ESG PRESENTATION JAN’26 – MAR‘26

Cholamandalam Investment and Finance Company Limited

Contents

Environmental, Social & Governance (ESG) at Chola

ESG Framework at Chola:

This framework guides us to reinforce principles of ESG in all aspects of the company's businesses and focus its efforts on responsible products, improving efficiency, people power and environmental consciousness aligned with the expectations stated in the Business Responsibility and Sustainability Report (BRSR).

ESG Updates of Chola	Link
BRSR FY 24-25	Click here
BRSR FY 23-24	
BRSR FY 22-23	
BRSR FY 21-22	
ESG Quarterly Presentations	
ESG profile update	

ESG Governance Structure

Board – The final authority for all the major policy and sustainability reports related to ESG

CSR Committee – This Committee comprises Chairman, an independent Director and a non-executive Director to support and advise Board on the company's policies, strategies and programs related to ESG

ESG Steering Committee – This Committee comprises Managing Director & CEO, CRO and key risk managers and other invitees from businesses as may be required.

ESG Working Committee – This Committee comprises the members of the Enterprise Risk Management (ERM) division and SPOCs from lines of business and functions, directly engaged into ESG related aspects to undertake implementation of the initiatives at the ground level, data obtaining, submission of reports, regulatory compliance, coordination etc.

Policies aligned with SDG

Sl. N	Chola Policies	Complied (Yes/No)	SDG
1	Appointment of Statutory Auditors	Yes	SDG 8
2	Board Diversity Policy	Yes	SDG 5
3	Board Policy on Resolution of Advances For Covid-19-Related Stressed Accounts	Yes	SDG 5 & 8
4	Business Responsibility Policy	Yes	SDG 3, 4, 5, 8, 10, 11, 12 & 16
5	CIFCL and CSEC Leave Policy	Yes	SDG 8
6	Code of Conduct For Board & Senior Management	Yes	SDG 10
7	Code of Conduct_Prohibition of Insider Trading	Yes	SDG 16
8	Code of Practices & Procedures For Fair Disclosure of unpublished Price Sensitive Information	Yes	SDG 5
9	CSR Policy	Yes	SDG 1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12, 13, 14, 15, & 17
10	Employee Car Policy	Yes	SDG 8, 13
11	Employee Dress Code Policy	Yes	SDG 8
12	Employee Emergency Loan policy	Yes	SDG 8
13	Fair Practice Code	Yes	SDG 16,10
14	Fuel Reimbursement Policy	Yes	SDG 8,13
15	Local conveyance policy	Yes	SDG 8

Policies aligned with SDG

Sl. N	Chola Policies	Complied (Yes/No)	SDG
16	Maternity & Paternity leave policy	Yes	SDG 3
17	Mobile Policy	Yes	SDG 9, 8
18	Policy For Claiming Unclaimed Interest or Principal on Non-Convertible Securities	Yes	SDG 8
19	Policy on Co-Lending	Yes	SDG 8
20	Policy on Domestic Travel Policy	Yes	SDG 8
21	Policy on Educational expenses reimbursement	Yes	SDG 4 & 8
22	Policy on Know Your Customer and Anti-Money Laundering Measures	Yes	SDG 16
23	Policy on Material Subsidiaries	Yes	SDG 11
24	Policy on Related Party Transactions	Yes	SDG 8
25	Policy on Sexual Harassment at work place	Yes	SDG 5, 8, & 16
26	Products aligned	Yes	SDG 1, 2, 3, 4, 5, 7, 8, 9, 10, 11, & 12
27	Remuneration Policy	Yes	SDG 5 & 10
28	Transfer policy	Yes	SDG 8
29	Travel policy_CFF	Yes	SDG 8
30	Whistle blower policy	Yes	SDG 8 & 16

Chola ESG Rating and Ranking

Chola
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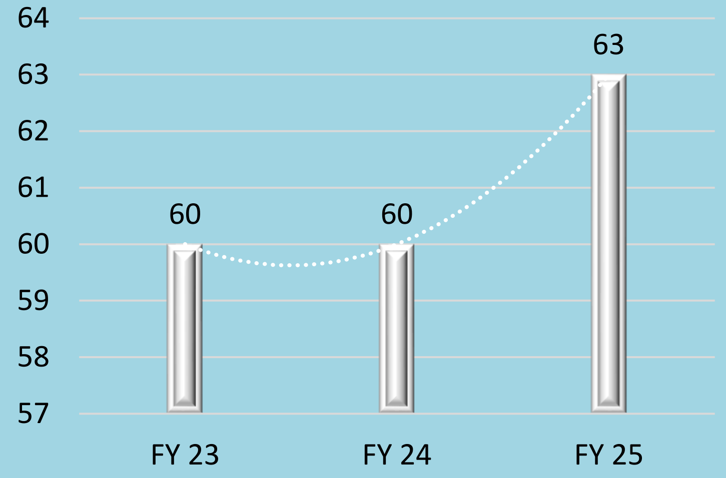
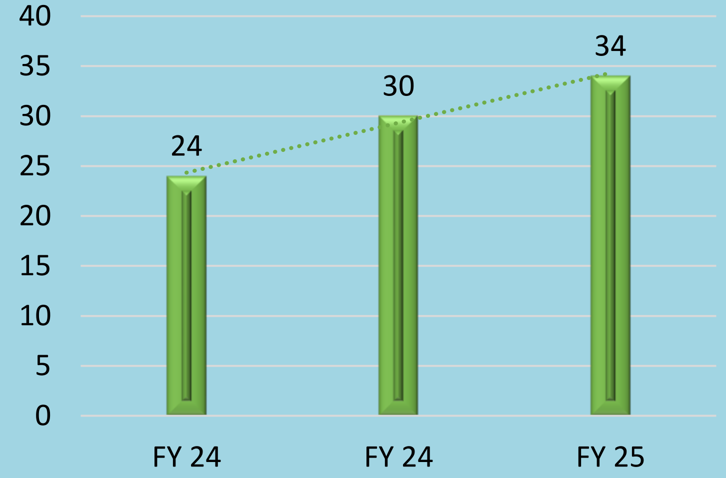
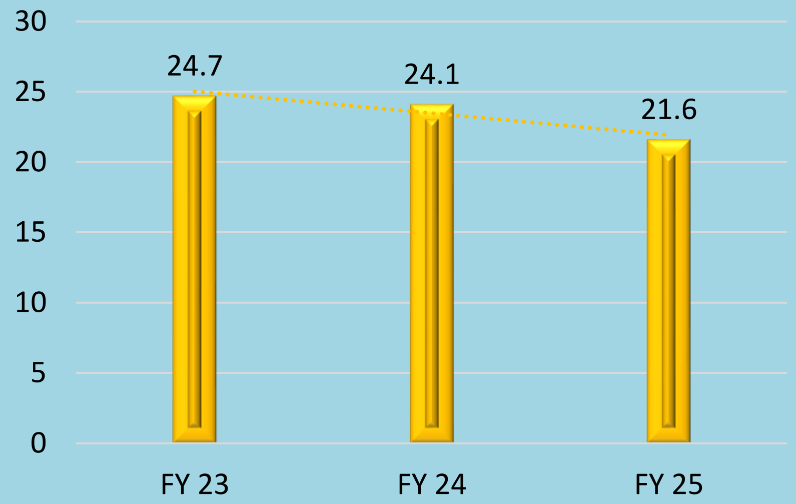
Crisil
higher score indicates lower risks



