

May 8, 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 of the outcome of the Board Meeting held on May 8, 2026 and disclosures under Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ('Listing Regulations')

Kindly refer to our communications dated April 15, 2026 and May 1, 2026, intimating the convening of the meeting of the Board of Directors, inter alia, to consider and approve the audited financial results of the Company for the year ended March 31, 2026, and to recommend final dividend for the said year.

In this regard, we hereby inform you that the Board of Directors at its meeting held today approved the following:

1. Audited financial results:

Audited financial results (Standalone and Consolidated) for the year ended 31st March, 2026, in respect of which we enclose the following as prescribed under Regulation 33 of the Listing Regulations:

- The detailed format of the audited financial results as per the listing regulations. The financial results will be uploaded on the stock exchange website and an advertisement will also be published in newspaper(s) containing a Quick Response (QR) code and the details of the webpage where the complete financial results of the Company can be accessed;
- The statement of assets and liabilities as at 31st March, 2026 and the statement of cash flows for the year ended 31st March 2026;
- Auditor's report from the statutory auditors, M/s. R.G.N. Price & Co., Chartered Accountants;
- Declaration under regulation 33(3)(d) of the Listing Regulations;
- Press release relating to the above financial results being issued for publication.

2. Recommendation of final dividend and Record date:

Recommendation of a final dividend @130% being Rs.1.30/- per equity share of face value of ₹1/- each for the year ended March 31, 2026 out of the profits of the Company. The dividend will be paid to shareholders within 30 days from the date of the ensuing 77th Annual General Meeting (AGM) subject to the approval by the shareholders. The Record Date for the purpose of AGM and payment of dividend is fixed as **Friday, August 7, 2026**.

Cholamandalam Financial Holdings Limited
(Formerly known as TI Financial Holdings Limited)

Dare House, 234, N.S.C Bose Road, Chennai - 600 001, India Tel: 91.44.4217 7770-5
Fax: 91.44.42110404 Website: www.cholafhl.com CIN -L65100TN1949PLC002905

3. Changes in Key Managerial Personnel of the Company:

3.1 Notice of resignation of Mr. N Ganesh from the position of Chief Financial Officer (CFO) of the Company w.e.f. close of business hours on June 14, 2026:

Notice of resignation of Mr. N Ganesh from the position of the Chief Financial Officer of the Company with effect from the close of business hours on June 14, 2026. Mr. Ganesh has conveyed that the decision is purely professional in nature and that there is no other material reasons associated for the same.

3.2. Appointment of Mr. Shyam Shankar as the CFO of the Company with effect from June 15, 2026:

Based on the recommendation of the Nomination and Remuneration Committee, Mr. Shyam Shankar has been appointed as the Chief Financial Officer of the Company with effect from June 15, 2026. A brief profile of Mr. Shyam Shankar is given in Annexure A.

3.3 Retirement of Mr. N Ganesh from the position of the Manager of the Company:

Mr. Ganesh was re-appointed as the Manager of the Company for a third term of three years effective June 15, 2023. His tenure as the Manager concludes at the close of business hours on June 14, 2026.

3.4 Appointment of Mr. Shyam Shankar as the Manager of the Company:

Based on the recommendation of the Nomination and Remuneration Committee, Mr. Shyam Shankar has been appointed as the Manager of the Company, for a period of five years (5) with effect from June 15, 2026, subject to the approval of the shareholders of the Company. He is not debarred from holding office by virtue of any SEBI Order or any other authority.

In this connection, disclosures as required under Regulation 30 of the Listing Regulations are enclosed as **Annexure A** and the notice of resignation received from Mr. N Ganesh is enclosed as **Annexure B**.

4. Convening of Annual General Meeting (AGM):

Approved the convening of the 77th AGM of the Company on **Friday, 14th August 2026**.

The meeting of the Board of Directors commenced at 12 noon and concluded at 2.15 pm.

Kindly take the above information on record.

Thanking you,

Yours faithfully,

For CHOLAMANDALAM FINANCIAL HOLDINGS LIMITED



E KRITHIKA
COMPANY SECRETARY
Encl: As above

Cholamandalam Financial Holdings Limited
(Formerly known as TI Financial Holdings Limited)

Dare House, 234, N.S.C Bose Road, Chennai - 600 001, India Tel: 91.44.4217 7770-5
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Disclosure pursuant to Regulation 30 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations 2015
1. Change in CFO of the Company:

S.N.	Particulars	Resignation of Mr. N Ganesh from the position of CFO	Appointment of Mr. Shyam Sundar as the CFO
1	Reasons for change, viz., appointment, resignation, removal, death or otherwise	Resignation of Mr. Ganesh from the position of Chief Financial Officer of the Company.	Appointment of Mr. Shyam Shankar as the Chief Financial Officer of the Company.
2	Date of appointment / cessation / change	With effect from close of business hours on June 14, 2026.	With effect from June 15, 2026.
3	Terms of appointment	Not Applicable	Not applicable
4	Brief profile (in case of appointment)	Not Applicable	A qualified Chartered Accountant and Cost Accountant with over 20 years of experience in senior finance roles within regulated financial services environments. Brings strong expertise in financial reporting oversight, audit governance, internal financial controls, and investor communication.
5	Relationship with Directors (in case of appointment of a director)	Not Applicable	Nil

2. Change in Manager of the Company:

S.N.	Particulars	Retirement of Mr. Ganesh as the Manager	Appointment of Mr. Shyam Shankar as the Manager
1	Reasons for change, viz., appointment, resignation, removal, death or otherwise	Retirement of Mr. N Ganesh. After serving nine years, his term as the Manager concludes on the close of business hours on June 14, 2026.	Appointment of Mr. Shyam Shankar as the Manager of the Company with effect from June 15, 2026, subject to shareholders' approval.
2	Date of appointment / cessation / change	With effect from close of business hours on June 14, 2026	Appointed for a period of five years with effect from June 15, 2026, subject to shareholders' approval.
3	Terms of appointment	Not Applicable	
4	Brief profile (in case of appointment)	Not Applicable	A qualified Chartered Accountant and Cost Accountant with over 20 years of experience in senior finance roles within regulated financial services environments. Brings strong expertise in financial reporting oversight, audit governance, internal financial controls, and investor communication.
5	Relationship with Directors (in case of appointment of a director)	Not Applicable	Nil

May 7, 2026

To
The Board of Directors
Cholamandalam Financial Holdings Limited
'Dare House', No. 234 NSC Bose Road
Chennai – 600001

Subject: Resignation from the position of Chief Financial Officer of Cholamandalam Financial Holdings Limited ("the Company")

Dear Sir / Madam

I, N Ganesh, hereby tender my resignation from the position of Chief Financial Officer of the Company with effect from the close of business hours on June 14, 2026, due to my other professional commitments. Further, I wish to convey that this decision is purely professional in nature and that there is no other material reason associated with the same.

