BUSINESS RESPONSIBILITY AND SUSTAINABILITY REPORT ANNEXURE - VII

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	9th 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 4090 7638 / 2530 6486
8.	Website	www.cholafhl.com
9.	Financial year for which reporting is being done	April 1, 2025 to March 31, 2026
10.	Name of the Stock Exchange(s) where shares are listed	National Stock Exchange of India Limited BSE Limited
11.	Paid-up Capital	₹18,77,77,462
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 consolidated basis, including the Company's associate/subsidiary companies, viz., Cholamandalam Investment and Finance Company Limited ('CIFCL'), referred to as 'lending business' in this report, and Cholamandalam MS General Insurance Company Limited ('CMSGICL'), referred to as 'insurance business' in this report. (Together the entities are referred to as 'Group')
14.	Name of assessment provider	B Thiagarajan & Co., Chartered Accountants
15.	Type of assessment or assurance obtained	Reasonable Assessment

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	77.97%
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	Lending [Vehicle Financing, Loan Against Property, Home Loans, Secured Business and Personal Loans (SBPL), Small and Medium Enterprise Loans (SME), Consumer and Small Enterprises Loans (CSEL), and Gold Loans]	K649	77.97%
2	General Insurance [Motor, Health & Accident, Fire & Engineering, Crop, Accident, and Marine 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	1,909	1,909
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. Services is offered to Indian market.

c. A brief on types of customers

Lending Business: The company focuses on retail borrowers, including First-time Borrowers (FTB) and New to Credit Customers (NTCC), ensuring financial inclusion. The 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) **Home Loans:** 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 labourers, low-salaried/cash-salaried workers).

(v) **Small and Medium Enterprise Loans (SME):** Funding to Micro, Small, and Medium Enterprises (MSME) customers through various products like Term Loan against property as collateral, Equipment Finance against machinery as collateral, and supply chain finance for purchase and 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 and has recently started funding for specific solutions on rooftop solar installations to enterprises with an objective to promote the use of clean energy and reduce electricity costs.

(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.

(vii) **Gold Loans:** Gold loans are offered to meet personal and business financial needs, with the objective of empowering individuals, strengthening household resilience, and supporting inclusive community development through accessible and affordable financing.

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

(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 & Engineering 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, 2026:

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)	53,503	51,484	96%	2,019	4%
2.	Other than Permanent (E)	11	10	91%	1	9%
3.	**Total employees (D + E)**	**53,514**	**51,494**	**96%**	**2,020**	**4%**
	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)	28	27	96%	1	4%
2.	Other than Permanent (E)	-	-	-	-	-
3.	**Total employees (D + E)**	**28**	**27**	**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, 2026:

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, 2026:

Particulars	FY 26			FY 25			FY 24		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Permanent Employees	29%	24%	29%	27%	21%	27%	33%	24%	32%
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 the listed entity	Does the entity indicated in column A participate in the Business Responsibility initiatives of the listed entity? (Yes/No)
1.	Cholamandalam Investment and Finance Company Limited	Associate*	43.76%	Yes
2.	Cholamandalam MS General Insurance Company Limited	Subsidiary	60.00%	Yes
3.	Cholamandalam MS Risk Services Limited	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, CSR obligation is applicable as per section 135 of Companies Act, 2013.

(ii) Consolidated Turnover (in ₹): 39,576 Crore

(iii) Consolidated Net worth (in ₹): 33,880 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:

The stakeholder group from whom the complaint is received	Grievance Redressal Mechanism in Place (Yes/ No) (If yes, then provide a web-link for grievance redress policy)	FY 26			FY 25		
		Number of complaints filed during the year	Number of complaints pending resolution at the close of the year	Remarks	Number of complaints filed during the year	Number of complaints pending resolution at the close of the year	Remarks
Communities	https://files.cholamandalam.com/cholafhl/Business_Responsibility_Policy_503d874da5.pdf	-	-	-	-	-	-
Investors (other than shareholders)	https://files.cholamandalam.com/cholafhl/Whistle_Blower_Policy_e21da92742.pdf	-	-	-	-	-	-
Shareholders	https://files.cholamandalam.com/cholafhl/Business_Responsibility_Policy_503d874da5.pdf	21	3	-	5	-	-
Employees and workers	https://files.cholamandalam.com/cholafhl/Whistle_Blower_Policy_e21da92742.pdf	17	0	-	3	-	-
Customers		30,322	478*	-	8,568	272	-
Value Chain Partners	https://files.cholamandalam.com/cholafhl/Business_Responsibility_Policy_503d874da5.pdf	-	-	-	-	-	-
Other (please specify)		-	-	-	-	-	-