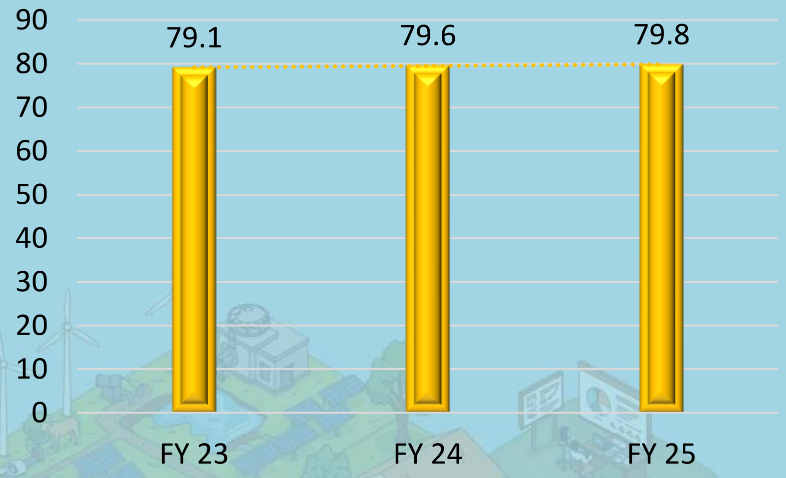
S & P Global
higher score indicates lower risks



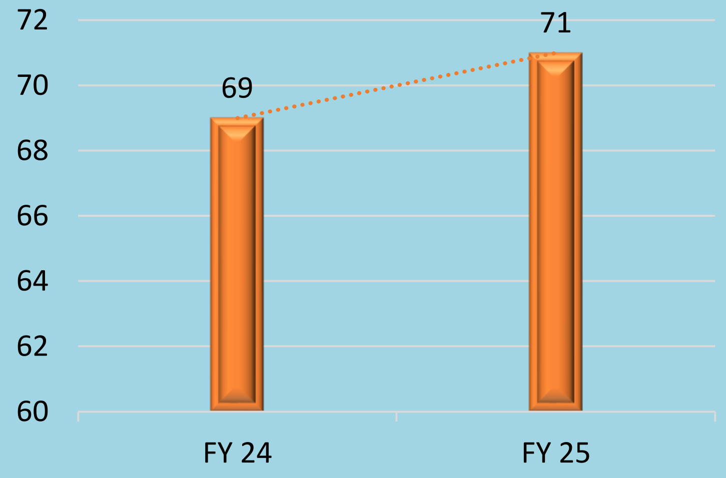
Sustainalytics
lower rank indicates lower risk



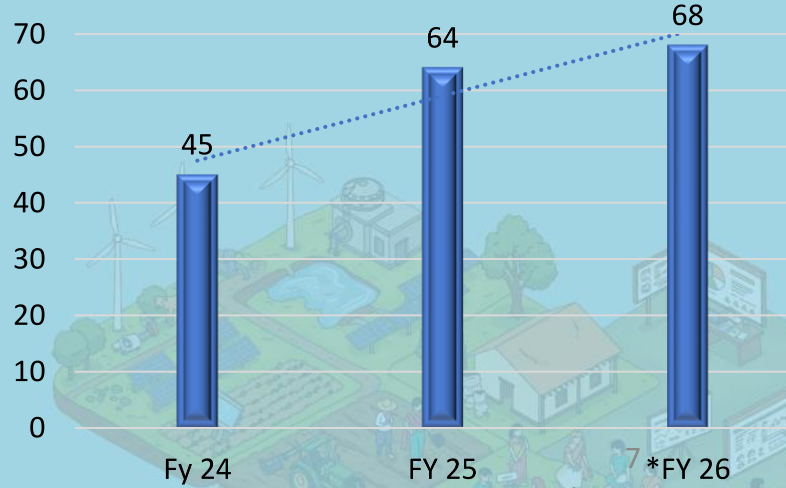
Stakeholders Empowerment Services (SES) Rating
higher score indicates lower risks



NSE Sustainability Rating and Analytics
higher score indicates lower risks



CSRHub
higher score indicates lower risks



*Updated in May'26

Environmental Consciousness

Green Building

- We have constructed our new office building at Guindy, under the supervision of a green consultant to imbibe Green Building principles. We are targeting Green Building Certification.
- Sensor based lights and Renewable energy used at Head office .

Waste

The Company follows the practice of waste disposal through approved vendors for the following categories of waste.

- Plastics
- Other Non-hazardous

In respect of E-waste, the company engages authorized recyclers who certify that all the material have been Dismantled and Destroyed as per the CPCB guidelines with responsibility to follow all compliances as per Environmental Act.
Encourage the usage of glass bottles and glasses at Head Office, to eliminate paper/plastic cups

Carbon

As an environmentally responsible company we have taken various steps towards sustainability by contributing towards water conservation, energy efficiency, and supporting micro businesses. The Company has taken strong measures to focus on carbon footprint reduction, for example use of recycled paper, double side printing etc.

Refer slide 24 for targets and achievements

People Power – Learning and Development

Capability Building (SDG 4,8)

- 22,637 employees trained, achieving 31% coverage across the organization 667 training Session
  - Product & Process Knowledge
  - Role Based Certification
  - Sales & Productivity Enhancement
  - Leadership & People Management
  - Customer Service & Experience
  - Compliance & Audit Skills
- Focus areas included:
  - Strengthening product expertise and process efficiency
  - Developing managerial and leadership capabilities
  - Enhancing decision-making and team collaboration
  - Elevating customer empathy and service excellence
  - Ensuring up-to-date knowledge of regulatory and audit practices

Cyber Security Awareness (SDG 8)

- Rolled out an interactive e-learning module with post-assessment
- Reinforced digital safety and cyber hygiene practices
- Health and safety measures were emphasized through a cybersecurity e-learning module
- Reached 34,655 employees achieving 48% coverage.

