

28 July, 2026

The Secretary	The Secretary
National Stock Exchange of India Limited	BSE Ltd.
Trade World, 4th Floor, Kamala Mills Compound,	1st Floor, P.J. Towers
Senapati Bapat Marg,	Dalal Street, Fort,
Lower Parel,	Mumbai 400 001
Mumbai 400 013	

Dear Sir / Madam,

Sub.: Investor Presentation for the quarter ended 30 June, 2026.

We enclose the investor presentation for the quarter ended 30 June, 2026.

We request you to kindly take the same on record.

Thanking you,

Yours faithfully,
For Cholamandalam Investment and Finance Company Limited

P. Sujatha
Company Secretary

Encl.: As above

Cholamandalam Investment and Finance Company Limited

"Chola Crest", C54-55 & Super B-4, Thiru-Vi-Ka Industrial Estate,
Guindy, Chennai - 600032. Tel.: 044 4090 7172
Toll-Free No.: 1800 102 4565 | Email: customercare@chola.murugappa.com
Website: www.cholamandalam.com | CIN: L65993TN1978PLC007576

Values, Purpose Progress

CORPORATE PRESENTATION
June 2026



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Murugappa Group Overview



Murugappa Group in a Nutshell

	AGRICULTURE		ENGINEERING			FINANCIAL SERVICES		
	 		  			  		
Market Cap(Cr.)	59,263	12,693	22,421	58,766	1,49,977	1,52,740	NA	31,245
Turnover (Cr.)	31,480	38,534	52,063	22,221	12,418	31,073	4,840	39,073
PAT(Cr.)	1,898	1,380	1,678	1,116	1,199	5,233	331	5,485

The Spirit of the Murugappa Group



These **five lights** guide us as we navigate
through professional and personal decisions.



Note: Financial Performance are of FY 25-26. Market data as on 30th Jun 2026. Source: BSE

Chola Finance Corporate Overview



Our journey so far

- Equipment financing &
- VF business
- Started Chola Securities

2006

- JV with DBS bank Singapore commenced Consumer Finance and Loan Against Property (LAP) Business

2009

- Exited Consumer Finance business

2016

- New LEAP LOS Digital platform

2017

- GaadiBazaar dealer platform

2018

- Gen 3 scoring model

2019

- PAT crossed Rs.1000 Cr
- HL platform digitization
- HRMS SaaS solution
- AI/ML based scoring model

2026

- Launched Gold loan business.
- Total AUM crossed ₹2.42 lakh Cr.
- Increased branch and RLH network to 2452.

FY 1979-2010

FY 2010-2015

FY 2016-2020

FY 2021-2025

FY 2026

FY 2027

2011

- Terminated JV with DBS
- Mobile app rollout

2012

- Commenced Tractor Business

2013

- Commenced HL Business

2014

- Commenced CE Business

2015

- GNPA recognition at 150 Days

2021

- LAP platform digitization
- Covid pandemic - registered a growth in assets of 16% and a growth of 44% in PAT

2022

- Launched CSEL, SSBPL & SME business

- ROA back to Pre-COVID levels

- Chola classified as UL category

2024

- Launched a composite QIP issue of equity shares and CCD aggregating to Rs.4,000 Cr.
- Launch of public debt.

2027

- Total AUM crossed ₹2.54 lakh Cr.
- Increased branch and RLH network to 2508.

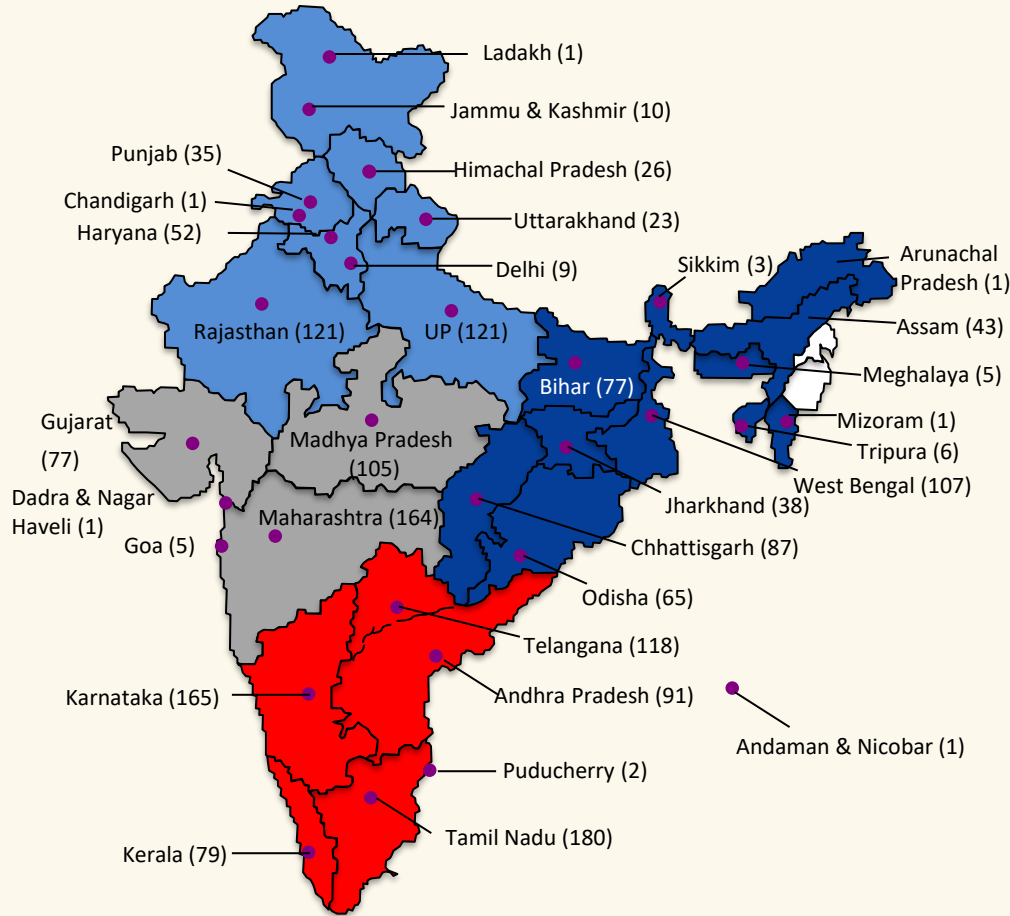
Highlights – Q1 FY27

Particulars	Q1 FY27 vs Q1 FY26
Disbursement	Disbursement grew at 22% to Rs.29,612 Cr as compared to Rs. 24,325 Cr
Business AUM	Rs.2,33,586 Cr, a growth of 22%.
NIM	Improved to 8.2% as compared to 7.8%
PBT	Rs.2,220 Cr, a growth of 45%
PBT – ROTA	Improved to 3.7% as compared to 3.1%
Return on Equity	21.2% as compared to 18.8%
Stage 3 (90DPD)	3.29% in Q1 FY27 as compared to 3.16% of Q1 FY26.
NPA (RBI)	GNPA at 4.50% in Q1 FY27 as against 4.29% of Q1 FY26 and NNPA at 2.95% in Q1 FY27 as against 2.86% of Q1 FY26.
CAR	19.81%. Tier I at 14.81%

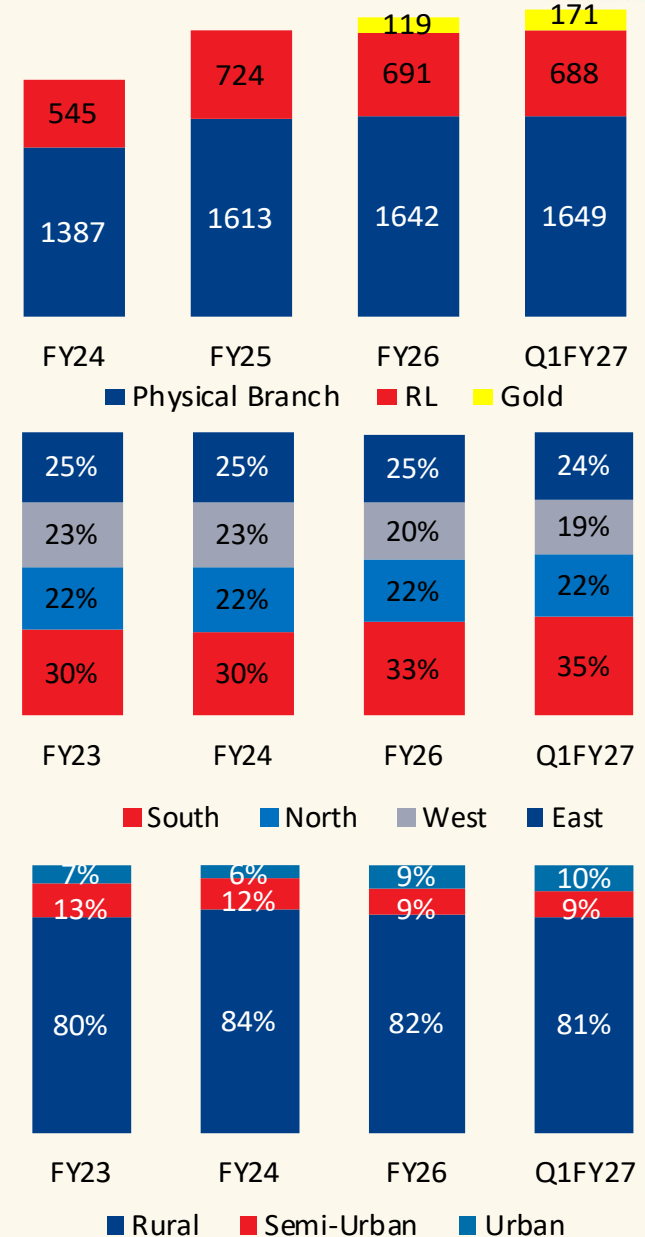
Particulars	VF	LAP	HL	CSEL	SBPL	SME	Gold	Business Enablers	Chola
No of Employees	45567	6959	9069	5504	4297	1118	1504	1864	75882
* No of Branches	1595	815	715	504	414	131	171	NA	1820
No of Customers	3378780	89537	173074	1372275	94708	13586	35944	NA	5157904

*804 LAP, 679 HL, 504 CSEL, 414 SBPL and 131 SME are co-located with VF & 7 locations for Head office Functions and Operations in Tamil Nadu

Strong Geographical Presence



- 1820 branches across 26 states & 7 Union territories: 1595 VF, 815 LAP (804 co-located with VF), 715 HL (679 co-located with VF), 504 CSEL, 414 SBPL, 131 SME (all co-located with VF), 171 Gold & 7 locations for Head office Functions and Operations in Tamil Nadu
- 87% locations are in Tier-III, Tier-IV, Tier V and Tier-VI towns



Note: Figures in brackets represents total no. of branches as on 30th Jun 2026.

Financial Overview



Financial Snapshot —15 Years

₹ Cr

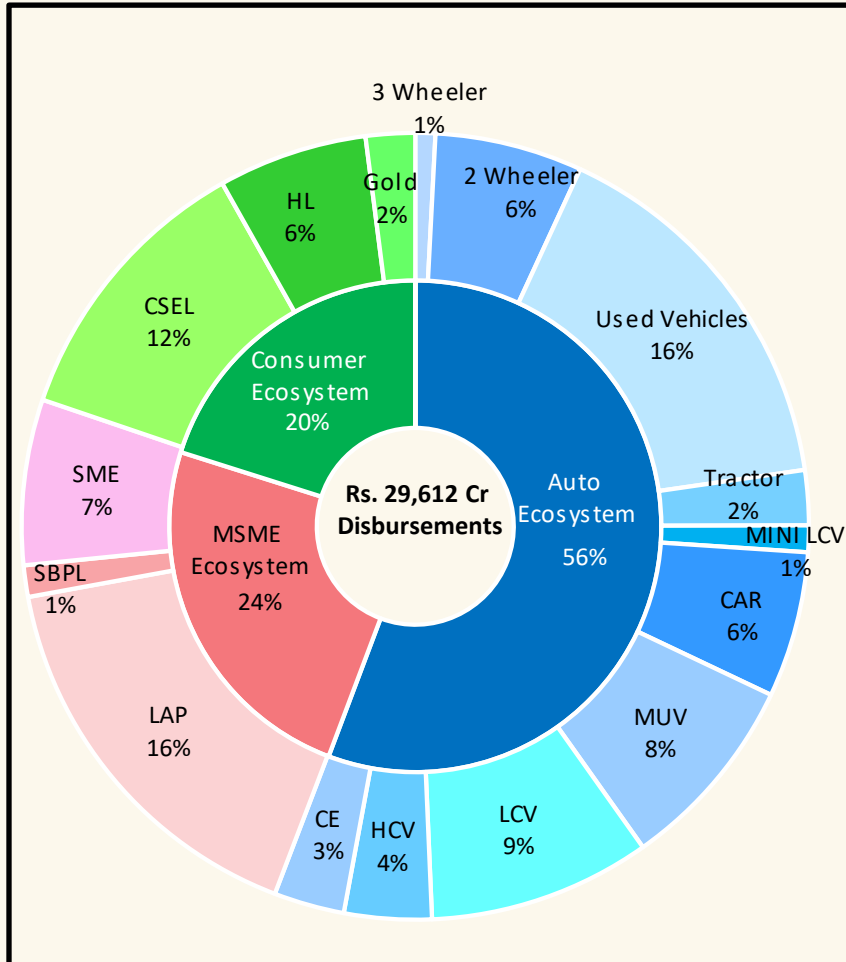
Financials Snapshot	Recovery and Stabilsation									COVID		New Growth				YoY	CAGR (5 years)	CAGR (10 years)	CAGR (15 years)
	FY12	FY13	FY14	FY15	FY16	FY17	FY18	FY19	FY20	FY21	FY22	FY23	FY24	FY25	FY26				
	IGAAP	IGAAP	IGAAP	IGAAP	IGAAP	IGAAP	INDAS	INDAS	INDAS	INDAS	INDAS	INDAS	INDAS	INDAS	INDAS				
Disbursements	8,889	12,118	13,114	12,808	16,380	18,591	25,114	30,451	29,091	26,043	35,490	66,532	88,725	1,00,869	1,11,642	11%	33%	22%	20%
Assets under management	13,846	19,640	24,155	26,191	30,362	35,110	43,629	57,560	66,943	76,518	82,904	1,12,782	1,53,718	1,99,876	2,42,630	21%	31%	24%	23%
Total Income	1,788	2,556	3,263	3,691	4,194	4,660	5,529	6,962	8,468	9,576	10,139	12,978	19,216	25,896	31,006	20%	32%	23%	23%
Gain on Assignment	-	-	-	-	-	-	-	87	247	-	-	-	-	159	439	176%			
Interest expenses	988	1,411	1,771	1,960	2,051	2,231	2,659	3,589	4,592	4,576	4,299	5,749	9,231	12,485	14,374	15%	35%	23%	21%
Net Income	800	1,145	1,492	1,731	2,143	2,429	2,870	3,460	4,123	5,000	5,840	7,229	9,986	13,570	17,071	26%	31%	24%	24%
Operating Expenses	437	570	658	749	845	1,013	1,115	1,270	1,578	1,583	2,069	2,780	4,082	5,339	6,574	23%	34%	23%	21%
Operating Profit Before Loan Losses	363	575	834	982	1,298	1,416	1,754	2,190	2,545	3,416	3,771	4,449	5,904	8,231	10,496	28%	29%	25%	27%
Loan Losses & Provision	73	124	283	325	427	311	353	367	959	1,378	880	850	1,322	2,494	3,536	42%	42%	31%	32%
Profit before tax	290	451	550	657	871	1,105	1,401	1,823	1,586	2,038	2,891	3,600	4,582	5,737	6,961	21%	25%	23%	25%
Profit after tax	173	307	364	435	568	718	918	1,186	1,052	1,515	2,147	2,666	3,423	4,259	5,220	23%	25%	25%	28%
Ratios																			
*Total Income to assets (%)	16.6	16.9	16.8	16.9	17.1	16.5	14.8	14.2	14.6	14.0	13.7	13.8	14.4	14.8	14.8				
Cost of Funds to assets (%)	9.2	9.3	9.1	9.0	8.4	7.9	7.1	7.2	7.7	6.7	5.8	6.1	6.9	7.1	6.8				
Net Income to assets (%)	7.4	7.6	7.7	7.9	8.7	8.6	7.7	7.0	6.9	7.3	7.9	7.7	7.5	7.7	8.0				
Expense to assets (%)	4.1	3.8	3.4	3.4	3.4	3.6	3.0	2.6	2.6	2.3	2.8	3.0	3.1	3.0	3.1				
Losses and provisions (%)	0.7	0.8	1.5	1.5	1.7	1.1	0.9	0.7	1.6	2.0	1.2	0.9	1.0	1.4	1.6				
Return on assets (PBT) (%)	2.7	3.0	2.8	3.0	3.6	3.9	3.7	3.7	2.7	3.0	3.9	3.8	3.4	3.3	3.3				
Return on assets (PAT)	1.6	2.0	1.9	2.0	2.3	2.5	2.5	2.4	1.8	2.2	2.9	2.8	2.6	2.4	2.5				
Cost to Net Income (%)	54.6	49.8	44.1	43.3	39.4	41.7	38.9	36.7	38.3	31.7	35.4	38.5	40.9	39.3	38.5				
Networth - Rs. In Crs (Note 2)	*1417	*1965	2295	*3173	3657	4285	5098	6176	*8172	9560	11708	14296	*19556	23627	30404				
Tier I (%)	11.0	11.1	10.5	13.0	13.3	13.6	13.2	12.6	15.3	15.1	16.5	14.8	15.1	14.4	14.7				
CAR (%)	*18.1	*19.0	17.2	*21.2	19.7	18.6	18.4	17.4	*20.6	19.1	19.6	17.1	*18.5	19.8	19.2				
Return on equity (%)	13.9	18.1	17.1	15.8	16.7	18.1	19.6	20.9	15.2	16.9	20.4	20.6	20.6	19.8	19.7				
EPS (Basic) - In Rs.	2.9	4.6	5.1	6.0	7.5	9.2	11.8	15.2	13.4	18.5	26.2	32.5	41.2	50.7	61.8				
Dividend (%)	25%	35%	35%	35%	45%	55%	65%	65%	85%	100%	100%	100%	100%	100%	100%				
Market Cap - in Rs Crs	2453	3883	4125	8423	11140	15072	22667	22624	12535	45824	58978	62607	97227	127785	115353				
GNPA (%) (Note 3)	0.9	1.0	1.9	3.1	3.5	4.7	3.4	2.7	3.8	4.0	6.8	4.6	3.5	4.0	4.4				
NNPA (%)	0.3	0.2	0.7	2.0	2.1	3.2	2.2	1.7	2.2	2.2	4.7	3.1	2.3	2.6	2.9				
NPA Recognition	6month	6month	6month	5month	4month	3month	3month	3month	3month	3month	3month	3month	3month	3month	3month				
Branch Network & RLH - in Nos	375	518	574	534	534	703	873	900	1091	1137	1145	1707	1932	2337	2452				

*Note:

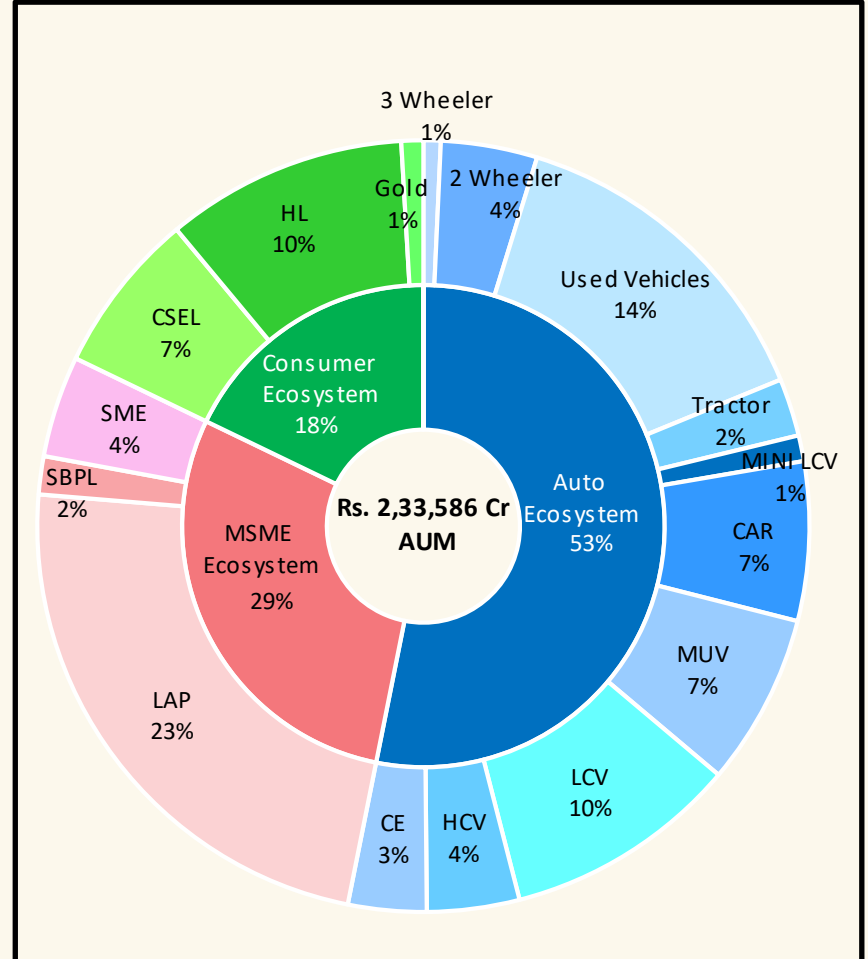
- Capital Infusion in years where star marked
- Spurt in GNPA in FY20 and FY21 was due to Covid and in FY22 was due to new RBI norms on NPA
- Total Income to assets ratio includes gain on assignment

Well diversified product segments

Disbursements (%) - Product wise

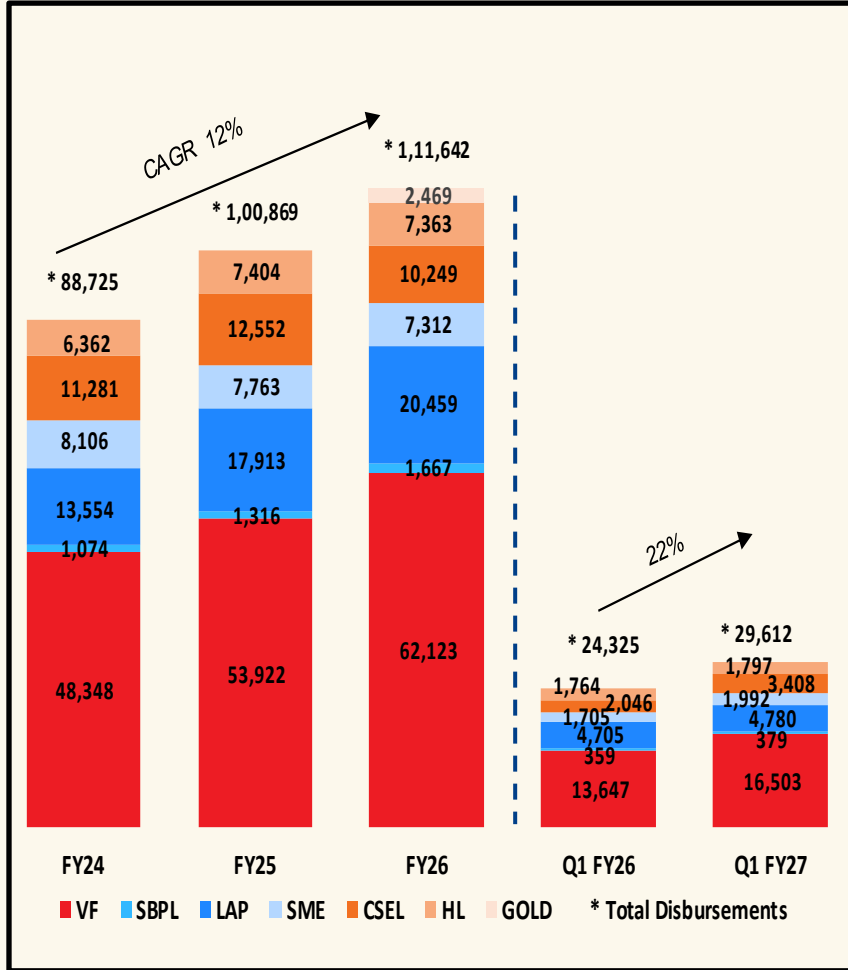


Portfolio (%) - Product wise

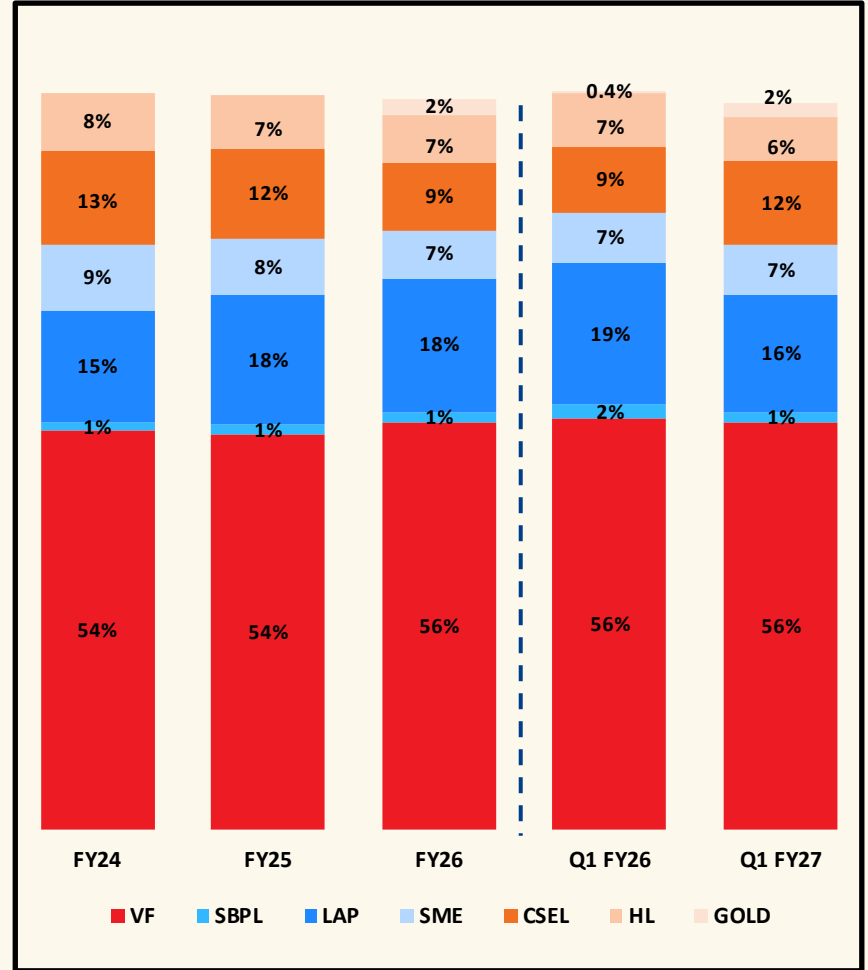


Disbursements

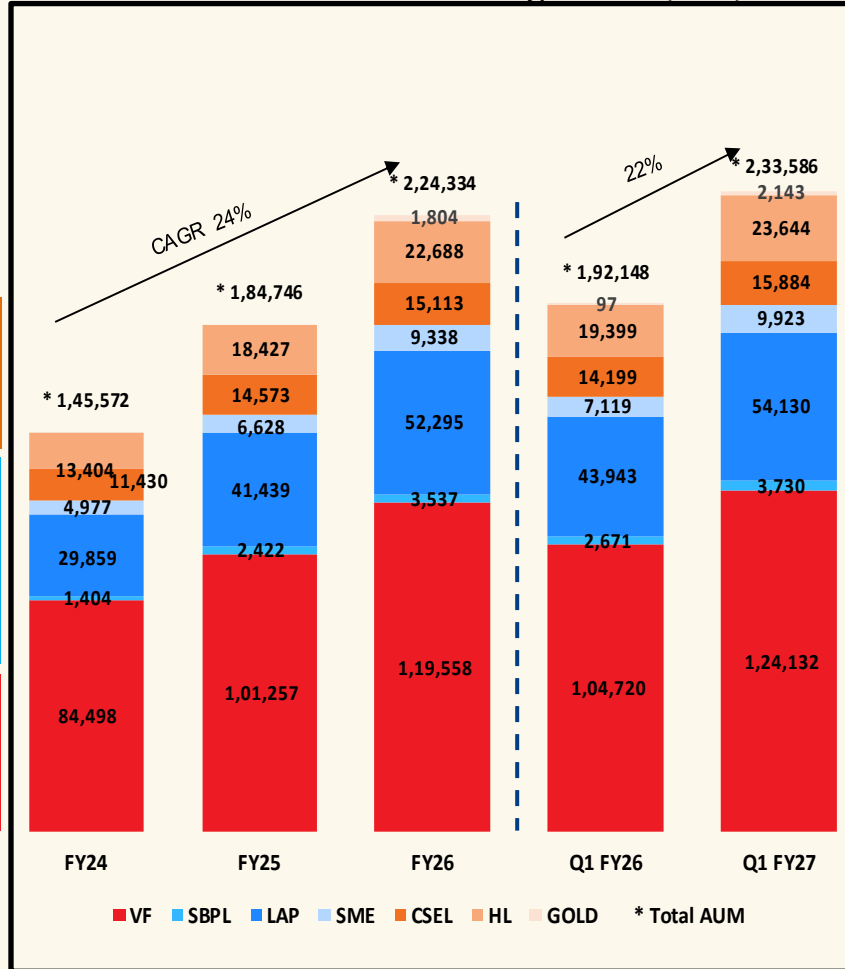
Disbursements (₹Cr)



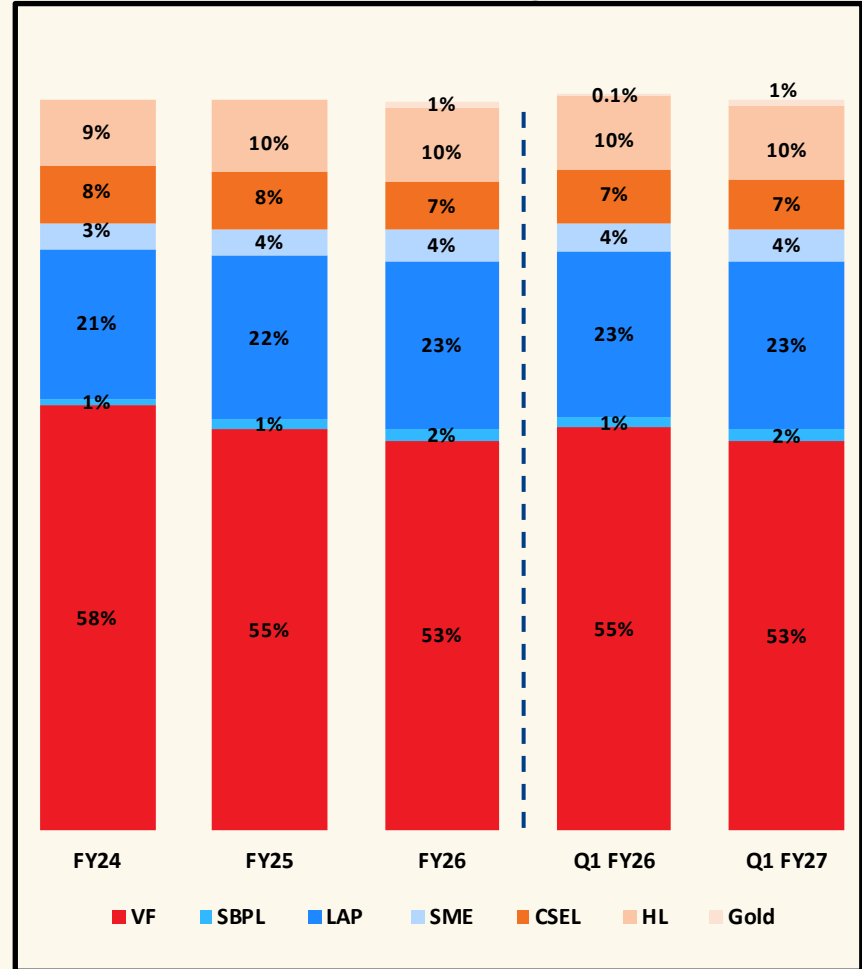
Disbursements (%)



Business - Assets under Management (₹Cr)

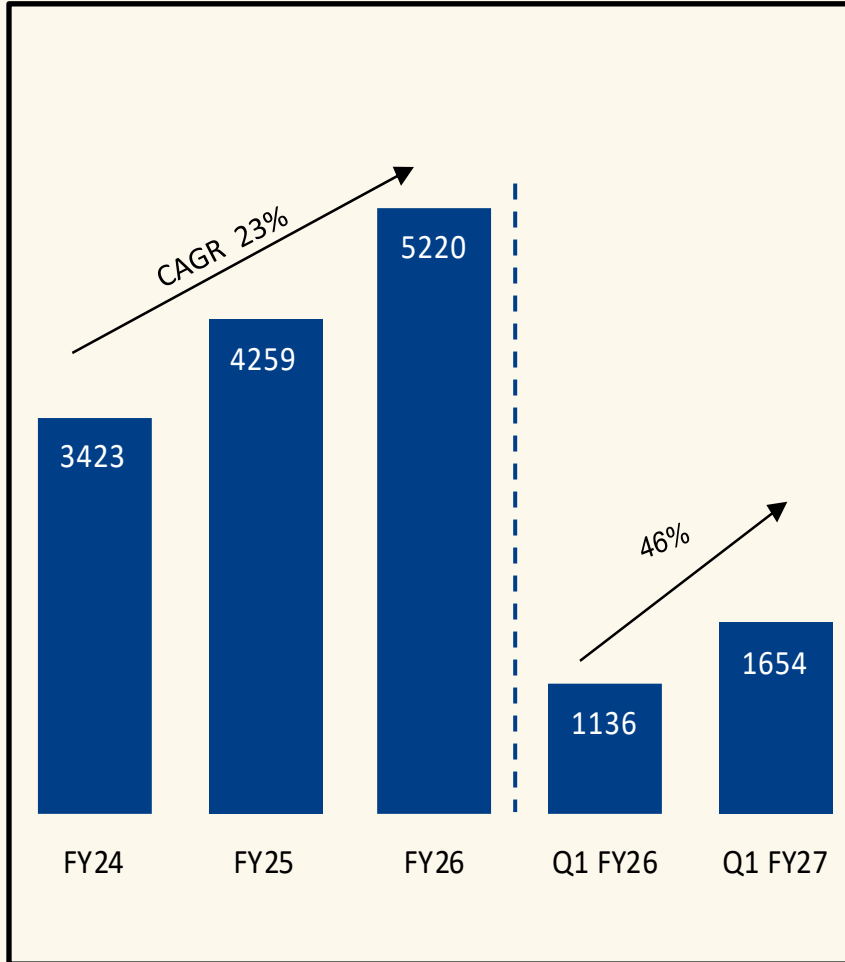


Business - Assets under Management (%)

