

SECTION A: GENERAL DISCLOSURES

I. Details of the listed entity

1.	Corporate Identity Number (CIN) of the Listed Entity	L65100TN1949PLC002905
2.	Name of the Listed Entity	Cholamandalam Financial Holdings Limited
3.	Year of incorporation	9 th September 1949
4.	Registered office address	'Dare House', No. 234, NSC Bose Road, Chennai - 600 001, Tamil Nadu
5.	Corporate address	'Dare House', No. 234, NSC Bose Road, Chennai - 600 001, Tamil Nadu
6.	E-mail	investorservices@cfhl.murugappa.com
7.	Telephone	044-4217 7770-5/4090 7638
8.	Website	www.cholafhl.com
9.	Financial year for which reporting is being done	April 1, 2024 to March 31, 2025
10.	Name of the Stock Exchange(s) where shares are listed	National Stock Exchange of India Limited BSE Limited
11.	Paid-up Capital	₹18.78 Crore
12.	Name and contact details (telephone, email address) of the person who may be contacted in case of any queries on the BRSR report	Mr. Sridharan Rangarajan, Director Phone: 044 - 2530 6204 E-mail: sridharanr@corp.murugappa.com
13.	Reporting boundary - Are the disclosures under this report made on a standalone basis (i.e., only for the entity) or on a consolidated basis (i.e. for the entity and all the entities which form a part of its consolidated financial statements, taken together).	This report is prepared on a consolidated basis including the Company's subsidiary/associate companies viz., Cholamandalam Investment and Finance Company Limited ('CIFCL'), referred as 'lending business' in this report and Cholamandalam MS General Insurance Company Limited ('CMSGICL') referred as 'insurance business' in this report. (Together the entities are referred as 'Group' in this report)
14.	Name of assurance provider	Not Applicable ('NA')
15.	Type of assurance obtained	NA

II. Products/Services

16. Details of business activities (accounting for 90% of the turnover):

SN.	Description of Main Activity	Description of Business Activity	% of Turnover of the entity
1	Financial Services	Lending Business	77.69%
2	Insurance Business	General Insurance Business	21.67%

17. Products/Services sold by the entity (accounting for 90% of the entity's Turnover):

SN.	Product/Service	NIC Code	% of total Turnover contributed
1	Financial Services - Lending [Vehicle Finance, Loan Against Property, Home Loans, Secured Business and Personal Loans (SBPL), Consumer and Small Enterprises Loans (CSEL), Small and Medium Enterprise Loans (SME)]	K649	77.97%
2	General Insurance [Health, Home, Motor, and Travel Insurance]	6512	21.67%

III. Operations

18. Number of locations where plants and/or operations/offices of the entity are situated:

Locations	Number of Plants*	Number of Offices	Total
National	NA	1,811	1,811
International	NA	Nil	Nil

* The group is not engaged in manufacturing activities, hence this criterion is not applicable.

19. Markets served by the entity:**a. Number of locations**

Locations	Number
National (No. of States)	Lending Business: 26 States & 7 Union Territories Insurance Business: 23 States & 5 Union Territories
International (No. of Countries)	Nil

b. What is the contribution of exports as a percentage of the total turnover of the entity?

Nil. The group provides financial services to the Indian market.

c. A brief on types of customers

Lending Business: The company focusses on retail borrowers including First time Borrowers (FTB) and New to Credit Customers (NTCC) ensuring financial inclusion. Following are the types of customers based on the products:

- (i) **Vehicle Financing:** Transport entrepreneurs, FTB and NTCC predominantly in geographies with limited presence of banks and other organized financiers.
- (ii) **Loan against Property:** Small business entrepreneurs against the collateral of self-occupied residential property.
- (iii) **Affordable Housing:** Underserved customers in Tier III, IV, V, and VI cities to enable them to achieve their dream of owning a home. It also serves customers from unorganized segments who receive their salaries in cash and women borrowers.
- (iv) **Secured Business and Personal Loans (SBPL):** Under-served self-employed non-professional customers (eg, grocery shop, dairy owners, unskilled laborers, low salaried/cash salaried workers).
- (v) **SME Loans:** Funding to Micro, Small, and Medium Enterprises (MSME) customers through various products like Term Loan against property as collateral, Equipment Finance as against machinery as collateral, and supply chain finance for purchase & sales of inventory to their customers. This supports SME customers for their working capital needs. The company has also forayed into leasing thereby enhancing the loan offerings to the borrowers as per their requirements.
- (vi) **Consumer and Small Enterprises Loans (CSEL):** Unsecured lending to retail customers including NTCC through partnership business to support lower-income segment people, salaried, self employed and proprietorships/partnerships etc.,

General Insurance Business: Provides wide range of insurance services to both commercial and retail customers. The customer base includes corporates, small, micro, medium enterprises and individuals. Following are the types of customers based on the insurance products:

- (i) **Motor Insurance:** Insurance coverage of vehicles - two-wheelers, four-wheelers, or commercial vehicles. Offers protection from financial liabilities arising out of an accident or physical damage to the vehicle.
- (ii) **Health & Accident Insurance:** Health Insurance provides comprehensive coverage of medical expenses for individuals in instances of injuries, accidents or illnesses. Accident insurance provides complete financial protection to the insured against uncertainties, such as accidental death, accidental bodily injuries, partial/total disabilities, and permanent/temporary disabilities resulting from an accident.
- (iii) **Fire Insurance:** Insurance coverage of property against losses or damages resulting from fire incidents to individuals and businesses from the financial impact of property damage or destruction caused by fire and allied perils.
- (iv) **Crop Insurance:** Protects farmers against financial losses due to uncertainties that may arise from crop failures/losses arising from named or all unforeseen perils beyond their control.
- (v) **Marine Insurance:** Marine insurance provides coverage of physical loss or damage of ships, cargo, terminals, and any transport by which the property is transferred, acquired, or held between the points of origin and the final destination.

IV. Employees

20. Details as on March 31, 2025:

a. Employees and workers (including differently abled):

SN.	Particulars	Total (A)	Male		Female	
			No. (B)	% (B / A)	No. (C)	% (C / A)
EMPLOYEES						
1.	Permanent (D)	48434	46794	97%	1640	3%
2.	Other than Permanent (E)	28	24	86%	4	14%
3.	Total employees (D + E)	48462	46818	97%	1644	3%
WORKERS						
4.	Permanent (F)	Nil				
5.	Other than Permanent (G)					
6.	Total workers (F + G)					

b. Differently abled Employees and workers:

SN.	Particulars	Total (A)	Male		Female	
			No. (B)	% (B / A)	No. (C)	% (C / A)
DIFFERENTLY ABLED EMPLOYEES						
1.	Permanent (D)	25	24	96%	1	4%
2.	Other than Permanent (E)	-	-	-	-	-
3.	Total employees (D + E)	25	24	96%	1	4%
DIFFERENTLY ABLED WORKERS						
4.	Permanent (F)	Nil				
5.	Other than Permanent (G)					
6.	Total workers (F + G)					

21. Participation/Inclusion/Representation of women as on March 31, 2025:

Particulars	Total (A)	No. and percentage of Females	
		No. (B)	% (B/A)
Board of Directors	6	1	16.7%
Key Management Personnel	2	1	50%

22. Turnover rate for permanent employees and workers as on March 31, 2025:

Particulars	FY 25			FY 24			FY 23		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Permanent Employees	27%	21%	27%	33%	24%	32%	19%	19%	19%
Permanent Workers	NA			NA			NA		

V. Holding, Subsidiary and Associate Companies (including joint ventures)**23. Names of holding / subsidiary / associate companies / joint ventures**

SN.	Name of the holding / subsidiary / associate companies / joint ventures (A)	Indicate whether Holding/ Subsidiary/ Associate/ Joint Venture	% of shares held by listed entity	Does the entity indicated at column A, participate in the Business Responsibility initiatives of the listed entity? (Yes/No)
1.	Cholamandalam Investment and Finance Company Limited ('CIFCL')	Associate*	44.34%	Yes
2.	Cholamandalam MS General Insurance Company Limited ('MSGICL')	Subsidiary	60.00%	Yes
3.	Cholamandalam MS Risk Services Limited ('CMSRSL')	Joint Venture	49.50%	No

*Treated as a subsidiary under Ind-AS for consolidation purposes

VI. CSR Details**24. (i) Whether CSR is applicable as per section 135 of Companies Act, 2013: (Yes/No)**

Yes. The Company on a standalone basis does not have CSR obligation for the reporting financial year. Details on a consolidated basis are furnished hereunder:

(ii) Turnover (in ₹): 33,460 Crore

(iii) Net worth (in ₹): 26,949 Crore

VII. Transparency and Disclosures Compliances**25. Complaints/Grievances on any of the principles (Principles 1 to 9) under the National Guidelines on Responsible Business Conduct:**

Stakeholder group from whom complaint is received	Grievance Redressal Mechanism in Place (Yes/No) (If yes, then provide web-link for grievance redress policy)	FY 25			FY 24		
		Number of complaints filed during the year	Number of complaints pending resolution at close of the year	Remarks	Number of complaints filed during the year	Number of complaints pending resolution at close of the year	Remarks
Communities	https://files.cholamandalam.com/cholafhl/brsr-policy.pdf	-	-	-	-	-	-
Investors (other than shareholders)	https://files.cholamandalam.com/cholafhl/whistle-blower-policy.pdf	-	-	-	3	-	-
Shareholders	https://files.cholamandalam.com/cholafhl/brsr-policy.pdf	5	-	-	4	-	-
Employees and workers	https://files.cholamandalam.com/cholafhl/whistle-blower-policy.pdf	3	-	-	1	-	-
Customers	https://files.cholamandalam.com/cholafhl/whistle-blower-policy.pdf	8568	272*	-	3,111	56*	-
Value Chain Partners	https://files.cholamandalam.com/cholafhl/brsr-policy.pdf	-	-	-	-	-	-
Other (please specify)	https://files.cholamandalam.com/cholafhl/brsr-policy.pdf	-	-	-	-	-	-

*All complaints have since been resolved.