POSH (Prevention of Sexual Harassment) Training (SDG 5)

- Conducted a dedicated POSH e-module
- Reached 34,293 employees, achieving 48% coverage
- Reinforced commitment to a safe, inclusive, and respectful workplace

FPC Fair Practice Code)Training (SDG 16,12)

- Ensure Transparency in dealings with customers
- Protect Customers from unfair & misleading practices
- Reached 23,529 employees, achieving 33% coverage

People Power – Employee Wellness

The organization executed multiple employee-centric wellbeing initiatives focused on awareness, engagement, and behavioral change. These efforts were aligned to enhance employees' Physical, Mental, and Social wellbeing while strengthening a culture of safety and responsibility

1. **Meeting Effectiveness & Workplace Etiquette (SDG 8,12,9)**
   - Promoted structured and effective workplace interactions through a **Meeting Etiquette awareness initiative**.
   - Content was delivered via a **QR** code-enabled **format**, ensuring easy accessibility, reduced paper usage, and wider reach across employees.

2. **Road Safety Awareness (SDG 3,4)**
   - Conducted awareness campaigns emphasizing **safe driving practices for both two-wheelers and cars**.
   - Focus areas included precautionary measures, adherence to safety protocols, and reduction of road-related risks, particularly for field employees.

3. Employee Engagement – Knowledge Podcast Series (SDG 8,4,9)

- Introduced a curated **audio podcast series titled "Everything Corporate, Everything Chola"**.
- The initiative enabled continuous learning and engagement through easily consumable content on corporate culture, workplace practices, and employee awareness topics.

4. Medical Insurance Awareness (SDG 3,8)

- Rolled out a **"Did You Know" poster campaign** to educate employees about **medical insurance policies and benefits**.
- Helped improve awareness regarding coverage, eligibility, and effective utilization of healthcare benefits.

People Power – Employee Wellness

World Health Day Awareness Campaign (SDG 3,12)

- Celebrated World Health Day through a focused initiative themed: **“One Small Habit, One Big Change”**
- Key focus areas:
  - Importance of **regular hydration**
  - Adoption of **mindfulness practices**
- Encouraged employees to adopt simple, sustainable daily habits for improved wellbeing.

Organization-wide Wellness Engagement (SDG 3,8)

- Conducted a **Wellness Bingo Challenge** across all employees to drive engagement and healthy habit formation.
- Achieved **strong participation levels across locations**.
- Recognized and rewarded commitment:
  - **2 employees were declared winners** for consistent participation across all 5 days.

Impact Summary

- Improved employee awareness on health, safety, and benefits
- Increased engagement through interactive and gamified initiatives
- Encouraged behavioural shifts toward healthier lifestyles

Strengthened the organization’s commitment to holistic employee wellbeing

People Power – Diversity & Inclusiveness

Empowering Women Across the Organization

- Established a Women's Forum to foster networking, mentorship, and growth.
- **Shecare lounge** – space exclusively for women to unwind
- **Sakhi**, employee referral program – platform focused on increasing women workforce
- Awareness sessions / seminars – on women health / empowerment / development / leadership (5 sessions in Q4)
- Women Leadership magazine – reinforcing Chola's investment in Home grown women leaders, showcasing talent & how women leaders balance work and their personal lives.

People Power – Empowering Communities

The Socially Responsible Corporate Citizenship Program (SRCCP) is an employee-driven initiative by Chola. This aimed to creating a positive societal impact, launched in 2023, SRCCP empowers employees to propose and execute CSR projects. The program focuses on key areas such as Health, Water and Sanitation, Education, Arts & Culture, Sports, Rural Development, Environmental Sustainability, Research and Development, Road Safety. Through initiatives like installing sanitary napkin vending machines, providing scholarships, rejuvenating water sources, and supporting sports infrastructure, SRCCP has improved community well-being, enhanced inclusivity, and promoted sustainable development. This program reflects Chola's commitment to ESG principles by fostering employee engagement and delivering measurable social impact.

Refer link areas of implementation, reach and/or beneficiaries https://www.cholamandalam.com/community-relations

People Power – Empowering Communities – SRCCP
FY 26

Focus Area	Initiative	Location	Impact	Primary SDG
Health & Hygiene	Enhancing Vision Screening capacity through the Installation of Humphrey Field Analyzer	Chennai, Tamil Nadu	350 leprosy and general patients are provided with comprehensive ophthalmic care, including early detection, continuous monitoring, and specialized rehabilitation support.	SDG 3 – Good Health and Well-being
	Provision of Hologic Bone Densitometer	Ambilikai, Tamil Nadu	Early diagnosis and treatment of Vertebral Fracture, Cardiovascular risk and accurate spine and hip bone screening	
Education	Strengthen foundational literacy and numeracy (FLN) for children in government and low-income private schools	Chennai, Tamil Nadu	114 students improved in reading, numeracy, and comprehension skills	SDG 4 – Quality Education
	Quality educational access for students from rural and less privileged sections of society	Bhubaneswar, Odisha	Improve students' interest and engagement in science and mathematics with innovative teaching aids	
	Scholarship for deprived urban communities	Bengaluru, Karnataka	Interactive, flexible learning environment for young children coming from deprived urban communities	
	Scholarships for underprivileged students	Anupshahr, Uttar Pradesh	24 students enabled school education	
	Higher education of Visually- impaired students.	Pan India	100 visually impaired students have access to education	
	Refurbished lab for technology-enabled learning and enhance digital literacy among students	New Delhi	1057 students have access to digital literacy	

People Power – Empowering Communities – SRCCP
FY 26

Focus Area	Initiative	Location	Impact	Primary SDG
Education	Installation of smart boards for interactive and visual learning for students with special needs.	Chennai, Tamil Nadu	150 students have access to technology enabled education	SDG 4 – Quality Education
	Enhance the sanitation facility by constructing a new toilet complex with an integrated water storage system	Udupi, Karnataka	101 students have access to better sanitation facility	
	Vocational skill to students affected by leprosy or children from families affected by leprosy	Villupuram, Tamil Nadu	20 students are trained in Automobile and AC/Refrigeration electronic courses	
	Setting Up Science Lab, AI Smart Classrooms and RO Water Purifiers in Government Schools	Raipur, Chhattisgarh	Improved quality education and skill earning for marginalised children through STEM, AI-based learning, and safe drinking water.	
	Comprehensive school improvement plan that addresses sanitation, health, classroom infrastructure	Madurai, Tamil Nadu	Improved student's health and enhanced learning outcomes by providing better infrastructure and sanitation facility	
	Enhance accessibility for differently-abled students by installing a lift facility	Chennai, Tamil Nadu	70 students are able to access the special school	
	Skill development to Intellectual and Development Disability	Chennai, Tamil Nadu	15 Intellectual Disability students is skilled in artisan crafts such as jewellery-making, embroidery, and block printing.	
Sports Development	Training of underprivileged and elite table tennis players	Chennai, Tamil Nadu	15 players are trained in table tennis	SDG 3 – Good Health and Well-being
	Training of professional table tennis player	Belagavi, Karnataka	Achieved record at both national and international levels	

Responsible Product and Process

Vehicle Finance

- The Company has actively started funding **electric vehicles** across all segments to help **reduce environmental pollution**
- **Retail customers** especially in **smaller towns and rural areas.**
- 65% of our commercial vehicle disbursements served **small and micro enterprises**, including **agri-based customers.**
- Out of a total of 1,593 VF branches**, 85 are located in Aspirational Districts**, while **299 are situated in Under-banked** regions.

