

SHELF DISCLOSURE DOCUMENT

(As per Schedule I of SEBI (Issue and Listing of Debt Securities) Regulations dated 06-Jun-2008
– as amended by SEBI (Issue and Listing of Debt Securities)(Amendment)Regulations dated 6-Mar-
2017



CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LIMITED (CIFCL)

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

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

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

CIN:L65993TN1978PLC007576

Contact Person: Mr. D Arulselvan, EVP & CFO

**Private Placement of 6000 Unsecured Non-Convertible Debentures (NCDs) of Rs.5,00,000/- each in
the nature of Subordinated perpetual debt for cash at par aggregating upto Rs.300 Crores**

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

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

CREDIT RATING:

The NCDs are rated **IND AA** by India Ratings and Research Private Limited. This rating indicates high degree of safety regarding timely servicing of financial obligations. The rated instruments carry very low credit risk.

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

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

LISTING: The Un Secured Redeemable Non-Convertible Subordinated Perpetual Debentures are proposed to be listed on Whole Sale Debt Market Segment of National Stock Exchange ('NSE') / BSE.

TRUSTEE FOR THE DEBENTURE HOLDERS

IDBI Trusteeship Services Ltd



IDBI Trusteeship Services Ltd

Asian Building, Ground Floor,

17, R. Kamani Marg

Ballard Estate, Mumbai – 1

Tel: 022 40807000

Fax : 022 66311776

Website: www.idbitrustee.co.in

REGISTRAR TO THE ISSUE

KFin Technologies Pvt Ltd



Selenium Towers B, Plot no.31 &

32,Nanakramgua,Serilingampally Mandal

Hyderabad,500032

Tel: 040-67161659

This schedule is prepared in conformity with SEBI (Issue and Listing of Debt Securities Regulations 2008 issued vide circular no. LAD-NRO/GN/2008/13/127878 dated June 6, 2008 and SEBI (Issue and Listing of Debt Securities) (Amendment) Regulations dated March 6, 2017 (referred in this document as “SEBI Regulations”) for private placement. This document is neither a prospectus nor a statement in lieu of prospectus and does not constitute an offer to the public generally to subscribe for or otherwise acquire the debentures to be issued by the Issuer.

DISCLAIMER

GENERAL DISCLAIMER

This SHELF DISCLOSURE DOCUMENT is neither a Prospectus nor a Statement in Lieu of Prospectus and is prepared in accordance with Securities and Exchange Board of India (Issue and Listing of Debt Securities) Regulations, 2008 issued vide Notification No. LAD-NRO/GN/2008/13/ 127878 dated June 06, 2008 and as amended by SEBI (Issue and Listing of Debt Securities)(Amendment)Regulations dated March 6, 2017. This document does not constitute an offer to the public generally to subscribe for or otherwise acquire the Debentures to be issued by **Cholamandalam Investment and Finance Company Limited (CIFCL)** (the “Issuer”/ the “Company”). The document is for the exclusive use of the Institutions to whom it is delivered and it should not be circulated or distributed to third party (ies). The Company certifies that the disclosures made in this document are generally adequate and are in conformity with the captioned SEBI Regulations. This requirement is to facilitate investors to take an informed decision for making investment in the proposed Issue.

DISCLAIMER OF THE SECURITIES & EXCHANGE BOARD OF INDIA

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

DISCLAIMER OF THE STOCK EXCHANGE

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

DISCLAIMER OF THE ISSUER

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

DEFINITIONS AND ABBREVIATIONS

| | |
|--|--|
| Board/ Board of Directors/ Director(s) | Board of Directors of Cholamandalam Investment and Finance Company Limited (CIFCL) |
| Book Closure/ Record Date | The date of closure of register of Debentures for payment of interest and repayment of principal (either on maturity or on exercise of Call Option) |
| NSE /BSE | National Stock Exchange / Bombay Stock Exchange. |
| CDSL/NSDL | Central Depository Services (India) Limited / National Securities Depository Limited |
| Company/ We/ Us | Cholamandalam Investment and Finance Company Limited (CIFCL) |
| Debentureholder(s) | The investors who are Allotted Debentures |
| Depositories Act | The Depositories Act, 1996, as amended from time to time |
| Depository | A Depository registered with SEBI under the SEBI (Depositories and Participant) Regulations, 1996, as amended from time to time |
| Depository Participant /DP | A Depository participant as defined under Depositories Act |
| EPS | Earnings Per Share |
| FII | Foreign Institutional Investors |
| Financial Year / FY | Period of twelve months period ending March 31, of that particular year |
| FI | Financial Institutions |
| Issue | Issue of Rated, Un Secured, Redeemable, Non-Convertible Subordinated Perpetual Debentures on a Private Placement basis |
| NCD/ Debentures | Un Secured Redeemable Non-Convertible Subordinated Perpetual Debentures ('NCD'/ 'Debentures')of the face value of Rs.5,00,000 each for cash at par/premium/discount issued by the Issuer pursuant to the terms and conditions set out in this SHELF DISCLOSURE DOCUMENT. |
| NRIs | Non Resident Indians |
| OCBs | Overseas Corporate Bodies |
| PAN | Permanent Account Number |
| PAT | Profit after Tax |
| Rating | Separately Attached |
| RBI | Reserve Bank of India |
| Registrar | Karvy Computershare Private Ltd |
| Rs./ INR | Indian National Rupee |
| RTGS | Real Time Gross Settlement |
| SEBI | The Securities Exchange and Board of India, constituted under the SEBI Act, 1992 |
| SEBI Act | Securities and Exchange Board of India Act, 1992, as amended from time to time |
| SEBI Regulations | Securities and Exchange Board of India (Issue and Listing of Debt Securities) Regulations, 2008 issued vide Notification No. LAD-NRO/GN/2008/13/127878 dated June 06, 2008 and as amended by SEBI (Issue and Listing of Debt Securities)(Amendment)Regulations dated March 6, 2017 and as amended from time to time. |
| TDS | Tax Deducted at Source |
| The Companies Act | The Companies Act, 2013 as amended from time to time |
| Trustee | IDBI Trusteeship Services Ltd |
| WDM | Wholesale Debt Market |

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I. SUMMARY INFORMATION OF THE COMPANY

Name and Address Of The Registered Office Of The Company

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

Compliance Officer & Company Secretary

Ms. P Sujatha, Company Secretary and Compliance Officer

Cholamandalam Investment and Finance Company Limited (CIFCL)

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

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

Chief Financial Officer

Mr. D Arul Selvan, EVP & CFO

Cholamandalam Investment and Finance Company Limited (CIFCL)

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

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

Trustees

IDBI Trusteeship Services Limited

Asian Building, Ground Floor,

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

Tel: 022 40807000; Fax : 022 66311776

Registrar

KFin Technologies Private Limited

Selenium Towers B, Plot no.31 & 32,

Nanakramgua, Serilingampally Mandal,

Hyderabad, 500032

Credit Rating Agency

India Ratings and Research Pvt Ltd

Tidel Park, 4th Floor, D Block south

Rajiv Gandhi Salai , Chennai – 600 113

ICRA Ltd

Anna Salai, Nandanam, Chennai – 600 035

Statutory Auditors

M/s S.R.Batliboi & Associates LLP

6th and 7th Floor, - "A" Block Tidel Park, (Module 601, 701 & 702), No 4, Rajiv Gandhi Salai,

Taramani, Chennai – 600113, India.

II. BRIEF SUMMARY OF THE BUSINESS/ ACTIVITIES OF THE ISSUER

OVERVIEW / CORPORATE STRUCTURE

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

The Company is a systemically important Non deposit taking NBFC registered with the Reserve Bank of India and was categorized as an Asset Finance Company during the FY 2011-12.

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

The Company commenced personal loans business in the year 2006. However, the company discontinued the personal loans disbursements in the third quarter of the FY 2008-09 owing to steep deterioration in credit quality and overall delinquencies faced in the product line following the economic and financial crisis. Currently, the Company offers home equity loans, business finance besides the vehicle finance loans and operates out of 1098 branches (as of 30-June-2020) across the country.

The total assets (including managed assets) of the Company were Rs. 63501 crores as on June 30, 2020. Commercial finance which mainly constitutes funding against commercial vehicles continues to hold the largest share of asset portfolio of the company with an asset deployment of Rs.46828 crores which is 74% of total business assets. LAP & SME with an asset portfolio of Rs. 13371 crores constitute 21% of total business assets. Home Loan constitute Rs.3302 Crs .

CREDIT RATINGS:

Short Term:

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

Long Term -Secured:

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

Long Term - Unsecured:

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

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

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

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

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

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

Milestones achieved by the Company

| Year | Milestones |
|------|--|
| 1978 | Company incorporated as a public limited company under the name of Cholamandalam Investment and Finance Company Limited. Commenced operations by providing equipment financing. |
| 1994 | Commenced vehicle finance operations with car finance. |
| 1996 | Commenced finance for commercial vehicles both light and heavy vehicles |
| 2002 | Commenced two-wheeler finance business |
| 2003 | Commenced three-wheeler finance business |
| 2005 | Open offer of DBS to acquire 20% shareholding of Company from general public |
| 2006 | Change in name of Company from Cholamandalam Investment and Finance Limited to Cholamandalam DBS Finance Limited. Change in name pursuant to acquisition of 34.78% Equity Shares by DBS Bank. |
| 2006 | Company commences personal loans and home equity business and change in status from deposit taking NBFC to non-deposit taking NBFC |
| 2007 | Total assets under management crossed Rs. 4,000 crs. and the customer base crossed 2 lakhs |
| 2009 | Total assets under management crossed Rs. 8,500 crs. and the customer base crossed 3.70 lakhs |
| 2010 | Company ceased to be a JV between Murugappa Group and DBS. Company exited asset management business. |
| 2011 | Total assets (including managed assets) crossed Rs.10,000 crs. Also the company was reclassified as Asset Finance Company (AFC) from Systemically Important Non-deposit taking loan company |
| 2011 | In Nov 2011, ICRA Limited has upgraded the long term rating assigned to our Company's ie Cholamandalam Investment and Finance Company Limited's non-convertible debentures, subordinated debentures, term loan facilities from banks and cash credit facilities to [ICRA]AA (pronounced ICRA double A) from [ICRA]AA- (pronounced ICRA double A minus). ICRA Limited has also upgraded the rating assigned to perpetual bonds programme to [ICRA]AA- from [ICRA]A+ (pronounced ICRA A plus). The outlook on the long term ratings is stable. |
| 2012 | During the year ended 31 March, 2012, the company recorded a significant increase in its performance due to the sustained performance of the Vehicle Finance and Home Equity business. The reduction in loan losses on account of the Personal loan portfolio which has completely run-down also aided the effort. This resulted in: 190% growth in Profits before Tax; 55% growth in disbursements; 48% growth in closing managed assets. |
| 2013 | During the year ended 31 March, 2013, the company recorded a significant increase in its performance due to the sustained performance of the Vehicle Finance and Home Equity business. This resulted in: 55% growth in Profits before Tax; 36% growth in disbursements; 41% growth in closing managed assets. |
| 2014 | In June 2013, CARE Limited has upgraded the long term rating assigned to our Company's ie Cholamandalam Investment and Finance Company Limited's subordinated debentures and Perpetual Debt Debentures. CARE has upgraded the rating assigned to Subordinated Debentures programme to CARE AA from CARE AA- and also perpetual bonds programme to CARE AA- from CARE A+. |

| Year | Milestones |
|------|---|
| 2014 | In October 2014, INDIA RATINGS has upgraded the long term rating assigned to our Company's i.e Cholamandalam Investment and Finance Company Limited's subordinated debentures . INDIA RATINGS has upgraded the rating assigned to Subordinated Debentures programme to IND AA from IND AA- . |
| 2016 | In July 2016, ICRA has upgraded the outlook of long term rating assigned to our Company's I.e. Cholamandalam Investment and Finance Company Limited's Debentures. ICRA has upgraded the outlook of the rating assigned to Debentures program to ICRA AA Positive from ICRA AA Stable. |
| 2017 | In September 2017, CARE and India Ratings have upgraded the ratings of NCD and Subordinated debt from AA to AA+ and Perpetual Debt ratings from AA- to AA. |
| 2018 | In July 2018, ICRA have upgraded the ratings of NCD and Subordinated debt from AA to AA+ and Perpetual Debt ratings from AA- to AA. In August 2018 CRISIL has upgraded the subordinated debt ratings from AA to AA+ |

Key Operational and Financial Parameters:
GROSS - DEBT EQUITY RATIO

| | |
|-------------------------------------|------|
| Before the issue of debt securities | 6.73 |
| After the issue of debt securities | 6.74 |

III. BRIEF HISTORY OF THE ISSUER SINCE ITS INCORPORATION

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

i) Details of Share Capital as on last quarter ended 30-June-2020:-

| <i>ii) SHARE CAPITAL</i> | No. of shares | in Rs. |
|----------------------------------|----------------------|------------------|
| Authorized Share Capital | | |
| - Equity Capital | 120,00,00,000 | 240,00,00,000.00 |
| - Preference Capital | 5,00,00,000 | 500,00,00,000.00 |
| Issued Capital | | |
| - Equity Capital | 820284529 | 1640569058 |
| Subscribed Equity Capital | 819600759 | 1639201518 |
| Paid-up Equity Capital | 819600759 | 1639201518 |

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

As on 30-June-2020

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

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

| Date of allotment | No. of Equity Shares | Face value (Rs.) | Issue Price (Rs.) | Consideration (Cash, other than cash, etc) | Nature of Allotment | Cumulative | | |
|-------------------|----------------------|------------------|-------------------|--|------------------------|----------------------|----------------------------|-------------------------------|
| | | | | | | No. of Equity shares | Equity Share Capital (Rs.) | Equity Share Premium (in Rs.) |
| Jun-15 | 2350 | 10 | 178.70 | Cash | ESOP Allotment | 143747270 | 1437472700 | 168.70 |
| | 184 | 10 | 178.70 | Cash | ESOP Allotment | 143752414 | 1437524140 | 168.70 |
| | 4960 | | 154.55 | | | | | 144.55 |
| Aug-15 | 11,073 | 10 | 187.60 | Cash | ESOP Allotment | 143778625 | 1437786250 | 177.60 |
| | 4,407 | | 154.55 | | | | | 144.55 |
| | 2,856 | | 191.80 | | | | | 181.80 |
| | 2,284 | | 105.00 | | | | | 95.00 |
| | 1,527 | | 178.70 | | | | | 168.70 |
| | 4,064 | | 262.20 | | | | | 252.20 |
| Sep-15 | 12285012 | 10 | | Conversion of CCPS into equity shares | Preferential allotment | 156063637 | 1560636370 | - |
| | 2500 | 10 | 191.80 | Cash | ESOP Allotment | 156103923 | 1561039230 | 181.80 |
| | 8252 | | 178.70 | | | | | 168.70 |
| | 18174 | | 187.60 | | | | | 177.60 |
| | 3168 | | 175.35 | | | | | 165.35 |
| | 8192 | | 154.55 | | | | | 144.55 |
| Oct-15 | 3348 | 10 | 154.55 | Cash | ESOP Allotment | 156107271 | 1561072710 | 144.55 |
| Dec-15 | 950 | 10 | 154.55 | Cash | ESOP Allotment | 156109221 | 1561092210 | 144.55 |
| | 1000 | | 191.80 | | | | | 181.80 |
| Jan-16 | 3699 | 10 | 187.60 | Cash | ESOP Allotment | 156117820 | 1561178200 | 177.60 |
| | 4900 | | 154.55 | | | | | 144.55 |
| Feb-16 | 6854 | 10 | 154.55 | Cash | ESOP Allotment | 156135455 | 1561354550 | 144.55 |
| | 500 | | 187.60 | | | | | 177.60 |
| | 10281 | | 191.80 | | | | | 181.80 |
| Mar-16 | 3048 | 10 | 162.55 | Cash | ESOP Allotment | 156145644 | 1561456440 | 152.55 |
| | 906 | | 154.55 | | | | | 144.55 |
| | 1142 | | 191.8 | | | | | 181.80 |
| | 5093 | | 187.60 | | | | | 177.60 |
| May-2016 | 1340 | 10 | 187.60 | Cash | ESOP Allotment | 156147734 | 1561477340 | 177.60 |
| | 750 | | 162.55 | | | | | 152.55 |
| Jun-2016 | 4544 | 10 | 162.55 | Cash | ESOP | 156166922 | 1561669220 | 152.55 |

| Date of allotment | No. of Equity Shares | Face value (Rs.) | Issue Price (Rs.) | Consideration (Cash, other than cash, etc) | Nature of Allotment | Cumulative | | |
|-------------------|----------------------|------------------|-------------------|--|---------------------|----------------------|----------------------------|-------------------------------|
| | | | | | | No. of Equity shares | Equity Share Capital (Rs.) | Equity Share Premium (in Rs.) |
| | 1688 | | 187.60 | | Allotment | | | 177.60 |
| | 2070 | | 191.80 | | | | | 181.80 |
| | 3039 | | 154.55 | | | | | 144.55 |
| | 7847 | | 178.70 | | | | | 168.70 |
| | 5252 | 10 | 154.55 | Cash | ESOP Allotment | 156190114 | 1561901140 | 144.55 |
| | 10216 | | 187.60 | | | | | 177.60 |
| | 2000 | | 162.55 | | | | | 152.55 |
| | 5724 | | 178.70 | | | | | 168.70 |
| Jul-2016 | 2552 | 10 | 178.70 | Cash | ESOP Allotment | 156211100 | 1562111000 | 168.70 |
| | 5480 | | 187.60 | | | | | 177.60 |
| | 12954 | | 262.20 | | | | | 252.20 |
| Aug-2016 | 10,876 | 10 | 187.60 | Cash | ESOP Allotment | 156235916 | 1562359160 | 177.60 |
| | 7,116 | | 162.55 | | | | | 152.55 |
| | 6,824 | | 154.55 | | | | | 144.55 |
| Sep-2016 | 12900 | 10 | 187.60 | Cash | ESOP Allotment | 156255140 | 1562551400 | 177.60 |
| | 6324 | | 154.55 | | | | | 144.55 |
| Nov-16 | 4,134 | 10 | 154.55 | Cash | ESOP Allotment | 156265329 | 1562653290 | 144.55 |
| | 4,839 | | 187.6 | | | | | 177.60 |
| | 1216 | | 162.55 | | | | | 152.55 |
| Jan-17 | 532 | 10 | 162.55 | Cash | ESOP Allotment | 156265861 | 1562658610 | 152.55 |
| Mar-17 | 2633 | 10 | 154.55 | Cash | ESOP Allotment | 156277533 | 1562775330 | 144.55 |
| | 3213 | | 191.8 | | | | | 181.80 |
| | 2850 | | 105 | | | | | 95.00 |
| | 2976 | | 154.55 | | | | | 144.55 |
| Apr-17 | 3428 | 10 | 178.70 | Cash | ESOP Allotment | 156287794 | 1562877940 | 168.70 |
| | 3777 | | 162.55 | | | | | 152.55 |
| | 3056 | | 191.80 | | | | | 181.80 |
| May-17 | 659 | 10 | 187.60 | Cash | ESOP Allotment | 156292453 | 1562924530 | 177.60 |
| | 1713 | | 191.80 | | | | | 181.80 |
| | 2287 | | 154.55 | | | | | 144.55 |
| Aug-17 | 1124 | 10 | 178.70 | Cash | ESOP Allotment | 156296625 | 1562966250 | 168.70 |
| | 3048 | | 162.55 | | | | | 152.55 |
| Sep-17 | 500 | 10 | 162.55 | Cash | ESOP Allotment | 156300624 | 1563006240 | 152.55 |
| | 3499 | | 187.60 | | | | | 177.60 |
| Oct-17 | 1000 | 10 | 187.60 | Cash | ESOP Allotment | 156301624 | 1563016240 | 177.60 |
| Jan-18 | 1380 | 10 | 187.60 | Cash | ESOP Allotment | 156305554 | 1563055540 | 177.60 |
| | 1000 | | 191.80 | | | | | 181.80 |