26. Overview of the entity's material responsible business conduct issues:

Please indicate material responsible business conduct and sustainability issues pertaining to environmental and social matters that present a risk or an opportunity to your business, rationale for identifying the same, approach to adapt or mitigate the risk along-with its financial implications, as per the following format:

SN.	Material issue identified	Indicate whether risk or opportunity (R/O)	Rationale for identifying the risk / opportunity	In case of risk, approach to adapt or mitigate	Financial implications of the risk or opportunity (Indicate positive or negative implications)
1.	Financial Inclusion	Opportunity	Enhancing quality of life for customers, particularly those residing in semi-urban and rural areas of India, where the availability of financial products and services is limited.		Positive Implication
2.	Regulatory Compliance	Risk	Non-compliance of applicable regulations may lead to regulatory action and reputational damage.	Systems are in place to track regulatory changes. Risk assessments are carried out to identify potential compliance risks. The group strives to ensure adherence to regulatory requirements at all times.	Negative Implication
3.	Employee Well-Being	Opportunity	Focus on employee wellbeing helps in talent retention and enhancing productivity and fosters innovation.		Positive Implication
4.	Technology	Opportunity	Digitalization and innovation have unleashed opportunities in new markets and areas that were earlier difficult to penetrate and helps enhance value creation for customers and other stakeholders.		Positive Implication
5.	Data Privacy and Cyber Security	Risk	Improper use / data leakage may lead to impairment of stakeholders' confidence and disrupt business operations.	The group has policies in place to monitor and ensure data privacy and security. All data is secured and the latest multi-layer protection technology is adopted by the group to protect stakeholders' personal information against privacy breaches. Trainings and awareness sessions are conducted for employees on significance of cyber security and data privacy. Non-disclosure agreements are entered with service providers/vendors to ensure data privacy.	Negative Implication

SN.	Material issue identified	Indicate whether risk or opportunity (R/O)	Rationale for identifying the risk / opportunity	In case of risk, approach to adapt or mitigate	Financial implications of the risk or opportunity (Indicate positive or negative implications)
6.	Corporate Governance (Transparency and Disclosures)	Opportunity	Highest ethical standards and corporate governance principles are central to the group's core values and business which would enhance stakeholder's trust and strengthen the brand value.		Positive Implication
7.	Customer Support and Satisfaction	Opportunity	Strong customer relations and management enhance loyalty and retention.		Positive Implication
8.	Branding and Reputation	Opportunity	Enhancing credibility and trust among diverse stakeholders and emphasizing the group's reputation as an ethically managed business.		Positive Implication
9.	Diversity and Inclusiveness	Opportunity	Reiterates the group's commitment to social inclusion and merit-based engagement of employees, customers, suppliers etc		Positive Implication
10.	CSR	Opportunity	Giving back to the community ensures social license to operate, as also economic development of underprivileged, broadening economic activity and offering opportunities for financial services.		Positive Implication
11.	Risk Management	Opportunity	Risk Management provides reasonable assurance regarding achievement of the group's objectives.		Positive Implication
12.	Human Rights	Opportunity	Respect and promotion of human rights improves talent retention and business reputation.		Positive Implication
13.	Climate Change (emissions, renewables/ energy efficiency)	Risk	Increasing climate change considerations may adversely impact business operations.	Key climate risks are incorporated into business considerations. Wherever feasible, the group will ensure its offices are operating in certified green buildings.	Negative Implication

SECTION B: MANAGEMENT AND PROCESS DISCLOSURES

This section is aimed at helping businesses demonstrate the structures, policies and processes put in place towards adopting the NGRBC Principles and Core Elements.

Disclosure Questions	P1	P2	P3	P4	P5	P6	P7	P8	P9
Policy and Management Process									
1. a. Whether your entity's policy/policies cover each principle and its core elements of the NGRBCs. (Yes/No)	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
b. Has the policy been approved by the Board? (Yes/No)	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
c. Web Link of the Policies, if available	https://files.cholamandalam.com/cholafh/brsr-policy.pdf								
2. Whether the entity has translated the policy into procedures. (Yes / No)	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
3. Do the enlisted policies extend to your value chain partners? (Yes/ No)	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
4. Name of the national and international codes/ certifications / labels/ standards (e.g. Forest Stewardship Council, Fairtrade, Rainforest Alliance, Trustea) standards (e.g. SA 8000, OHSAS, ISO, BIS) adopted by your entity and mapped to each principle.	-	Insurance Business: ISO 31000:2018	Lending Business: ISO 30408:2016	-	-	-	-	-	Insurance and Lending Business: ISO 9001:2015. Lending Business: Achieved ISO 27001:2022 ISMS Certification during FY 25.
5. Specific commitments, goals and targets set by the entity with defined timelines, if any.	Lending business: Ensure 0% data breaches in customer data protection.	Lending business: Increase EV loan disbursements by 5% YOY from 2023-2025. Insurance business: Eliminate plastic usage and use sustainable alternatives. Development of comprehensive climate risk management framework.	Lending business: To achieve and sustain zero accident culture through the company's road safety awareness initiatives. Implement digitization solutions for enhanced learning and development purposes.			Lending business: Replace 100% of CFL lighting with LED systems at all operations. Reduce water consumption through efficient water flow solutions. Insurance business: Reduce carbon emissions and improve the environment.	Insurance business: Improvement in gender diversity and inclusion.		Lending business: Attain ISMS Certification.

Disclosure Questions	P1	P2	P3	P4	P5	P6	P7	P8	P9
6. Performance of the entity against the specific commitments, goals and targets along-with reasons in case the same are not met*.	Lending business: Ensured 0% breach in data security in FY 25.	Lending business: EV disbursement target of 5% improvement Y-o-Y was over achieved. ₹525.46 crore disbursed in FY 25, while ₹298.41 crore was disbursed in FY 24.	Lending business: To achieve zero accident culture, e-modules are assigned to all employees and road safety mailers are circulated periodically.			Lending Business: Achieve Green building status. Other targets are ongoing in nature.			Lending Business: Achieved ISO 27001:2022 ISMS Certification during FY 25.

Governance, leadership and oversight

7. Statement by director responsible for the business responsibility report, highlighting ESG related challenges, targets and achievements (listed entity has flexibility regarding the placement of this disclosure)	As a core investment company, offering diverse financial services through group entities, we continue to prioritise ESG considerations in our business strategy and decision making. By embracing ESG principles, we aim to create better future for our stakeholders and environment. Our key ESG initiatives include waste management, strengthening employee development and supporting their holistic well-being and continuing our commitment to support inclusive growth, financial inclusion, and community development in underserved areas. On the customer engagement front, the group focuses on leveraging technology and digital initiatives ensuring the provision of seamless services thereby enhancing customer experiences. Corporate Social Responsibility (CSR) plays a significant role in ESG implementation. CSR initiatives undertaken by the group demonstrates our commitment to operating ethically and responsibly and creating a positive impact on society, the environment, and its stakeholders. Through various initiatives, we have attempted to create an inclusive and engaging work environment, take efforts to protect our natural environment, and support our customers and local communities. We stay committed to adherence to ESG principles and ensuring transparency and accountability.								
8. Details of the highest authority responsible for implementation and oversight of the Business Responsibility policy (ies).	Name: Mr. Sridharan Rangarajan, Director DIN: 01814413 E-mail: sridharanr@corp.murugappa.com								
9. Does the entity have a specified Committee of the Board/ Director responsible for decision making on sustainability related issues? (Yes / No). If yes, provide details.	Yes. Each group entity has their own policies as approved by their respective Boards. The implementation of the policies is monitored through their respective board/management committee.								

10. Details of Review of NGRBCs by the Company:

Subject for Review	Indicate whether review was undertaken by Director / Committee of the Board/ Any other Committee									Frequency (Annually/ Half yearly/ Quarterly/ Any other – please specify)								
	P1	P2	P3	P4	P5	P6	P7	P8	P9	P1	P2	P3	P4	P5	P6	P7	P8	P9
Performance against above policies and follow up action	Yes, the review is undertaken periodically by the management and is placed with the respective boards									Annually								
Compliance with statutory requirements of relevance to the principles, and, rectification of any non-compliances	Yes, review of compliance with statutory requirements as applicable to each entity is undertaken by the respective management committees.									Quarterly								

11. Has the entity carried out independent assessment/ evaluation of the working of its policies by an external agency? (Yes/No). If yes, provide name of the agency.

P1	P2	P3	P4	P5	P6	P7	P8	P9
No. Evaluation is done internally on a continuous basis by the respective entities.								

12. If answer to question (1) above is “No” i.e. not all Principles are covered by a policy, reasons to be stated:

Questions	P1	P2	P3	P4	P5	P6	P7	P8	P9
The entity does not consider the principles material to its business (Yes/No)					NA				
The entity is not at a stage where it is in a position to formulate and implement the policies on specified principles (Yes/No)					NA				
The entity does not have the financial or/human and technical resources available for the task (Yes/No)					NA				
It is planned to be done in the next financial year (Yes/No)					NA				
Any other reason (please specify)					NA				

SECTION C: PRINCIPLE WISE PERFORMANCE DISCLOSURE

This section is aimed at helping entities demonstrate their performance in integrating the Principles and Core Elements with key processes and decisions. The information sought is categorized as “Essential” and “Leadership”. While the essential indicators are expected to be disclosed by every entity that is mandated to file this report, the leadership indicators may be voluntarily disclosed by entities which aspire to progress to a higher level in their quest to be socially, environmentally and ethically responsible.

PRINCIPLE 1:- BUSINESSES SHOULD CONDUCT AND GOVERN THEMSELVES WITH INTEGRITY, AND IN A MANNER THAT IS ETHICAL, TRANSPARENT AND ACCOUNTABLE

Essential Indicators

1. Percentage coverage by training and awareness programmes on any of the principles during the financial year:

Segment	Total number of training and awareness programmes held	Topics / principles covered under the training and its impact	%age of persons in respective category covered by the awareness programmes
Board of Directors	4	ESG Strategy Awareness and Responsible Business Conduct.	100%
Key Managerial Personnel	4		100%
Employees other than BoD and KMPs	133	Various training programmes are conducted for the benefit of employees throughout the year. Trainings include topics such as prevention of sexual harassment (POSH), code of conduct, customer relationship management, soft skill development, technical and professional skill development, whistle blower, and other employee welfare training programmes.	80%
Workers		NA	

2. Details of fines / penalties /punishment/ award/ compounding fees/ settlement amount paid in proceedings (by the entity or by directors / KMPs) with regulators/ law enforcement agencies/ judicial institutions, in the financial year, in the following format (Note: the entity shall make disclosures on the basis of materiality as specified in Regulation 30 of SEBI (Listing Obligations and Disclosure Obligations) Regulations, 2015 and as disclosed on the entity’s website):

Monetary					
Particulars	NGRBC Principle	Name of the regulatory/ enforcement agencies/ judicial institutions	Amount (In INR)	Brief of the Case	Has an appeal been preferred? (Yes/No)
Penalty/ Fine			Nil		
Settlement					
Compounding fee					
Non-Monetary					
Particulars	NGRBC Principle	Name of the regulatory/ enforcement agencies/ judicial institutions	Brief of the Case		Has an appeal been preferred? (Yes/No)
Imprisonment					
Punishment					

3. Of the instances disclosed in Question 2 above, details of the Appeal/ Revision preferred in cases where monetary or non-monetary action has been appealed.