Housing Loan

- Chola is expanding **into rural areas**, enhancing access to home loans for underserved communities
- The Company also offers loans to women borrowers. This initiative helps **empower women** by providing them with the financial resources needed to secure housing.
- Out of a total of 712 HL branches, **46 are located in Aspirational Districts**, while **191 are situated in Under-banked** regions.

Loan against property

- LAP product provides access to credit for individuals and businesses, thereby promoting **financial inclusion and economic empowerment**
- Chola continues to focus on **retail customers** especially in **smaller towns and rural areas**
- Out of a total of 814 LAP branches, **58 are located in Aspirational Districts**, while **216 are situated in Under-banked** regions.

SBPL

- The Secured Business and Personal Loan (SBPL) division provides crucial financial flexibility for **underserved self-employed and cash-salaried individuals**.
- It helps circulate money within the community, supporting **local economies** and fostering a sense of **community development**.
- Out of a total of 414 SBPL branches, **32 are located in Aspirational Districts**, while **113 are situated in Under-banked** region

Responsible Product and Process

CSEL - Traditional

- (CSEL) division offers a range of financial solutions tailored to both **salaried and self-employed professionals**.
- **Collateral-free** personal, business & professional loans
- Quick and **paperless digital processing**
- Out of a total of 504 CSEL branches, **47 are located in Aspirational Districts**, while **181 are situated in Under-banked** regions.

CSEL - CD

- The launch of CD financing through partnerships with OEMs enhances **access to essential consumer goods** like mobile phones, especially for underserved segments. This promotes **digital inclusion**, improves **quality of life**, and supports **economic participation** in rural and semi-urban areas.
- D2C channel via the Chola One app provides **pre-approved loans** to existing customers, enhancing **financial convenience**, **customer empowerment**, and **accessibility** to credit.

SME

- MSME lending also encourages local **entrepreneurship** by providing the necessary **financial support**
- MSMEs operate in various sectors such as manufacturing, services, and agriculture. Thus, lending to this segment supports diversification and provides a wide range of **job opportunities to the local population.**
- Funding to small **nursing homes or public health care centers to buy medical equipment**, thereby improving access **to healthcare to rural and semi-urban areas** as the Company majorly has presence in tier 2+ cities.
- Out of a total of 124 SME branches, 7 **are located in Aspirational Districts**, while **36 are situated in Under-banked** regions.

Gola Loan

- Quick loan approval addressing **urgent financial needs**
- **Minimal documentation** making the loan process hassle-free and accessible
- Competitive interest rates ensure that borrowing remains **affordable**, supporting the **financial well-being** of a broader segment of the population
- Chola Gold Loan transforms trust into opportunity **enabling individuals to rise, families to flourish, and communities to thrive.** Currently present 119 branches.

Improving Efficiency

Corporate Governance

Policies and process in place to enable highest standards in governance and transparency; ethical behaviour, board diversity etc form a part of our Code of Conduct Policy

Digitization

Businesses and functions aligned towards going digital; minimal manual documentation currently; We are one of the first finance companies to transition all processes to a digital platform aiming at customer satisfaction with improved efficiency.

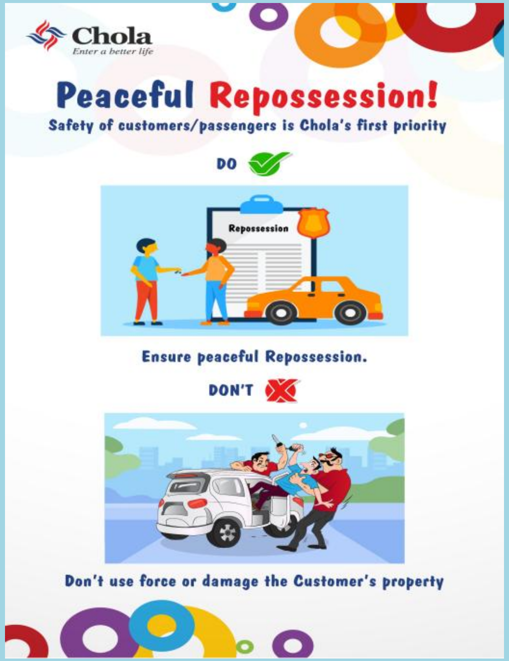
Privacy & Data Security

Policy review at board level on periodic basis; Training on data security and privacy procedures for employees; Monitoring of cyber resilience and response with a stringent SLAs. Periodic Vulnerability assessment for critical Applications & Infrastructure and effective patch management"

