August 14, 2026

The Manager **Listing Department** **National Stock Exchange of India Ltd** **Exchange Plaza, 5th Floor** **Plot No.C-1, Block G** **Bandra-Kurla Complex** **Bandra (E)** **Mumbai 400 051**	**The Secretary** **BSE Limited,** **25th Floor, Phiroze Jeejeebhoy Towers,** **Dalal Street, Fort,** **Mumbai 400 001**
Symbol : CHOLAHLDNG	**Scrip Code : 504973**

Dear Sir / Madam,

Sub: Intimation on the outcome of the Board Meeting held on August 14, 2026 and disclosures under Regulation 30 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ('Listing Regulations')

Kindly refer to our letter dated July 13, 2026, intimating the convening of a meeting of the Board of Directors to inter alia consider and approve the un-audited financial results of the Company for the quarter ended June 30, 2026.

In this regard, we wish to inform you that the Board of Directors at their meeting held today approved the un-audited financial results (standalone & consolidated) of the Company for the quarter ended June 30, 2026, and we enclose the following as prescribed under the Listing Regulations:

- The detailed format of the un-audited financial results as per regulation 33 of the Listing Regulations. An advertisement containing a Quick Response code and the details of the webpage where the financial results are accessible will be published in newspapers as per the Listing Regulations;
- Limited Review Report issued by the statutory auditors, M/s. R.G.N. Price & Co., Chartered Accountants;
- Press release on the financial results for the quarter ended June 30, 2026 being released for publication.

The meeting of Board of Directors commenced at 11.00 am and concluded at 1.00 pm.

Kindly take the above information on record.

Thanking you,
Yours faithfully,

For CHOLAMANDALAM FINANCIAL HOLDINGS LIMITED

Krithika E

Krithika E — Digitally signed by Krithika E Date: 2026.08.14 13:12:28 +05'30'

E KRITHIKA
COMPANY SECRETARY

Encl: As above

R.G.N. Price & Co.
CHARTERED ACCOUNTANTS

'Akshaya Shanti'
1st Floor,
27, Anna Salai,
Chennai - 600002
044-47873795 / 28413633
price@rgnprice.com

August 14, 2026

Independent Auditor's Limited Review Report on the Standalone Unaudited Quarterly Financial Results to the Board of Directors of Cholamandalam Financial Holdings Limited pursuant to Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations 2015, as amended

1. We have reviewed the accompanying Statement of Standalone Unaudited Financial Results of **Cholamandalam Financial Holdings Limited** ("the Company") for the quarter ended June 30, 2026 together with the relevant notes thereon ("the Statement"), being submitted by the Company pursuant to the requirement of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended ("Listing Regulations").

2. This Statement, which is the responsibility of the Company's Management and approved by the Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standard 34 - Interim Financial Reporting ("Ind AS 34"), prescribed under Section 133 of the Companies Act, 2013 ("the Act") read with relevant rules issued thereunder and other recognized accounting practices and policies generally accepted in India. Our responsibility is to express a conclusion on the Statement based on our review.

3. We conducted our review of the Statement in accordance with the Standard on Review Engagements (SRE) 2410 - "Review of Interim Financial Information performed by the Independent Auditor of the Entity", issued by the Institute of Chartered Accountants of India. This standard requires that we plan and perform the review to obtain moderate assurance as to whether the financial statements are free of material misstatement. A review of interim financial information consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Standards on Auditing and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

R.G.N. PRICE & CO. * Chartered Accountants *

4. **Conclusion**

Based on our review conducted as stated above, nothing has come to our attention that causes us to believe that the accompanying Statement prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standards specified under Section 133 of the Act, as amended, read with rules issued thereunder and other accounting principles generally accepted in India, has not disclosed the information required to be disclosed in terms of Regulation 33 of the Listing Regulations including the manner in which it is to be disclosed, or that it contains any material misstatement.

