <p>(IV) the particulars of every transaction relating to the property completed within the two preceding years, in which any vendor of the property or any person who is or was at the time of the transaction, a Promoter or a Director or proposed director of the company, had any interest, direct or indirect, specifying the date of the transaction and the name of such Promoter, Director or proposed director and stating the amount payable by or to such vendor, Promoter, Director or proposed director in respect of the transaction:</p> <p>Provided that the disclosures specified in sub-clauses (i) to (iv) above shall be provided for the top five vendors on the basis of value viz sale consideration payable to the vendors.</p> <p>Provided further that for the remaining vendors, such details may be provided on an aggregated basis in the offer document, specifying number of vendors from whom it is being acquired and the aggregate value being paid; and the detailed disclosures as specified in sub-clauses (i) to (iv) above may be provided by way of static QR code and web link. If the issuer provides the said details in the form of a static QR code and web link, the same shall be provided to the debenture trustee as well and kept available for inspection as specified in clause (g) of paragraph 3.3.41 of this Schedule. A checklist item in the 'Security and Covenant Monitoring System' shall also be included for providing the detailed disclosures, as specified in sub-clauses (i) to (iv) above, to the debenture trustee and confirmation of the same by the debenture trustee.</p>	N.A.
(c)	<p>If:</p> <p>(I) the proceeds, or any part of the proceeds, of the issue of the Debt Securities/non-convertible redeemable preference shares are or are to be applied directly or indirectly and, in any manner, resulting in the acquisition by the Issuer of shares in any other body corporate; and</p> <p>(II) by reason of that acquisition or anything to be done in consequence thereof or in connection therewith, that body corporate shall become a subsidiary of the Issuer, a report shall be made by a chartered accountant upon:</p> <p>A. the profits or losses of the other body corporate for each of the 3(three) Financial Years immediately preceding the issue of the General Information Document; and</p>	N.A.

Sr. No.	Particular	Remarks
	B. the assets and liabilities of the other body corporate as on the latest date to which its accounts were made up.	

16. CONSENT OF DIRECTORS, AUDITORS, BANKERS TO ISSUE, TRUSTEES, SOLICITORS OR ADVOCATES TO THE ISSUE, LEGAL ADVISORS TO THE ISSUE, LEAD MANAGERS TO THE ISSUE, REGISTRAR TO THE ISSUE, AND LENDERS (IF REQUIRED, AS PER THE TERMS OF THE AGREEMENT) AND EXPERTS.

Please refer to Annexure C for the due diligence certificate and consent letter from the Trustee dated March 31, 2026.

All the other necessary consents (as applicable) mentioned under this section will be obtained by the Company prior to the filing of the Key Information Document and the compliance status will be indicated in the Key Information Document.

17. RESOLUTION OF THE BOARD

Please refer to Annexure B of this General Information Document.

18. DISCLOSURE IN TERMS OF SEBI DEBENTURE TRUSTEE MASTER CIRCULAR

Please refer to the relevant Key Information Document(s)

19. DISCLOSURE PRESCRIBED UNDER FORM PAS-4 OF COMPANIES (PROSPECTUS AND ALLOTMENT OF SECURITIES), RULES, 2014

Please refer to the relevant Key Information Document(s)

DECLARATION

The Company hereby declares that the General Information Document and the relevant Key Information Document contain full disclosure in accordance with SEBI NCS Regulations, the Companies Act and the Operational Guidelines.

The Company undertakes and confirms that the General Information Document and the relevant Key Information Document(s) does not omit disclosure of any material fact which may make the statements made therein, in the light of the circumstances under which they are made, misleading.

The Company accepts no responsibility for the statements made otherwise than in the General Information Document and the relevant Key Information Document(s) or in any other material issued by or at the instance of the Company and that anyone placing reliance on any other source of information would be doing so at his own risk.