| 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 | | 187.60 | | | | | 177.60 |
| | 550 | | 162.55 | | | | | 152.55 |
| Feb-18 | 2000 | 10 | 187.60 | Cash | ESOP Allotment | 156312394 | 1563123940 | 177.60 |
| | 1000 | | 1010.00 | | | | | 1000.00 |
| | 3840 | | 1010.00 | | | | | 1000.00 |
| Mar-18 | 2000 | 10 | 187.60 | Cash | ESOP Allotment | 156331371 | 1563313710 | 177.60 |
| | 1796 | | 1010.00 | | | | | 1000.00 |
| | 5260 | | 1010.00 | | | | | 1000.00 |
| | 1100 | | 1010.00 | | | | | 1000.00 |
| | 2340 | | 1010.00 | | | | | 1000.00 |
| | 950 | | 162.55 | | | | | 152.55 |
| | 400 | | 187.60 | | | | | 177.60 |
| | 300 | | 162.55 | | | | | 152.55 |
| | 4400 | | 1010.00 | | | | | 1000.00 |
| | 431 | | 1010.00 | | | | | 1000.00 |
| May-2018 | 300 | 10 | 191.80 | Cash | ESOP Allotment | 156333671 | 1563336710 | 181.80 |
| | 2000 | | 187.60 | | | | | 177.60 |
| Jun-2018 | 1000 | 10 | 187.60 | Cash | ESOP Allotment | 156340428 | 1563404280 | 177.60 |
| | 3461 | | 162.55 | | | | | 152.55 |
| | 2296 | | 1010.00 | | | | | 1000.00 |
| Aug-2018 | 100 | 10 | 154.55 | Cash | ESOP Allotment | 156344506 | 1563445060 | 144.55 |
| | 500 | | 162.55 | | | | | 152.55 |
| | 1000 | | 187.60 | | | | | 177.60 |
| | 2478 | | 1010.00 | | | | | 1000.00 |
| | 920 | | 187.60 | | | 156347968 | 1563479680 | 177.60 |
| | 2542 | | 1010.00 | | | | | 1000.00 |
| Sep-2018 | 750 | 10 | 162.55 | Cash | ESOP Allotment | 156351718 | 1563517180 | 152.55 |
| | 3000 | | 1010.00 | | | | | 1000.00 |
| Nov-2018 | 600 | 10 | 162.55 | Cash | ESOP Allotment | 156352928 | 1563529280 | 152.55 |
| | 610 | | 1010.00 | | | | 0 | 1000.00 |
| Dec-2018 | 149 | 10 | 1010.00 | Cash | ESOP Allotment | 156353077 | 1563530770 | 1000.00 |
| Jan-2019 | 698 | 10 | 162.55 | Cash | ESOP Allotment | 156353775 | 1563537750 | 152.55 |
| Feb-2019 | 1500 | 10 | 1010.00 | Cash | ESOP Allotment | 156355275 | 1563552750 | 1000.00 |
| Mar-2019 | 1542 | 10 | 187.60 | Cash | ESOP Allotment | 156356817 | 1563568170 | 177.60 |
| | 1796 | 10 | 1010.00 | | | 156358613 | 1563586130 | 1000.00 |
| Mar-2019 | 500 | 10 | 1010.00 | Cash | ESOP Allotment | 156359113 | 1563591130 | 1000.00 |
| Jun-19 | 23850 | 2 | 37.52 | Cash | ESOP Allotment | 781819415 | 1563638830 | 35.52 |

| 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.) |
| Jul-19 | 3030 | 2 | 37.52 | Cash | ESOP Allotment | 781822445 | 1563644890 | 35.52 |
| Aug-19 | 10140 | 2 | 202.00 | Cash | ESOP Allotment | 781832585 | 1563665170 | 200.00 |
| | 3000 | | 37.52 | | | 781835585 | 1563671170 | 35.52 |
| Sep-19 | 9920 | 2 | 30.91 | Cash | ESOP Allotment | 781845505 | 1563691010 | 28.91 |
| Nov-19 | 4000 | 2 | 202.00 | Cash | ESOP Allotment | 781849505 | 1563691010 | 200.00 |
| | 4200 | | 37.52 | | | 781853705 | 1563699010 | 35.52 |
| Dec-2019 | 9000 | 2 | 32.51 | Cash | ESOP Allotment | 781876105 | 1563752210 | 30.51 |
| | 6960 | | 202.00 | | | | | 200.00 |
| | 6440 | | 261.94 | | | | | 259.94 |
| Jan-2020 | 28125000 | 2 | 320.00 | Cash | Qualified Institutions Placement | 810001105 | 1620002210 | 318.00 |
| Feb-2020 | 18495 | 2 | 37.52 | Cash | ESOP Allotment | 810062035 | 1620124070 | 35.52 |
| | 275 | | 261.94 | | | | | 259.94 |
| | 42160 | | 202.00 | | | | | 200.00 |
| Feb-2020 | 54100 | 2 | 202.00 | Cash | ESOP Allotment | 810116135 | 1620232270 | 200.00 |
| Mar-2020 | 9345794 | 2 | 321.00 | Cash | Preferential Issue | 819461929 | 1638923858 | 319.00 |
| Mar-2020 | 5500 | 2 | 32.51 | Cash | ESOP Allotment | 819577759 | 1639155518 | 30.51 |
| | 110330 | 2 | 202.00 | | | | | 200.00 |
| Apr-2020 | 5000 | 2 | 37.52 | Cash | ESOP Allotment | 819587759 | 1639175518 | 35.52 |
| | 5000 | 2 | 202.00 | | | | | 200.00 |
| May-2020 | 10000 | 2 | 32.51 | Cash | ESOP Allotment | 819597759 | 1639195518 | 30.51 |
| Jun-2020 | 3000 | 2 | 37.52 | Cash | ESOP Allotment | 819600759 | 1639201518 | 35.52 |
| Sep-2020 | 23400 | 2 | 202.00 | Cash | ESOP Allotment | 819647359 | 1639294718 | 200.00 |
| | 10000 | 2 | 30.91 | | | | | 28.91 |
| | 4000 | 2 | 37.52 | | | | | 35.52 |
| | 9200 | 2 | 202.00 | | | | | 200.00 |

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

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

| Type of Event | Date of Announcement | Date of Completion | Details |
|---------------|----------------------|--------------------|---------|
| NIL | | | |

Details of the shareholding of the Company as on latest quarter end:-
i) Shareholding pattern of the Company as on 30-June-2020:-

| SN | Particulars | No. of shares held | % of share holding |
|----------|--|--------------------|--------------------|
| A | Promoters' holding | | |
| 1 | Indian | | |
| | Individual | 9785280 | 1.19 |
| | Bodies corporate | 407796704 | 49.76 |
| | Others - Trust | 5703220 | 0.70 |
| | Sub-total | 423285204 | 51.65 |
| 2 | Foreign promoters | | |
| | Any others | 12890 | 0.00 |
| | sub-total (A) | 423298094 | 51.65 |
| B | Non-promoters' holding | | |
| (1) | Institutions | | 0.00 |
| (a) | Mutual Funds | 189544975 | 23.13 |
| (b) | Venture Capital Funds | 0 | 0.00 |
| (c) | Alternate Investment Funds | 6602314 | 0.81 |
| (d) | Foreign Venture Capital Investors | 0 | 0.00 |
| (e) | Foreign Portfolio Investors | 97539964 | 11.90 |
| (f) | Financial Institutions/Banks | 150610 | 0.02 |
| (g) | Insurance Companies | 0 | 0.00 |
| (h) | Provident Funds/Pension Funds | 0 | 0.00 |
| (i) | Any Other | | 0.00 |
| | FOREIGN NATIONALS | 0 | 0.00 |
| | Qualified Institutional Buyer | 31384211 | 3.83 |
| | Sub Total (B)(1) | 325222074 | 39.68 |
| (2) | Central Government/State Government(s)/President of India | 0 | 0.00 |
| | Sub Total (B)(2) | 0 | 0.00 |
| (3) | Non-Institutions | | 0.00 |
| (a) | i. Individual shareholders holding nominal share capital up to Rs.2 lakhs | 49541444 | 6.04 |
| | ii. Individual shareholders holding nominal share capital in excess of Rs. 2 Lakhs | 5617164 | 0.69 |
| (b) | NBFCs Registered with RBI | 6375 | 0.00 |
| (c) | Employee Trusts | 0 | 0.00 |
| (d) | Overseas Depositories (Holding DRs)(Balancing figure) | 0 | 0.00 |
| (e) | Any Other | | |
| | TRUSTS | 655605 | 0.08 |
| | NON RESIDENT INDIANS | 1858659 | 0.23 |
| | CLEARING MEMBERS | 3410062 | 0.42 |
| | NON RESIDENT INDIAN NON REPATRIABLE | 2166826 | 0.26 |

| SN | Particulars | No. of shares held | % of share holding |
|----------|---|--------------------|--------------------|
| | BODIES CORPORATES | 6456853 | 0.79 |
| | I E P F | 404405 | 0.05 |
| | HUF | 963198 | 0.12 |
| | Sub Total (B)(3) | 71080591 | 8.67 |
| | Total Public Shareholding (B) = (B)(1)+(B)(2)+(B)(3) | 396302665 | 48.35 |
| | TOTAL of (A)+(B) | 819600759 | 100.00 |
| C | Shares held by custodians, against which | | 0.00 |
| | Depository Receipts have been issued | | 0.00 |
| | (1) Promoter and Promoter Group | 0 | 0.00 |
| | (2) Public | 0 | 0.00 |
| | Sub-Total (C) | 0 | 0.00 |
| | GRAND TOTAL (A+B+C) : | 819600759 | 100.00 |

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

ii) **List of top 10 holders of equity shares of the Company as on the latest quarter ended 30-June-20:-**

| 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 | 372885889 | 372885889 | 45.50 |
| 2 | AMBADI INVESTMENTS LIMITED / Promoter | 33721870 | 33721870 | 4.11 |
| 3 | HDFC TRUSTEE COMPANY LTD - A/C HDFC MID - CAPOPPORTUNITIES FUND / Mutual Fund | 32500000 | 32500000 | 3.97 |
| 4 | SBI BLUE CHIP FUND / Mutual Fund | 15765046 | 15765046 | 1.92 |
| 5 | HDFC LIFE INSURANCE COMPANY LIMITED / Qualified Institutional Buyer | 14700663 | 14700663 | 1.79 |
| 6 | AXIS MUTUAL FUND TRUSTEE LIMITED A/C AXIS MUTUAL FUND A/C AXIS LONG TERM EQUITY FUND / Mutual Fund | 10336750 | 10336750 | 1.26 |

| | | | | |
|----|--|---------|----------------|-------------|
| 7 | CARTICA CAPITAL LTD / Foreign Portfolio Company | 9488749 | 9488749 | 1.16 |
| 8 | MIRAE ASSET EMERGING BLUECHIP FUND / Mutual Fund | 8975817 | 8975817 | 1.10 |
| 9 | ADITYA BIRLA SUN LIFE TRUSTEE PRIVATE LIMITED A/CADITYA BIRLA SUN LIFE FRONTLINE EQUITY FUND / Mutual Fund | 8198013 | 8198013 | 1.00 |
| 10 | DSP MIDCAP FUND / Mutual Fund | 8040499 | 8040499 | 0.98 |

Following details regarding the directors of the Company:-

i) **Details of the current directors of the Company as on 30-June-20:-**

| Sr No | Name, Designation and DIN | Age (in yrs) | Address | Director of the Company since | Details of other directorship |
|-------|--|--------------|---|-------------------------------|---|
| 1 | Mr. M M Murugappan Non-executive/ Chairman DIN – 00170478 | 64 | Coromandel House', New No. 14 (Old No.12), Boat Club Road, Chennai - 600 028 | 31-May-2018 | <ol style="list-style-type: none"> 1. Tube Investments of India Limited 2. Carborundum Universal Limited 3. Mahindra and Mahindra Limited 4. Cyient Limited 5. Cholamandalam Financial Holdings Limited 6. Cholamandalam MS General Insurance Company Limited 7. Coromandel International Ltd 8. Ambadi Investments Limited 9. Murugappa Organo Water Solutions Private Limited 10. M. M. Muthiah Research Foundation 11. Idea Lab (India) Private Limited 12. IIT Madras Research Park 13. Chennai Willingdon Corporate Foundation (Sec 8 Company) 14. Volzhsky Abrasive Works |
| 2 | Mr. Ashok Kumar Barat Non-executive/ Independent Director DIN – 01138759 | 63 | 501A, Sterling Seaface 13/9 Dr. Annie Besant Road, Worli Mumbai – 400018 | 31-Oct-2017 | <ol style="list-style-type: none"> 1. Mahindra Intertrade Limited 2. Wacker Metroark Chemicals Private Limited 3. DCB Bank Limited 4. Cholamandalam Home Finance Limited 5. Cholamandalam Financial Holdings Limited 6. Bata India Limited 7. Birlasoft Limited 8. Huhtamaki PPL Limited 9. Merx Business Advisors LLP 10. The Council of EU Chambers of Commerce |
| 3 | Mr. N Ramesh Rajan | 62 | 12 Tarapore | 30-Oct- | <ol style="list-style-type: none"> 1. Indo-National Limited |

| Sr No | Name, Designation and DIN | Age (in yrs) | Address | Director of the Company since | Details of other directorship |
|-------|---|--------------|--|---|---|
| | Non-executive/ Independent Director DIN – 01628318 | | Avenue, Harrington Road, Chetpet, Chennai 600031 | 2018 | 2. TTK Healthcare Limited 3. Kineco Limited 4. LeapRidge Advisors LLP - Senior Partner |
| 4 | Mr. Rohan Verma Non- executive /Independent Director DIN - 01797489 | 34 | S-388, 1 st Floor, Greater Kailash - 2, New Delhi – 110048 | 25-Mar- 2019 | 1. C.E. Info Systems Private Limited 2. Infidreams Industries Private Limited |
| 5 | Ms. Bhama Krishnamurthy Additional Director / Non-executive/ Independent Director DIN - 02196839 | 65 | 401, Fourth Floor, Avarsekar's Srushti, Old Prabhadevi Road, Prabhadevi, Mumbai 400025 | 31-Jul- 2019 | 1. Reliance Industrial Infrastructure Limited 2. Muthoot Microfin Limited 3. CSB Bank Ltd., (Formerly The Catholic Syrian Bank Limited 4. Five-Star Business Finance Limited 5. Network18 Media & Investments Limited 6. Thirumalai Chemicals Limited |
| 6 | Mr. Arun Alagappan Managing Director DIN – 00291361 | 43 | No.10, Chittaranjan Road, Teynampet, Chennai 600 018 | 19-Aug- 2017 – as Executive Director 15-Nov- 2019 – As Managing Director | 1. Lakshmi Machine Works Limited 2. Cholamandalam Home Finance Limited 3. Southern India Chamber of Commerce & Industry 4. Roca Bathroom Products Private Limited 5. White Data Systems India Private Limited 6. Madras Race Club 7. M A Alagappan Holdings Private Limited Gen Four Properties Private Limited |
| 7 | Mr. Ravindra Kumar Kundu Executive Director / DIN – 07337155 | 51 | No. F2, Rite Choice Varalakshmi Apartments, H.D, Raja Street, Eldams Road, Teynampet, Chennai – 600 018 | 23-Jan- 2020 | 1. Cholamandalam Securities Limited 2. White Data Systems India Private Limited |

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

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

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

Following details regarding the auditors of the Company:-
i) Details of the auditors of the Company:-

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

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

| Name | Address | Date of Appointment / Resignation | Auditor of the Company since (in case of resignation) | Remarks |
|-------------------------------------|--|-----------------------------------|--|--|
| M/s.Deloitte Haskins & Sells | Chartered Accountants, ASV Ramana Towers, 52, Venkatnarayana Road, T Nagar, Chennai 600017 | 27-Jul-2017 | 26-Jul- 2005 Appointed at the AGM held on 31-Jul-2014 | Board at its meeting held on 28 th April 2014, had appointed M/s. Deloitte Haskins & Sells, Chartered Accountants as statutory auditors of the Company for a period of three years as per the transition provisions of Section 139 of the Companies Act, 2013 |
| M/s. S.R. Batliboi & Associates LLP | Chartered Accountants, 6 th & 7 th Floor, - "A" Block Tidel Park, (Module 601,701 & 702) No.4 Rajiv Gandhi Salai, Taramani, Chennai 600113 | 27-Jul-2017 | 27-Jul-2017 | Appointed at 39 th AGM held on 27 th Jul 2017 effective the conclusion of the 39 th AGM |