5. **Other Matter**

The Unaudited Standalone Financial Results include results for the quarter ended March 31, 2026, which is the balancing figure between audited figures in respect of the financial year 2025-26 and the published unaudited year to date figures for the nine months ended December 31, 2025. Our review conclusion is not modified in respect of this matter.

For R.G.N. Price & Co.,
Chartered Accountants
Firm Regn. No. 002785S

R.G.N. PRICE & CO
CHENNAI
CHARTERED ACCOUNTANTS

Place: Chennai
Date: August 14, 2026

K. Venkatakrishnan
Partner
Membership No.208591
UDIN: 26208591WYCSVD3337.

R.G.N. Price & Co.

CHARTERED ACCOUNTANTS

'Akshaya Shanti'
1st Floor,
27, Anna Salai,
Chennai - 600002
044 - 47873795 / 28413633
price@rgnprice.com

August 14, 2026

Independent Auditor's Limited Review Report on the Consolidated Unaudited Quarterly Financial Results to the Board of Directors of Cholamandalam Financial Holdings Limited pursuant to Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations 2015, as amended

1. We have reviewed the accompanying Statement of Consolidated Unaudited Financial Results of **Cholamandalam Financial Holdings Limited** ("Holding Company"), its subsidiaries (the Holding Company and its subsidiaries together referred to as "the Group") and its joint venture for the quarter ended June 30, 2026 together with the relevant notes thereon ("Statement"), being submitted by the Holding Company pursuant to the requirement of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended ("Listing Regulations").

2. This Statement, which is the responsibility of the Holding Company's management and approved by the Holding Company's Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standard 34 - Interim Financial Reporting ("Ind AS 34"), prescribed under Section 133 of the Companies Act, 2013, as amended ("the Act"), read with relevant rules issued thereunder and other recognized accounting practices and policies generally accepted in India and in compliance with Regulation 33 of the Listing Regulations. Our responsibility is to express a conclusion on the Statement based on our review.

3. We conducted our review of the Statement in accordance with the Standard on Review Engagements (SRE) 2410 on "Review of Interim Financial Information performed by the Independent Auditor of the Entity", issued by the Institute of Chartered Accountants of India. This standard requires that we plan and perform the review to obtain moderate assurance as to whether the financial statements are free of material misstatement. A review of interim financial information consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Standards on Auditing and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

R.G.N. PRICE & CO. * Chartered Accountants *

We also performed procedures in accordance with the circular issued by SEBI under Regulation 33(8) of the Listing Regulations, to the extent applicable.

4. The Statement includes the results / financial information of the following entities:

Subsidiaries

1. Cholamandalam Investment and Finance Company Limited ('CIFCL')
2. Cholamandalam MS General Insurance Company Limited ('CMSGICL')

Joint Venture

Cholamandalam MS Risk Services Limited

Subsidiaries of CIFCL

1. Cholamandalam Securities Limited
2. Cholamandalam Leasing Limited (Formerly known as 'Cholamandalam Home Finance Limited')

Associate of CIFCL

Vishvakarma Payments Private Limited

Joint Venture of CIFCL

Payswiff Technologies Private Limited

Jointly Controlled Entity of CIFCL

Chola Foundation

Conclusion

5. Based on our review conducted as stated in paragraph 3 above and based on consideration of the review reports of other auditors referred to in 'Other Matters' paragraph below, nothing has come to our attention that causes us to believe that the accompanying Statement, prepared in accordance with the recognition and measurement principles laid down in the Indian Accounting Standard ("Ind AS") specified under Section 133 of the Act, as amended, read with rules issued thereunder and other accounting principles generally accepted in India, has not disclosed the information required to be disclosed in terms of Regulation 33 of the Listing Regulations, including the manner in which it is to be disclosed, or that it contains any material misstatement.

R.G.N. PRICE & CO. * Chartered Accountants *

6. Other Matters

a. i. The Statement includes the Consolidated Unaudited Financial Results of one subsidiary which reflect total revenue of INR 8,856.29 crores, profit after tax of INR 1,656.22 crores and total comprehensive income of INR 1,630.94 crores for the quarter ended June 30, 2026.

ii. The Statement includes Group's share of profit after tax of INR 0.47 crore for the quarter ended June 30, 2026 in respect of a joint venture.