**All complaints have been resolved, with the exception of one complaint that remains under resolution.*

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 the 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 with 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	Focusing 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 help 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.	Policies are in place to monitor and ensure data privacy and security. All company data is secured, and the latest multi-layer protection technology is adopted to protect stakeholders' personal information against privacy breaches. Training sessions and awareness sessions are conducted for employees on the significance of cybersecurity and data privacy. Non-disclosure agreements are entered into 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 helps enhance stakeholders' 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 well as economic development of the underprivileged, broadening economic activity and offering opportunities for financial services.	-	Positive Implication
11.	Risk Management	Opportunity	Risk Management provides reasonable assurance regarding the achievement of the group's objectives.	-	Positive Implication
12.	Human Rights	Opportunity	Respect and promotion of human rights improve 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, offices operate in LEED-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/cholafhl/Business_Responsibility_Policy_503d874da5.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 Risk Management	-	-	-	-	-	-	Insurance and Lending Business: ISO 9001:2015 Quality Management System. Lending Business: Achieved ISO 27001:2022 ISMS Certification.
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. Insurance business: Eliminate plastic usage and use sustainable alternatives. Development of a comprehensive climate risk management framework.	Lending business: To achieve and sustain a zero-accident culture through the company's road safety awareness initiatives. Implement digitization solutions for enhanced learning and development purposes.	-	-	Lending business: Achieve green building status for corporate office. 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: Adhere to ISO standards in the loan disbursement process, risk management services and digital technology services.

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 26.	Lending business: Consistently achieving year-over-year growth in EV disbursements.	Lending business: To achieve a zero- accident culture, e-modules are assigned to all employees and road safety mailers are circulated periodically.	-	-	Lending Business: Pursue efforts towards Green building status. Other targets are ongoing in nature.	-	-	Lending Business: Achieved ISO 27001:2022 ISMS.
Governance, leadership and oversight									
7. Statement by the 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 a diverse range of financial services through our group entities, we continue to prioritise Environmental, Social, and Governance (ESG) considerations in our business strategy and decision-making processes. By embedding ESG principles into our operations, we aim to create long-term value for our stakeholders while contributing to a sustainable future. We also remain committed to fostering inclusive growth, advancing financial inclusion, and supporting community development, particularly in underserved regions. On the customer engagement front, the group leverages technology and digital solutions to deliver seamless services, thereby enhancing overall customer experience and accessibility. Through these initiatives, we strive to build an inclusive and engaging workplace, minimise our environmental footprint, and support the well-being of our customers and local communities. We remain committed to ESG principles, ensuring transparency, accountability, and continuous improvement in all aspects of our operations.								
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 its own policies as approved by its respective Boards. The implementation of the policies is monitored through their respective boards/management committees.								

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	% of persons in respective category covered by the awareness programmes
Board of Directors	4	ESG Strategy Awareness and BRSR Principles	100%
Key Managerial Personnel	4		100%
Employees other than BoD and KMPs	277	Various training programmes were conducted for the benefit of employees throughout the year. Training includes on topics such as prevention of sexual harassment (POSH), code of conduct, customer relationship management, soft skill development, technical and professional skill development, whistleblower, and other employee welfare training programmes.	82%
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	Nil			
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_Board_and_Senior_Management_60caaf5add.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 26	FY 25
Directors	Nil	Nil
KMPs		
Employees		
Workers	NA	NA

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

Particulars	FY 26		FY 25	
	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 2026, 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 26	FY 25
Number of days of accounts payables	NA*	NA*

**Not applicable considering the nature of the business.*

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 26	FY 25
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
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) (₹ in Crore)	0.17%	0.26%
	d. Investments (Investments in related parties / Total Investments made) (₹ in Crore)	4.87%	5.04%

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
Periodic training for value chain partners on BRSR principles has been conducted in FY 2026.		

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. A Code of Conduct (CoC) for the Board of Directors and Senior management has been formulated and the CoC provides clear guidelines for avoiding and disclosing actual or potential conflict of interest with the company. An annual declaration is obtained from the Board of Directors and Senior management confirming compliance CoC. CoC is available on the company's website at: https://files.cholamandalam.com/cholafhl/Code_of_Conduct_Board_and_Senior_Management_60caaf5add.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 26	FY 25	Details of improvements in environmental and social impacts
R&D	-	-	-
Capex	5.75%	9.27%	The expenses are largely on investments in technology and software licenses to improve customer experience, manage customer data, business digital initiatives, and 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 the 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 (A4 sheets) were sourced 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., is safely disposed of 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	The boundary for which the Life Cycle Perspective / Assessment was conducted	Whether conducted by an independent external agency (Yes/No)	Results communicated in the 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 reused input material to total material	
	FY 26	FY 25
Recycled Paper	6%	6%

100% recycled A4 paper has been used for operations of lending business operations at Chennai office.

