

Cholamandalam Investment and Finance Company Limited

Registered Office: "Chola Crest", C54 - C55 & Super B-4, Thiru-Vi-Ka Industrial Estate, Guindy, Chennai – 600032

Phone: 044 4090 7172;

CIN: L65993TN1978PLC007576

E-mail ID: investors@chola.murugappa.com; Website: www.cholamandalam.com

Notice to Members

NOTICE is hereby given that the forty eighth annual general meeting (AGM) of the members of Cholamandalam Investment and Finance Company Limited will be held at 3.30 p.m. Indian Standard Time (IST) on Tuesday, 28 July, 2026 through video conference (VC) to transact the following business:

ORDINARY BUSINESS:

1. To consider and if deemed fit, to pass the following as an **ORDINARY RESOLUTION:**
RESOLVED THAT the audited standalone financial statements of the Company for the year ended 31 March, 2026, together with the Board's report including the Auditors' report thereon, be and are hereby approved and adopted.
2. To consider and if deemed fit, to pass the following as an **ORDINARY RESOLUTION:**
RESOLVED THAT the audited consolidated financial statements of the Company for the year ended 31 March, 2026, and the Auditors' report thereon, be and are hereby approved and adopted.
3. To consider and if deemed fit, to pass the following as an **ORDINARY RESOLUTION:**
RESOLVED THAT an interim dividend of 65% (₹ 1.30/- per equity share) approved by the Board of Directors on 30 January, 2026, on the outstanding equity shares of ₹ 2/- each of the Company, for the financial year ended 31 March, 2026 and paid to those members whose names appeared in the Register of Members as on 5 February, 2026, being the record date fixed for this purpose, be and is hereby confirmed.
RESOLVED FURTHER THAT a final dividend of 35% (₹ 0.70/-per equity share), as recommended by the Board of Directors, be and is hereby declared on the outstanding equity shares of ₹ 2/- each for the financial year ended 31 March, 2026 and that the same be paid to the members, whose names appear in the Register of Members of the Company as on 21 July, 2026.
4. To consider and if deemed fit, to pass the following as an **ORDINARY RESOLUTION:**
RESOLVED THAT Mr. Ravindra Kumar Kundu (holding DIN: 07337155), who retires by rotation and being eligible, has offered himself for re-appointment, be and is hereby re-appointed as a Director of the Company, liable to retire by rotation.

SPECIAL BUSINESS:

5. To consider and if deemed fit, to pass the following as a **SPECIAL RESOLUTION:**
RESOLVED THAT in supersession of the resolution passed by the members on 31 July, 2025 and pursuant to the provisions of Sections 180(1)(a), 180(1)(c) and other applicable provisions, if any, of the Companies Act, 2013 read with the rules made thereunder (including any statutory modification(s) or amendment(s) or re-enactment thereof for the time being in force) and in terms of the Memorandum and Articles of Association of the Company, approval of the members of the Company be and is hereby accorded to the Board of Directors of the Company (hereinafter referred to as the "Board", which term shall be deemed to include any Committee thereof that the Board may have constituted or hereafter constitute to exercise its powers, including the powers conferred by this resolution) to borrow monies from time to time notwithstanding that such monies to be borrowed together with the monies already borrowed by the Company may, at any time, exceed the aggregate of the paid-up share capital, free reserves and securities premium reserve of the Company, provided that the total outstanding amount so borrowed shall not exceed ₹ 4,00,000 crores (Rupees four lakh crores only), apart from temporary loans obtained from the Company's bankers in the ordinary course of business, together with interest thereon at the agreed rates, further interest, liquidated damages, premium on pre-payment or on redemption, costs, charges, expenses and all other monies payable by the Company in respect of the aforesaid borrowings.

RESOLVED FURTHER THAT approval of the members of the Company be and is hereby accorded to the Board, to create such mortgage, charge and/or hypothecation, lien, pledge as may be necessary, in addition to the existing charges, mortgages and hypothecations, if any, created by the Company, on such of the assets of the Company, both present and future, and/or on the whole or substantially the whole of the undertaking(s) of the Company, in such manner as the Board may direct, in favour of financial institutions, banks, insurance companies, mutual funds, trusts, other bodies corporate or any other person(s) (hereinafter referred to as the "lending agencies") and Trustees for the holders of debentures/bonds and/or other instruments which may be issued on a private placement basis or otherwise, to secure rupee term loans, foreign currency loans, debentures, bonds and other instruments including but not limited to securing those facilities already sanctioned or to be sanctioned, including any enhancement thereof.

