

### **Term Sheet for Secured NCD**

We thank you for agreeing to subscribe to our issuance of Private Placement of Secured Redeemable Non-Convertible Debentures of the Face Value of Rs. 10,00,000/- as per terms below-

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|---|---|
| Instrument  | Secured Redeemable Non-Convertible Debentures   |
| Rating  | IND AA+ from India Ratings and Research Pvt Ltd   |
| Issue Size  | Rs.550 Cr   |
| Deal date/ Issue opens on/ Issue closes on/ Pay-in date/ Deemed Date of Allotment | 07-Dec-2017   |
| Face Value & Issue Price  | Rs. 10,00,000/- (Rupees Ten Lakhs Only)   |
| Coupon  | 7.97%   |
| Interest Payment Frequency  | Annual & On Maturity  |
| Interest on Application money (if any)  | Nil   |
| Tenure  | 729 days from the date of allotment   |
| Redemption Date   | 06-Dec-19   |
| Put / Call Option   | None  |
| Issuance Mode   | Demat mode only   |
| Trading   | Demat mode only   |
| Depository(ies)   | National Securities Depository Limited & Central Depository Services (India) Limited  |
| Listing   | On the Wholesale Debt Market (WDM) segment of National Stock Exchange of India Limited / BSE  |
| Clear Market Provision  | All offers covered under this Issue/placement shall be made only to such persons whose names are approved and recorded by the company (PAS-5) prior to the invitation to subscribe, and that such persons shall receive the offer by name |
| <b>RTGS Details</b>   |   |
| Beneficiary Name  | CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LTD  |
| Bank Name   | ICICI Bank Ltd  |
| Account Number  | 000951000133  |
| IFSC Code & Branch Name   | ICIC0000009, Nungambakkam, Chennai  |

### **Cholamandalam Investment and Finance Company Ltd.**

Dare House, 2, N.S.C. Bose Road, Parrys, Chennai 600001, India.

Tel : 91.44.30007172 / Fax : 91.44.25346464

Website : [www.cholamandalam.com](http://www.cholamandalam.com)

CIN – L65993TN1978PLC007576



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**Payment of Interest**

Interest is payable as specified in the term sheet above. If the payment falls due on the day, which is not a business day, then the immediately succeeding Business Day shall be the payment date.


The interest payable to each debenture holder shall be paid by interest warrants bearing the interest payment dates or by way of RTGS where such details have been provided. Such warrants shall be dispatched to the debenture holders whose names appear on the register of debenture holders on the record date i.e. 15 calendar days before the interest payment date, and in case of joint holders, to the one whose name appears first in the Register of debenture holders. In the event of the company not receiving any notice of transfer on the record date i.e. 15 calendar days before the interest payment date, the transferee(s) for the debentures shall not have any claim against the company in respect of amount so paid to the registered Debenture holders.

The Interest shall be computed on the basis of actual number of days elapsed in a year, for this purpose a year to comprise of a period of 365 days. If the interest period from start date to end date includes Feb 29, then interest shall be paid on the basis of (end date – start date)/366 days.

Wherever the signature(s) of such transferor(s) in the intimation sent to the company is/are not in accordance with the specimen signature(s) of such transferor(s) available on the records of the company, all payments on such debenture(s) will be kept at abeyance by the company till such time as the company is satisfied in this regard.

No interest/interest on interest shall accrue on the debentures after the date of maturity of the respective instruments.

*(The Issuer reserves the right to vary any of the above dates at its sole discretion, without giving any reasons or prior notice)*

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|---|---|
| <p>Thanking You,<br/>Yours faithfully,<br/>For Cholamandalam Investment &amp;<br/>Finance Co. Ltd.</p>  <p>Sanjay Chaturvedi<br/>Sr.AVP – Treasury</p> | <p>Agreed &amp; Accepted<br/>For</p><br><br><br><br><br><p>Name:<br/>Designation:</p> |
|---|---|

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