Chola
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28 July, 2026

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|---|---|
| **The Secretary** | **The Secretary** |
| **National Stock Exchange of India Limited** | **BSE Limited** |
| **Capital Market – Listing, Exchange Plaza,** | **25th Floor, Phiroze Jeejeebhoy Towers** |
| **5th Floor, Plot No. C/1, G Block,** | **Dalal Street, Fort** |
| **Bandra-Kurla Complex, Bandra (E),** | **Mumbai 400 001** |
| **Mumbai 400 051** | |
| **NSE SCRIP CODE: CHOLAFIN EQ** | **BSE SCRIP CODE: 511243** |

Dear Sir/Madam,

**Sub: Proceedings of the 48th Annual General Meeting held on 28 July, 2026**

We refer to our letter dated 6 July, 2026 informing you of the convening of the 48th Annual General Meeting ('AGM') of the Members of the Company scheduled to be held through Video Conferencing (VC) on 28 July, 2026. In this regard, we hereby inform that the AGM was held at 3.30 p.m. today through VC and the businesses as mentioned in the Notice dated 30 April, 2026 were transacted in compliance with the Companies Act, 2013 and Rules made thereunder and SEBI Listing Regulations.

We enclose the summary of proceedings of the 48th AGM of the Company as required under Regulation 30 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.

We request you to kindly take the above on record.

Thanking you,

Yours faithfully,
For Cholamandalam Investment and Finance Company Limited

P Sujatha
Digitally signed by P Sujatha
Date: 2026.07.28 18:04:19 +05'30'

P Sujatha
Company Secretary

Encl.: As above

**Cholamandalam Investment and Finance Company Ltd.**
"Chola Crest", C54-55 & Super B-4, Thiru-Vi-Ka Industrial Estate,
Guindy, Chennai - 600032. Tel.: 044 4090 7172 | Fax: 044 4090 6464
Toll-Free No.: 1800 102 4565 | Website: www.cholamandalam.com
CIN: L65993TN1978PLC007576

murugappa

**Summary of Proceedings of the 48th Annual General Meeting (AGM)**

The 48th AGM of the members of Cholamandalam Investment and Finance Company Limited ("the Company") was held on Tuesday, 28 July, 2026 at 3.30 p.m. through video conferencing (VC) in accordance with the provisions of the Companies Act 2013, the Rules thereunder, the Secretarial Standards, and in line with the circulars issued by the Ministry of Corporate Affairs and SEBI.

Mr. Vellayan Subbiah, Executive Chairman of the Company chaired the meeting. The requisite quorum being present, the Chairman called the meeting to order. He welcomed the Members and introduced the Directors of the Company present at the meeting. The Chairman informed the members that Ms. Bhama Krishnamurthy, Independent Director was unable to attend the meeting due to personal reasons. The Chairman also introduced the Chief Financial Officer and Company Secretary and stated that the representatives of the Joint Statutory Auditors and Secretarial Auditors were also present at the meeting.

The Chairman informed the Members that pursuant to the circulars issued by the Ministry of Corporate Affairs and Securities and Exchange Board of India, companies were continued to be permitted to conduct the AGM through Video Conferencing or Other Audio-Visual Means. Accordingly, to facilitate wider participation and provide ease of access to shareholders across the globe with an efficient and convenient platform to attend the meeting, the 48th AGM of the Company was conducted through Video Conferencing. The Chairman further informed that the Notice convening the AGM and the Annual Report for FY 2025-26 was sent through electronic mode to all those shareholders whose e-mail addresses were registered with the Registrar & Transfer Agent or the Depository Participants. The Company had issued an advertisement requesting shareholders to register their e-mail addresses to enable the Company to send these documents electronically to them. The Chairman further stated that a physical letter providing the weblink for accessing these documents was sent to those Members who have not registered their e-mail address with RTA / DP and physical copy of the annual report was sent to shareholders who have specifically requested for the same. The Company had engaged National Securities Depository Limited (NSDL) to provide the facility of remote e-voting to all its shareholders and the electronic voting facility at the AGM may be used by those shareholders who had not cast their vote through remote e-voting.

Members seeking to inspect the documents mentioned in the Notice, were requested to contact the Company Secretary or send an email to investors@chola.murugappa.com.

The Notice of the meeting was taken as read since it was already sent to shareholders. Members were informed that the joint statutory auditors' report on the financial statements of the Company and the secretarial auditor's report for the year ended 31 March, 2026 did not contain any qualifications or observations or comments or adverse remarks on financial transactions or matters having an adverse effect on the functioning of the Company. Accordingly, pursuant to the provisions of the Companies Act, 2013, the joint statutory auditors' report and secretarial auditor's report were not required to be read out at the meeting.

The Chairman delivered his address to the Members highlighting the performance of the Company's business segments and key initiatives implemented by the Company during the year. He also highlighted the Company's technological capabilities, ESG initiatives and CSR initiatives. The Chairman expressed his gratitude to the Company's customers, employees, partners, lenders, regulators, the Board and shareholders for their continued support and contribution to the Company's growth and success.

The Chairman invited Mr. Ravindra Kumar Kundu, Managing Director to share the performance of the Company for FY 2025-26 and for the quarter ended 30 June, 2026 as approved by the Board earlier in the day. The Managing Director made a brief presentation covering key highlights of the Company and financial update for FY 2025-26 and quarter ended 30 June, 2026. The Managing Director expressed his appreciation to the Board of Directors and all the stakeholders for their support and co-operation.

The following businesses, as per the notice of AGM dated 30 April, 2026, were transacted at the meeting:
1. Adoption of standalone financial statements together with the Board's report and auditor's report for the financial year ended 31 March, 2026;
2. Adoption of consolidated financial statements together with the auditor's report for the financial year ended 31 March, 2026;
3. To confirm the interim dividend of Rs.1.30/- per share paid on equity shares for the year ended 31 March, 2026 and declaration of final dividend of Rs. 0.70/- per share on the outstanding equity shares of the Company for the year ended 31 March, 2026;
4. Re-appointment of Mr. Ravindra Kumar Kundu, Director retiring by rotation;
5. Approval for increase in borrowing powers of the Company under section 180(1)(a) and 180(1)(c) of the Companies Act, 2013 up to a sum not exceeding Rs.4,00,000 crores.

The Chairman requested Mr. Sameer Shah, moderator to facilitate the registered shareholder speakers to address the meeting and seek clarifications regarding the accounts, performance and operations of the Company during FY 2025-26. The Chairman appropriately responded to the queries and clarifications sought by the shareholders.

After the queries were answered, the Chairman informed that the shareholders who had not earlier voted through remote e-voting could cast their votes on the resolutions.

The Chairman informed the members that the voting results will be declared within two working days from the conclusion of the meeting. The results declared along with the Scrutiniser's Report will be made available on the Company's website and will also be sent to the Stock Exchanges for dissemination.

There being no other agenda, the Chairman thanked NSDL for moderating the meeting. and called the meeting to a close at 4.16 p.m.

We request you to kindly take the above on record.

Thanking you,

Yours faithfully,
For Cholamandalam Investment and Finance Company Limited

P Sujatha
Digitally signed by P Sujatha
Date: 2026.07.28 18:04:54 +05'30'

P. Sujatha
Company Secretary