By Order of the Board

P Sujatha

Company Secretary

Date: 30 April, 2026

Place: Chennai

NOTES:

1. Pursuant to general circular number 03/2025 dated 22 September, 2025 issued by the Ministry of Corporate Affairs (MCA) ("the Circular"), companies are permitted to hold annual general meetings (AGM) through video conference (VC) or other audio-visual means (OAVM). In compliance with the Circular, the 48th AGM of the Company is being held through VC.
2. Members are requested to attend and participate in the ensuing AGM through VC/OAVM facility being provided by the Company through National Securities Depository Limited ("NSDL"). Participation of members through VC/OAVM shall be reckoned for the purpose of quorum for the AGM in accordance with Section 103 of the Companies Act, 2013 ('the Act'). A member entitled to attend and vote at the AGM is entitled to appoint a proxy to attend and vote on his / her behalf and the proxy need not be a member of the Company. However, since the AGM is being held through VC/OAVM, the facility for appointment of proxies by members will not be available. Accordingly, the proxy form, the attendance slip and route map are not attached to this Notice.
3. Corporate / institutional shareholders are required to upload a scanned certified true copy (in PDF Format) of the Board resolution / authority letter etc., together with attested specimen signature(s) of the duly authorised representative(s), on the e-voting portal or alternatively send the same by an e-mail, to the scrutiniser at rsaevoting@gmail.com with a copy marked to evoting@nsdl.com. The scanned image of the above-mentioned documents should be uploaded in the name format "Chola – 48th AGM".
4. The business set out in the Notice will be transacted through a remote e-voting system. Pursuant to Section 108 of the Act read with Rule 20 of the Companies (Management and Administration) Rules, 2014 (as amended from time to time), the e-voting facility will be made available to members to cast their votes electronically on all resolutions set forth in the Notice convening the 48th AGM. Detailed instructions and other information relating to access and participation in the AGM, voting at the AGM and remote e-voting are given as an annexure to this Notice.
5. Information as required under the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (Listing Regulations) and the Secretarial Standards on General Meetings in respect of the Director seeking re-appointment is furnished and forms part of this Notice.
6. Members holding shares in physical form are requested to address all correspondence relating to their shareholding to the Company's RTA – KFin Technologies Limited. Members holding shares in dematerialised form may send such correspondence to their respective Depository Participant/s (DPs).
7. The final dividend of 35% (₹ 0.70/- per equity share), as recommended by the Board, if declared at the ensuing AGM, will be paid, subject to the provisions of section 126 of the Act, to those members or their mandates whose names appear in the Company's Register of Members as on Tuesday, 21 July, 2026.
8. In terms of the Master Circular for Registrars to an Issue and Share Transfer Agents issued by SEBI on 6 February, 2026, as amended from time to time (referred to as the 'SEBI Master Circular'), holders of physical securities are required to mandatorily furnish their KYC details viz., (i) PAN (ii) Choice of Nomination (iii) Contact Details (iv) Mobile Number (v) Bank Account Details and (vi) Signature. The forms for submission of KYC details are available on the website of the Company at <https://www.cholamandalam.com/investors/sebi-norms> or the RTA's website at <https://ris.kfintech.com/clientservices/isc/isrforms.aspx>. Members are requested to submit the requisite forms to the Company's RTA, KFin Technologies Limited at inward.ris@kfintech.com. The Company has also sent a communication intimating all members holding shares in physical form about the requirement for submission of KYC details.

Further, in terms of the SEBI Master Circular, shareholders holding shares in physical mode whose folios are not updated with any of the KYC details [viz., (i) PAN (ii) Contact Details (iii) Bank Account Details and (iv) Signature], shall be eligible to receive dividend only in electronic mode. Accordingly, the final dividend, subject to approval at the AGM, shall be paid to physical holders only after the above details are updated in their respective folios. Members are requested to update their details with the Company or the RTA to enable payment of dividend.

9. Individual members holding shares in physical form have the facility for registering a nomination with the Company's RTA in respect of the shares held by them. Shareholders who have not yet registered their nomination are requested to do so by submitting Form No. SH-13 with the Company's RTA, KFin Technologies Limited. The form can be downloaded from <https://ris.kfintech.com/clientservices/isc/isrforms.aspx> or <https://www.cholamandalam.com/investors/sebi-norms>. Members holding shares in electronic form may approach their respective DPs for completing the nomination formalities.
10. In compliance with relevant circulars & Regulation 36(1)(a) of the SEBI Listing Regulations, the Notice of the AGM and Annual Report for FY 2025-26 are being sent only through electronic mode to those shareholders whose e-mail addresses are registered with the RTA or DPs. No physical or hard copies of the Notice and Annual Report will be sent to members who have not registered their e-mail addresses with the RTA/DP. Further, the Company is also sending a letter to Members whose e-mail IDs are not registered with the Company, RTA or Depositories providing the web-link to the Company's website from where the Annual Report and the AGM Notice for FY 2025-26 can be accessed.

Members are encouraged to register their e-mail addresses to receive all communications and documents including annual reports, from time to time in electronic form. Members holding shares in dematerialised form, may register their e-mail addresses with their respective DPs and members holding shares in physical form, may register the same with the Company's RTA.

The Company shall send physical / hard copies of the Annual Report, if specifically requested by a member. Members may send requests in this regard to the Company's e-mail id: investors@chola.murugappa.com. Members may follow the process detailed below for registration of their e-mail addresses to obtain the Annual Report and Notice:

- i) Members who have not received the Notice due to change in or non-registration of their e-mail addresses with the Company/ RTA/Depository Participants, may request a copy of the Notice, by sending an e-mail to evoting@nsdl.com. Upon receipt of such request and after due verification of records, a soft copy of the Notice of the AGM and the Annual Report will be provided to the members.