Internal Awareness Campaign

Employee Awareness – in Chola
Fair Practice Code

- Appearance Matters
- Strict No to Personal Humiliation

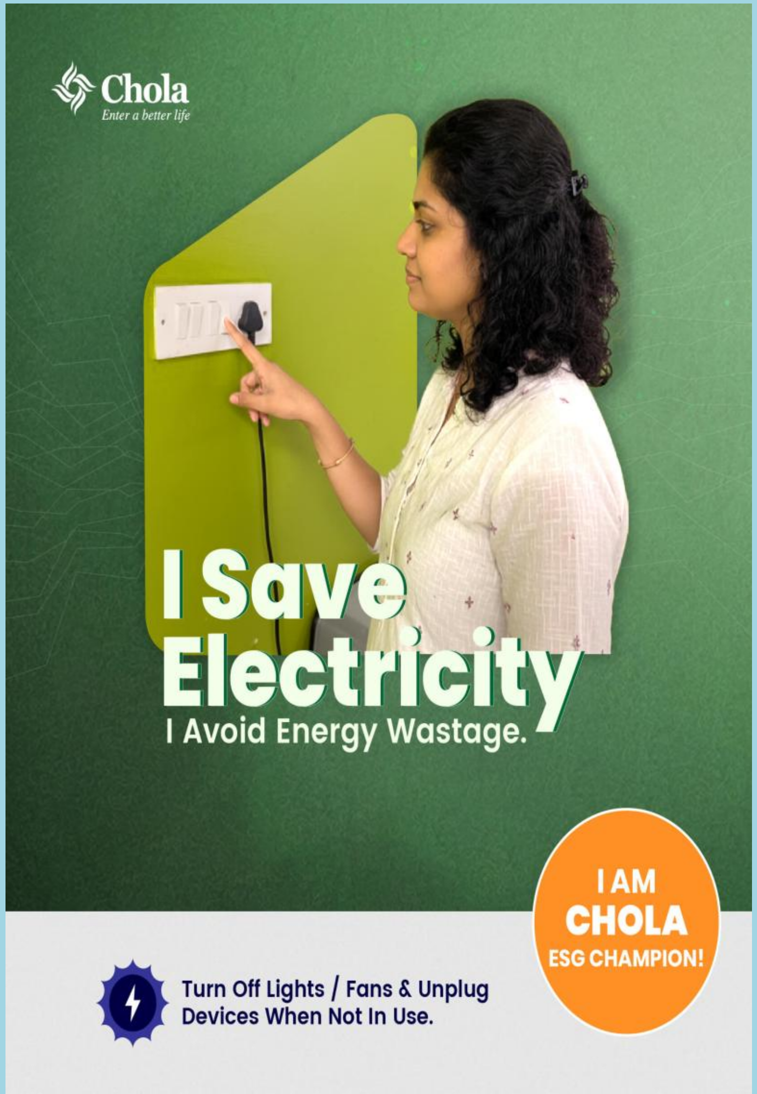


- Peaceful Repossession
- Refrain from Spray Painting
- Watch your Language

Employee Awareness – in Chola Sustainability

I Save Water

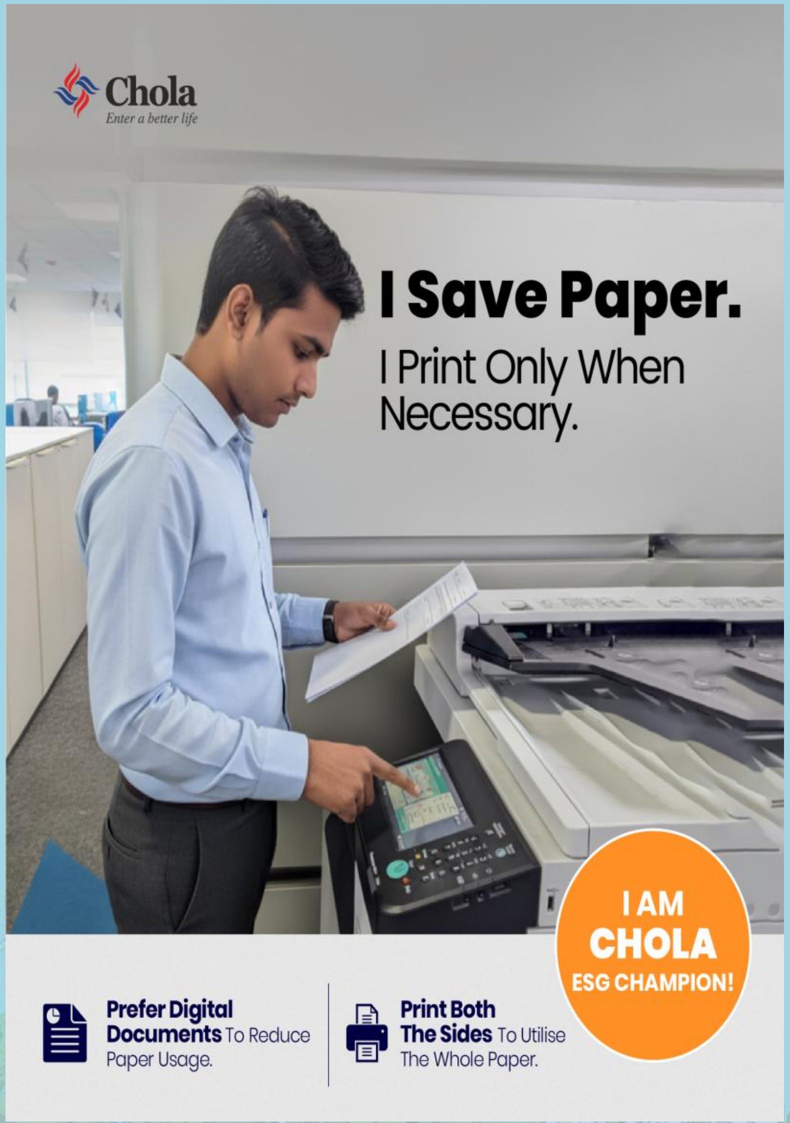
I Save Electricity



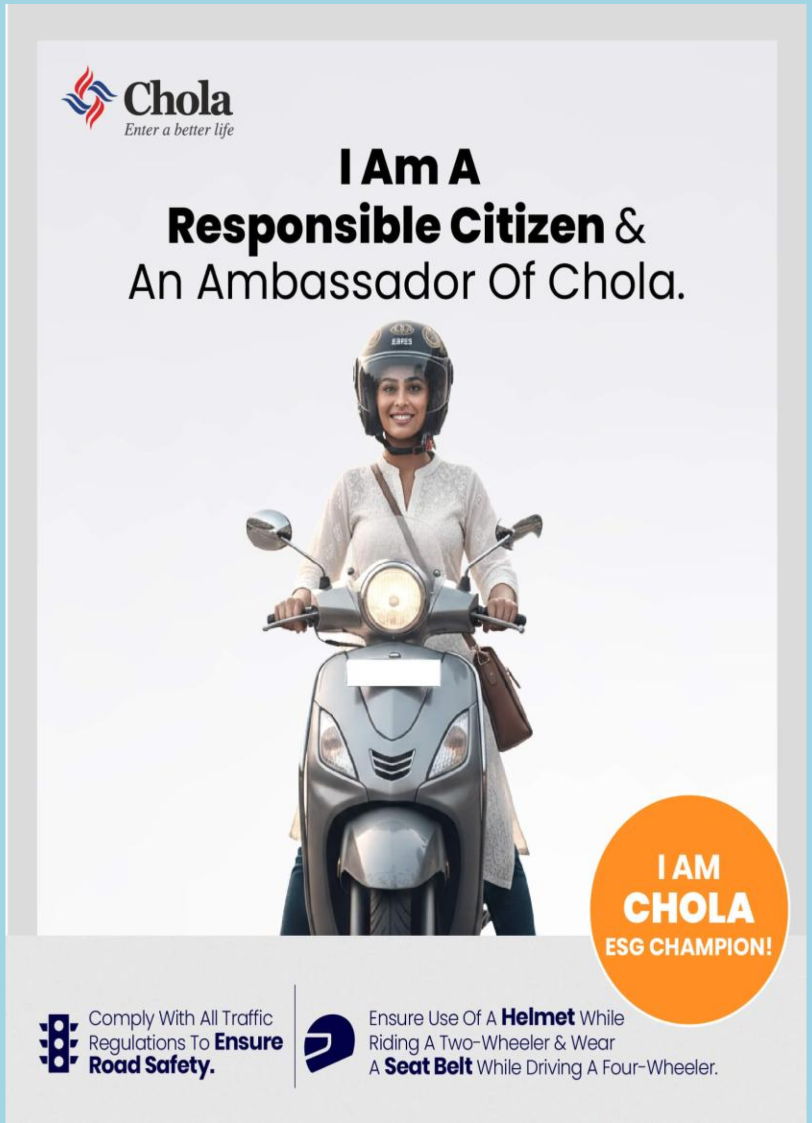
I Avoid Food Waste

Employee Awareness – in Chola Sustainability

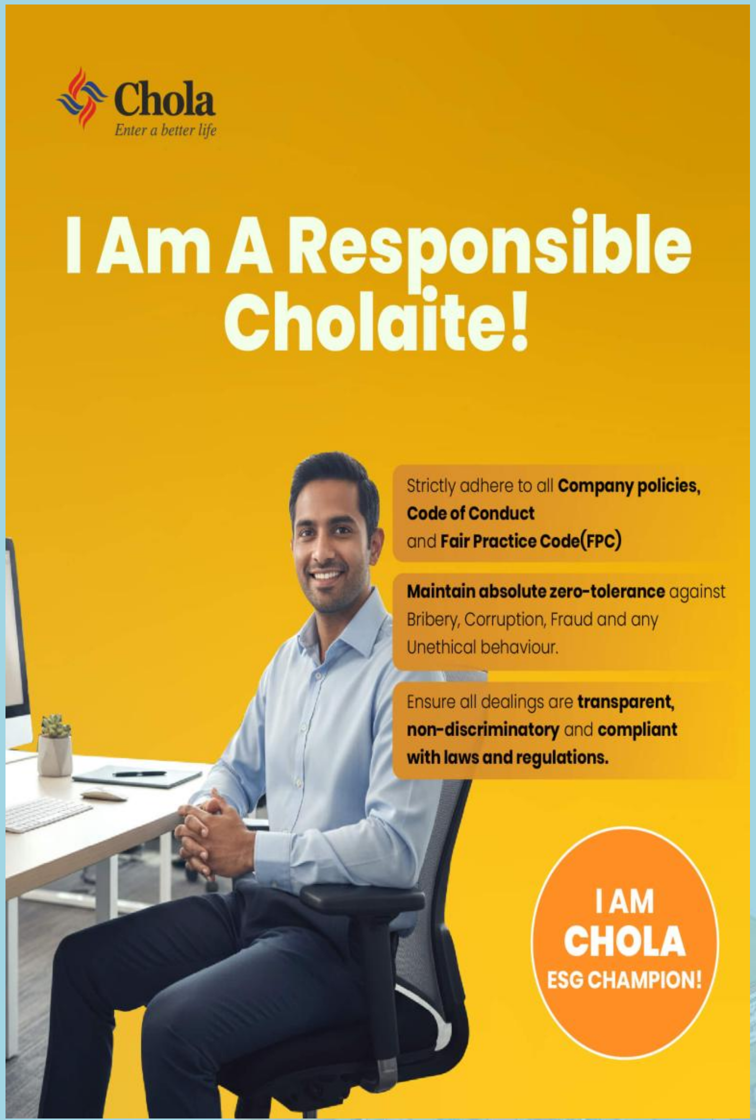
I Save Paper



I Am A Responsible Citizen



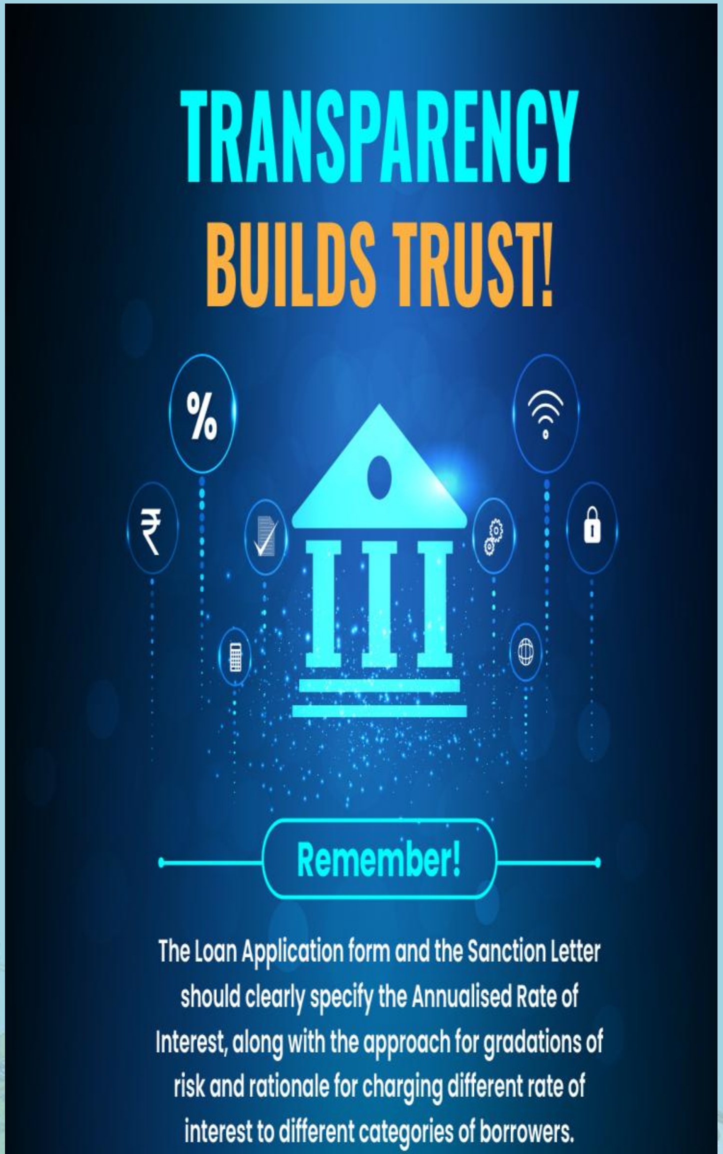
I Am A Responsible Cholaite

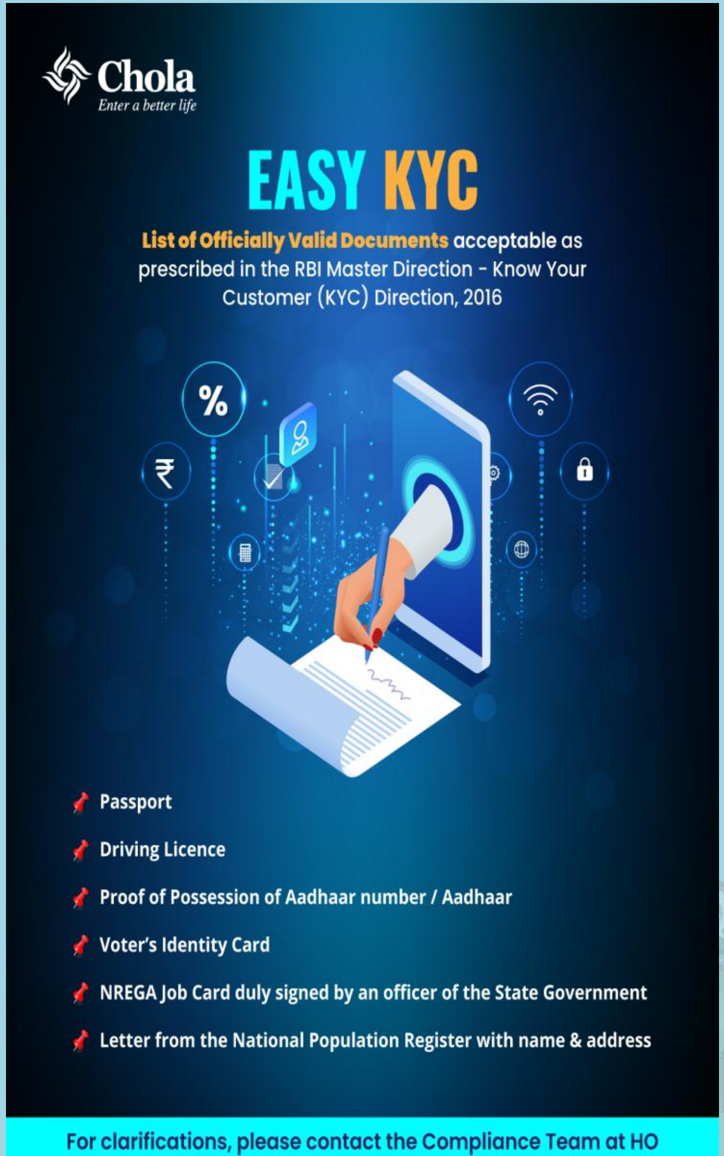


Employee Awareness – in Chola

Fair Practice Code

Decoding KYC Policy





Employee Awareness – in Chola Cyber Security

Employee Awareness – in Chola
Whistle Blower Policy

Chola
Enter a better life

Awareness On Company's Whistle Blower Policy / Vigil Mechanism

OBJECTIVE:

In line with Chola's commitment to the highest standards of ethical, moral, legal business conduct and open communication, Chola has in place a whistle blower / vigil mechanism to provide an avenue to