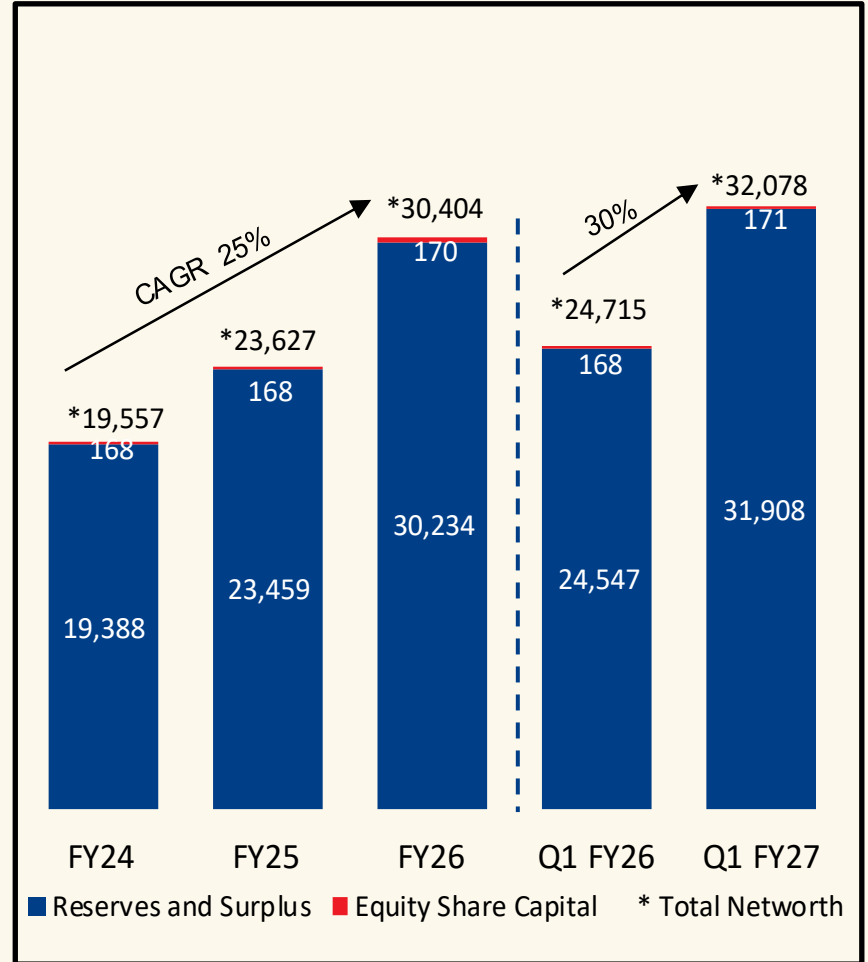


Profitability and Net worth

Profit after tax (₹Cr)



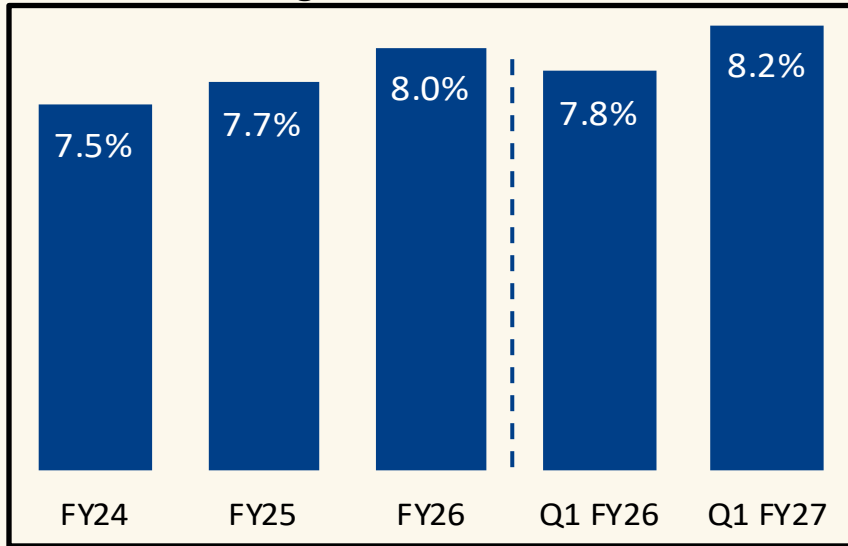
Networth (₹Cr)



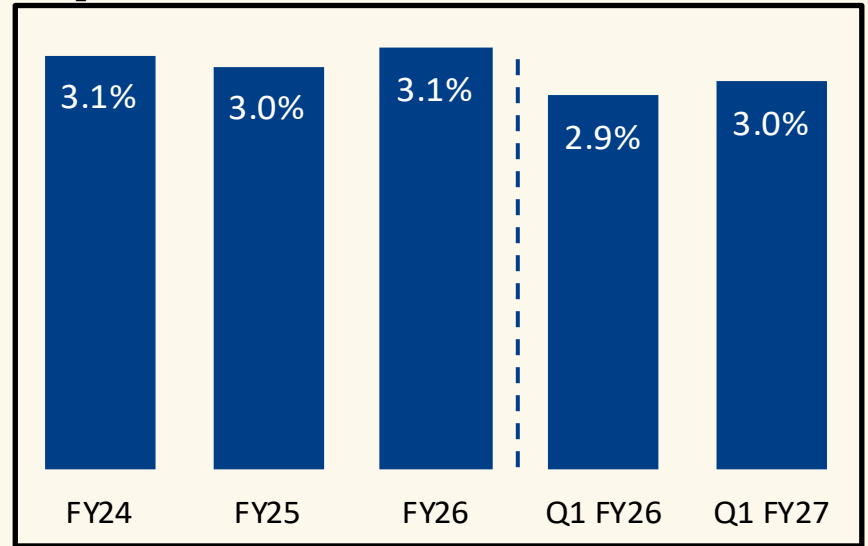
Note: FY26 and Q1FY27 net worth includes Rs.1370 Crs of CCD conversion.

Asset Ratios

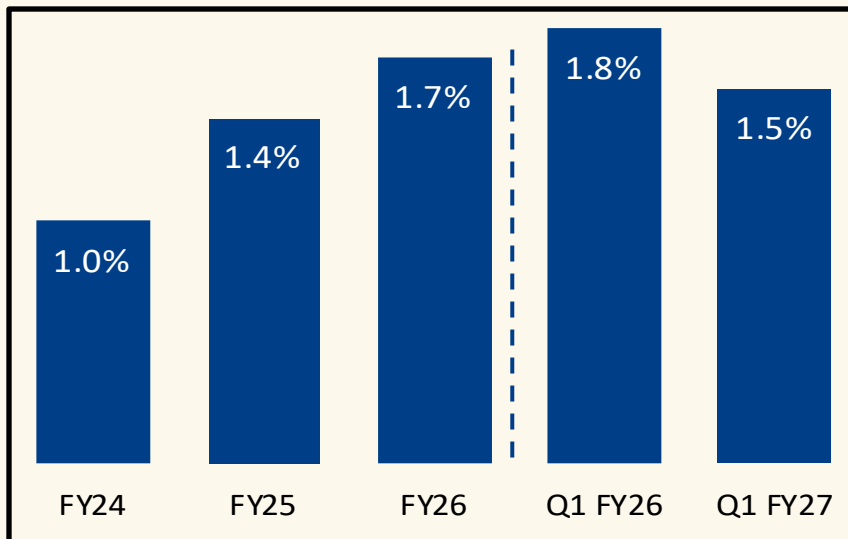
Net Income Margin (%)



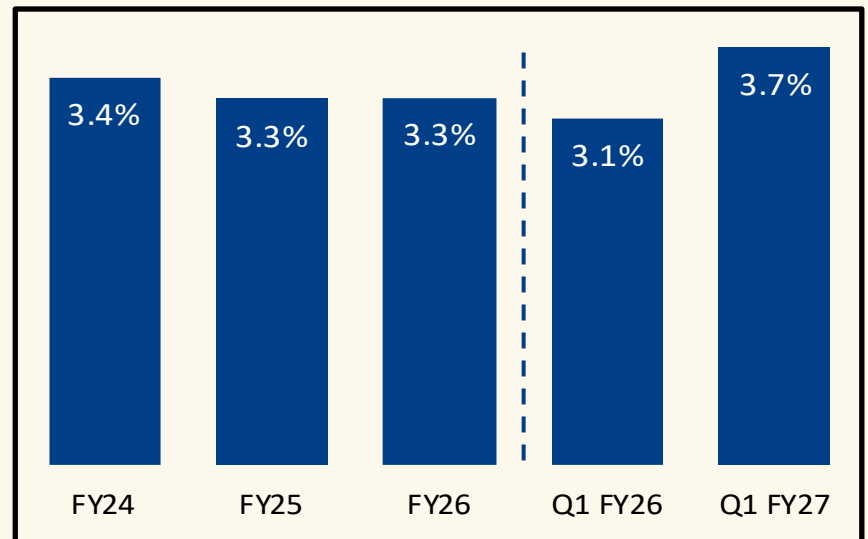
Expenses Ratio (%)



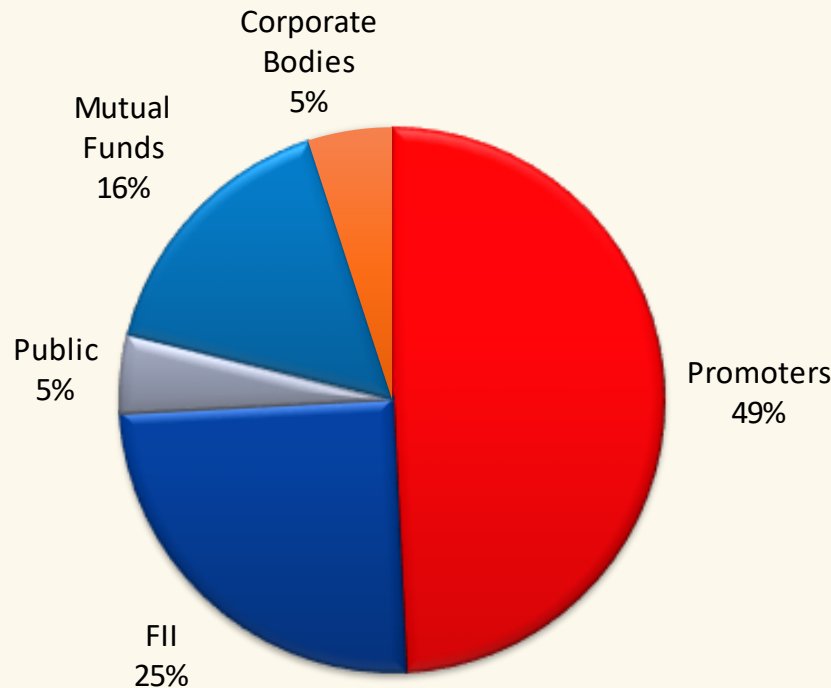
Loan Losses & Provisions (%)



ROA - PBT (%)



Shareholding Pattern



- Promoters' share holding of 49.22% includes
 - Cholamandalam Financial Holdings Limited – 43.74%,
 - Ambadi Investments Limited – 3.96%
 - Others – 1.53%

Institutional Holders (More than 1%)

Top Domestic Institutional Holding

- Axis Mutual Fund
- SBI Mutual Fund
- Kotak Mutual Fund
- ICICI Prudential Mutual Fund
- HDFC Mutual Fund
- Invesco Mutual Fund
- DSP Mutual Fund

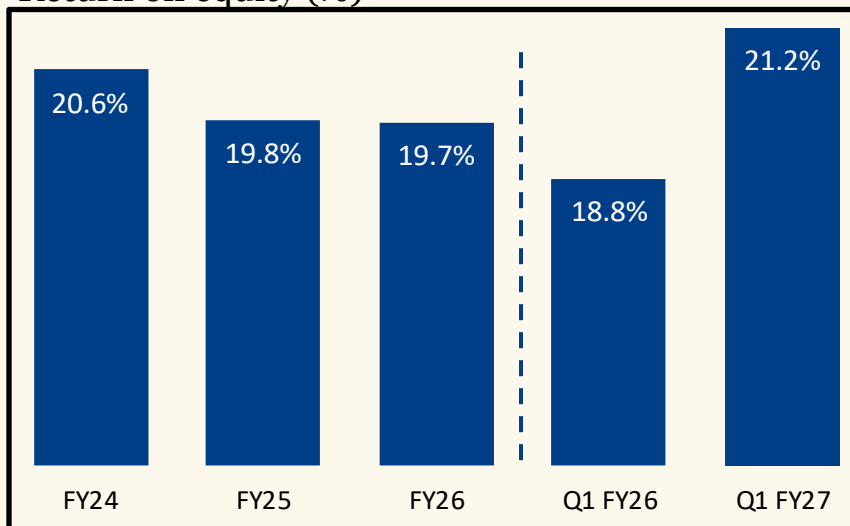
Top Foreign Institutional Holding

- Capital Group
- Vanguard
- Blackrock
- Fidelity
- JP Morgan
- Norges Bank Investment Management

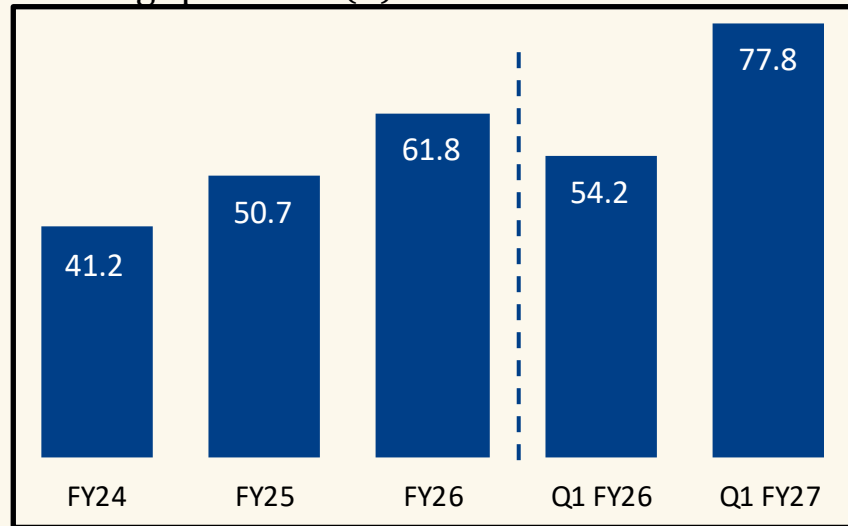
Note: As on 30th Jun 2026

Shareholders' Returns Ratios

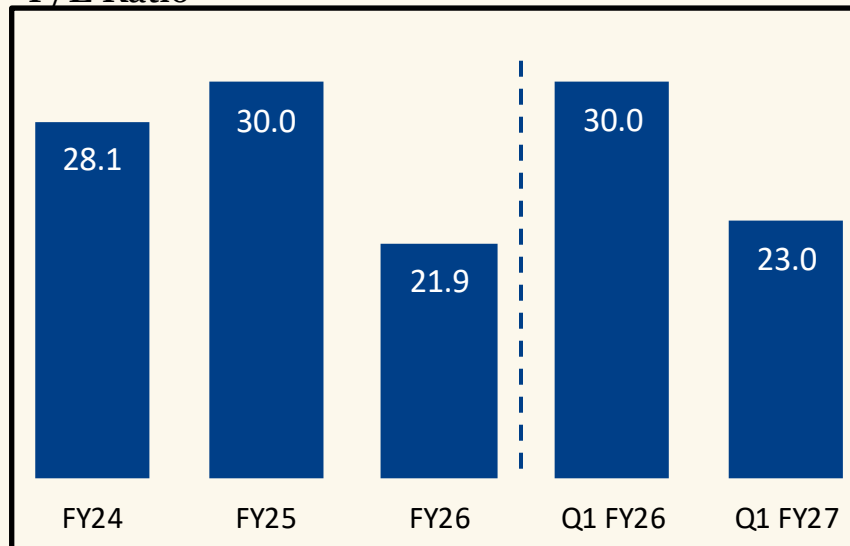
Return on equity (%)



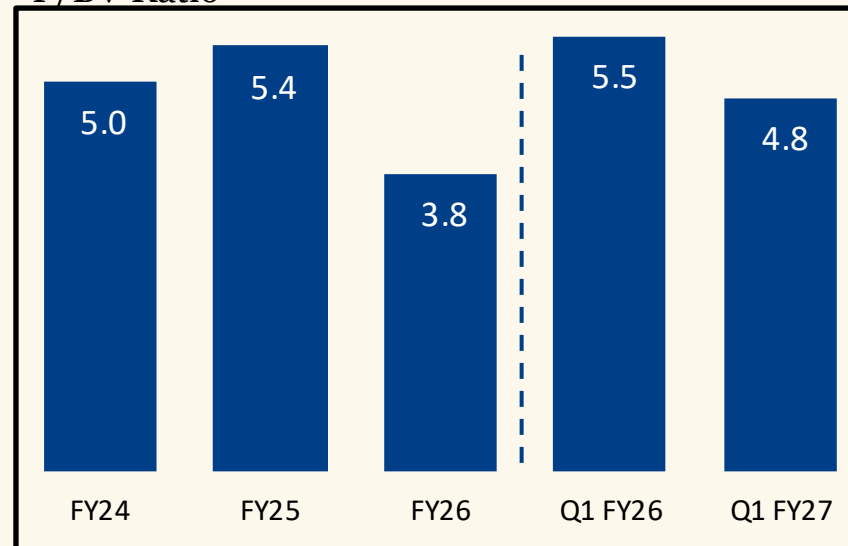
Earnings per share (₹)



P/E Ratio



P/BV Ratio



Profit and Loss Statement (As per IND AS)

₹ Cr

Particulars	Q1 FY26	Q1 FY27	Growth % Q1-o-Q1	FY26
Disbursements	24,325	29,612	22%	1,11,642
Asset Under Management	2,07,663	2,54,392	23%	2,42,630
Income	7,331	8,933	22%	31,445
Finance Charges	3,466	4,003	15%	14,374
Net Income	3,865	4,930	28%	17,071
Expenses	1,453	1,787	23%	6,574
Net Credit Losses	882	922	5%	3,536
PBT	1,530	2,220	45%	6,961
Taxes	394	567	44%	1,741
PAT	1,136	1,654	46%	5,220
Asset Ratios				
Income	14.8%	14.9%		14.8%
Cost of Funds	7.0%	6.7%		6.8%
Net Income Margin	7.8%	8.2%		8.0%
Expense	2.9%	3.0%		3.1%
Losses & Provisions	1.8%	1.5%		1.7%
ROA-PBT	3.1%	3.7%		3.3%
ROA-PAT	2.3%	2.8%		2.5%
Gross - Stage 3	6,040	7,565		6,767
ECL Provisions - Stage 3	2,640	3,459		3,200
Coverage Ratio - Stage 3	43.7%	45.7%		47.3%
Cost to Net Income	37.6%	36.3%		38.5%

Balance Sheet (As per IND AS)

₹ Cr

Particulars	Jun25	Mar26	Jun26
ASSETS			
Financial Assets	2,06,081	2,41,854	2,52,241
Cash and Bank balance	10,779	14,611	15,150
Derivative financial instruments	318	1,701	1,604
Receivables	374	492	808
* Loans	1,87,642	2,17,571	2,25,548
Investments	6,474	6,638	8,213
Other Financial Assets	495	840	919
Non- Financial Assets	3,024	3,216	3,407
Current tax assets (Net)	-	29	-
Deferred tax assets (Net)	1,020	1,158	1,251
Property, Plant and Equipment	1,833	1,852	1,986
Intangible assets	32	43	41
Other Non-Financial Assets	139	133	129
TOTAL	2,09,105	2,45,070	2,55,648
EQUITY AND LIABILITIES			
Financial Liabilities	1,84,030	2,14,305	2,22,929
Derivative financial instruments	323	86	116
Trade Payables - Others	68	117	74
Other Payables - Others	1,502	2,225	1,396
Borrowings	1,81,304	2,10,867	2,20,247
Other Financial Liabilities	833	1,009	1,096
Non-Financial Liabilities	360	361	641
Shareholder's fund	24,715	30,404	32,078
TOTAL	2,09,105	2,45,070	2,55,648

Note: *Net off provisions.

Stagewise Assets & Provision Summary

₹ Cr

Particulars	Mar-26	Jun-26	Mar-26	Jun-26
	INR Cr	INR Cr	% to GA	% to GA
Gross Assets	2,21,942	2,30,249	100.0%	100.0%
Stage 1	2,09,689	2,16,420	94.48%	93.99%
Stage 2 (A)	5,486	6,263	2.47%	2.72%
Stage 3 (B)	6,767	7,565	3.05%	3.29%
(A) + (B)	12,252	13,828	5.52%	6.01%
Provision	4,370	4,701	1.97%	2.04%
Stage 1	727	747	0.35%	0.35%
Stage 2 (A)	444	494	8.09%	7.89%
Stage 3 (B)	3,200	3,459	47.29%	45.73%
(A) + (B)	3,643	3,954	29.74%	28.59%
Net Assets	2,17,571	2,25,548	98.03%	97.96%
Stage 1	2,08,962	2,15,673	94.15%	93.67%
Stage 2 (A)	5,042	5,769	2.27%	2.51%
Stage 3 (B)	3,567	4,106	1.61%	1.78%
(A) + (B)	8,609	9,875	3.88%	4.29%

Stagewise ECL Summary – Jun26

Particulars		Asset	ECL Model	Total Provn	NNPA	Asset	Total Provn	NNPA
		Rs in Cr				%		
Stage 1A	(A)	2,15,899	730	730	2,15,169	93.77%	0.34%	93.45%
Stage 1B ~	(B)	521	18	18	503	0.23%	3.45%	0.22%
Total Stage 1	(C)	2,16,420	747	747	2,15,672	93.99%	0.35%	93.67%
Stage 2A	(D)	3,995	297	297	3,698	1.74%	7.43%	1.61%
Stage 2B ~	(E)	2,268	197	197	2,071	0.99%	8.70%	0.90%
Total Stage 2	(F)	6,263	494	494	5,769	2.72%	7.89%	2.51%
Total Stage 3	(G)	7,565	3,259	3,459	4,106	3.29%	45.73%	1.78%
Total	(C + F + G)	2,30,248	4,501	4,701	2,25,547	100.00%	2.04%	97.96%
NPA as per RBI (incl Sec)	(B + E + G)	10,354	3,475	3,675	6,679	4.50%	35.49%	2.90%
NNPA% - RBI: Net NPA /(Asset - provisions for GNPA)								2.95%

Note: ~ cases which has been in 90+dpd
 Management overlay of Rs.200 Cr created in Q4F Y26 is retained.

Particulars	IRAC	IND-AS	Difference
Stage 1 & 2	693	1,242	548
Stage 3	2,621	3,650	1,029
Total	3,315	4,892	1,577

Stage 3 Assets Product-wise

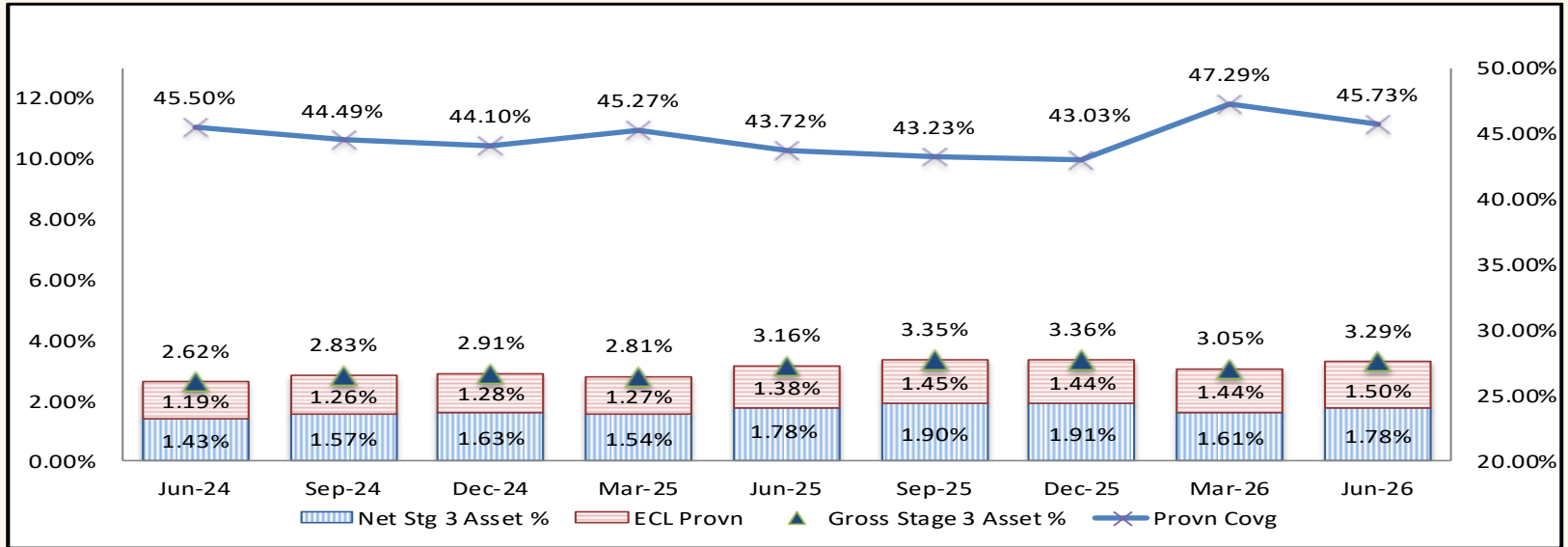
₹ Cr

Asset Class	Closing Asset	Gross Stage 3	Stage 3 Asset %	ECL Provision	Provision Coverage	Net Stage 3	Net Stage 3%
Jun26	2,30,249	7,565	3.29%	3,459	45.73%	4,106	1.78%
VF	1,27,396	5,155	4.05%	2,500	48.49%	2,655	2.08%
LAP	46,977	1,210	2.58%	457	37.72%	754	1.60%
HL	23,621	366	1.55%	130	35.38%	237	1.00%
CSEL	16,159	265	1.64%	160	60.46%	105	0.65%
SME	10,121	388	3.83%	146	37.65%	242	2.39%
SBPL	3,818	180	4.70%	66	36.79%	114	2.97%
Gold	2,157	2	0.08%	2	100.00%	(0)	0.00%
Mar26	2,21,942	6,767	3.05%	3,200	47.29%	3,567	1.61%
VF	1,22,592	4,707	3.84%	2,315	49.19%	2,391	1.95%
LAP	46,392	1,039	2.24%	425	40.88%	614	1.32%
HL	22,627	301	1.33%	109	36.31%	192	0.85%
CSEL	15,400	287	1.86%	176	61.36%	111	0.72%
SME	9,511	306	3.22%	126	41.27%	180	1.89%
SBPL	3,606	127	3.53%	48	37.59%	79	2.20%
Gold	1,813	0.4	0.02%	0.4	100.00%	0	0.00%

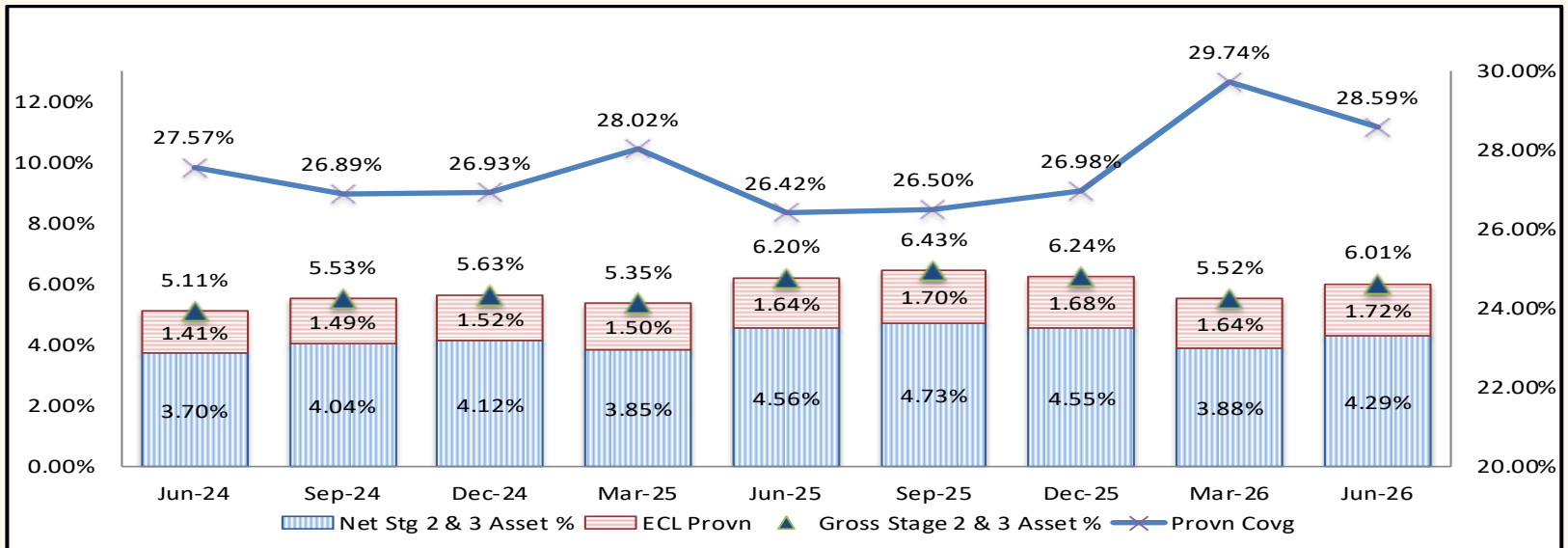
As per revised RBI norms GNPA% & NNPA% as of Jun26 is at 4.50% and 2.95%, respectively.

Chola – Assets Trend

Stage 3



Stage 2 & 3



As per revised RBI norms GNPA% & NNPA% as of Jun26 is at 4.50% and 2.95%, respectively.