It is clarified that, for the purpose of registration of e-mail addresses, members are requested to follow the due procedure for registering their e-mail address with the Company/RTA in respect of shares held in physical form and with their respective Depository Participants in respect of shares held in electronic form. Members who have already registered their e-mail addresses are requested to ensure that they keep their e-mail addresses updated and validated with their RTA/Depository Participants to facilitate servicing of notices/documents/annual reports electronically to their e-mail address.

- ii) Members who have not received any communication regarding this AGM for any reason whatsoever and are eligible to vote may obtain the User ID and password or instructions for remote e-voting by contacting NSDL between 9:00 a.m. IST and 5:00 p.m. IST on all working days, except Saturdays and Sundays, by sending an e-mail to, evoting@nsdl.com.
11. Members may note that the Notice of the AGM and the Annual Report will be available for download on the Company's website at www.cholamandalam.com, on the websites of the stock exchanges: www.bseindia.com and www.nseindia.com and also on the website of NSDL at www.evoting.nsdl.com.
12. The Company has transferred the unclaimed or unpaid dividends pertaining to financial years up to the interim dividend for FY 2018-19 along with the corresponding unclaimed shares to the Investor Education and Protection Fund (IEPF) established by the Central Government. The Company transfers the unclaimed or unpaid dividends to IEPF after the expiry of seven years from the date of transfer of such amounts to the unpaid dividend account. Members who have a valid claim in respect of the final dividend declared for FY 2018-19 and subsequent dividends thereon, are advised to write to the Company's RTA immediately. The dividend history, due dates for transfer to the IEPF, and the details of unclaimed amounts lying with the Company as on 31 March, 2026 in respect of dividends declared since the final dividend for FY 2018-19 are available on the Company's website at <https://www.cholamandalam.com/investors/unclaimed-dividend-amounts>. It may be noted that a reminder has been sent to those members having unclaimed / unpaid dividends. Member's attention is particularly drawn to the "General Shareholders Information" section of the annual report for further details relating to unclaimed / unpaid dividend.
13. Members may note that in terms of the Income Tax Act, 2025 ('IT Act'), dividends declared and paid by the Company shall be taxable in the hands of the shareholders. Accordingly, the Company shall be required to deduct tax at source ('TDS') at the time of payment of dividend. In order to enable the Company to determine the appropriate TDS rate as applicable, members are requested to complete and / or update their residential status, PAN, category as per the IT Act with their respective DPs or in case shares are held in physical form, with the Company by submitting the requisite documents on or before Tuesday, 21 July, 2026. Members may note that in the absence of the PAN details, the Company shall be required to deduct tax at a higher rate as prescribed under the IT Act. Members seeking non-deduction of tax on their dividends are requested to submit Form 15G/15H as applicable, to the Company on a yearly basis at the link <https://ris.kfintech.com/form15/forms.aspx?q=0>. Detailed information with respect to TDS on dividend payments including the formats of Form 15G/Form 15H for seeking exemption is available on the Company's website at <https://www.cholamandalam.com/investors/tds-on-dividend>. Members may contact the Company's RTA or the Company for any clarification in this regard.

14. Members may note that pursuant to the SEBI Master Circular, the Company is mandated to issue securities only in demat mode while processing service requests viz., transmissions, issue of duplicate securities, renewal/exchange of securities certificate, endorsement, sub-division/ splitting of securities certificate, consolidation of securities certificates/ folios and transposition. The standardised formats of requisite documents can be downloaded from <https://ris.kfintech.com/clientservices/isc/isrforms.aspx> or <https://www.cholamandalam.com/investors/sebi-norms>. Accordingly, members are requested to make service requests by submitting duly filled and signed forms to the Company's RTA, KFin Technologies Limited.
15. SEBI vide its circular dated 30 May, 2022 has provided an option for arbitration as a dispute resolution mechanism for investors. Accordingly, investors may opt for arbitration through stock exchanges in case of any dispute against the Company or its RTA relating to delay or default in processing any investor services related requests. In compliance with SEBI guidelines, the Company had sent a communication intimating about the said dispute resolution mechanism to all the members holding shares in physical form. The details of arbitration mechanism are available on the Company's website and can be accessed at <https://www.cholamandalam.com/investors/smart-odr>.
16. The Register of Directors and Key Managerial Personnel and their shareholding, maintained under Section 170 of the Act, and the Register of Contracts or Arrangements in which the Directors are interested, maintained under Section 189 of the Act, will be available electronically for inspection by the members during the AGM. All documents referred to in the Notice will also be available for electronic inspection by the members, during normal business hours (9:30 a.m. to 5:30 p.m.) on all working days up to the date of AGM, i.e., 28 July, 2026. Members seeking to inspect such documents can send an email to investors@chola.murugappa.com.
17. The detailed instructions for remote e-voting and participating in the 48th AGM forms part of this Notice.