The Unaudited Financial Results of these companies have been reviewed by other auditors whose reports have been furnished to us by the Holding Company's management and our conclusion on the Statement, in so far as it relates to the amounts and disclosures included in respect of these companies is based solely on the reports of such auditors and procedures performed by us as stated in Paragraph 3 above.

b. The Unaudited Financial Results of CMSGICL, a subsidiary, have been prepared in accordance with the accounting principles generally accepted in India including the Accounting Standards specified under Section 133 of the Act read with relevant rules and requirements of the Insurance Act, 1938, as amended by the Insurance Laws (Amendment) Act, 2015, the Insurance Regulatory and Development Authority Act, 1999 (as amended), the Insurance Regulatory and Development Authority of India (Actuarial, Finance and Investment function of Insurers) Regulations, 2024, Circulars / Orders / Directions issued by the Insurance Regulatory and Development Authority of India in this regard, to the extent applicable and other recognized accounting practices and policies.

The limited review report of this subsidiary mentions that the auditors have relied on the Appointed Actuary's certificate on estimated claims Incurred But Not Reported (IBNR), claims Incurred But Not Enough Reported (IBNER) and Premium Deficiency Reserve (PDR), which are determined using statistical methods, as contained in the statement of the subsidiary company.

The subsidiary's management has converted the Financial Results of that subsidiary, which is following Accounting Standards specified under the Act read with Companies (Accounting Standards) Rules, 2021 ("IGAAP"), to comply with the recognition and measurement principles of Ind AS 34 after taking into account the clarifications given by IRDAI with respect to application of Ind AS 104 for the purpose of consolidation as the subsidiary has obtained approval from IRDAI for forbearance from preparation of Ind AS financial statements till March 31, 2027.

R.G.N. PRICE & CO. * Chartered Accountants *

The Statement includes the Unaudited Financial Results of this subsidiary after the conversion adjustments which reflect a total revenue of INR 2,322.21 crores, profit after tax of INR 127.92 crores and total comprehensive income of INR 302.25 crores for the quarter ended June 30, 2026 respectively.

Our conclusion in so far as it relates to the amounts and disclosures included in respect of the above subsidiary is based on the limited review report issued by us along with other joint statutory auditor, reliance on the appointed actuary's certificate and the conversion adjustments prepared by the management of the subsidiary and reviewed by us.

c. The Unaudited Consolidated Financial Results include results for the quarter ended March 31, 2026, which is the balancing figure between audited figures in respect of the financial year 2025-26 and the published unaudited year to date figures for the nine months ended December 31, 2025.

Our review conclusion is not modified in respect of the matters stated in paragraph 6 above.

For R.G.N. Price & Co.,
Chartered Accountants
Firm Regn. No. 002785S

R.G.N. PRICE & CO
CHENNAI
CHARTERED ACCOUNTANTS

K. Venkatakrishnan
Partner
Membership No. 208591
UDIN: 26208591YYCFJV1600

Place: Chennai
Date: August 14, 2026

CHOLAMANDALAM FINANCIAL HOLDINGS LIMITED

CIN - L65100TN1949PLC002905

Registered Office : DARE HOUSE, 234, NSC Bose Road, Chennai - 600 001

Statement of Standalone Unaudited Financial Results for the quarter ended June 30, 2026