Case details	Name of the regulatory/ enforcement agencies/ judicial institutions
	NA

4. Does the entity have an anti-corruption or anti-bribery policy? If yes, provide details in brief and if available, provide a web-link to the policy.

The group is committed to ethical and lawful business conduct. All employees shall follow governance guidelines and abide by the code of conduct framed by the respective group entities in addition to the applicable legal, regulatory and internal compliance standards. A code of conduct is available for the senior management and Board of directors which includes clauses related to anti-bribery and anti-corruption. The policy is available at: <https://files.cholamandalam.com/cholafhl/code-of-conduct-for-senior-management.pdf>

5. Number of Directors/KMPs/employees/workers against whom disciplinary action was taken by any law enforcement agency for the charges of bribery/ corruption:

Particulars	FY 25	FY 24
Directors	Nil	Nil
KMPs		
Employees		
Workers	NA	NA

6. Details of complaints with regard to conflict of interest:

Particulars	FY 25		FY 24	
	Number	Remarks	Number	Remarks
Number of complaints received in relation to issues of Conflict of Interest of the Directors	Nil	-	Nil	-
Number of complaints received in relation to issues of Conflict of Interest of the KMPs	Nil	-	Nil	-

7. Provide details of any corrective action taken or underway on issues related to fines / penalties / action taken by regulators/ law enforcement agencies/ judicial institutions, on cases of corruption and conflicts of interest.

There were no fines / penalties / action taken by regulators during FY 25, therefore no corrective action is required to be taken.

8. Number of days of accounts payables ((Accounts payable *365) / Cost of goods/services procured) in the following format:

Particulars	FY 25	FY 24
Number of days of accounts payables	NA*	NA*

*Considering the nature of business of the entity, cost of goods sold/services procured cannot be ascertained and hence the said ratio cannot be computed.

9. Open-ness of business

Provide details of concentration of purchases and sales with trading houses, dealers, and related parties along-with loans and advances & investments, with related parties, in the following format:

Parameter	Metrics	FY 25	FY 24
Concentration of Purchases	a. Purchases from trading houses as % of total purchases	NA	NA
	b. Number of trading houses where purchases are made from	NA	NA
	c. Purchases from top 10 trading houses as % of total purchases from trading houses	NA	NA
Concentration of Sales	a. Sales to dealers / distributors as % of total sales	NA	NA
	b. Number of dealers / distributors to whom sales are made	NA	NA
	c. Sales to top 10 dealers / distributors as % of total sales to dealers / distributors	NA	NA

Parameter	Metrics	FY 25	FY 24
Share of RPTs in	a. Purchases (Purchases with related parties / Total Purchases)	NA	NA
	b. Sales (Sales to related parties / Total Sales)	NA	NA
	c. Loans & advances (Loans & advances given to related parties / Total loans & advances)	0.26%	0.24%
	d. Investments (Investments in related parties / Total Investments made)	5.04%	12.61%

Leadership Indicators

1. Awareness programmes conducted for value chain partners on any of the principles during the financial year:

Total number of awareness programmes held	Topics / principles covered under the training	% of value chain partners covered (by value of business done with such partners) under the awareness programmes
Nil		

2. Does the entity have processes in place to avoid/ manage conflict of interests involving members of the Board? (Yes/No)
If yes, provide details of the same.

Yes, the group has a Code of Conduct for directors and senior management which provides clear guidelines for avoiding and disclosing actual or potential conflict of interest with the company. Annual declaration by board of directors and senior management confirming compliance with the code of conduct is obtained. The policy is available on the company's website at: <https://files.cholamandalam.com/cholafhl/code-of-conduct-for-senior-management.pdf>

PRINCIPLE 2:- BUSINESSES SHOULD PROVIDE GOODS AND SERVICES IN A MANNER THAT IS SUSTAINABLE AND SAFE

Essential Indicators

1. Percentage of R&D and capital expenditure (capex) investments in specific technologies to improve the environmental and social impacts of product and processes to total R&D and capex investments made by the entity, respectively.

Particulars	FY 25	FY 24	Details of improvements in environmental and social impacts
R&D	-	-	-
Capex	9.27%	1.36%	The group being engaged in financial service businesses, focuses on automation of its processes. Expenses are largely on investments in technology and software licenses to improve customer experiences and manage customer data and for business digital initiatives, energy saving initiatives to reduce environmental and carbon footprint.

2. a. Does the entity have procedures in place for sustainable sourcing? (Yes/No)
The group being engaged in financial services does not require intensive material sourcing. However, it encourages procurement of eco-friendly and energy efficient products for its operations.
b. If yes, what percentage of inputs were sourced sustainably?
During the year, recycled papers were sourced (A4 sheets) from local sources and energy efficient lighting and electronic products were purchased. However the percentage of inputs sourced sustainably was not compiled.
3. Describe the processes in place to safely reclaim your products for reusing, recycling and disposing at the end of life, for (a) Plastics (including packaging) (b) E-waste (c) Hazardous waste and (d) other waste.
The group is not engaged in manufacturing activities, therefore recycling / reusing products does not arise. However, waste generated in the form of IT related hardware and networking equipment etc., are safely disposed as per internal policies.
4. Whether Extended Producer Responsibility (EPR) is applicable to the entity's activities (Yes / No). If yes, whether the waste collection plan is in line with the Extended Producer Responsibility (EPR) plan submitted to Pollution Control Boards? If not, provide steps taken to address the same.

No

Leadership Indicators

1. Has the entity conducted Life Cycle Perspective / Assessments (LCA) for any of its products (for manufacturing industry) or for its services (for service industry)? If yes, provide details in the following format:

NIC Code	Name of Product / Service	% of total Turnover contributed	Boundary for which the Life Cycle Perspective / Assessment was conducted	Whether conducted by independent external agency (Yes/No)	Results communicated in public domain (Yes/No) If yes, provide the web-link.
NA					

2. If there are any significant social or environmental concerns and/or risks arising from production or disposal of your products / services, as identified in the Life Cycle Perspective / Assessments (LCA) or through any other means, briefly describe the same along-with action taken to mitigate the same.

Name of Product / Service	Description of the risk / concern	Action Taken
NA		

3. Percentage of recycled or reused input material to total material (by value) used in production (for manufacturing industry) or providing services (for service industry).

Indicate input material	Recycled or re-used input material to total material	
	FY 25	FY 24
Nil		

4. Of the products and packaging reclaimed at end of life of products, amount (in metric tonnes) reused, recycled, and safely disposed, as per the following format:

Particulars	FY 25			FY 24		
	Re-used	Recycled	Safely Disposed	Re-used	Recycled	Safely Disposed
Plastics (including packaging)	NA			NA		
E-waste						
Hazardous waste						
Other waste						

5. Reclaimed products and their packaging materials (as percentage of products sold) for each product category.

Indicate product category	Reclaimed products and their packaging materials as % of total products sold in respective category
NA	

PRINCIPLE 3:- BUSINESSES SHOULD RESPECT AND PROMOTE THE WELL-BEING OF ALL EMPLOYEES, INCLUDING THOSE IN THEIR VALUE CHAINS**Essential Indicators**

1. a. Details of measures for the well-being of employees:

Category	Total (A)	% of employees covered by									
		Health Insurance		Accident Insurance		Maternity Benefits		Paternity Benefits		Day Care facilities	
		Number (B)	% (B / A)	Number (C)	% (C / A)	Number (D)	% (D / A)	Number (E)	% (E / A)	Number (F)	% (F / A)
Permanent Employees											
Male	46794	46794	100%	31579	67%	-	-	46794	100%	353	1%
Female	1640	1640	100%	1168	71%	1321	81%	-	-	84	5%
Total	48434	48434	100%	32747	68%	1321	3%	46794	97%	437	1%
Other than Permanent Employees											
Male	24	24	100%	12	50%	-	-	-	-	-	-
Female	4	4	100%	3	75%	-	-	-	-	-	-
Total	28	28	100%	15	54%	-	-	-	-	-	-

b. Details of measures for the well-being of workers:

Category	% of workers covered by										
	Total (A)	Health Insurance		Accident Insurance		Maternity Benefits		Paternity Benefits		Day Care facilities	
		Number (B)	% (B / A)	Number (C)	% (C / A)	Number (D)	% (D / A)	Number (E)	% (E / A)	Number (F)	% (F / A)
Permanent Workers											
Male	NA										
Female											
Total											
Other than Permanent Workers											
Male	NA										
Female											
Total											

c. Spending on measures towards well-being of employees and workers (including permanent and other than permanent) in the following format:

Particulars	FY 25	FY 24
Cost incurred on well-being measures as a % of total revenue of the company	0.36%	0.37%

2. Details of retirement benefits, for Current FY and Previous Financial Year.

Benefits	FY 25			FY 24		
	No. of employees covered as a % of total employees	No. of workers covered as a % of total workers	Deducted and deposited with the authority (Y/N/N.A.)	No. of employees covered as a % of total employees	No. of workers covered as a % of total workers	Deducted and deposited with the authority (Y/N/N.A.)
PF	100%	NA	Yes	100%	NA	Yes
Gratuity	100%	NA	Yes	100%	NA	NA
ESI	100%	NA	Yes	100%	NA	Yes
Others – please specify	NA	NA	NA	NA	NA	NA

3. Accessibility of workplaces:

Are the premises / offices of the entity accessible to differently abled employees and workers, as per the requirements of the Rights of Persons with Disabilities Act, 2016? If not, whether any steps are being taken by the entity in this regard.

Yes. The corporate offices have facilities for physical accessibility such as wheelchair ramps to physically challenged individuals. However, some of the branch offices located in Tier III, Tier IV, Tier V and Tier VI cities do not have such facilities as these are rented premises. The group is committed towards ensuring accessible features (physical / digital) are provided to employees.

4. Does the entity have an equal opportunity policy as per the Rights of Persons with Disabilities Act, 2016? If so, provide a web-link to the policy.

Yes. The policy is available to employees through intranet portal.