By Order of the Board

Date: 30 April, 2026

Place: Chennai

P Sujatha

Company Secretary

ANNEXURE TO THE NOTICE

A. EXPLANATORY STATEMENT PURSUANT TO SECTION 102 OF THE COMPANIES ACT, 2013:

Item No.5 - Approval for increase in borrowing powers of the Company

Under Section 180(1)(a) and 180(1)(c) of the Companies Act, 2013, the sanction of the members of the Company by way of a special resolution is required for enabling the Board of Directors to borrow money in excess of the aggregate of the paid-up share capital, free reserves and securities premium of the Company and to create charge, mortgage, hypothecation, lien, pledge over its assets / properties in favour of its lenders for the purposes of securing the loan / credit facilities extended by them to the Company. At the Annual General Meeting held on 31 July, 2025, sanction was accorded by the members by way of a special resolution to the Board of Directors to borrow money over and above the aggregate of the paid-up share capital, free reserves and securities premium of the Company up to a limit of ₹ 3,00,000 crores (Rupees three lakh crores only).

The Company, being engaged in the business of lending, is required to borrow funds from time to time for the purpose of meeting its business requirements, including expansion of operations, regulatory liquidity requirements, refinancing of existing borrowings, working capital requirements and general corporate purposes.

The Company's Capital Adequacy Ratio as at 31 March, 2026 was 19.21%, as against the statutory minimum capital adequacy threshold of 15% prescribed by RBI. The outstanding borrowings of the Company as at 31 March, 2026 were ₹ 2,10,867 crores.

The present borrowing limits approved by the members may not be sufficient to meet the Company's future fund requirements. In view of the proposed business plan and growth initiatives, the Board at its meeting held on 30 April 2026, considered it necessary to enhance the overall borrowing limits of the Company.

Accordingly, the Board has approved, subject to the approval of the members, to increase the borrowing powers of the Company to an amount not exceeding ₹ 4,00,000 crores (Rupees four lakh crores only) at any time, notwithstanding that such borrowings may exceed the aggregate of the paid-up share capital, free reserves and securities premium of the Company.

The borrowings may be raised in one or more tranches, by way of loans (secured or unsecured), issuance of debentures and/ or other permissible instruments, from banks, financial institutions, or any other person or body corporate, on such terms and conditions as the Board may deem fit and in the interest of the Company. The details of Credit Rating and Borrowing mix forms part of the Annual Report.

The approval of the members for the resolution set out in item no. 5 is being sought, by way of a special resolution, pursuant to section 180(1)(a) and 180(1)(c) of the Companies Act, 2013 to authorise the Board of Directors to borrow monies in excess of the aggregate of the paid-up share capital, free reserves and securities premium of the Company up to a sum not exceeding ₹ 4,00,000 crores and to create charge, mortgage, hypothecation, lien or pledge over the assets / properties of the Company up to a sum not exceeding ₹ 4,00,000 crores.

None of the Directors or key managerial personnel of the Company or their relatives are in any way, concerned or interested, financially or otherwise, in the resolution set forth in item no.5 of the Notice. Accordingly, the Board of Directors recommends the resolution set out in item no.5 of the Notice to the members for their approval by way of a Special Resolution.

B. DISCLOSURE UNDER REGULATION 36 OF SEBI (LISTING OBLIGATIONS AND DISCLOSURE REQUIREMENTS) REGULATIONS, 2015 AND SECRETARIAL STANDARDS ON GENERAL MEETINGS

Name of the Director	Mr. Ravindra Kumar Kundu
DIN	07337155
Date of birth and age	7 July, 1968; 57 years
Date of appointment (initial appointment)	Appointed as the Executive Director of the Company with effect from 23 January, 2020 and as the Managing Director for a term of five years with effect from 7 October, 2024.
Qualification	He holds a Commerce degree and a Postgraduate in Management for Senior Executives from Indian School of Business and has studied various modules at Fundação Dom Cabral, Belo Horizonte, Brazil, Kellogg School of Management, United States, The Wharton School of Business, United States, as part of the PGPMAX program of ISB, Hyderabad. He has also completed the Executive Program in Global Business Management from IIM Calcutta and holds a Diploma in Mechanical Engineering and Management.
Profile/ Expertise / skills in specific functional areas	He has over 38 years of extensive experience across the automobile and financial services industries, marked by a strong foundation in operations, business strategy and customer-centric innovation.
Number of meetings of the Board attended during FY 2025-26	100% attendance (Attended all 5 meetings of the Board)
Directorships in other companies (denotes companies registered under Companies Act, 1956/2013)	1. Payswiff Technologies Private Limited (PTPL) 2. Cholamandalam Securities Limited (CSEC) 3. Cholamandalam Leasing Limited (formerly known as Cholamandalam Home Finance Limited) (CLL) 4. Finance Industry Development Council
Memberships in Board Committees of other companies (includes membership details of all Committees)	Chairman: 1. Corporate Social Responsibility Committee - CSEC 2. Corporate Social Responsibility Committee - CLL
Listed entities from which the Director has resigned from Directorship in the past three years	None
Number of shares held in the Company (including those held as a beneficial owner) as on date of the Notice	2,86,645
Inter-se relationship with any other Directors or KMP of the Company	Nil
Terms & conditions of appointment	As set out in the resolution.
Details of remuneration sought to be paid	As per the terms of remuneration approved by the shareholders vide Postal Ballot dated 7 September, 2024 available in the link https://files.cholamandalam.com/files/postal-ballot-notice-2026.pdf .
Details of remuneration last drawn	Refer Corporate Governance report
Pecuniary relationship with Directors / entities / firms where Directors are interested	Nil
Interest in the resolution	Except Mr. Ravindra Kumar Kundu, being the appointee or his relatives, none of the Directors or Key Managerial Personnel of the Company or their relatives is in any way concerned or interested, financially or otherwise in the resolution set forth in the Notice.
Other confirmations	Mr. Ravindra Kumar Kundu - - is not disqualified from being appointed as a Director in terms of the provisions of Section 164 of the Companies Act, 2013; - is not debarred from holding the office of Director by virtue of any order passed by the Securities and Exchange Board of India, Ministry of Corporate Affairs or any such statutory authority; The Nomination and Remuneration Committee and the Board recommends his re-appointment as a Director.