Rs. Crores, unless otherwise stated

	Particulars	Quarter ended			Year ended
		30.06.2026 Unaudited	31.03.2026 Audited (Refer Note 3)	30.06.2025 Unaudited	31.03.2026 Audited
		1	2	3	4
1.	**Revenue from operations**				
	-Interest Income	1.86	1.40	1.15	4.91
	-Dividend Income	-	48.48	-	74.88
	-Service Income	2.50	2.50	2.50	10.00
	Total	**4.36**	**52.38**	**3.65**	**89.79**
2.	**Other income**	-	-		-
3.	**Total Income (1+2)**	**4.36**	**52.38**	**3.65**	**89.79**
4.	**Expenses**				
	a) Finance Cost	-	-	-	-
	b) Employee benefits expense	0.51	0.51	0.49	2.04
	c) Depreciation and amortisation expense	0.01	0.01	0.01	0.03
	d) Other expenditure	0.33	1.00	0.32	1.82
	Total expenses	**0.85**	**1.52**	**0.82**	**3.89**
5.	**Profit before tax (3-4)**	**3.51**	**50.86**	**2.83**	**85.90**
6.	**Tax expense**				
	a) Current tax	0.90	12.39	0.72	15.50
	b) (Excess)/Short provision of tax relating to earlier year(s)	(1.77)	-	-	-
	c) Deferred tax	-	(0.01)	-	(0.01)
	Total Tax expense	**(0.87)**	**12.38**	**0.72**	**15.49**
7.	**Profit for the period (5-6)**	**4.38**	**38.48**	**2.11**	**70.41**
8.	**Other Comprehensive Income - Gain/(loss)**				
	a) (i) Items that will not be reclassified to Statement of Profit or Loss	9.33	2.46	0.08	2.75
	(ii) Income tax relating to items that will not be reclassified to Statement of Profit or Loss	(1.33)	(0.35)	(0.01)	(0.39)
	b) (i) Items that will be reclassified to Statement of Profit or Loss	-	-	-	-
	(ii) Income tax relating to items that will be reclassified to Statement of Profit or Loss	-	-	-	-
	Total Other Comprehensive Income for the period	**8.00**	**2.11**	**0.07**	**2.36**
9.	**Total Comprehensive Income for the period (7+8)**	**12.38**	**40.59**	**2.18**	**72.77**
10.	**Paid-up equity share capital (Re. 1/- per share)**	**18.78**	**18.78**	**18.78**	**18.78**
11.	**Earnings per Share of Re. 1/- each (Rs.)** **(not annualised for interim period)**				
	a) Basic	0.23	2.05	0.11	3.75
	b) Diluted	0.23	2.05	0.11	3.75

FOR IDENTIFICATION ONLY
R.G.N. PRICE & CO.

CHOLAMANDALAM FINANCIAL HOLDINGS LIMITED
Dare House
No.234
N.S.C. Bose Road
Chennai-600 001

CHOLAMANDALAM FINANCIAL HOLDINGS LIMITED

CIN - L65100TN1949PLC002905

Registered Office : DARE HOUSE, 234, NSC Bose Road, Chennai - 600 001

Notes to the Standalone Unaudited Financial Results for the quarter ended June 30, 2026

1. The Standalone financial results of Cholamandalam Financial Holdings Limited ("The Company") for the quarter ended June 30, 2026 has been reviewed by the Audit Committee and approved by the Board of Directors at their meeting held on August 14, 2026. A Limited Review of these financial results have also been carried out by the Statutory Auditors in compliance with Regulation 33 of Securities Exchange Board of India ("SEBI") (Listing Obligations and Disclosure Requirements) Regulations, 2015 as amended.
2. The Company is a Core Investment Company and all the activities of the Company revolve around the main business in India. As such there are no separate reportable segments as defined in Indian Accounting Standard 108 -'Operating Segments' in respect of the Standalone Financial Results
3. In respect of Standalone financial results, the figures for the quarter ended March 31, 2026 is the balancing figure between the audited financials in respect of full financial years ended March 31, 2026 and the published year to date figures for the nine months ended December 31, 2025 which were subject to Limited Review.
4. Prior period figures have been regrouped wherever necessary to conform to the current period presentation.