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 26			FY 25		
	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	% of employees covered by										
		Health Insurance		Accident Insurance		Maternity Benefits		Paternity Benefits		Day Care facilities	
	Total (A)	Number (B)	% (B / A)	Number (C)	% (C / A)	Number (D)	% (D / A)	Number (E)	% (E / A)	Number (F)	% (F / A)
Permanent Employees											
Male	51,484	51,484	100%	33,887	66%	-	-	35,886	70%	1,101	2%
Female	2,019	2,019	100%	1,459	72%	1,719	85%	-	-	288	14%
Total	**53,503**	**53,503**	**100%**	**35,346**	**66%**	**1,719**	**3%**	**35,886**	**67%**	**1,389**	**3%**
Other than Permanent Employees											
Male	10	10	100%	4	40%	-	-	-	-	-	-
Female	1	1	100%	0	0	-	-	-	-	-	-
Total	**11**	**11**	**100%**	**4**	**36%**	-	-	-	-	-	-

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 26	FY 25
Cost incurred on well-being measures as a % of the total revenue of the company	0.39%	0.36%

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

Benefits	FY 26			FY 25		
	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 offices are accessible to differently abled individuals through facilities like wheelchair ramps and mobility-friendly washrooms. However, branch offices located in Tier II+ cities do not have such facilities as these rented premises. The group is committed towards ensuring an accessible workplace for all its 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 the 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%	60%	NA	
Female	56%	65%		
Total	**82%**	**62%**		

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 Heads of 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. Investigations are conducted 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 26			FY 25		
	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					
- Male						
- Female						
Total Permanent Workers	NA					
- Male						
- Female						

8. Details of training given to employees and workers:

Category	FY 26					FY 25				
	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	51,494	25,503	50%	41,958	81%	46,794	17,726	38%	22,639	48%
Female	2,020	1,102	55%	1,677	83%	1,640	794	48%	690	42%
Total	**53,514**	**26,605**	**50%**	**43,635**	**82%**	**48,434**	**18,520**	**38%**	**23,329**	**48%**
Workers										
Male	NA									
Female										
Total										

9. Details of performance and career development reviews of Employees and Workers:

Category	FY 26			FY 25		
	Total (A)	No. (B)	% (B / A)	Total (C)	No. (D)	% (D / C)
Employees						
Male	51,494	43,906	85%	46,794	41,953	90%
Female	2,020	1,566	78%	1,640	1,340	82%
Total	**53,514**	**45,472**	**85%**	**48,434**	**43,293**	**89%**
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 the health and safety of employees in the workplace. Emergency Response Teams and Health and Safety officers are appointed, and initiatives such as fire safety drills, training sessions and awareness programs are conducted. The group strives to inculcate the culture of behavioural safety across its 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 reports, climate control systems and work-related ergonomics, besides employee feedback and a 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 for employees is provided in the form of group medical insurance policies. Further awareness programs are conducted to ensure the physical, mental, financial and social wellness of employees. Some key programmes conducted during the year include:

Physical Health Initiatives: The 10 K Challenge – Walk 10,000 steps a day challenge for physical wellness and 7-day cycling challenge 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 focused on mental health.

Wellness Webinars: Expert-led webinars are conducted regularly on digital awareness, women leadership, lifestyle diseases, nutrition, physical, mental, financial and social wellness.

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

Safety Incident/Number	Category	FY 26	FY 25
Lost Time Injury Frequency Rate (LTIFR) (per one million-person hours worked)	Employees	2.38	2.96
	Workers	NA	NA
Total recordable work-related injuries	Employees	9	12
	Workers	NA	NA
No. of fatalities	Employees	0	0
	Workers	NA	NA
High consequence work-related injury or ill-health (excluding fatalities)	Employees	0	1
	Workers	NA	NA

12. **Describe the measures taken by the entity to ensure a safe and healthy workplace:**

The group upholds the highest standards of health, safety and well-being for employees. Employees are covered under health and accident insurance. Doctors are available at the head offices to cater to medical needs. Awareness programs on the mental and physical well-being of all employees are conducted periodically. Safety measures in the office premises are undertaken to ensure a safe workplace, through placing appropriate signboards on electrical devices, emergency exit marking and fire extinguishers. Employees are also provided training through regular safety awareness programs.

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

Particulars	FY 26			FY 25		
	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	15	Nil	Employee concerns regarding indoor air quality were reported at the Chennai and Delhi offices. In response, air purification systems were installed at both locations to enhance indoor air quality.	1	Nil	A complaint relating to air quality at the Chennai office premise was raised by employee, and the issue was resolved through installation of air purification system.
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 available under the Group Term Life Insurance policy in the event of the 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 the 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 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 26	FY 25	FY 26	FY 25
Employees	9	12	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 concerns or significant risks arising from the 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 in - person engagement	Periodic	To improve service levels, customer satisfaction, and address queries/grievances, if any.
Employees	No	Internal communication platforms, E-learning platforms, capability development programs and personalized help desk	Periodic	To provide a safe and secure work environment and merit-based opportunities towards the fulfilment of the 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.