raise genuine and serious concerns on improper practices that could have a large impact on it. The mechanism provides for adequate safeguards against victimization of whistle blower who avail of the mechanism.

POLICY:

Chola's whistle blower policy *inter alia* lays down the process to be followed for dealing with concerns/complaints raised under vigil mechanism. The policy is available on Chola's website (https://files.cholamandalam.com/files/whistle_blower_policy.pdf) and intra-net site (https://cholaconnect.peoplestrong.com/)

APPLICABILITY:

Whistle blower policy is applicable to the directors, employees, customers and vendors of Chola and its subsidiaries.

IMPROPER PRACTICES:

Serious concerns that would have impact on Chola, such as actions (suspected or actual) that:

- may lead to incorrect financial reporting;
- are not in line with company policy;
- involve any instance of bribery, embezzlement or misappropriation;
- amount to unethical behaviour;
- amount to actual or suspected fraud;
- are violative of Company's code of conduct;
- involve leakage of Unpublished Price Sensitive Information;
- are unlawful;
- otherwise amount to serious improper conduct.

*THIS IS AN ILLUSTRATIVE LIST AND NOT EXHAUSTIVE.

REPORTING OF CONCERNS / COMPLAINTS:

Whistle Blower Committee:

Name	Designation	Contact details
Mr. Ravindra Kumar Kundu	Managing Director	044 4090 7459
Mr. D Arulselvan	Chief Financial Officer	044 4090 7676
Ms. P. Sujatha	Company Secretary & Chief Compliance Officer	044 4090 7055

e-mail: whistleblower@chola.murugappa.com

SAFEGUARDS TO WHISTLE BLOWER:

- **Harassment or Victimisation** - Chola has zero tolerance for harassment or victimization of the whistle-blower.
- **Confidentiality** - Every effort will be made to strictly protect the whistle-blower's identity, subject to legal constraints.
- **Anonymous Allegations** - Concerns expressed anonymously will not be usually investigated but subject to the seriousness of the issue raised, the Committee can initiate an investigation.
- **Malicious Allegations** - Malicious, frivolous, or baseless allegations by whistle-blowers would result in disciplinary action.

For clarifications, please contact compliance team at HO.

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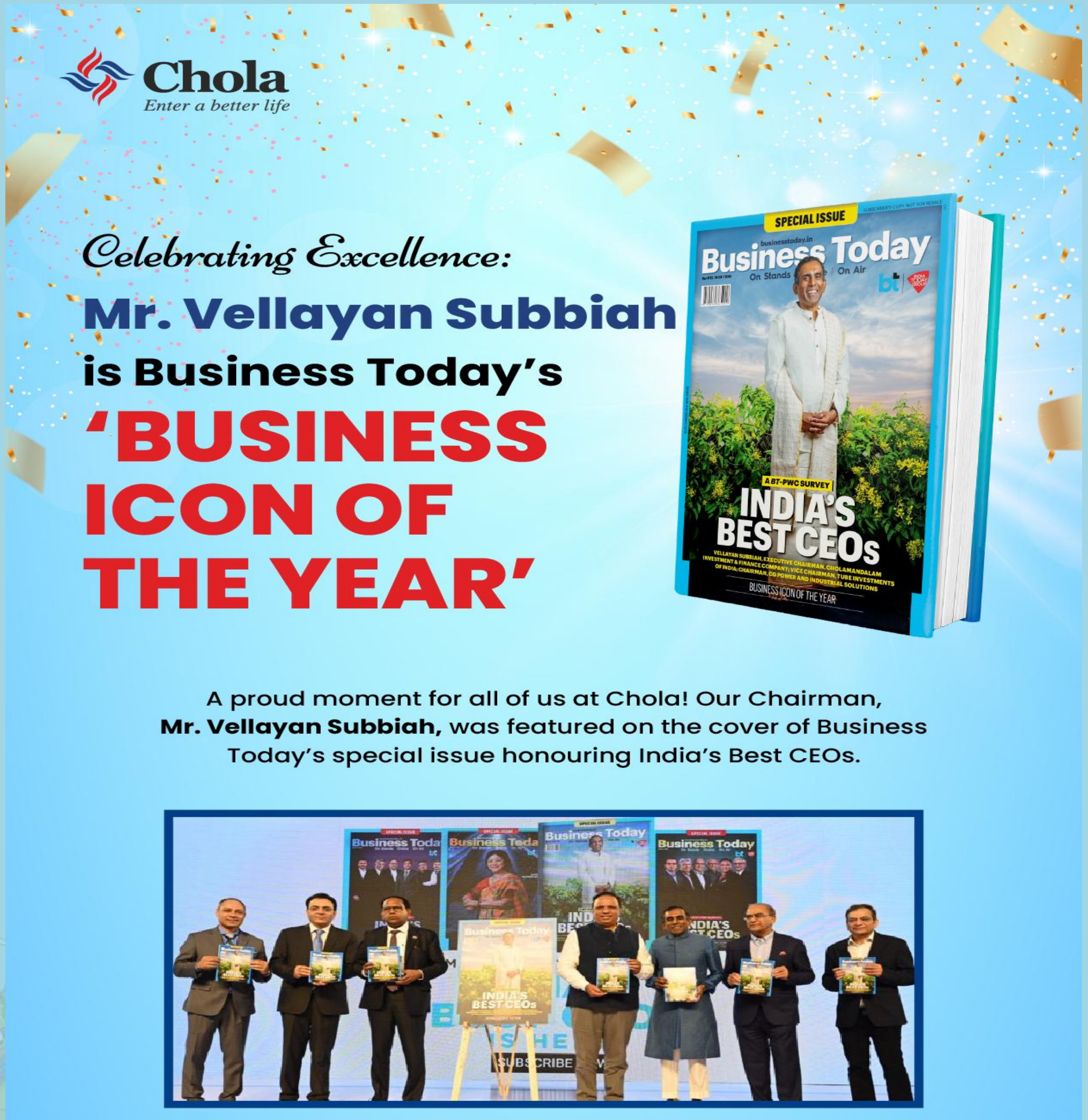
Our Excellence