On behalf of the **Board of Directors**

M M Murugappan

Place : Chennai
Date : August 14, 2026

M M Murugappan
Chairman
DIN:00170478

visit us at www.cholafhl.com

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CHOLAMANDALAM FINANCIAL HOLDINGS LIMITED

CIN - L65100TN1949PLC002905

Registered Office : DARE HOUSE, 234, NSC Bose Road, Chennai - 600 001

Statement of Consolidated Unaudited Financial Results for the quarter ended June 30, 2026

Rs. Crores, unless otherwise stated

	Particulars	Quarter ended			Year ended
		30.06.2026 Unaudited	31.03.2026 Audited (Refer Note 6)	30.06.2025 Unaudited	31.03.2026 Audited
		1	2	3	4
1.	**Revenue from operations**				
	-Interest Income	8,363.32	7,921.18	6,953.93	29,616.16
	-Dividend Income	7.35	12.10	5.77	35.12
	-Gross Premium Income	2,298.75	2,208.60	2,002.51	8,868.15
	-Premium ceded to reinsurers	(610.94)	(511.72)	(483.29)	(2,300.29)
	-Fee & Commission Income	713.38	697.10	536.70	2,327.74
	- Net gain on derecognition of financial instruments under amortised cost category	161.32	114.87	146.58	439.11
	-Net gain/(loss) on fair value change on financial instrument	178.07	(77.46)	133.15	81.59
	-Service Income	2.32	1.53	0.97	5.14
	Total	**11,113.57**	**10,366.20**	**9,296.32**	**39,072.72**
2.	**Other income**	**100.75**	**153.30**	**86.63**	**503.05**
3.	**Total Income (1+2)**	**11,214.32**	**10,519.50**	**9,382.95**	**39,575.77**
4.	**Expenses**				
	a) Finance costs	4,007.25	3,754.62	3,467.67	14,388.06
	b) Insurance Claims (net of reinsurance recoveries)	1,458.46	1,339.85	1,293.85	5,288.00
	c) Impairment on financial instruments	922.22	852.13	882.24	3,542.20
	d) Employee benefits expense(Refer Note 4)	1,274.82	1,216.60	1,050.45	4,686.06
	e) Depreciation and amortisation expense	87.42	84.24	78.60	332.57
	f) Other expenditure	1,065.98	1,132.55	915.38	4,012.96
	Total expenses	**8,816.15**	**8,379.99**	**7,688.19**	**32,249.85**
5.	**Profit before share of profit/(loss) from Associates & Joint Venture and tax (3-4)**	**2,398.17**	**2,139.51**	**1,694.76**	**7,325.92**
6.	**Share of Profit/(Loss) from Associates & Joint Venture (Net of tax)**	**1.96**	**2.61**	**1.34**	**7.26**
7.	**Profit before Tax (5+6)**	**2,400.13**	**2,142.12**	**1,696.10**	**7,333.18**
8.	**Tax expense**				
	a) Current tax	683.46	642.31	486.00	2,174.18
	b) (Excess)/Short provision of tax relating to earlier year(s)	(1.77)	(38.75)	-	(38.75)
	c) Deferred tax	(70.55)	(86.99)	(49.44)	(287.43)
	Total Tax expense	**611.14**	**516.57**	**436.56**	**1,848.00**
9.	**Profit after tax (7-8)**	**1,788.99**	**1,625.55**	**1,259.54**	**5,485.18**
	Profit for the period attributable to:				
	-Owners of the Company	805.96	687.14	578.50	2,441.29
	-Non-Controlling Interest	983.03	938.41	681.04	3,043.89
10.	**Other Comprehensive Income- Gain/(loss)**				
	a. (i) Items that will not be reclassified to Statement of Profit or Loss	5.57	7.83	(3.75)	(2.15)
	(ii) Income tax relating to items that will not be reclassified to Statement of Profit or Loss	(0.39)	(1.72)	0.95	0.84
	b. (i) Items that will be reclassified to Statement of Profit or Loss	203.37	(48.08)	70.69	16.37
	(ii) Income tax relating to items that will be reclassified to Statement of Profit or Loss	(51.50)	12.09	(17.79)	(4.13)
	Other Comprehensive Income for the period	**157.05**	**(29.88)**	**50.10**	**10.93**
	Other Comprehensive Income for the period attributable to:				
	-Owners of the Company	101.54	(44.32)	42.59	(20.51)
	-Non-Controlling Interest	55.51	14.44	7.51	31.44
11.	**Total Comprehensive Income for the period (9+10)**	**1,946.04**	**1,595.67**	**1,309.64**	**5,496.11**
	Total Comprehensive Income for the period attributable to:				
	-Owners of the Company	907.50	642.82	621.09	2,420.78
	-Non-Controlling Interest	1,038.54	952.85	688.55	3,075.33
12.	**Paid-up equity share capital (Re.1/- per share)**	**18.78**	**18.78**	**18.78**	**18.78**
13.	**Earnings per Share of Re.1/- each (Rs.) (not annualised for interim period)**				
	a) Basic	**42.92**	**36.59**	**30.81**	**130.01**
	b) Diluted	**42.92**	**36.59**	**30.81**	**130.01**