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
Local Communities	Yes	Corporate social responsibility initiatives	Periodic	To support the community and promote well-being of the society at large.
Regulators	No	Statutory filings and meetings	Periodic	To comply with statutory requirements and industry updates.
Value Chain Partners	No	Email, Phone, Messages and Physical interactions	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:**

   Stakeholders' concerns are reported to the board periodically and decisions taken are implemented by the senior management. The group leverages various formal as well as informal channels of communication to engage its stakeholders with the Board. These include digital means as well as Corporate Social Responsibility (CSR) initiatives, statutory reports, 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. Material issues expected to impact stakeholders are prioritized and appropriate measures are identified for risk mitigation.

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

   Through CSR initiatives, various activities has been undertaken for the benefit of different segments of society with a 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 26			FY 25		
	Total (A)	No. of employees/ workers covered (B)	% (B / A)	Total (C)	No. of employees/ workers covered (D)	% (D / C)
Employees						
Permanent	53,503	45,661	85%	48,434	40,595	84%
Other than permanent	11	0	0%	28	0	0%
Total Employees	**53,514**	**45,661**	**85%**	**48,462**	**40,595**	**84%**

Category	FY 26			FY 25		
	Total (A)	No. of employees/ workers covered (B)	% (B / A)	Total (C)	No. of employees/ workers covered (D)	% (D / C)
Workers						
Permanent	NA					
Other than permanent						
Total Employees						

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

Category	FY 26					FY 25				
	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	**53,503**	**-**	**-**	**53,503**	**100%**	**48,434**	**-**	**-**	**48,434**	**100%**
Male	51,484	-	-	51,484	100%	46,794	-	-	46,794	100%
Female	2,019	-	-	2,019	100%	1,640	-	-	1,640	100%
Other than Permanent	**11**	**-**	**-**	**11**	**100%**	**28**	**-**	**-**	**28**	**100%**
Male	10	-	-	10	100%	24	-	-	24	100%
Female	1	-	-	1	100%	4	-	-	4	100%
Workers										
Permanent	NA									
Male										
Female										
Other than Permanent										
Male										
Female										

3. **Details of remuneration/salary/wages**

a. **Median remuneration/wages:**

Particulars	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	0.17	1	0.18
Key Managerial Personnel*	1	1.56	1	0.48
Employees other than BoD and KMP**	51,482	0.06	2,017	0.07
Workers	NA			

Notes:

** Pertains only to CFHL*

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

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

Particulars	FY 26	FY 25
Gross wages paid to females as % of total wages	3.83%	3.60%

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 Heads 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 26			FY 25		
	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.	2	Nil	All complaints are resolved.
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 26	FY 25
Total Complaints reported under Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013 (POSH)	2	2
Complaints on POSH as a % of female employees/workers	0.11%	0.12%
Complaints on POSH upheld	2	2

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

The Whistle Blower policy and the Code of Conduct 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 the prevention of sexual harassment in the 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 against 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 / concerns 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 formulated to establish ethical and lawful business conduct for employees, senior management and the 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 wages.

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	-

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 26	FY 25
From renewable sources		
Total electricity consumption (A) (in Giga Joules)	1,138	1,852
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)	1,138	1,852
From non-renewable sources		
Total electricity consumption (D) (in Giga Joules)	1,29,525	89,128
Total fuel consumption (E) (in Giga Joules)	8,120	6,045

Parameter	FY 26	FY 25
Energy consumption through other sources (F) (in Giga Joules)	-	-
Total energy consumed from non-renewable sources (D+E+F) (in Giga Joules)	1,37,645	95,173
Total energy consumed (A+B+C+D+E+F) (in Giga Joules)	**1,38,783**	**97,025**
Energy intensity per rupee of turnover (Total energy consumed/Revenue from operations) (in Giga Joules/ Rupees)	0.00000035	0.00000029
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 adjusted for PPP)	0.0000071	0.0000060
Energy intensity in terms of physical output	NA	NA
Energy intensity (optional) – the relevant metric may be selected by the entity	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, the BRSR Core assessment has been conducted by M/s. B Thiagarajan & Co., Chartered Accountants for CFHL.

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 26	FY 25
Water withdrawal by source (in kilolitres)		
(i) Surface water	-	-
(ii) Groundwater	-	-
(iii) Third-party water	7,13,638	6,19,242
(iv) Seawater / desalinated water	-	-
(v) Others	-	-
Total volume of water withdrawal (in kilolitres) (i + ii + iii + iv + v)	7,13,638	6,19,242
Total volume of water consumption (in kilolitres)	**7,13,638**	**6,19,242**
Water intensity per rupee of turnover (Total water consumption/ Revenue from operations) (in kilolitres/Rupees)	0.0000018	0.0000019
Water intensity per **Rupee of turnover adjusted for Purchasing Power Parity (PPP)** (Total water consumption/ Revenue from operations adjusted for PPP) (in kilolitres/Rupees adjusted for PPP)	0.000037	0.000038
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 (CGWA) guideline, 45 litres per head per working day for the 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, the BRSR Core assessment has been conducted by M/s. B Thiagarajan & Co., Chartered Accountants for CFHL.