I request the Board of Directors to kindly accept my resignation and take the same on record.

I sincerely thank the Board of Directors and the management for their support, guidance, and cooperation during my tenure.

I wish the Company continued success in the future.

Thanks and regards,



N Ganesh



Received @ 8.30 pm
May 7, 2026.

May 08, 2026

Independent Auditor's Report on the quarterly and year ended Audited Standalone Financial Results pursuant to Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations 2015, as amended

To

The Board of Directors,
Cholamandalam Financial Holdings Limited,
Dare House, No. 234, NSC Bose Road,
Chennai – 600 001.

Opinion

We have audited the accompanying Statement of Standalone Financial Results of **Cholamandalam Financial Holdings Limited** ("the Company") for the quarter and year ended March 31, 2026, being submitted by the Company pursuant to the requirement of Regulation 33 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended (the "Listing Regulations").

In our opinion and to the best of our information and according to the explanations given to us, the Standalone Financial Results:

- are presented in accordance with the requirements of Regulation 33 of the Listing Regulations in this regard; and
- gives a true and fair view in conformity with the recognition and measurement principles laid down in the applicable Indian Accounting Standards ("Ind AS"), RBI guidelines and other accounting principles generally accepted in India, of the net profit and other comprehensive income and other financial information for the quarter and year ended March 31, 2026.



Basis of Opinion

We conducted our audit in accordance with the Standards on Auditing (“SAs”) specified under section 143(10) of the Companies Act, 2013 (“the Act”). Our responsibilities under those Standards are further described in the Auditor's Responsibilities for the Audit of the Standalone Financial Results section of our report. We are independent of the Company in accordance with the Code of Ethics issued by Institute of Chartered Accountants of India (“ICAI”) together with the ethical requirements that are relevant to our audit of the financial statements under the provisions of the Act and the rules thereunder, and we have fulfilled our other ethical responsibilities in accordance with these requirements and ICAI's Code of Ethics. We believe that the audit evidence obtained by us is sufficient and appropriate to provide a basis for our opinion.

Management's Responsibilities for the Standalone Financial Results

These Standalone Financial Results have been prepared on the basis of Standalone Financial Statements of the Company. The Company's Management and the Board of Directors are responsible for the preparation and presentation of these Standalone Financial Results that give a true and fair view of the net profit and other comprehensive income and other financial information in accordance with the recognition and measurement principles laid down in Ind AS prescribed under Section 133 of the Act read with relevant rules issued thereunder, the circulars, guidelines and directions issued by Reserve Bank of India (RBI) and other accounting principles generally accepted in India and in compliance with the Listing Regulations.

This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding of the assets of the Company and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the Standalone Financial Results that give a true and fair view and are free from material misstatement, whether due to fraud or error.

In preparing the Standalone Financial Results, the Board of Directors are responsible for assessing the Company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Board of Directors either intends to liquidate the Company or to cease operations, or has no realistic alternative but to do so.

The Board of Directors are also responsible for overseeing the Company's financial reporting process.



Auditor's Responsibilities for the Audit of the Standalone Financial Results

Our objectives are to obtain reasonable assurance about whether the Standalone Financial Results as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these Standalone Financial Results.

As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional scepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the Standalone Financial Results, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal controls.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances. Under section 143(3)(i) of the Act, we are also responsible for expressing our opinion on whether the Company has adequate internal financial controls with reference to the financial statements in place and the operating effectiveness of such controls.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the Management and the Board of Directors.
- Conclude on the appropriateness of the Management's and Board of Director's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the Standalone Financial Results or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Company to cease to continue as a going concern.



- Evaluate the overall presentation, structure and content of the Standalone Financial Results, including the disclosures, and whether the Standalone Financial Results represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

Other Matters

The Standalone Financial Results include the results for the quarter ended March 31, 2026 being the balancing figure between the audited figures in respect of the full financial year and the published unaudited year to date figures for nine months period ended December 31, 2025 which were subjected to limited review by us. Our opinion is not modified in respect of the above matter.

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


K Venkatakrishnan
Partner

Membership No. 208591

UDIN: 26208591MADXDR 8765



Place: Chennai

Date: May 08, 2026

CHOLAMANDALAM FINANCIAL HOLDINGS LIMITED

CIN - L65100TN1949PLC002905

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

Statement of Standalone Audited Financial Results for the quarter and year ended March 31, 2026