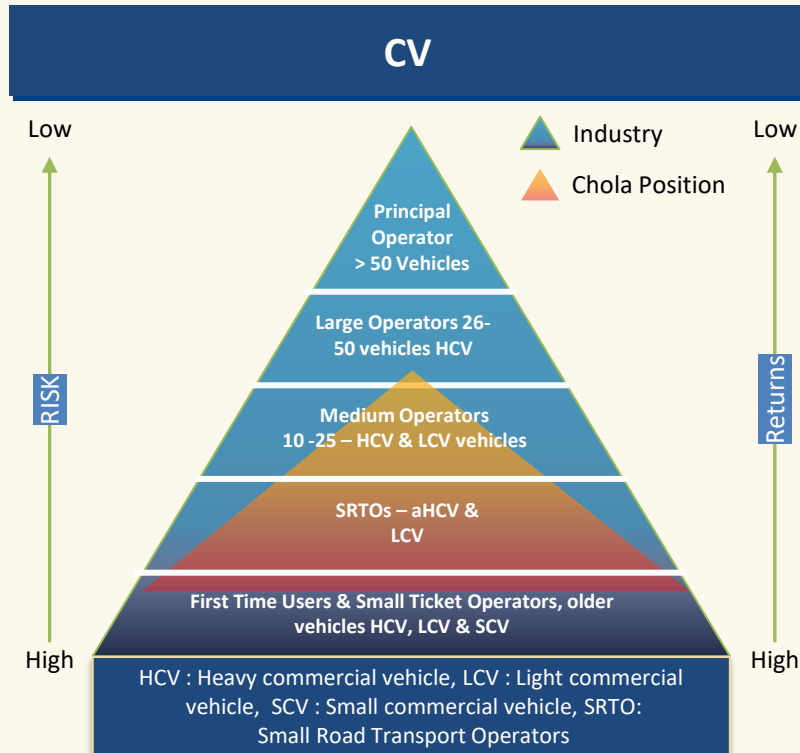
Business Overview



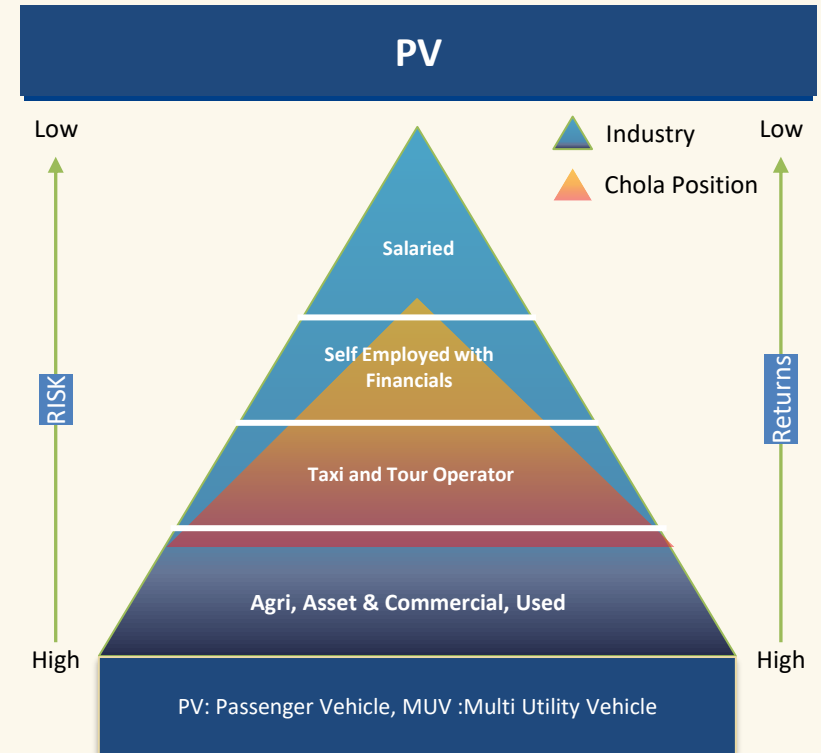
AUTO ECOSYSTEM - VF



Ecosystem Play in the AUTO Sector

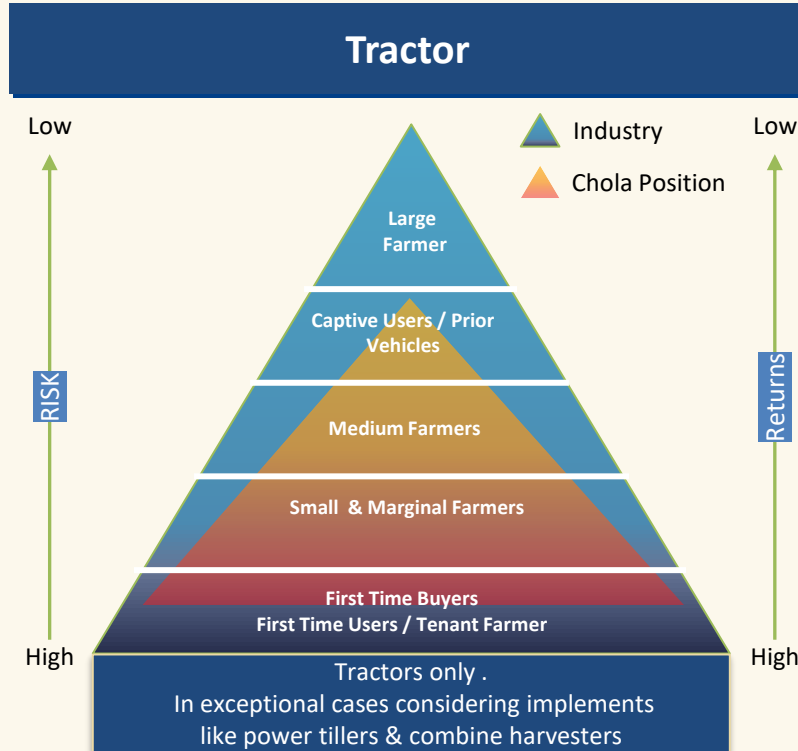


- Chola positioning-
 - Middle of the pyramid through New CVs, Used CVs
 - Top of the Bottom of the pyramid through SCV & older CVs Shubh

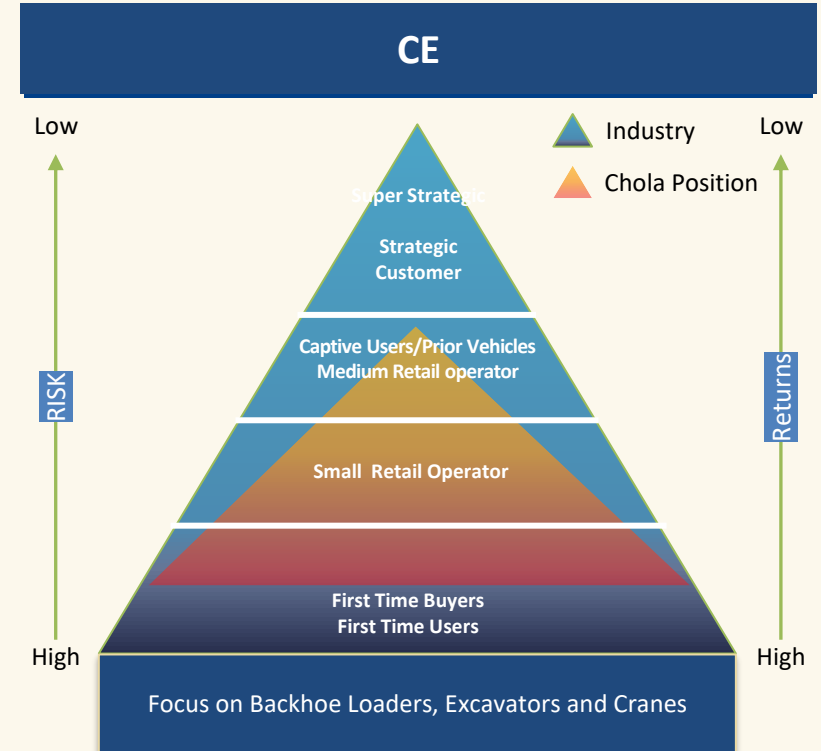


- Chola positioning-
 - Middle of the pyramid is into Agri, Asset & Commercial

Ecosystem Play in the AUTO Sector



- Application -
 - Agri usage
 - Commercial usage
 - Agri and Commercial usage
- New & Used



- Application –
 - Captive
 - Hiring
- New & Used

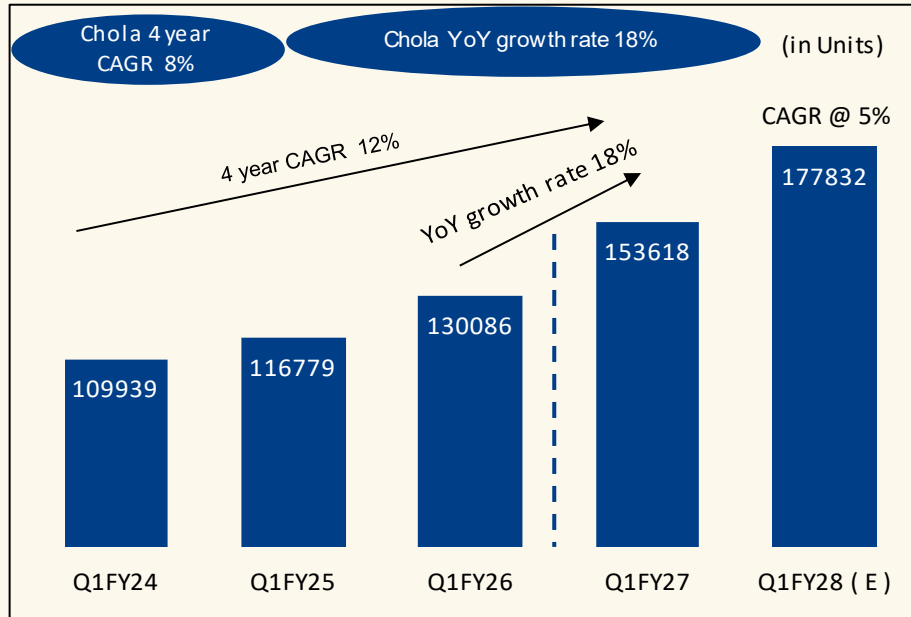
- The Heavy Commercial Vehicle (HCV) segment witnessed 13% growth in Q1 FY'27, recording its highest ever Q1 sales. The segment is supported by healthy freight activity, sustained infrastructure spending and continued replacement demand.
- The Light Commercial Vehicle (LCV) segment delivered a growth of 18% in Q1 FY'27, registering its highest ever Q1 sale, aided by growth in e-commerce, last-mile connectivity and replacement demand.
- The Small commercial vehicle (SCV) segment delivered a growth of 31% in Q1 FY'27. Similar trends are expected in the coming months.
- The Passenger Vehicle (Car & MUV) segment witnessed 26% growth in Q1 FY'27, registering its best ever Q1 performance, driven by new model launches and sustained impact of revised GST rates.
- The Two-wheeler industry recorded a growth of 20% in Q1 FY'27, driven by improved affordability, healthy rural demand and replacement purchases. There is expectation of a positive festive season in the coming quarters.

- The used vehicle market continues to remain resilient, supported by increasing finance penetration, improved vehicle availability and transition of the industry towards organized players.
- The Construction Equipment segment witnessed a growth of 9% in Q1 FY'27, supported by ongoing infrastructure development, government capital expenditure, and strong activity in the roads, mining, and construction sector. Steady growth is expected in the coming quarters.
- The tractor industry delivered a growth of 19% in Q1 FY'27, recording the highest ever quarterly sales in recent years, primarily driven by positive rural sentiments and steady farm cash flows. Growth is expected to continue in the coming quarters subject to normal rainfall and increased farm support by the government.

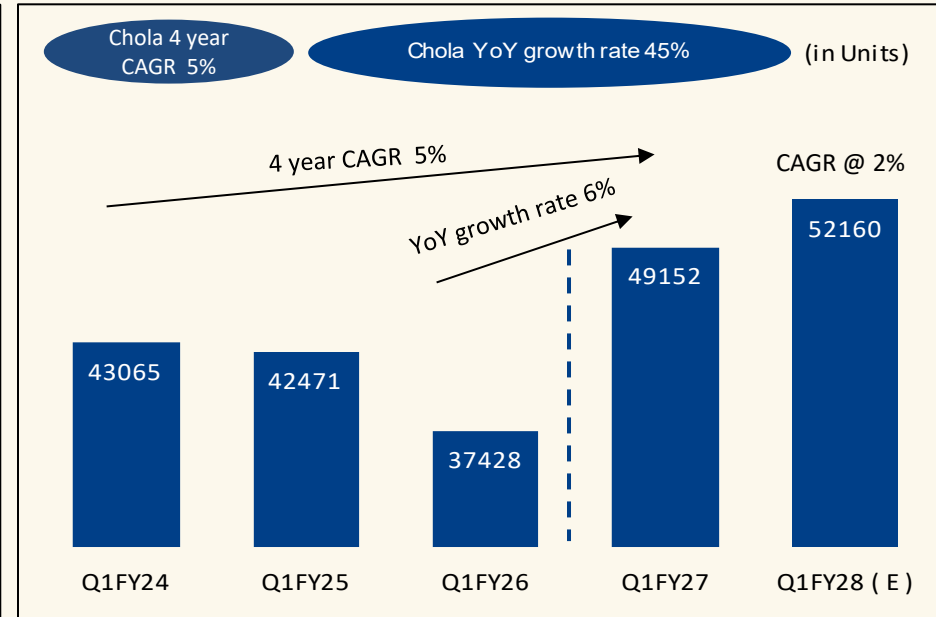
Cholas Position:

Growth is expected to broadly mirror industry trends, supported by underlying economic activity and end-use demand across key customer segments. We will continue to pursue calibrated portfolio expansion by focusing on customer cash flow fundamentals and financing productive assets, while adhering to a prudent risk framework and robust credit assessment standards. Our strategy remains centred on building a high-quality asset portfolio, delivering sustainable and profitable growth, strengthening our market presence, and enhancing operational efficiency through strong collection performance and disciplined portfolio management.

Trend in Domestic LCV Sales

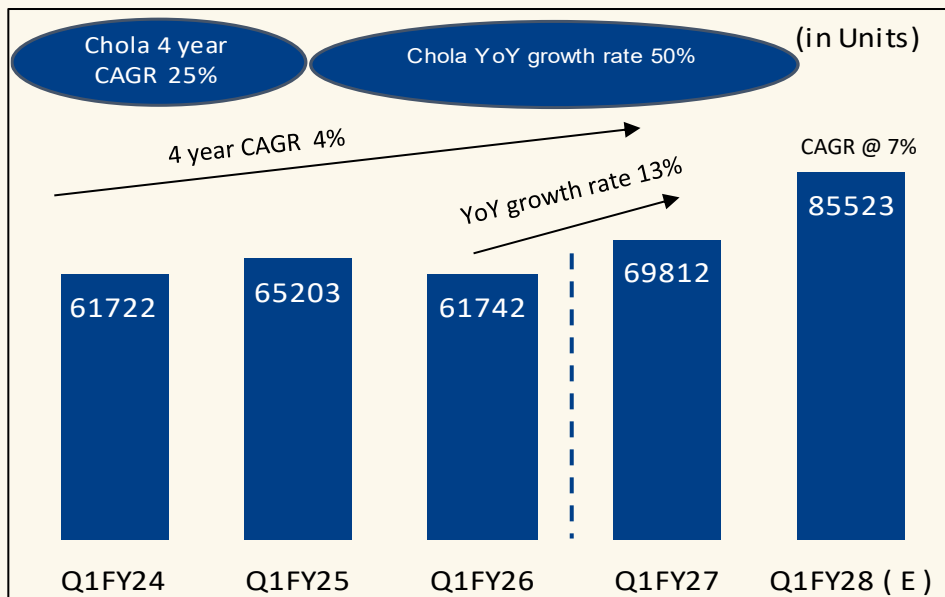


Trend in Domestic SCV Sales



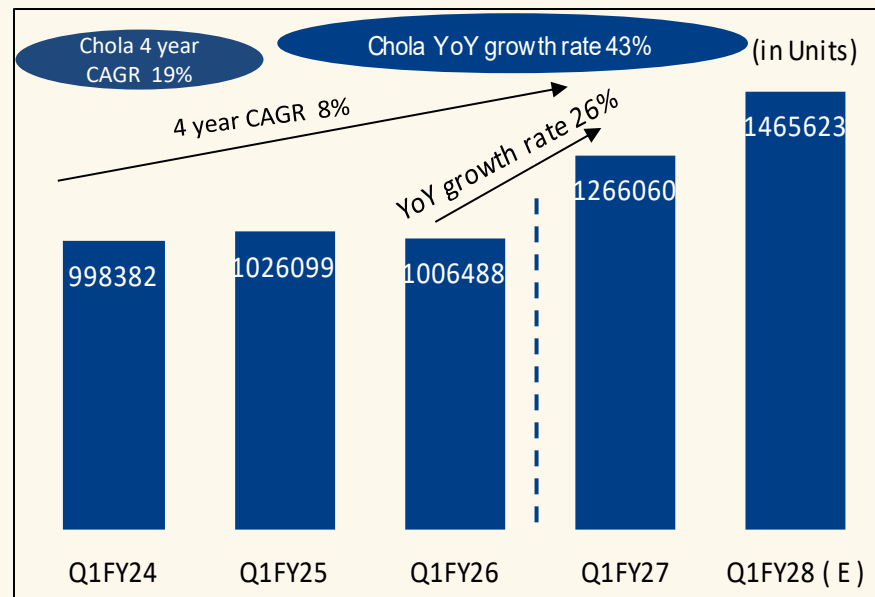
- Growth driven by replacement demand, last-mile needs, and supportive macro environment.
- Strong traction from consumption-led and e-commerce sectors.
- Pickups to gain share over time due to higher versatility.
- Demand supported by urbanization, school and corporate needs, and higher inter-city travel.

Trend in Domestic HCV Sales



- Growth aided by industrial recovery, steady agri-output, and infrastructure push.
- Construction and mining activity to further boost demand.

Trend in Domestic Car & MUV Sales

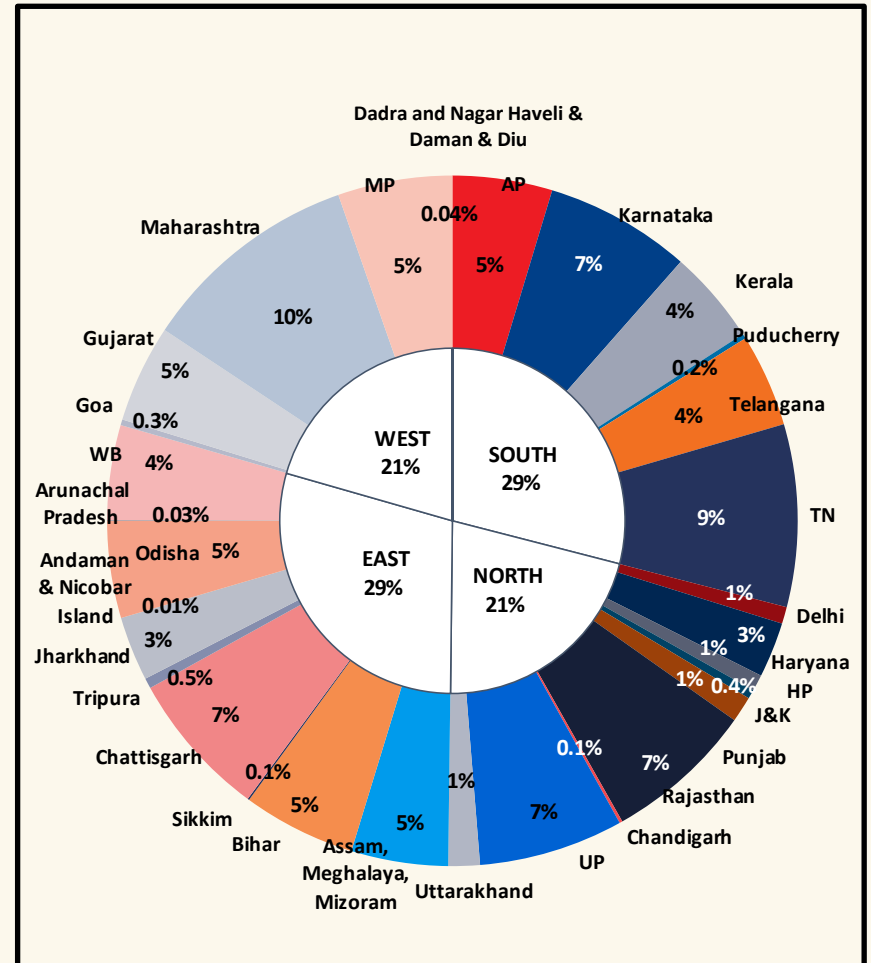
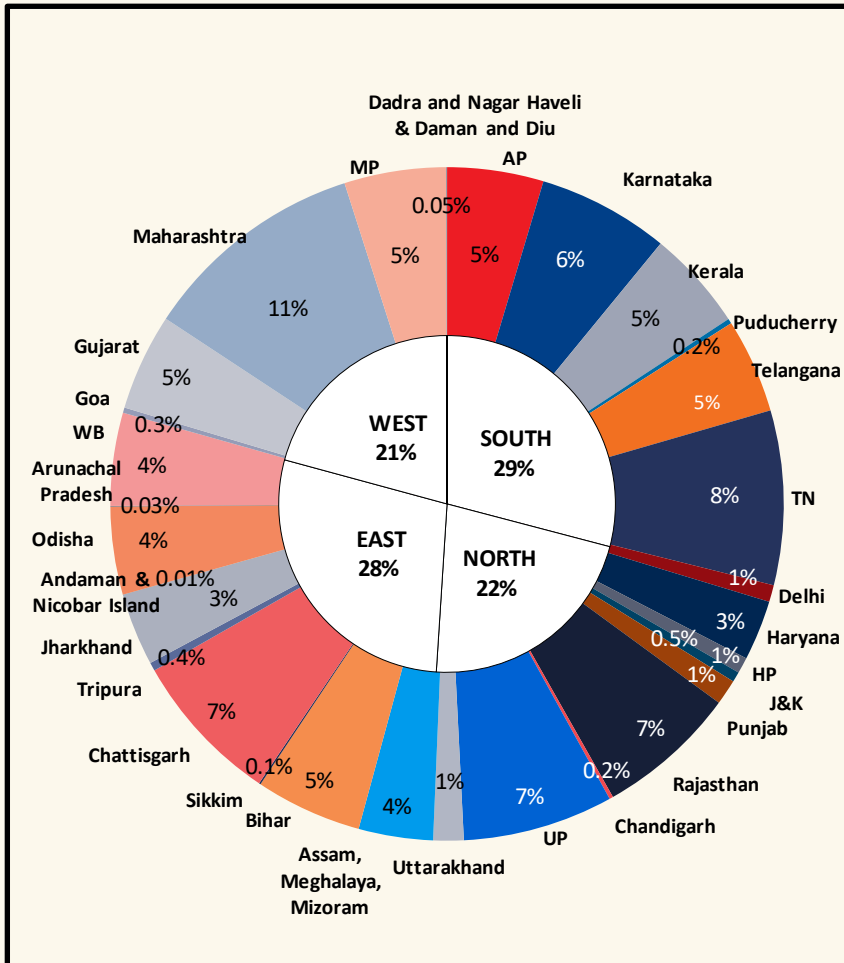


- Rising incomes and new model launch to sustain demand.
- Rural and Tier III–IV markets to support stable growth.

Diversified across geography

Disbursements - State wise

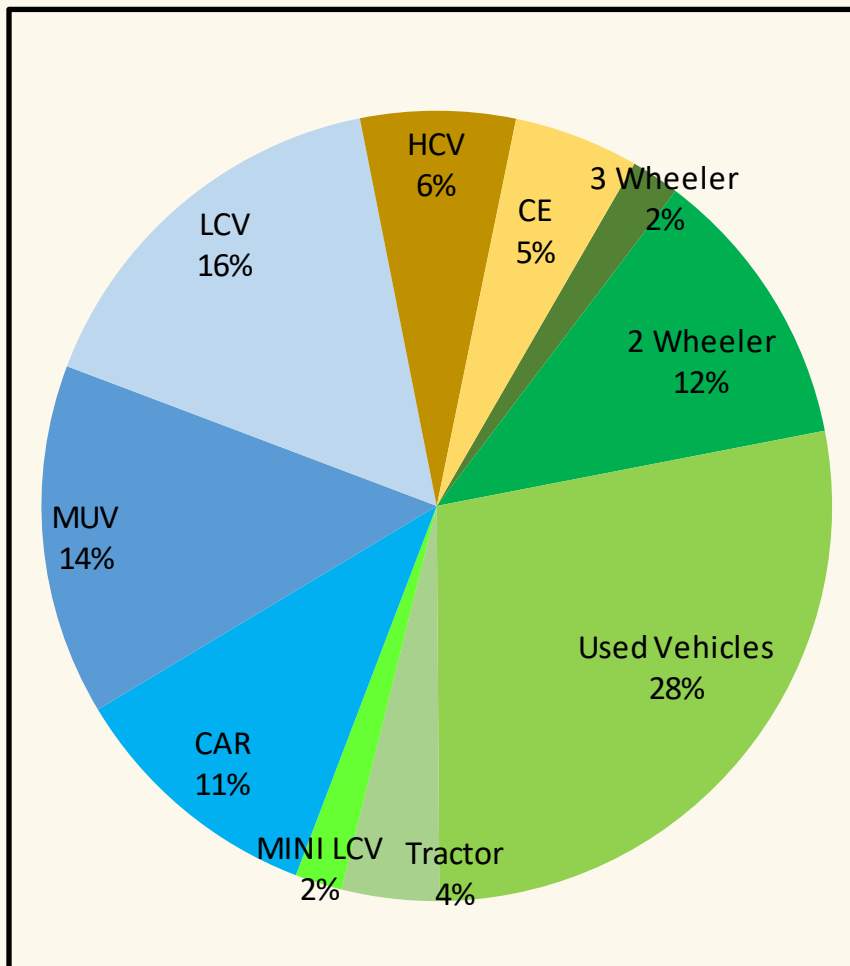
Portfolio - State wise



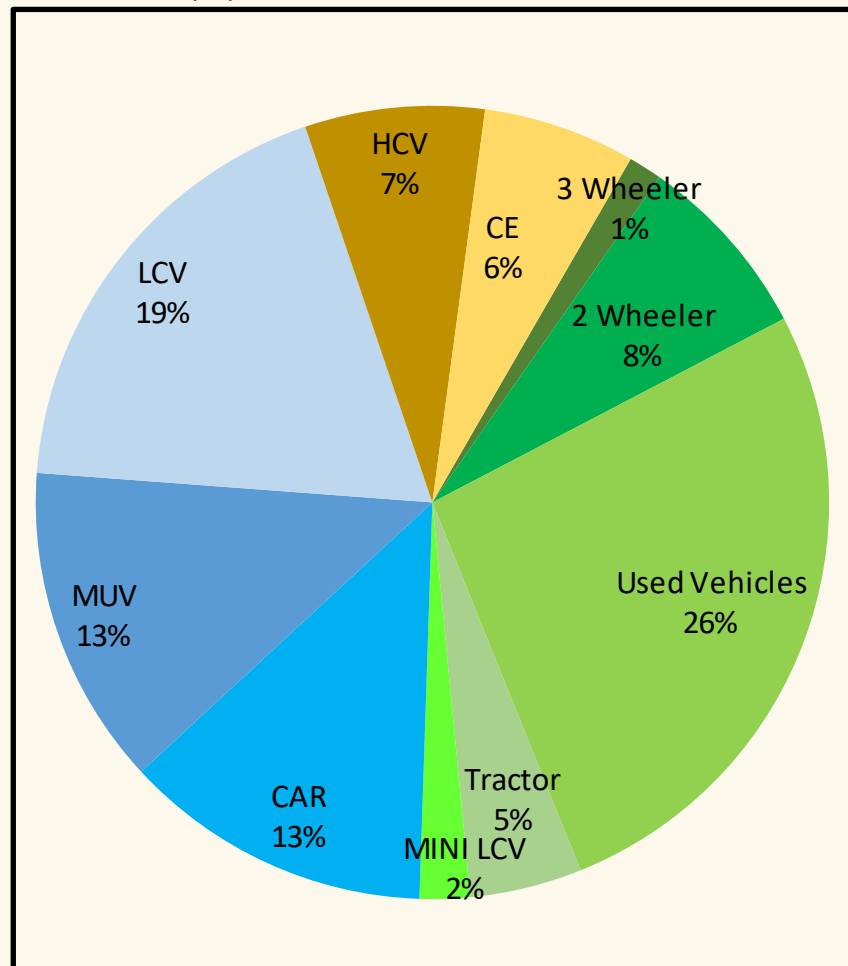
Vehicle Finance - Disbursement/Portfolio Mix – Q1 FY27

Diversified product segments

Disbursements (%) - Product wise

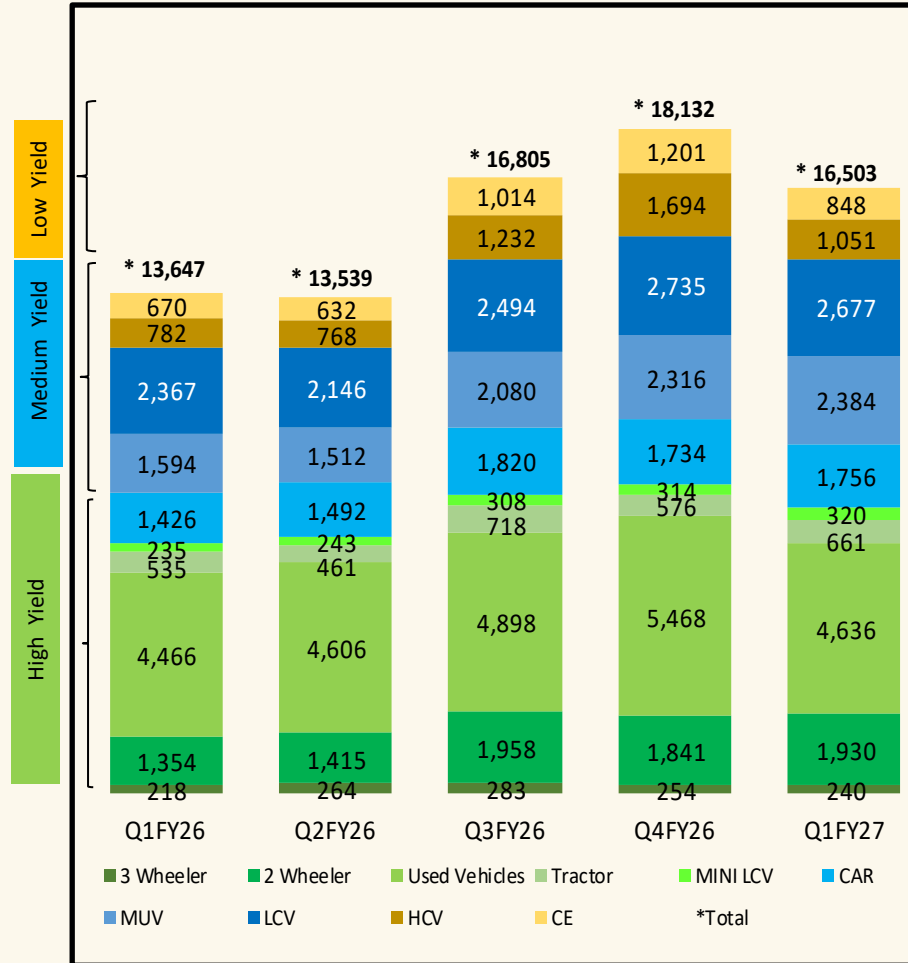


Portfolio (%) - Product wise

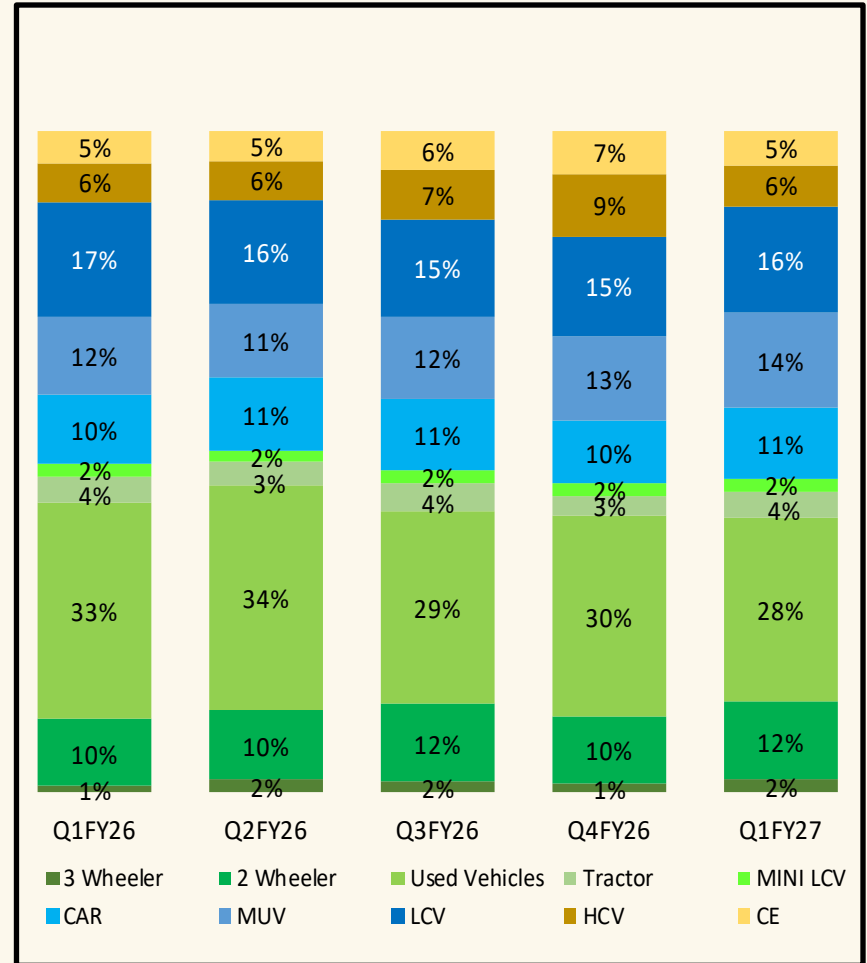


Vehicle Finance - Disbursement Mix – Quarter-wise

Disbursement (₹Cr) - Product wise

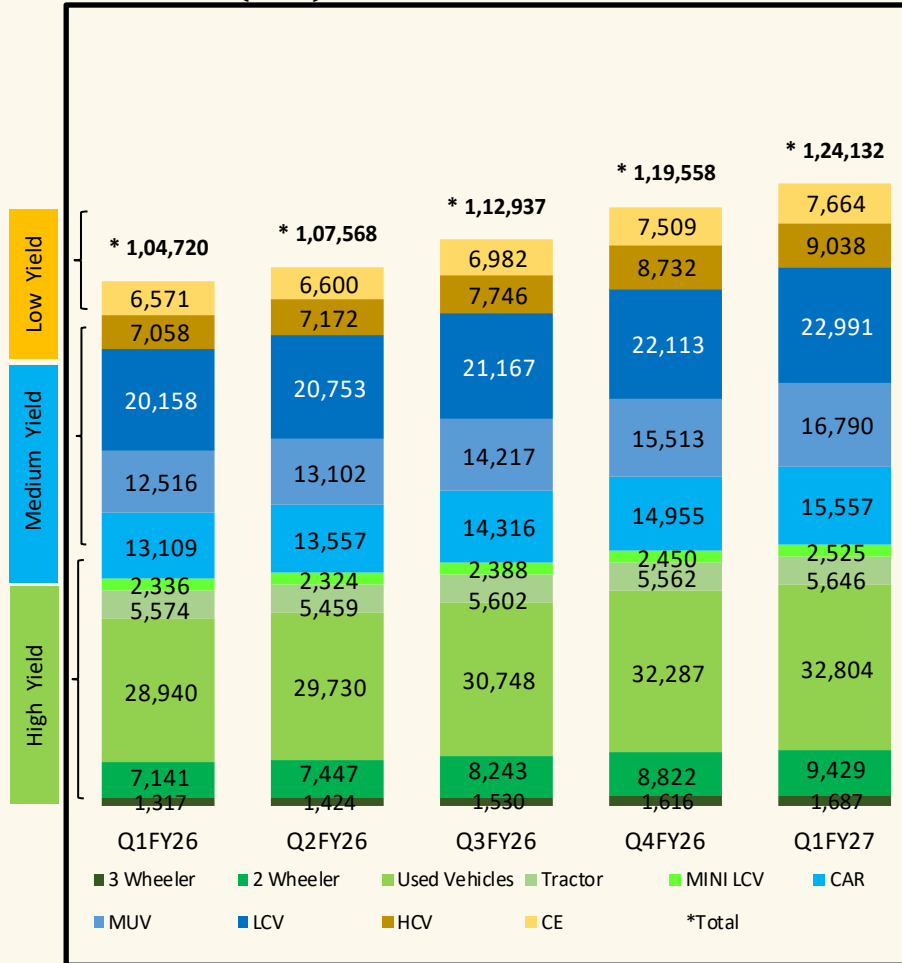


Disbursement (%) – Product wise

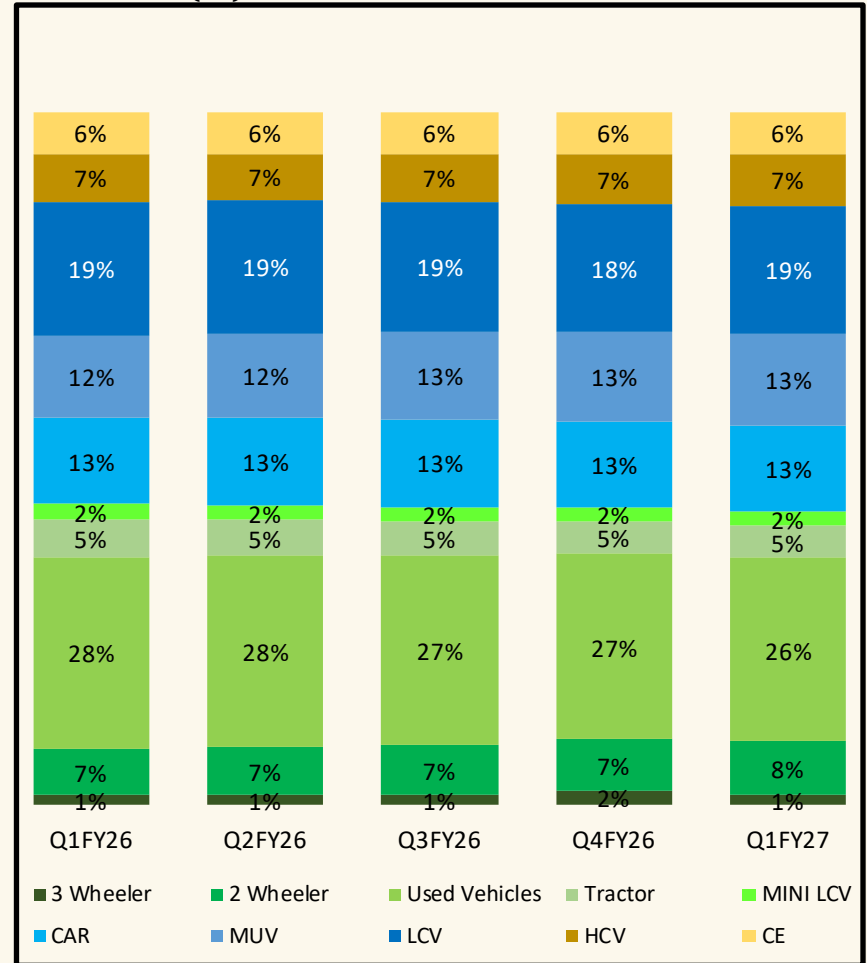


Vehicle Finance - Portfolio Mix – Quarter-wise

Portfolio (₹Cr) - Product wise



Portfolio (%) – Product wise



Vehicle Finance: Q1 FY27 Performance

Disbursements

Disbursements grew by 21% in Q1 FY27 to Rs. 16,503 Cr as compared to Q1 FY26.