I, Mr. Ravindra Kumar Kundu, without prejudice to the above, on behalf of the Board of Directors of the Company, confirm that:

- A. The Company has complied with the provisions of the Securities Contracts (Regulation) Act, 1956 and the SEBI, 1992, Companies Act, 2013 and the rules and regulations made thereunder;
- B. The compliance with the SEBI Act and the rules does not imply that payment of dividend or interest or repayment of debentures, if applicable, is guaranteed by the central government;
- C. The monies received under the offer shall be used only for the purposes and objects indicated in the relevant Key Information Document(s);
- D. Nothing in the General Information Document and the relevant Key Information Document(s) is contrary to the provisions of Companies Act, the Securities Contracts (Regulation) Act, 1956 (42 of 1956) and the SEBI, 1992 (15 of 1992) and the rules and regulations made thereunder;
- E. the clause on "General Risks" has been suitably incorporated in prescribed format in the General Information Document and the relevant Key Information Document(s); and
- F. whatever is stated in the General Information Document and the relevant Key Information Document(s) and in the attachments thereto is true, correct and complete and no information material to the subject matter of the General Information Document and the relevant Key Information Document(s) has been suppressed or concealed and is as per the original records maintained by the Promoters subscribing to the Memorandum of Association and Articles of Association.
- G. The contents of the General Information Document have been perused by the Board of Directors, and the final and ultimate responsibility of the contents mentioned herein shall also lie with the Board of Directors.

I, Mr. Ravindra Kumar Kundu, am authorised by the Board of Directors of the Company vide resolutions dated 24 March, 2026 to sign the General Information Document and the relevant Key Information Document(s) and declare that all the requirements of Companies Act, 2013 and the rules made thereunder in respect of this subject matter of the General Information Document and the relevant Key Information Document(s) and matters incidental thereto have been complied with. It is further declared and verified that all the required attachments have been completely, correctly, and legibly attached to the General Information Document and the relevant Key Information Document, as required.

Name: Ravindra Kumar Kundu

Designation: Managing Director

DIN: 07337155

ANNEXURE A - FINANCIAL STATEMENTS

PART A

1. AUDITED FINANCIAL STATEMENTS FOR THE FINANCIAL YEAR ENDED 31 MARCH 2023, 31 MARCH 2024, 31 MARCH 2025 AND 30 SEPTEMBER 2025 (ON STANDALONE BASIS)

The Auditor report along with the requisite schedules, footnotes, summary of Financial Year ended 31 March 2023, 31 March 2024, 31 March 2025 and 30 September 2025 have been annexed separately.

2. AUDITED CASH FLOW STATEMENTS FOR THE FINANCIAL YEAR ENDED 31 MARCH 2023, 31 MARCH 2024, 31 MARCH 2025 AND 30 SEPTEMBER 2025 (ON STANDALONE BASIS)

Forms part of the enclosed audited Financial Statements for the Financial Year Ended 31 March 2023, 31 March 2024, 31 March 2025 and 30 September 2025.

PART B

1. AUDITED FINANCIAL STATEMENTS FOR THE FINANCIAL YEAR ENDED 31 MARCH 2023, 31 MARCH 2024, 31 MARCH 2025 AND 30 SEPTEMBER 2025 (ON CONSOLIDATED BASIS)

The Auditor report along with the requisite schedules, footnotes, summary of Financial Year ended 31 March 2023, 31 March 2024, 31 March 2025 and 30 September 2025 have been annexed separately.

2. AUDITED CASH FLOW STATEMENTS FOR THE FINANCIAL YEAR ENDED 31 MARCH 2023, 31 MARCH 2024, 31 MARCH 2025 AND 30 SEPTEMBER 2025 (ON CONSOLIDATED BASIS)

Forms part of the enclosed audited Financial Statements for the Financial Year Ended 31 March 2023, 31 March 2024, 31 March 2025 and 30 September 2025.

PART C

RELATED PARTY TRANSACTIONS FOR THE FINANCIAL YEAR ENDED 31 MARCH 2023, 31 MARCH 2024 AND 31 MARCH 2025.

PART D

UNAUDITED FINANCIAL STATEMENTS TILL DECEMBER 31, 2025

ANNEXURE B - BOARD RESOLUTION

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ANNEXURE C- DUE DILIGENCE CERTIFICATE AND CONSENT LETTER FROM THE TRUSTEE

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ANNEXURE D - PROMOTER GROUP DETAILS