Details of Secured Bank Loan Facilities:

| SI No | Bank name | Sanctioned Limit | Outstanding | Month of drawdown | Tenor (Months) | Repayment |
|-------|---------------------|------------------|-------------|-------------------|----------------|--|
| 1 | HDFC BANK LTD | 100.00 | 25.00 | Jul-17 | 36 | Repayable in 4 quarterly installments after the moratorium of 2 Years. |
| 2 | HDFC BANK LTD | 200.00 | 200.00 | Sep-17 | 36 | Repayable in Sep 20 |
| 3 | AXIS BANK LTD | 400.00 | 400.00 | Sep-17 | 36 | Repayable in Sep 20 |
| 4 | ICICI BANK | 200.00 | 66.67 | Sep-17 | 36 | Repayable in 5 quarterly installments after the moratorium of 21 Months. |
| 5 | FEDERAL BANK LTD | 282.00 | 282.00 | Sep-17 | 60 | Repayable in 3 tranches of Rs.94 crs each in Sep2020, Sep 2021 & Sep 2022 |
| 6 | KARNATAKA BANK | 200.00 | 200.00 | Dec-17 | 36 | Repayable in Dec 20 |
| 7 | SIDBI | 750.00 | 430.00 | Jan-18 | 60 | Repayable in 19 tranches of Rs.40 crs each in Jul18,Oct18, Jan19,Apr19,Jul19,oct19,Jan20,Apr20,Jul20,Oct20,Jan21,Apr21,Jul21,Oct21,Jan22,Apr22,Jul22,Oct22 & 30 Crs. Jan23 |
| 8 | HDFC BANK LTD | 250.00 | 171.87 | Jan-18 | 60 | Apr19,Jul19,Oct19,Jan20,Apr20,Jul20,Oct20,Jan21,Apr21,Jul21,Oct21,Jan21,Apr22,Jul22,Oct22 & Jan23 |
| 9 | STATE BANK OF INDIA | 1,000.00 | 1,000.00 | Feb-18 | 36 | Repayable in Feb-21 |
| 10 | CANARA BANK | 1,000.00 | 1,000.00 | Mar-18 | 60 | Repayable in 6 Half Yearly Instalment Sep-20,Mar-21, |

| | | | | | | |
|----|-------------------------------|----------|----------|--------|----|---|
| | | | | | | Sep-21, Mar-22, Sep-22 and Mar-23 |
| 11 | STATE BANK OF INDIA | 500.00 | 500.00 | Mar-18 | 36 | Bullet Repayment end of third Year |
| 12 | STATE BANK OF INDIA | 1,500.00 | 1,500.00 | Mar-18 | 36 | Bullet Repayment end of third Year |
| 13 | AXIS BANK LTD | 300.00 | 300.00 | Jun-18 | 36 | Bullet Repayment end of third Year |
| 14 | VIJAYA BANK | 500.00 | 500.00 | Jun-18 | 54 | Bullet Repayment end of Dec-20 |
| 15 | HDFC BANK LTD | 500.00 | 250.00 | Jun-18 | 36 | Repayable in 8 Quarterly Instalment Sep-19, Dec-19, Mar-20, Jun-20, Sep-21, Dec-21, Mar-22 and Jun-22 |
| 16 | UNION BANK OF INDIA | 200.00 | 200.00 | Jun-18 | 36 | Bullet Repayment end of third Year |
| 17 | CANARA BANK | 500.00 | 500.00 | Jun-18 | 60 | Repayable in 6 Half yearly Instalment Dec-20, Jun-21, Dec-21, Jun-22, Dec-22 and Jun-23 |
| 18 | STATE BANK OF INDIA | 3,400.00 | 3,400.00 | Sep-18 | 36 | Bullet Repayment end of third Year |
| 19 | BANK OF INDIA | 500.00 | 500.00 | Sep-18 | 36 | Repayable in 4 Quarterly Instalment end of 27th, 30th and 33rd and 36th Month. |
| 20 | CANARA BANK | 300.00 | 300.00 | Nov-18 | 60 | Repayable in 6 Half Yearly Instalment end of 30th, 36th and 42rd, 48th, 54th and 60th Month. |
| 21 | AXIS BANK LTD | 350.00 | 350.00 | Dec-18 | 36 | Bullet Repayment end of 3rd Year |
| 22 | FEDERAL BANK LTD | 150.00 | 100.00 | Dec-18 | 35 | Repayment in 3 Equal annual Instalment |
| 23 | AXIS BANK LTD | 150.00 | 150.00 | Dec-18 | 36 | Bullet Repayment end of 3rd Year |
| 24 | VIJAYA BANK | 500.00 | 500.00 | Jan-19 | 48 | Bullet Repayment end of 4th Year |
| 25 | ICICI BANK | 1,000.00 | 1,000.00 | Jan-19 | 36 | Bullet Repayment end of 3rd Year |
| 26 | BANK OF BARODA | 1,000.00 | 750.00 | Jan-19 | 36 | Repayable in 20 quarterly instalment from the end of 3rd month. |
| 27 | KARUR VYSYA BANK | 300.00 | 300.00 | Feb-19 | 36 | Bullet Repayment end of 3rd Year |
| 28 | MUDRA LIMITED | 300.00 | 150.00 | Feb-19 | 30 | Repayable in 10 quarterly instalment from the end of 3rd month. |
| 29 | SUMITOMO MITSUI BANKING CORPN | 100.00 | 100.00 | Mar-19 | 24 | Bullet Repayment end of 2nd Year |
| 30 | BANK OF BARODA | 2,500.00 | 1,875.00 | Mar-19 | 60 | Repayable in 20 quarterly instalment from the end of 3rd month. |
| 31 | DBS BANK LTD | 346.50 | 346.50 | Mar-19 | 36 | Bullet Repayment end of 3rd Year |
| 32 | HDFC BANK LTD | 500.00 | 437.50 | Mar-19 | 36 | Repayable in 8 quarterly instalment from the end of 15th month. |
| 33 | INDIAN BANK | 1,000.00 | 800.00 | Mar-19 | 60 | Repayable in 10 Half yearly instalment from the end of 6th month. |
| 34 | FEDERAL BANK | 150.00 | 100.00 | May-19 | 36 | Repayable in 3 tranches of Rs.50 crs each in May-2020, May-2021 & May-2022 |
| 35 | ALLAHABAD BANK | 500.00 | 400.00 | Jun-19 | 60 | Repayable in 10 Half yearly instalemt of Rs.50 crs each |
| 36 | UNITED BANK OF INDIA | 500.00 | 500.00 | Jun-19 | 60 | Repayable in 5 Half yealry instalemt of Rs.100 crs each |
| 37 | IFC ECB SYNDICATION - IFC | 642.38 | 642.38 | Jun-19 | 60 | Bullet Repayment end of 5th Year |
| 38 | IFC ECB SYNDICATION - FAB | 349.25 | 349.25 | Jun-19 | 36 | Bullet Repayment end of 3rd Year |
| 39 | IFC ECB SYNDICATION - MUFC | 349.40 | 349.40 | Jun-19 | 36 | Bullet Repayment end of 3rd Year |

| | | | | | | |
|----|----------------------------|------------------|------------------|--------|----|---|
| 40 | IFC ECB SYNDICATION - RAK | 139.60 | 139.60 | Jun-19 | 36 | Bullet Repayment end of 3rd Year |
| 41 | IFC ECB SYNDICATION - CTBC | 69.80 | 69.80 | Jun-19 | 36 | Bullet Repayment end of 3rd Year |
| 42 | IFC ECB SYNDICATION - BOB | 346.80 | 346.80 | Jun-19 | 36 | Bullet Repayment end of 3rd Year |
| 43 | HDFC BANK LTD | 1,750.00 | 1,750.00 | Aug-19 | 36 | Repayable in 8 quarterly instalment from the end of 15th month. |
| 44 | HDFC BANK LTD | 500.00 | 500.00 | Aug-19 | 36 | Repayable in 8 quarterly instalment from the end of 15th month. |
| 45 | AXIS BANK LTD | 300.00 | 300.00 | Sep-19 | 36 | Bullet Repayment end of 3rd Year |
| 46 | STATE BANK OF INDIA | 3,400.00 | 1,500.00 | Sep-19 | 48 | Four Annual Equal Installment |
| 47 | STATE BANK OF INDIA | | 1,900.00 | Sep-19 | 48 | Four Annual Equal Installment |
| 48 | CANARA BANK | 4,000.00 | 1,000.00 | Sep-19 | 60 | Six Half Yearly Instalment after Moratorium of 24 Months |
| 49 | CANARA BANK | | 300.00 | Nov-19 | 60 | Six Half Yearly Instalment after Moratorium of 24 Months |
| 50 | SIDBI | 975.00 | 975.00 | Nov-19 | 60 | 15 quarterly installment amounted Rs.61Cr and final 16th repayment of Rs.60Cr after the moratorium of 12 Months |
| 51 | ICICI BANK | 300.00 | 300.00 | Dec-19 | 36 | Four Half yearly Installment |
| 52 | SYNDICATE BANK | 500.00 | 100.00 | Dec-19 | 51 | Repayable in 8 Half Yearly Installement |
| 53 | | | 100.00 | Jan-20 | 51 | Repayable in 8 Half Yearly Installement |
| 54 | | | 300.00 | Mar-20 | 51 | Repayable in 8 Half Yearly Installement |
| 55 | UNITED BANK OF INDIA | 200.00 | 200.00 | Dec-19 | 51 | Four Half yearly Installment |
| 56 | BANK OF BARODA | 500.00 | 112.50 | Dec-19 | 60 | Repayable in 20 Quarterly Yearly Installement |
| 57 | | | 356.25 | Mar-20 | 60 | Repayable in 20 Quarterly Yearly Installement |
| 58 | UNION BANK OF INDIA | 500.00 | 100.00 | Feb-20 | 60 | Repayable in 5 Half Yearly Installement |
| 59 | | | 400.00 | Mar-20 | 60 | Repayable in 5 Half Yearly Installement |
| 60 | CANARA BANK | 2,400.00 | 2,400.00 | Mar-20 | 60 | Repayable in 6 Half Yearly Installement |
| 61 | HDFC BANK LTD | 900.00 | 900.00 | Mar-20 | 36 | Repayable in 10 Quarterly Yearly Installement |
| 62 | HSBC BANK | 150.00 | 150.00 | Mar-20 | 36 | Bullet Repayment end of 3rd Year |
| 63 | INDIAN BANK | 1,000.00 | 1,000.00 | Mar-20 | 63 | Repayable in 20 Quarterly Yearly Installement |
| 64 | AXIS BANK LTD | 350.00 | 350.00 | May-20 | 36 | Bullet Repayment end of 3rd Year |
| 65 | ICICI BANK | 600.00 | 600.00 | Jun-20 | 36 | 4 Equal Quarterly Installment |
| 66 | HDFC BANK LTD | 500.00 | 500.00 | Jun-20 | 18 | 6 Equal Quarterly Installment |
| 67 | HDFC BANK LTD | 200.00 | 200.00 | Jun-20 | 6 | Bullet Repayment |
| 68 | CITI BANK | 115.00 | 115.00 | Jun-20 | 24 | Bullet Repayment |
| 69 | CITI BANK | 1.50 | 1.50 | Jun-20 | 24 | Bullet Repayment |
| | Total | 42,967.23 | 37,892.02 | | | |

Details of NCDs as of 30-June-2020 :-

| SEC / UNSEC | LOAN TYPE | SERIES | LOAN AMT (RS IN CRS) | DOI / AVAILED ON | REPAID / DUE ON | COUPON / ROI | ALLOTMENT DATE | TENOR (DAYS) | ASSET COVER |
|-------------|-----------|--------|-------------------------|---------------------|--------------------|-----------------|-------------------|-----------------|----------------|
| SECURED | NCD | 507 | 5.00 | 28-Sep-16 | 29-Mar-22 | 8.35% | 28-Sep-16 | 2008 | 1.00 |
| SECURED | NCD | 516 | 25.00 | 15-Nov-16 | 13-Nov-26 | 8.5500% | 15-Nov-16 | 3650 | 1.00 |
| SECURED | NCD | 543 | 150.00 | 27-Oct-17 | 06-Oct-20 | 7.75% | 27-Oct-17 | 1075 | 1.00 |
| SECURED | NCD | 543 | 25.00 | 27-Oct-17 | 06-Oct-20 | 7.75% | 27-Oct-17 | 1075 | 1.00 |
| SECURED | NCD | 545 | 50.00 | 28-Nov-17 | 28-Nov-22 | 8.00% | 28-Nov-17 | 1826 | 1.00 |
| SECURED | NCD | 545 | 15.00 | 28-Nov-17 | 28-Nov-22 | 8.00% | 28-Nov-17 | 1826 | 1.00 |
| SECURED | NCD | 545 | 40.00 | 28-Nov-17 | 28-Nov-22 | 8.00% | 28-Nov-17 | 1826 | 1.00 |
| SECURED | NCD | 545 | 35.00 | 28-Nov-17 | 28-Nov-22 | 8.00% | 28-Nov-17 | 1826 | 1.00 |
| SECURED | NCD | 545 | 10.00 | 28-Nov-17 | 28-Nov-22 | 8.00% | 28-Nov-17 | 1826 | 1.00 |
| SECURED | NCD | 547 | 50.00 | 11-Dec-17 | 11-Dec-20 | 8.00% | 11-Dec-17 | 1096 | 1.00 |
| SECURED | NCD | 547 | 50.00 | 11-Dec-17 | 11-Dec-20 | 8.00% | 11-Dec-17 | 1096 | 1.00 |
| SECURED | NCD | 547 | 20.00 | 11-Dec-17 | 11-Dec-20 | 8.00% | 11-Dec-17 | 1096 | 1.00 |
| SECURED | NCD | 547 | 15.00 | 11-Dec-17 | 11-Dec-20 | 8.00% | 11-Dec-17 | 1096 | 1.00 |
| SECURED | NCD | 547 | 25.00 | 11-Dec-17 | 11-Dec-20 | 8.00% | 11-Dec-17 | 1096 | 1.00 |
| SECURED | NCD | 547 | 15.00 | 11-Dec-17 | 11-Dec-20 | 8.00% | 11-Dec-17 | 1096 | 1.00 |
| SECURED | NCD | 547 | 10.00 | 11-Dec-17 | 11-Dec-20 | 8.00% | 11-Dec-17 | 1096 | 1.00 |
| SECURED | NCD | 547 | 10.00 | 11-Dec-17 | 11-Dec-20 | 8.00% | 11-Dec-17 | 1096 | 1.00 |
| SECURED | NCD | 548 | 230.00 | 02-Jan-18 | 08-Apr-21 | 8.09% | 02-Jan-18 | 1192 | 1.00 |
| SECURED | NCD | 549 | 90.00 | 08-Feb-18 | 15-Jun-21 | 8.5160% | 08-Feb-18 | 1223 | 1.00 |
| SECURED | NCD | 549 | 10.00 | 08-Feb-18 | 15-Jun-21 | 8.52% | 08-Feb-18 | 1223 | 1.00 |
| SECURED | NCD | 549 | 10.00 | 08-Feb-18 | 15-Jun-21 | 8.52% | 08-Feb-18 | 1223 | 1.00 |
| SECURED | NCD | 549 | 60.00 | 08-Feb-18 | 15-Jun-21 | 8.52% | 08-Feb-18 | 1223 | 1.00 |
| SECURED | NCD | 549 | 5.00 | 08-Feb-18 | 15-Jun-21 | 8.52% | 08-Feb-18 | 1223 | 1.00 |
| SECURED | NCD | 550 | 90.00 | 08-Feb-18 | 08-Apr-21 | 8.09% | 08-Feb-18 | 1155 | 1.00 |
| SECURED | NCD | 550 | 90.00 | 08-Feb-18 | 08-Apr-21 | 8.09% | 08-Feb-18 | 1155 | 1.00 |
| SECURED | NCD | 552 | 42.00 | 21-Mar-18 | 08-Apr-21 | 8.09% | 21-Mar-18 | 1114 | 1.00 |
| SECURED | NCD | 552 | 25.00 | 21-Mar-18 | 08-Apr-21 | 8.09% | 21-Mar-18 | 1114 | 1.00 |
| SECURED | NCD | 553 | 25.00 | 21-Mar-18 | 15-Jun-21 | 8.52% | 21-Mar-18 | 1182 | 1.00 |
| SECURED | NCD | 554 | 100.00 | 26-Mar-18 | 25-Mar-21 | 8.48% | 26-Mar-18 | 1095 | 1.00 |
| SECURED | NCD | 555 | 50.00 | 12-Apr-18 | 11-Apr-24 | 8.62% | 12-Apr-18 | 2191 | 1.00 |
| SECURED | NCD | 555 | 30.00 | 12-Apr-18 | 11-Apr-24 | 8.62% | 12-Apr-18 | 2191 | 1.00 |
| SECURED | NCD | 556 | 50.00 | 17-Apr-18 | 11-Apr-24 | 8.62% | 17-Apr-18 | 2186 | 1.00 |
| SECURED | NCD | 556 | 20.00 | 17-Apr-18 | 11-Apr-24 | 8.62% | 17-Apr-18 | 2186 | 1.00 |
| SECURED | NCD | 558 | 75.00 | 06-Jun-18 | 31-May-21 | 9.02% | 06-Jun-18 | 1090 | 1.00 |
| SECURED | NCD | 558 | | 06-Jun-18 | 31-May-21 | 9.02% | 06-Jun-18 | 1090 | 1.00 |