Assets under management

AUM has grown by 19% YoY.

Loss and provisions

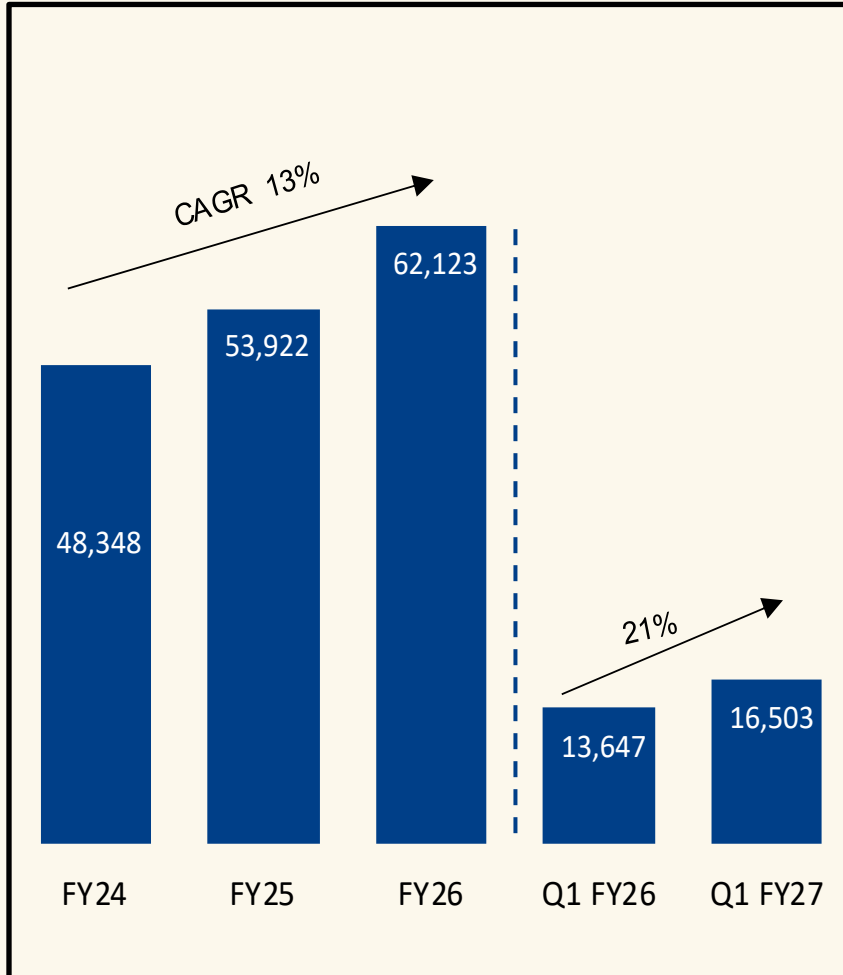
Loan losses improved to 2.0% in Q1 FY27 as compared to 2.2% in Q1 FY26.

Profit before tax

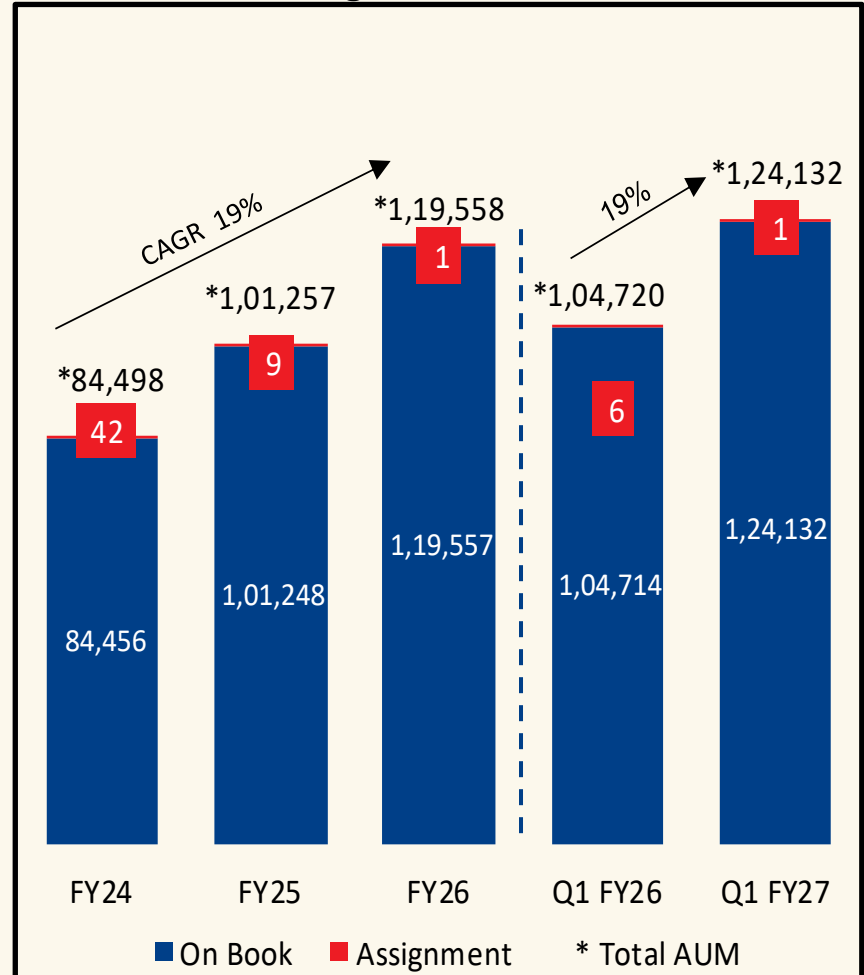
PBT grew by 50% in Q1 FY27 to Rs.945 Cr as compared to Q1 FY26.

Vehicle Finance - Disbursements and Asset Under Management

Disbursements (₹Cr)

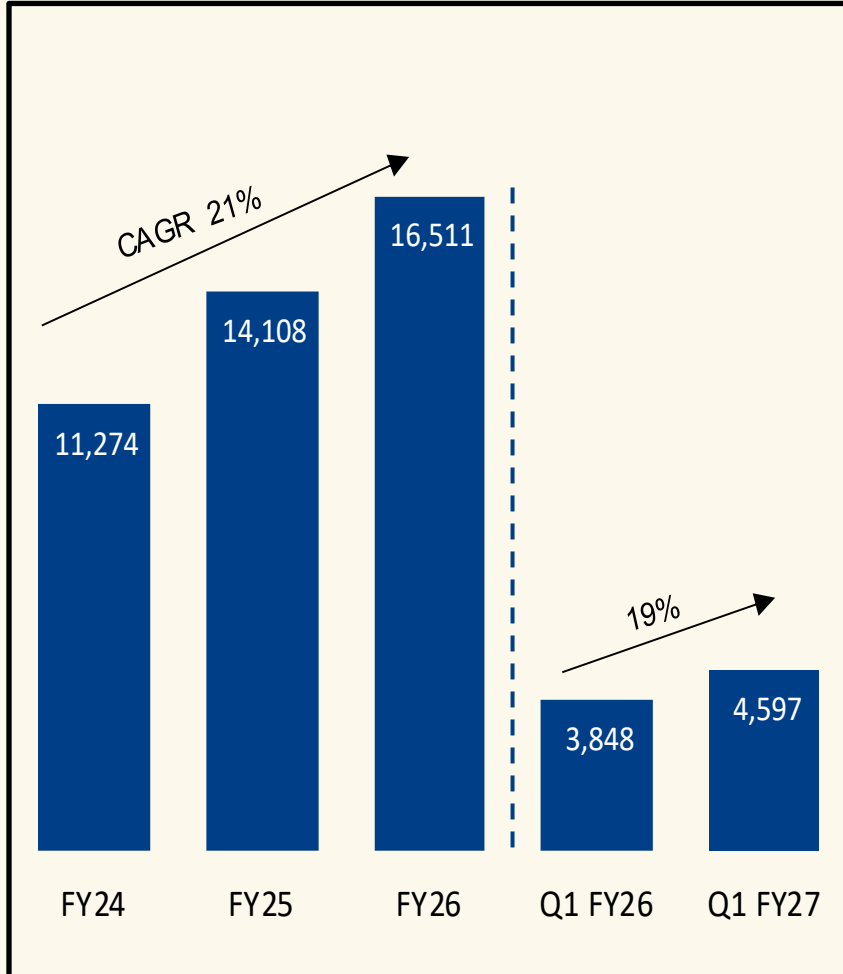


Assets under management (₹Cr)

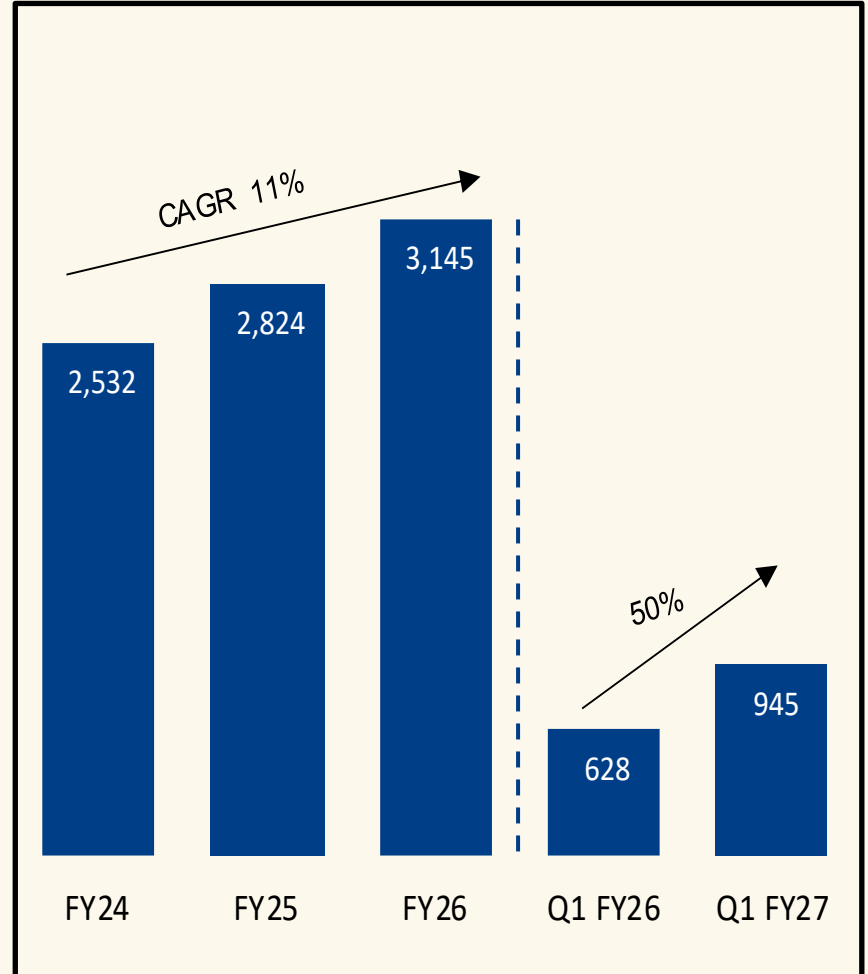


Vehicle Finance - Income and Profit before tax

Income (₹Cr)

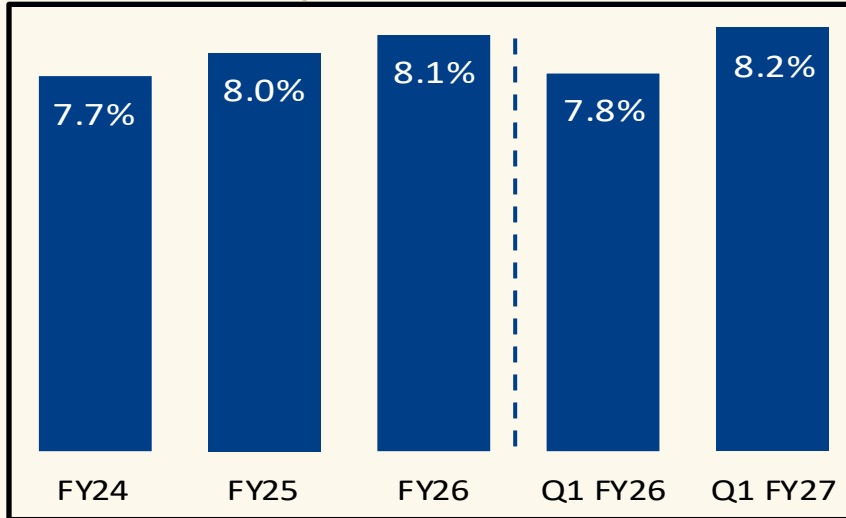


Profit before tax (₹Cr)

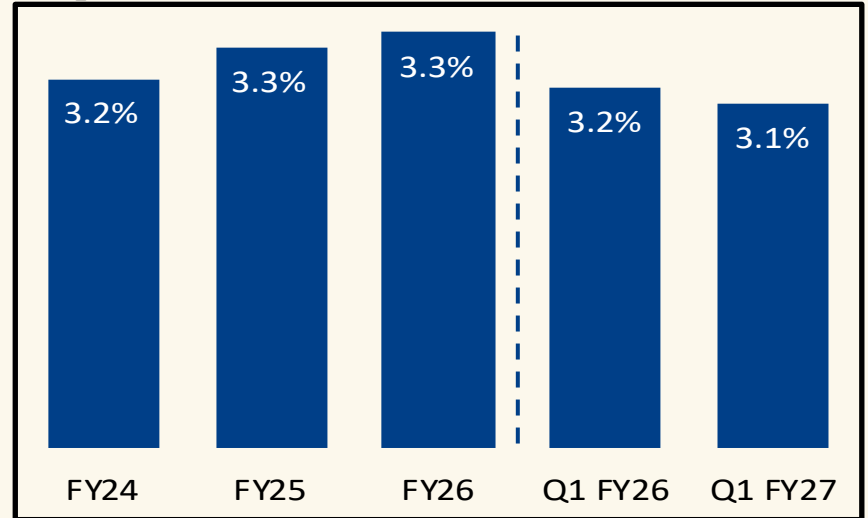


Vehicle Finance - Asset Ratios

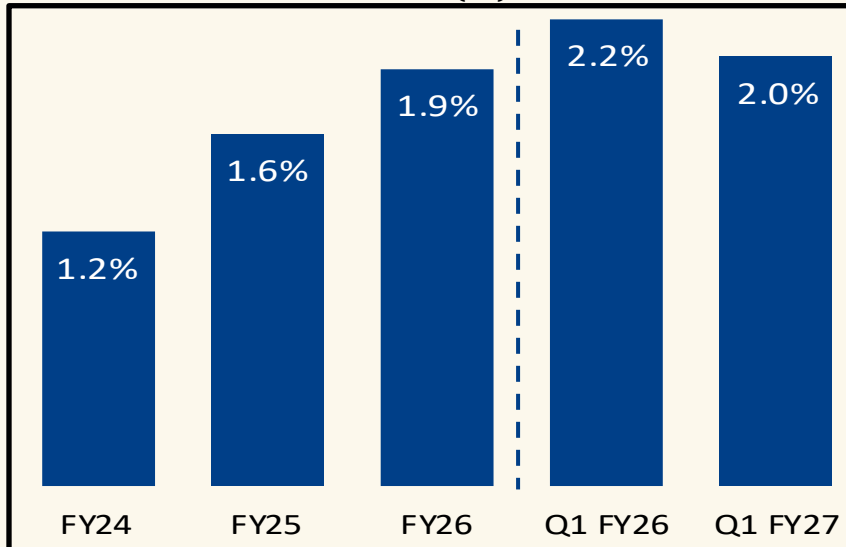
Net Income Margin (%)



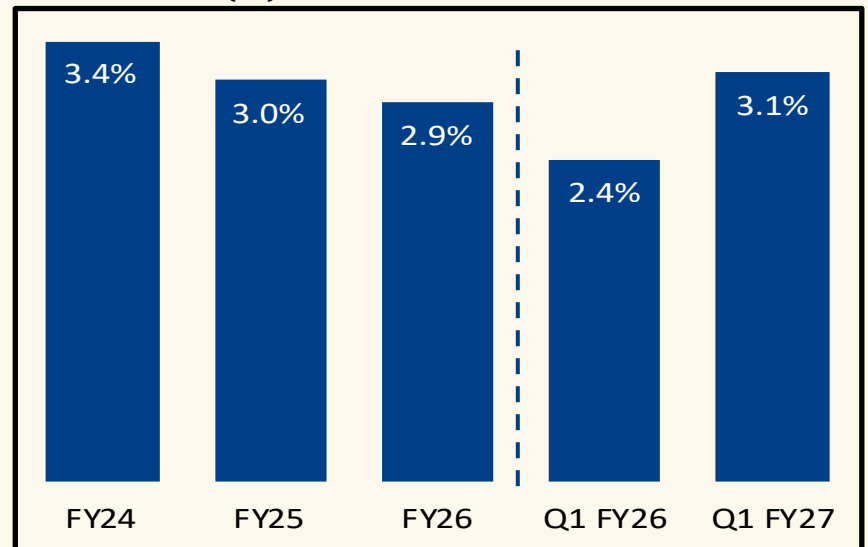
Expense Ratio (%)



Loan Losses & Provisions (%)



ROA - PBT (%)



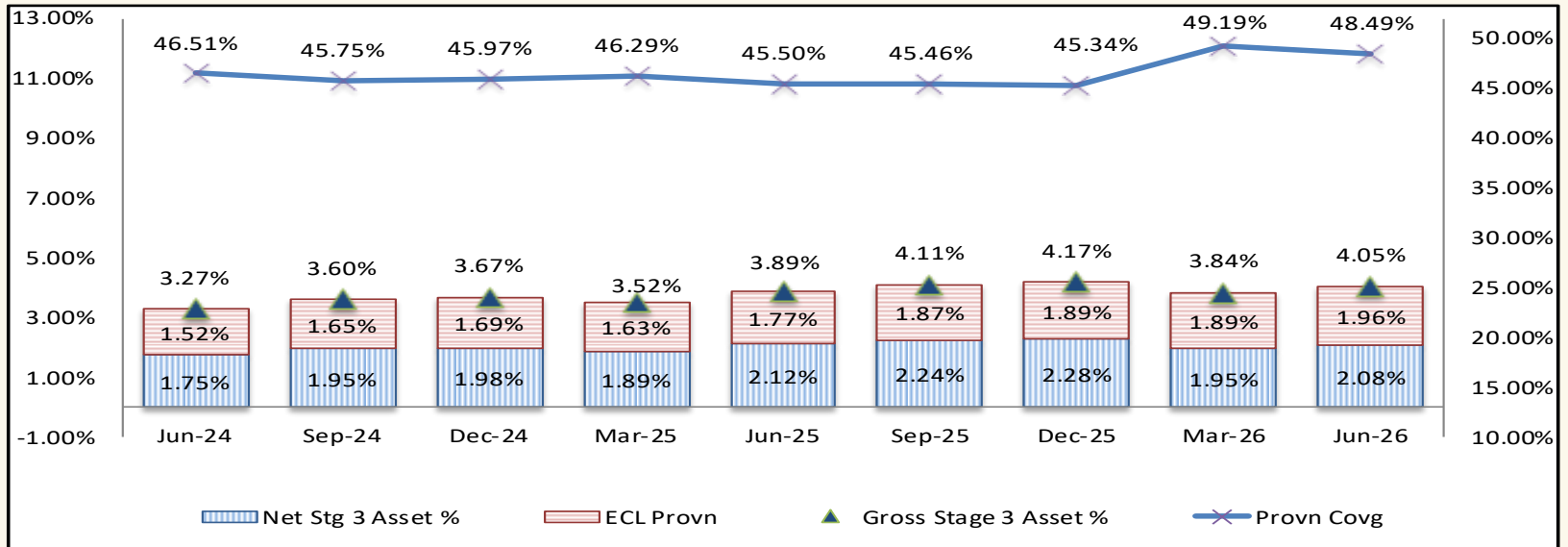
Profit and Loss Statement - Vehicle Finance (Managed)

₹ Cr

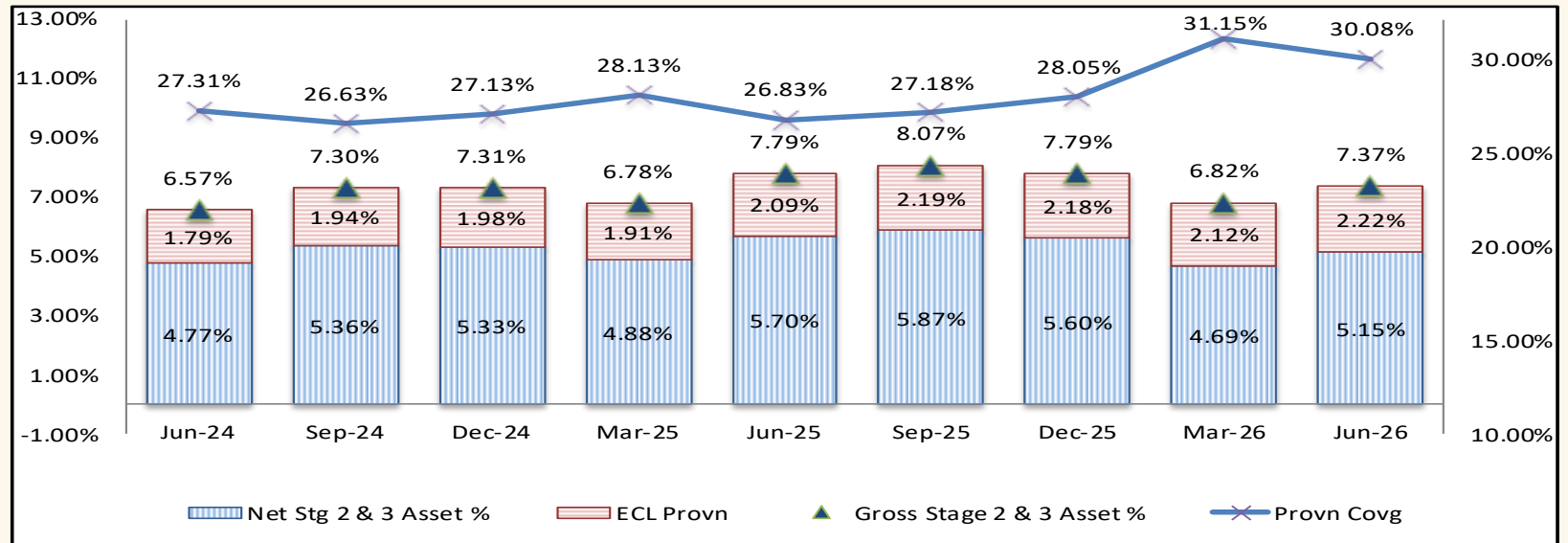
Particulars	Q1 FY26	Q1 FY27	Growth % Q1-o-Q1	FY26
Disbursements	13,647	16,503	21%	62,123
Asset Under Management	1,04,720	1,24,132	19%	1,19,558
Income	3,848	4,597	19%	16,511
Finance Charges	1,853	2,102	13%	7,614
Net Income	1,995	2,494	25%	8,897
Expenses	809	943	17%	3,631
Net Credit Losses	558	607	9%	2,121
PBT	628	945	50%	3,145
Asset Ratios				
Income	15.0%	15.1%		15.1%
Cost of Funds	7.2%	6.9%		7.0%
Net Income Margin	7.8%	8.2%		8.1%
Expense	3.2%	3.1%		3.3%
Losses & Provisions	2.2%	2.0%		1.9%
ROA-PBT	2.4%	3.1%		2.9%
Cost to Net Income	40.6%	37.8%		40.8%

VF – Assets Trend

Stage 3

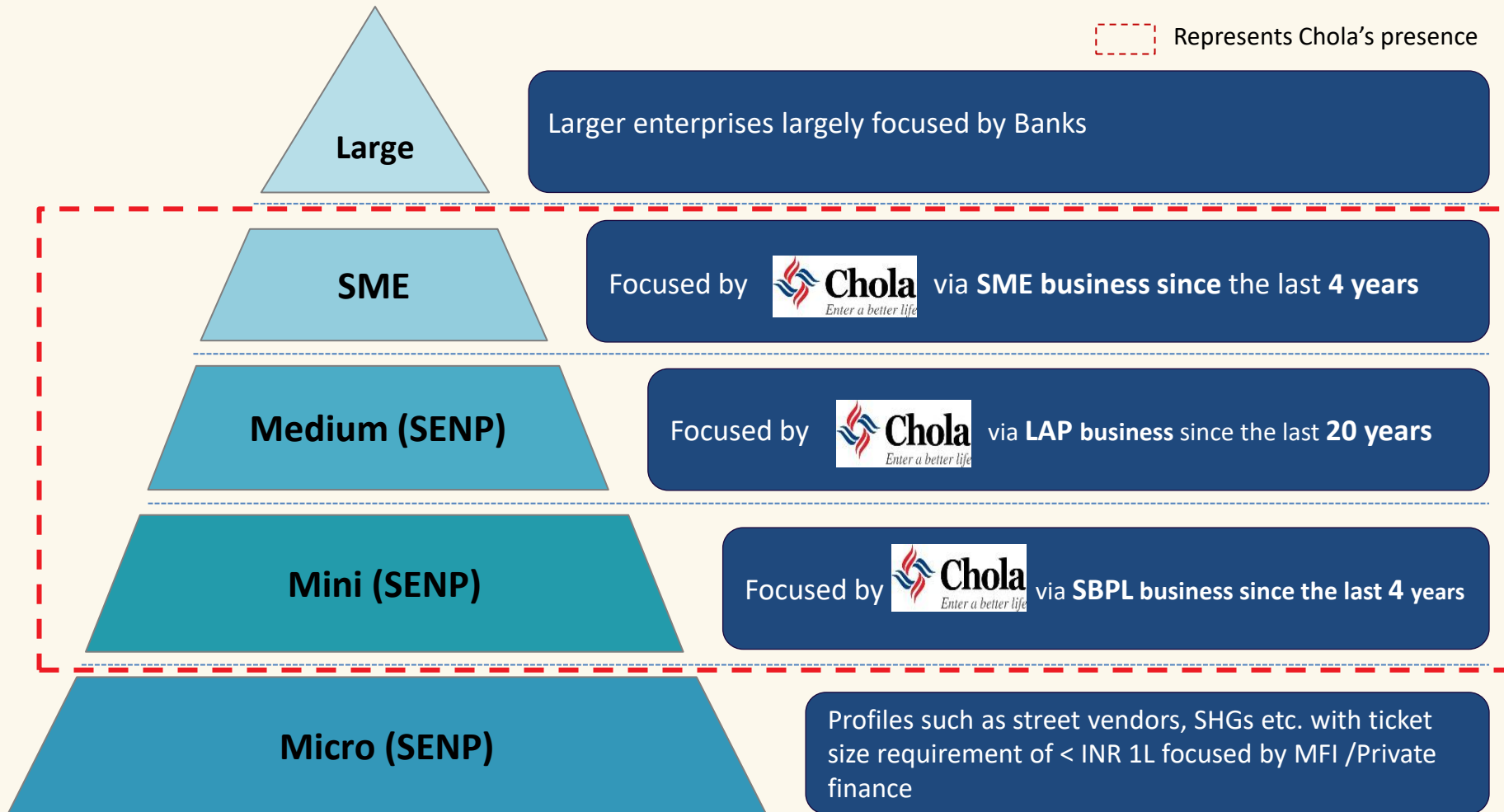


Stage 2 & 3



MSME Ecosystem – LAP, SME & SBPL





MSME Ecosystem – Q1 FY27 Performance

Disbursements

Disbursements grew by 6% in Q1 FY27 to Rs. 7,151 Cr as compared to Q1 FY26

Asset under management

AUM has grown by 26% YoY.

Loss and provisions

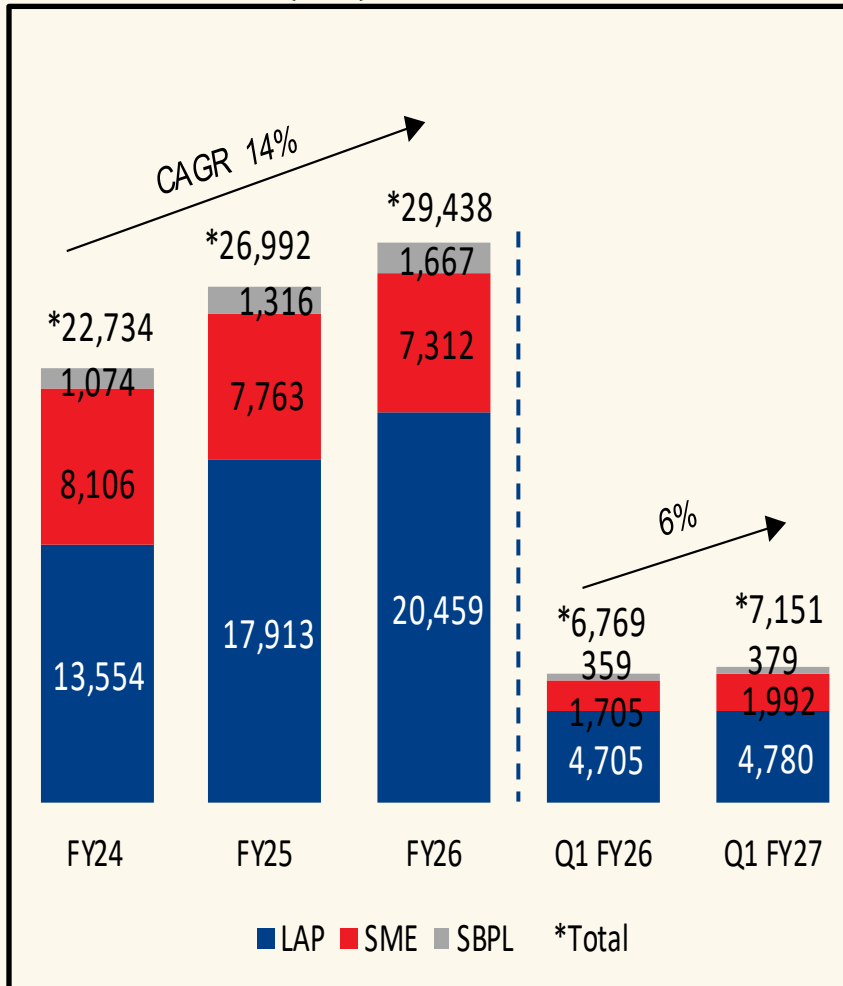
Loan losses at 0.6% in Q1 FY27 as compared to 0.5% in Q1 FY26

Profit before tax

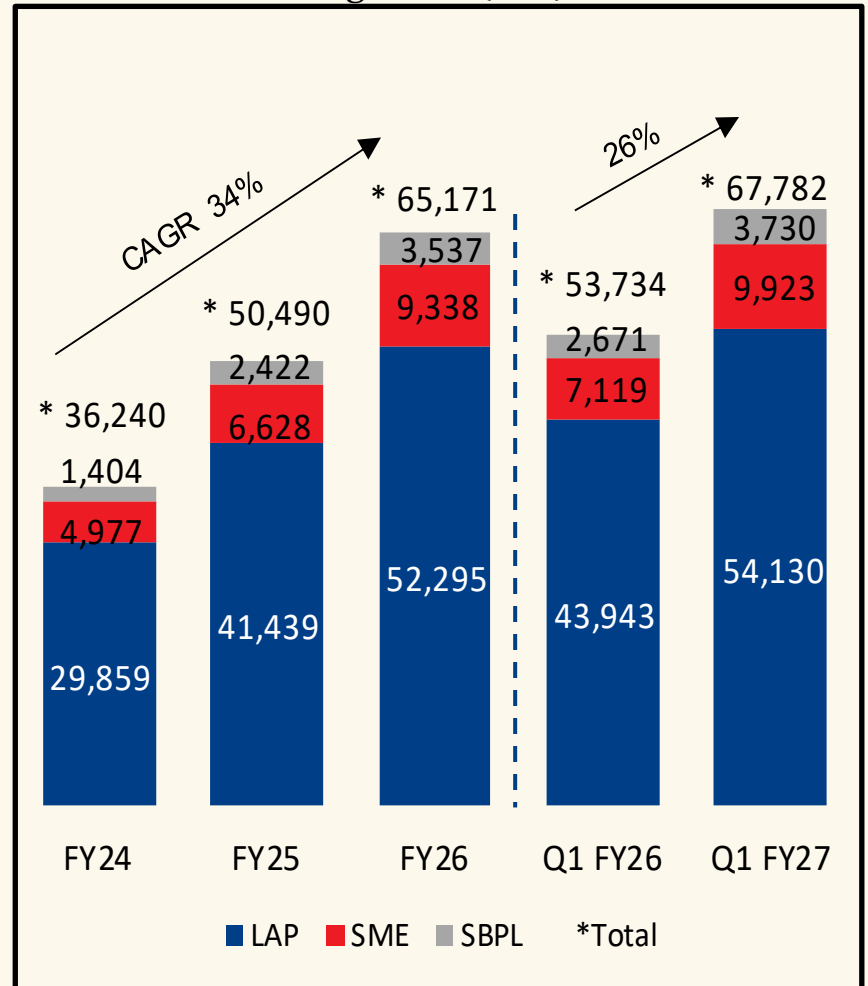
PBT grew by 44% in Q1 FY27 to Rs.692 Cr as compared to Q1 FY26.