4. **Provide the following details related to water discharged:**

Parameter		FY 26	FY 25
Water discharge by destination and level of treatment (in kilolitres)			
(i)	To Surface water	-	-
	- No treatment	-	-
	- With treatment – please specify the level of treatment	-	-
(ii)	To Groundwater	-	-
	- No treatment	-	-
	- With treatment – please specify the level of treatment	-	-
(iii)	To Seawater	-	-
	- No treatment	-	-
	- With treatment – please specify the level of treatment	-	-
(iv)	Sent to third parties	-	-
	- No treatment	-	-
	- With treatment – please specify the level of treatment	-	-
(v)	Others	-	-
	- No treatment	-	-
	- With treatment – please specify the level of treatment	-	-
Total water discharged (in kilolitres)		**-**	**-**

The operations are limited to office-based activities and do not involve industrial processes. Accordingly, no industrial effluent is generated. Wastewater generated from domestic use is managed by the respective property owners of the leased premises, and the Group does not separately monitor wastewater discharge quantities.

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, the BRSR Core assessment has been conducted by M/s. B Thiagarajan & Co., Chartered Accountants for CFHL.

5. **Has the entity implemented a mechanism for Zero Liquid Discharge? If yes, provide details of its coverage and implementation.**

Considering the office-based nature of the operations, the implementation of Zero liquid discharge mechanism is not applicable.

6. **Please provide details of air emissions (other than GHG emissions) by the entity, in the following format:**

Parameter	Please specify unit	FY 26	FY 25
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, the BRSR Core assessment has been conducted by M/s. B Thiagarajan & Co., Chartered Accountants for CFHL.

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

Parameter	Unit	FY 26	FY 25
Total Scope 1 emissions (Break-up of the GHG into CO_2, CH4, N_2O, HFCs, PFCs, SF6, NF_3, if available)	Metric tonnes of CO_2 equivalent	449	621
Total Scope 2 emissions (Break-up of the GHG into CO_2, CH_4, N_2O, HFCs, PFCs, SF_6, NF_3, if available)	Metric tonnes of CO_2 equivalent	18,432	13,369
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 CO2 equivalent / Rupees	0.000000048	0.000000042
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 CO2 equivalent / Rupees adjusted for PPP	0.00000097	0.00000086
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 emission 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, and 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, the BRSR Core assessment has been conducted by M/s. B Thiagarajan & Co., Chartered Accountants for CFHL.

8. Does the entity have any project related to reducing Greenhouse 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 vehicles and solar rooftop installations. 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 26	FY 25
Total Waste generated (in metric tonnes)		
Plastic waste **(A)**	Nil	Nil
E-waste **(B)**	10.44	10.18
Bio-medical waste **(C)**	NA	NA
Construction and demolition waste **(D)**	NA	NA
Battery waste **(E)**	Nil	Nil
Radioactive waste **(F)**	NA	NA
Other Hazardous waste. Please specify, if any. **(G)**	NA	NA

Parameter	FY 26	FY 25
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, newspaper, tissues, paper cups, mixed paper, metal waste)	256.00 (Carton, white paper, colour paper, newspaper, tissues, paper cups, mixed paper and metal waste)	211.59 (Carton, white paper, colour paper, newspaper, tissues, paper cups, mixed paper and metal waste)
Total (A+B + C + D + E + F + G + H)	**266.44**	**221.77**
Waste intensity per rupee of turnover (Total waste generated/Revenue from operations) (Metric Tonnes/ Rupees)	0.00000000067	0.00000000066
Waste intensity per rupee of Turnover adjusted for Purchasing Power Parity (PPP) (Total waste generated/Revenue from operations adjusted for PPP) (Metric Tonnes/Rupees adjusted for PPP)	0.000000014	0.000000014
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, reusing, or other recovery operations (in metric tonnes)		
Category of waste		
(i) Recycled	0.95	3.06
(ii) Re-used	0	0
(iii) Other recovery operations	137.39	112.83
Total	**138.34**	**115.89**
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	47.07	38.91
(iii) Other disposal operations	81.03	66.97
Total	**128.10**	**105.88**

Note:

As per the Ministry of Housing and Urban Affairs, Government of India (GOI) the per capita waste generation i.e., 0.45 kg per was considered for the re-quantification of data in the above table for insurance business for both financial years.

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, the BRSR Core assessment has been conducted by M/s. B Thiagarajan & Co., Chartered Accountants for CFHL.

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.