Citation from Business today



Business Today
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#InPics | #BTMindrush2026 | The special edition of Business Today magazine's 14th edition of #BTIndiasBestCEOs, celebrating the success stories of India's finest business leaders, was officially unveiled by Chief Guest Ashish Minal Babaji Shelar, Cabinet Minister of Information Technology & Cultural Affairs, Government of Maharashtra, Guest of Honour M. Nagaraju, Secretary, DFS, Ministry of Finance, Government of India, and Aroon Purie, Chairman & Editor-in-Chief, India Today Group.

The launch also brought together senior leadership from the India Today Group, including Dinesh Bhatia, Group CEO; Siddharth Zarabi, Group Editor, Business Today; and Alok Nair, COO, Business Today, alongside distinguished industry leaders.

This edition, based on the prestigious #BTPwC study, highlights outstanding CEOs across sectors who have led their companies on a robust, sustainable growth path. Adding to the significance of the moment, the cover star, Vellayan Subbiah, Executive Chairman, Cholamandalam Investment and Finance Company Limited; Vice Chairman, Tube Investments of India; and Chairman, CG Power and Industrial Solutions Limited, also joined the stage for the launch, in a fitting tribute to leadership, resilience, and India Inc's growth story.

Sustainability achievements

GOAL: Support greener environment through Electric Vehicles (EV's) financing..

Target:

- Support the cause of a greener environment through initiating electric vehicle financing and attempting to increase EV loan disbursements by 5% YOY from 2023-2025

Achievement:

- EV loan disbursements were INR 115.9 Cr in QTD Mar '25 and increased to INR 163.3 Cr in QTD Mar '26.

GOAL: Establish green operational measures across all office branches and raise green awareness among employees and key stakeholders including customers, visitors, CSR recipients etc

Target:

- Achieve green building status for corporate office.
- Energy efficiency - Replacement of all the CFL's to LED's across all our operations - replace 100% of CFL lighting with LED systems by 2025
- Water conservation through efficient water flow solutions

Achievement:

- Green building status will be achieved shortly.
- All our new branches have LED lighting. The older branches are in process of being replaced with LED lighting and we expect to complete this well before 2025, almost 99%+ branches replaced.
- All Chola(New & Existing) branches are fitted with water aerators.

Sustainability achievements

GOAL: Continue to focus on providing credit to transport entrepreneurs, new to credit customers and first-time buyers and users

Target:

- Continue to have strong focus towards ensuring financial inclusion of various marginalized sections of society by offering loans for the purchase of, new and used commercial & passenger vehicles, tractors/farm equipment, construction equipment etc. that contribute to the economy and to the social well-being of the borrowers.

Achievement:

- We are majorly present in in Tier III+ cities which makes it organically focused on transport entrepreneurs, new to credit customers and first-time buyers and users.

- New to credit constituted of total disbursements on Line of Business.

VF	25%
HL	8%
LAP	5%
SBPL	43%
CSEL	30%
SME	2%

Chola – Risk Culture

Risk governance & reporting | Clearly defined roles & responsibilities for effective corporate governance

Organization structure setup to ensure effective governance

- **Board of Directors**
  - Oversee the entire risk management process
- **Risk Management Committee**
  - Meet four times in a year
  - Periodic review of risk framework & process, key risk movement & other initiatives
- **Managing Director & CEO**
  - Review the risk management process
- **Chief Risk Officer**
  - Establish framework, tools & techniques
  - Create risk awareness
  - Works with organization to identify, assess, mitigate, monitor & report key risks
- **Risk Management Division**
- **Business/ Functions risk champions**

Well-defined tracking mechanism & review cadence

1. RCSA (Risk control and self-assessment) conducted across businesses periodically
2. Multiple Board-led committees to monitor org risk-

Name of the committee	Key risk reviewed
Risk Management Committee	Overall enterprise risk management policies & processes across each key risk area
Asset Liability Committee	Capital & liquidity position & risk
Audit Committee	Chola's compliance of policies and processes
Business Committee	Business-wise performance & key risks
IT Strategy Committee	IT & cybersecurity framework; IT disaster recovery process
Stakeholders' Relationships Committee	Reputational risk & shareholders' outlook
CSR Committee	Policies, strategies and programs related to ESG

3. Comprehensive monitoring & tracking thresholds:
   - Risk Appetite Statement to define organizational risk goals
   - Risk registers defined encompassing 300+ metrics with strong linkages to businesses/functions

Chola – Risk Culture

Regulatory & compliance risk | Governance further strengthened by robust compliance mechanisms

Annual review and approval of all key policies **by the Board**

Internal Disciplinary Committee to review violations of policies/process

Robust and transparent whistle blower mechanism & policy

Regular **Independent Audit Committee meetings** held
Specific focus on review of compliance of policies and processes

Monthly concurrent compliance **audits on 'Know Your Customer' & 'Fair Practice Code'** compliance

Fully automated stringent insider trading compliance system in place
Any transaction by insiders need prior compliance approval

Chola – Risk Culture

Cyber risk | Regular monitoring & strong internal processes to prevent, detect & mitigate cyber risk

People

1. Well-equipped, adept team of security professionals to mitigate cyber risk at organizational level
2. Regular employee trainings & readiness exercises
   - Phishing simulations,
   - crisis management drills, etc.
   - Annual Refresher course on ISMS
   - Quarterly online quiz for ISMS awareness

Process

3. Continued effort towards strengthening protocols
   - Code review process
   - Business continuity & Disaster recovery exercises
4. - External and internal VAPT
   - Internal and external audits
   - Robust documentation control with Annual review
- Continuous Red Team assessment and Threat intelligence

Tools & Technology

5. Continuous expansion of suite of tools to monitor threats, potential privacy breaches and improve cyber resilience-
   - User access security (SASE)
   - DevSecOps
   - Cloud security
   - API security
   - PIM /PAM
   - SOC / SIEM integration
   - DLP implementation
   - Email Restriction
   - Brand Monitoring

50+ initiatives planned for FY26 to further strengthen cyber risk mitigation

DevSecOps - Development Security Operations, API – Application programming interface

THANK YOU