Particulars	Rs. Crores, unless otherwise stated				
	Quarter ended			Year ended	
	31.03.2026 Audited (Refer Note 3)	31.12.2025 Unaudited	31.03.2025 Audited (Refer Note	31.03.2026 Audited	31.03.2025 Audited
	1	2	3	4	5
1. Revenue from operations					
-Interest Income	1.40	1.19	0.55	4.91	1.32
-Dividend Income	48.48	-	48.48	74.88	74.88
-Service Income	2.50	2.50	2.50	10.00	10.00
Total	52.38	3.69	51.53	89.79	86.20
2. Other income	-	-	-	-	-
3. Total Income (1+2)	52.38	3.69	51.53	89.79	86.20
4. Expenses					
a) Finance Cost	-	-	-	-	-
b) Employee benefits expense	0.51	0.52	0.48	2.04	1.86
c) Depreciation and amortisation expense	0.01	0.01	0.01	0.03	0.03
d) Other expenditure	1.00	0.24	1.01	1.82	1.74
Total expenses	1.52	0.77	1.50	3.89	3.63
5. Profit before tax (3-4)	50.86	2.92	50.03	85.90	82.57
6. Tax expense					
a) Current tax	12.39	0.26	12.46	15.50	18.20
b) Deferred tax	(0.01)	-	(0.03)	(0.01)	(0.03)
Total Tax expense	12.38	0.26	12.43	15.49	18.17
7. Profit for the period (5-6)	38.48	2.66	37.60	70.41	64.40
8. Other Comprehensive Income - Gain/(loss)					
a) (i) Items that will not be reclassified to Statement of Profit or Loss	2.46	0.05	11.46	2.75	11.41
(ii) Income tax relating to items that will not be reclassified to Statement of Profit or Loss	(0.35)	(0.01)	(1.64)	(0.39)	(1.67)
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	2.11	0.04	9.82	2.36	9.74
9. Total Comprehensive Income for the period (7+8)	40.59	2.70	47.42	72.77	74.14
10. Paid-up equity share capital (Re. 1/- per share)	18.78	18.78	18.78	18.78	18.78
11. Earnings per Share of Re. 1/- each (Rs.) (not annualised for interim period)					
a) Basic	2.05	0.14	2.00	3.75	3.43
b) Diluted	2.05	0.14	2.00	3.75	3.43



CHOLAMANDALAM FINANCIAL HOLDINGS LIMITED
Statement of Standalone Assets and Liabilities

Rs. Crores, unless otherwise stated

	As at 31.03.2026	As at 31.03.2025
	Audited	Audited
ASSETS		
Financial Assets		
(a) Cash and Cash equivalents	0.52	0.78
(b) Bank Balance other than (a) above	110.05	63.77
(c) Investments	1,293.46	1,290.72
(d) Other Financial Assets	-	-
Total Financial Assets	1,404.03	1,355.27
Non-Financial Assets		
(a) Current Tax Assets (Net)	-	-
(b) Deferred Tax Assets (Net)	-	-
(c) Intangible Assets	0.02	0.05
(d) Other Non-Financial Assets	0.16	0.13
Total Non-Financial Assets	0.18	0.18
Total Assets	1,404.21	1,355.45
LIABILITIES AND EQUITY		
Liabilities		
Financial Liabilities		
(a) Borrowings (debt securities)	-	-
(b) Borrowings (other than debt securities)	-	-
(c) Payables		
Trade payables		
i) total outstanding dues of micro enterprises and small enterprises	-	-
ii) total outstanding dues of creditors other than micro enterprises and small enterprises	-	-
Other payables		
i) total outstanding dues of micro enterprises and small enterprises	-	-
ii) total outstanding dues of creditors other than micro enterprises and small enterprises	0.84	0.83
(d) Other Financial Liabilities	0.49	0.45
Total Financial Liabilities	1.33	1.28
Non-Financial Liabilities		
(a) Current Tax Liabilities (Net)	0.88	0.93
(b) Deferred Tax Liabilities (Net)	2.21	1.83
(c) Provisions	0.07	0.06
(d) Other non-financial liabilities	0.04	0.04
Total Non-Financial Liabilities	3.20	2.86
Equity		
(a) Equity Share Capital	18.78	18.78
(b) Other Equity	1,380.90	1,332.53
	1,399.68	1,351.31
Total Liabilities and Equity	1,404.21	1,355.45



CHOLAMANDALAM FINANCIAL HOLDINGS LIMITED
Statement of Standalone Cash Flows

Rs. Crores, unless otherwise stated

Particulars	Year ended 31.03.2026		Year ended 31.03.2025	
	Audited		Audited	
Cash Flow from Operating Activities				
Profit / (Loss) Before Tax		85.90		82.57
Adjustments for:				
Depreciation and amortisation expense	0.03		0.03	
Interest income on Deposits	(4.91)		(1.32)	
		(4.88)		(1.29)
Operating Profit Before Working Capital Changes		81.02		81.28
Adjustments for:				
(Increase)/Decrease in Operating Assets				
- Financial Assets	(0.02)		0.02	
- Non Financial Assets	(0.01)		0.13	
- Investment in Bank Fixed Deposits(net of withdrawals) / Unpaid dividend accounts	(46.23)		(62.19)	
		(46.26)		(62.04)
Increase/(Decrease) in Operating Liabilities				
- Financial Liabilities	0.02		0.02	
- Trade Payables	0.03		(0.02)	
- Provisions	0.01		0.02	
		0.06		0.02
Cash Flow generated from / (used) in Operations		34.82		19.26
Interest Received on Bank Deposits	4.86		0.23	
Income taxes paid (Net of refunds)	(15.55)	(10.69)	(16.74)	(16.51)
Net Cash generated from / (used) in Operating Activities (A)		24.13		2.75
Cash Flow from Investing Activities				
Purchase of intangible asset		-		(0.02)
Net Cash generated from / (used) in Investing Activities (B)		-		(0.02)
Cash Flow from Financing Activities				
Dividends Paid (Including Unpaid dividends pertaining to earlier periods)		(24.39)		(10.44)
Net Cash (used) in / generated from Financing Activities (C)		(24.39)		(10.44)
Net Increase/(Decrease) in Cash and Cash Equivalents (A+B+C)		(0.26)		(7.71)
Cash and Cash Equivalents at the Beginning of the year		0.78		8.49
Cash and Cash Equivalents at the End of the year		0.52		0.78



May 08, 2026

Independent Auditor's Report on the quarterly and year ended Consolidated Audited Financial Results pursuant to Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations 2015, as amended

To
The Board of Directors,
Cholamandalam Financial Holdings Limited,
Dare House, No. 234, NSC Bose Road,
Chennai – 600 001.

Opinion

We have audited the accompanying Statement of Consolidated Financial Results of **Cholamandalam Financial Holdings Limited** ("Holding Company") and its subsidiaries (together referred to as "the Group"), its joint venture for the quarter and year ended March 31, 2026, being submitted by the Holding Company pursuant to the requirements under Regulations 33 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended (the "Listing Regulations").