The group being engaged in the financial services business, the applicable material waste categories are E-waste and Paper waste. Since the environmental impact of improper waste management is well understood within the group, appropriate waste management measures are adopted. Certified e-waste recycling vendors are engaged to ensure proper disposal of e-waste. Through digitization initiatives, paper waste generation is reduced during the loan application, claims and approval process. Similarly, initiatives such as promoting the use of recycled paper, efficient paper usage, double-sided printing mode, and the creation of stationery products are adopted to reduce paper waste generation significantly. The employees are encouraged to use stainless steel or ceramic cups and glass bottles instead of paper cups or PET bottles to inculcate a behavioural change towards environmentally friendly practices.

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 the 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 the project	EIA Notification No.	Date	Whether conducted by an independent external agency (Yes / No)	Results communicated in the 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 26	FY 25
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)	-	-
Water intensity per rupee of turnover (Water consumed / Turnover)	-	-
Water intensity (optional) – the relevant metric may be selected by the entity	-	-

Parameter	FY 26	FY 25
Water discharge by destination and level of treatment (in kilolitres)		
(i) Into Surface water	-	-
- No treatment	-	-
- With treatment – please specify the level of treatment	-	-
(ii) Into Groundwater	-	-
- No treatment	-	-
- With treatment – please specify the level of treatment	-	-
(iii) Into Seawater	-	-
- No treatment	-	-
- With treatment – please specify the level of treatment	-	-
(iv) Sent to third parties	-	-
- No treatment	-	-
- With treatment – please specify the level of treatment	-	-
(v) Others	-	-
- No treatment	-	-
- With treatment – please specify the 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 26	FY 25
Total Scope 3 emissions (Break-up of the GHG into CO_2, CH_4, N_2O, HFCs, PFCs, SF_6, NF_3, if available)	Metric tonnes of CO2 equivalent	29,540	26,423
Total Scope 3 emissions per rupee of turnover	Metric tonnes of CO2 equivalent/Rupees)	0.000000075	0.00000079
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

3. **With respect to the ecologically sensitive areas reported at Question 11 of Essential Indicators above, provide details of the significant direct & indirect impact of the entity on biodiversity in such areas, along with prevention and remediation activities.** NA

4. **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 the 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 the summary)	Outcome of the initiative
1	Sustainable Financing	To achieve sustainable financing, the lending business has started financing loans for electric vehicles and targets to increase loan disbursements in this segment.	Continuous achievement in the increase in EV disbursements YOY.
2	Use of energy efficient LEDs	Installation of LEDs and sensor-based lights across offices and implementation of a save electricity campaign.	Reduction in Greenhouse Gas (GHG) emissions

SN.	Initiative undertaken	Details of the initiative (Web-link, if any, may be provided along with the summary)	Outcome of the initiative
3	Digitization	Digitization initiatives, including automation of business processes, usage of E-agreements with a digital signature	Reduction of paper waste
4	Use of Sustainable Alternatives	Elimination of plastic water bottles in the Head Office	Reduction of plastic waste
		Use of glass bottles and biodegradable paper cups in head offices	Increased awareness towards sustainable lifestyle practices
5	Use of Clean Energy	To achieve environmental sustainability and the use of clean energy, the lending business has initiated funding for specific solutions related to solar rooftop installations.	Reduction in fossil fuel energy and contributing towards GHG emission reductions.

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 are in place to ensure minimal disruptions and run critical functions efficiently. The business continuity team is responsible for carrying out activities to ensure the continuity of business. The team organises drills 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 the 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.

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

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.**

   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 the 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:**

SN.	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.**

A robust grievance mechanism has been put in place to receive and redress complaints or any concerns raised by the community. Local communities are engaged through various means, such as personal visits, surveys, meetings, etc., to understand their concerns and initiate appropriate actions to resolve them.

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

Particulars	FY 26	FY 25
Directly sourced from MSMEs/ small producers	8.49%	5.30%
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 26	FY 25
Rural	21%	18%
Semi-urban	53%	50%
Urban	12%	4%
Metropolitan	14%	28%

(Place to be categorized as per RBI Classification System – rural/semi-urban/urban/metropolitan)

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 the 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	Andhra Pradesh	Visakhapatnam	0.16
2	Bihar	Aurangabad	0.61
3	Odisha	Nabrangpur	0.45
4	Rajasthan	Sirohi	0.45
5	Tamil Nadu	Ramanathapuram	0.09
6	Tamil Nadu	Virudhunagar	0.09

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)	The basis of calculating the 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 benefited from CSR Projects	% of beneficiaries from vulnerable and marginalized groups
1	Contribution towards purchase of Smart Boards for TI school through AMM Foundation	800	20%
2	Chola Chess	233	100%
3	Comprehensive respiratory health care program for children - Phase II	Medical Equipment	100%
4	Holistic educational support for rural students and tribal communities	397	100%
5	Elite Chess Excellence & Grandmaster Development Program	3	100%
6	Raahi- National Commercial Vehicle Crew Members Eye Health Program	1,77,264	100%
7	Inclusive Sailing Sports Training Program – Phase II	17	100%
8	Integrated Rural Sanitation & Village Development Program	240	100%
9	Advanced Imaging for Maternal & Fetal Health Initiative	Research and Development	100%