| | | | | | | | | | |
|---------|-----|-----|--------|-----------|-----------|---------|-----------|------|------|
| | | | 20.00 | | | | | | |
| SECURED | NCD | 558 | 10.00 | 06-Jun-18 | 31-May-21 | 9.02% | 06-Jun-18 | 1090 | 1.00 |
| SECURED | NCD | 558 | 5.00 | 06-Jun-18 | 31-May-21 | 9.02% | 06-Jun-18 | 1090 | 1.00 |
| SECURED | NCD | 560 | 170.00 | 01-Aug-18 | 30-Jul-21 | 9.06% | 01-Aug-18 | 1094 | 1.00 |
| SECURED | NCD | 560 | 20.00 | 01-Aug-18 | 30-Jul-21 | 9.06% | 01-Aug-18 | 1094 | 1.00 |
| SECURED | NCD | 560 | 10.00 | 01-Aug-18 | 30-Jul-21 | 9.06% | 01-Aug-18 | 1094 | 1.00 |
| SECURED | NCD | 561 | 1.00 | 01-Aug-18 | 30-Jul-21 | 9.06% | 01-Aug-18 | 1826 | 1.00 |
| SECURED | NCD | 563 | 150.00 | 10-Feb-20 | 10-Mar-21 | 8.85% | 13-Aug-18 | 940 | 1.00 |
| SECURED | NCD | 564 | 80.00 | 13-Aug-18 | 10-Dec-20 | 8.9765% | 13-Aug-18 | 850 | 1.00 |
| SECURED | NCD | 564 | 20.00 | 13-Aug-18 | 10-Dec-20 | 8.9765% | 13-Aug-18 | 850 | 1.00 |
| SECURED | NCD | 564 | 35.00 | 13-Aug-18 | 10-Dec-20 | 8.9765% | 13-Aug-18 | 850 | 1.00 |
| SECURED | NCD | 564 | 10.00 | 13-Aug-18 | 10-Dec-20 | 8.9765% | 13-Aug-18 | 850 | 1.00 |
| SECURED | NCD | 564 | 10.00 | 13-Aug-18 | 10-Dec-20 | 8.9765% | 13-Aug-18 | 850 | 1.00 |
| SECURED | NCD | 565 | 40.00 | 21-Aug-18 | 30-Jul-21 | 8.9765% | 21-Aug-18 | 1074 | 1.00 |
| SECURED | NCD | 565 | 15.00 | 21-Aug-18 | 30-Jul-21 | 8.9765% | 21-Aug-18 | 1074 | 1.00 |
| SECURED | NCD | 566 | 352.30 | 12-Sep-18 | 10-Sep-21 | 8.45% | 12-Sep-18 | 1094 | 1.15 |
| SECURED | NCD | 567 | 352.30 | 12-Sep-18 | 12-Sep-22 | 8.70% | 12-Sep-18 | 1461 | 1.15 |
| SECURED | NCD | 568 | 352.30 | 12-Sep-18 | 12-Sep-23 | 8.80% | 12-Sep-18 | 1826 | 1.15 |
| SECURED | NCD | 569 | 100.00 | 12-Dec-18 | 14-Dec-20 | 9.15% | 12-Dec-18 | 733 | 1.00 |
| SECURED | NCD | 570 | 15.00 | 19-Dec-18 | 14-Dec-20 | 9.15% | 19-Dec-18 | 726 | 1.00 |
| SECURED | NCD | 571 | 60.00 | 27-Dec-18 | 26-Feb-21 | 9.09% | 27-Dec-18 | 792 | 1.00 |
| SECURED | NCD | 574 | 100.00 | 12-Mar-19 | 11-Mar-22 | 9.06% | 12-Mar-19 | 1095 | 1.00 |
| SECURED | NCD | 575 | 50.00 | 21-Jun-19 | 21-Jun-21 | 8.49% | 21-Jun-19 | 731 | 1.00 |
| SECURED | NCD | 575 | 90.00 | 21-Jun-19 | 21-Jun-21 | 8.49% | 21-Jun-19 | 731 | 1.00 |
| SECURED | NCD | 575 | 15.00 | 21-Jun-19 | 21-Jun-21 | 8.49% | 21-Jun-19 | 731 | 1.00 |
| SECURED | NCD | 575 | 15.00 | 21-Jun-19 | 21-Jun-21 | 8.49% | 21-Jun-19 | 731 | 1.00 |
| SECURED | NCD | 575 | 1.00 | 21-Jun-19 | 21-Jun-21 | 8.49% | 21-Jun-19 | 731 | 1.00 |
| SECURED | NCD | 575 | 15.00 | 21-Jun-19 | 21-Jun-21 | 8.49% | 21-Jun-19 | 731 | 1.00 |
| SECURED | NCD | 575 | 15.00 | 21-Jun-19 | 21-Jun-21 | 8.49% | 21-Jun-19 | 731 | 1.00 |
| SECURED | NCD | 576 | 125.00 | 02-Aug-19 | 29-Jan-21 | 8.11% | 02-Aug-19 | 546 | 1.00 |
| SECURED | NCD | 576 | 10.00 | 02-Aug-19 | 29-Jan-21 | 8.11% | 02-Aug-19 | 546 | 1.00 |
| SECURED | NCD | 577 | 100.00 | 14-Aug-19 | 13-Aug-21 | 8.00% | 14-Aug-19 | 730 | 1.00 |
| SECURED | NCD | 577 | 25.00 | 14-Aug-19 | 13-Aug-21 | 8.00% | 14-Aug-19 | 730 | 1.00 |
| SECURED | NCD | 578 | 100.00 | 15-Nov-19 | 15-Dec-22 | 7.98% | 15-Nov-19 | 1126 | 1.00 |
| SECURED | NCD | 579 | 50.00 | 14-Jan-20 | 13-Jan-23 | 7.85% | 14-Jan-20 | 1095 | 1.00 |
| SECURED | NCD | 581 | 110.00 | 12-Feb-20 | 10-Feb-23 | 7.41% | 12-Feb-20 | 1094 | 1.00 |
| SECURED | NCD | 582 | 25.00 | 28-Feb-20 | 10-Feb-23 | 7.41% | 28-Feb-20 | 1078 | 1.00 |

| | | | | | | | | | |
|-----------|----------|------|--------|-----------|-----------|--------|-----------|------|------|
| SECURED | NCD | 583 | 410.00 | 27-Apr-20 | 12-May-21 | 6.90% | 27-Apr-20 | 380 | 1.00 |
| SECURED | NCD | 584 | 150.00 | 29-May-20 | 29-May-23 | 7.50% | 29-May-20 | 1095 | 1.00 |
| SECURED | NCD | 585 | 200.00 | 17-Jun-20 | 17-Aug-21 | 6.74% | 17-Jun-20 | 426 | 1.00 |
| SECURED | NCD | 586 | 200.00 | 17-Jun-20 | 17-Dec-21 | 6.93% | 17-Jun-20 | 548 | 1.00 |
| SECURED | NCD | 587 | 175.00 | 17-Jun-20 | 17-Jun-22 | 7.20% | 17-Jun-20 | 730 | 1.00 |
| SECURED | NCD | 587 | 25.00 | 17-Jun-20 | 17-Jun-22 | 7.20% | 17-Jun-20 | 730 | 1.00 |
| UNSECURED | SUB DEBT | SD19 | 50.00 | 02-Jul-10 | 06-Jul-20 | 10.70% | 06-Jul-10 | 3657 | - |
| UNSECURED | SUB DEBT | SD29 | 25.00 | 29-Nov-12 | 05-Dec-22 | 11.25% | 05-Dec-12 | 3658 | - |
| UNSECURED | SUB DEBT | SD30 | 10.00 | 03-Dec-12 | 28-Dec-22 | 11.05% | 28-Dec-12 | 3677 | - |
| UNSECURED | SUB DEBT | SD30 | 20.00 | 18-Dec-12 | 28-Dec-22 | 11.05% | 28-Dec-12 | 3662 | - |
| UNSECURED | SUB DEBT | SD30 | 5.00 | 18-Dec-12 | 28-Dec-22 | 11.05% | 28-Dec-12 | 3662 | - |
| UNSECURED | SUB DEBT | SD33 | 15.00 | 27-Sep-13 | 29-Sep-23 | 11.00% | 30-Sep-13 | 3651 | - |
| UNSECURED | SUB DEBT | SD34 | 15.00 | 22-Oct-13 | 30-Oct-20 | 11.00% | 30-Oct-13 | 2565 | - |
| UNSECURED | SUB DEBT | SD35 | 25.00 | 27-Jan-14 | 30-Jan-24 | 11.00% | 30-Jan-14 | 3655 | - |
| UNSECURED | SUB DEBT | SD36 | 20.00 | 14-Feb-14 | 23-Feb-24 | 11.00% | 24-Feb-14 | 3661 | - |
| UNSECURED | SUB DEBT | SD37 | 10.00 | 14-Feb-14 | 24-Feb-21 | 11.00% | 24-Feb-14 | 2567 | - |
| UNSECURED | SUB DEBT | SD38 | 15.00 | 10-Mar-14 | 26-Mar-24 | 11.00% | 26-Mar-14 | 3669 | - |
| UNSECURED | SUB DEBT | SD39 | 10.00 | 13-Mar-14 | 26-Mar-21 | 11.00% | 26-Mar-14 | 2570 | - |
| UNSECURED | SUB DEBT | SD38 | 10.00 | 14-Mar-14 | 26-Mar-24 | 11.00% | 26-Mar-14 | 3665 | - |
| UNSECURED | SUB DEBT | SD40 | 25.00 | 25-Apr-14 | 25-Apr-24 | 11.00% | 25-Apr-14 | 3653 | - |
| UNSECURED | SUB DEBT | SD41 | 5.00 | 17-May-14 | 20-May-24 | 11.00% | 20-May-14 | 3656 | - |
| UNSECURED | SUB DEBT | SD42 | 100.00 | 30-May-14 | 28-May-21 | 11.30% | 30-May-14 | 2555 | - |
| UNSECURED | SUB DEBT | SD43 | 15.00 | 10-Jun-14 | 11-Jun-24 | 11.00% | 11-Jun-14 | 3654 | - |
| UNSECURED | SUB DEBT | SD44 | 100.00 | 18-Jun-14 | 18-Jun-21 | 11.30% | 18-Jun-14 | 2557 | - |
| UNSECURED | SUB DEBT | SD45 | 315.00 | 25-Nov-14 | 28-Nov-21 | 10.02% | 25-Nov-14 | 2560 | - |
| UNSECURED | SUB DEBT | SD46 | 50.00 | 27-Oct-16 | 27-Oct-23 | 9.08% | 27-Oct-16 | 2556 | - |
| UNSECURED | SUB DEBT | SD47 | 25.00 | 09-Nov-16 | 09-Nov-23 | 9.20% | 09-Nov-16 | 2556 | - |
| UNSECURED | SUB DEBT | SD47 | 25.00 | 09-Nov-16 | 09-Nov-23 | 9.20% | 09-Nov-16 | 2556 | - |
| UNSECURED | SUB DEBT | SD48 | 5.00 | 10-Nov-16 | 10-Nov-26 | 9.20% | 10-Nov-16 | 3652 | - |
| UNSECURED | SUB DEBT | SD48 | 5.00 | 10-Nov-16 | 10-Nov-26 | 9.20% | 10-Nov-16 | 3652 | - |
| UNSECURED | SUB DEBT | SD49 | 15.00 | 16-Nov-16 | 16-Nov-23 | 9.10% | 16-Nov-16 | 2556 | - |
| UNSECURED | SUB DEBT | SD50 | 40.00 | 23-Nov-16 | 23-Nov-23 | 9.08% | 23-Nov-16 | 2556 | - |
| UNSECURED | SUB DEBT | SD50 | 10.00 | 23-Nov-16 | 23-Nov-23 | 9.08% | 23-Nov-16 | 2556 | - |
| UNSECURED | SUB DEBT | SD51 | 100.00 | 24-Nov-16 | 24-Nov-23 | 9.15% | 24-Nov-16 | 2556 | - |
| UNSECURED | SUB DEBT | SD52 | 25.00 | 15-Jun-17 | 15-Jun-27 | 8.80% | 15-Jun-17 | 3652 | - |
| UNSECURED | SUB DEBT | SD52 | 20.00 | 15-Jun-17 | 15-Jun-27 | 8.80% | 15-Jun-17 | 3652 | - |
| UNSECURED | SUB DEBT | SD52 | 20.00 | 15-Jun-17 | 15-Jun-27 | 8.80% | 15-Jun-17 | 3652 | - |
| UNSECURED | SUB DEBT | SD52 | | 15-Jun-17 | 15-Jun-27 | 8.80% | 15-Jun-17 | 3652 | - |

| | | | | | | | | | |
|-----------|----------|-------|--------|-----------|-----------|--------|-----------|------|---|
| | | | 10.00 | | | | | | |
| UNSECURED | SUB DEBT | SD52 | 50.00 | 15-Jun-17 | 15-Jun-17 | 8.80% | 15-Jun-17 | 3652 | - |
| UNSECURED | SUB DEBT | SD53 | 50.00 | 20-Jun-17 | 18-Jun-17 | 8.78% | 20-Jun-17 | 3650 | - |
| UNSECURED | SUB DEBT | SD54 | 75.00 | 28-Jun-17 | 28-Jun-17 | 8.80% | 28-Jun-17 | 3652 | - |
| UNSECURED | SUB DEBT | SD55 | 50.00 | 30-Aug-17 | 30-Aug-17 | 8.53% | 30-Aug-17 | 3652 | - |
| UNSECURED | SUB DEBT | SD55 | 100.00 | 30-Aug-17 | 30-Aug-17 | 8.53% | 30-Aug-17 | 3652 | - |
| UNSECURED | SUB DEBT | SD56 | 50.00 | 26-Mar-18 | 24-Mar-18 | 9.05% | 26-Mar-18 | 3651 | - |
| UNSECURED | SUB DEBT | SD56 | 50.00 | 26-Mar-18 | 24-Mar-18 | 9.05% | 26-Mar-18 | 3651 | - |
| UNSECURED | SUB DEBT | SD56 | 50.00 | 26-Mar-18 | 24-Mar-18 | 9.05% | 26-Mar-18 | 3651 | - |
| UNSECURED | SUB DEBT | SD56 | 50.00 | 26-Mar-18 | 24-Mar-18 | 9.05% | 26-Mar-18 | 3651 | - |
| UNSECURED | SUB DEBT | SD57 | 15.00 | 28-Mar-18 | 24-Mar-18 | 9.05% | 28-Mar-18 | 3649 | - |
| UNSECURED | SUB DEBT | SD57 | 100.00 | 28-Mar-18 | 24-Mar-18 | 9.05% | 28-Mar-18 | 3649 | - |
| UNSECURED | SUB DEBT | SD58 | 100.00 | 05-Apr-18 | 24-Mar-18 | 9.05% | 05-Apr-18 | 3641 | - |
| UNSECURED | SUB DEBT | SD58 | 50.00 | 05-Apr-18 | 24-Mar-18 | 9.05% | 05-Apr-18 | 3641 | - |
| UNSECURED | SUB DEBT | SD58 | 15.00 | 05-Apr-18 | 24-Mar-18 | 9.05% | 05-Apr-18 | 3641 | - |
| UNSECURED | SUB DEBT | SD59 | 50.00 | 05-Apr-18 | 24-Mar-18 | 9.05% | 05-Apr-18 | 3641 | - |
| UNSECURED | SUB DEBT | SD60 | 10.00 | 23-Aug-18 | 23-Aug-18 | 9.75% | 23-Aug-18 | 3653 | - |
| UNSECURED | SUB DEBT | SD60 | 50.00 | 23-Aug-18 | 23-Aug-18 | 9.75% | 23-Aug-18 | 3653 | - |
| UNSECURED | SUB DEBT | SD60 | 25.00 | 23-Aug-18 | 23-Aug-18 | 9.75% | 23-Aug-18 | 3653 | - |
| UNSECURED | SUB DEBT | SD60 | 25.00 | 23-Aug-18 | 23-Aug-18 | 9.75% | 23-Aug-18 | 3653 | - |
| UNSECURED | SUB DEBT | SD60 | 30.00 | 23-Aug-18 | 23-Aug-18 | 9.75% | 23-Aug-18 | 3653 | - |
| UNSECURED | SUB DEBT | SD60 | 10.00 | 23-Aug-18 | 23-Aug-18 | 9.75% | 23-Aug-18 | 3653 | - |
| UNSECURED | SUB DEBT | SD60 | 25.00 | 23-Aug-18 | 23-Aug-18 | 9.75% | 23-Aug-18 | 3653 | - |
| UNSECURED | SUB DEBT | SD60 | 50.00 | 23-Aug-18 | 23-Aug-18 | 9.75% | 23-Aug-18 | 3653 | - |
| UNSECURED | SUB DEBT | SD60 | 50.00 | 23-Aug-18 | 23-Aug-18 | 9.75% | 23-Aug-18 | 3653 | - |
| UNSECURED | SUB DEBT | SD60 | 15.00 | 23-Aug-18 | 23-Aug-18 | 9.75% | 23-Aug-18 | 3653 | - |
| UNSECURED | SUB DEBT | SD60 | 10.00 | 23-Aug-18 | 23-Aug-18 | 9.75% | 23-Aug-18 | 3653 | - |
| UNSECURED | PDI | PDI 1 | 150.00 | 04-Oct-10 | 12-Oct-20 | 12.05% | 11-Oct-10 | 3661 | - |
| UNSECURED | PDI | PDI 2 | 35.00 | 24-Jun-11 | 29-Jun-21 | 12.50% | 29-Jun-11 | 3658 | - |
| UNSECURED | PDI | PDI 2 | 10.00 | 24-Jun-11 | 29-Jun-21 | 12.50% | 29-Jun-11 | 3658 | - |
| UNSECURED | PDI | PDI 2 | 7.50 | 24-Jun-11 | 29-Jun-21 | 12.50% | 29-Jun-11 | 3658 | - |
| UNSECURED | PDI | PDI 2 | 7.50 | 24-Jun-11 | 29-Jun-21 | 12.50% | 29-Jun-11 | 3658 | - |
| UNSECURED | PDI | PDI 2 | 7.15 | 24-Jun-11 | 29-Jun-21 | 12.50% | 29-Jun-11 | 3658 | - |
| UNSECURED | PDI | PDI 2 | 4.15 | 24-Jun-11 | 29-Jun-21 | 12.50% | 29-Jun-11 | 3658 | - |
| UNSECURED | PDI | PDI 2 | 2.25 | 24-Jun-11 | 29-Jun-21 | 12.50% | 29-Jun-11 | 3658 | - |
| UNSECURED | PDI | PDI 2 | 2.00 | 24-Jun-11 | 29-Jun-21 | 12.50% | 29-Jun-11 | 3658 | - |
| UNSECURED | PDI | PDI 2 | 1.45 | 24-Jun-11 | 29-Jun-21 | 12.50% | 29-Jun-11 | 3658 | - |