5. Return to work and Retention rates of permanent employees and workers that took parental leave.

Gender	Permanent employees		Permanent workers	
	Return to work rate	Retention rate	Return to work rate	Retention rate
Male	92%	83%	NA	
Female	35%	77%		
Total	78%	82%		

6. Is there a mechanism available to receive and redress grievances for the following categories of employees and worker? If yes, give details of the mechanism in brief.

Particulars	Yes/No (If yes, then give details of the mechanism in brief)
Permanent Workers	NA
Other than Permanent workers	NA
Permanent Employees	Grievances of employees can be raised with the Head of department. Further, grievances could also be addressed to the Ombudsman under whistle-blower policy or to the chairperson of the Prevention of Sexual Harassment (POSH) committee, as the case may be. Grievances are investigated based on the procedures under each policy and appropriate corrective actions are taken.
Other than Permanent Employees	

7. Membership of employees and worker in association(s) or Unions recognised by the listed entity:

Category	FY 25			FY 24		
	Total employees / workers in respective category (A)	No. of employees / workers in respective category, who are part of association(s) or Union (B)	% (B / A)	Total employees / workers in respective category (C)	No. of employees / workers in respective category, who are part of association(s) or Union (D)	% (D / C)
Total Permanent Employees	Nil			Nil		
- Male						
- Female						
Total Permanent Workers	NA					
- Male						
- Female						

8. Details of training given to employees and workers:

Category	FY 25					FY 24				
	Total (A)	On Health and safety measures		On Skill upgradation		Total (D)	On Health and safety measures		On Skill upgradation	
		No. (B)	% (B / A)	No (C)	% (C / A)		No (E)	% (E / D)	No (F)	% (F / D)
Employees										
Male	46794	17726	38%	22639	48%	38533	9323	24%	11601	30%
Female	1640	794	48%	690	42%	1201	520	43%	344	29%
Total	48434	18520	38%	23329	48%	39734	9843	25%	11945	30%
Workers										
Male	NA									
Female										
Total										

9. Details of performance and career development reviews of employees and worker:

Category	FY 25			FY 24		
	Total (A)	No. (B)	% (B / A)	Total (C)	No. (D)	% (D / C)
Employees						
Male	46794	41953	91%	38533	12406	32%
Female	1640	1340	85%	1201	466	39%
Total	48434	43293	90%	39734	12872	32%
Workers						
Male	NA					
Female						
Total						

Note: The date of joining of an employee is the basic criterion to determine the eligibility for performance and career development review i.e., employees joining before 31st October will only be eligible. Also, employees already serving notice periods are not eligible for performance and career development review. All employees meeting the eligibility criteria for performance and career development review are reported above.

10. Health and safety management system:

- a. **Whether an occupational health and safety management system has been implemented by the entity? (Yes/ No). If yes, the coverage such system?**

Yes. Systems are in place to ensure health and safety of employees at workplace. Emergency Response Teams and Health and Safety officers have been appointed and initiatives such as fire safety drills, training sessions and awareness programs are conducted. The group strives to inculcate a culture of behaviour safety across business operations.

- b. **What are the processes used to identify work-related hazards and assess risks on a routine and non-routine basis by the entity?**

The work-related hazards and risks are identified through accident investigation report, climate control system and work-related ergonomics besides employee feedback and walkthrough approach.

- c. **Whether you have processes for workers to report the work-related hazards and to remove themselves from such risks. (Y/N)**

Yes

- d. **Do the employees/ worker of the entity have access to non-occupational medical and healthcare services? (Yes/ No)**

Yes. Access to non-occupational medical and healthcare services to employees, is provided in the form of group medical insurance policies. Further awareness programs are conducted to ensure physical, mental, financial and social wellness of employees. Some key programmes conducted during the year include:

Physical Health Initiatives: The 10 K Challenge – 10 weeks wellness challenge for physical wellness, 7-day cycling challenge and healthy cooking program with an objective to encourage employees to focus on health and stay active.

Mental Health Initiatives: Mental wellness fest, emotional intelligence workshops and expert-driven newsletters focussed on mental health.

Monthly Webinars: Expert led webinars are conducted regularly on physical, mental, financial and social wellness.

11. Details of safety related incidents, in the following format:

Safety Incident/Number	Category	FY 25	FY 24
Lost Time Injury Frequency Rate (LTIFR) (per one million-person hours worked)	Employees	2.96	5.2
	Workers	NA	NA
Total recordable work-related injuries	Employees	12	18
	Workers	NA	NA
No. of fatalities	Employees	0	1
	Workers	NA	NA
High consequence work-related injury or ill-health (excluding fatalities)	Employees	1	14
	Workers	NA	NA

12. Describe the measures taken by the entity to ensure a safe and healthy work place:

The group upholds highest standards of health, safety and well-being for employees. It has health and safety team to ensure a safe and healthy work environment is in place for the employees. Measures to ensure employee health and safety include, health and accident insurance, availability of Doctors at the head offices, conducting risk assessments at branches to ensure safety standards are met, such as maintaining fire extinguishers in proper working condition and ensuring all exit routes are accessible, placing appropriate sign boards on electrical devices, emergency exit marking and fire extinguishers, conduct fire safety training and mock drill periodically and conducting awareness programs on mental and physical well-being of all employees.

13. Number of Complaints on the following made by employees and workers:

Particulars	FY 25			FY 24		
	Filed during the year	Pending resolution at the end of year	Remarks	Filed during the year	Pending resolution at the end of year	Remarks
Working Conditions	1	Nil	A complaint relating to air quality at office premise was raised by employees and the issue was resolved immediately. As a preventive measure, installation of air quality monitoring devices has been planned at regional offices.	Nil	Nil	NA
Health & Safety	Nil	Nil	NA	Nil	Nil	NA

14. Assessments for the year:

Particulars	% of your plants and offices that were assessed (by entity or statutory authorities or third parties)
Health and safety practices	100%
Working Conditions	100%

15. Provide details of any corrective action taken or underway to address safety-related incidents (if any) and on significant risks / concerns arising from assessments of health & safety practices and working conditions.

There have been no concerns or significant risks arising from health & safety practices and working conditions. Therefore, no corrective action was required to be taken.

Leadership Indicators**1. Does the entity extend any life insurance or any compensatory package in the event of death of (A) Employees (Y/N) (B) Workers (Y/N).**

Yes. Compensation is provided under the Group Term Life Insurance policy in the event of death of employees.

2. Provide the measures undertaken by the entity to ensure that statutory dues have been deducted and deposited by the value chain partners.

Statutory compliance by value chain partners is ensured through contractual agreements based on responsible business conduct policy and periodic reviews.

3. Provide the number of employees / workers having suffered high consequence work-related injury / ill-health / fatalities (as reported in Q11 of Essential Indicators above), who have been are rehabilitated and placed in suitable employment or whose family members have been placed in suitable employment:

Particulars	Total no. of affected employees/ workers		No. of employees/workers that are rehabilitated and placed in suitable employment or whose family members have been placed in suitable employment	
	FY 25	FY 24	FY 25	FY 24
Employees	12	15	Nil	Nil
Workers	NA			

4. Does the entity provide transition assistance programs to facilitate continued employability and the management of career endings resulting from retirement or termination of employment? (Yes/ No) No.**5. Details on assessment of value chain partners:**

Particulars	% of value chain partners (by value of business done with such partners) that were assessed
Health and safety practices	100%
Working Conditions	100%

6. Provide details of any corrective actions taken or underway to address significant risks / concerns arising from assessments of health and safety practices and working conditions of value chain partners:

There has been no risk arising from assessment of value chain partners carried out on health and safety practices and working conditions. Hence, no corrective action was required to be taken.

PRINCIPLE 4:- BUSINESSES SHOULD RESPECT THE INTERESTS OF AND BE RESPONSIVE TO ALL ITS STAKEHOLDERS

Essential Indicators

1. Describe the processes for identifying key stakeholder groups of the entity:

The group engages with its stakeholders through various formal and informal communication channels. The key stakeholders who have a significant impact on the business operations of the Company are determined based on these engagements.

2. List stakeholder groups identified as key for your entity and the frequency of engagement with each stakeholder group:

Stakeholder Group	Whether identified as Vulnerable & Marginalized Group (Yes/No)	Channels of communication (Email, SMS, Newspaper, Pamphlets, Advertisement, Community Meetings, Notice Board, Website), Other	Frequency of engagement (Annually/ Half yearly/ Quarterly / others – please specify)	Purpose and scope of engagement including key topics and concerns raised during such engagement
Auditors	No	Email and Phone	Periodic	Validation of financial information and meeting regulatory requirements.
Customers	No	Digital platforms and applications, digital platforms and in - person engagement	Periodic	To improve service levels, customer satisfaction and address queries / grievances, if any.
Employees	No	Internal communication platforms, E-learning platforms and capability development programs and personalized help desk	Periodic	To provide a safe and secured work environment and merit-based opportunities towards fulfilment of company's vision, mission and achieving sustainability objectives and for professional capacity building.
Investors / Shareholders	No	Press releases and publications, Investor meets, Annual General Meeting, Stock exchange communication, Website disclosures, Through RTA (Registrar and Transfer Agent)	Quarterly	To keep them informed about the company's performance, business developments, address investor queries and general updates.
Local Communities	Yes	Corporate social responsibility initiatives	Periodic	To support the community and promote well being of the society at large.
NGO Partners	No	Corporate social responsibility initiatives	Periodic	CSR Implementation Activities and Progress.
Lenders	No	In-person and online meetings and visits	Periodic	Disclosure of financial transactions and debt repayment.
Regulators	No	Statutory filings and meetings	Periodic	To meet statutory compliance requirements and industry updates.
Value Chain Partners	No	Email, Phone, Messages and Physical	Periodic	To achieve an understanding of the portfolio of services offered and ensure transparency.

Leadership Indicators

1. Provide the processes for consultation between stakeholders and the Board on economic, environmental, and social topics or if consultation is delegated, how is feedback from such consultations provided to the Board:

The concerns of stakeholders are reported to the board periodically. All critical issues are communicated to the board and decisions taken at the board level is implemented by the senior management to ensure resolution. The group leverages various formal as well as informal channels of communication to engage its stakeholders with the board. These encompass digital means as well as Corporate Social Responsibility (CSR) initiatives, statutory report, learning and development platforms and events for internal communication.

2. Whether stakeholder consultation is used to support the identification and management of environmental, and social topics (Yes / No)? If so, provide details of instances as to how the inputs received from stakeholders on these topics were incorporated into policies and activities of the entity.

