November 6, 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 Jeejeebh Towers,
Dalal Street, Fort,
Mumbai 400 001

Symbol : CHOLAHLDNG

Scrip Code : 504973

Dear Sir / Madam,

Sub: Press Release – Un-Audited Financial Results of the Company for the quarter and half-year ended September 30, 2026

With reference to the above captioned subject, we hereby enclose the press release issued by the Company in connection with the un-audited financial results for the quarter and half-year ended September 30, 2026 for your information and record.

Thanking you,

Yours faithfully,

For **CHOLAMANDALAM FINANCIAL HOLDINGS LIMITED**

Krithika E
Digitally signed by Krithika E
Date: 2026.11.06 14:39:20 +05'30'

E KRITHIKA
COMPANY SECRETARY

Encl: as above

Press Release from Cholamandalam Financial Holdings Limited

CHOLAMANDALAM FINANCIAL HOLDINGS LIMITED (CFHL)

UNAUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED SEPTEMBER 30, 2026

CONSOLIDATED PROFIT AFTER TAX (PAT) FOR THE QUARTER ENDED SEPTEMBER 30, 2026 - Rs.1,520 Cr

Chennai, November 6, 2026: The Board of Directors of CFHL today approved the unaudited financial results for the quarter ended September 30, 2026.

Consolidated Results

Consolidated total income for the quarter ended September 30,2026 is Rs. 11,388 Cr as against Rs.9,589 Cr in the corresponding quarter of the previous year, registering a growth of 19%.

For the quarter ended September 30, 2026, the Company has achieved consolidated PAT of Rs. 1,520 Cr as against Rs.1,214 Cr in the corresponding quarter of the previous year, registering a growth of 25%.

Cholamandalam Investment & Finance Company Ltd (CIFCL), in which the Company holds about 43.48% stake, disbursed Rs. 35,872 Cr in Q2 FY27 as against Rs. 24,442 Cr in Q2 FY26, registering a growth of 47%.

PAT for the quarter ended September 30, 2026 is Rs.1,630 Cr compared to Rs.1,155 Cr in the corresponding quarter of the previous year, registering a growth of 41%.

Assets under management grew by 23% to Rs. 2,68,009 Cr as at September 30, 2026 as compared to Rs.2,14,906 Cr as at September 30, 2025.

Cholamandalam MS General Insurance Company Ltd., **(CMSGICL)** a subsidiary in general insurance business, in which the Company holds about 60% stake, registered a Gross Written Premium (GWP) of Rs. 4,618 Cr in H1 FY27 as against Rs. 4,351 Cr in the corresponding period of the previous year, registering a growth of 6%. In Q2 FY 27 the company recorded a GWP of Rs.2,429 Cr as against Rs. 2,278 Cr in Q2 FY 26 with a growth of 7%.

For the six months ended Sep 30, 2026 CMSGICL registered a PAT of Rs.8 Cr as against profit of Rs.165 Cr in the corresponding period of the previous year. For the quarter ended Sep 30, 2026 CMSGICL incurred a post-tax loss of Rs.120 Cr as against a PAT of Rs.46 Cr in the corresponding period of the previous year. Decline in profit is on account of NATCAT events in H1 FY'27 and elevated claim experience in Motor OD segment.

CMSGICL has an investment book of Rs.18,937 crores as of 30 Sep 2026.

Cholamandalam MS Risk Services Ltd., a Joint Venture Company, in which the Company holds 49.5% stake, registered total income of Rs. 26.32 Cr for the quarter ended Sep 30, 2026 as against Rs.22.89 Cr in the corresponding quarter of the previous year.

PAT for the quarter ended June 30, 2026 is Rs.0.85 Cr as against Rs. 1.45 Cr in the corresponding period of the previous year

Standalone Results

The total income of the company for the quarter ended September 30, 2026 is Rs. 31 Cr as against Rs. 30.07 Cr in the corresponding quarter of the previous year.

PAT for the quarter ended September 30, 2026 is Rs.27.89 Cr as against Rs.27.16 Cr in the corresponding quarter of the previous year.

About Murugappa Group

A 126-year-old conglomerate with presence across India and the world, the INR 1,056 billion (₹105,582 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, CG Semi, 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 1,06,224 employees.

For more information, see www.murugappa.com