| | | | | | | | | | |
|-----------|-----|-------|-------|-----------|-----------|--------|-----------|------|---|
| UNSECURED | PDI | PDI 2 | 1.00 | 24-Jun-11 | 29-Jun-21 | 12.50% | 29-Jun-11 | 3658 | - |
| UNSECURED | PDI | PDI 2 | 0.75 | 24-Jun-11 | 29-Jun-21 | 12.50% | 29-Jun-11 | 3658 | - |
| UNSECURED | PDI | PDI 2 | 15.00 | 24-Jun-11 | 29-Jun-21 | 12.50% | 29-Jun-11 | 3658 | - |
| UNSECURED | PDI | PDI 2 | 0.50 | 24-Jun-11 | 29-Jun-21 | 12.50% | 29-Jun-11 | 3658 | - |
| UNSECURED | PDI | PDI 2 | 0.40 | 24-Jun-11 | 29-Jun-21 | 12.50% | 29-Jun-11 | 3658 | - |
| UNSECURED | PDI | PDI 2 | 0.40 | 24-Jun-11 | 29-Jun-21 | 12.50% | 29-Jun-11 | 3658 | - |
| UNSECURED | PDI | PDI 2 | 2.00 | 27-Jun-11 | 29-Jun-21 | 12.50% | 29-Jun-11 | 3655 | - |
| UNSECURED | PDI | PDI 2 | 2.00 | 27-Jun-11 | 29-Jun-21 | 12.50% | 29-Jun-11 | 3655 | - |
| UNSECURED | PDI | PDI 2 | 2.00 | 27-Jun-11 | 29-Jun-21 | 12.50% | 29-Jun-11 | 3655 | - |
| UNSECURED | PDI | PDI 3 | 0.20 | 28-Jun-11 | 22-Jul-21 | 12.50% | 22-Jul-11 | 3677 | - |
| UNSECURED | PDI | PDI 3 | 1.00 | 29-Jun-11 | 22-Jul-21 | 12.50% | 22-Jul-11 | 3676 | - |
| UNSECURED | PDI | PDI 3 | 0.25 | 29-Jun-11 | 22-Jul-21 | 12.50% | 22-Jul-11 | 3676 | - |
| UNSECURED | PDI | PDI 3 | 0.25 | 30-Jun-11 | 22-Jul-21 | 12.50% | 22-Jul-11 | 3675 | - |
| UNSECURED | PDI | PDI 3 | 0.10 | 30-Jun-11 | 22-Jul-21 | 12.50% | 22-Jul-11 | 3675 | - |
| UNSECURED | PDI | PDI 3 | 0.10 | 02-Jul-11 | 22-Jul-21 | 12.50% | 22-Jul-11 | 3673 | - |
| UNSECURED | PDI | PDI 3 | 0.10 | 02-Jul-11 | 22-Jul-21 | 12.50% | 22-Jul-11 | 3673 | - |
| UNSECURED | PDI | PDI 3 | 0.05 | 04-Jul-11 | 22-Jul-21 | 12.50% | 22-Jul-11 | 3671 | - |
| UNSECURED | PDI | PDI 3 | 1.00 | 04-Jul-11 | 22-Jul-21 | 12.50% | 22-Jul-11 | 3671 | - |
| UNSECURED | PDI | PDI 3 | 1.00 | 04-Jul-11 | 22-Jul-21 | 12.50% | 22-Jul-11 | 3671 | - |
| UNSECURED | PDI | PDI 3 | 0.15 | 04-Jul-11 | 22-Jul-21 | 12.50% | 22-Jul-11 | 3671 | - |
| UNSECURED | PDI | PDI 3 | 0.10 | 04-Jul-11 | 22-Jul-21 | 12.50% | 22-Jul-11 | 3671 | - |
| UNSECURED | PDI | PDI 3 | 0.10 | 04-Jul-11 | 22-Jul-21 | 12.50% | 22-Jul-11 | 3671 | - |
| UNSECURED | PDI | PDI 3 | 1.00 | 04-Jul-11 | 22-Jul-21 | 12.50% | 22-Jul-11 | 3671 | - |
| UNSECURED | PDI | PDI 3 | 1.30 | 04-Jul-11 | 22-Jul-21 | 12.50% | 22-Jul-11 | 3671 | - |
| UNSECURED | PDI | PDI 3 | 2.70 | 04-Jul-11 | 22-Jul-21 | 12.50% | 22-Jul-11 | 3671 | - |
| UNSECURED | PDI | PDI 3 | 0.10 | 05-Jul-11 | 22-Jul-21 | 12.50% | 22-Jul-11 | 3670 | - |
| UNSECURED | PDI | PDI 3 | 0.05 | 05-Jul-11 | 22-Jul-21 | 12.50% | 22-Jul-11 | 3670 | - |
| UNSECURED | PDI | PDI 3 | 0.10 | 06-Jul-11 | 22-Jul-21 | 12.50% | 22-Jul-11 | 3669 | - |
| UNSECURED | PDI | PDI 3 | 0.25 | 06-Jul-11 | 22-Jul-21 | 12.50% | 22-Jul-11 | 3669 | - |
| UNSECURED | PDI | PDI 3 | 0.05 | 06-Jul-11 | 22-Jul-21 | 12.50% | 22-Jul-11 | 3669 | - |
| UNSECURED | PDI | PDI 3 | 0.05 | 08-Jul-11 | 22-Jul-21 | 12.50% | 22-Jul-11 | 3667 | - |
| UNSECURED | PDI | PDI 3 | 0.25 | 08-Jul-11 | 22-Jul-21 | 12.50% | 22-Jul-11 | 3667 | - |
| UNSECURED | PDI | PDI 3 | 0.25 | 08-Jul-11 | 22-Jul-21 | 12.50% | 22-Jul-11 | 3667 | - |
| UNSECURED | PDI | PDI 3 | 0.25 | 08-Jul-11 | 22-Jul-21 | 12.50% | 22-Jul-11 | 3667 | - |
| UNSECURED | PDI | PDI 3 | 0.25 | 08-Jul-11 | 22-Jul-21 | 12.50% | 22-Jul-11 | 3667 | - |
| UNSECURED | PDI | PDI 3 | 0.25 | 08-Jul-11 | 22-Jul-21 | 12.50% | 22-Jul-11 | 3667 | - |
| UNSECURED | PDI | PDI 3 | 0.10 | 08-Jul-11 | 22-Jul-21 | 12.50% | 22-Jul-11 | 3667 | - |
| UNSECURED | PDI | PDI 3 | 4.00 | 08-Jul-11 | 22-Jul-21 | 12.50% | 22-Jul-11 | 3667 | - |
| UNSECURED | PDI | PDI 3 | 0.10 | 08-Jul-11 | 22-Jul-21 | 12.50% | 22-Jul-11 | 3667 | - |
| UNSECURED | PDI | PDI 3 | 0.10 | 08-Jul-11 | 22-Jul-21 | 12.50% | 22-Jul-11 | 3667 | - |
| UNSECURED | PDI | PDI 3 | 0.10 | 08-Jul-11 | 22-Jul-21 | 12.50% | 22-Jul-11 | 3667 | - |

| | | | | | | | | | |
|-----------|-----|-------|--------|-----------|-----------|--------|-----------|------|---|
| UNSECURED | PDI | PDI 3 | 0.20 | 08-Jul-11 | 22-Jul-21 | 12.50% | 22-Jul-11 | 3667 | - |
| UNSECURED | PDI | PDI 3 | 0.10 | 12-Jul-11 | 22-Jul-21 | 12.50% | 22-Jul-11 | 3663 | - |
| UNSECURED | PDI | PDI 3 | 0.25 | 12-Jul-11 | 22-Jul-21 | 12.50% | 22-Jul-11 | 3663 | - |
| UNSECURED | PDI | PDI 3 | 0.20 | 12-Jul-11 | 22-Jul-21 | 12.50% | 22-Jul-11 | 3663 | - |
| UNSECURED | PDI | PDI 3 | 0.15 | 13-Jul-11 | 22-Jul-21 | 12.50% | 22-Jul-11 | 3662 | - |
| UNSECURED | PDI | PDI 3 | 0.10 | 13-Jul-11 | 22-Jul-21 | 12.50% | 22-Jul-11 | 3662 | - |
| UNSECURED | PDI | PDI 3 | 0.20 | 13-Jul-11 | 22-Jul-21 | 12.50% | 22-Jul-11 | 3662 | - |
| UNSECURED | PDI | PDI 3 | 0.20 | 13-Jul-11 | 22-Jul-21 | 12.50% | 22-Jul-11 | 3662 | - |
| UNSECURED | PDI | PDI 3 | 0.45 | 14-Jul-11 | 22-Jul-21 | 12.50% | 22-Jul-11 | 3661 | - |
| UNSECURED | PDI | PDI 3 | 0.10 | 15-Jul-11 | 22-Jul-21 | 12.50% | 22-Jul-11 | 3660 | - |
| UNSECURED | PDI | PDI 3 | 1.10 | 15-Jul-11 | 22-Jul-21 | 12.50% | 22-Jul-11 | 3660 | - |
| UNSECURED | PDI | PDI 3 | 1.40 | 15-Jul-11 | 22-Jul-21 | 12.50% | 22-Jul-11 | 3660 | - |
| UNSECURED | PDI | PDI 3 | 0.15 | 15-Jul-11 | 22-Jul-21 | 12.50% | 22-Jul-11 | 3660 | - |
| UNSECURED | PDI | PDI 3 | 0.05 | 15-Jul-11 | 22-Jul-21 | 12.50% | 22-Jul-11 | 3660 | - |
| UNSECURED | PDI | PDI 3 | 0.10 | 16-Jul-11 | 22-Jul-21 | 12.50% | 22-Jul-11 | 3659 | - |
| UNSECURED | PDI | PDI 4 | 0.10 | 25-Jul-11 | 18-Aug-21 | 12.50% | 18-Aug-11 | 3677 | - |
| UNSECURED | PDI | PDI 4 | 0.05 | 25-Jul-11 | 18-Aug-21 | 12.50% | 18-Aug-11 | 3677 | - |
| UNSECURED | PDI | PDI 4 | 0.05 | 25-Jul-11 | 18-Aug-21 | 12.50% | 18-Aug-11 | 3677 | - |
| UNSECURED | PDI | PDI 4 | 0.50 | 26-Jul-11 | 18-Aug-21 | 12.50% | 18-Aug-11 | 3676 | - |
| UNSECURED | PDI | PDI 4 | 0.50 | 26-Jul-11 | 18-Aug-21 | 12.50% | 18-Aug-11 | 3676 | - |
| UNSECURED | PDI | PDI 4 | 0.35 | 26-Jul-11 | 18-Aug-21 | 12.50% | 18-Aug-11 | 3676 | - |
| UNSECURED | PDI | PDI 4 | 0.05 | 26-Jul-11 | 18-Aug-21 | 12.50% | 18-Aug-11 | 3676 | - |
| UNSECURED | PDI | PDI 4 | 0.05 | 29-Jul-11 | 18-Aug-21 | 12.50% | 18-Aug-11 | 3673 | - |
| UNSECURED | PDI | PDI 4 | 0.05 | 29-Jul-11 | 18-Aug-21 | 12.50% | 18-Aug-11 | 3673 | - |
| UNSECURED | PDI | PDI 4 | 10.00 | 01-Aug-11 | 18-Aug-21 | 12.50% | 18-Aug-11 | 3670 | - |
| UNSECURED | PDI | PDI 4 | 0.05 | 05-Aug-11 | 18-Aug-21 | 12.50% | 18-Aug-11 | 3666 | - |
| UNSECURED | PDI | PDI 4 | 0.05 | 05-Aug-11 | 18-Aug-21 | 12.50% | 18-Aug-11 | 3666 | - |
| UNSECURED | PDI | PDI 4 | 0.05 | 05-Aug-11 | 18-Aug-21 | 12.50% | 18-Aug-11 | 3666 | - |
| UNSECURED | PDI | PDI 4 | 0.05 | 05-Aug-11 | 18-Aug-21 | 12.50% | 18-Aug-11 | 3666 | - |
| UNSECURED | PDI | PDI 4 | 2.00 | 05-Aug-11 | 18-Aug-21 | 12.50% | 18-Aug-11 | 3666 | - |
| UNSECURED | PDI | PDI 4 | 0.10 | 08-Aug-11 | 18-Aug-21 | 12.50% | 18-Aug-11 | 3663 | - |
| UNSECURED | PDI | PDI 4 | 2.00 | 09-Aug-11 | 18-Aug-21 | 12.50% | 18-Aug-11 | 3662 | - |
| UNSECURED | PDI | PDI 5 | 75.00 | 30-Nov-11 | 07-Dec-21 | 12.50% | 07-Dec-11 | 3660 | - |
| UNSECURED | PDI | PDI 6 | 100.00 | 21-Dec-11 | 27-Dec-21 | 12.95% | 26-Dec-11 | 3659 | - |
| UNSECURED | PDI | PDI 7 | 2.00 | 23-Dec-11 | 06-Jan-22 | 12.50% | 06-Jan-12 | 3667 | - |
| UNSECURED | PDI | PDI 7 | 0.05 | 24-Dec-11 | 06-Jan-22 | 12.50% | 06-Jan-12 | 3666 | - |
| UNSECURED | PDI | PDI 7 | 0.05 | 24-Dec-11 | 06-Jan-22 | 12.50% | 06-Jan-12 | 3666 | - |
| UNSECURED | PDI | PDI 7 | 0.10 | 24-Dec-11 | 06-Jan-22 | 12.50% | 06-Jan-12 | 3666 | - |
| UNSECURED | PDI | PDI 7 | 0.15 | 24-Dec-11 | 06-Jan-22 | 12.50% | 06-Jan-12 | 3666 | - |
| UNSECURED | PDI | PDI 7 | 0.25 | 26-Dec-11 | 06-Jan-22 | 12.50% | 06-Jan-12 | 3664 | - |
| UNSECURED | PDI | PDI 7 | 0.05 | 27-Dec-11 | 06-Jan-22 | 12.50% | 06-Jan-12 | 3663 | - |
| UNSECURED | PDI | PDI 7 | 0.10 | 28-Dec-11 | 06-Jan-22 | 12.50% | 06-Jan-12 | 3662 | - |
| UNSECURED | PDI | PDI 7 | 0.40 | 30-Dec-11 | 06-Jan-22 | 12.50% | 06-Jan-12 | 3660 | - |

| | | | | | | | | | |
|-----------|-----|--------|-------|-----------|-----------|--------|-----------|------|---|
| UNSECURED | PDI | PDI 7 | 18.75 | 30-Dec-11 | 06-Jan-22 | 12.50% | 06-Jan-12 | 3660 | - |
| UNSECURED | PDI | PDI 7 | 0.20 | 30-Dec-11 | 06-Jan-22 | 12.50% | 06-Jan-12 | 3660 | - |
| UNSECURED | PDI | PDI 7 | 0.25 | 30-Dec-11 | 06-Jan-22 | 12.50% | 06-Jan-12 | 3660 | - |
| UNSECURED | PDI | PDI 7 | 0.25 | 30-Dec-11 | 06-Jan-22 | 12.50% | 06-Jan-12 | 3660 | - |
| UNSECURED | PDI | PDI 7 | 0.25 | 30-Dec-11 | 06-Jan-22 | 12.50% | 06-Jan-12 | 3660 | - |
| UNSECURED | PDI | PDI 7 | 0.25 | 30-Dec-11 | 06-Jan-22 | 12.50% | 06-Jan-12 | 3660 | - |
| UNSECURED | PDI | PDI 7 | 0.20 | 30-Dec-11 | 06-Jan-22 | 12.50% | 06-Jan-12 | 3660 | - |
| UNSECURED | PDI | PDI 7 | 0.25 | 30-Dec-11 | 06-Jan-22 | 12.50% | 06-Jan-12 | 3660 | - |
| UNSECURED | PDI | PDI 7 | 0.25 | 30-Dec-11 | 06-Jan-22 | 12.50% | 06-Jan-12 | 3660 | - |
| UNSECURED | PDI | PDI 7 | 0.20 | 30-Dec-11 | 06-Jan-22 | 12.50% | 06-Jan-12 | 3660 | - |
| UNSECURED | PDI | PDI 7 | 0.25 | 30-Dec-11 | 06-Jan-22 | 12.50% | 06-Jan-12 | 3660 | - |
| UNSECURED | PDI | PDI 7 | 6.45 | 30-Dec-11 | 06-Jan-22 | 12.50% | 06-Jan-12 | 3660 | - |
| UNSECURED | PDI | PDI 7 | 0.20 | 30-Dec-11 | 06-Jan-22 | 12.50% | 06-Jan-12 | 3660 | - |
| UNSECURED | PDI | PDI 7 | 0.25 | 30-Dec-11 | 06-Jan-22 | 12.50% | 06-Jan-12 | 3660 | - |
| UNSECURED | PDI | PDI 7 | 0.25 | 30-Dec-11 | 06-Jan-22 | 12.50% | 06-Jan-12 | 3660 | - |
| UNSECURED | PDI | PDI 7 | 0.25 | 30-Dec-11 | 06-Jan-22 | 12.50% | 06-Jan-12 | 3660 | - |
| UNSECURED | PDI | PDI 7 | 0.25 | 30-Dec-11 | 06-Jan-22 | 12.50% | 06-Jan-12 | 3660 | - |
| UNSECURED | PDI | PDI 7 | 1.00 | 31-Dec-11 | 06-Jan-22 | 12.50% | 06-Jan-12 | 3659 | - |
| UNSECURED | PDI | PDI 7 | 1.00 | 31-Dec-11 | 06-Jan-22 | 12.50% | 06-Jan-12 | 3659 | - |
| UNSECURED | PDI | PDI 7 | 1.00 | 31-Dec-11 | 06-Jan-22 | 12.50% | 06-Jan-12 | 3659 | - |
| UNSECURED | PDI | PDI 7 | 0.10 | 02-Jan-12 | 06-Jan-22 | 12.50% | 06-Jan-12 | 3657 | - |
| UNSECURED | PDI | PDI 8 | 10.00 | 24-Feb-12 | 01-Mar-22 | 12.50% | 01-Mar-12 | 3658 | - |
| UNSECURED | PDI | PDI 9 | 50.00 | 31-Jul-12 | 08-Aug-22 | 12.90% | 06-Aug-12 | 3660 | - |
| UNSECURED | PDI | PDI 10 | 50.00 | 22-Aug-12 | 22-Aug-22 | 12.90% | 22-Aug-12 | 3652 | - |
| UNSECURED | PDI | PDI 11 | 0.10 | 11-Sep-12 | 20-Sep-22 | 12.75% | 20-Sep-12 | 3661 | - |
| UNSECURED | PDI | PDI 11 | 0.25 | 11-Sep-12 | 20-Sep-22 | 12.75% | 20-Sep-12 | 3661 | - |
| UNSECURED | PDI | PDI 11 | 11.00 | 12-Sep-12 | 20-Sep-22 | 12.75% | 20-Sep-12 | 3660 | - |
| UNSECURED | PDI | PDI 11 | 1.50 | 12-Sep-12 | 20-Sep-22 | 12.75% | 20-Sep-12 | 3660 | - |
| UNSECURED | PDI | PDI 11 | 0.10 | 12-Sep-12 | 20-Sep-22 | 12.75% | 20-Sep-12 | 3660 | - |
| UNSECURED | PDI | PDI 11 | 0.10 | 12-Sep-12 | 20-Sep-22 | 12.75% | 20-Sep-12 | 3660 | - |
| UNSECURED | PDI | PDI 11 | 0.25 | 13-Sep-12 | 20-Sep-22 | 12.75% | 20-Sep-12 | 3659 | - |
| UNSECURED | PDI | PDI 11 | 0.25 | 13-Sep-12 | 20-Sep-22 | 12.75% | 20-Sep-12 | 3659 | - |
| UNSECURED | PDI | PDI 11 | 0.25 | 13-Sep-12 | 20-Sep-22 | 12.75% | 20-Sep-12 | 3659 | - |
| UNSECURED | PDI | PDI 11 | 0.25 | 13-Sep-12 | 20-Sep-22 | 12.75% | 20-Sep-12 | 3659 | - |
| UNSECURED | PDI | PDI 11 | 0.20 | 13-Sep-12 | 20-Sep-22 | 12.75% | 20-Sep-12 | 3659 | - |
| UNSECURED | PDI | PDI 11 | 0.05 | 13-Sep-12 | 20-Sep-22 | 12.75% | 20-Sep-12 | 3659 | - |
| UNSECURED | PDI | PDI 11 | 0.05 | 13-Sep-12 | 20-Sep-22 | 12.75% | 20-Sep-12 | 3659 | - |
| UNSECURED | PDI | PDI 11 | 0.10 | 13-Sep-12 | 20-Sep-22 | 12.75% | 20-Sep-12 | 3659 | - |
| UNSECURED | PDI | PDI 11 | 1.00 | 13-Sep-12 | 20-Sep-22 | 12.75% | 20-Sep-12 | 3659 | - |
| UNSECURED | PDI | PDI 11 | 0.50 | 13-Sep-12 | 20-Sep-22 | 12.75% | 20-Sep-12 | 3659 | - |
| UNSECURED | PDI | PDI 11 | 0.05 | 13-Sep-12 | 20-Sep-22 | 12.75% | 20-Sep-12 | 3659 | - |
| UNSECURED | PDI | PDI 11 | 0.05 | 13-Sep-12 | 20-Sep-22 | 12.75% | 20-Sep-12 | 3659 | - |
| UNSECURED | PDI | PDI 11 | 0.10 | 13-Sep-12 | 20-Sep-22 | 12.75% | 20-Sep-12 | 3659 | - |