Yes. Stakeholders' inputs are considered at regular intervals to improve business activities as well as maintain cordial business relationships. Activities and implementation plan against the same have been set in place as measures to mitigate the risk arising from these material issues.

3. Provide details of instances of engagement with, and actions taken to, address the concerns of vulnerable/ marginalized stakeholder groups:

The group through its CSR initiatives has undertaken various activities for the benefit of different segments of the society with focus on the marginalised, under-privileged and differently abled persons. The major focus areas of CSR include: Health, Water and Sanitation, Education, Arts and Culture, Sports, Rural Development, Environment Sustainability, and Research & Development.

PRINCIPLE 5:- BUSINESSES SHOULD RESPECT AND PROMOTE HUMAN RIGHTS

Essential Indicators

1. Employees and workers who have been provided training on human rights issues and policy(ies) of the entity, in the following format:

Category	FY 25			FY 24		
	Total (A)	No. of employees / workers covered (B)	% (B / A)	Total (C)	No. of employees / workers covered (D)	% (D / C)
Employees						
Permanent	48434	40595	84%	39734	12121	31%
Other than permanent	28	-	-	13	13	100%
Total Employees	48462	40595	84%	39747	12134	31%
Workers						
Permanent	NA					
Other than permanent						
Total Employees						

2. Details of minimum wages paid to employees and workers, in the following format:

Category	FY 25					FY 24				
	Total (A)	Equal to Minimum Wage		More than Minimum Wage		Total (D)	Equal to Minimum Wage		More than Minimum Wage	
		No. (B)	% (B / A)	No. (C)	% (C / A)		No. (E)	% (E / D)	No. (F)	% (F / D)
Employees										
Permanent	48434	-	-	48434	100%	39734	-	-	39734	100%
Male	46794	-	-	46794	100%	38533	-	-	38533	100%
Female	1640	-	-	1640	100%	1201	-	-	1201	100%
Other than Permanent	28	-	-	28	100%	13	-	-	13	100%
Male	24	-	-	24	100%	11	-	-	11	100%
Female	4	-	-	4	100%	2	-	-	2	100%

Category	FY 25					FY 24				
	Total (A)	Equal to Minimum Wage		More than Minimum Wage		Total (D)	Equal to Minimum Wage		More than Minimum Wage	
		No. (B)	% (B / A)	No. (C)	% (C / A)		No. (E)	% (E / D)	No. (F)	% (F / D)
Workers										
Permanent	NA									
Male										
Female										
Other than Permanent										
Male										
Female										

3. Details of remuneration/salary/wages

a. Median remuneration / wages:

Category	Male		Female	
	Number	Median remuneration/ salary/ wages of respective category (₹ In Crore)	Number	Median remuneration/ salary/ wages of respective category (₹ In Crore)
Board of Directors (BoD)*	5	0.15	1	0.15
Key Managerial Personnel*	1	1.41	1	0.45
Employees other than BoD and KMP**	38069	0.069	1321	0.065
Workers	NA			

Note:

* Data pertains to CFHL alone

** Actual earnings have been considered for the year to calculate the median

b. Gross wages paid to females as % of total wages paid by the entity, in the following format:

Particulars	FY 25	FY 24
Gross wages paid to females as % of total wages	3.6%	3.2%

4. Do you have a focal point (Individual/ Committee) responsible for addressing human rights impacts or issues caused or contributed to by the business? (Yes/No) Yes.

5. Describe the internal mechanisms in place to redress grievances related to human rights issues.

Grievances related to human rights can be raised with the Head of the department. Further, grievances could also be addressed to the ombudsman under the whistle-blower policy or to the chairperson of the Prevention of Sexual Harassment (POSH) committee, as the case may be. Grievances are investigated based on the procedures under each policy and appropriate corrective actions are taken.

6. Number of Complaints on the following made by employees and workers:

Particulars	FY 25			FY 24		
	Filed during the year	Pending resolution at the end of year	Remarks	Filed during the year	Pending resolution at the end of year	Remarks
Sexual Harassment	2	Nil	All complaints are resolved.	Nil	Nil	-
Discrimination at workplace	Nil	Nil	-	Nil	Nil	-
Child Labour	Nil	Nil	-	Nil	Nil	-
Forced Labour/Involuntary Labour	Nil	Nil	-	Nil	Nil	-
Wages	Nil	Nil	-	Nil	Nil	-
Other human rights related issues	Nil	Nil	-	Nil	Nil	-

7. Complaints filed under the Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013, in the following format:

Particulars	FY 25	FY 24
Total Complaints reported under Sexual Harassment on of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013 (POSH)	2	Nil
Complaints on POSH as a % of female employees / workers	0.12%	Nil
Complaints on POSH upheld	2	Nil

8. Mechanisms to prevent adverse consequences to the complainant in discrimination and harassment cases.

The Whistle Blower policy and the Code of conduct for the group include relevant clauses that no harm will be caused to the complainant in case of discrimination and harassment cases. The mechanism also provides for adequate safeguards against victimization of complainants. An ombudsperson is appointed to deal with the complaints appropriately.

9. Do human rights requirements form part of your business agreements and contracts? (Yes/No) Yes. Human rights requirements form part of the business agreements and contracts.

10. Assessments for the year:

Particulars	% of your plants and offices that were assessed (by entity or statutory authorities or third parties)
Child labour	100%. As per the recruitment policy, the group does not engage child labour and prohibits any forced/involuntary labour. A policy for prevention of sexual harassment at workplace has been adopted. There were no referrals received during the year under the policy. Further the group is driven by governance standards and does not discriminate employees and other stakeholders either on gender, caste or race.
Sexual harassment	
Discrimination at workplace	
Forced/involuntary labour	
Wages	NA
Others – please specify	-

11. Provide details of any corrective actions taken or underway to address significant risks / concerns arising from the assessments at Question 10 above.

There were no significant risks identified from the assessments conducted and hence no corrective action was required to be taken.

Leadership Indicators

1. Details of a business process being modified / introduced as a result of addressing human rights grievances/complaints.

The group believes that it upholds the basic principles of human rights in all its dealings. A Code of Conduct has been implemented for its employees, senior management and Board of Directors. There were no significant human rights grievances necessitating modification of business processes.

2. Details of the scope and coverage of any Human rights due-diligence conducted.

The assessment was conducted across business operations to cover a wide range of human rights issues including child labour, forced labour, harassment, discrimination and wage.

3. Is the premise/office of the entity accessible to differently abled visitors, as per the requirements of the Rights of Persons with Disabilities Act, 2016?

Yes, the head office is accessible to differently abled visitors. Facilities such as elevators, ramps and wheelchairs are available. Appropriate steps are being taken to improve access to differently abled visitors across the main branches.

4. Details on assessment of value chain partners:

Particulars	% of value chain partners (by value of business done with such partners) that were assessed
Sexual harassment	100%
Discrimination at workplace	100%
Child labour	100%
Forced/involuntary labour	100%
Wages	100%
Others – please specify	100%

5. Provide details of any corrective actions taken or underway to address significant risks / concerns arising from the assessments at Question 4 above.

No significant risks have been identified. Therefore, no corrective action was required to be taken.

PRINCIPLE 6:- BUSINESSES SHOULD RESPECT AND MAKE EFFORTS TO PROTECT AND RESTORE THE ENVIRONMENT

Essential Indicators

1. Details of total energy consumption (in Joules or multiples) and energy intensity, in the following format: (In Giga Joules)

Parameter	FY 25	FY 24
From renewable sources		
Total electricity consumption (A) (in Giga Joules)	1852	104
Total fuel consumption (B) (in Giga Joules)	-	-
Energy consumption through other sources (C) (in Giga Joules)	-	-
Total energy consumed from renewable sources (A+B+C) (in Giga Joules)	1852	104
From non-renewable sources		
Total electricity consumption (D) (in Giga Joules)	89128	86509
Total fuel consumption (E) (in Giga Joules)	6045	5076
Energy consumption through other sources (F) (in Giga Joules)	-	-
Total energy consumed from non-renewable sources (D+E+F) (in Giga Joules)	95173	91585
Total energy consumed (A+B+C+D+E+F) (in Giga Joules)	97025	91689
Energy intensity per rupee of turnover (Total energy consumed / Revenue from operations) (in Giga Joules/Rupees in Crores)	2.90	3.51
Energy intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP) (Total energy consumed / Revenue from operations adjusted for PPP) (in Giga Joules/Rupees in Crores adjusted for PPP)	59.91	78.73
Energy intensity in terms of physical output	NA	NA
Energy intensity (optional) – the relevant metric may be selected by the entity	NA	NA

*The renewable energy purchase has increased within the group during the FY 25.

Indicate if any independent assessment/ evaluation Assurance has been carried out by an external agency? (Y/N) If yes, name of the external agency.

Yes. As per the SEBI mandate, BRSR assurance was done by B Thiagarajan & Co., Chartered Accountants, for CIFCL.

2. Does the entity have any sites / facilities identified as designated consumers (DCs) under the Performance, Achieve and Trade (PAT) Scheme of the Government of India? (Y/N) If yes, disclose whether targets set under the PAT scheme have been achieved. In case targets have not been achieved, provide the remedial action taken, if any. NA

3. Provide details of the following disclosures related to water, in the following format:

Parameter	FY 25	FY 24
Water withdrawal by source (in kilolitres)		
(i) Surface water	-	-
(ii) Groundwater	-	-
(iii) Third party water	619242	556490
(iv) Seawater / desalinated water	-	-
(v) Others	-	-
Total volume of water withdrawal (in kilolitres) (i + ii + iii + iv + v)	619242	556490
Total volume of water consumption (in kilolitres)	619242	556490
Water intensity per rupee of turnover (Total water consumption / Revenue from operations) (in kilolitres / Rupees in Crores)	18.51	21.33
Water intensity per Rupee of turnover adjusted for Purchasing Power Parity (PPP) (Total water consumption / Revenue from operations adjusted for PPP) (in kilolitres / Rupees in Crores adjusted for PPP)	382.35	477.84
Water intensity in terms of physical output	NA	NA
Water intensity (optional) – the relevant metric may be selected by the entity	NA	NA

Note: As per the Central Ground Water Authority (CWGA guideline), 45 litres per head per working day for office was considered for quantification of data in the above table for lending and insurance business.

Indicate if any independent assessment/ evaluation/assurance has been carried out by an external agency? (Y/N) If yes, name of the external agency.