SN.	CSR Project	No. of persons benefited from CSR Projects	% of beneficiaries from vulnerable and marginalized groups
10	Inclusive Sports Excellence: Paralympic Tennis Development	1	100%
11	Cardiac Care Program for Congenital Heart Disease.	105	100%
12	Integrated Maternal Health & Safe Motherhood Program	416	100%
13	Urban Vision Care & Preventive Eye Health Program	21,120	100%
14	Rural Eye Health & Vision Restoration Initiative	1,36,346	100%
15	High Performance Golf Athlete Excellence Program	7	100%
16	Environmental Stewardship & Sustainability Program	Conservation of Environment	100%
17	Youth Wellness & Mental Well Being Promotion Program	66,000	100%
18	Arts, Heritage & Museum Leadership Development Program	10	100%
19	Integrated Rural Health and Development Project	2,657	100%
20	Infrastructural development at the Government Higher Secondary School	614	100%
21	Foundational Learning & Child Development Initiative	6	100%
22	Skill Development & Livelihood Training Program	20	100%
23	Holistic Well Being & Mindfulness Development Program	1,000	100%
24	Community Wellness & Yoga Infrastructure Initiative	200	100%
25	Community Water Body Restoration & Conservation Initiative	10,000	100%
26	Centenary Merit Scholarship for Higher Education	126	100%
27	Scholarship for higher education	90	100%
28	Inclusive School Infrastructure Development Program	85	100%
29	Mobile Primary Healthcare & Outreach Services	87,433	100%
30	Safe School Mobility for Rural Children Initiative	20	100%
31	Assistive Technology for Independent Living Program	23	100%
32	Elite Table Tennis Athlete Development Program	15	100%
33	Hospital Infrastructure Expansion & OPD Modernization – SISH	5,13,961	100%
34	Renal Care Infrastructure Development Program	61	100%
35	Professional Table Tennis High Performance Program	1	100%
36	My Dream: Aspirational Scholarship Program – Phase VII	190	100%
37	Tamil Cultural Heritage & Classical Literature Preservation	Promotion of Arts and Culture	100%
38	Farmer Collective Empowerment & Market Access Initiative	15,021	100%
39	Creative Arts Therapy for Emotional Well Being	200	100%
40	Regenerative Soil Health & Sustainable Agriculture Initiative	9,658	100%
41	Community Science Education & Innovation Hub	53,441	100%
42	Active Ageing & Senior Well Being Centre- Koratty	61	100%
43	Emergency Medical Transport Services	363	100%
44	Women's Economic Empowerment & Leadership Program	91	100%
45	Self Reliance & Employability Skills Development	15	100%
46	Scholarship for higher education - Chennai	80	100%
47	School Based Psychosocial & Social Work Support	8,100	100%
48	Rising Sports Scholarship Program	12	100%
49	Women Leadership & Career Advancement Program	150	100%

SN.	CSR Project	No. of persons benefited from CSR Projects	% of beneficiaries from vulnerable and marginalized groups
50	Elite Women Swimmer Performance Development Program	1	100%
51	Foundational Literacy & Numeracy Enhancement Program	144	100%
52	Advanced Diagnostic Infrastructure for Preventive Healthcare	Provision of Medical Equipment	100%
53	Motorsports Talent Development Program	1	100%
54	Community Based Science Learning Centre	848	100%
55	Community Healthcare Services & Hospital Operations	1,46,798	100%
56	Financial Support for the Education of 24 underprivileged rural girls	24	100%
57	Empowering Vision: Scholarships for Students with Disabilities	100	100%
58	Sports Infrastructure & Athlete Support Development	Construction Project	100%
59	Holistic Education & Cultural Values Development Initiative	209	100%
60	Community Healthcare Services & Hospital Operations	1,25,446	100%
61	Secondary Healthcare & Community Medical Services	26,883	100%
62	Active Ageing & Senior Well Being Centre- Pallathur	56	100%
63	Emergency Medical Transport & Community Outreach Services	2,290	100%
64	Hearing Health & Assistive Device Support Program	27	100%
65	School Infrastructure Development & Upgradation Program	101	100%
66	Adolescent Girls Nutrition & Holistic Development Initiative	42	100%
67	Scientific Research on Neuro Physiological Impact of Meditation	Research and Development	100%
68	Professional Badminton High Performance Training Program	1	100%
69	Fire Safety & Emergency Preparedness Infrastructure	Construction Project	100%
70	Inclusive Education & Disability Support Resource Centre	300	100%
71	Higher Education Scholarship for Underprivileged Youth	53	100%
72	Digital Learning & Computer Literacy Infrastructure Initiative	2,000	100%
73	Foundational Literacy & Early Reading Advancement Program	5,149	100%
74	Preservation of Classical Music & Cultural Heritage Festival	350	100%
75	Heritage Conservation & Temple Restoration Project	Conservation of Heritage	100%
76	School Digital Infrastructure Renovation Program	1,057	100%
77	Educational Infrastructure Development – Tamil Knowledge Campus	Construction Project	100%
78	Comprehensive Mother & Child Healthcare Infrastructure Initiative.	Construction Project	100%
79	Heritage Conservation & Cultural Preservation Initiative	Conservation of Heritage	100%
80	Inclusive Education Strengthening & Access Program	80	100%
81	Housing Security & Dignified Living Initiative	52	100%
82	Safe Sanitation & Hygiene Infrastructure in Schools	151	100%
83	Accessible Transportation Support for Persons with Disabilities	175	100%
84	Basic Infrastructure Access & Women Economic Empowerment Initiative	162	100%