In our opinion and to the best of our information and according to the explanations given to us, and based on the consideration of the reports of the other auditors on separate financial statements / financial results / financial information of the subsidiaries and joint venture, the Consolidated Financial Results:

a) includes the financial results of the following entities:

Subsidiaries:

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

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

- b) are presented in accordance with the requirements of Regulation 33 of the Listing Regulations; and
- c) gives a true and fair view in conformity with the recognition and measurement principles laid down in the applicable Indian Accounting Standards ("Ind AS"), RBI guidelines and other accounting principles generally accepted in India, of the consolidated net profit and other comprehensive income and other financial information for the quarter and year ended March 31, 2026.

Basis of Opinion

We conducted our audit in accordance with the Standards on Auditing (SAs) specified under section 143(10) of the Companies Act, 2013 ("the Act"). Our responsibilities under those SAs are further described in the Auditor's Responsibilities for the Audit of the Consolidated Financial Results section of our report. We are independent of the Group and its joint venture in accordance with the Code of Ethics issued by the Institute of Chartered Accountants of India ("ICAI") together with the ethical requirements that are relevant to our audit of the financial statements under the provisions of the Act and the rules thereunder, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the ICAI's Code of Ethics. We believe that the audit evidence obtained by us and other auditors in terms of their reports referred to in 'Other Matters' paragraph below, is sufficient and appropriate to provide a basis for our opinion.



Management's Responsibilities for the Consolidated Financial Results

These Consolidated Financial Results have been prepared on the basis of the Consolidated Financial Statements. The Holding Company's Management and the Board of Directors are responsible for the preparation and presentation of these Consolidated Financial Results that give a true and fair view of the consolidated net profit and other comprehensive income and other financial information of the Group and its joint venture in accordance with the recognition and measurement principles laid down in Ind AS prescribed under Section 133 of the Act read with relevant rules issued thereunder, the circulars, guidelines and directions issued by Reserve Bank of India (RBI) and other accounting principles generally accepted in India and in compliance with Regulation 33 of the Listing Regulations.

The respective Management and Board of Directors of the companies included in the Group and joint venture are responsible for maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding of the assets of the Group and its joint venture and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls that were operating effectively for ensuring accuracy and completeness of the accounting records, relevant to the preparation and presentation of the respective financial results that give a true and fair view and are free from material misstatement, whether due to fraud or error, which have been used for the purpose of preparation of the Consolidated Financial Results by the Management and Board of Directors of the Holding Company, as aforesaid.

In preparing the Consolidated Financial Results, the respective Board of Directors of the companies included in the Group and its joint venture are responsible for assessing the ability of the Group and its joint venture to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the respective Board of Directors either intends to liquidate the Group or to cease operations, or has no realistic alternative but to do so.

The respective Board of Directors of the companies included in the Group and its joint venture are also responsible for overseeing the financial reporting process of the Group and its joint venture.

Auditor's Responsibilities for the Audit of the Consolidated Financial Results

Our objectives are to obtain reasonable assurance about whether the Consolidated Financial Results as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of the Consolidated Financial Results.



As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the Consolidated Financial Results, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, under section 143(3)(i) of the Act, we are also responsible for expressing our opinion on whether the Holding Company has adequate internal financial controls with reference to the financial statements in place and the operating effectiveness of such controls.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the Management and the Board of Directors.
- Conclude on the appropriateness of the Management's and Board of Director's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the ability of the Group and its joint venture to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the Consolidated Financial Results or, if such disclosures are inadequate, to modify our opinion. Our conclusion is based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Group and its joint venture to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the Consolidated Financial Results, including the disclosures, and whether the Consolidated Financial Results represent the underlying transactions and events in a manner that achieves fair presentation.
- Perform procedures in accordance with the circular issued by the SEBI under Regulation 33(8) of the Listing Regulations to the extent applicable.
- Obtain sufficient appropriate audit evidence regarding the financial results of the entities within the Group and its joint venture to express an opinion on the Consolidated Financial Results. We are responsible for the direction, supervision and performance of the audit of financial information of such entities included in the consolidated financial results of which we are the independent auditors. For the other entities included in the Consolidated Financial Results, which have been audited by other auditors, such other auditors remain responsible for the direction, supervision and performance of the audits carried out by them. We remain solely responsible for our audit opinion.



We communicate with those charged with governance of the Holding Company and such other entities included in the Consolidated Financial Results of which we are the independent auditors regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

Other Matters:

1. (i) The Consolidated Financial Results include the consolidated financial results of one subsidiary which have been audited by other auditors, whose financial statements reflect total assets of INR 2,45,448.23 crores as at March 31, 2026, total revenue of INR 8,416.76 crores and INR 31,073.15 crores, net profit after tax of INR 1,645.20 crores and INR 5,232.61 crores and total comprehensive income of INR 1,812.64 crores and INR 5,405.11 crores for the quarter and year ended March 31, 2026 respectively, and net cash inflow of INR 3,035.20 crores for the year ended March 31, 2026.

- (ii) The Consolidated Financial Results also include the share of net profit after tax of INR 1.76 crores and INR 3.83 crores for the quarter and year ended March 31, 2026, in respect of one joint venture company.

The financial results of these companies have been audited by other auditors whose reports have been furnished to us by the Holding Company's Management and our opinion on the Consolidated Financial Results, in so far as it relates to the amounts and disclosures included in respect of these companies is based solely on the reports of the such auditors and the procedures performed by us as stated in paragraph above.

2. The Audited Financial Results of one subsidiary (MSGICL), which have been audited by us along with other joint statutory auditor, 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 functions 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 audit report of this subsidiary mentions that the auditors have relied on the estimate of the subsidiary's Management which has taken into consideration the Appointed Actuary's certificate on estimated claims Incurred But Not Reported (IBNR) and claims Incurred But Not Enough Reported (IBNER), that are estimated using statistical methods and Premium Deficiency Reserve (PDR), as contained in the Consolidated Financial Results of the Holding Company.

The Subsidiary's Management has converted the Financial Results of that subsidiary from 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, including liability adequacy test as per Ind AS 104 based on the Appointed Actuary's certificate.

The Consolidated Financial Results include the Audited Financial Results of the subsidiary after the conversion adjustments which reflect total assets of INR 23,547.69 crores as at March 31, 2026, total revenue of INR 2,052.06 crores and INR 8,351.78 crores, net profit / (loss) after tax of INR (4.55) crores and INR 253.21 crores and total comprehensive income of INR (203.93) crores and INR 89.28 crores for the quarter and year ended March 31, 2026 respectively, and net cash inflows of INR 54.16 crores for the year ended March 31, 2026.