FOR IDENTIFICATION ONLY

CHOLAMANDALAM FINANCIAL HOLDINGS LIMITED Dare House No.234 N.S.C. Bose Road Chennai-600 001

CHOLAMANDALAM FINANCIAL HOLDINGS LIMITED

CIN - L65100TN1949PLC002905

Registered Office : DARE HOUSE, 234, NSC Bose Road, Chennai - 600 001

Notes to the Consolidated Unaudited Financial Results for the quarter ended June 30, 2026

1. The Consolidated financial results of Cholamandalam Financial Holdings Limited ("The Company") for the quarter ended June 30, 2026 has been reviewed by the Audit Committee and approved by the Board of Directors at their meeting held on August 14, 2026. A Limited Review of these financial results have also been carried out by the Statutory Auditors in compliance with Regulation 33 of Securities Exchange Board of India ("SEBI") (Listing Obligations and Disclosure Requirements) Regulations, 2015 as amended.

2. The consolidated financial results of the Company comprising the Company, its Subsidiaries (together 'the Group'), Joint Ventures and Associates, include the results of the following entities:

Name of the entity	Relationship under Indian Accounting Standards
Cholamandalam Investment and Finance Company Limited (CIFCL)	Subsidiary
Cholamandalam Securities Limited	Subsidiary of CIFCL
Cholamandalam Leasing Limited (Formely known as Cholamandalam Home Finance Limited)	Subsidiary of CIFCL
Vishvakarma Payments Private Limited	Associate of CIFCL
Payswiff Technologies Private Limited	Joint Venture of CIFCL
Chola Foundation	Jointly controlled entity (not for profit) of CIFCL
Cholamandalam MS General Insurance Company Limited (CMSGICL)	Subsidiary
Cholamandalam MS Risk Services Limited	Joint Venture

3. Insurance contracts are recognised as per IND AS 104 in line with previous years as CMSGICL has obtained forbearance from IRDAI for implementation of IND AS for the financial year 2026-2027

4. The Government of India has notified New Labour Code effective from November 21, 2025, impact of these have been assessed based on best information available . In the consolidated financial results the revised wage definition has resulted in increase in employee benefits expense by Rs 57.40 crores for the year ended March 2026. The Group continues to monitor the finalisation of Central and State Rules and clarifications from the Government on the New Labour Codes and would provide appropriate accounting effect on the basis of such developments, as and when needed.

5. The Segment Reporting for Consolidated Financial Results is given in Appendix 1.

6. In respect of Consolidated financial results, the figures for the quarter ended March 31, 2026 is the balancing figure between the audited financials in respect of full financial years ended March 31, 2026 and the published year to date figures for the nine months ended December 31, 2025 which were subject to Limited Review.

7. Prior period figures have been regrouped wherever necessary to conform to the current period presentation.

On behalf of the **Board of Directors**

M M Murugappan

Place : Chennai
Date : August 14, 2026

M M Murugappan
Chairman
DIN:00170478

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FOR IDENTIFICATION ONLY R.G.N. PRICE & CO.