INSTRUCTIONS:

A. Instructions for the Remote e-voting for the 48th Annual General Meeting of the Company:

Pursuant to the provisions of section 108 of the Companies Act, 2013 (the Act) read with Rule 20 of the Companies (Management and Administration) Rules, 2014 and Regulation 44 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (Listing Regulations), as amended from time to time, the Company is pleased to offer e-voting facility to its members to exercise their votes electronically on all resolutions set forth in the Notice convening the AGM scheduled to be held on Tuesday, 28 July, 2026 at 3.30 p.m. The Company has engaged the services of National Securities Depository Limited (NSDL) to provide the VC facility, remote e-voting and voting at the AGM in a secure manner. The Board of Directors of the Company has appointed Mr. R. Sridharan of M/s. R. Sridharan & Associates, Practicing Company Secretary, Chennai as the scrutiniser for conducting the remote e-voting and the e-voting process at the AGM in a fair and transparent manner. In terms of the requirements of the Act and the Rules made thereunder, the Company has fixed Tuesday, 21 July, 2026 as the cut-off date. The remote e-voting / voting rights of the members / beneficial owners shall be reckoned in proportion to their shareholding as on the cut-off date, i.e., Tuesday, 21 July, 2026.

The remote e-voting facility will commence on Friday, 24 July, 2026 at 9:00 a.m. IST and will end on Monday, 27 July, 2026 at 5:00 p.m. IST. During this period, the members of the Company, holding shares either in physical form or in dematerialised form, as on the cut-off date, shall be entitled to cast their votes through remote e-voting. Remote e-voting shall not be allowed beyond the aforesaid date and time and the e-voting module shall be disabled by NSDL upon expiry of the aforesaid period. Once the vote on a resolution is cast by a member, he/she shall not be allowed to change it subsequently or cast the vote again.

The scrutiniser shall immediately after the conclusion of the voting at the AGM, first count the votes cast at the meeting, thereafter unblock the votes in the presence of at least two witnesses not in the employment of the Company. The Scrutiniser shall submit a consolidated scrutiniser's report on or before Thursday, 30 July, 2026, to the Chairman of the Company or to a person authorised by him, who shall countersign the same. The voting results along with scrutinizers report shall be placed on the Company's website at www.cholamandalam.com and on the website of NSDL at www.evoting.nsdl.com after the result is declared by the Chairman / authorised person and shall also be communicated to BSE Limited and National Stock Exchange of India Limited.

Resolutions passed through e-voting would be deemed to have been passed as on the date of the AGM i.e., 28 July, 2026.

- B. Submission of questions prior to AGM:** Members who wish to express their views or raise questions may send their questions in advance mentioning their name, demat account number/folio number, e-mail id, mobile number to investors@chola.murugappa.com on or before 5 p.m. on 25 July, 2026. Please note that, questions will be answered only if the member holds the shares as of the cut-off date. Questions received by the Company on or before 25 July, 2026 by 5 p.m. shall alone be considered and responded to during the AGM.
- C. Registration as a speaker at the AGM:** Members who wish to speak at the AGM may register themselves as speakers by sending an e-mail mentioning their name, demat account number/folio number, city, e-mail id and mobile number to investors@chola.murugappa.com on or before 5 p.m. on 25 July, 2026. Only those members who have registered themselves as speakers will be allowed to express their views or ask questions during the meeting. The facility for registration as a speaker will remain open until 5 p.m. on 25 July, 2026. The Company reserves the right to limit the number of members asking questions depending on the availability of time at the AGM. Please note that, members are entitled to attend the AGM and ask questions only if they hold the shares as of the cut-off date. A person who is not a member as of the cut-off date should treat this Notice for information purposes only.
- D. The detailed instructions for members for remote e-voting and joining the general meeting are as under: -**
- Members, whose names appear in the Register of Members / Register of Beneficial Owners as on the record date (cut-off date) i.e., Tuesday, 21 July, 2026 may cast their votes electronically. The voting rights of members shall be in proportion to their shareholding in the paid-up equity share capital of the Company as on the cut-off date, being Tuesday, 21 July, 2026.
- E. How to vote electronically using NSDL e-Voting system and joining the meeting?**