Our opinion in so far as it relates to the balances and affairs of such subsidiary is based on the reports issued by us along with other joint statutory auditor, reliance on the Appointed Actuary's certificate and the conversion adjustments prepared by the Subsidiary's Management and audited by us.



3. The Consolidated Financial Results include the results for the quarter ended March 31, 2026 being the balancing figure between the audited figures in respect of the full financial year and the published unaudited year to date figures for the nine months period ended December 31, 2025 which were subjected to limited review by us.

Our opinion is not modified in respect of the above matters

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



K Venkatakrishnan
Partner
Membership No. 208591
UDIN: 26208591AFSHCA4052

Place: Chennai
Date: May 08, 2026

CHOLAMANDALAM FINANCIAL HOLDINGS LIMITED

CIN - L65100TN1949PLC002905

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

Statement of Consolidated Audited Financial Results for the quarter and year ended March 31, 2026

Particulars	Rs. Crores, unless otherwise stated				
	Quarter ended			Year ended	
	31.03.2026 Audited (Refer Note 3)	31.12.2025 Unaudited	31.03.2025 Audited (Refer Note 3)	31.03.2026 Audited	31.03.2025 Audited
	1	2	3	4	5
1. Revenue from operations					
-Interest Income	7,921.18	7,539.27	6,709.51	29,616.16	24,855.22
-Dividend Income	12.10	7.29	9.40	35.12	24.61
-Gross Premium Income	2,208.60	2,347.11	2,265.71	8,868.15	8,004.67
-Premium ceded to reinsurers	(511.72)	(664.91)	(710.35)	(2,300.29)	(2,220.05)
-Fee & Commission Income	697.10	565.63	534.58	2,327.74	1,973.55
- Net gain on derecognition of financial instruments under amortised cost category	114.87	101.27	93.87	439.11	159.04
-Net gain/(loss) on fair value change on financial instrument	(77.46)	51.72	10.12	81.59	324.78
-Service Income	1.53	1.41	0.53	5.14	3.51
Total	10,366.20	9,948.79	8,913.37	39,072.72	33,125.33
2. Other income	153.30	135.33	95.99	503.05	334.59
3. Total Income (1+2)	10,519.50	10,084.12	9,009.36	39,575.77	33,459.92
4. Expenses					
a) Finance costs	3,754.62	3,648.02	3,360.55	14,388.06	12,494.06
b) Insurance Claims (net of reinsurance recoveries)	1,339.85	1,321.49	1,173.39	5,288.00	4,297.53
c) Impairment on financial instruments (Refer Note 6)	852.13	910.47	584.05	3,542.20	2,452.22
d) Employee benefits expense(Refer Note 5)	1,216.60	1,221.11	1,051.52	4,686.06	3,790.20
e) Depreciation and amortisation expense	84.24	87.18	79.27	332.57	295.73
f) Other expenditure	1,132.55	1,033.98	900.44	4,012.96	3,730.62
Total expenses	8,379.99	8,222.25	7,149.22	32,249.85	27,060.36
5. Profit before share of profit/(loss) from Associates & Joint Venture and tax (3-4)	2,139.51	1,861.87	1,860.14	7,325.92	6,399.56
6. Share of Profit/(Loss) from Associates & Joint Venture (Net of tax)	2.61	1.33	2.23	7.26	5.90
7. Profit before Tax (5+6)	2,142.12	1,863.20	1,862.37	7,333.18	6,405.46
8. Tax expense					
a) Current tax	603.56	567.74	554.75	2,135.43	1,788.85
b) Deferred tax	(86.99)	(90.36)	(54.56)	(287.43)	(123.27)
Total Tax expense	516.57	477.38	500.19	1,848.00	1,665.58
9. Profit after tax (7-8)	1,625.55	1,385.82	1,362.18	5,485.18	4,739.88
Profit for the period attributable to:					
-Owners of the Company	687.14	625.73	613.57	2,441.29	2,173.66
-Non-Controlling Interest	938.41	760.09	748.61	3,043.89	2,566.22
10. Other Comprehensive Income- Gain/(loss)					
a. (i) Items that will not be reclassified to Statement of Profit or Loss	7.83	1.11	9.96	(2.15)	0.79
(ii) Income tax relating to items that will not be reclassified to Statement of Profit or Loss	(1.72)	(0.26)	(1.26)	0.84	1.00
b. (i) Items that will be reclassified to Statement of Profit or Loss	(48.08)	7.16	(81.60)	16.37	87.27
(ii) Income tax relating to items that will be reclassified to Statement of Profit or Loss	12.09	(1.80)	20.56	(4.13)	(21.96)
Other Comprehensive Income for the period	(29.88)	6.21	(52.34)	10.93	67.10
Other Comprehensive Income for the period attributable to:					
-Owners of the Company	(44.32)	(2.15)	(4.16)	(20.51)	66.25
-Non-Controlling Interest	14.44	8.36	(48.18)	31.44	0.85
11. Total Comprehensive Income for the period (9+10)	1,595.67	1,392.03	1,309.84	5,496.11	4,806.98
Total Comprehensive Income for the period attributable to:					
-Owners of the Company	642.82	623.58	609.41	2,420.78	2,239.91
-Non-Controlling Interest	952.85	768.45	700.43	3,075.33	2,567.07
12. Paid-up equity share capital (Re.1/- per share)	18.78	18.78	18.78	18.78	18.78
13. Earnings per Share of Re.1/- each (Rs.) (not annualised for interim period)					
a) Basic	36.59	33.32	32.68	130.01	115.76
b) Diluted	36.59	33.32	32.68	130.01	115.76