CHOLAMANDALAM FINANCIAL HOLDINGS LIMITED Dare House No.234 N.S.C. Bose Road Chennai-600 001

CHOLAMANDALAM FINANCIAL HOLDINGS LIMITED
CIN - L65100TN1949PLC002905
Registered Office : DARE HOUSE, 234, NSC Bose Road, Chennai - 600 001

Appendix 1 - Segment Information in respect of Consolidated Unaudited Financial Results for the quarter ended June 30, 2026

Rs. Crores, unless otherwise stated

	Particulars	Quarter ended			Year ended
		30.06.2026 Unaudited	31.03.2026 Audited (Refer Note 6)	30.06.2025 Unaudited	31.03.2026 Audited
		1	2	3	4
1.	**Segment Revenue**				
	Financing	8,856.29	8,416.76	7,266.80	31,073.15
	Insurance	2,322.21	2,052.06	2,105.34	8,351.78
	Others	4.36	52.38	3.65	89.79
	Total	**11,182.86**	**10,521.20**	**9,375.79**	**39,514.72**
	Less: Inter-Segment revenue	(69.29)	(155.00)	(79.47)	(442.00)
	Net Revenue	**11,113.57**	**10,366.20**	**9,296.32**	**39,072.72**
2.	**Segment Results (Profit before tax)**				
	Financing	2,222.07	2,141.98	1,531.27	6,973.04
	Insurance	172.59	(4.85)	160.66	341.56
	Others	3.51	50.86	2.83	85.90
	Inter segment eliminations	-	(48.48)	-	(74.58)
	Profit Before Share of Profit/(Loss) from Associates & Joint Ventures	**2,398.17**	**2,139.51**	**1,694.76**	**7,325.92**
	Add: Share of Profit/(Loss) from Associates & Joint Ventures (Net)	1.96	2.61	1.34	7.26
	Profit before Tax	**2,400.13**	**2,142.12**	**1,696.10**	**7,333.18**
3.	**Segment Assets**				
	Financing	254,847.97	244,258.27	208,369.73	244,258.27
	Insurance	24,094.37	23,468.13	23,961.59	23,468.13
	Others	168.72	156.11	106.78	156.11
	Other Unallocable assets	1,291.81	1,305.67	1,136.63	1,305.67
	Inter Segment Assets	(826.58)	(855.46)	(819.72)	(855.46)
	Total	**279,576.29**	**268,332.72**	**232,755.01**	**268,332.72**
4.	**Segment Liabilities**				
	Financing	223,967.60	214,989.83	184,633.62	214,989.83
	Insurance	20,558.06	20,313.63	20,646.39	20,313.63
	Others	5.14	4.76	4.61	4.76
	Other Unallocable liabilities	-	-	-	-
	Inter Segment liabilities	(826.58)	(855.46)	(819.72)	(855.46)
	Total	**243,704.22**	**234,452.76**	**204,464.90**	**234,452.76**
5.	**Capital Employed (Segment Assets - Segment Liabilities)**				
	Financing	30,880.37	29,268.44	23,736.11	29,268.44
	Insurance	3,536.31	3,154.50	3,315.20	3,154.50
	Others	163.58	151.35	102.17	151.35
	Unallocable	1,291.81	1,305.67	1,136.63	1,305.67
	Total	**35,872.07**	**33,879.96**	**28,290.11**	**33,879.96**

Notes to segment information:

1. The Group's operating segments are established on the basis of those components of the Group that are evaluated regularly by the 'Chief Operating Decision Maker' as defined in Ind AS 108 -'Operating Segments'

2. Segment information for the previous periods has been restated/regrouped/re-classified wherever necessary, to conform to the current period presentation.