The process to vote electronically and to join virtual meeting on NSDL e-Voting platform are given below:





Step 1: Access to NSDL e-Voting system

i. Login method for e-Voting and joining virtual meeting for Individual members holding securities in demat mode is given below:

Pursuant to SEBI circular no. SEBI/HO/CFD/CMD/CIR/P/2020/242 dated 9 December, 2020 on 'e-Voting facility provided by Listed Companies', the e-Voting process has been enabled for all the individual demat account holders, by way of single login credential, through their demat accounts / websites of Depositories / Depository Participants (DPs) in order to increase the efficiency of the voting process. Members are advised to update their mobile number and e-mail ID with their DPs to access e-Voting facility.

Individual demat account holders will be able to cast their votes without having to register again with the e-Voting service provider ('ESP'), thereby facilitating seamless authentication as well as ease and convenience in participating in the e-Voting process.

Login method for individual shareholders holding securities in demat mode is given below:

Type of shareholders	Login Method
<p>Individual Shareholders holding securities in demat mode with NSDL.</p>	<p>A. NSDL IDeAS facility</p> <ol style="list-style-type: none"> Existing IDeAS user can visit the e-Services website of NSDL viz. https://eservices.nsdl.com either on a Personal Computer or on a mobile. On the e-Services home page, click on the “Beneficial Owner” icon under “Login” which is available under ‘IDeAS’ section. This will prompt you to enter your existing User ID and Password. After successful authentication, you will be able to see e-Voting services under Value Added Services. Click on “Access to e-Voting” under e-Voting services and you will be able to see e-Voting page. Click on Cholamandalam Investment and Finance Company Limited or e-Voting service provider i.e., NSDL and you will be re-directed to e-Voting website of NSDL for casting your vote during the remote e-Voting period or voting during the meeting. If you are not registered for IDeAS e-Services, then option to register is available at https://eservices.nsdl.com. Select “Register Online for IDeAS Portal” or click at https://eservices.nsdl.com/SecureWeb/IdeasDirectReg.jsp Upon successful registration, please follow the steps given in point 1 & 2 above. <p>B. NSDL e-Voting website</p> <ol style="list-style-type: none"> Visit the e-Voting website of NSDL. Open web browser by typing the following URL: https://www.evoting.nsdl.com either on a Personal Computer or on a mobile phone. Once the home page of e-Voting system is launched, click on the icon “Login” which is available under ‘Shareholder/Member’ section. A new screen will open. You will have to enter your User ID (i.e., your sixteen-digit demat account number held with NSDL), Password/OTP and a verification code as shown on the screen. After successful authentication, you will be redirected to NSDL Depository site wherein you can see e-Voting page. Click on Cholamandalam Investment and Finance Company Limited or e-Voting service provider i.e., NSDL and you will be redirected to e-Voting website of NSDL for casting your vote during the remote e-Voting period & voting during the meeting. <p>C. NSDL Mobile App</p> <p>Shareholders/members can also download NSDL Mobile App “NSDL Speed-e” facility by scanning the QR code mentioned herein for seamless voting experience.</p> <p>NSDL Mobile App is available on</p> <p> App Store  Google Play</p> <div style="display: flex; justify-content: space-around;">   </div>
<p>Individual Shareholders holding securities in demat mode with CDSL</p>	<ol style="list-style-type: none"> Users who have opted for CDSL Easi / Easiest facility, can login through their existing user ID and password. The option to reach the e-Voting page will be made available without any further authentication. The URL for users to login Easi /Easiest are https://web.cdslindia.com/myeasitoken/home/login or www.cdslindia.com and click on login icon & New System Myeasi Tab to enter the existing my easi username & password. After successful login the Easi / Easiest, the user will be able to see the e-Voting menu. The menu will have the links of the e-Voting service provider i.e., NSDL. Click on NSDL to cast your vote. If the user is not registered for Easi/Easiest, the option to register is available at https://web.cdslindia.com/myeasitoken/Home/EasiRegistration. Alternatively, the user can directly access e-Voting page by providing Demat Account Number and PAN No. from a e-Voting link available on www.cdslindia.com home page. The system will authenticate the user by sending an OTP on registered Mobile & Email as recorded in the Demat Account. After successful authentication, user will be able to see the e-Voting option where the e-voting is in progress.

Type of shareholders	Login Method
Individual Shareholders (holding securities in demat mode) login through their depository participants	<ol style="list-style-type: none"> 1. You can also login using the login credentials of your demat account through your Depository Participant registered with NSDL/CDSL for e-Voting facility. Upon logging in, you will be able to see e-Voting option. Click on e-Voting option, you will be redirected to NSDL/CDSL Depository site after successful authentication, wherein you can see e-Voting feature. 2. Click on Cholamandalam Investment and Finance Company Limited or e-Voting service provider i.e., NSDL and you will be redirected to e-Voting website of NSDL for casting your vote during the remote e-Voting period or joining virtual meeting & voting during the meeting.