CHOLAMANDALAM FINANCIAL HOLDINGS LIMITED

Statement of Consolidated Assets and Liabilities

Rs. Crores, unless otherwise stated

	As at 31.03.2026 Audited	As at 31.03.2025 Audited
ASSETS		
Financial Assets		
(a) Cash and Cash equivalents	8,475.01	5,385.91
(b) Bank Balance other than (a) above	6,500.77	4,293.94
(c) Derivative financial instruments	1,701.06	203.32
(d) Receivables		
i) Trade Receivables	327.05	204.19
ii) Other Receivables	155.60	66.15
iii) Insurance Contract Assets	1,049.38	606.18
iv) Reinsurance Assets	950.45	1,688.43
(e) Loans	217,743.72	182,037.64
(f) Investments in Associates & Joint Venture	490.53	483.27
(g) Other Investments	24,477.77	23,787.94
(h) Other Financial Assets	1,319.59	780.26
Total Financial Assets	263,190.93	219,537.23
Non-Financial Assets		
(a) Current Tax Assets	49.86	395.86
(b) Deferred Tax Assets	1,213.09	928.55
(c) Goodwill	42.72	42.72
(d) Investment Property	28.96	28.96
(e) Property, Plant and Equipment	2,046.00	1,900.84
(f) Capital Work in Progress	27.51	3.69
(g) Intangible Assets	90.98	56.25
(h) Intangible Assets under development	69.57	50.71
(i) Reinsurance Assets	1,317.96	1,282.49
(j) Other Non-Financial Assets	255.14	388.65
Total Non-Financial Assets	5,141.79	5,078.72
Total Assets	268,332.72	224,615.95
LIABILITIES AND EQUITY		
Liabilities		
Financial Liabilities		
(a) Derivative financial instruments	86.45	284.60
(b) Payables		
<u>Trade payables</u>		
i) total outstanding dues of micro enterprises and small enterprises	13.44	14.82
ii) total outstanding dues of creditors other than micro enterprises and small enterprises	325.96	651.61
<u>Other payables</u>		
i) total outstanding dues of micro enterprises and small enterprises	-	-
ii) total outstanding dues of creditors other than micro enterprises and small enterprises	2,278.63	1,622.82
<u>Other Insurers</u>		
i) Total outstanding dues of micro and small enterprises	-	-
ii) total outstanding dues of creditors other than micro enterprises and small enterprises	1,020.92	746.09
(c) Debt Securities	40,824.10	30,222.70
(d) Borrowings (Other than Debt Securities)	156,542.80	133,791.98
(e) Subordinated Liabilities	13,033.13	10,351.76
(f) Insurance Contract Liabilities	11,748.62	11,893.72
(g) Other Financial Liabilities	1,055.46	865.06
Total Financial Liabilities	226,929.51	190,445.16
Non-Financial Liabilities		
(a) Current tax Liabilities	0.88	0.93
(b) Deferred tax Liabilities	2.21	1.83
(c) Provisions	300.56	248.34
(d) Insurance Contract Liabilities	7,050.70	6,786.87
(e) Other non-financial liabilities	168.90	183.73
Total Non-Financial Liabilities	7,523.25	7,221.70
Equity		
(a) Equity Share Capital	18.78	18.78
(b) Other Equity	15,435.37	12,496.50
	15,454.15	12,515.28
Non controlling interest	18,425.81	14,433.81
	33,879.96	26,949.09
Total Liabilities and Equity	268,332.72	224,615.95



CHOLAMANDALAM FINANCIAL HOLDINGS LIMITED
Statement of Consolidated Cash Flows

Rs. Crores, unless otherwise stated

Particulars	Year ended 31.03.2026		Year ended 31.03.2025	
	Audited		Audited	
Cash Flow from Operating Activities				
Profit before share of profit/(loss) from Associates & Joint Venture and tax		7,325.92		6,399.56
Adjustments for :-				
Depreciation and amortisation expense	332.57		295.73	
Impairment of financial instruments	3,542.20		2,452.22	
Net gain on derecognition of financial instruments under amortised cost category	(439.11)		(159.04)	
Finance Costs	14,388.06		12,494.06	
(Profit) / Loss on Sale of Property plant and equipment (Net)	5.97		2.01	
Intangible Assets Under Development - Expensed off	-		1.79	
Change in fair value of financial instruments - gain	(1.24)		-	
Net (gain)/loss on fair value change in financial instruments-realised	(94.75)		(313.04)	
Net gain on fair value change in financial instruments-unrealised	11.76		-	
Net gain on conversion of equity shares-realised	-		(0.10)	
Net loss on fair value change in equity shares - Un-realised	-		(3.15)	
Interest income on deposits and investments	(2,044.39)		(1,776.07)	
Dividend on Investments	(35.12)		(24.61)	
Interest on Income tax refund	(80.24)		(67.97)	
Profit on sale of investments	-		(2.76)	
Share based payment expense	84.09		74.45	
		15,669.80		12,973.52
Operating Profit Before Working Capital Changes		22,995.72		19,373.08
Adjustments for :-				
(Increase)/Decrease in Operating Assets				
- Loans	(45,120.59)		(42,070.66)	
- Receivables	(207.89)		91.95	
- Insurance assets (including Reinsurance assets)	270.48		(560.64)	
- Other Financial Assets	(85.40)		170.66	
- Purchase / Sale / Maturity of Other Investments (Net)	(790.52)		(3,529.80)	
- Other Non Financial Assets	61.00	(45,872.92)	(137.67)	(46,036.16)
Proceeds from de-recognition of financial assets recognised at amortised cost		5,878.90		2,000.21
Increase/(Decrease) in Operating Liabilities				
- Payables		325.20		385.75
- Other Financial liabilities		411.01		81.96
- Provisions		48.06		33.26
- Insurance Contracts liabilities		126.20		1,730.40
- Other Non-Financial liabilities		(14.85)		12.90
Cash Flow used in Operations		(16,102.68)		(22,418.60)
Finance Costs paid		(14,294.49)		(12,033.36)
Interest Received on deposits and investments		2,037.58		1,739.78
Dividend received		35.12		24.61
Income tax paid (Net of refunds)		(1,708.30)		(1,513.73)
Net Cash Used in Operating Activities (A)		(30,032.77)		(34,201.30)
Cash Flow from Investing Activities				
Purchase of Property, Plant and Equipment and Intangible Assets	(360.21)		(341.48)	
Proceeds from Sale of Property, Plant and Equipment	28.42		14.91	
Investment in Fixed Deposits (Net of withdrawals)	(2,196.61)		(711.15)	
Net Cash Used in Investing Activities (B)		(2,528.40)		(1,037.72)
Cash Flow from Financing Activities				
Proceeds from issue of Share Capital (Including Securities Premium and conversion of Cumulative Convertible Debentures)	1,468.07		47.52	
Proceeds from issue of debt securities	30,416.33		23,665.27	
Redemption of Debt securities (including conversion of cumulative convertible debentures)	(19,757.94)		(18,544.12)	
Borrowing - Other than debt securities	128,806.95		131,326.24	
Repayment of borrowing - Other than debt securities	(107,602.63)		(102,045.57)	
Proceeds from issue of subordinated liabilities	2,602.00		5,564.00	
Repayment of subordinated liabilities	-		(112.40)	
Payment of Lease Liabilities	(163.18)		(145.26)	
		35,769.60		39,755.68
Dividends Paid (Including Unpaid dividends pertaining to earlier periods)		(119.33)		(103.97)
Net Cash Flow From Financing Activities (C)		35,650.27		39,651.71
Net Increase / (Decrease) in Cash and Cash Equivalents (A+B+C)		3,089.10		4,412.69
Cash and Cash Equivalents at the Beginning of the year		5,385.91		973.22
Cash and Cash Equivalents at the End of the year		8,475.01		5,385.91