MSME Ecosystem - Disbursements and Asset Under Management

Disbursements (₹Cr)

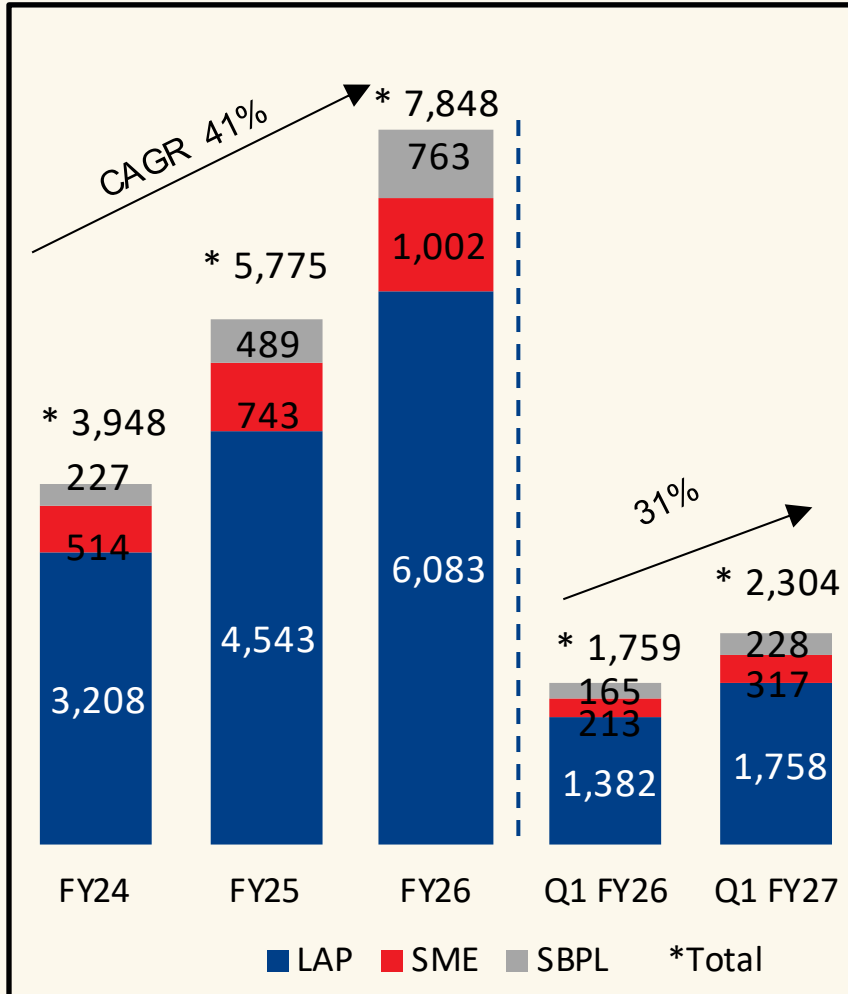


Assets under Management (₹Cr)

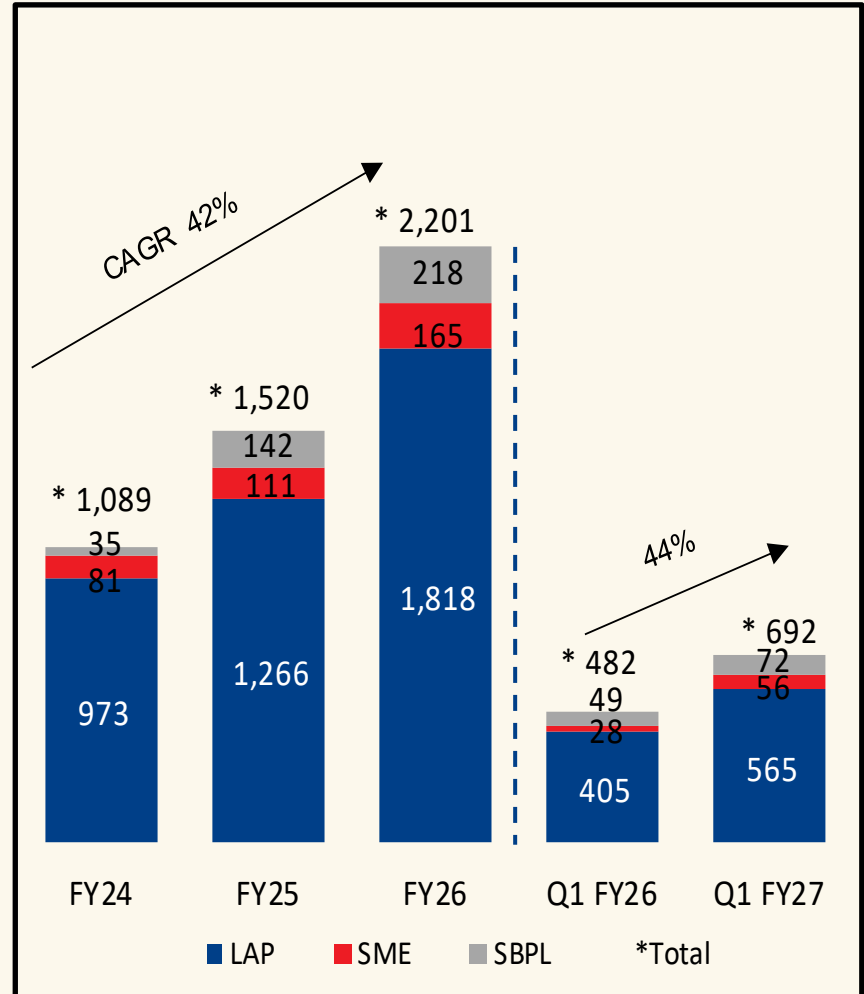


MSME Ecosystem– Income and Profit before tax

Income (₹Cr)

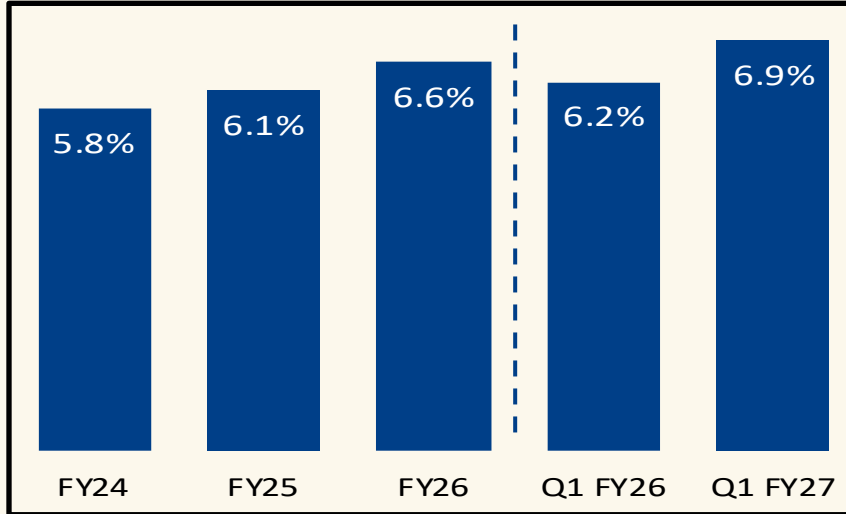


Profit before tax (₹Cr)

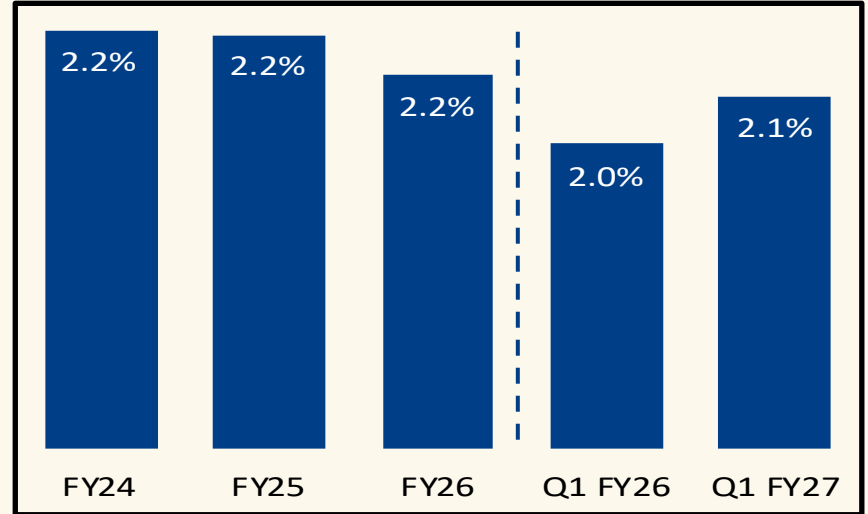


MSME Ecosystem – Asset Ratios

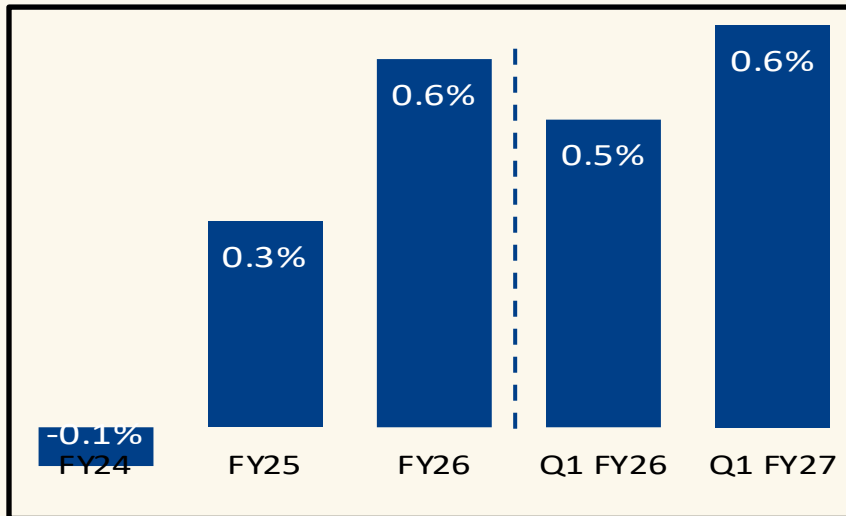
Net Income Margin (%)



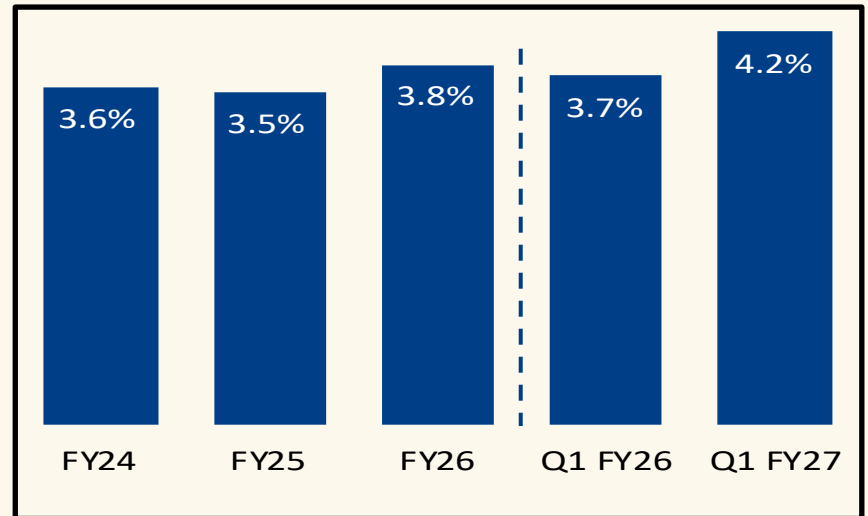
Expenses Ratio (%)



Loan Losses & Provisions (%)



ROA - PBT (%)



₹ Cr

Particulars	Q1FY26	Q1FY27	Growth % Q1-o-Q1	FY26
Disbursements	6,769	7,151	6%	29,438
Asset Under Management	53,734	67,782	26%	65,171
Income	1,759	2,304	31%	7,848
Finance Charges	951	1,158	22%	4,087
Net Income	809	1,146	42%	3,761
Expenses	266	352	32%	1,239
Net Credit Losses	61	101	66%	320
PBT	482	692	44%	2,201
Asset Ratios				
Income	13.5%	13.9%		13.7%
Cost of Funds	7.3%	7.0%		7.1%
Net Income Margin	6.2%	6.9%		6.6%
Expense	2.0%	2.1%		2.2%
Losses & Provisions	0.5%	0.6%		0.6%
ROA–PBT	3.7%	4.2%		3.8%
Cost to Net Income	32.9%	30.8%		33.0%

Loan Against Property



Loan Against Property – Q1 FY27 Performance

Disbursements

Disbursements grew by 2% in Q1 FY27 to Rs. 4,780 Cr as compared to Q1 FY26.

Asset under management

AUM has grown by 23% YoY.

Loss and provisions

Loan losses at 0.4% in Q1 FY27 as compared to 0.3% in Q1 FY26.

Profit before tax

PBT grew by 39% in Q1 FY27 to Rs.565 Cr as compared to Q1 FY26.

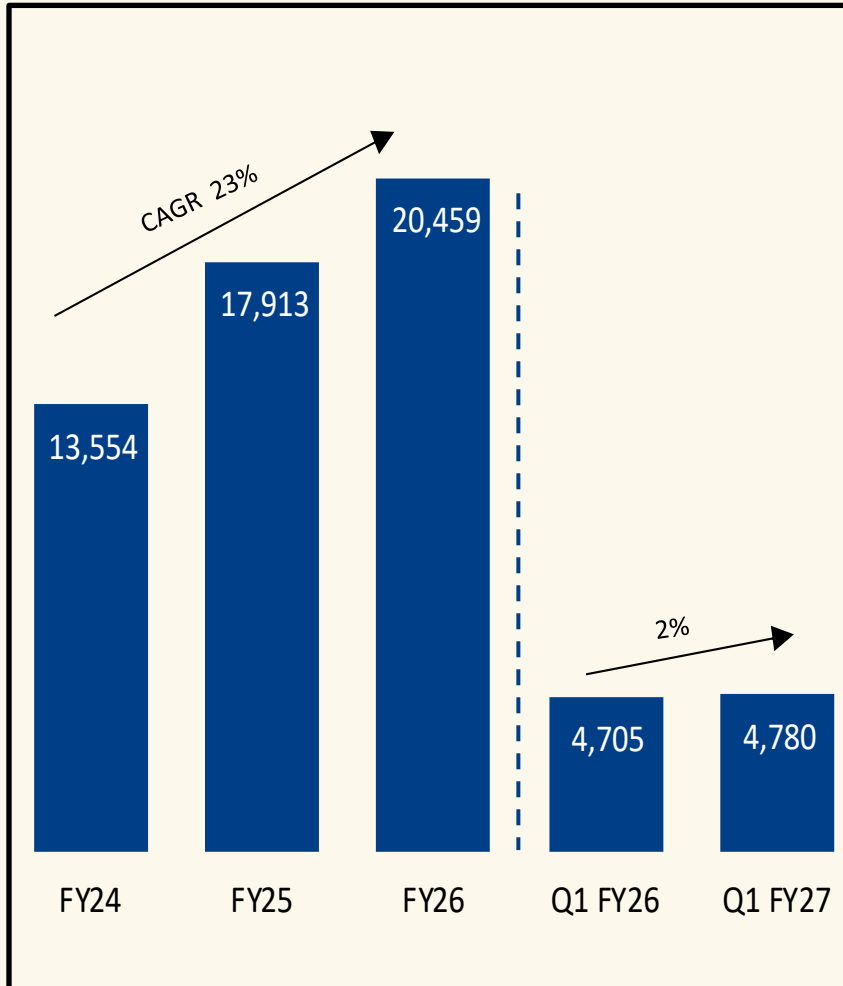
- The NBFC-Retail sector to continue to grow at a healthy 16-18% in FY2027, though moderating from the previous year.
- The LAP segment would continue to grow at a faster pace of 19-21% YoY in FY2027 though moderating from earlier years.
- Credit costs in the sector are expected to moderate slightly to 2.0-2.2% in FY2027 vis-à-vis 2.1-2.3% in FY2026 and 2.4% in FY2025. Though, there could be some upside risk to this forecast in case of a weakening in business activity or spurt in inflation, on account of prolonged conflict in West Asia, resulting in a moderation in borrower cashflows.

Cholas Position:

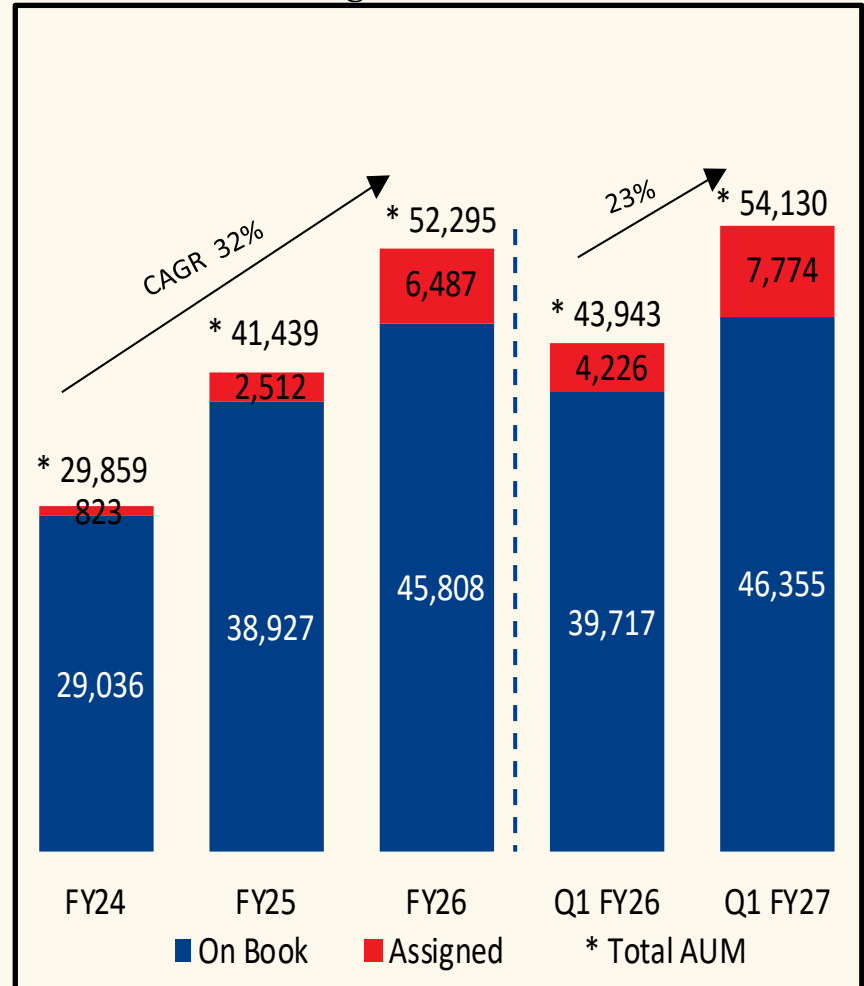
We continue to gain market share through strategic expansions in smaller towns and rural markets, alongside a strong presence in Tier 1 and Tier 2 locations to drive scale and optimize margins. Growth remains underpinned by consistent disbursement trends and prudent risk management, reinforced by strong collections, efficient legal interventions, and healthy early-bucket performance.

Loan Against Property - Disbursements and Asset Under Management

Disbursements (₹Cr)

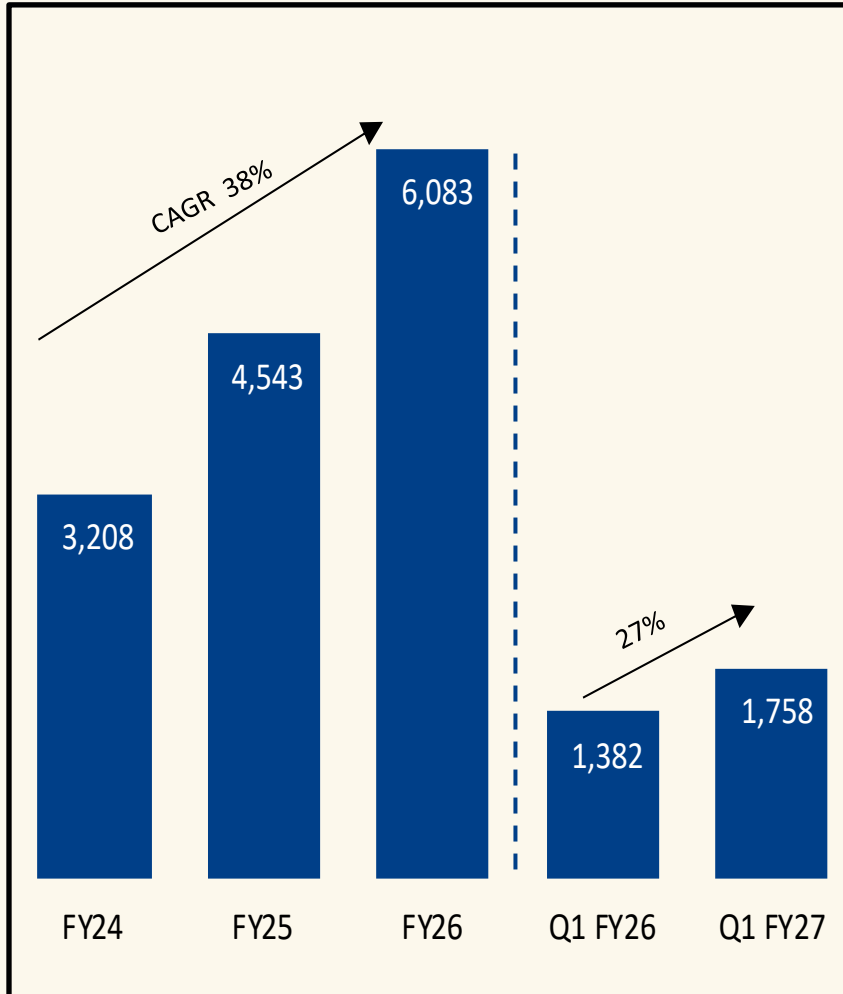


Assets under Management (₹Cr)

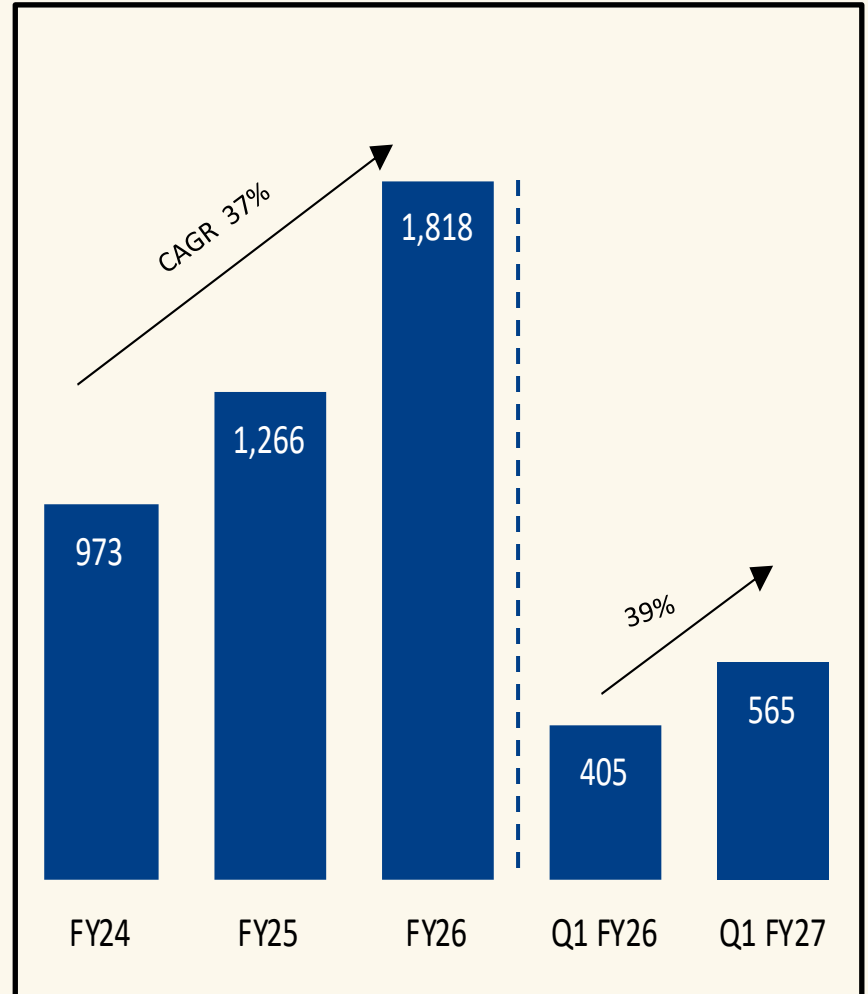


Loan Against Property – Income and Profit before tax

Income (₹Cr)

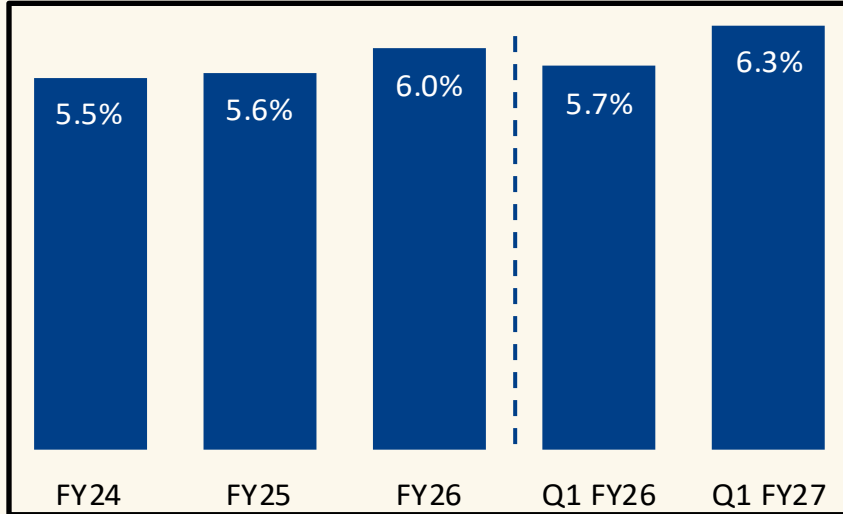


Profit before tax (₹Cr)

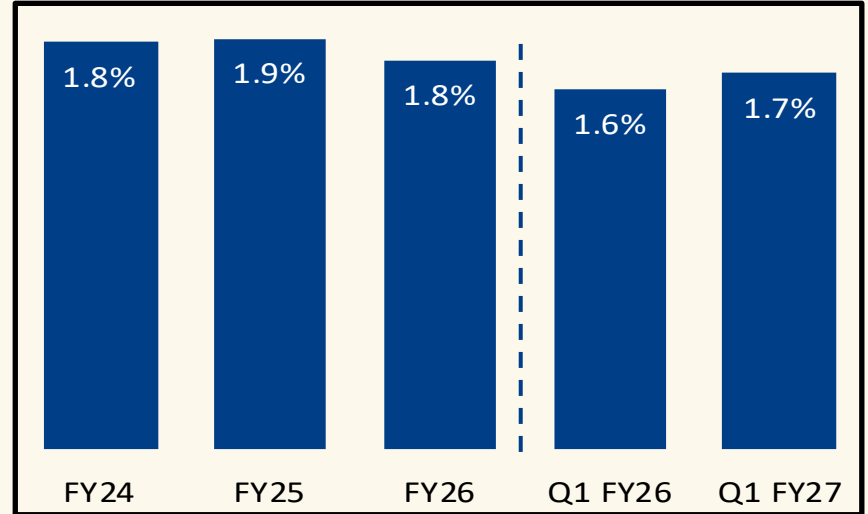


Loan Against Property – Asset Ratios

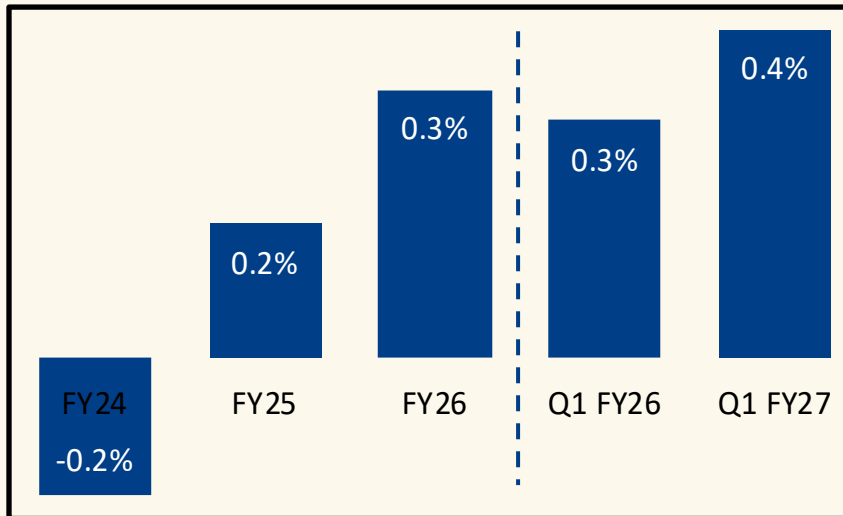
Net Income Margin (%)



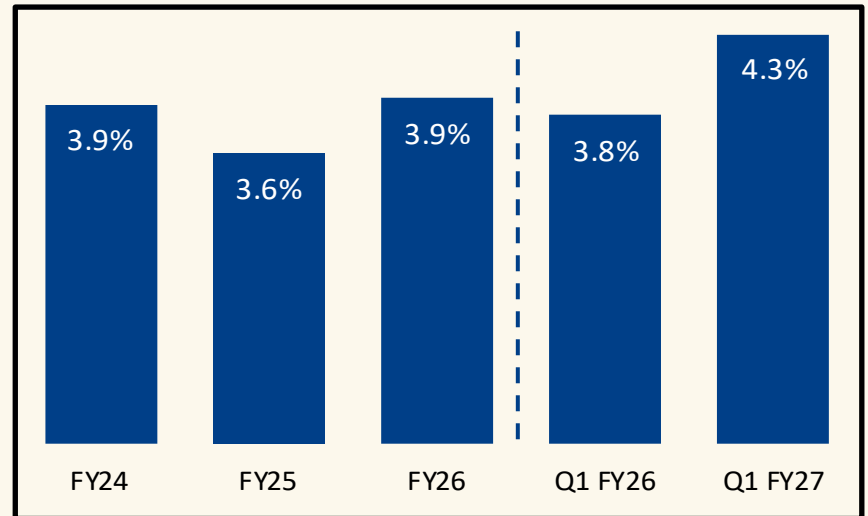
Expenses Ratio (%)



Loan Losses & Provisions (%)



ROA - PBT (%)



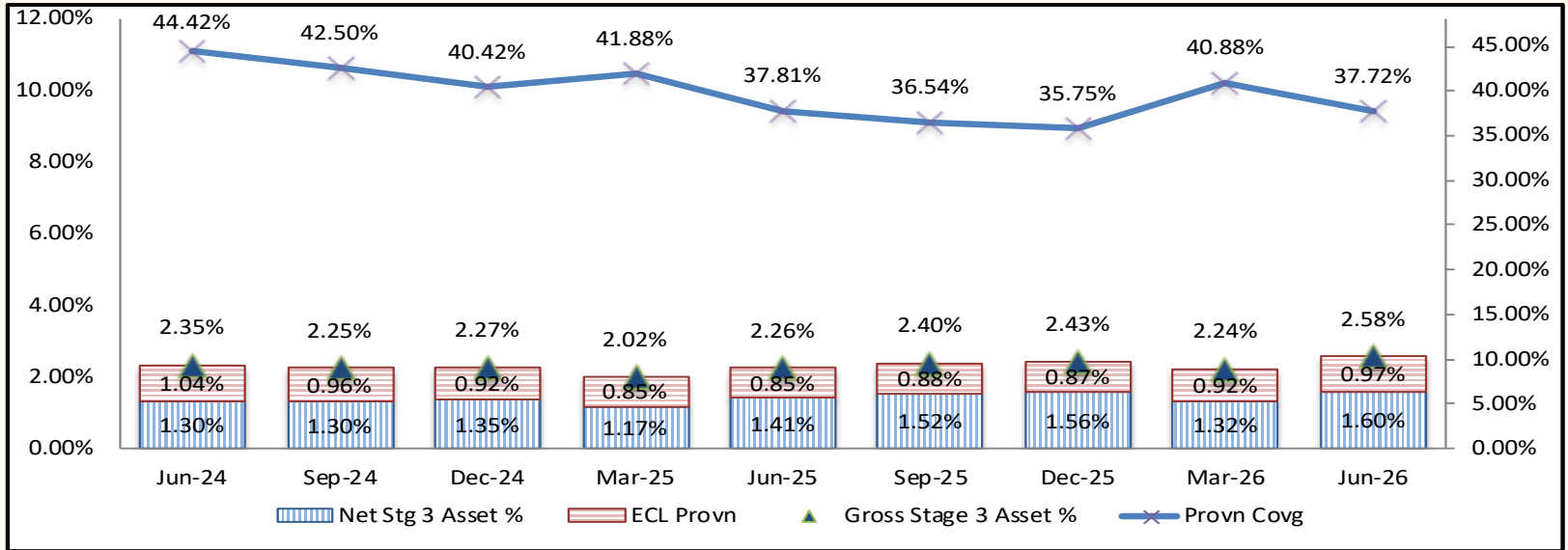
Profit and Loss Statement - Loan Against Property (Managed)

₹ Cr

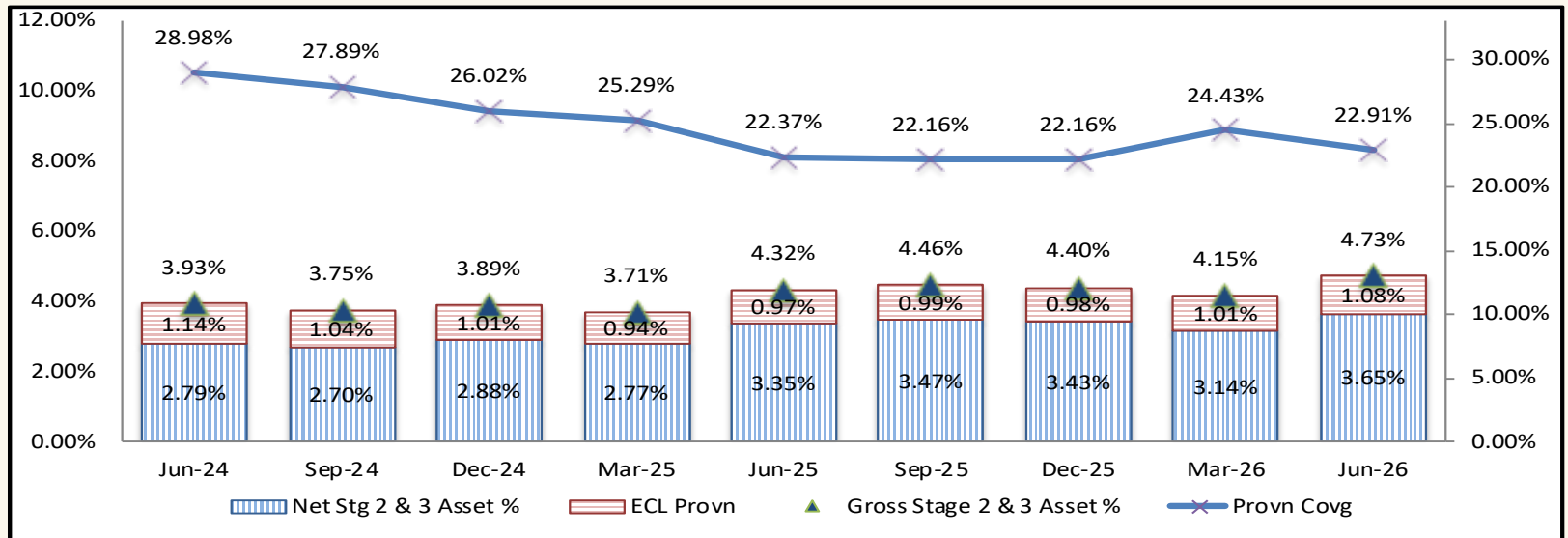
Particulars	Q1 FY26	Q1 FY27	Growth % Q1-o-Q1	FY26
Disbursements	4,705	4,780	2%	20,459
Asset Under Management	43,943	54,130	23%	52,295
Income	1,382	1,758	27%	6,083
Finance Charges	775	919	19%	3,302
Net Income	607	839	38%	2,780
Expenses	173	225	30%	821
Net Credit Losses	29	49	73%	142
PBT	405	565	39%	1,818
Asset Ratios				
Income	13.0%	13.3%		13.0%
Cost of Funds	7.3%	6.9%		7.1%
Net Income Margin	5.7%	6.3%		6.0%
Expense	1.6%	1.7%		1.8%
Losses & Provisions	0.3%	0.4%		0.3%
ROA-PBT	3.8%	4.3%		3.9%
Cost to Net Income	28.6%	26.9%		29.5%

LAP – Assets Trend

Stage 3



Stage 2 & 3



Profit and Loss Statement – SBPL

₹ Cr

Particulars	Q1 FY26	Q1 FY27	Growth % Q1-o-Q1	FY26
Disbursements	359	379	6%	1,667
Asset Under Management	2,671	3,730	40%	3,537
Income	165	228	39%	763
Finance Charges	46	61	32%	207
Net Income	118	167	41%	557
Expenses	56	74	33%	254
Net Credit Losses	14	21	55%	84
PBT	49	72	48%	218
Asset Ratios				
Income	25.9%	25.2%		25.8%
Cost of Funds	7.3%	6.8%		7.0%
Net Income Margin	18.6%	18.4%		18.8%
Expense	8.8%	8.2%		8.6%
Losses & Provisions	2.1%	2.3%		2.9%
ROA–PBT	7.7%	7.9%		7.4%
Cost to Net Income	47.3%	44.4%		45.7%

Profit and Loss Statement – SME

₹ Cr

Particulars	Q1 FY26	Q1 FY27	Growth % Q1-o-Q1	FY26
Disbursements	1,705	1,992	17%	7,312
Asset Under Management	7,119	9,923	39%	9,338
Income	213	317	49%	1,002
Finance Charges	129	178	37%	578
Net Income	83	139	67%	424
Expenses	37	53	44%	165
Net Credit Losses	19	31	64%	94
PBT	28	56	99%	165
Asset Ratios				
Income	12.4%	13.2%		12.9%
Cost of Funds	7.5%	7.4%		7.4%
Net Income Margin	4.9%	5.8%		5.4%
Expense	2.1%	2.2%		2.1%
Losses & Provisions	1.1%	1.3%		1.2%
ROA–PBT	1.6%	2.3%		2.1%
Cost to Net Income	43.9%	37.9%		38.8%

Consumer Ecosystem – CSEL, HL, CD & Gold



**Unsecured
Business
Loan**



Chola
₹ne

Consumer Ecosystem – Q1 FY27 Performance

Disbursements

Disbursements grew by 52% to Rs. 5,958 Cr in Q1 FY27 as compared to Q1 FY26.