Place : Chennai
Date : August 14, 2026

visit us at www.cholafhl.com

FOR IDENTIFICATION ONLY

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Press Release from Cholamandalam Financial Holdings Limited

CHOLAMANDALAM FINANCIAL HOLDINGS LIMITED (CFHL)

UNAUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED JUNE 30, 2026

CONSOLIDATED PROFIT AFTER TAX (PAT) FOR THE QUARTER ENDED JUNE 30, 2026 - Rs.1,789 Cr

Chennai, August 14, 2026: The Board of Directors of CFHL today approved the unaudited financial results for the quarter ended June 30, 2026.

Consolidated Results

Consolidated total income for the quarter ended June 30,2026 is Rs. 11,214 Cr as against Rs.9,383 Cr in the corresponding quarter of the previous year, registering a growth of 20%.

For the quarter ended June 30, 2026, the Company has achieved consolidated PAT of Rs. 1,789 Cr as against Rs.1,260 Cr in the corresponding quarter of the previous year, registering a growth of 42%.

Cholamandalam Investment & Finance Company Ltd (CIFCL), in which the Company holds about 43.74% stake, disbursed Rs. 29,612 Cr in Q1 FY27 as against Rs. 24,325 Cr in Q1 FY26, registering a growth of 22%.

PAT for the quarter ended June 30, 2026 is Rs.1,654 Cr compared to Rs.1,136 Cr in the corresponding quarter of the previous year, registering a growth of 46%.

Assets under management grew by 23% to Rs. 2,54,392 Cr as at June 30, 2026 as compared to Rs.2,07,663 Cr as at June 30, 2025.

Cholamandalam MS General Insurance Company Ltd., **(CMSGICL)** a subsidiary in general insurance business, in which the Company holds about 60% stake, registered a Gross Written Premium (GWP) of Rs. 2,189 Cr in Q1 FY27 as against Rs. 2,073 Cr in the corresponding period of the previous year, registering a growth of 6%.

For the quarter ended June 30, 2026 CMSGICL achieved a profit of Rs.128 Cr as against profit of Rs.119 Cr in the corresponding quarter of the previous year as at 30 June 2026

CMSGICL has an investment book of Rs.19,172 crores as of June 30, 2026.

Cholamandalam MS Risk Services Ltd., a Joint Venture Company, in which the Company holds 49.5% stake, registered total income of Rs. 24.86 Cr for the quarter ended June 30, 2026 as against Rs.20.44 Cr in the corresponding quarter of the previous year.

PAT for the quarter ended June 30, 2026 is Rs.0.94 Cr as against Rs.1.23 Cr in the corresponding period of the previous year.

Standalone Results

The total income of the company for the quarter ended June 30, 2026 is Rs. 4.36 Cr as against Rs. 3.65 Cr in the corresponding quarter of the previous year.

PAT for the quarter ended June 30, 2026 is Rs.4.38 Cr as against Rs.2.11 Cr in the corresponding quarter of the previous year.

About Murugappa Group

A 125-year-old conglomerate with presence across India and the world, the INR 902 billion (90,178 crore) Murugappa Group has diverse businesses in agriculture, engineering, financial services and more.

The Group has 10 listed companies: Carborundum Universal Limited, CG Power & Industrial Solutions Limited, Cholamandalam Financial Holdings Limited, Cholamandalam Investment & Finance Company Limited, Coromandel International Limited, E.I.D.-Parry (India) Limited, NACL Industries Limited, Shanthi Gears Limited, Tube Investments of India Limited, and Wendt (India) Limited. Other major companies include Cholamandalam MS General Insurance Company Limited and Parry Agro Industries Limited. Brands such as Ajax, Hercules, BSA, Montra, Montra Electric, Mach City, Chola, Chola MS, CG Power, Shanthi Gears, CUMI, Gromor, Paramfos, Parry's are part of the Group's illustrious stable.

Abrasives, technical ceramics, electrominerals, electric vehicles, auto components, fans, transformers, signalling equipment for railways, bicycles, fertilisers, sugar, tea, and several other products make up the Group's business interests.

Guided by the Five lights — integrity, passion, quality, respect, and responsibility — and a culture of professionalism, the Group has a workforce of 94,041 employees.

For more information, see www.murugappa.com