CHOLAMANDALAM FINANCIAL HOLDINGS LIMITED

CIN - L65100TN1949PLC002905

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

Notes to the Standalone and Consolidated Audited Financial Results for the quarter and year ended March 31, 2026

1. The Standalone and Consolidated financial results of Cholamandalam Financial Holdings Limited ("The Company") for the quarter and year ended March 31, 2026 has been reviewed by the Audit Committee and approved by the Board of Directors at their meeting held on May 08, 2026. The above financial results were audited by the Statutory Auditor, who has issued an unmodified opinion, on these financial results 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 (Formerly 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 (MSGICL)	Subsidiary
Cholamandalam MS Risk Services Limited	Joint Venture

3. In respect of Standalone and Consolidated financial results, the figures for the quarter ended March 31, 2026 and March 31, 2025 is the balancing figure between the audited financials in respect of full financial years ended March 31, 2026 and March 31, 2025 and the published year to date figures for the nine months ended December 31, 2025 and December 31, 2024 respectively which were subject to limited Review.

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

5. The Government of India has notified New Labour Codes effective from November 21, 2025, impact of these have been assessed based on best information available and the impact on the standalone financial result is not material. In the consolidated financial results the revised wage definition has resulted in increase in employee benefits expense by Rs 57.40 crores for the quarter ended December 2025 and 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.

6. In CIFCL, Impairment allowance for the Quarter and Year ended March 31, 2026 includes Rs 200 crores as Management overlay towards potential adverse Impact of Geo-Political risks on the loan Portfolio of the company.

7. The Board of Directors of the Company have recommended a final dividend of 130% being Rs.1.30 per equity share of face value of Re.1/- of the Company, for the year ended March 31, 2026 which is subject to approval by the shareholders at the ensuing Annual General Meeting.

8. 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

M M Murugappan
Chairman
DIN:00170478

Place : Chennai
Date : May 08, 2026



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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 Audited Financial Results for the quarter and year ended
March 31, 2026**

Rs. Crores, unless otherwise stated					
Particulars	Quarter ended			Year ended	
	31.03.2026 Audited (Refer Note 3)	31.12.2025 Unaudited	31.03.2025 Audited (Refer Note 3)	31.03.2026 Audited	31.03.2025 Audited
	1	2	3	4	5
1. Segment Revenue					
Financing	8,416.76	7,898.21	7,045.59	31,073.15	25,846.05
Insurance	2,052.06	2,149.26	1,970.23	8,351.78	7,677.12
Others	52.38	3.69	51.53	89.79	86.20
Total	10,521.20	10,051.16	9,067.35	39,514.72	33,609.37
Less: Inter-Segment revenue	(155.00)	(102.37)	(153.98)	(442.00)	(484.04)
Net Revenue	10,366.20	9,948.79	8,913.37	39,072.72	33,125.33
2. Segment Results (Profit before tax)					
Financing	2,141.98	1,735.14	1,698.13	6,973.04	5,741.45
Insurance	(4.85)	123.81	160.46	341.56	650.12
Others	50.86	2.92	50.03	85.90	82.57
Inter segment eliminations	(48.48)	-	(48.48)	(74.58)	(74.58)
Profit Before Share of Profit/(Loss) from Associates & Joint Ventures	2,139.51	1,861.87	1,860.14	7,325.92	6,399.56
Add: Share of Profit/(Loss) from Associates & Joint Ventures (Net)	2.61	1.33	2.23	7.26	5.90
Profit before Tax	2,142.12	1,863.20	1,862.37	7,333.18	6,405.46
3. Segment Assets					
Financing	244,258.27	228,048.94	200,720.08	244,258.27	200,720.08
Insurance	23,468.13	23,943.23	23,271.73	23,468.13	23,271.73
Others	156.11	112.14	103.82	156.11	103.82
Other Unallocable assets	1,305.67	1,280.71	1,367.13	1,305.67	1,367.13
Inter Segment Assets	(855.46)	(857.69)	(846.81)	(855.46)	(846.81)
Total	268,332.72	252,527.33	224,615.95	268,332.72	224,615.95
4. Segment Liabilities					
Financing	214,989.83	201,572.12	178,218.07	214,989.83	178,218.07
Insurance	20,313.63	20,593.18	20,291.25	20,313.63	20,291.25
Others	4.76	2.92	4.35	4.76	4.35
Other Unallocable liabilities	-	-	-	-	-
Inter Segment liabilities	(855.46)	(857.69)	(846.81)	(855.46)	(846.81)
Total	234,452.76	221,310.53	197,666.86	234,452.76	197,666.86
5. Capital Employed (Segment Assets - Segment Liabilities)					
Financing	29,268.44	26,476.82	22,502.01	29,268.44	22,502.01
Insurance	3,154.50	3,350.05	2,980.48	3,154.50	2,980.48
Others	151.35	109.22	99.47	151.35	99.47
Unallocable	1,305.67	1,280.71	1,367.13	1,305.67	1,367.13
Total	33,879.96	31,216.80	26,949.09	33,879.96	26,949.09

Notes to segment information:

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



On behalf of the Board of Directors

M M Murugappan

Place : Chennai
Date : May 08, 2026

M M Murugappan
Chairman
DIN:00170478

visit us at www.cholafhl.com

May 8, 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: Declaration in respect of unmodified opinion on Audited Financial Statements for the year ended March 31, 2026

Pursuant to Regulation 33(3)(d) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we hereby declare and confirm that the Statutory Auditors of the Company, M/s. R.G.N. Price & Co., Chartered Accountants, have issued an unmodified audit report on the standalone and consolidated financial statements of the Company for the financial year ended March 31, 2026.