Asset under management

AUM has grown by 24% YoY.

Loss and provisions

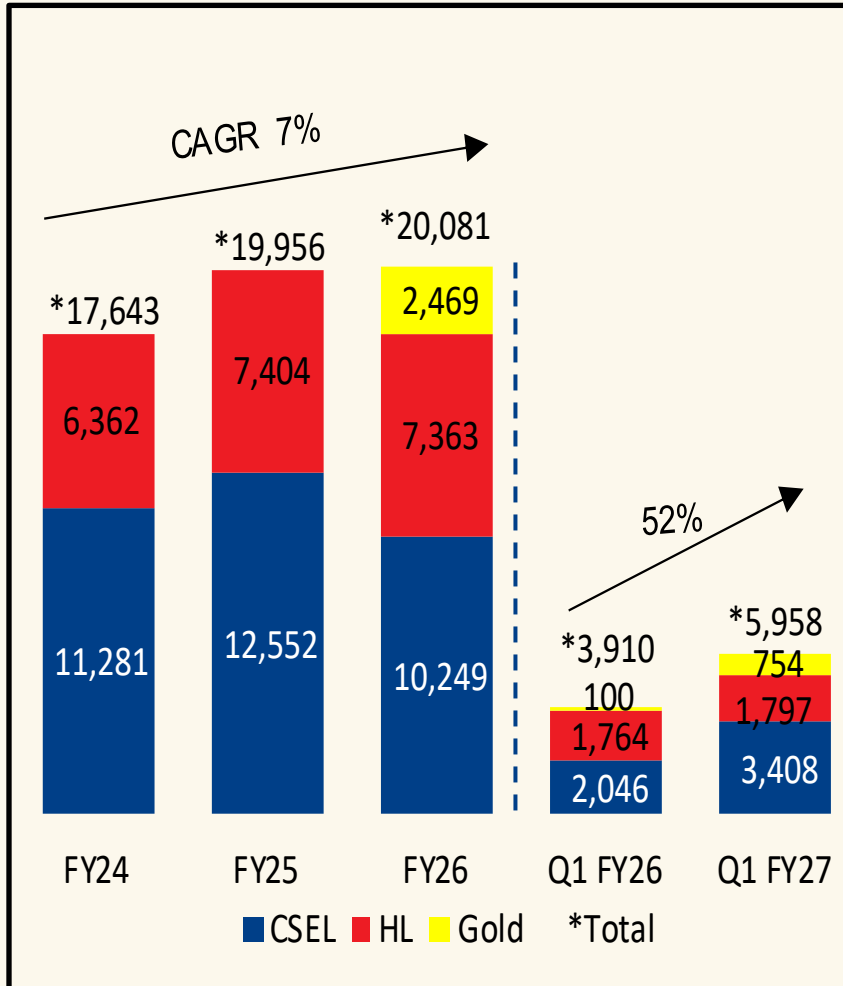
Loan losses improved to 2.2% in Q1 FY27 as compared to 3.2% in Q1 FY26.

Profit before tax

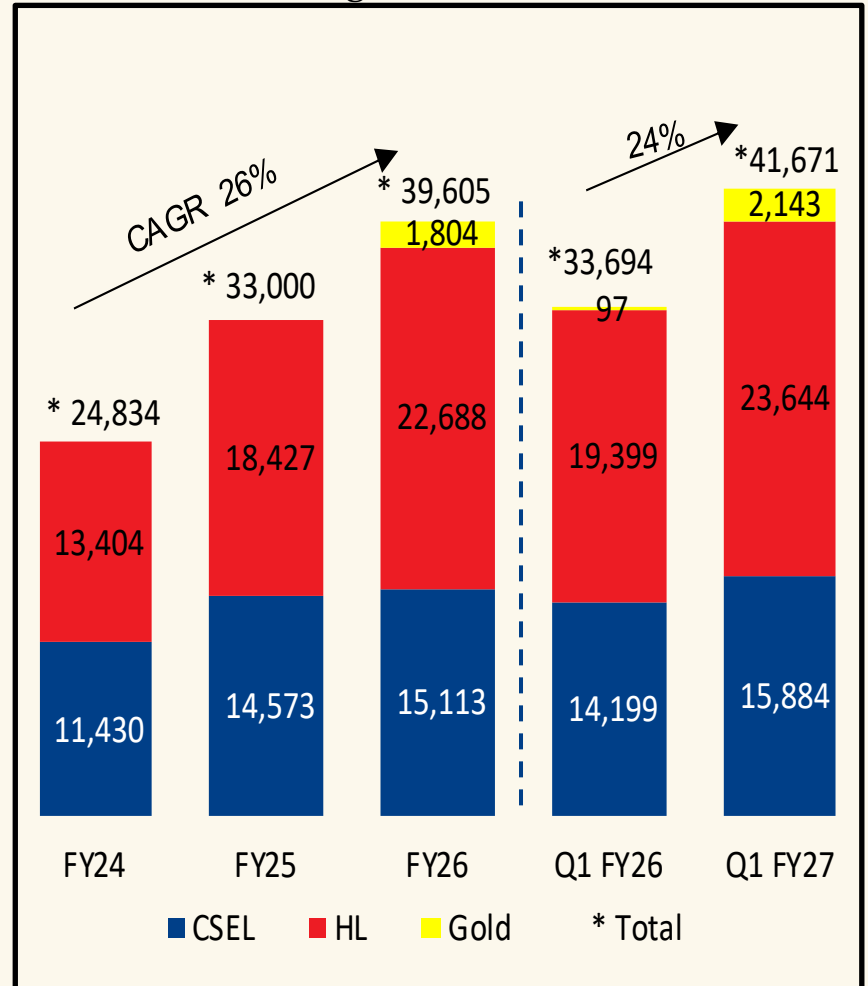
PBT grew by 78% to Rs. 395 Cr in Q1 FY27 as compared to Q1 FY26

Consumer Ecosystem - Disbursements and Asset Under Management

Disbursements (₹Cr)

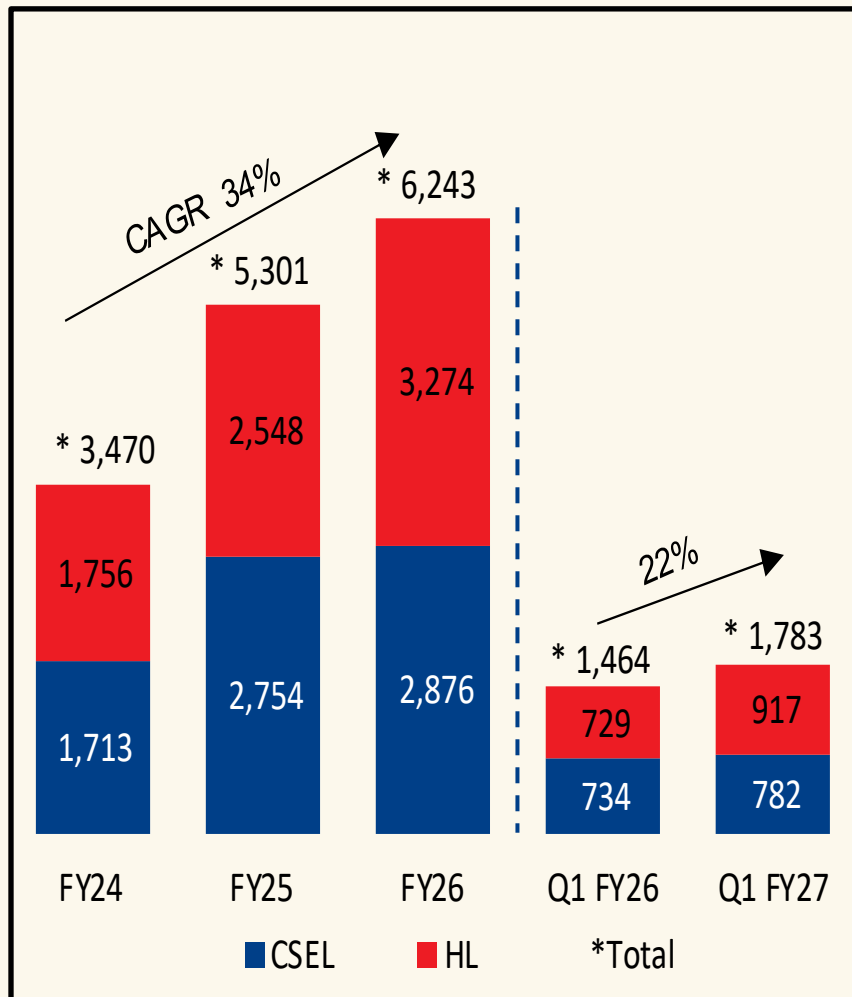


Assets under Management (₹Cr)

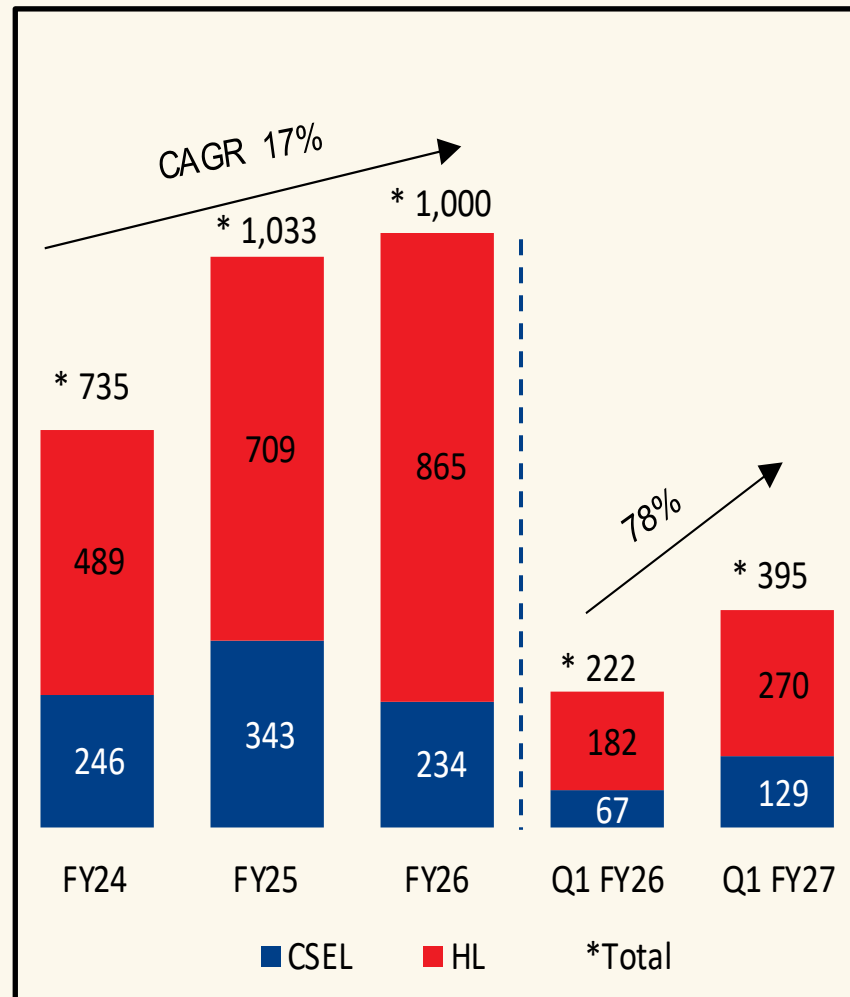


Consumer Ecosystem– Income and Profit before tax

Income (₹Cr)

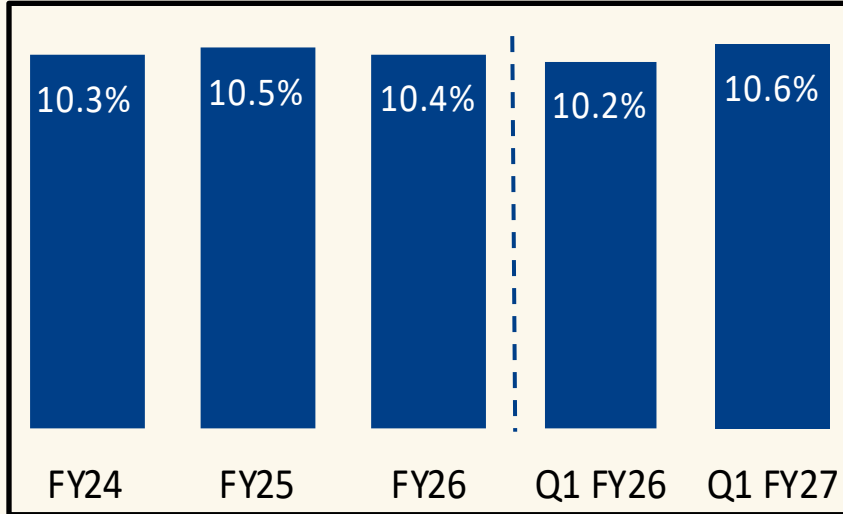


Profit before tax (₹Cr)

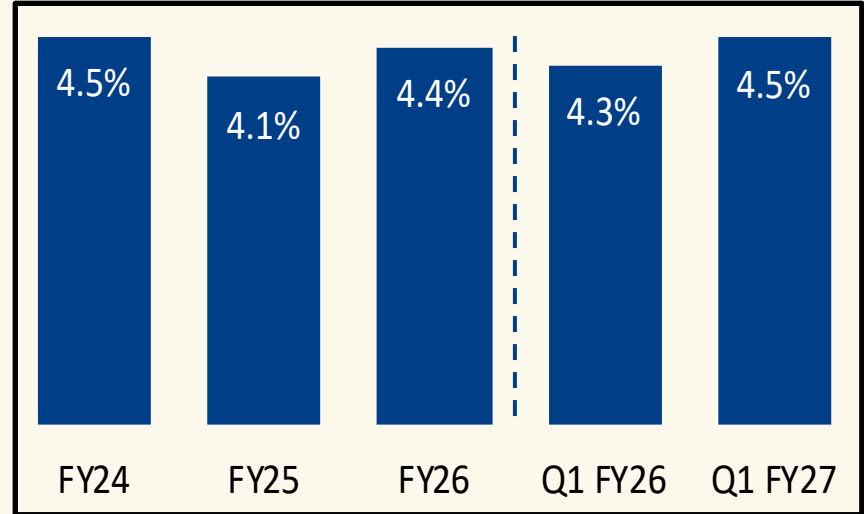


Consumer Ecosystem – Asset Ratios

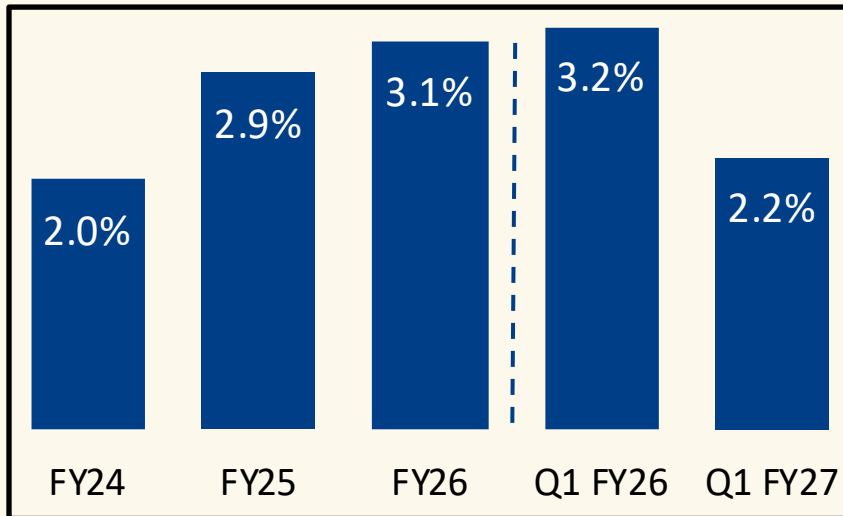
Net Income Margin (%)



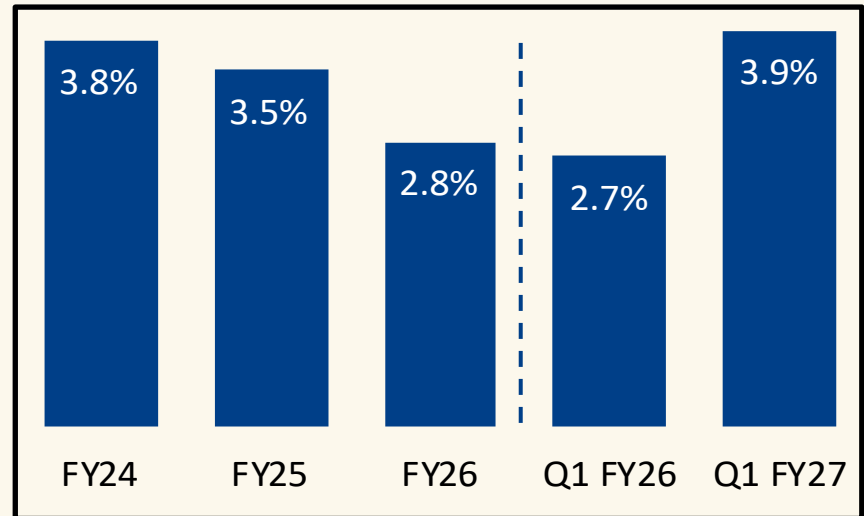
Expenses Ratio (%)



Loan Losses & Provisions (%)



ROA - PBT (%)



Note: Includes HL, CSEL, CD, Gold

Particulars	Q1FY26	Q1FY27	Growth % Q1-o-Q1	FY26
Disbursements	3,910	5,958	52%	20,081
Asset Under Management	33,694	41,671	24%	39,605
Income	1,464	1,783	22%	6,243
Finance Charges	618	709	15%	2,554
Net Income	846	1,074	27%	3,689
Expenses	355	457	29%	1,576
Net Credit Losses	270	223	-17%	1,112
PBT	222	395	78%	1,000
Asset Ratios				
Income	17.6%	17.6%		17.5%
Cost of Funds	7.4%	7.0%		7.2%
Net Income Margin	10.2%	10.6%		10.4%
Expense	4.3%	4.5%		4.4%
Losses & Provisions	3.2%	2.2%		3.1%
ROA–PBT	2.7%	3.9%		2.8%
Cost to Net Income	41.9%	42.5%		42.7%

Home Loans



Home Loans – Q1 FY27 Performance

Disbursements

Disbursements grew by 2% at Rs. 1,797 Cr in Q1 FY27 as compared to Q1 FY26.

Asset under management

AUM has grown by 22% YoY.

Loss and provisions

Loan losses remained at 0.6% in Q1 FY27 as compared to Q1 FY26.

Profit before tax

PBT grew by 48% to Rs. 270 Cr in Q1 FY27 as compared to Q1 FY26

- ICRA expects AUM of AHFCs to rise by 19% -21% in FY26 and FY27 supported by Government's thrust on "housing for all"
- Overall cost of funds could be impacted by external factors like inflationary pressures and shall remain monitorable
- Profitability indicators were supported by healthy business margins (NIMs), controlled credit costs and stable operating expenses. The impact of leverage, competition and seasoning of earnings remain monitorable over the medium term
- Asset quality to remain rangebound; portfolio seasoning and concerns emerging from external disruptions impacting borrower income and their credit quality remain a monitorable and pose downside risk to asset quality performance

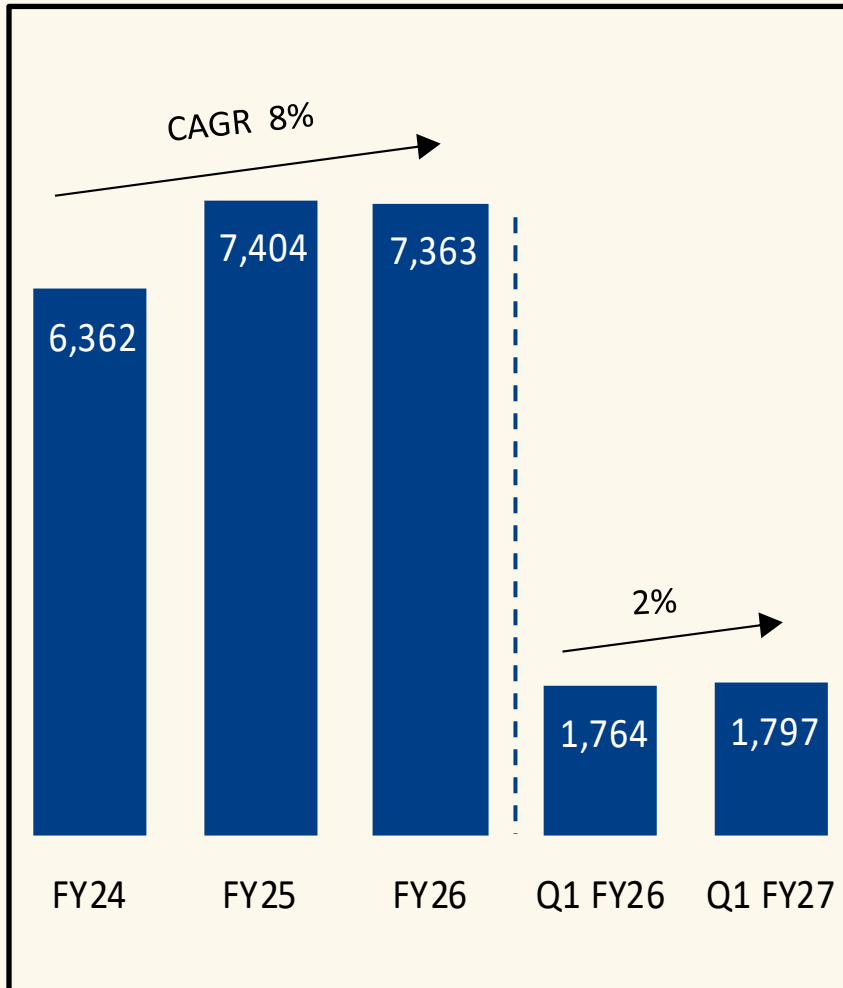
Cholas Position:

HL is well positioned to capitalize the sector's sustained demand by deepening reach among first time buyers in semi-urban and rural markets with tailored, segment-specific products, sourced increasingly through analytics driven by direct outreach.

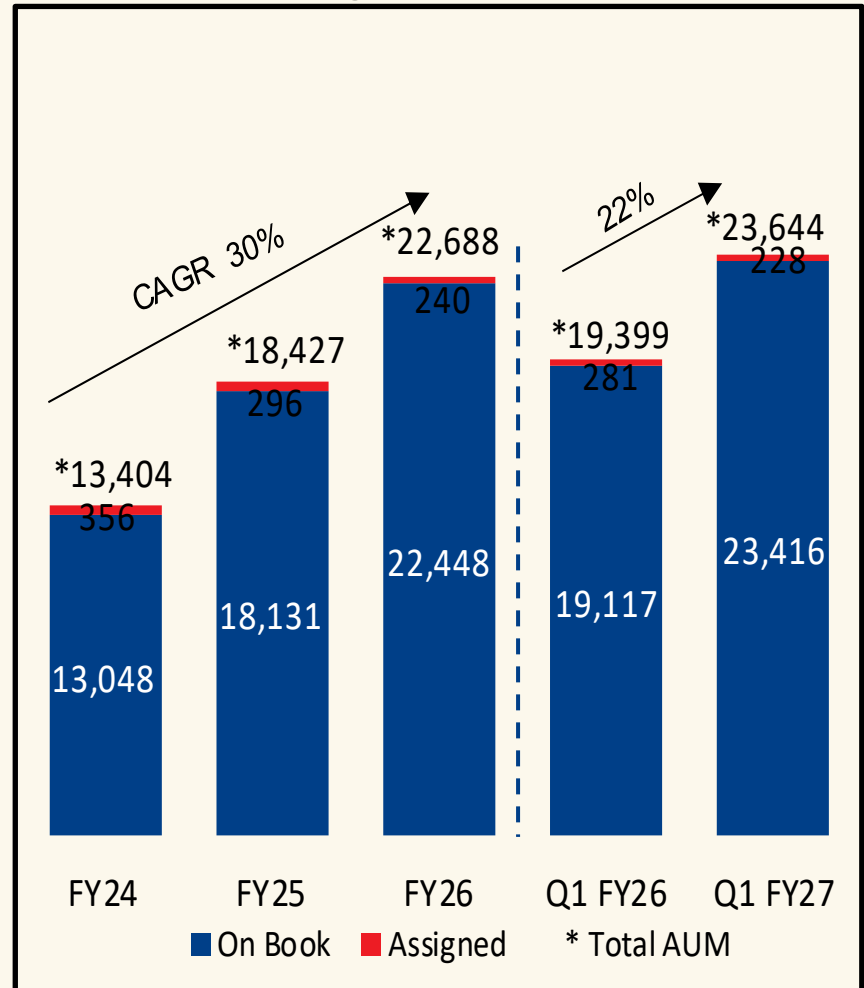
A lean hub and spoke network and prudent, well-segmented underwriting drive strong operating leverage, while GenAI powered collections and focused recovery efforts continue to augment asset quality across customer segments

Home Loans - Disbursements and Asset Under Management

Disbursements (₹Cr)

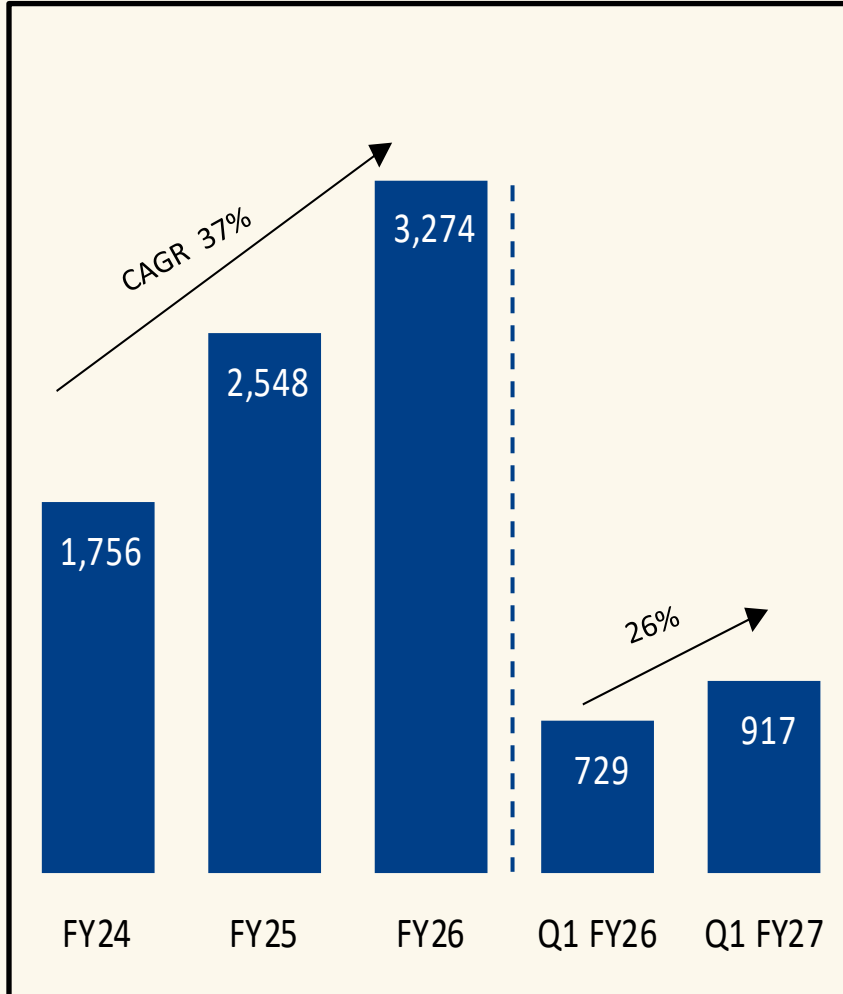


Assets under Management (₹Cr)

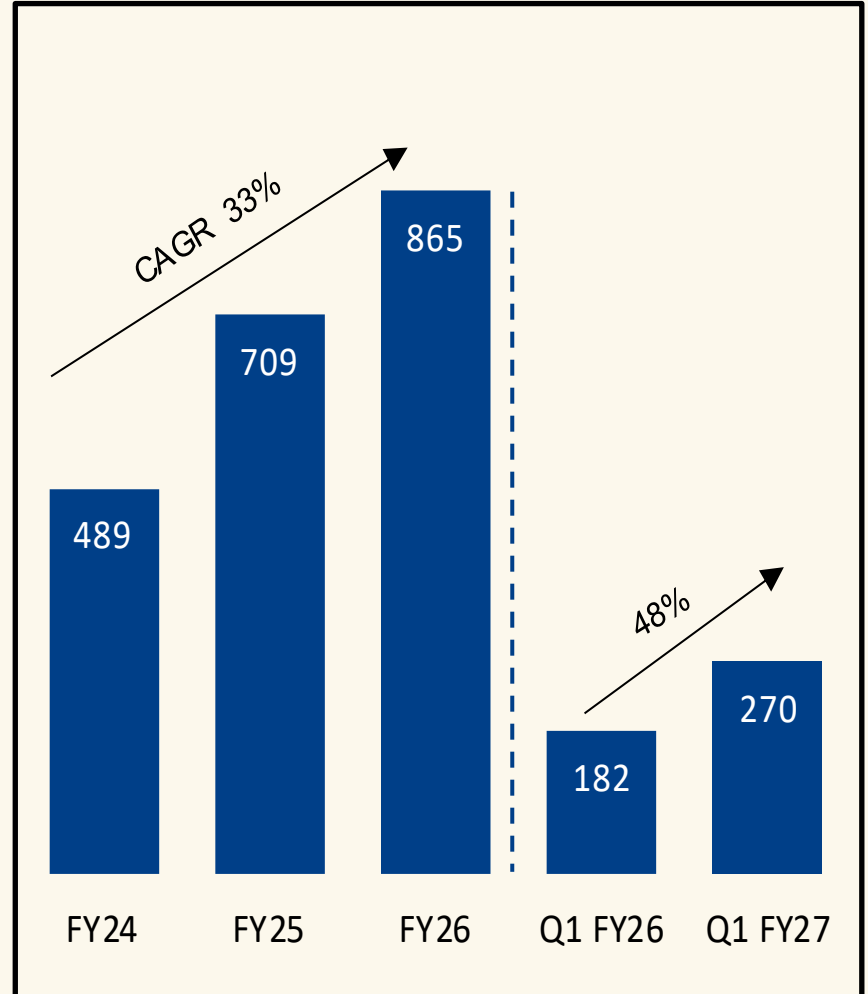


Home Loans - Income and Profit before tax

Income (₹Cr)

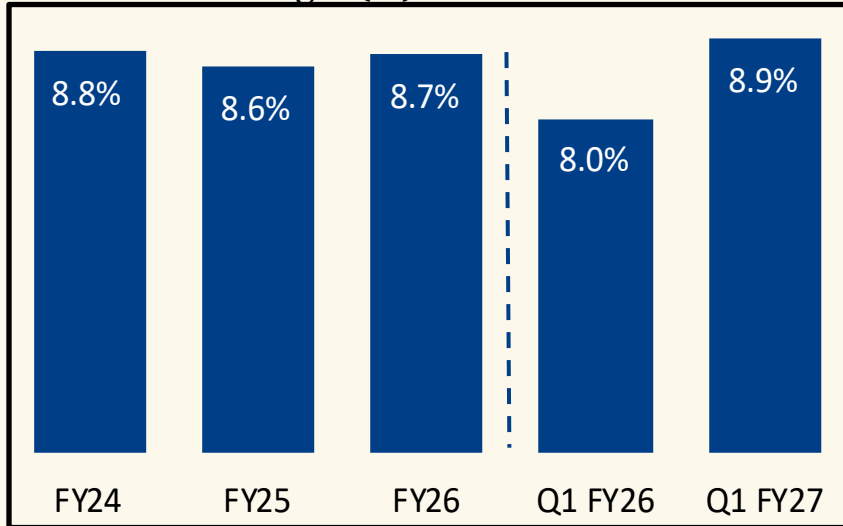


Profit before tax (₹Cr)