| | | | | | | | | | |
|-----------|-----|-----------|--------|-----------|-----------|--------|-----------|------|---|
| UNSECURED | PDI | PDI 11 | 1.85 | 14-Sep-12 | 20-Sep-22 | 12.75% | 20-Sep-12 | 3658 | - |
| UNSECURED | PDI | PDI 12 | 25.00 | 25-Sep-12 | 26-Sep-22 | 12.75% | 25-Sep-12 | 3653 | - |
| UNSECURED | PDI | PDI 14 | 5.00 | 07-Dec-12 | 14-Dec-22 | 12.70% | 14-Dec-12 | 3659 | - |
| UNSECURED | PDI | PDI 14 | 10.00 | 07-Dec-12 | 14-Dec-22 | 12.70% | 14-Dec-12 | 3659 | - |
| UNSECURED | PDI | PDI 13 | 120.00 | 10-Dec-12 | 13-Dec-22 | 12.80% | 13-Dec-12 | 3655 | - |
| UNSECURED | PDI | PDI 14 | 10.00 | 11-Dec-12 | 14-Dec-22 | 12.70% | 14-Dec-12 | 3655 | - |
| UNSECURED | PDI | PDI 15 | 30.00 | 04-Feb-13 | 07-Feb-23 | 12.80% | 07-Feb-13 | 3655 | - |
| UNSECURED | PDI | PDI 16 | 11.00 | 18-Oct-13 | 23-Oct-23 | 12.60% | 23-Oct-13 | 3657 | - |
| UNSECURED | PDI | PDI 16 | 12.50 | 18-Oct-13 | 23-Oct-23 | 12.60% | 23-Oct-13 | 3657 | - |
| UNSECURED | PDI | PDI 16 | 1.00 | 22-Oct-13 | 23-Oct-23 | 12.60% | 23-Oct-13 | 3653 | - |
| UNSECURED | PDI | PDI 16(A) | 50.00 | 25-Oct-13 | 30-Oct-23 | 12.90% | 30-Oct-13 | 3657 | - |
| UNSECURED | PDI | PDI 16(B) | 8.50 | 04-Dec-13 | 24-Dec-23 | 12.60% | 24-Dec-13 | 3674 | - |
| UNSECURED | PDI | PDI 16(B) | 2.00 | 06-Dec-13 | 24-Dec-23 | 12.60% | 24-Dec-13 | 3672 | - |
| UNSECURED | PDI | PDI 16(B) | 1.50 | 11-Dec-13 | 24-Dec-23 | 12.60% | 24-Dec-13 | 3667 | - |
| UNSECURED | PDI | PDI 16(C) | 60.00 | 26-Dec-13 | 27-Dec-23 | 12.50% | 27-Dec-13 | 3653 | - |
| UNSECURED | PDI | PDI 16(C) | 5.00 | 27-Dec-13 | 27-Dec-23 | 12.50% | 27-Dec-13 | 3652 | - |
| UNSECURED | PDI | PDI 16(D) | 25.00 | 27-Dec-13 | 27-Dec-23 | 12.50% | 27-Dec-13 | 3652 | - |
| UNSECURED | PDI | PDI 16(D) | 0.50 | 27-Dec-13 | 27-Dec-23 | 12.50% | 27-Dec-13 | 3652 | - |
| UNSECURED | PDI | PDI 16(D) | 0.30 | 27-Dec-13 | 27-Dec-23 | 12.50% | 27-Dec-13 | 3652 | - |
| UNSECURED | PDI | PDI 16(D) | 0.30 | 27-Dec-13 | 27-Dec-23 | 12.50% | 27-Dec-13 | 3652 | - |
| UNSECURED | PDI | PDI 16(E) | 5.00 | 20-Jan-14 | 23-Jan-24 | 12.60% | 23-Jan-14 | 3655 | - |
| UNSECURED | PDI | PDI 16(F) | 25.00 | 20-Feb-14 | 25-Feb-24 | 12.90% | 25-Feb-14 | 3655 | - |
| UNSECURED | PDI | PDI 17 | 25.00 | 27-Jun-14 | 27-Jun-24 | 12.90% | 27-Jun-14 | 3653 | - |
| UNSECURED | PDI | PDI 18 | 17.40 | 09-Jul-14 | 09-Jul-24 | 12.90% | 09-Jul-14 | 3653 | - |
| UNSECURED | PDI | PDI 19 | 25.00 | 27-Aug-14 | 27-Aug-24 | 12.80% | 27-Aug-14 | 3653 | - |
| UNSECURED | PDI | PDI 20 | 250.00 | 12-Feb-19 | 12-Feb-29 | 10.88% | 12-Feb-19 | 3653 | - |
| UNSECURED | PDI | PDI 21 | 44.30 | 29-Mar-19 | 29-Mar-29 | 10.83% | 29-Mar-19 | 3653 | - |
| UNSECURED | PDI | PDI 21 | 6.00 | 29-Mar-19 | 29-Mar-29 | 10.83% | 29-Mar-19 | 3653 | - |
| UNSECURED | PDI | PDI 21 | 3.10 | 29-Mar-19 | 29-Mar-29 | 10.83% | 29-Mar-19 | 3653 | - |
| UNSECURED | PDI | PDI 21 | 1.60 | 29-Mar-19 | 29-Mar-29 | 10.83% | 29-Mar-19 | 3653 | - |
| UNSECURED | PDI | PDI 21 | 1.00 | 29-Mar-19 | 29-Mar-29 | 10.83% | 29-Mar-19 | 3653 | - |
| UNSECURED | PDI | PDI 22 | 49.00 | 13-Dec-19 | 13-Dec-29 | 10.75% | 13-Dec-19 | 3653 | - |
| UNSECURED | PDI | PDI 22 | 1.00 | 13-Dec-19 | 13-Dec-29 | 10.75% | 13-Dec-19 | 3653 | - |

List of Top 10 debenture holders 30-June-2020:
Non Convertible Debentures Top 10 Holders:

| S.no | Investor Name | Rs in Cr |
|------|--|----------|
| 1 | ASIAN DEVELOPMENT BANK | 1056.9 |
| 2 | SBI MF | 735 |
| 3 | ADITYA BIRLA MF | 640 |
| 4 | HDFC LIFE INSURANCE COMPANY LIMITED | 580 |
| 5 | CITIBANK N.A. | 410 |
| 6 | POSTAL LIFE INSURANCE FUND A/C SBIFMPL | 395 |
| 7 | ICICI BANK LTD | 335 |
| 8 | POSTAL LIFE INSURANCE FUND A/C UTI AMC | 230 |
| 9 | AU SMALL FINANCE BANK LIMITED | 150 |
| 10 | LIBERTY GENERAL INSURANCE LIMITED | 135 |

Subordinated Debentures Top 10 Holders :

| S.no | Investor Name | Rs in Cr |
|------|--|----------|
| 1 | CDC Group PLC | 400 |
| 2 | INTERNATIONAL FINANCE CORPORATION | 315 |
| 3 | CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LTD | 155 |
| 4 | UTI MF | 150 |
| 5 | SBI MF | 137 |
| 6 | THE LARSEN AND TOUBRO OFFICERS AND SUPERVISORY STA | 100.7 |
| 7 | RBL BANK LIMITED | 95.9 |
| 8 | ADITYA BIRLA SUN LIFE INSURANCE COMPANY LIMITED | 85 |
| 9 | DARASHAW & COMPANY PVT LTD | 65 |
| 10 | UNITED INDIA INSURANCE COMPANY LIMITED | 60 |

Peperual Debentures Top 10 Holders :

| S.no | Investor Name | Rs in Cr |
|------|--|----------|
| 1 | AZIM PREMJI TRUST | 229.35 |
| 2 | TATA CAPITAL FINANCIAL SERVICES LTD | 134.5 |
| 3 | HVPNL EMPLOYEES PENSION FUND TRUST | 60 |
| 4 | GAGANDEEP CREDIT CAPITAL PVT LTD | 50 |
| 5 | HPGCL EMPLOYEES PENSION FUND TRUST | 35 |
| 6 | AIR- INDIA EMPLOYEES PROVIDENT FUND | 33 |
| 7 | ENAM ADVISORS AND INVESTMENT CONSULTANTS PVT LTD | 26.5 |
| 8 | UNIFI AIF | 25.4 |
| 9 | SHAMYAK INVESTMENT PRIVATE LIMITED | 25 |
| 10 | NERUL IMPEX PRIVATE LTD | 23.5 |

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

ii) vi) Details of Commercial Paper:

The total Face Value of Commercial Papers Outstanding as on 30-June-2020 is Rs.4325 Cr and its breakup is given in following table:

| DOM | Rs in Cr |
|------------|-----------------|
| 28-Jul-20 | 500 |
| 31-Jul-20 | 800 |
| 21-Aug-20 | 1000 |
| 04-Nov-20 | 250 |
| 04-Dec-20 | 300 |
| 07-Dec-20 | 200 |
| 15-Dec-20 | 100 |
| 26-Feb-21 | 900 |
| 03-Jun-21 | 275 |

vii) Details of Rest of the borrowing (if any including hybrid debt like FCCB, Optionally Convertible Debentures / Preference Shares) as on 30-June-2020 - **NIL**

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

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

Details of Promoters of the company:
Details of Promoter Holding in the Company as on 30-June-2020:-

| Sr. No. | Name of the Shareholders | Total no. of equity shares | Total shareholding as % of total no. of equity shares | No. of shares pledged | % of shares pledged with respect to shares owned |
|---------|---|----------------------------|---|-----------------------|--|
| 1 | M V Subbiah | 0 | 0.00 | - | - |
| | M V Subbiah (In the capacity of Karta of HUF) | 10000 | 0.00 | - | - |
| 2 | M V Seetha Subbiah | 0 | 0.00 | - | - |
| 3 | Sivagami Natesan | 0 | 0.00 | - | - |
| 4 | Valli Subbiah | 0 | 0.00 | - | - |
| 5 | M V Valli Murugappan | 2156350 | 0.26 | - | - |
| 6 | Valli Arunachalam | 0 | 0.00 | - | - |
| | M V Murugappan HUF (Karta - Valli Arunachalam) | 0 | 0.00 | - | - |
| 7 | M Vellachi | 194660 | 0.02 | - | - |
| 8 | Valli Muthiah | 0 | 0.00 | - | - |
| 9 | Umayal R | 49455 | 0.01 | - | - |
| 10 | S Vellayan | 0 | 0.00 | - | - |
| 11 | Kanika Subbiah | 67000 | 0.01 | - | - |
| 12 | Master Karthik Subbiah | 0 | 0.00 | - | - |
| 13 | Master Kabir Subbiah | 0 | 0.00 | - | - |
| 14 | A Vellayan | 135785 | 0.02 | - | - |
| | A Vellayan (In the capacity as Karta of HUF) | 0 | 0.00 | - | - |
| 15 | Lalitha Vellayan | 139630 | 0.02 | - | - |
| 16 | Valli Annamalai | 12500 | 0.00 | - | - |
| 17 | V Narayanan | 254000 | 0.03 | - | - |
| 18 | V Vasantha | 1250 | 0.00 | - | - |
| 19 | Baby Ahana Lalitha Narayanan | 0 | 0.00 | - | - |
| 20 | V Arunachalam | 242515 | 0.03 | - | - |
| 21 | A V Nagalakshmi | 15960 | 0.00 | - | - |
| 22 | Baby Anannya Lalitha Arunachalam | 0 | 0.00 | - | - |
| 23 | A Venkatachalam | 209605 | 0.03 | - | - |
| | A Venkatachalam (HUF) | 7000 | 0.00 | - | - |
| 24 | Meyammai Venkatachalam | 50255 | 0.01 | - | - |
| 25 | Arun Venkatachalam | 403750 | 0.05 | - | - |
| 26 | Uma Ramanathan | 20000 | 0.00 | - | - |
| 27 | MV.AR Meenakshi | 853155 | 0.10 | - | - |
| 28 | M M Murugappan | 21035 | 0.00 | - | - |
| | M M Murugappan (in the capacity as Karta of M M Muthiah HUF) | 0 | 0.00 | - | - |
| | M M Murugappan (in the capacity as Karta of M M Murugappan HUF) | 0 | 0.00 | - | - |
| 29 | Meenakshi Murugappan | 245 | 0.00 | - | - |
| 30 | M M Veerappan | 0 | 0.00 | - | - |
| 31 | Valliammai Murugappan | 12890 | 0.00 | - | - |
| 32 | M M Seethalakshmi | 0 | 0.00 | - | - |
| 33 | M M Muthiah | 0 | 0.00 | - | - |

| Sr. No. | Name of the Shareholders | Total no. of equity shares | Total shareholding as % of total no. of equity shares | No. of shares pledged | % of shares pledged with respect to shares owned |
|---------|---|----------------------------|---|-----------------------|--|
| 34 | Solachi Ramanathan | 20000 | 0.00 | - | - |
| 35 | M M Venkatachalam | 0 | 0.00 | - | - |
| 36 | Lakshmi Venkatachalam | 0 | 0.00 | - | - |
| 37 | M V Muthiah | 0 | 0.00 | - | - |
| 38 | Niranthara Alamelu Jawahar | 0 | 0.00 | - | - |
| 39 | M V Subramanian | 0 | 0.00 | - | - |
| 40 | Bollampallay Rishika Reddy | 0 | 0.00 | - | - |
| 41 | M A Alagappan | 2488760 | 0.30 | - | - |
| | M A Alagappan (HUF) | 0 | 0.00 | - | - |
| | M A Alagappan (HUF) | 0 | 0.00 | - | - |
| 42 | A A Alagammai | 6540 | 0.00 | - | - |
| 43 | Lakshmi Ramaswamy | 0 | 0.00 | - | - |
| 44 | Valli Alagappan | 5000 | 0.00 | - | - |
| 45 | Arun Alagappan | 950000 | 0.12 | - | - |
| 46 | A Keertika Unnamalai | 247440 | 0.03 | - | - |
| 47 | Master Pranav Alagappan | 311440 | 0.04 | - | - |
| 48 | M A M Arunachalam | 65000 | 0.01 | - | - |
| | M A M Arunachalam (HUF) | 0 | 0.00 | - | - |
| 49 | Sigappi Arunachalam | 74255 | 0.01 | - | - |
| 50 | AM Meyammai | 251880 | 0.03 | - | - |
| 51 | Lakshmi Chockalingam | 6685 | 0.00 | - | - |
| 52 | Master Dhruv M Arunachalam | 50000 | 0.01 | - | - |
| 53 | Vedhika Meyammai Arunachalam | 108280 | 0.01 | - | - |
| 54 | E.I.D.PARRY (INDIA) Limited | 1965 | 0.00 | - | - |
| 55 | Parry America Inc | 0 | 0.00 | - | - |
| 56 | Parrys Investments Limited | 0 | 0.00 | - | - |
| 57 | Parry Infrastructure Company Private Limited | 0 | 0.00 | - | - |
| 58 | Parrys Sugar Limited | 0 | 0.00 | - | - |
| 59 | Parry Agrochem Exports Limited | 0 | 0.00 | - | - |
| 60 | Parry International DMCC | 0 | 0.00 | - | - |
| 61 | Coromandel International Limited (Earlier known as Coromandel Fertilisers Ltd.) | 0 | 0.00 | - | - |
| 62 | Alimtec S.A. | 0 | 0.00 | - | - |
| 63 | Liberty Pesticides & Fertilizers Limited (LPFL) | 0 | 0.00 | - | - |
| 64 | Parry Chemicals Limited | 0 | 0.00 | - | - |
| 65 | CFL Mauritius Limited | 0 | 0.00 | - | - |
| 66 | Sabero Europe BV | 0 | 0.00 | - | - |
| 67 | Sabero Australia Pty Ltd | 0 | 0.00 | - | - |
| 68 | Sabero Organics America SA | 0 | 0.00 | - | - |
| 69 | Sabero Argentina SA | 0 | 0.00 | - | - |
| 70 | Sabero Organics Philippines Asia Inc. | 0 | 0.00 | - | - |
| 71 | Coromandel Agronegocios De Mexico S.A. DE C.V. (Formerly Sabero Organics Mexico S.A. de C.V.) | 0 | 0.00 | - | - |
| 72 | Coromandel Brasil Ltda (Limited Liability Company) | 0 | 0.00 | - | - |