Important note: Members who are unable to retrieve User ID/Password are advised to use Forgot User ID and Forgot Password option available at abovementioned website.

Helpdesk for Individual Shareholders holding securities in demat mode for any technical issues related to login through Depository i.e., NSDL and CDSL.

Login type	Helpdesk details
Individual Shareholders holding securities in demat mode with NSDL	Members facing any technical issues in login can contact NSDL helpdesk by sending a request at evoting@nsdl.com or call at 022 - 4886 7000
Individual Shareholders holding securities in demat mode with CDSL	Members facing any technical issue in login can contact CDSL helpdesk by sending a request at helpdesk.evoting@cdslindia.com or contact at toll free no. 1800 21 09911

ii. Login Method for e-Voting and joining virtual meeting for shareholders other than Individual shareholders holding securities in demat mode and shareholders holding securities in physical mode.

How to Log-in to NSDL e-Voting website?

1. Visit the e-Voting website of NSDL. Open web browser by typing the following URL: www.evoting.nsdl.com/ either on a Personal Computer or on a mobile phone.
2. Once the home page of e-Voting system is launched, click on the icon "Login" which is available under 'Shareholder/ Member' section.
3. A new screen will open. You will have to enter your User ID, your Password/OTP and a Verification Code as shown on the screen.
4. Alternatively, if you are registered for NSDL eservices i.e., IDeAS, you can log-in at <https://eservices.nsdl.com/> with your existing IDeAS login. Once you log in to NSDL e-services after using your log-in credentials, click on e-Voting and you can proceed to Step 2 i.e., Cast your vote electronically.
5. Your User ID details are given:

Manner of holding shares i.e., Demat (NSDL or CDSL) or Physical	Your User ID is:
a) For Members who hold shares in demat account with NSDL.	8 Character DP ID followed by 8 Digit Client ID For example, if your DP ID is IN300*** and Client ID is 12***** then your user ID is IN300***12*****.
b) For Members who hold shares in demat account with CDSL.	16 Digit Beneficiary ID For example, if your Beneficiary ID is 12***** then your user ID is 12*****.
c) For Members holding shares in Physical Form.	EVEN Number followed by Folio Number registered with the Company For example, if folio number is 001*** and EVEN is 139691 then user ID is 139691001***. EVEN no. for 48 th AGM is 139691.

6. Password details for shareholders other than Individual shareholders are given below:
 - a) If you are already registered for e-Voting, then you can use your existing password to login and cast your vote.
 - b) If you are using NSDL e-Voting system for the first time, you will need to retrieve the 'initial password' which was communicated to you. Once you retrieve your 'initial password', you need to enter the 'initial password' and the system will prompt you to change your password.
 - c) How to retrieve your 'initial password'?
If your e-mail ID is registered in your demat account or with the Company, your 'initial password' is communicated to you on your e-mail ID. Trace the e-mail sent to you from NSDL from your mailbox. Open the e-mail and open the attachment i.e., a .pdf file. Open the .pdf file. The password to open the .pdf file is your 8-digit client ID for NSDL account, last 8 digits of client ID for CDSL account or folio number for shares held in physical form. The .pdf file contains your 'User ID' and your 'initial password'.
7. If you are unable to retrieve or have not received the "Initial password" or have forgotten your password:
 - a) Click on "Forgot User Details/Password?" (If you hold shares in your demat account with NSDL or CDSL) option available on www.evoting.nsdl.com.
 - b) "Physical User Reset Password?" (If you hold shares in physical mode) option available on www.evoting.nsdl.com.
 - c) If you are still unable to get the password by aforesaid two options, you can send a request at evoting@nsdl.com mentioning your demat account number/folio number, your PAN, your name and your registered address.
 - d) Members can also use the OTP (One Time Password) based login for casting the votes on the e-Voting system of NSDL.
8. After entering your password, tick on "Agree with Terms and Conditions" by selecting on the check box.
9. Now, you will have to click on "Login" button. After you click on the "Login" button, the Home page of e-Voting will open.

Step 2: Cast your vote electronically and join annual general meeting on NSDL e-Voting system.

1. After successful login at Step 1, you will be able to see the "EVEN" of all the companies in which you hold shares and whose voting cycle and general meeting is in active status.
2. Select "EVEN" of Cholamandalam Investment and Finance Company Limited, to cast your vote during the remote e-Voting period or casting your vote during the general meeting. For joining virtual meeting, you need to click on "VC/OAVM" link placed under "Join Meeting".
3. Now, you are ready for e-Voting as the Voting page opens.
4. Cast your vote by selecting appropriate options i.e., assent or dissent, verify/modify the number of shares for which you wish to cast your vote and click on "Submit" and "Confirm" when prompted.
5. Upon confirmation, the message "Vote cast successfully" will be displayed.
6. You can also take the printout of the votes cast by you by clicking on the print option on the confirmation page.
7. Once you confirm your vote on the resolution, you will not be allowed to modify your vote.