Yes. As per the SEBI mandate, BRSR assurance was done by B Thiagarajan & Co, Chartered Accountants, for CIFCL.

4. Provide the following details related to water discharged:

Parameter	FY 25	FY 24
Water discharge by destination and level of treatment (in kilolitres)		
(i) To Surface water	-	-
- No treatment	-	-
- With treatment – please specify level of treatment	-	-
(ii) To Groundwater	-	-
- No treatment	-	-
- With treatment – please specify level of treatment	-	-
(iii) To Seawater	-	-
- No treatment	-	-
- With treatment – please specify level of treatment	-	-
(iv) Sent to third-parties	-	-
- No treatment	-	-
- With treatment – please specify level of treatment	-	-
(v) Others	-	-
- No treatment	275219	247329
- With treatment – please specify level of treatment	-	-
Total water discharged (in kilolitres)	275219	247329

Note: As per the Central Ground Water Authority (CWGA guideline), 20 flushing litres per head per working day for office was considered for quantifying the data in the above table.

Indicate if any independent assessment/ evaluation/assurance has been carried out by an external agency? (Y/N) If yes, name of the external agency.

Yes. As per the SEBI mandate, BRSR assurance was done by B Thiagarajan & Co, Chartered Accountants, for CIFCL.

5. **Has the entity implemented a mechanism for Zero Liquid Discharge? If yes, provide details of its coverage and implementation.**
The mechanism for zero liquid discharge has not been implemented.
6. **Please provide details of air emissions (other than GHG emissions) by the entity, in the following format:**

Parameter	Please specify unit	FY 25	FY 24
NOx	MT/m3	NA	NA
SOx	MT/m3	NA	NA
Particulate Matter (PM)	MT/m3	NA	NA
Persistent organic pollutants (POP)	-	NA	NA
Volatile organic compounds (VOC)	-	NA	NA
Hazardous air pollutants (HAP)	-	NA	NA
Others – please specify	-	NA	NA

Indicate if any independent assessment/ evaluation/assurance has been carried out by an external agency? (Y/N) If yes, name of the external agency.

Yes. As per the SEBI mandate, BRSR assurance was done by B Thiagarajan & Co, Chartered Accountants, for CIFCL.

7. **Provide details of greenhouse gas emissions (Scope 1 and Scope 2 emissions) & its intensity, in the following format:**

Parameter	Unit	FY 25	FY 24
Total Scope 1 emissions (Break-up of the GHG into CO ₂ , CH ₄ , N ₂ O, HFCs, PFCs, SF ₆ , NF ₃ , if available)	Metric tonnes of CO ₂ equivalent	621	404
Total Scope 2 emissions (Break-up of the GHG into CO ₂ , CH ₄ , N ₂ O, HFCs, PFCs, SF ₆ , NF ₃ , if available)	Metric tonnes of CO ₂ equivalent	13369	12402
Total Scope 1 and Scope 2 emission intensity per rupee of turnover (Total Scope 1 and Scope 2 GHG emissions / Revenue from operations)	Metric tonnes of CO ₂ equivalent / Rupees in Crores	0.42	0.49
Total Scope 1 and Scope 2 emission Intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP) (Total Scope 1 and Scope 2 GHG emissions / Revenue from operations adjusted for PPP)	Metric tonnes of CO ₂ equivalent / Rupees in Crores adjusted for PPP	8.64	10.99
Total Scope 1 and Scope 2 emission intensity in terms of physical output		NA	NA
Total Scope 1 and Scope 2 emission intensity (optional) – the relevant metric may be selected by the entity		NA	NA

Note: The group has adopted the GHG Protocol Standard Approach for quantification of its Scope 1 and Scope 2 emissions. The emissions sources like the use of diesel fuel, refrigeration, and electricity purchased across all offices were considered to arrive at the emissions number. The emission factors from CEA, Defra, IPCC were used for GHG quantification.

Indicate if any independent assessment/ evaluation/assurance has been carried out by an external agency? (Y/N) If yes, name of the external agency.

Yes. As per the SEBI mandate, BRSR assurance was done by B Thiagarajan & Co, Chartered Accountants, for CIFCL.

8. **Does the entity have any project related to reducing Green House Gas emission? If yes, then provide details.**

Yes. Measures to minimise emissions of greenhouse gases into the atmosphere are undertaken. Further, as a step towards creating a green and clean future, the NBFC subsidiary has started financing loans for electric vehicle. Most of the offices have installed LEDs and are in the process of implementing sensor based light systems. Also, a campaign on 'Save Electricity' is being

implemented across its offices in India.

9. Provide details related to waste management by the entity, in the following format:

Parameter	FY 25	FY 24
Total Waste generated (in metric tonnes)		
Plastic waste (A)	Nil	Nil
E-waste (B)	10.18	12.13
Bio-medical waste (C)	NA	NA
Construction and demolition waste (D)	NA	NA
Battery waste (E)	Nil	1.8
Radioactive waste (F)	NA	NA
Other Hazardous waste. Please specify, if any. (G)	NA	NA
Other Non-hazardous waste generated (H). Please specify, if any. (Break-up by composition i.e. by materials relevant to the sector) (Carton, White paper, colour paper, new paper, tissues, paper cups, mixed paper, metal waste)	358.07 (Carton, white paper, colour paper, new paper, tissues, paper cups, mixed paper and metal waste)	394.45 (Carton, white paper, colour paper, new paper, tissues, paper cups, mixed paper and metal waste)
Total (A+B + C + D + E + F + G + H)	368.25	408.38
Waste intensity per rupee of turnover (Total waste Generated / Revenue from operations) (Metric Tonnes / ₹ in Crores)	0.011	0.016
Waste intensity per rupee of Turnover adjusted for Purchasing Power Parity (PPP) (Total waste generated / Revenue from operations adjusted for PPP) (Metric Tonnes / ₹ in Crores adjusted for PPP)	0.23	0.35
Waste intensity in terms of physical output	NA	NA
Waste intensity (optional) – The relevant metric may be selected by the entity	NA	NA
For each category of waste generated, total waste recovered through recycling, re-using or other recovery operations (in metric tonnes)		
Category of waste		
(i) Recycled	3.06	9.81
(ii) Re-used	0	1.8
(iii) Other recovery operations	186.01	203.77
Total	189.07	215.38
For each category of waste generated, total waste disposed by nature of disposal method (in metric tonnes)		
Category of waste		
(i) Incineration	0	0
(ii) Landfilling	66	71
(iii) Other disposal operations	113	122
Total	179	193

Note: As per the Waste to Wealth Mission set up by the Government of India, 0.7 kg per capita waste generation was considered for quantification of data in the above table for insurance business.

Indicate if any independent assessment/ evaluation/assurance has been carried out by an external agency? (Y/N) If yes, name of the external agency.

Yes. As per the SEBI mandate, BRSR assurance was done by B Thiagarajan & Co, Chartered Accountants, for CIFCL.

10. Briefly describe the waste management practices adopted in your establishments. Describe the strategy adopted by your company to reduce usage of hazardous and toxic chemicals in your products and processes and the practices adopted to manage such wastes.

As the group is engaged in financial services business, its material category of waste are Paper waste and E-waste. The group is cognizant of the environmental impact of improper management of waste and has adopted appropriate e-waste management systems to minimize adverse outcomes. It strives to ensure that e-waste is disposed in an appropriate manner by engaging with certified e-waste recycling vendors. The group have started moving towards digitisation i.e., new software used for automation of loan application, claims and approval process, reducing the use of paper significantly. Also, the group has started promoting the use of recycled paper and several steps are taken to ensure efficient paper usage. The measures adopted include a transition to 'double side printing mode', using single side printed wastepaper to create stationery products like note pads etc. Further, the employees are encouraged to use stainless steel / ceramic cups instead of paper cups, use of glass water bottles instead of pet bottles or paper cups etc., in order to reinforce our efforts and manage waste.

11. If the entity has operations/offices in/around ecologically sensitive areas (such as national parks, wildlife sanctuaries, biosphere reserves, wetlands, biodiversity hotspots, forests, coastal regulation zones etc.) where environmental approvals / clearances are required, please specify details in the following format:

SN.	Location of operations/offices	Type of operations	Whether the conditions of environmental approval / clearance are being complied with? (Y/N) If no, the reasons thereof and corrective action taken, if any.
There are no operations / offices near above-mentioned zones, hence not applicable.			

12. Details of environmental impact assessments of projects undertaken by the entity based on applicable laws, in the current financial year:

Name and brief details of project	EIA Notification No.	Date	Whether conducted by independent external agency (Yes / No)	Results communicated in public domain (Yes / No)	Relevant Web link
NA					

13. Is the entity compliant with the applicable environmental law/ regulations/ guidelines in India; such as the Water (Prevention and Control of Pollution) Act, Air (Prevention and Control of Pollution) Act, Environment protection act and rules thereunder (Y/N). If not, provide details of all such non-compliances, in the following format:

SN.	Specify the law / regulation / guidelines which was not complied with	Provide details of the non-compliance	Any fines / penalties / action taken by regulatory agencies such as pollution control boards or by courts	Corrective action taken, if any
NA				

Leadership Indicators

1. Water withdrawal, consumption and discharge in areas of water stress (in kilolitres):

For each facility / plant located in areas of water stress, provide the following information:

(i) Name of the area

(ii) Nature of operations

(iii) Water withdrawal, consumption and discharge in the following format:

Offices are generally not situated in any water stress regions, and hence the question is not applicable.

Parameter	FY 25	FY 24
Water withdrawal by source (in kilolitres)		
(i) Surface water	-	-
(ii) Groundwater	-	-
(iii) Third party water	-	-
(iv) Seawater / desalinated water	-	-
(v) Others	-	-
Total volume of water withdrawal (in kilolitres)	-	-
Total volume of water consumption (in kilolitres)	-	-

Parameter	FY 25	FY 24
Water intensity per rupee of turnover (Water consumed / Turnover)	-	-
Water intensity (optional) – the relevant metric may be selected by the entity	-	-
Water discharge by destination and level of treatment (in kilolitres)		
(i) Into Surface water	-	-
- No treatment	-	-
- With treatment – please specify level of treatment	-	-
(ii) Into Groundwater	-	-
- No treatment	-	-
- With treatment – please specify level of treatment	-	-
(iii) Into Seawater	-	-
- No treatment	-	-
- With treatment – please specify level of treatment	-	-
(iv) Sent to third-parties	-	-
- No treatment	-	-
- With treatment – please specify level of treatment	-	-
(v) Others	-	-
- No treatment	-	-
- With treatment – please specify level of treatment	-	-
Total water discharged (in kilolitres)	-	-

Indicate if any independent assessment/ evaluation/assurance has been carried out by an external agency? (Y/N) If yes, name of the external agency.