| Sr. No. | Name of the Shareholders | Total no. of equity shares | Total shareholding as % of total no. of equity shares | No. of shares pledged | % of shares pledged with respect to shares owned |
|---------|--|----------------------------|---|-----------------------|--|
| 73 | Coromandel SQM (India) Private Limited | 0 | 0.00 | - | - |
| 74 | Yanmar Coromandel Agrisolutions Private Limited | 0 | 0.00 | - | - |
| 75 | Coromandel International (Nigeria) Limited | 0 | 0.00 | - | - |
| 76 | Tunisian Indian Fertilizer S.A., Tunisia | 0 | 0.00 | - | - |
| 77 | Foskor (Pty) Limited, South Africa | 0 | 0.00 | - | - |
| 78 | US Nutraceuticals LLC | 0 | 0.00 | - | - |
| 79 | Parry Sugars Refinery India Private Limited (Formerly known as Silkroad Sugar Private Ltd) | 0 | 0.00 | - | - |
| 80 | Algavista Greentech Private Limited | 0 | 0.00 | - | - |
| 81 | La Bella Botanics LLC | 0 | 0.00 | - | - |
| 82 | Dare Investments Limited | 0 | 0.00 | - | - |
| 83 | E.I.D. Parry Europe B.V. | 0 | 0.00 | - | - |
| 84 | Coromandel Mali SASU, West Africa | 0 | 0.00 | - | - |
| 85 | New Ambadi Estates Private Limited | 0 | 0.00 | - | - |
| 86 | Ambadi Investments Limited (formerly known as Ambadi Investments Private Limited) | 33721870 | 4.11 | - | - |
| 87 | Parry Enterprises India Limited | 1965 | 0.00 | - | - |
| 88 | Parry Agro Industries Limited (Formerly Parry Estates Limited) | 0 | 0.00 | - | - |
| 89 | Ambadi Enterprises Limited | 291380 | 0.04 | - | - |
| 90 | Murugappa Management Services Limited | 0 | 0.00 | - | - |
| 91 | Parry Murray Ltd. UK | 0 | 0.00 | - | - |
| 92 | Tube Investments of India Limited (formerly known as TI Financial Holdings Limited) | 0 | 0.00 | - | - |
| 93 | TI Tsubamex Private Limited | 0 | 0.00 | - | - |
| 94 | Financiere C 10 | 0 | 0.00 | - | - |
| 95 | Sedis, SAS | 0 | 0.00 | - | - |
| 96 | Sedis Company Ltd. | 0 | 0.00 | - | - |
| 97 | Sedis GmbH | 0 | 0.00 | - | - |
| 98 | Great Cycles (Private) Limited | 0 | 0.00 | - | - |
| 99 | Creative Cycles (Private) Limited | 0 | 0.00 | - | - |
| 100 | Shanthi Gears Limited | 0 | 0.00 | - | - |
| 101 | Cholamandalam Securities Limited | 0 | 0.00 | - | - |
| 102 | Cholamandalam Home Finance Limited (formely Cholamandalam Distribution Services Limited) | 0 | 0.00 | - | - |
| 103 | Chola Insurance Distribution Services Private Limited (formerly known as Chola Insurance Services Private Limited) | 0 | 0.00 | - | - |
| 104 | Chola Business Services Limited | 0 | 0.00 | - | - |
| 105 | Cholamandalam Investment and Finance Company Limited | 0 | 0.00 | - | - |
| 106 | Kartik Investments Trust Limited | 0 | 0.00 | - | - |
| 107 | CherryTin Online Private Limited | 0 | 0.00 | - | - |
| 108 | Cholamandalam MS General Insurance Company Limited | 0 | 0.00 | - | - |

| Sr. No. | Name of the Shareholders | Total no. of equity shares | Total shareholding as % of total no. of equity shares | No. of shares pledged | % of shares pledged with respect to shares owned |
|---------|--|----------------------------|---|-----------------------|--|
| 109 | Cholamandalam MS Risk Services Limited | 0 | 0.00 | - | - |
| 110 | Chola People and Marketing Services Private Limited (Formerly Chola People Services Private Ltd.) | 0 | 0.00 | - | - |
| 111 | Cholamandalam Health Insurance Limited | 0 | 0.00 | - | - |
| 112 | Cholamandalam Financial Holdings Limited (formerly known TI Financial Holdings Limited) | 372885889 | 45.50 | - | - |
| 113 | TI Absolute Concepts Private Limited | 0 | 0.00 | - | - |
| 114 | Carborundum Universal Limited | 500 | 0.00 | - | - |
| 115 | CUMI America Inc. | 0 | 0.00 | - | - |
| 116 | Net Access (India) limited | 0 | 0.00 | - | - |
| 117 | Southern Energy Development Corporation Limited | 0 | 0.00 | - | - |
| 118 | Sterling Abrasives Limited | 0 | 0.00 | - | - |
| 119 | CUMI (Australia) Pty Ltd | 0 | 0.00 | - | - |
| 120 | CUMI Middle East FZE | 0 | 0.00 | - | - |
| 121 | CUMI International Limited | 0 | 0.00 | - | - |
| 122 | Volszhsky Abrasives Works | 0 | 0.00 | - | - |
| 123 | Foskor Zirconia Pty Limited, South Africa | 0 | 0.00 | - | - |
| 124 | CUMI Abrasives and Ceramics Company Limited, China | 0 | 0.00 | - | - |
| 125 | CUMI Europe s.r.o | 0 | 0.00 | - | - |
| 126 | Thukela Refractories Isithebe Proprietary Limited | 0 | 0.00 | - | - |
| 127 | Wendt (India) Limited | 0 | 0.00 | - | - |
| 128 | Murugappa Morgan Thermal Ceramics Limited | 0 | 0.00 | - | - |
| 129 | CIRIA India Limited | 0 | 0.00 | - | - |
| 130 | Coromandel Engineering Company Limited | 0 | 0.00 | - | - |
| 131 | Murugappa Educational & Medical Foundation | 1965 | 0.00 | - | - |
| 132 | M A Alagappan Holdings Private Limited | 170700 | 0.02 | - | - |
| 133 | AMM Vellayan Sons P Limited | 26575 | 0.00 | - | - |
| 134 | MM Muthiah Sons P Limited | 0 | 0.00 | - | - |
| 135 | M.A.Alagappan (Holds shares on behalf of Kadamane Estates) | 355850 | 0.04 | - | - |
| 136 | Yelnoorkhan Group Estates | 0 | 0.00 | - | - |
| 137 | Murugappa & Sons (M.V.Subbiah, M A Alagappan and M M Murugappan hold shares on behalf of the Firm) | 0 | 0.00 | - | - |
| 138 | MM Muthiah Research Foundation | 141750 | 0.02 | - | - |
| 139 | MA Murugappan Holdings LLP (M A Murugappan Holdings Private Ltd was converted its status to LLP) | 75000 | 0.01 | - | - |
| 140 | AMM Foundation | 0 | 0.00 | - | - |
| 141 | Genfour Properties Private Limited | 0 | 0.00 | - | - |
| 142 | A R Lakshmi Achi Trust | 477145 | 0.06 | - | - |
| 143 | M V Seetha Subbiah Benefit Trust (S Vellayan & A Vellayan holds shares on behalf | 264000 | 0.03 | - | - |

| Sr. No. | Name of the Shareholders | Total no. of equity shares | Total shareholding as % of total no. of equity shares | No. of shares pledged | % of shares pledged with respect to shares owned |
|---------|---|----------------------------|---|-----------------------|--|
| | <i>of the Trust)</i> | | | | |
| 144 | Valli Subbiah Benefit Trust <i>(S Vellayan & A Vellayan holds shares on behalf of the Trust)</i> | 233375 | 0.03 | - | - |
| 145 | MA.Alagappan Grand Children Trust <i>(Arun Alagappan & A A Alagammai holds shares on behalf of the Trust)</i> | 157250 | 0.02 | - | - |
| 146 | Arun Murugappan Children's Trust <i>(MAM Arunachalam & Sigappi Arunachalam holds shares on behalf of the Trust)</i> | 141160 | 0.02 | - | - |
| 147 | Murugappan Arunachalam Children Trust <i>(Sigappi Arunachalam, MAM Arunachalam, AM Meyammai holds shares on behalf of the Trust)</i> | 74405 | 0.01 | - | - |
| 148 | V S Bhairavi Trust <i>(M V Subbiah & Kanika Subbiah holds shares on behalf of the Trust)</i> | 188875 | 0.02 | - | - |
| 149 | K S Shambhavi Trust <i>(M V Subbiah & S Vellayan holds shares on behalf of the Trust)</i> | 155955 | 0.02 | - | - |
| 150 | Lakshmi Ramaswamy Family Trust <i>(A A Alagammai & Lakshmi Ramaswamy holds shares on behalf of the Trust)</i> | 585630 | 0.07 | - | - |
| 151 | M M Muthiah Family Trust <i>(M M Murugappan & M M Muthiah holds shares on behalf of the Trust)</i> | 46620 | 0.01 | - | - |
| 152 | M M Veerappan Family Trust <i>(M M Murugappan & Meenakshi Murugappan holds shares on behalf of the Trust)</i> | 46055 | 0.01 | - | - |
| 153 | M V Muthiah Family Trust <i>(M M Venkatachalam and M V Muthiah holds shares on behalf of the Trust)</i> | 474130 | 0.06 | - | - |
| 154 | M V Subramanian Family Trust <i>(M M Venkatachalam & M V Subramanian holds shares on behalf of the Trust)</i> | 474130 | 0.06 | - | - |
| 155 | Lakshmi Venkatachalam Family Trust <i>(M M Venkatachalam & Lakshmi Venkatachalam, Trustee)</i> | 0 | 0.00 | - | - |
| 156 | Meenakshi Murugappan Family Trust <i>(M M Murugappan & Meenakshi Murugappan, Trustee)</i> | 25000 | 0.00 | - | - |
| 157 | M M Venkatachalam Family Trust <i>(M M Venkatachalam & Lakshmi Venkatachalam, Trustee)</i> | 122550 | 0.01 | - | - |
| 158 | M M Murugappan Family Trust <i>(M M Murugappan & Meenakshi Murugappan, Trustee)</i> | 333000 | 0.04 | - | - |
| 159 | Saraswathi Trust | 779785 | 0.10 | - | - |

| Sr. No. | Name of the Shareholders | Total no. of equity shares | Total shareholding as % of total no. of equity shares | No. of shares pledged | % of shares pledged with respect to shares owned |
|---------|---|----------------------------|---|-----------------------|--|
| | <i>(M V Subbiah, S Vellayan and M V Seetha Subbiah are the Trustees)</i> | | | | |
| 160 | Shambho Trust <i>(M V Subbiah, S Vellayan and Kanika Subbiah are the Trustees)</i> | 1601300 | 0.20 | - | - |
| | | 423298094 | 51.65 | | |

i. Abridged version of Audited Consolidated (wherever available) and Standalone Financial Information (like Profit & Loss statement, Balance Sheet and Cash Flow statement) for at least last three years and auditor qualifications , if any - **Information provided within the timelines as mentioned in Simplified Listing Agreement issued by SEBI vide circular No. SEBI/IMD/BOND/1/2009/11/05 dated May 11, 2009 as amended from time to time, for furnishing / publishing its half yearly / annual result.**

<https://www.cholamandalam.com/files/Financials/Financials-Q1-FY21.pdf>

j. Abridged version of Latest Audited / Limited Review Half Yearly Consolidated (wherever available) and Standalone Financial Information (like Profit & Loss statement, and Balance Sheet) and auditors qualifications, if any - **Information provided within the timelines as mentioned in Simplified Listing Agreement issued by SEBI vide circular No. SEBI/IMD/BOND/1/2009/11/05 dated May 11, 2009 as amended from time to time, for furnishing / publishing its half yearly / annual result.**

<https://www.cholamandalam.com/files/Financials/Financials-Q1-FY21.pdf>

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

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

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

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

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

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

q. Other details

- i. DRR creation - relevant regulations and applicability. – As per General Circular No. 04/2013 issued by the Ministry of Corporate Affairs, Government of India, it is clarified that for NBFCs registered under Sec. 45-IA of the RBI (Amendment) Act, 1997, no Debenture Redemption Reserve is required to be created in the case of privately placed debentures.
- ii. Issue/instrument specific regulations - relevant details (Companies Act, RBI guidelines, etc).
- iii. Application process.

IV. SECURITIES TO BE ISSUED AND LISTED UNDER CURRENT DOCUMENT

Under the purview of current document, the Company intends to raise an amount of **Rs.300 Crores** by issue of Un Secured redeemable non-convertible Subordinated Perpetual Debentures of Rs.5,00,000/- each on a private placement basis.

The Issuer Company has not issued any shares or debentures or agreed to issue any shares or debentures for consideration other than cash other than that mentioned elsewhere in the SHELF DISCLOSURE DOCUMENT, within the two years preceding the date of this SHELF DISCLOSURE DOCUMENT.

V. ISSUE SIZE

The Company proposes to mobilize **Rs.300 Crores** through private placement of Un Secured Redeemable Non-convertible Subordinated Perpetual Debentures (NCDs) of the face value of Rs.5,00,000/- each at par/premium/discount.

For detailed term sheet please refer Para XVI

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

Vide Circular No. DNBD (PD) CC No. 330 /03.10.001/2012-13 dated June 27, 2013 and clarification bearing No. DNBS(PD) CC No.349/03.10.001/2013-14 dated July 2, 2013, DNBR(PD) CC No.021/03.10.001/2014-15 dated 20th February 2015, DNBR.PD.008/03.10.119/2016-17 dated 1st September 2016 RBI has mandated NBFCs to utilize the proceeds of NCDs for their balance sheet purposes. Hence in line with this stipulation, the funds raised would be utilized for general corporate, financing activities/ business operations/ working capital /repayment of existing treasury maturities. RBI has also mandated vide these circulars that an NBFC shall only issue debentures for deployment of funds on its own balance sheet and not to facilitate resource requests of group entities/ parent company / associates.

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

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

- 1) Bills discounted / rediscounted by NBFCs, except for rediscounting of bills discounted by NBFCs arising out of: Commercial vehicles (including light commercial vehicles) and Two wheeler and three wheeler vehicles, subject to the following conditions: The bills should have been drawn by the manufacturer on dealers only; The bills should represent genuine sale transactions as may be ascertained from the chassis / engine number and; Before rediscounting the bills, the bona fides and track record of NBFCs which have discounted the bills would be verified.

- 2) Investments of NBFCs both of current and long-term nature, in any company / entity by way of shares, debentures, etc. However, Stock Broking Companies may be provided need-based credit against shares and debentures held by them as stock-in-trade.
- 3) Unsecured loans / inter-corporate deposits by NBFCs to / in any company.
- 4) All types of loans and advances by NBFCs to their subsidiaries, group companies / entities.
- 5) Finance to NBFCs for further lending to individuals for subscribing to Initial Public Offerings (IPO) and for purchase of shares from secondary market.

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

VII. MATERIAL CONTRACTS AND INSPECTION OF DOCUMENTS

A. MATERIAL CONTRACTS

- a) Letter appointing Registrar and Transfer Agents and IDBI Trusteeship Services Ltd.

B. DOCUMENTS

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

Borrowing History

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

| Financial Year | Type* | Amount (Rs in lacs) | Face value (in Rs) | No of debentures | Outstanding as of 31-Mar-20 |
|----------------|--|---------------------|--------------------|------------------|-----------------------------|
| 2017-18 | Secured NCD - Medium / Long term | 452600.00 | 10,00,000 | 45260.00 | 1161000.00 |
| 2017-18 | NCD in the nature of subordinated debt | 71500.00 | 10,00,000 | 7150.00 | 237300.00 |
| 2017-18 | NCD in the nature of perpetual debt | Nil | 10,00,000 | Nil | 32500.00 |
| 2017-18 | NCD in the nature of perpetual debt | Nil | 5,00,000 | Nil | 77570.00 |
| 2018-19 | Secured NCD - Medium / Long term | 305940.00 | 10,00,000 | 30594.00 | 9991400.00 |
| 2018-19 | NCD in the nature of subordinated debt | 51500.00 | 10,00,000 | 5150.00 | 270150.00 |
| 2018-19 | NCD in the nature of perpetual | 30600.00 | 5,00,000 | 6120.00 | 140670.00 |

| | debt | | | | |
|---------|--|----------|-----------|---------|-----------|
| 2019-20 | Secured NCD - Medium / Long term | 89450.00 | 10,00,000 | 8945.00 | 535911.00 |
| 2019-20 | NCD in the nature of perpetual debt | 5000.00 | 5,00,000 | 1000.00 | 145670.00 |
| 2019-20 | NCD in the nature of subordinated debt – Rupee Denominated Bond Overseas | 40000 | 10000000 | 400.00 | 280650.00 |

VIII. UNDERTAKING TO USE A COMMON FORM OF TRANSFER

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

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

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

X. TERMS OF OFFER

Please refer para XVII on term sheet

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

Governing Law & Provisions

The Debentures offered are subject to provisions of the Companies Act, 2013, and as amended from time to time Securities Contract Regulation Act, 1956, SEBI (Issue and Listing of Debt Securities) Regulations, 2008 and SEBI (Issue and Listing of Debt Securities) (Amendment) Regulations dated March 6, 2017, terms of this SHELF DISCLOSURE DOCUMENT, Instructions contained in the Application Form and other terms and conditions as may be incorporated in the Trustee Agreement and the Trust Deed. Over and above such terms and conditions, the Debentures shall also be subject to the applicable provisions of the Depositories Act 1996 and the laws as applicable, guidelines, notifications and regulations relating to the allotment & issue of capital and listing of securities issued from time to

time by the Government of India (GoI), Reserve Bank of India (RBI), Securities & Exchange Board of India (SEBI), concerned Stock Exchange or any other authorities and other documents that may be executed in respect of the Debentures. Any disputes arising out of this issue will be subject to the exclusive jurisdiction of the Courts at Chennai, Tamil Nadu.

Authority for the Placement

This private placement of Debentures is being made pursuant to the resolution of the Board of Directors passed at its meeting held on **30th July 2020** which has approved the placement of Debentures upto **Rs.1000 Crores**. The present issue of **Rs.300 Crores** is within the general borrowing limits in terms of the resolution passed. The shareholders at the Annual General Meeting of the Company held on **30th July 2020** had given their consent to the board of directors of the company to borrow from time to time such sum or sums of money as they may deem fit notwithstanding however, that the total borrowings exceed the aggregate of paid-up capital and free reserves of the company, provided however that the aggregate of amounts so borrowed and outstanding at any one time shall not exceed an amount of Rs. 75,000 crores. subject to any restrictions imposed by the terms of the agreement entered into from time to time for grant of loans to the Company of all monies deemed by them to be requisite or proper for the purpose of carrying on the business of the Company. The borrowings under these Debentures will be within the prescribed limits as aforesaid.

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

| Sr.No. | Name | Designation |
|--------|--------------------|-------------------------------------|
| 1 | Mr. D. Arul Selvan | EVP & CFO |
| 2 | Mr.J Prakash | Associate Vice President –Treasury |
| 3 | Hardik D Pandya | Assistant Vice President - Treasury |
| 4 | Mr.Thilak | AVP – Legal |

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

Face Value, Issue Price, Effective Yield for Investor

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

Minimum Subscription

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

Date of Allotment

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

Credit Rating

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

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

Underwriting

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

Listing

Listing is proposed on the Wholesale Debt Market segment of Bombay Stock Exchange (BSE).

Record Date

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

Market Lot

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

Interest on Application Money

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

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

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

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

Interest on NCDs

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

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

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

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

Computation of Interest

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

Tax Deduction at Source

Tax as applicable under the provisions of Income Tax Act, 1961, or any other applicable statutory modification or re-enactments thereof will be deducted at source at the time of payment of interest/principal amount. The investor(s) desirous of claiming exemption from deduction of income tax at source on the interest on application money are required to submit the necessary certificate(s) as applicable thereof, in duplicate, along with the Application Form in terms of Income Tax rules.

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

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

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

Debentures in Dematerialized Form

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

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

Interest or other benefits with respect to the Debentures would be paid to those Debenture holders whose names appear on the list of beneficial owners given by the Depositories to the Issuer as on a record date/book closure date. The Issuer would keep in abeyance the payment of interest or other

benefits, till such time that the beneficial owner is identified by the Depository and informed to the Issuer where upon the interest/benefits will be paid to the beneficiaries within a period of 30 days.