General Guidelines for Shareholders

1. Institutional shareholders (i.e., other than individuals, HUF, NRI etc.) are required to send a scanned copy (PDF/JPG Format) of the relevant Board Resolution/Authority letter etc. with attested specimen signature of the duly authorised signatory(ies) who are authorised to vote, to the Scrutinizer by e-mail to rsaevoting@gmail.com with a copy marked to evoting@nsdl.com. Institutional shareholders (i.e., other than individuals, HUF, NRI etc.) can also upload their Board resolution / Power of attorney / Authority Letter etc. by clicking on 'Upload Board Resolution / Authority Letter' displayed under 'e-Voting' tab in their login.
2. It is strongly recommended not to share your password with any other person and take utmost care to keep your password confidential. Login to the e-voting website will be disabled for security reasons upon five unsuccessful attempts to key in the correct password. In such an event, you will need to go through the "Forgot User Details/Password?" or "Physical User Reset Password?" option available on www.evoting.nsdl.com to reset the password.
3. In case of any queries, you may refer the Frequently Asked Questions (FAQs) for Shareholders and e-voting user manual for Shareholders available at the download section of www.evoting.nsdl.com or call on: 022 - 4886 7000 or send a request to Ms. Pallavi Mhatre, Senior Manager at e-mail id – evoting@nsdl.com.

Process for those members whose e-mail IDs are not registered with the depositories for procuring User ID and Password and registration of e-mail ids for e-voting for the resolutions set out in this Notice:

1. In case shares are held in physical mode, please provide Folio No., name of shareholder, scanned copy of the share certificate (front and back), PAN (self-attested scanned copy of PAN card), Aadhar (self-attested scanned copy of Aadhar Card) by e-mail to investors@chola.murugappa.com.
2. In case shares are held in demat mode, please provide DPID-CLID (16-digit DPID + CLID or 16-digit beneficiary ID), Name, client master or copy of consolidated account statement, PAN (self-attested scanned copy of PAN card), Aadhar (self-attested

scanned copy of Aadhar Card) to investors@chola.murugappa.com. If you are an Individual shareholder holding securities in demat mode, you are requested to refer to the login method explained at Step 1 (A) i.e., Login method for e-voting and joining virtual meeting for Individual shareholders holding securities in demat mode.

3. Alternatively, shareholder/members may send a request to evoting@nsdl.com for procuring user id and password for e-voting by providing above mentioned documents.

Instructions for members for e-voting on the day of the AGM are as under:

1. The procedure for e-Voting on the day of the AGM is same as the instructions mentioned above for remote e-voting.
2. Only those members/shareholders, who will be present in the AGM through VC/OAVM facility and have not cast their vote on the Resolutions through remote e-Voting and are otherwise not barred from doing so, shall be eligible to vote through e-Voting system in the AGM.
3. Members who have voted through remote e-Voting will be eligible to attend the AGM and shall be counted for the purpose of quorum. However, they will not be eligible to vote at the AGM.
4. The details of the person who may be contacted for any grievances connected with the facility for e-Voting on the day of the AGM shall be the same person mentioned for Remote e-voting.

INSTRUCTIONS FOR MEMBERS FOR ATTENDING THE AGM THROUGH VC/OAVM ARE AS UNDER:

1. Members will be provided with a facility to attend the AGM through VC/OAVM through the NSDL e-Voting system. Members may access by following the steps mentioned above for "Access to NSDL e-Voting system". After successful login, you can see link of "VC/OAVM link" placed under "Join meeting" menu against the EVEN of the Company. You are requested to click on VC/ OAVM link placed under Join Meeting menu. The link for VC/OAVM will be available in Shareholder/Member login where the EVEN of Company will be displayed. Please note that the members who do not have the User ID and Password for e-Voting or have forgotten the User ID and Password may retrieve the same by following the remote e-Voting instructions mentioned in the Notice to avoid last minute rush.
2. Members are encouraged to join the Meeting through laptops for better experience.
3. Further, members will be required to allow camera and use Internet with a good speed to avoid any disturbance during the meeting.
4. Please note that participants connecting from mobile devices or tablets or through laptop connecting via mobile hotspot may experience audio/video loss due to fluctuation in their respective network. It is therefore recommended to use stable wi-fi or LAN connection to mitigate any kind of aforesaid glitches.

Attention to Investors

In terms of SEBI circular dated 30 January, 2026, investors who hold original security certificate(s) and transfer deed(s) executed in relation to transfer of securities may lodge/re-lodge including the transfer requests which were earlier rejected/ returned/ not attended due to deficiency in documents/process/ or otherwise prior to 1 April, 2019, with the Company during **5 February, 2026 to 4 February, 2027**. During the special window, investors holding original security certificates, who had not lodged any transfer deed executed prior to 1 April, 2019 are also eligible to apply. The securities that are lodged/re-lodged for transfer as mentioned above, if in order, will be issued in demat mode only. Investors may write to the Company or RTA in this regard.