

November 7, 2025

**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, 2025

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, 2025 for your information and record.

Thanking you,

Yours faithfully,

For **CHOLAMANDALAM FINANCIAL HOLDINGS LIMITED**

**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 AND HALF YEAR ENDED
SEPTEMBER 30, 2025**

CONSOLIDATED PROFIT AFTER TAX (PAT) FOR H1 FY26 - Rs.2,474 Cr.

Chennai, November 07, 2025: The Board of Directors of CFHL today approved the unaudited financial results for the quarter and half year ended September 30, 2025.

Consolidated Results

Consolidated total income for the quarter ended September 30, 2025 is Rs.9,589 Cr as against Rs.8,180 Cr in the corresponding quarter of the previous year, registering a growth of 17%.

For the quarter ended September 30, 2025, the Company has achieved consolidated PAT of Rs.1,214 Cr as against Rs.1,125 Cr in the corresponding quarter of the previous year, registering a growth of 8%.

Consolidated total income for the half year ended September 30, 2025 is Rs.18,972 Cr as against Rs. 15,858 Cr in the corresponding period previous year, registering a growth of 20%.

For the half year ended September 30, 2025, the Company has achieved consolidated PAT of Rs.2,474 Cr as against Rs.2,285 Cr in the corresponding period of the previous year, registering a growth of 8%.

Cholamandalam Investment & Finance Company Ltd (CIFCL), in which the Company holds about 44.37% stake, disbursed Rs.24,442 Cr in Q2 FY26 as against Rs. 24,314 Cr in Q2 FY25.

PAT for the quarter ended September 30, 2025 is Rs.1,155 Cr compared to Rs.963 Cr in the corresponding quarter of the previous year, registering a growth of 20%.

PAT for the half year ended September 30, 2025 is Rs.2,291 Cr compared to Rs.1,905 Cr in the corresponding period of the previous year, registering a growth of 20%.

Assets under management grew by 33% to Rs. 2,14,906 Cr as at September 30, 2025 as compared to Rs.1,77,426 Cr as at September 30, 2024 registering a growth of 21%.

Cholamandalam MS General Insurance Company Ltd., (MSGICL) a subsidiary in general insurance business, in which the Company holds about 60% stake, Gross Written Premium (GWP) for Q2 FY26 stood at Rs 2,278 Cr, reflecting a year-on-year growth of 3% over Rs 2,209 Cr in Q2 FY25

GWP for H1 FY26 reached Rs 4,351 Cr, up 4% from Rs 4,166 Cr in the same period last year. This nominal growth is due to the impact of loss of crop business and 1/n effect.

Profit After Tax (PAT) for Q2 FY26 was Rs 46 Cr, compared to Rs 153 Cr in Q2 FY25. The decline is primarily attributable to a non-operational impact of ₹99 Cr due to mark-to-market movement in the fair value of investments, in line with Ind AS accounting standards.

H1 FY26 PAT stood at Rs 165 Cr, versus Rs 364 Cr in H1 FY25. The reduction includes a fair value impact of Rs 136 Cr and a one-time interest income of Rs 13 Cr on income tax refund accounted in the previous year.

MSGICL has an investment book of Rs.18,859 crores as of September 30, 2025.

Cholamandalam MS Risk Services Ltd., a Joint Venture Company, in which the Company holds 49.5% stake, registered total income of Rs. 22.89 Cr for the quarter ended September 30, 2025 as against Rs. 20.44 Cr in the corresponding quarter of the previous year.

PAT for the quarter ended September 30, 2025 is Rs.1.45 Cr as against Rs.1.49 Cr in the corresponding period of the previous year.

The total income for the half year ended September 30, 2025 is Rs. 43.33 Cr as against Rs. 36.95 Cr in the corresponding period of the previous year.

PAT for the half year ended September 30, 2025 is Rs.2.68 Cr as against Rs.1.61 Cr in the corresponding period of the previous year.

Standalone Results

The total income of the company for the quarter ended September 30, 2025 is Rs.30.07 Cr as against Rs.29.13 Cr in the corresponding quarter of the previous year.

PAT for the quarter ended September 30, 2025 is Rs.27.16 Cr as against Rs.23.52 Cr in the corresponding quarter of the previous year.

The total income of the company for the half year ended September 30, 2025 is Rs. 33.72 Cr as against Rs.31.71 Cr in the corresponding period of the previous year.

PAT for the half year ended September 30, 2025 is Rs. 29.27 Cr as against Rs. 24.91 Cr in the corresponding period of the previous year.

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