No

2. Please provide details of total scope 3 emissions & its intensity, in the following format:

Parameter	Unit	FY 25	FY 24
Total Scope 3 emissions (Break-up of the GHG into CO ₂ , CH ₄ , N ₂ O, HFCs, PFCs, SF ₆ , NF ₃ , if available)	Metric tonnes of CO ₂ equivalent	26423	22073
Total Scope 3 emissions per rupee of turnover	Metric tonnes of CO ₂ equivalent/ ₹ in Crores)	0.79	0.85
Total Scope 3 emission intensity (optional) – the relevant metric may be selected by the entity	NA	NA	NA

Indicate if any independent assessment/ evaluation/assurance has been carried out by an external agency? (Y/N) If yes, name of the external agency. No

- With respect to the ecologically sensitive areas reported at Question 11 of Essential Indicators above, provide details of significant direct & indirect impact of the entity on biodiversity in such areas along-with prevention and remediation activities. NA
- If the entity has undertaken any specific initiatives or used innovative technology or solutions to improve resource efficiency, or reduce impact due to emissions / effluent discharge / waste generated, please provide details of the same as well as outcome of such initiatives, as per the following format:

SN.	Initiative undertaken	Details of the initiative (Web-link, if any, may be provided along-with summary)	Outcome of the initiative
1	Sustainable Financing	To achieve sustainable financing, the lending business has started financing loans for electric vehicle and targets to increase loan disbursements in this segment.	EV disbursement target of 5% improvement Y-o-Y was over achieved. ₹525.46 crore disbursed in FY 25, while ₹298.41 crore was disbursed in FY 24.
2	Use of energy efficient LEDs	Installation of LEDs and sensor-based lights across offices and implementation of save electricity campaign.	Reduction in carbon emissions
3	Digitization	Digitization initiatives including automation of business processes, usage of E-agreements with digital signature	Reduction of paper waste
4	Use of Sustainable Alternatives	Elimination of plastic water bottles in head office	Reduction of plastic waste
		Use of glass bottles and biodegradable paper cups in head offices	Increased awareness towards sustainable lifestyle practices

5. Does the entity have a business continuity and disaster management plan? Give details in 100 words/ web link.

Yes, robust Disaster Recovery as well as Business Continuity Plans have been established to ensure minimal disruptions and run critical functions efficiently. The business continuity team is responsible to carry out activities to ensure continuity of business. The team organises a drill periodically and required training programs are conducted for the employees to be prepared in times of emergency/crises.

6. Disclose any significant adverse impact to the environment, arising from the value chain of the entity. What mitigation or adaptation measures have been taken by the entity in this regard.

Given the nature of business operations, no significant adverse impacts on environment have been observed.

7. Percentage of value chain partners (by value of business done with such partners) that were assessed for environmental impacts.

No specific assessments were conducted for value chain partners to assess environmental impacts.

8. How many Green Credits have been generated or procured.

a. By the listed entity

Nil, the organization did not generate or procure any Green Credits during the financial year.

b. By the top ten (in terms of value of purchases and sales respectively) value chain partners

Nil, the organization's value chain partners did not generate or procure any Green Credits during the financial year.

PRINCIPLE 7:- BUSINESSES, WHEN ENGAGING IN INFLUENCING PUBLIC AND REGULATORY POLICY, SHOULD DO SO IN A MANNER THAT IS RESPONSIBLE AND TRANSPARENT

Essential Indicators

1. a. Number of affiliations with trade and industry chambers/ associations.

The group entities are a member of 6 Trade and Industry chambers / associations.

b. List the top 10 trade and industry chambers/ associations (determined based on the total members of such body) the entity is a member of/ affiliated to.

SN.	Name of the trade and industry chambers/ associations	Reach of trade and industry chambers/ associations (State/National)
1	Confederation of Indian Industry	National
2	Finance Industry Development Council	National
3	Finance Companies' Association (India)	National
4	South India Hire Purchase Association	National
5	General Insurance Council	National
6	Federation of Indian Chambers of Commerce and Industry	National

2. Provide details of corrective action taken or underway on any issues related to anti-competitive conduct by the entity, based on adverse orders from regulatory authorities.

Name of Authority	Brief of the case	Corrective action taken
NA		

Leadership Indicators

1. Details of public policy positions advocated by the entity:

SN.	Public policy advocated	Method resorted for such advocacy	Whether information available in public domain? (Yes/No)	Frequency of Review by Board (Annually/ Half yearly/ Quarterly / Others – please specify)	Web Link, if available
-	-	-	-	-	-

PRINCIPLE 8:- BUSINESSES SHOULD PROMOTE INCLUSIVE GROWTH AND EQUITABLE DEVELOPMENT

Essential Indicators

1. Details of Social Impact Assessments (SIA) of projects undertaken by the entity based on applicable laws, in the current financial year.

Name and brief details of project	SIA Notification No.	Date of notification	Whether conducted by independent external agency (Yes / No)	Results communicated in public domain (Yes / No)	Relevant Web link
NA					

2. Provide information on project(s) for which ongoing Rehabilitation and Resettlement (R&R) is being undertaken by your entity, in the following format:

S. No	Name of Project for which R&R is ongoing	State	District	No. of Project Affected Families (PAFs)	% of PAFs covered by R&R	Amounts paid to PAFs in the FY (In INR)
NA						

3. Describe the mechanisms to receive and redress grievances of the community.

The group has a robust grievance mechanism to receive and redress complaints or any concerns raised by the community. We engage with local communities through various means such as personal visits, surveys, meetings, etc. to understand their concerns and take appropriate actions to resolve them.

4. Percentage of input material (inputs to total inputs by value) sourced from suppliers:

Particulars	FY 25	FY 24
Directly sourced from MSMEs/ small producers	5.30%	6.95%
Directly from within India	100%	100%

5. Job creation in smaller towns – Disclose wages paid to persons employed (including employees or workers employed on a permanent or non-permanent / on contract basis) in the following locations, as % of total wage cost

Location	FY 25	FY 24
Rural	18%	20%
Semi-urban	50%	53%
Urban	4%	3%
Metropolitan	28%	24%

Leadership Indicators

1. Provide details of actions taken to mitigate any negative social impacts identified in the Social Impact Assessments (Reference: Question 1 of Essential Indicators above):

Details of negative social impact identified	Corrective action taken
NA	

2. Provide the following information on CSR projects undertaken by your entity in designated aspirational districts as identified by government bodies:

SN.	State	Aspirational District	Amount spent (₹ in Crores)
1	Assam	Hailakandi	0.26
2	Bihar	Aurangabad	0.36
3	Jharkhand	Dumka	0.02
		Gumla	0.02
		Hazaribagh	0.02
4	Odissa	Denkanal	0.14
5	Tamilnadu	Ramanathapuram	0.07

3. (a) Do you have a preferential procurement policy where you give preference to purchase from suppliers comprising marginalized /vulnerable groups? (Yes/No) No.
(b) From which marginalized /vulnerable groups do you procure? NA
(c) What percentage of total procurement (by value) does it constitute? NA
4. Details of the benefits derived and shared from the intellectual properties owned or acquired by your entity (in the current financial year), based on traditional knowledge:

SN.	Intellectual Property based on traditional knowledge	Owned/ Acquired (Yes/No)	Benefit shared (Yes / No)	Basis of calculating benefit share
NA				

5. Details of corrective actions taken or underway, based on any adverse order in intellectual property related disputes wherein usage of traditional knowledge is involved.

Name of authority	Brief of the Case	Corrective action taken
NA		

6. Details of beneficiaries of CSR Projects:

SN.	CSR Project	No. of persons benefitted from CSR Projects	% of beneficiaries from vulnerable and marginalized groups
Disaster Management			
1	Chola-Eureka Homes-Providing housing solutions for 14 families	56	100%
Education and Employment			
2	Chola-Yoga - A project to educate youngsters through an immersive course on Yoga	1,000	100%
3	Computers, Tables and painting work for underprivileged students at Nagapattinam through Vidyarambam Trust, Chennai	299	100%
4	Holistic Initiative to improve quality of life of Commercial Vehicle Crew Members in Assam -Phase-II	3,000	100%
5	Infrastructure support at Roja Muthiah Research Library	NA	NA
6	My Dream Scholarship Program	536	100%

SN.	CSR Project	No. of persons benefitted from CSR Projects	% of beneficiaries from vulnerable and marginalized groups
7	Pragati- Skill and Training (BEST) program in Ashram School in Aghai	1,824	100%
8	Refurbishment of Veda Patasala at Chromepet, Chennai	60	100%
9	Scholarships for Higher Education in Chennai	37	100%
10	Scholarship for Higher Education in Namakkal district	5	100%
11	Scholarships for Higher Education in Chennai	44	100%
12	Support to Sir Ramaswamy Mudaliar Hr Sec School, Chennai through AMM Foundation, Chennai	2,060	NA
13	The Mahila Shakti- Auto Driving Training Program	176	100%
Environmental Sustainability			
14	Securing shared space: Technology driven solutions for human elephant coexistence. Securing livelihoods to foster co-existence of people and wildlife in Upper Spiti landscape	NA	NA
Gender Quality and Support for Vulnerable Groups			
15	Construction of Centenary Building and Scholarship to Underprivileged Students	31	100%
16	Contribution for fund raising musical event for the differently abled in Chennai by Music lovers, Chennai	NA	NA
17	Contribution towards Purchase of Baking unit and Staff Salary for Jayam Special School, Chennai	40	100%
18	Early intervention and remedial education for disadvantaged children with special needs at Chennai through V - Excel Educational Trust, Chennai	592	100%
19	Holistic Educational support for the rural students and tribal communities in Karjat, Maharashtra	274	100%
20	Rehabilitation and Inclusion of Differently Abled and People with Special Needs	51	100%
21	Renovation of Day Activity Centre for Intellectually Challenged Children	30	100%
22	Restoring Confidence- Wigs of Hope-Providing wigs to restore confidence in individuals who have lost hair due to medical conditions	100	100%
23	Sailing Training of Underprivileged Students by Royal Madras Yacht Club	17	100%
24	TRRAINHer Ascent-Training and support program for women	75	100%
National Heritage and Culture			
25	Adopt a Monument Program at Kancheepuram	NA	NA
26	CHOLA- Samskriti-Cultural project aimed at promoting traditional arts and culture	208	100%
27	Chola-Dakshina Chitra: Arts and Museum Internship Project-Internship project in arts and museum management	10	100%
28	Mangala Isai Vizha- Nadaswaram and Thavil Festival	600	100%
29	Promoting Art Culture for Krishna Gana Sabha, Chennai	NA	NA
30	Promoting Art Culture for Rasika Ranjani (RR) Sabha, Chennai	NA	NA
31	Purchase of loom material for Aadai project for Kalashetra Foundation	NA	NA
32	Renovation Work for Heritage Structure	5,500	100%
33	Support for Music in perpetuity annual December Festival 2024 for Sri Parthasarathy Swamy Sabha, Chennai	NA	NA

