

### 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.

Instrument	Secured Redeemable Non-Convertible Debentures
Rating	ICRA AA+
Coupon	0% p.a
Yield	7.85% p.a.
Issue Price	Rs. 100
Redemption Price (Per 100)	Rs. 125.4470
Issue Size	Rs. 50 Crs + 50 Crs Greenshoe
Bidding Date	13-Jan-20
Pay-in date Type	T+1
Pay-in date	14-Jan-20
Face Value & Issue Price	Rs. 10,00,000/- (Rupees Ten Lakhs Only)
Minimum Bid Lot	10 Debentures of Rs.10,00,000/- and Multiple of Rs. 10,00,000/-
Interest on Application money (if any)	Nil
Bidding Parameter	Bidding on Price
Bid Book Type	Open Book Bidding
Allocation Method	Uniform Price
Settlement Mode	Clearing Corporation - NSCCL
Redemption Date	13-Jan-23
Call Option	Nil
Put option	Nil
Tenor till Call Option	1095 Days
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 NSE/ BSE

**Thanking You,  
Yours faithfully,**

**For Cholamandalam Investment and Finance Company Limited,**



**Authorised Signatory**

**Cholamandalam Investment and Finance Company Ltd.**

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