S. No	List of Promoter Group (as at December 31, 2025)
1.	Valli Annamalai
2.	Valli Subbiah
3.	Lakshmi Chockalingam
4.	Lakshmi Venkatachalam
5.	Lalitha Vellayan
6.	Meyyammai Venkatachalam
7.	A M Meyyammai
8.	Meenakshi Murugappan
9.	M V Seetha Subbiah
10.	Valli Alagappan
11.	Solachi Ramanathan
12.	Vedika Meyyammai Arunachalam
13.	A V Nagalakshmi
14.	A. Keertika Unnamalai
15.	Sigapi Arunachalam
16.	Uma Ramanathan
17.	V Vasantha
18.	Dhruv M Arunachalam
19.	Kanika Subbiah
20.	Pranav Alagappan
21.	Anannya Lalitha Arunachalam
22.	M M Seethalakshmi
23.	Niranthara Alamelu Jawahar
24.	Sivagami Natesan
25.	MASTER Kabir Subbiah
26.	MASTER Karthik Subbiah
27.	Lakshmi Ramaswamy
28.	A A Alagammai
29.	Bollampallay Rishika Reddy
30.	Ahana Lalitha Narayanan
31.	Umayal R
32.	Master Krishna Murugappan Muthiah
33.	Nila Lakshmi Muthiah
34.	Dev Subramanian
35.	Arjun Vellayan Arunachalam
36.	Madhav Veerapan
37.	Adhi Venkatachalam
38.	A M M Vellayan Sons P Ltd
39.	M.M.Muthiah Research Foundation
40.	Parry Enterprises India Ltd
41.	AR Lakshmi Achi Trust
42.	M A Alagappan Holdings Private Limited
43.	Murugappa Educational and Medical Foundation
44.	MA Murugappan Holdings LLP (M A Murugappan Holdings Private Ltd was converted its status to LLP)
45.	Lakshmi Ramaswamy Family Trust(A A Alagammai & Lakshmi Ramaswamy Trustees holds shares for Trust)
46.	Murugappan Arunachalam Children Trust(Sigappi Arunachalam,MAM Arunachalam, AM Meyammai are Trustees)
47.	Valli Subbiah Benefit Trust (Subbiah Vellayan & M.V.Subbiah, Trustees holds shares for Trust)
48.	V S Bhairavi Trust (M V Subbiah & Subbiah Vellayan, Trustees holds shares for Trust)

49.	Arun Murugappan ChildrenTrust(MAM Arunachalam & Sigappi Arunachalam Trustees holds shares for Trust)
50.	MA.Alagappan Grand Children Trust (Arun Alagappan & AA Alagammai, Trustees holds shares for Trust)
51.	K S Shambhavi Trust (M V Subbiah & S Vellayan, Trustees holds shares for Trust)
52.	M V Seetha Subbiah Benefit Trust (M V Subbiah & S Vellayan, Trustees holds shares for Trust)
53.	Parry America Inc
54.	Parry International DMCC
55.	Coromandel Chemicals Limited (Formerly Parry Chemicals Limited)
56.	CFL Mauritius Limited
57.	Coromandel Australia Pty Limited
58.	Coromandel America SA (Formerly Sabero Organics America SA)
59.	Sabero Argentina SA
60.	Coromandel Crop Protection Philippines Inc (Formerly Sabero Organics Asia Philippines Inc.)
61.	Coromandel Agronegocios De Mexico S.A. DE C.V. (Formerly Sabero Organics Mexico S.A. de C.V.)
62.	Coromandel Brasil Ltda (Limited Liability Company)
63.	Yanmar Coromandel Agrisolutions Pvt. Ltd.
64.	Coromandel International (Nigeria) Limited
65.	Tunisian Indian Fertilizer S.A., Tunisia
66.	Foskor (Pty) Limited, South Africa
67.	US Nutraceuticals, INC
68.	Parry Sugars Refinery India Pvt. Ltd. (Formerly known as Silkroad Sugar Private Ltd)
69.	Algavista Greentech Private Limited
70.	La Bella Botanics LLC
71.	Dare Ventures Limited (Formerly Dare Investments Limited)
72.	Coromandel Mali SASU, West Africa
73.	Parry Agro Industries Ltd. (Formerly Parry Estates Limited)
74.	Murugappa Management Services Private Ltd.
75.	Parry Murray and Company Limited
76.	Financiere C 10
77.	Sedis, SAS
78.	Sedis Company Ltd.
79.	Sedis GmbH
80.	Great Cycles (Private) Limited
81.	Creative Cycles (Private) Limited
82.	Shanthi Gears Ltd.
83.	Cholamandalam Securities Ltd.
84.	Cholamandalam Leasing Limited (formerly Cholamandalam Home Finance Limited)
85.	Chola Insurance Distribution Services Pvt. Ltd. (Formerly Chola Insurance Services Pvt. Ltd.)
86.	Chola Business Services Ltd.
87.	Kartik Investments Trust Limited
88.	Cholamandalam MS General Insurance Company Ltd.
89.	Cholamandalam MS Risk Services Ltd.
90.	Chola People and Marketing Services Private Limited (Formerly Chola People Services Private Ltd.)
91.	CUMI America Inc.
92.	Net Access (India) limited
93.	Southern Energy Development Corporation Ltd.
94.	Sterling Abrasives Ltd.
95.	CUMI (Australia) Pty Ltd
96.	CUMI Middle East FZE
97.	CUMI International Ltd
98.	Volszhsky Abrasives Works
99.	Foskor Zirconia Pty Limited, South Africa