Transfer of Debentures

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

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

Payment of Redemption

The Debentures are perpetual in nature and hence are non-redeemable. However, the call option is available with the Issuer which can be exercised after 10 years from the date of issue with the prior approval of the Reserve Bank of India.

In terms of RBI guidelines vide its circular no. DNBC(PD)CC.No.131/03.05.002/2008-09 dated October 29,2008 the debentures shall have a call option subject to strict compliance with each of the following conditions:

- a. That the instrument has run for a minimum period of ten years from the date of issue and
- b. Call option shall be exercised only with the prior approval of Reserve Bank of India

While considering the proposals received from the Company for exercising the call option RBI would among other things take into consideration the CRAR position of the company both at the time of exercise of call option and after the exercise of the call option.

Lock in clause

In terms of RBI guidelines vide its circular no. DNBC (PD)CC.No.131/03.05.002/2008-09 dated October 29, 2008

- a. these debentures are subjected to a lock-in clause in terms of which the Company may defer the payment of interest if-
 - i. The Capital to Risk Assets Ratio [CRAR] of the Company is below minimum regulatory requirement prescribed by RBI
 - ii. Impact of such payment results in CRAR of the Company falls below minimum regulatory requirement
- b. The Company may pay interest with prior approval of RBI when the impact of such payment result in net loss or increase in net loss provided the CRAR remains above the regulatory norm.

The interest shall not be cumulative except in cases as in (a) above.

Future Borrowings

The Company will be entitled to borrow/raise loans or avail of financial assistance in whatever form including issue of Debentures/ other securities in any manner and change the capital structure including the issue of shares of any class, on such terms and conditions as the Company may think

appropriate, without having any need to obtain the consent of, or intimation to, the Debenture holders or the Trustees in this connection.

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

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

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

Right to Accept or Reject Applications

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

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

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

Who Can Apply

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

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

Application not to be made by

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

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

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

Applications under Power of Attorney

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

Application by Mutual Funds

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

PAN/GIR Number

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

Signatures

Signatures should be made in English or in any of the Indian Languages. Thumb impressions must be attested by an authorized official of a Bank or by a Magistrate/Notary Public under his/her official seal.

Nomination Facility

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

Disputes and Governing Law

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

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

Trading of Debentures

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

List of Beneficial Owners

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

Succession

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

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

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

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

Mode of Subscription/ How to Apply

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

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

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

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

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

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

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

Effect of Holidays

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

Notices

The notices to the Debenture holder(s) required to be given by the Company or the Trustees shall be deemed to have been given if sent by registered post to the sole/first allottee or sole/first registered holder of the Debentures, as the case may be to the address registered with the Company. All notices to be given by the Debenture holder(s) shall be sent by registered post or by hand delivery to Registrars or to such persons at such address as may be notified by the Company from time to time.

All transfer related documents, tax exemption certificates, intimation for loss of Letter of Allotment/Debenture(s), etc., requests for issue of duplicate debentures, interest warrants etc. and/or any other notices / correspondence by the Debenture holder(s) to the Company with regard to the issue should be sent by Registered Post or by hand delivery to the Registrar, or to such persons at such persons at such address as may be notified by the Company from time to time.

Applications under Power of Attorney

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

Registrars

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

Trustees

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

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

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

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

Other events of default are:

- a. Default is committed in the performance or observance of any covenant, condition or provision contained in these presents and/or the financial Covenants and Conditions (other than the obligation to pay principal and interest) and, except where the Trustees certify that such default is in their opinion incapable of remedy (in which case no notice shall be required), such default continues for 30 days after written notice has been given thereof by the Trustees to the Company requiring the same to be remedied.
- b. Any information given by the company in its applications to the Debenture holders, in the reports and other information furnished by the Company and the warranties given/deemed to have been given by it to the Debenture holders/trustees is misleading or incorrect in any material respect.
- c. The Company is unable to or has admitted in writing its inability to pay its debt as they mature.
- d. A Receiver or a Liquidator has been appointed or allowed to be appointed of all or any part of the undertaking of the Company and such appointment is not dismissed within 60 days of appointment.
- e. The Company ceases to carry on its business.

Rights, Powers and Discretion of the Trustees

General Rights, Powers and Discretions - In addition to the other powers conferred on the Trustees and provisions for their protection and not by way of limitation or derogation neither of anything contained in this Agreement nor of any statute limiting the liability of the Trustees, it is expressly stated as follows:

1. The Trustees shall not be bound to give notice to any person of the execution hereof or to see to the performance or observance of any of the obligations hereby imposed on the Company or in any way to interfere with the conduct of the Company's business unless and until the rights under the Debentures shall have become enforceable and the Trustees shall have determined to enforce the same;
2. Save as herein otherwise expressly provided the Trustees shall, as regards all trusts, powers, authorities and discretions, have absolute and uncontrolled discretion as to the exercise thereof and to the mode and time of exercise thereof and in the absence of fraud shall not be responsible for any loss, costs, charges, expenses or inconvenience that may result from the exercise or non- exercise thereof and in particular they shall not be bound to act at the request or direction of the Debenture holders under any provisions of these presents unless

sufficient monies shall have been provided or provision to the satisfaction of the Trustees made for providing the same and the Trustees are indemnified to their satisfaction against all further costs, charges, expenses and liability which may be incurred in complying with such request or direction;

3. With a view to facilitate any dealing under any provision of these presents the Trustees shall have full power to consent (where such consent is required) to a specified transaction or class of transactions conditionally;
4. The Trustees shall not be responsible for the monies paid by applicants for the Debentures;
5. The Trustees shall not be responsible for acting upon any resolution purporting to have been passed at any meeting of the Debenture holders in respect whereof minutes have been made and signed even though it may subsequently be found that there was some defect in the constitution of the meeting or the passing of the resolution or that for any reason the resolution was not valid or binding upon the Debenture holders;
6. The Trustees shall have full power to determine all questions and doubts arising in relation to any of the provisions hereof and every such determination bonafide made (whether or not the same shall relate wholly or partially to the acts or proceedings of the Trustees) shall be conclusive and binding upon all persons interested hereunder;
7. The Trustees shall not be liable for anything whatsoever except a breach of trust knowingly and intentionally committed by the Trustees;
8. The Trustees shall not be liable for any default, omission or delay in performing or exercising any of the powers or trusts herein expressed or contained or any of them or in enforcing the covenants herein contained or any of them or in giving notice to any person or persons of the execution hereof or in taking any other steps which may be necessary, expedient or desirable for any loss or injury which may be occasioned by reason thereof unless the Trustees shall have been previously requested by notice in writing to perform, exercise or do any of such steps as aforesaid by the holders representing not less than three-fourths of the nominal amount of the Debentures for the time being outstanding or by a Special Resolution duly passed at a meeting of the Debenture holders and the Trustees shall not be bound to perform, exercise or do any such acts, powers or things or to take any such steps unless and until sufficient monies shall have been provided or provision to the satisfaction of the Trustees made for providing the same by or on behalf of the Debenture holders or some of them in order to provide for any costs, charges and expenses which the Trustees may incur or may have to pay in connection with the same and the Trustees are indemnified to their satisfaction against all further costs, charges, expenses and liabilities which may be incurred in complying with such request.

Provided Nevertheless that nothing contained in this clause shall exempt the Trustees from or indemnify them against any liability for breach of trust nor any liability which by virtue of any rule or law would otherwise attach to them in respect of any negligence, default or breach of trust which they may be guilty of in relation to their duties hereunder.

Rights of Debenture holders

- a. The Debentures shall not, except as provided in the Act, confer upon the holders thereof any rights or privileges available to the members of the Company including the right to receive Notices or Annual Reports of, or to attend and/or vote, at the General Meeting of the Company. However, if any resolution affecting the rights attached to the Debentures is to be placed before the shareholders, the said resolution will first be placed before the concerned registered Debenture holders for their consideration. In terms of Section 136 of the Act, holders of Debentures shall be entitled to a copy of the Balance Sheet on a specific request made to the Company.
- b. The rights, privileges and conditions attached to the Debentures may be varied, modified and/or abrogated with the consent in writing of the holders of at least three-fourths of the

outstanding amount of the Debentures or with the sanction of Special Resolution passed at a meeting of the concerned Debenture holders, provided that nothing in such consent or resolution shall be operative against the Company, where such consent or resolution modifies or varies the terms and conditions governing the Debentures, if the same are not acceptable to the Company .

- c. The registered Debenture holder or in case of joint-holders, the one whose name stands first in the Register of Debenture holders shall be entitled to vote in respect of such Debentures, either in person or by proxy, at any meeting of the concerned Debenture holders and every such holder shall be entitled to one vote on a show of hands and on a poll, his/her voting rights shall be in proportion to the outstanding nominal value of Debentures held by him/her on every resolution placed before such meeting of the Debenture holders. The quorum for such meetings shall be at least five Debenture holders present in person.
- d. The Debentures are subject to the provisions of the Companies Act, 2013, as amended from time to time the Memorandum and Articles of the Company. .
- e. Save as otherwise provided in this document, the provisions contained in Annexure C and/or Annexure D to the Companies (Central Government's) General Rules and Forms, 1956 as prevailing and to the extent applicable, will apply to any meeting of the Debenture holders, in relation to matters not otherwise provided for in terms of the Issue of the Debentures.
- f. The Debenture holders will be entitled to their Debentures free from equities and/or cross claims by the Company against the original or any intermediate holders thereof.
- g. Debentures can be rolled over only with the positive consent of the Debenture holders.

Debenture holder not a Shareholder

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

Modification of Rights

The rights, privileges, terms and conditions attached to the Debentures may be varied, modified or abrogated with the consent, in writing, of those holders of the Debentures who hold at least three fourth of the outstanding amount of the Debentures or with the sanction accorded pursuant to a resolution passed at a meeting of the debenture holders, provided that nothing in such consent or resolution shall be operative against the Company where such consent or resolution modifies or varies the terms and conditions of the Debentures, if the same are not acceptable to the Company.

Debenture Redemption Reserve (DRR)

As per the circular of the Department of Company affairs (No. 6/3/2001-CL.V) dated 18th April 2002, Debenture Redemption reserve is not required to be created for issue of privately placed debentures by Non-Banking Finance Companies /registered with Reserve Bank of India under Section 45 IA of the RBI (Amendment) Act 1997.

XI. DISCOUNT ON THE OFFER PRICE

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

XII. SERVICING BEHAVIOUR OF THE EXISTING DEBTS

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

XIII. NAME OF DEBENTURE TRUSTEE

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

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

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

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

XIV. LISTING OF DEBENTURES

The Un Secured Redeemable Non-Convertible Subordinated Perpetual Debentures are proposed to be listed on the Whole Sale Debt Market Segment of the National Stock Exchange ('NSE').

XV. Undertaking by the Company

The Issuer Company undertakes that:

- Undertaking regarding RBI Defaulters List
 - We undertake that none of the Directors / Promoters of the Company are appearing on RBI defaulters list.
- Default in Payment
 - In case of default in payment of Interest and/or principal redemption on the due dates, additional interest @ 2% p.a. over the coupon rate will be payable by the Company for the defaulting period
- The complaints received in respect of the Issue shall be attended to by the Company expeditiously and satisfactorily;
- It shall take all steps for completion of formalities for listing and commencement of trading at the concerned stock exchange where securities are to be listed within specified time frame;
- Necessary co-operation to the credit rating agencies shall be extended in providing true and adequate information till the debt obligations in respect of the instrument are

outstanding.

- It shall use a common form of transfer for the instrument.

ii. Delay in Listing: In case of delay in listing of the debt securities beyond 20 days from the deemed date of allotment, the Company will pay penal interest of atleast 1 % p.a. over the coupon rate from the expiry of 30 days from the deemed date of allotment till the listing of such debt securities to the investor.

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

XVI TERM SHEET

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| Issuer | Cholamandalam Investment and Finance Company Limited |
| Type of Instrument | Unsecured, Listed, Rated, Redeemable, Subordinated Perpetual NCD |
| Nature of Instrument | Unsecured, Listed, Rated, Redeemable, Non-Convertible Subordinated Perpetual Debentures (PDIs) |
| Seniority | The claims of the investors in the Debentures shall be: a) Superior to the claims of the investors in equity shares b) Subordinated to the claims of all other creditors |
| Mode of Issue | Private Placement |
| Eligible investors | Please refer to clause “Who can apply” of the Shelf Disclosure Document dated 07-Oct-20 |
| Listing | The Series are proposed to be listed on Wholesale Debt Market (WDM) Segment of the National Stock Exchange (NSE) / BSE and allotted in terms of the SDD dated 07-Oct-20. The Issuer Shall forward the Listing Application within 15 days from the Date of Allotment |
| Rating of the instrument | ICRA AA by ICRA Ltd and IND AA by India Ratings and Research Pvt Ltd |
| Issue Size | TBD |
| Option to retain oversubscription | Green Shoe option of up to TBD |
| Objects of the Issue | Please refer to clause “Objects of the Issue” of the Shelf Disclosure Document |
| Details of the utilization of the proceeds | Please refer to clause “Details of Utilization of Proceeds” of the Shelf Disclosure Document dated 07-Oct-20. |
| Business Day | Any Day of the week, excluding: i. Saturday and Sunday ii. Any day which is public holiday for the purpose of section 25 of the negotiable instrument act,1881 (26 of 1881) in Mumbai iii. Any other day on which banks are closed for customer business in Mumbai, India. |
| Business Convention | Should any of the due date(s), as defined above or elsewhere in this DD or in any supplemental DD, falls on a non-business day the next business day shall be considered as the effective date for the purpose of coupon / interest payment and the previous business day shall be considered as the effective date for the purpose of payment of redemption proceeds. |
| Coupon Reset process | N.A. |
| Default Interest rate | As mentioned in Shelf Disclosure Document |
| Premium / Discount at which security is issued /reissue/added further to existing ISIN | At Par |
| Put option Date | N.A. |
| Put option price | N.A. |
| As per RBI Guide Lines | In terms of RBI guidelines vide its circular no. DNBS (PD) CC. No.131/03.05.002/2008-2009 dated 29 October 2008 addressed to “All Non-Deposit Taking Non-Banking Finance Companies with assets size of Rs 100 |

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| | <p>crore and above” in connection with “Enhancement of NBFCs’ capital raising option for capital adequacy purposes” containing terms and conditions applicable to Perpetual Debt Instruments (PDI) for being eligible for inclusion in Tier I capital,</p> <p>a) these Unsecured NCDs/Debentures shall be subjected to a lock-in clause in terms of which the Company may defer the payment of interest, if:</p> <ol style="list-style-type: none"> i. the CRAR of the Company is below the minimum regulatory requirement prescribed by RBI; or ii. the impact of such payment results in CRAR of the Company falling below or remaining below the minimum regulatory requirement prescribed by RBI; <p>b) However, the Company may pay interest with the prior approval of the RBI when the impact of such payment may result in net loss or increase the net loss, provided the CRAR remains above the regulatory norm.</p> <p>c) The interest shall not be cumulative except in cases as in (a) above</p> <p>All instances of invocation of the lock- in clause shall be notified by the issuing NBFCs – ND – SI to the Regional Office of Department of Non – Banking Supervision of the Reserve Bank of India in whose jurisdiction NBFC is registered</p> |
| Tenure/ Maturity | Perpetual |
| Call option Date | The Bonds shall have a 'call option' which may be exercised by the Company only after the instrument has run for a minimum period of ten years from the date of allotment. Further, call option shall be exercised by the Company only with the prior approval of Reserve Bank of India (RBI) and as per RBI guidelines |
| Call option price | N.A. |
| Put Notification Time | N.A. |
| Call Notification Time | Call option shall be exercised by the Company only with the prior approval of Reserve Bank of India (RBI) and as per RBI guidelines |
| Face Value | Rs.5,00,000/- per Debenture |
| Redemption Value | Rs.5,00,000/- per Debenture |
| Coupon Rate | TBD p.a. for the first 10 years |
| Interest Payment | Annual i.e. at the end of each year from the Deemed Date of Allotment |
| Step Up/Step Down Coupon rate | The Debentures shall have a step-up option of 100 bps, which shall be exercised only once during the whole life of the instrument, in conjunction with the Call Option, after the lapse of 10 years from the date of issue. In effect, the coupon rate on Debentures shall be stepped up to 11.75% p.a. for subsequent years if Call Option is not exercised by the Company |
| Day Count Basis | Actual / Actual |
| Minimum Application and in multiples of no. of debt securities thereafter | 20 Debenture of Rs. 5,00,000 each and in multiples of 1 Debenture thereafter |
| Trading/Issuance mode of the instrument | In Dematerialized form |
| Settlement mode of the instrument | Payment of interest and principal will be made by way of Cheque(s)/interest warrant (s)/demand draft(s)/ RTGS. |
| Depository | National Securities Depository Ltd. and Central Depository Services (India) Ltd. |
| Record date | 15 Calendar days prior to each coupon payment / put option date / call option |

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|---|---|
| | date / redemption date. |
| Issue Opening Date | TBD |
| Issue Closing Date | TBD |
| Pay-in Date | TBD |
| Date of Allotment | TBD |
| Transaction documents | Shelf Disclosure Document, Debenture Trustee agreement, and any other document that may be designated by the debenture trustee as a Transaction Document. |
| Trustee | IDBI Trusteeship Services Limited |
| Registrar | KFin technologies Ltd |
| Conditions precedent to disbursement | <p>Following are the conditions precedent applicable to the Debentures including without limitation any other conditions precedent set out in the Debenture Trust Deed:</p> <p>a) Rating letter(s) from ICRA and India Rating;</p> <p>b) Letter from the IDBI Trusteeship Services Limited (Debenture Trustee) conveying their consent to act as Debenture Trustees for the Debenture Holder(s)</p> <p>c) Certified true copy of the memorandum and articles of association of the Company;</p> <p>d) Certified true copy of the resolutions passed by the Board and shareholders for the proposed issuance</p> <p>e) Copy of the consent letter/acceptance letter from Karvy Computershare Pvt. Ltd, the registrar to the Issue.</p> |
| Conditions subsequent to disbursement | As provided in Debenture trustee Agreement to be executed between the Company and the Trustee. |
| Events of Default | Please refer clause “Event of Default” of this Shelf Disclosure Document |
| Provisions related to cross default clause | N.A. |
| Role and responsibilities of debenture trustee | Please refer clause “Rights, power and Discretion of the Trustees” of the Shelf Disclosure Document |
| Governing law and jurisdictions | The Debentures and the Transaction Documents shall be governed by Indian law. Any disputes arising out of this issue will be subject to the exclusive jurisdiction of the Court at Chennai, Tamil Nadu. |

XVII. DECLARATION

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

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

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

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

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

For Cholamandalam Investment and Finance Company Limited (CIFCL)



Hardik D Pandya
AVP - Treasury