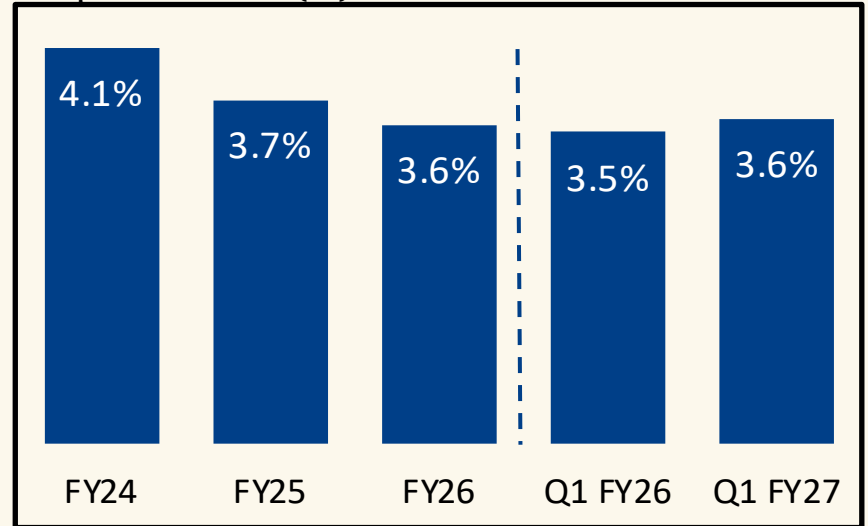


Home Loans – Asset Ratios

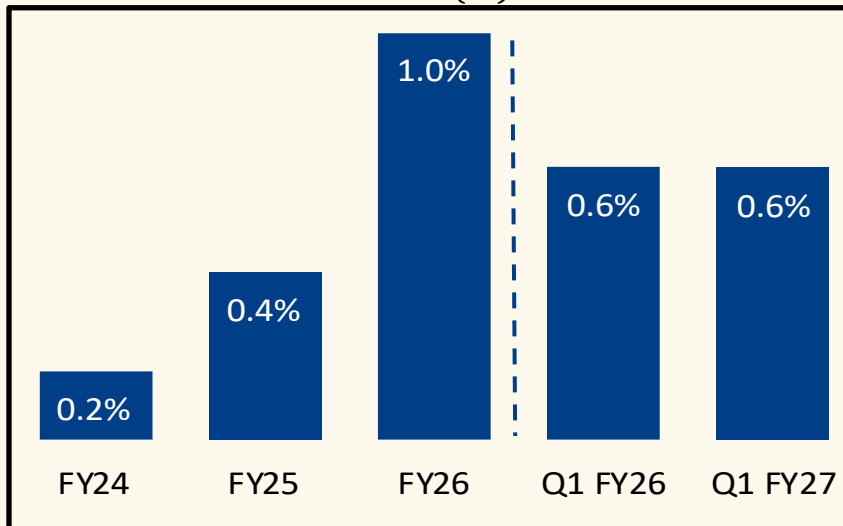
Net Income Margin (%)



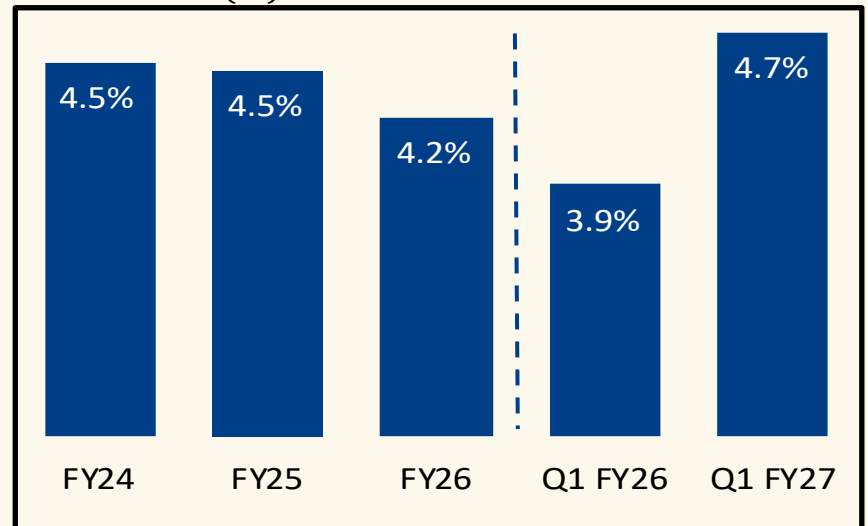
Expenses Ratio (%)



Loan Losses & Provisions (%)



ROA - PBT (%)



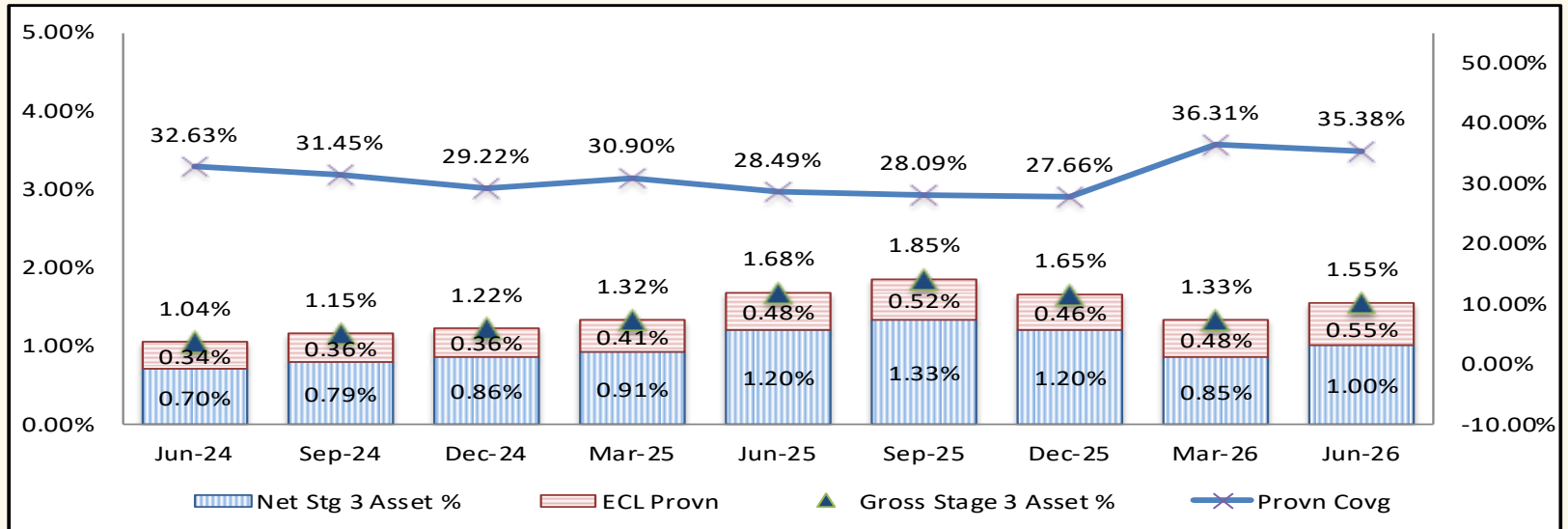
Profit and Loss Statement - Home Loans (Managed)

₹ Cr

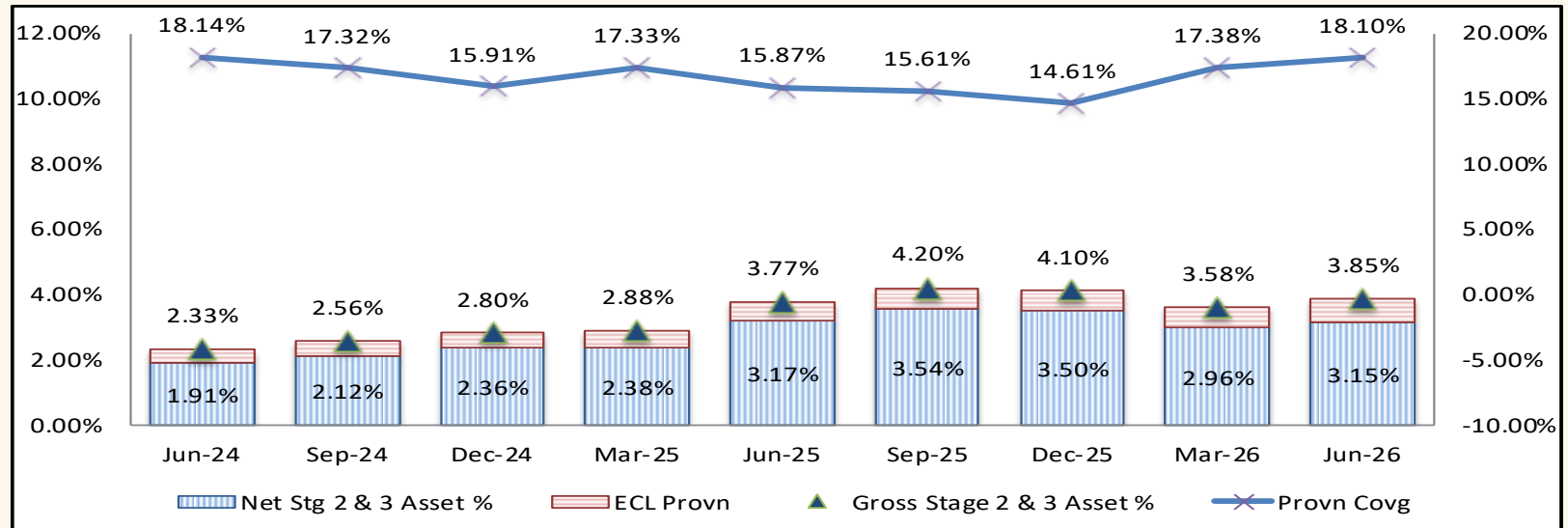
Particulars	Q1 FY26	Q1 FY27	Growth % Q1-o-Q1	FY26
Disbursements	1,764	1,797	2%	7,363
Asset Under Management	19,399	23,644	22%	22,688
Income	729	917	26%	3,274
Finance Charges	352	402	14%	1,481
Net Income	377	515	36%	1,792
Expenses	165	208	26%	730
Net Credit Losses	30	37	22%	198
PBT	182	270	48%	865
Asset Ratios				
Income	15.5%	15.9%		16.0%
Cost of Funds	7.5%	7.0%		7.2%
Net Income Margin	8.0%	8.9%		8.7%
Expense	3.5%	3.6%		3.6%
Losses & Provisions	0.6%	0.6%		1.0%
ROA-PBT	3.9%	4.7%		4.2%
Cost to Net Income	43.8%	40.4%		40.7%

HL – Assets Trend

Stage 3



Stage 2 & 3



Profit and Loss Statement – CSEL

₹ Cr

Particulars	Q1 FY26	Q1FY27	Growth % Q1-o-Q1	FY26
Disbursements	2,046	3,408	67%	10,249
Asset Under Management	14,199	15,884	12%	15,113
Income	734	782	7%	2,876
Finance Charges	265	268	1%	1,016
Net Income	470	515	10%	1,860
Expenses	164	204	25%	720
Net Credit Losses	239	181	-24%	905
PBT	67	129	93%	234
Asset Ratios				
Income	20.5%	20.2%		19.9%
Cost of Funds	7.4%	6.9%		7.0%
Net Income Margin	13.1%	13.3%		12.9%
Expense	4.6%	5.3%		5.0%
Losses & Provisions	6.7%	4.7%		6.3%
ROA–PBT	1.9%	3.3%		1.6%
Cost to Net Income	34.9%	39.7%		39%

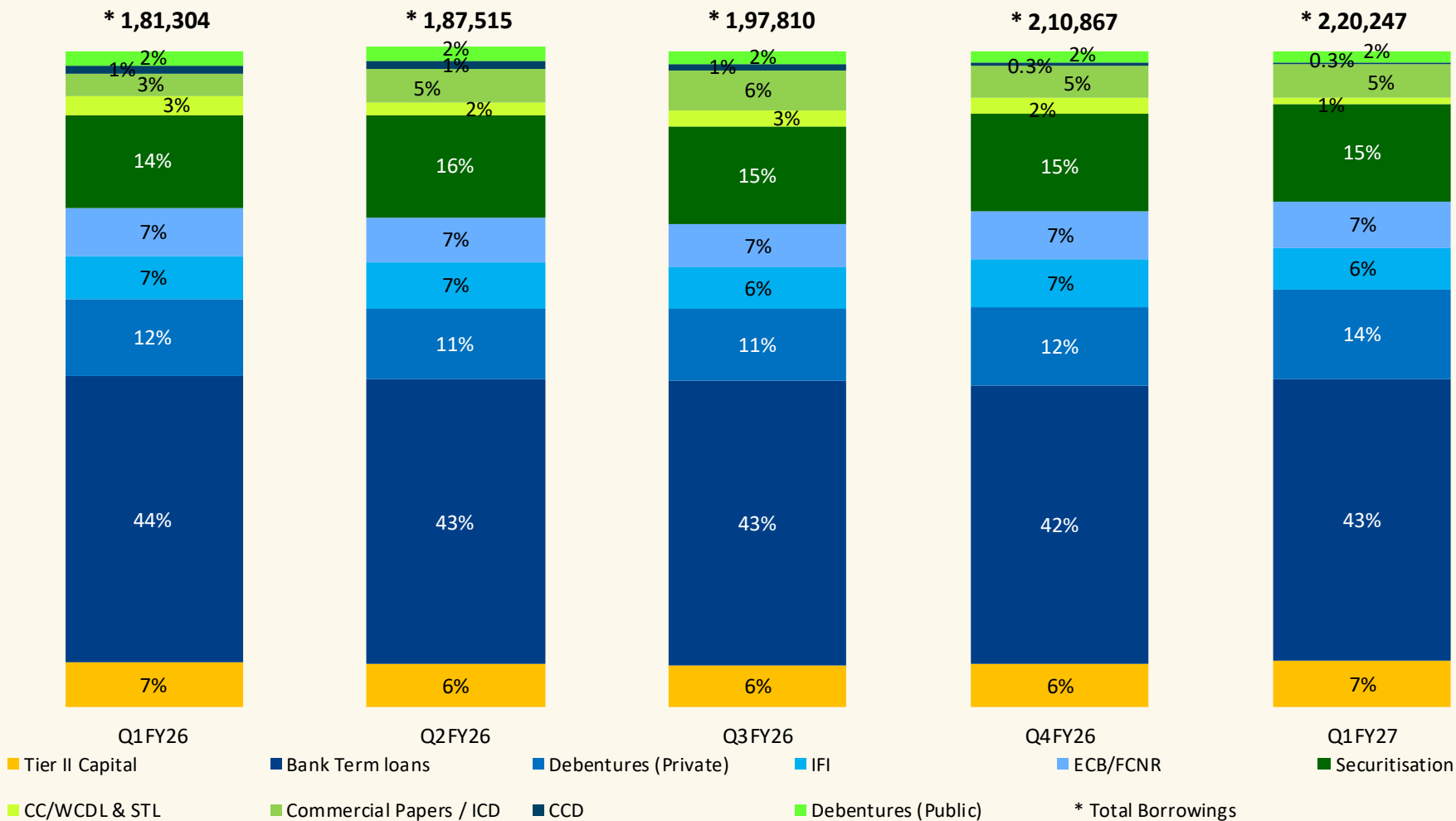
Funding Profile



Diversified Borrowings Profile (I/I)

Borrowing mix by instrument type

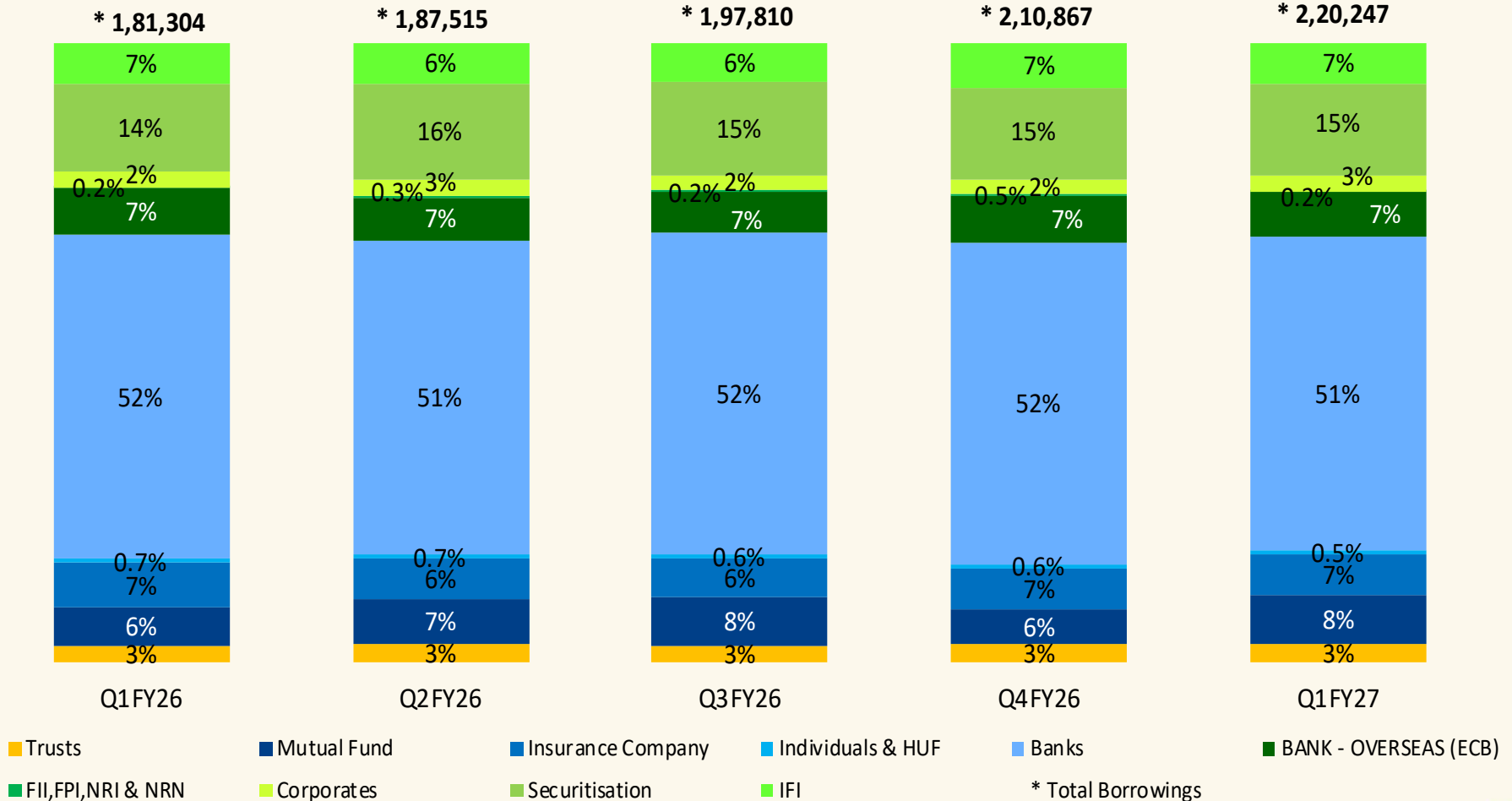
₹ Cr



Diversified Borrowings Profile (II/II)

Borrowing mix by investor type

₹ Cr



ALM Statement as of 30th Jun 2026 (As per IND AS)

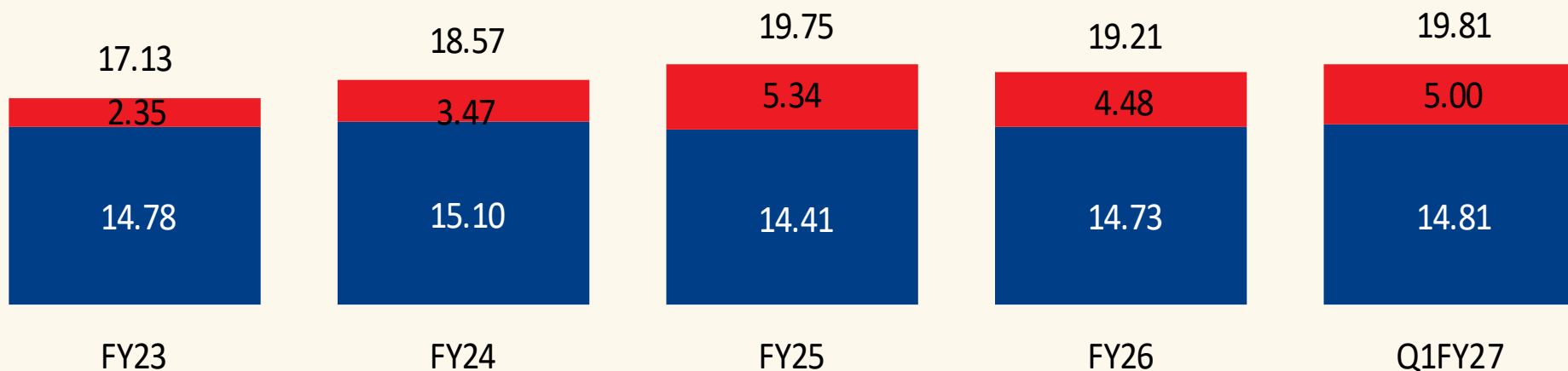
₹ Cr

Particulars	1 m	>1 to 2m	>2 to 3m	>3 to 6m	>6m to 1 yr	>1 to 3 yr	>3 to 5 yr	>5 yr	Total
Cash & Bank Balances	5,437.21	1,025.87	5,110.18	1,328.32	2,131.10	3,495.78	2,074.12	2,040.32	22,642.90
Advances	7,553.21	7,252.81	5,949.31	21,341.75	36,618.01	91,218.55	37,917.96	22,890.84	2,30,742.43
Trade Receivable & Others	108.73	831.08	5.21	11.77	435.77	1,402.76	199.73	4,420.76	7,415.82
Total Inflows (A)	13,099.15	9,109.75	11,064.70	22,681.84	39,184.89	96,117.09	40,191.82	29,351.92	2,60,801.15
Cumulative Total Inflows (B)	13,099.15	22,208.90	33,273.60	55,955.44	95,140.32	1,91,257.41	2,31,449.23	2,60,801.15	
Borrowin Repayment-Bank & Others	3,788.75	4,228.36	8,682.59	13,630.50	27,167.05	78,601.13	21,239.85	76.77	1,57,414.99
Borrowin Repayment- Market	653.96	2,692.39	2,112.86	3,678.97	11,630.43	23,689.73	5,254.34	11,418.36	61,131.04
Capital Reserves and Surplus	-	-	-	-	-	-	-	33,749.57	33,749.57
Other Outflows	6,504.37	237.43	138.26	298.28	194.45	662.33	230.35	240.09	8,505.56
Total Outflows (C)	10,947.08	7,158.18	10,933.71	17,607.75	38,991.92	1,02,953.19	26,724.54	45,484.79	2,60,801.15
Cumulative Total Outflows (D)	10,947.08	18,105.26	29,038.97	46,646.72	85,638.64	1,88,591.83	2,15,316.36	2,60,801.15	
E. GAP (A - C)	2,152.07	1,951.57	130.99	5,074.09	192.97	(6,836.10)	13,467.28	(16,132.86)	
F.Cumulative GAP (B - D)	2,152.07	4,103.64	4,234.62	9,308.72	9,501.68	2,665.59	16,132.86	0.00	
Cumulative GAP as % (F/D)	19.66%	22.67%	14.58%	19.96%	11.10%	1.41%	7.49%	0.00%	

CAR and Credit Rating

Capital Adequacy Ratio (CAR) – As per RBI guideline

■ Tier I ■ Tier II



Minimum CAR Stipulated by RBI is 15% & for Tier I is 10%

Credit Rating

Loan type	India ratings	Care	ICRA	Crisil
ST CP/WCDL	-	CARE A1+	[ICRA] A1+	[CRISIL] A1+
LT NCD/CC	IND AA + (ind) Stable	CARE AA+/Stable	[ICRA] AA+/Positive	-
NCD (Public Issue)	IND AA+/ Stable	-	[ICRA] AA+/Positive	-
Tier II SD	IND AA+/ Stable	CARE AA+/Stable	[ICRA] AA+/Positive	-
Tier I PDI	IND AA/ Stable	CARE AA/Stable	[ICRA] AA/Positive	-

The Company continues to hold a strong liquidity position with ₹ 22,765 Cr as cash balance as at end of Jun'2026 (including HQLA of ₹ 7,614.93 Cr invested in GSEC, SDL, T-bill & invested in Strips shown under investments held in compliance with LCR requirements), with a total liquidity position of ₹ 23,984 Cr (including undrawn sanctioned lines).

Consolidated Financials



Consolidated Profit & Loss

₹ Cr

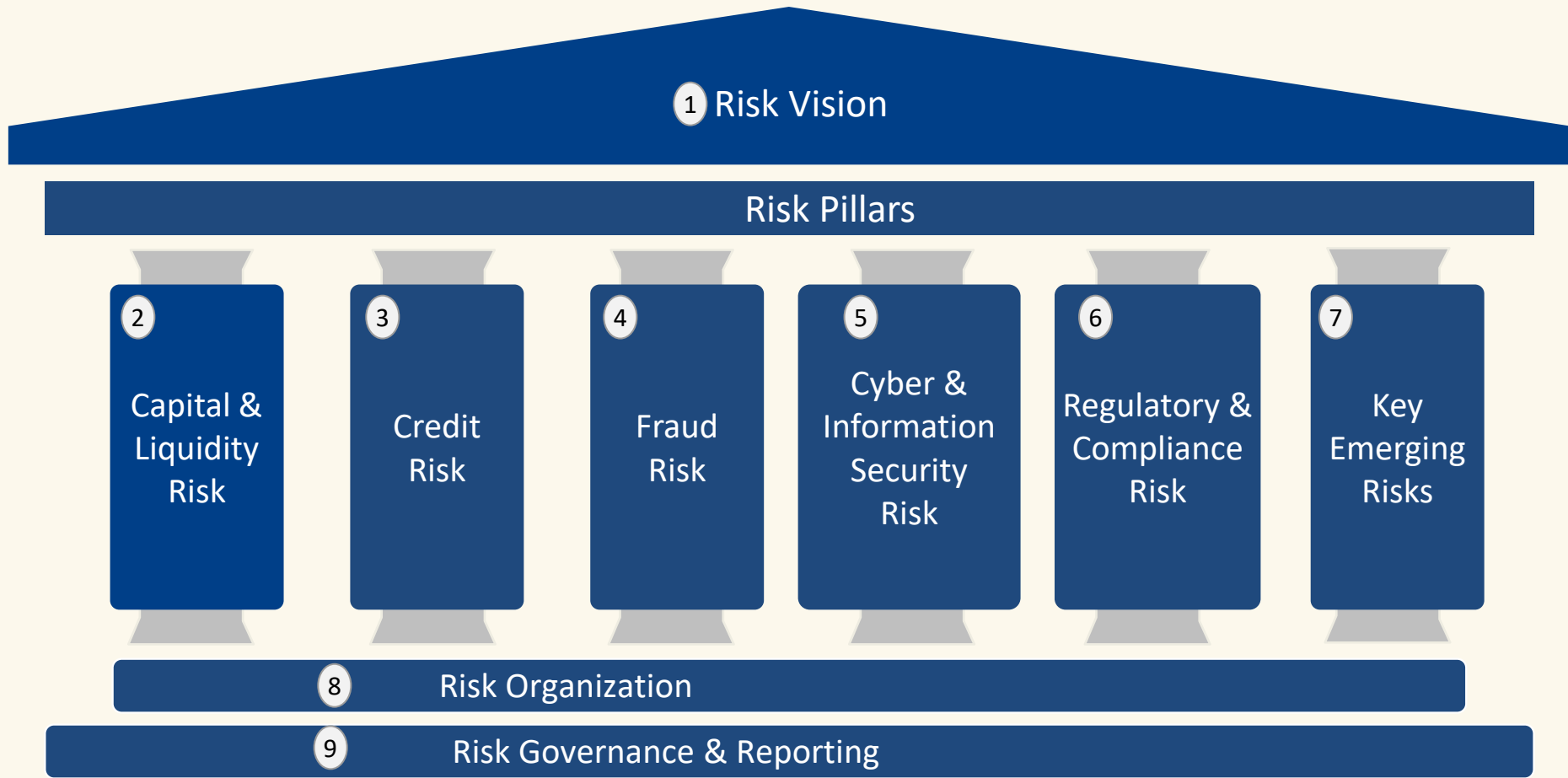
Particulars	Q1FY26	Q1FY27	Growth % Q1-o-Q1	FY26
Income	7,353	8,957	22%	31,539
Expenses	5,822	6,735	16%	24,566
PBT	1,531	2,222	45%	6,973
PAT	1,138	1,656	46%	5,233

Note: Above financials includes Chola Sec, Chola Home Finance, Paytail and Payswiff.

Risk Management



Our Enterprise Risk Management strategy comprehensively covers all aspects of risk



We have integrated best-in-class practices across all key risk areas (I/II)

 Category	 Key Highlights
1 Risk vision	• Risk Appetite Statement implemented as a strategic lever: Strong linkage to functions with well-defined thresholds and robust governance mechanisms
2 Capital & Liquidity risk	• Well-diversified source of funds with judicious mix of instruments and of investor profiles • Liquidity position assessed regularly. • Strong governance for key parameters like HQLA holdings, funding lines in place
3 Credit risk	• Scorecard based decision making embedded across credit and collections processes - Regular finetuning of credit policies and gating criteria basis portfolio review - Robust governance mechanism in place for periodic review of all underwriting and collection models - Segmented collection treatment strategies basis bounce prediction/Roll forward models • Stress testing capability deployed to refine credit & collection strategies proactively, basis macro-economic forecasts
4 Fraud risk	• Best-in-class preventive controls, tools & SOPs to mitigate frauds across customers, employees & third-parties • Ongoing cross-business sharing of best practices for detection and mitigation • Regular employee training and awareness campaigns on fraud detection & prevention

We have integrated best-in-class practices across all key risk areas (II/II)

 Category	 Key Highlights
5 Cyber risk	Built/ deployed robust capabilities, processes and toolkits to manage growing cyber risks • Deployed Brand Monitoring to identify and protect against misuse of our brand across digital platforms • Robust and continuous Red team assessment done to strengthen our cyber security posture • Deployed CERTIN and Chola Honey pot as part of the Threat intelligence • SOC monitoring done for all the critical infrastructure • Comprehensive PAM solution implemented for all the critical infrastructure • Exclusive Penetration testing other than the regular External and Internal VAPT • DR Drill for Disaster scenarios and cyber-drill to simulate cyber breach scenarios and assess the runbook
6 Regulatory & compliance risk	In-house team of 20+ members with collective experience of 200+ years to independently monitor regulatory compliance • Strong performance across annual internal and external audits.
7 Risk organization	Comprehensive risk organizational structure defined with focus on fortifying an active risk function • Focus on building capabilities in managing new emerging risks • Deeper interlinkage with business, functional coverage & monitoring focus to mitigate all kinds of risks
8 Risk Governance & reporting	Comprehensive risk registers for monitoring along with governance mechanism in place • In- house team, 300+ risk matrices tracked across businesses & functions with defined frequency for circulation & monthly reviews

Capital & Liquidity risk | Well managed with judicious buffers maintained consistently

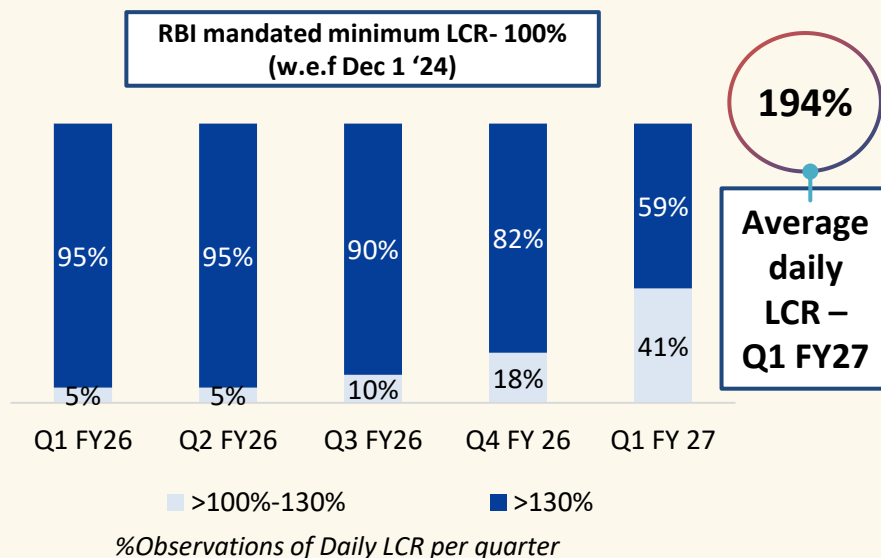
ALM: Stringent Internal thresholds

Time bucket	RBI thresholds	Chola internal thresholds
0-7 days	-10%	0%
8-14 days	-10%	0%
15-30/31 days	-20%	0%

- **No cumulative negative mismatch across time buckets**
- **No breaches against internal threshold, demonstrating strong adherence to regulatory compliance**

Liquidity: LCR reported is 194% - 1.94x of RBI mandate on average

Distribution of reported LCR (Q1 FY26 – Q1 FY27)