Kindly take this communication on record.

Thanking you,

Yours faithfully,

For CHOLAMANDALAM FINANCIAL HOLDINGS LIMITED



E KRITHIKA
COMPANY SECRETARY

May 8, 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 pursuant to Regulation 42 of the Securities & Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015

Symbol	Type of security & paid-up value	Record Date	Purpose
NSE - CHOLAHLDNG BSE - 504973	Equity shares of ₹1/- each	Friday, August 7, 2026	For the purpose of the ensuing 77 th Annual General Meeting & declaration of a Final dividend @ ₹1.30/- per equity share (130% per equity share of ₹1/- each) for the year ended March 31, 2026.

Kindly take the above information on record.

Thanking you,

Yours faithfully,

For **CHOLAMANDALAM FINANCIAL HOLDINGS LIMITED**



E KRITHIKA
COMPANY SECRETARY

Press Release from Cholamandalam Financial Holdings Limited

CHOLAMANDALAM FINANCIAL HOLDINGS LIMITED (CFHL)

AUDITED FINANCIAL RESULTS FOR THE QUARTER AND YEAR ENDED MARCH 31, 2026

CONSOLIDATED PROFIT AFTER TAX (PAT) FOR THE YEAR ENDED MARCH 31, 2026 - Rs.5,485 Cr.

Chennai, May 08, 2026: The Board of Directors of CFHL today approved the audited financial results for the quarter and year ended March 31, 2026.

Consolidated Results

Consolidated total income for the quarter ended March 31, 2026 is Rs. 10,520 Cr as against Rs.9,009 Cr in the corresponding quarter of the previous year, registering a growth of 17%.

For the quarter ended March 31, 2026, the Company has achieved consolidated PAT of Rs. 1,626 Cr as against Rs.1,362 Cr in the corresponding quarter of the previous year, registering a growth of 19%.

Consolidated total income for the year ended March 31, 2026 is Rs. 39,576 Cr as against Rs. 33,460 Cr in the corresponding period previous year, registering a growth of 18%.

For the year ended March 31, 2026, the Company has achieved consolidated PAT of Rs. 5,485 Cr as against Rs. 4,740 Cr in the corresponding period of the previous year, registering a growth of 16%.

Cholamandalam Investment & Finance Company Ltd (CIFCL), in which the Company holds about 43.76% stake, disbursed Rs. 32,913 Cr in Q4 FY26 as against Rs. 26,417 Cr in Q4 FY25, registering a growth of 25%.

PAT for the quarter ended March 31, 2026 is Rs.1,641 Cr compared to Rs.1,267 Cr in the corresponding quarter of the previous year, registering a growth of 30%.

PAT for the year ended March 31, 2026 is Rs.5,220 Cr compared to Rs. 4,259 Cr in the corresponding period of the previous year, registering a growth of 23%.

Assets under management grew by 21% to Rs. 2,42,630 Cr as at March 31, 2026 as compared to Rs.1,99,876 Cr as at March 31, 2025.

Cholamandalam MS General Insurance Company Ltd., (MSGICL) a subsidiary in general insurance business, in which the Company holds about 60% stake, registered a Gross Written Premium (GWP) of Rs. 2,398 Cr in Q4 FY26 as against Rs. 2,224 Cr in the corresponding period of the previous year, registering a growth of 8%.

For the quarter ended March 31, 2026 MSGICL incurred a loss of Rs.5 Cr as against profit of Rs.118 Cr in the corresponding quarter of the previous year on account of fair value change in equity as at 31 March 2026.

MSGICL registered a Gross Written Premium (GWP) of Rs. 9,110 Cr for the year ended March 31, 2026 as against Rs. 8,564 Cr in the previous year, registering a growth of 6%.

PAT (under Ind AS) for the year ended March 31, 2026 is Rs.253 Cr as against Rs.484 Cr in the corresponding period of the previous year.

MSGICL has an investment book of Rs.19,013 crores as of March 31, 2026.

Cholamandalam MS Risk Services Ltd., a Joint Venture Company, in which the Company holds 49.5% stake, registered total income of Rs. 28.98 Cr for the quarter ended March 31, 2026 as against Rs.24.79 Cr in the corresponding quarter of the previous year.

PAT for the quarter ended March 31, 2026 is Rs.3.55 Cr as against Rs.3.63 Cr in the corresponding period of the previous year.

The total income for the year ended March 31, 2026 is Rs. 98.78 Cr as against Rs. 83.20 Cr in the corresponding period of the previous year

PAT for the year ended March 31, 2026 is Rs.7.73 Cr as against Rs. 7.07 Cr in the corresponding period of the previous year.

Standalone Results

The total income of the company for the quarter ended March 31, 2026 is Rs. 52.38 Cr as against Rs. 51.53 Cr in the corresponding quarter of the previous year.

PAT for the quarter ended March 31, 2026 is Rs.38.48 Cr as against Rs.37.60 Cr in the corresponding quarter of the previous year.

The total income of the company for the year ended March 31, 2026 is Rs.89.79 Cr as against Rs. 86.20 Cr in the corresponding period of the previous year.

PAT for the year ended March 31, 2026 is Rs. 70.41 Cr as against Rs. 64.40 Cr in the corresponding period of the previous year.

Dividend

The Board of Directors of the Company have recommended a final dividend of 130% being Rs.1.30 per equity share of face value of Re.1/- of the Company, for the year ended March 31, 2026 for shareholders' approval at the ensuing Annual General Meeting.

For more details, please visit www.cholafhl.com

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