100.	CUMI Abrasives and Ceramics Company Ltd, China
101.	Wendt (India) Ltd.
102.	Murugappa Morgan Thermal Ceramics Ltd.
103.	CIRIA India Ltd.
104.	MM Muthiah Sons P Ltd.
105.	Yelnoorkhan Group Estates
106.	AMM Foundation
107.	M M Muthiah Family Trust (M M Murugappan, M M Muthiah, Trustees holds shares for Trust)
108.	M M Veerappan Family Trust (M M Murugappan & Meenakshi Murugappan Trustees holds shares for Trust)
109.	M V Muthiah Family Trust (M M Venkatachalam & M V Muthiah, Trustees holds shares for Trust)
110.	M V Subramanian Family Trust (M M Venkatachalam & M V Subramanian, Trustees holds shares for Trust)
111.	M M Murugappan Family Trust (M M Murugappan & Meenakshi Murugappan Trustees holds shares for Trust)
112.	Meenakshi Murugappan Family Trust (M M Murugappan & Meenakshi Murugappan, Trustees for Trust)
113.	M M Venkatachalam Family Trust(M M Venkatachalam Lakshmi Venkatachalam, Trustees for Trust)
114.	Lakshmi Venkatachalam Family Trust(M M Venkatachalam & Lakshmi Venkatachalam, Trustees for Trust)
115.	Saraswathi Trust (M V Subbiah, S Vellayan & M V Seetha Subbiah, Trustees holds shares for Trust)
116.	Shambho Trust (M V Subbiah & S Vellayan, Trustees holds shares for Trust)
117.	CG Power and Industrial Solutions Limited
118.	CUMI AWUKO Abrasives GmbH, Germany (Formerly,CUMI GmbH)
119.	Pluss Advanced Technologies Private Limited
120.	Pluss Advanced Technologies B.V., Netherlands
121.	Murugappa Water Technology and Solutions Private Limited
122.	Payswiff Technologies Private Limited
123.	RHODIUS Abrasives GmbH, Germany (Formerly CUMI Abrasives GmbH)
124.	Kan and More Private Limited
125.	RHODIUS Nederland B.V.,
126.	RHODIUS S.A.R.L., France
127.	RHODIUS Korea INC., South Korea
128.	RHODIUS SOUTH AMERICA Ltda, Brazil
129.	IPLTech Electric Private Limited
130.	Moshine Electronics Private Limited
131.	TI Medical Private Limited
132.	3XPER INNOVENTURE LIMITED
133.	Coromandel Technology Limited
134.	MAVCO Investments Private Limited
135.	TIVOLT Electric Vehicles Private Limited
136.	Jayem Automotives Private Limited
137.	Parry Infrastructure Company Private Limited
138.	TI Clean Mobility Private Limited
139.	Coromandel Insurance and Multi Services Limited
140.	CG Semi Private Limited
141.	Phase Lifestyle Private Limited
142.	Coromandel Engineering Company Limited
143.	Boat Club Ventures LLP
144.	UW DESIGN LLP
145.	3xper Innoventure Labs Limited
146.	TICMPL Technology (Shenzhen) Co. Limited
147.	CUMI USA Inc.
148.	Axiro Semiconductor Private Limited
149.	Axiro Semiconductor Inc.
150.	Chola Foundation

151.	Silicon Carbide Products LLC
152.	Axiro Semiconductor (Shenzhen) Co., Ltd.
153.	KCALTECH System India Private Limited
154.	Dhaksha Unmanned Systems Private Limited
155.	Coromandel Vietnam Company Limited
156.	G. G. Tronics India Private Limited
157.	Baobab Mining and Chemicals Corporation S.A
158.	Gadde Bissik Phosphates Operations Suarl
159.	NACL Industries Limited
160.	NACL Spec-Chem Limited
161.	NACL Multichem Limited
162.	NACL Agri-solutions Limited
163.	LR Research Laboratories Private Limited
164.	NACL Industries (Nigeria) Limited
165.	Nagarjuna Agrichem (Australia) Pty. Limited
166.	Stuccoedge India Private Limited
167.	Valliammai Murugappan