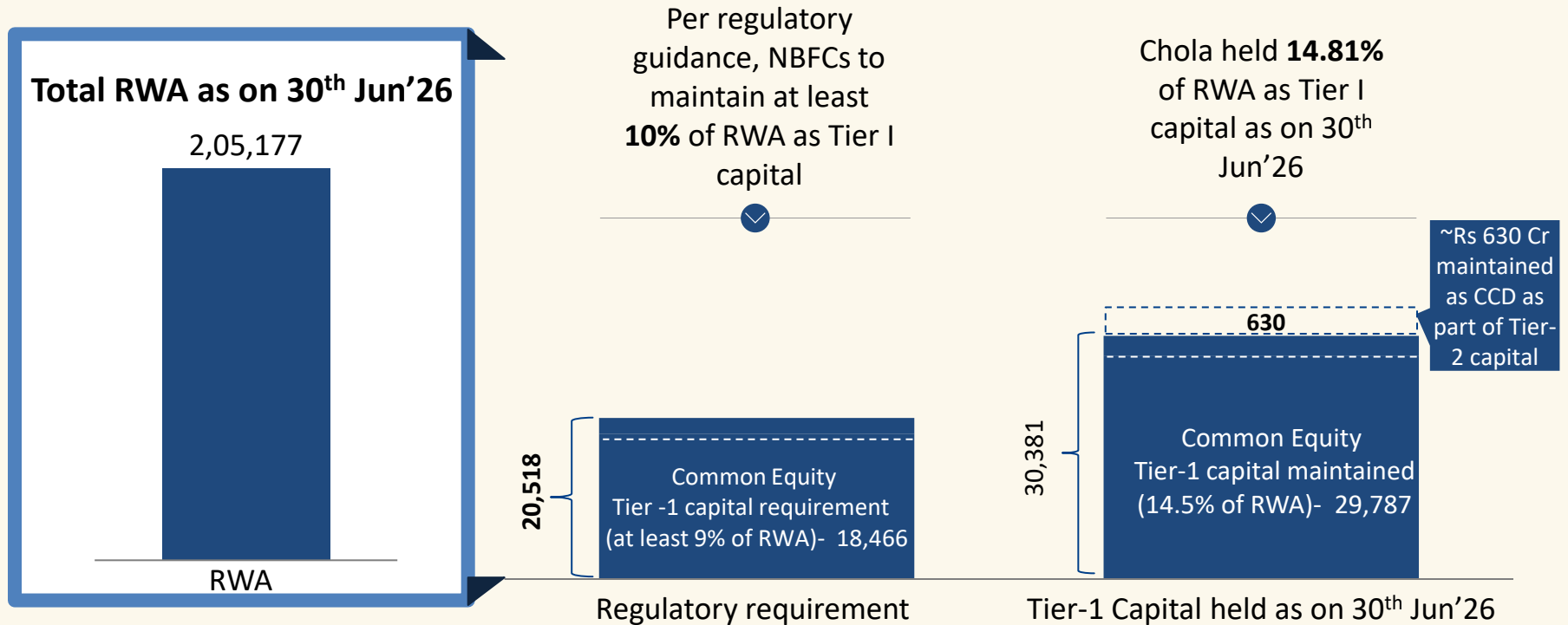


From Q1 FY26 to Q1 FY27, all observations >100%

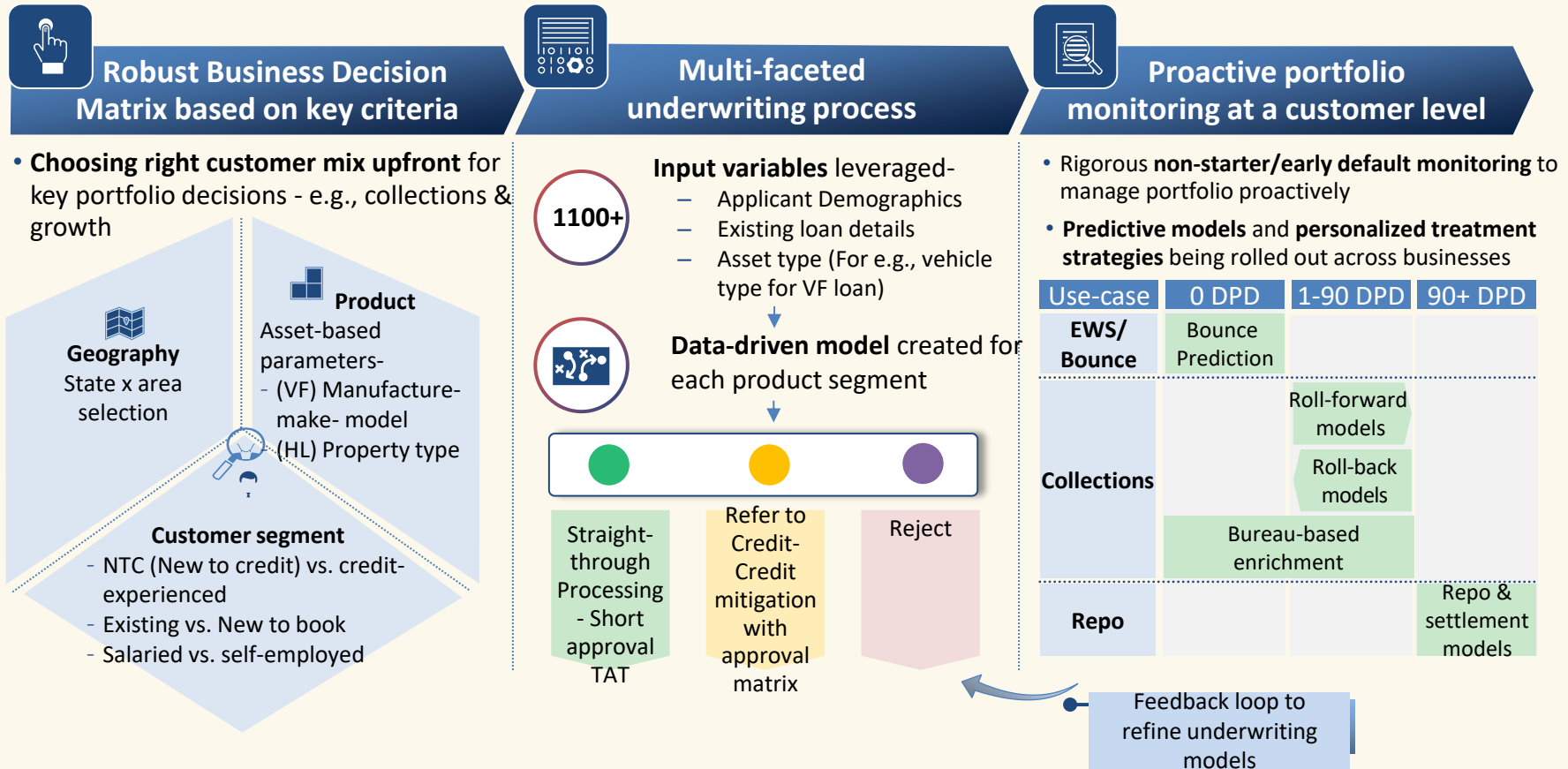
The lowest LCR recorded was 106% in Q1 FY27.

Capital & Liquidity risk | Sufficient Tier 1 capital

(₹Cr)



Holistic risk management for credit risk mitigation



Regulatory & compliance risk | Effective governance augmented by a strong compliance function

Governance & Compliance form the core of every business and functional process



Strong ‘Compliance- first’ approach tone setting from the Board and senior management ensures compliance across all levels till field staff



“Zero tolerance policy” to any form of non-compliance



Stringent Code of conduct implemented at all levels including employees, DSAs and collection agents



Continuous training to employees at all levels on various regulatory requirements



Fair Practice Code implemented in letter and spirit

20+ professionals
with collective experience of **200+ years**



Compliance team

- Real-time tracking & efficient dissemination of all regulatory changes to senior management and other key stakeholders
- Comprehensive compliance testing conducted throughout the year



Centralized Corporate Legal team

- Real-time tracking of all legal notices/cases against the company
- Centralized review and approval of legal documentation for effective control and governance

Regulatory & compliance risk | Governance further strengthened by robust compliance mechanisms



Cyber risk | Regular monitoring & strong internal processes to prevent, detect & mitigate cyber risk



People

- 1 • Well-equipped, adept team of security professionals to mitigate cyber risk at organizational level
- 2 • Skill-based security training program
- 3 • Regular employee trainings & readiness exercises
 - Phishing simulations, crisis management & cyber drills, etc.
 - ISMS Annual Refresher course
 - Quarterly online quiz for ISMS awareness



Process

- 3 Continued effort towards strengthening protocols
 - Code review process
 - Business continuity & Disaster recovery exercises
- 4
 - External and internal VAPT
 - Internal and external audits
 - Robust documentation control with Annual review
- Continuous Red Team assessment and Threat intelligence



Tools & Technology

- Continuous expansion of suite of tools to monitor threats, potential privacy breaches and improve cyber resilience-
 - User access security (SASE)
 - DevSecOps
 - Cloud security
 - API security
 - PIM /PAM
 - 24 x 7 SOC / SIEM integration
 - DLP implementation
 - Email Restriction
 - Brand Monitoring

Risk governance & reporting | Clearly defined roles & responsibilities for effective corporate governance

Organization structure setup to ensure effective governance



Well-defined tracking mechanism & review cadence

1 **RCSA (Risk control and self-assessment)** conducted across businesses periodically

2 **Multiple Board-led committees** to monitor org risk-

Name of the committee	Key risk reviewed
Risk Management Committee	Overall enterprise risk management policies & processes across each key risk area
Asset Liability Committee	Capital & liquidity position & risk
Audit Committee	Chola's compliance of policies and processes
Business Committee	Business-wise performance & key risks
IT Strategy Committee	IT & cybersecurity framework; IT disaster recovery process
Stakeholders' Relationships Committee	Reputational risk & shareholders' outlook
CSR Committee	Policies, strategies and programs related to CSR & ESG
Customer Service Committee	Role includes review of reports (MIS reports and IO reports) on customer complaints, review of awareness and sensitization programs for staff/vendors and review of emoluments of Internal Ombudsman (IO)
Special Committee of the Board for monitoring and follow up of fraud	Strengthening the internal controls and the fraud risk management framework

3 **Comprehensive monitoring & tracking thresholds:**

- Risk Appetite Statement** to define organizational risk goals
- Risk registers defined** encompassing **300+ metrics** with strong linkages to businesses/functions

Information Technology



Chola's overall technology focus spread across all layers

Systems of Engagement



Systems of Record



Systems of Intelligence



Other Core Areas

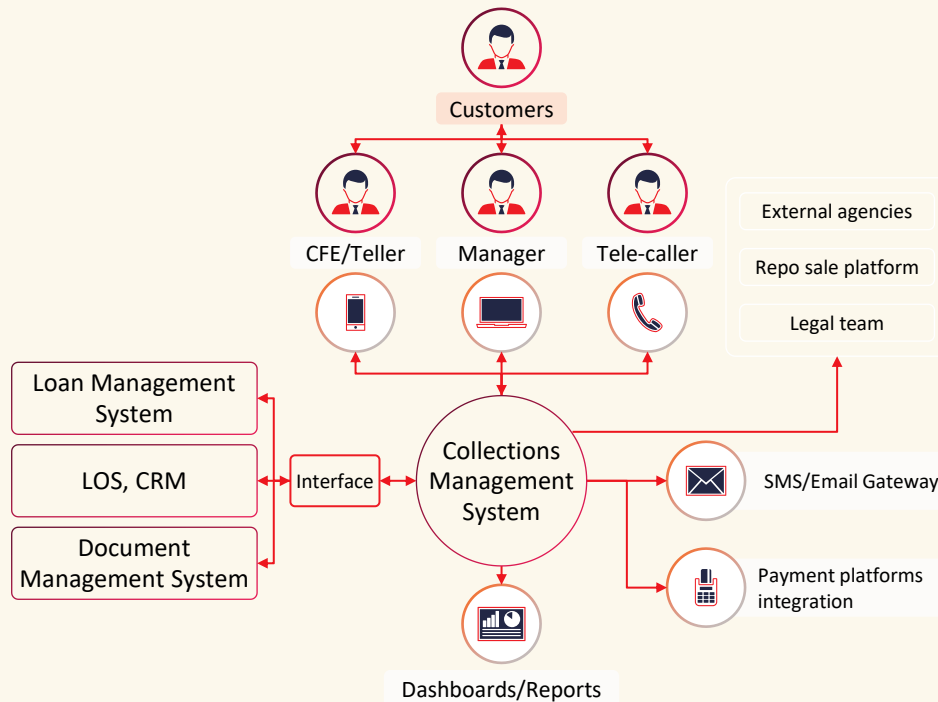


Organization-wide capabilities built for digitization of Loan Origination System (LOS)

Loan journey	  		
	Sourcing	Underwriting & Loan Sanction	Disbursement
Digitization features	Integration with Partners / OEMs	Third party validations	Document digitization
	Validated KYC via golden sources	Automated bureau checks	E-Sign
	eKYC (including biometric)	Online customer deduplication	E-stamping
	OCR and Video KYC	Bank statement/Balance sheet analyzer	Post disbursal document tracking
	Live facial recognition	Penny drop verification	Electronic mandate collections
	Pre-approved offers	System based underwriting engine	
		Account Aggregator	

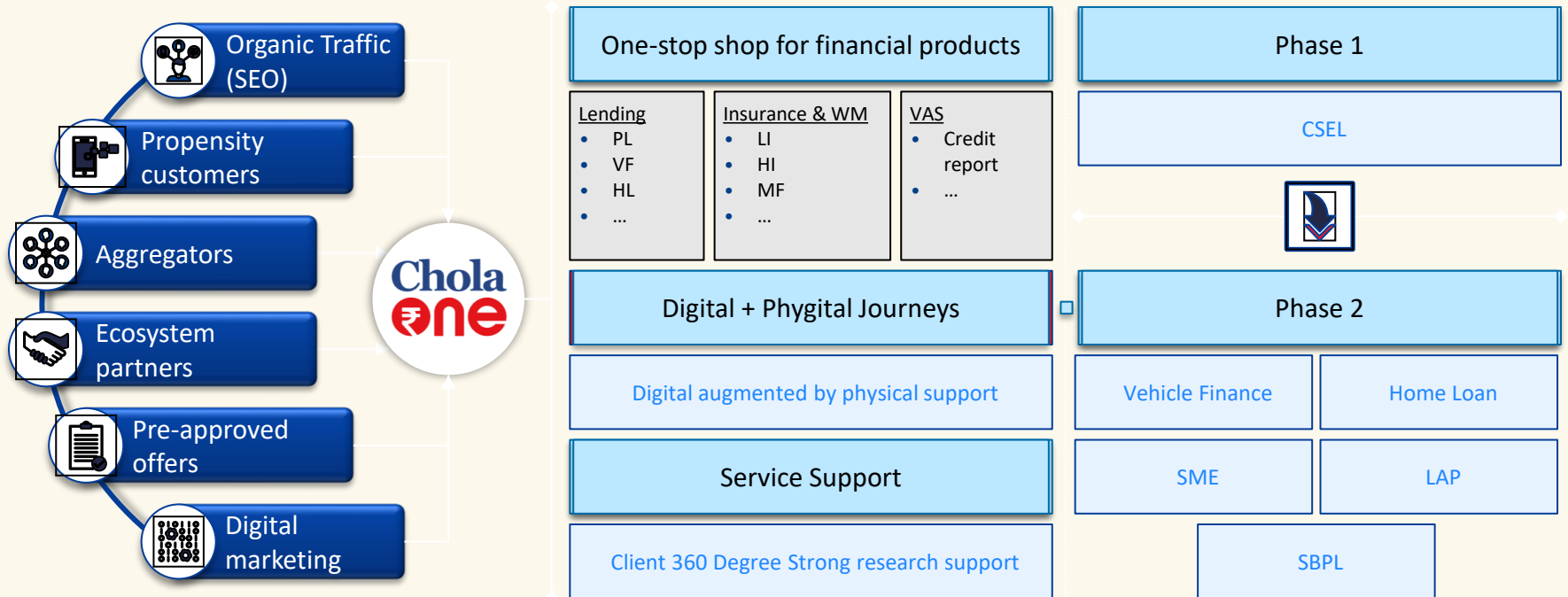
Note: Most capabilities built for all the verticals of Chola - being used wherever applicable and as per business needs

We have a comprehensive digital Collection Management System to manage end-to-end collection process

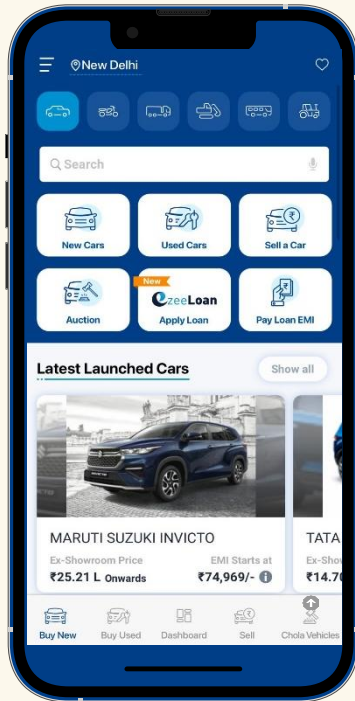


- | | |
|--|---|
| 1 Analytics Engine (EWS) | 10 Easy payment through Bitly link |
| 2 Allocation Rule Engine (Automatic allocation) | 11 Real time view of MIS/reports |
| 3 E-receipts (view/download) | 12 Integrated contact recording |
| 4 Challan-less deposit (Airtel, Spice, etc.) | 13 Integrated SMS & voice blast solution |
| 5 Single foreclosure receipting (multiple agreement-single mode) | 14 Multiple times movement of data between LMS |
| 6 All wallets & BBPS | 15 Device agnostic platform (mobile/tab/desktop) |
| 7 New receipt types to avoid manual adjustment | 16 Cloud based solution (integrated dialer, standard reports, increased productivity) |
| 8 Auto-receipting of RTGS transactions | 17 Possible to restrict payment modes |
| 9 Real time pick-up allocation | |
- Digitization & automation
 ● Analytics
 ● Technology

Chola One platform envisioned to be a super-app, a one-stop-shop for all our products, lead generation, VAS, customer service



We are building an E2E integrated ecosystem for VF



Used vehicle marketplace
Vehicle listing for selling
Dealer info for buying
GenAI Search

New vehicle discovery
Recommendations
OEM offers & discount
Apply Loan

Repo vehicles sale
Subscription fee
Auction model
Vehicle valuation
WhatsApp Channel

 **Gaadi Bazaar**

SEO Score¹
(out of 100)
92

Monthly Avg.
Unique Users
(site traffic)
1.9M+

Page authority
(score out of 100)
38

"Used truck"
search rank
(Google organic search
rank)
1

Repo Subscribers
(#paid repo subscribers)
2.1K+

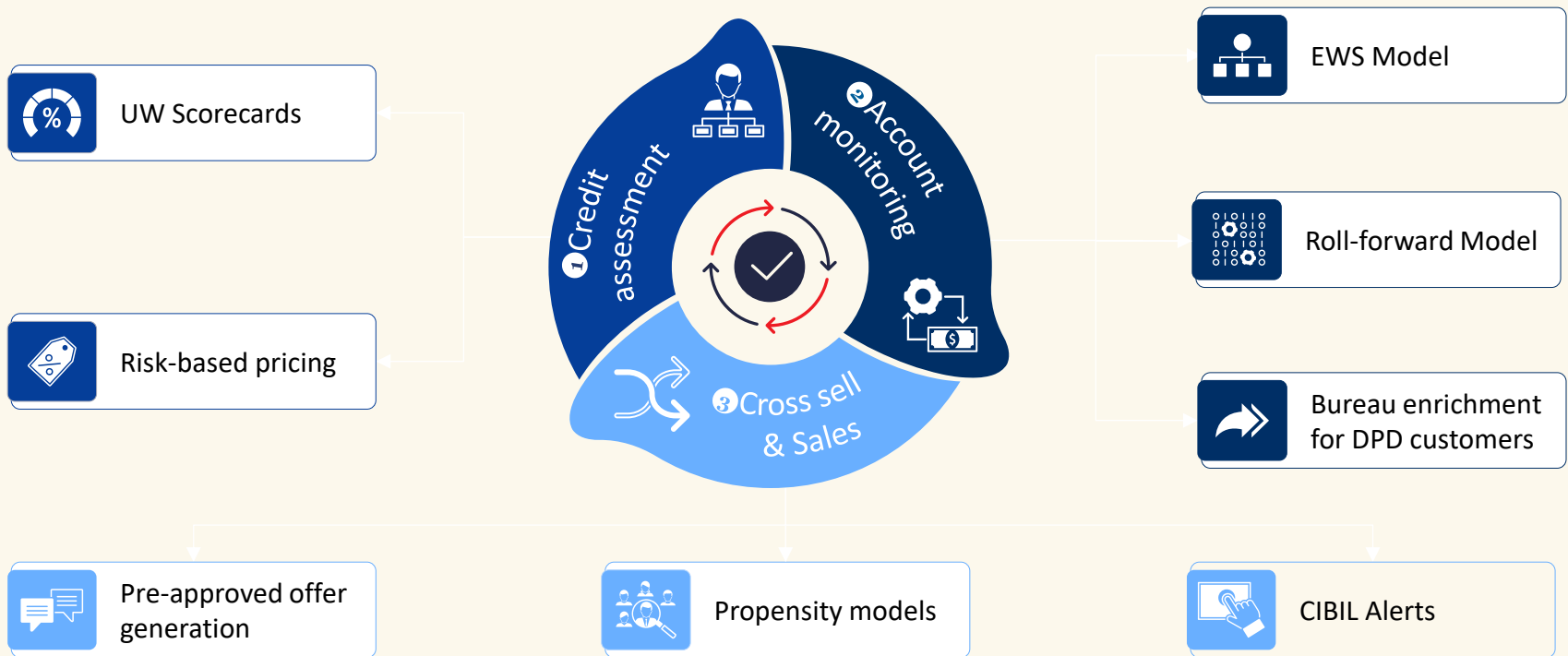
New listings
(vehicles/ month)
10.5K+

Vehicles sold
(per month)
6K+

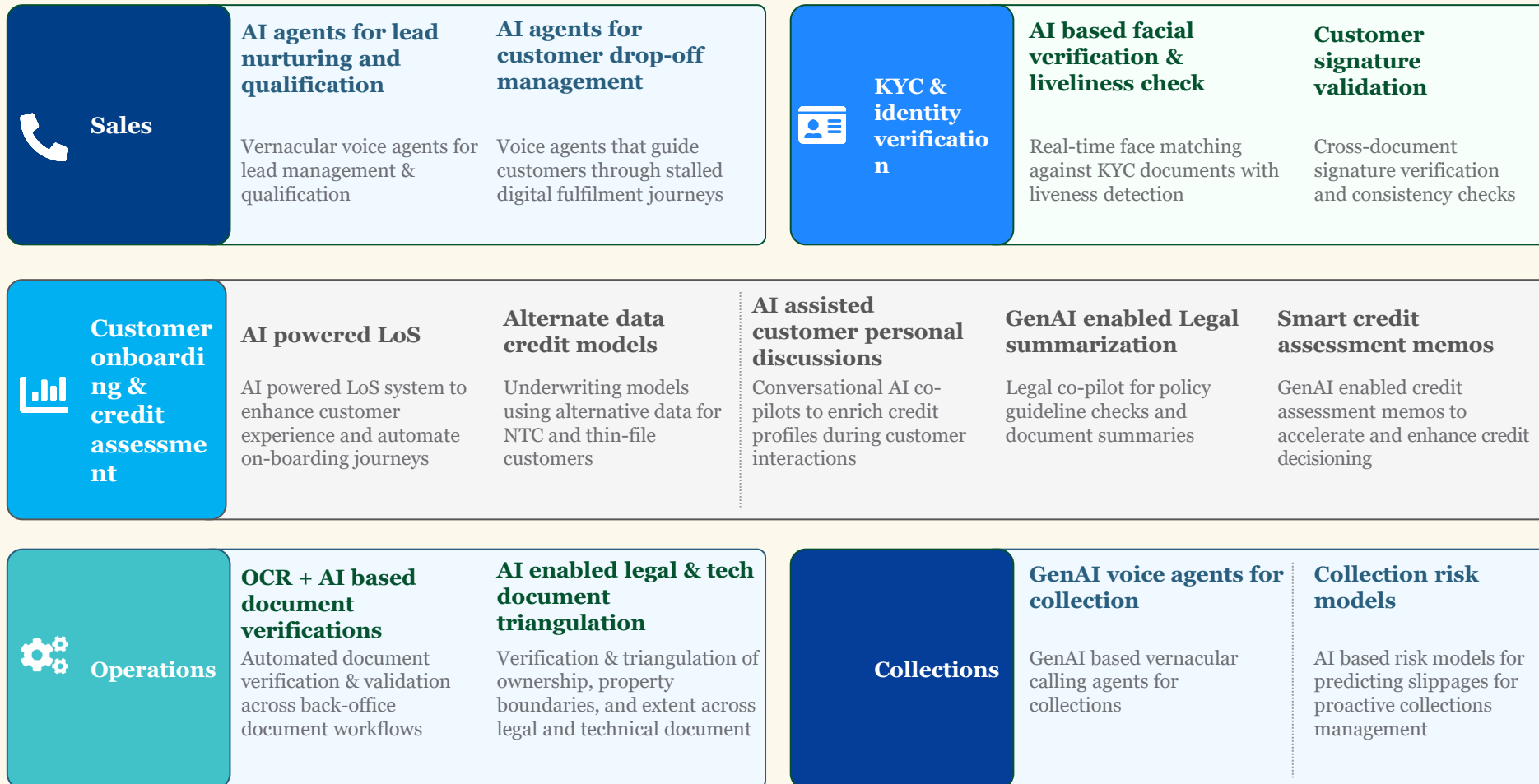
Dealer portal
(#dealers)
2.7K+

% Service requests
Automated
(service requests)
99%

Our Data and Analytics team works across the entire value chain of customer journey



AI to drive efficiency and effectiveness across the lending value chain



Environmental Social Governance



We Believe In Making A **Positive** Impact In The **Society**



Environmental

As an environmentally responsible company, we focus on sustainability and carbon footprint reduction.

Social

To enable better opportunity for all, we ensure financial inclusion of marginalized groups of people through financial products and services enabling socio-economic upliftment.

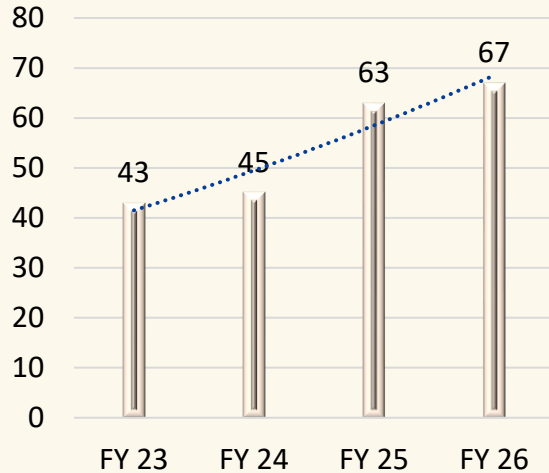
Governance

The company has strong commitment to values and ethical business conduct and the highest standards of corporate governance in all its activities and processes.

Chola ESG Rating and Ranking

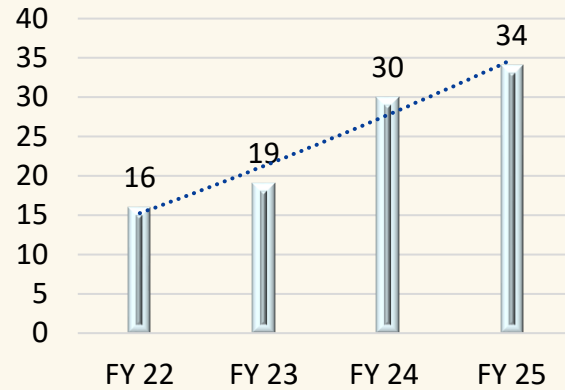
CSRhub

higher score indicates lower risks



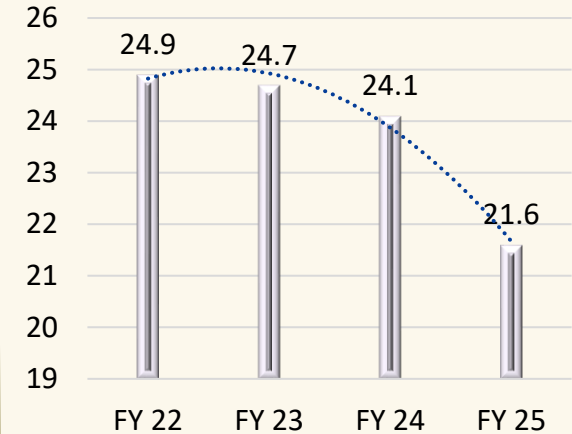
S & P

higher score indicates lower risks

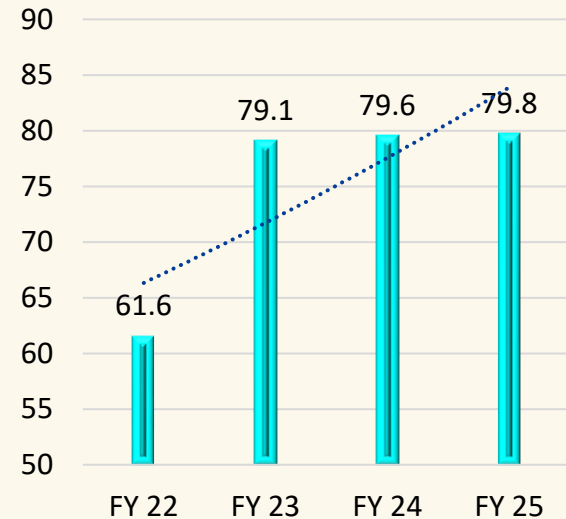


Sustainalytics

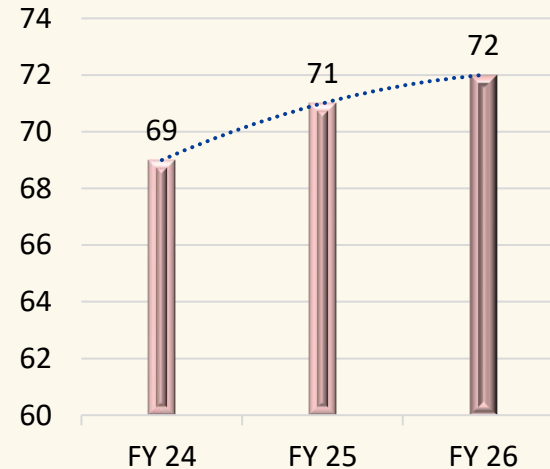
lower rank indicates lower risk



Stakeholders Empowerment Services (SES) Rating
higher score indicates lower risks

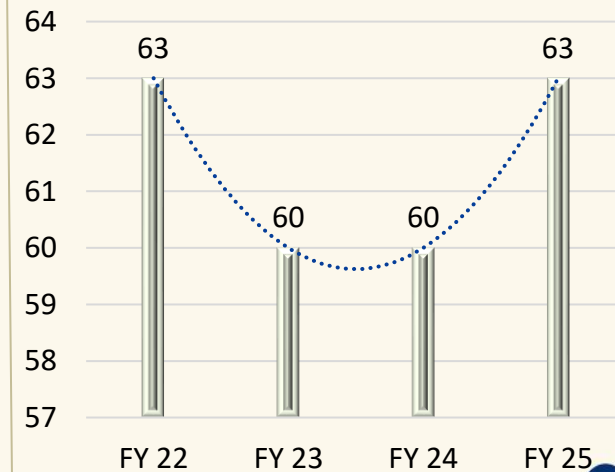


NSE Sustainability Rating and Analytics
higher score indicates lower risks



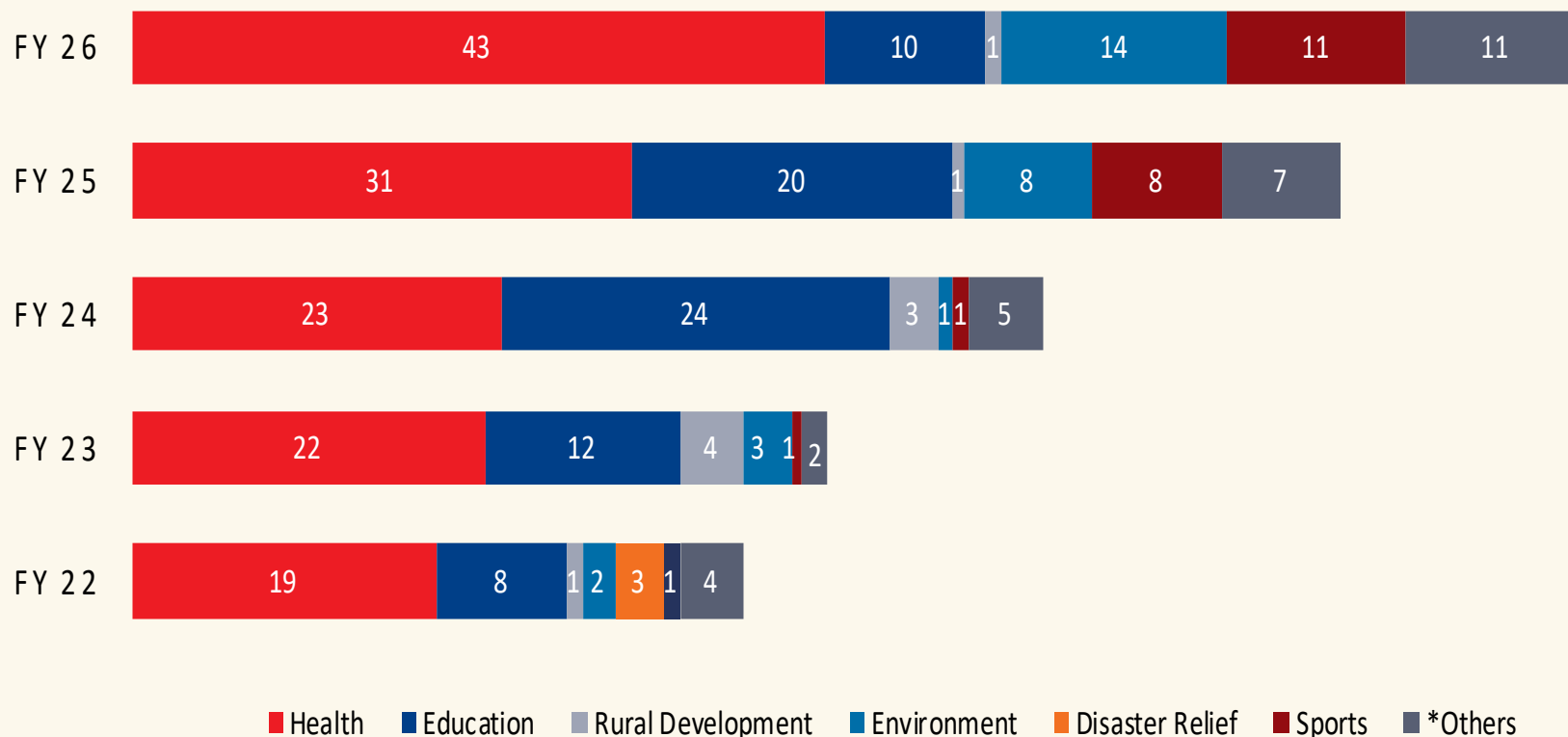
Crisil

higher score indicates lower risks



Social Responsibility Year-wise Thematic Allocation

(₹ Cr)



Note: *Others includes Armed Forces, Livelihood, Slum development, Senior Citizen support, Art & Culture & WASH

THANK YOU

EMAIL ID: Sujatha P- Chief Compliance Officer – companysecretary@chola.murugappa.com Arulselvan D- Chief Financial Officer – cfo@chola.murugappa.com

Chola Crest, C54-55 & Super B-4, Thiru-Vi-Ka Industrial Estate, Guindy, Chennai - 600032. | Email: customercare@chola.murugappa.com | Website: www.cholamandalam.com

Cholamandalam Investment and Finance Company Limited