SN.	CSR Project	No. of persons benefitted from CSR Projects	% of beneficiaries from vulnerable and marginalized groups
Promotion of Sports			
34	Facility Towards Training of Young Sports Players-Infrastructure and facilities for training young sports players	27	100%
35	Scholarship for 10 Sportsmen and 2 Coaches through AMM Foundation, Chennai	12	NA
36	Support towards Training of Table Tennis Players	15	100%
37	Training programs for amateur Chess players	105	100%
38	Training program for a Badminton player	1	100%
39	Training of Chess Player Aravindh Chithambaram	1	100%
40	Training program for a Female Swimmer	1	100%
41	Training program for Golf players	8	100%
42	Training program for an international wheelchair tennis player	1	100%
43	Training programs for professional Chess players	2	100%
Poverty, Health, and Sanitation			
44	Cholamandalam-Strengthening the Maternal Health Year	660	100%
45	Cholamandalam-The gift of life	98	100%
46	Contribution for Purchase of Ventilator for Neonatal Incentive care unit for G.Kuppuswamy Memorial Hospital, Coimbatore	NA	NA
47	Contribution towards constructing the rooms in Anandam Trust Old Age Home (Chennai) for Doctor, Nurses and to store Medicine	NA	NA
48	Contribution towards renovation of one ward room for Voluntary Health Services, Chennai	NA	NA
49	Contribution towards supporting the purchase of Opescope Acteno - Shimadzu Surgical C - Arm system for Adiparasakthi Hospital and Research Institute, Melmaruvathur	NA	NA
50	Infrastructure project for comprehensive respiratory healthcare for children	NA	NA
51	Enhancing Hygiene and safe drinking water access in schools of Jharkhand	NA	NA
52	Infrastructure project to expand hospital facilities	NA	NA
53	Financial aid provided for equipments purchase and treatment of rare genetic disorders for Fetal Care Research Foundation, Chennai	30	100%
54	Financial aid provided for IP Block Renovation and medical surgical equipments, office equipments and furniture to Valliammai Achi Hospital, Kanyakumari through AMM Foundation, Chennai	NA	NA
55	Financial aid was provided for purchasing 2 ambulances in Aurangabad through Indian Head Injury Foundation, New Delhi	NA	NA
56	Financial Assistance towards Cancer Treatment for Children from Low Economic Background	85	100%
57	Financial support for purchase of Bus for Sankara Eye Hospital, Hyderabad through Kanchi Kamakoti Medical Trust, Coimbatore	NA	NA
58	Implementing "Ambulance Early Alert System" for Government Ambulances in Chennai through Amenity Lifeline Emergency Response Team (Alert), Chennai	NA	NA
59	Infrastructural Support for HIV positive and Underprivileged Children- Providing infrastructural support for HIV positive and underprivileged children	2,000	100%

SN.	CSR Project	No. of persons benefitted from CSR Projects	% of beneficiaries from vulnerable and marginalized groups
60	Jankalyan Thalassemia Centre-Support for a Thalassemia center	18	100%
61	Medical support for 50 underprivileged children with Type 1 diabetes from Chennai region with Egmore Childrens Hospital	50	100%
62	Neonatal Cardiac Surgeries for babies from low Socio-Economic backgrounds through Tiara Haemophilia and Cancer Foundation	57	100%
63	Preventive Health Care and Sanitation initiatives	16,89,000	100%
64	Programs to bring joy and laughter to hospital patients	1,000	100%
65	Project Balanethra - Laser Treatment for Retinopathy of prematurity	50	100%
66	Promoting Quality Health care and Education for Marginalise Sections	2,87,235	100%
67	Promoting Wellness Through Yoga Programs and Mental Wellness for Youth	50,000	100%
68	RAAHI-Truckers Eye Health Project and Rural Eye Health Care in Hailakandi and Aurangabad	2,13,698	100%
69	Ramping up the hospital infrastructure	5,00,000	100%
70	Reach out programmes of Hospital clowning and for cancer patients at ICH - Institute Of Child Health and Hospital for Children through The little Theatre Trust, Chennai	NA	NA
71	Rural Care on Bike Ambulance	121	100%
72	SHRUTI- Early Intervention of Children and Adult with Hearing Loss- Phase II - A project aimed at early intervention for children and adults with hearing loss to improve their quality of life	10,666	100%
73	Supporting for Golf Tournament to raise awareness on Organ donation to transform lives by Next Gen Rotary Club Madras Charitable Trust, Chennai	NA	NA
74	Thalassemia Cure - Children Undergoing Transfusion Process for Bone Marrow Transplant	9	100%
75	Training cost of teachers and procurement of medical kits for Madras Dyslexia Association, Chennai	NA	NA
76	Urban Eye Health	11,337	NA
77	WASH project in Guindy women Police Station	NA	NA
Rural Development Projects			
78	Clean Water Initiative in Gortha village of Gondia	2,700	100%
79	Installation of Reverse Osmosis plant with cooler in Gaya, Bihar	3,000	100%
80	Swachha Odisha Gram Vikas	247	100%
81	Well Rejuvenation in Selaiyur, Madambakkam	NA	NA
Support for Research and Development			
82	Holistic Analysis and Research on Multidimensional Observations Nurturing Transformative Yogic Impacts	NA	NA
83	Indigenous State-of-the-art Ultrasound Scanner for Maternal and Foetal Healthcare	NA	NA
84	Research and Development on sustainable agricultural practices and technologies for rural communities and studies on biodiversity	6,500	100%
85	Research and Development project on neuro-hemodynamic changes due to meditation- Neuro-hemodynamic changes before and after 8-day advanced meditation Samyama program in healthy volunteers	NA	NA

PRINCIPLE 9:- BUSINESSES SHOULD ENGAGE WITH AND PROVIDE VALUE TO THEIR CONSUMERS IN A RESPONSIBLE MANNER

Essential Indicators

1. Describe the mechanisms in place to receive and respond to consumer complaints and feedback.

Robust multi-level grievance redressal mechanism is in place to address customer complaints. The customer relationship management (CRM) team regularly engages with customers through calls/visits/surveys to understand their feedback. Periodic consumer satisfaction surveys are conducted to seek consumer feedback on our services. The mechanism to receive and response to consumer complaints for the lending and insurance business is inline with regulatory requirements. For more information of check the below links.

<https://www.cholamandalam.com/contact-us/grievance-redressal>

<https://www.cholainsurance.com/customer-grievance>

2. Turnover of products and/ services as a percentage of turnover from all products/service that carry information about:

Particulars	As a percentage to total turnover
Environmental and social parameters relevant to the product	NA
Safe and responsible usage	
Recycling and/or safe disposal	

3. Number of consumer complaints in respect of the following:

Particulars	FY 25		Remarks	FY 24		Remarks
	Received during the year	Pending resolution at end of year		Received during the year	Pending resolution at end of year	
Data privacy	-	-	-	-	-	-
Advertising	-	-	-	-	-	-
Cyber-security	-	-	-	-	-	-
Delivery of essential services	3455	6*		1,803	6*	
Restrictive Trade Practices	-	-	-	-	-	-
Unfair Trade Practices	-	-	-	-	-	-
Other (Product Related)	5113	266*		1,308	50*	

* All complaints have since been resolved.

4. Details of instances of product recalls on account of safety issues:

Particulars	Number	Reasons for recall
Voluntary recalls	NA	
Forced recalls		

5. Does the entity have a framework/ policy on cyber security and risks related to data privacy? (Yes/No) If available, provide a web-link of the policy.

Yes, cyber security and data privacy policies have been put in place to minimize the risk.

<https://www.cholamandalam.com/privacy-policy>

<https://www.cholainsurance.com/privacy-policy>

6. Provide details of any corrective actions taken or underway on issues relating to advertising, and delivery of essential services; cyber security and data privacy of customers; re-occurrence of instances of product recalls; penalty / action taken by regulatory authorities on safety of products/services. NA

7. Provide the following information relating to data breaches:

- a. Number of instances of data breaches - Nil
- b. Percentage of data breaches involving personally identifiable information of customers – NA
- c. Impact, if any, of the data breaches – NA

Leadership Indicators

1. Channels / platforms where information on products and services of the entity can be accessed (provide web link, if available).

The group provides a wide range of financial and insurance services. The information can be accessed from the websites, <https://www.cholamandalam.com/> and <https://www.cholainsurance.com/>

2. Steps taken to inform and educate consumers about safe and responsible usage of products and/or services.

Several formal and informal communication channels are available to educate and create awareness about its services to the customers. Further customer awareness initiatives are undertaken through meetings, camps, workshops and digital platforms. The insurance business conducts policy awareness campaigns and educates customers through their call centre facility about the features of the insurance products. With regard to lending business, the customers are made aware about the product usage through a list of Do's and Don'ts available on its website. The list specifies the steps that a customer should take in situations when there is a malpractice or a fraud.

3. Mechanisms in place to inform consumers of any risk of disruption/discontinuation of essential services.

Information relating to disruption / discontinuation of essential services is communicated to customers through formal means such as e-mail, website, phone calls, SMS, WhatsApp, etc. Any closure of a business location or a relocation thereof is published in newspapers. Further, product related information is available in detail on the companies' websites.

4. a. Does the entity display product information on the product over and above what is mandated as per local laws? (Yes/ No/Not Applicable) If yes, provide details in brief.

The information about the products and services are provided on the respective entity's websites, social media platforms and advertisements.

b. Did your entity carry out any survey with regard to consumer satisfaction relating to the major products/services of the entity, significant locations of operation of the entity or the entity as a whole?(Yes/No).

Yes, through Customer Relationship Management (CRM). Various surveys are conducted on a regular basis to understand and address the needs of the customers.