SN.	CSR Project	No. of persons benefited from CSR Projects	% of beneficiaries from vulnerable and marginalized groups
85	Rural Child Education & Empowerment Program – Vembakkam	344	100%
86	Renewable Energy & Water Security Development Initiative	Construction Project	100%
87	Advanced Medical Equipment Installation for Healthcare Facilities	Provision of Medical Equipment	100%
88	Sports Infrastructure Development & Capacity Building	400	100%
89	Future Ready Government School Transformation Initiative	140	100%
90	Community Water Body Rejuvenation & Ecological Restoration	Water body Rejuvenation	100%
91	Paediatric Cardiac Care & Treatment Support Initiative	66	100%
92	Technology Enabled Classroom Enhancement Program	2,600	100%
93	Inclusive Digital Learning Classroom Initiative	70	100%
94	Project Nalam: Healthcare Equipment Strengthening Program	Provision of Medical Equipment	100%
95	Sustainable & Low Carbon Commute Initiative	367	100%
96	Industrial Infrastructure & Operational Efficiency Enhancement	Provision of Medical Equipment	100%
97	Day Care Centre Infrastructure Development Program	207	100%
98	Advanced Life Support Ambulance Services for Defence Forces	Provision of Medical Equipment	100%
99	Comprehensive Therapeutic & Rehabilitation Support Program.	35	100%
100	Contribution towards the purchase of Nitric Oxide Equipment to benefit children having congenital heart defects at G. Kuppuswamy Naidu Memorial Hospital, Coimbatore	125	100%
101	Contribution towards providing Quality care and support to children affected by childhood cancer for Tiara Haemophilia and Cancer Foundation, Chennai, Tamil Nadu	68	100%
102	Contribution towards medical support for 50 underprivileged children with Type 1 diabetes from the Chennai region for Idhayangal Charitable Trust, Coimbatore, Tamil Nadu	50	100%
103	Contribution to support for Sir Ivan Stedeford Hospital's New Block construction and purchase of Medical Equipments.	-	-
104	Contribution to support Sir Ramaswami Mudaliar Higher Secondary School.	-	-
105	Provision of a Bus to Sankara Eye Foundation Hospital, Bangalore.	-	-
106	Support for 69th Margazhi Mela & 43rd Natya Kala conference to Krishna Gana Sabha, Chennai, Tamil Nadu	-	-
107	Contribution towards purchase of Smart Boards for Government Schools in the District of Trichirapalli & Madurai for ensuring well-equipped equipments through Namma School Namma Ooru Palli Foundation (NSNOP), Chennai, Tamil Nadu.	-	-

SN.	CSR Project	No. of persons benefited from CSR Projects	% of beneficiaries from vulnerable and marginalized groups
108	Constructing a safe space period-friendly Girls Sanitation facility in the Government School, Vikramgad Taluk, Palghar District, Maharashtra, through Learning Space Foundation, Mumbai.	-	-
109	Provision of an Ambulance to Jodhpur, Rajasthan, through the Indian Head Injury Foundation, New Delhi.	-	-
110	Support for Annual Award Function & Annual Margazhi Season Music Festival to Rasika Ranjani Sabha, Chennai, Tamil Nadu.	-	-
111	Contribution towards support of training programs for school Teachers for awareness of early intervention, Chennai	197	100%
112	Contribution towards support for the 125th year December Music Festival, Chennai	-	-
113	Contribution towards support for the purchase of a Desktop Computer, Printer & Smart Board for differently- abled children in Rural West Bengal.	-	-
114	Contribution towards support to promotion and development of handicrafts, Chennai.	-	-
115	Contribution towards providing Smart Boards, Desktops, Laptops and Furniture to provide affordable, quality education to first-generation learners from the economically weaker section, Tamil Nadu.	8200	100%,
116	Contribution towards support to Training programs for school Teachers for awareness of early intervention, Chennai, through Madras Dyslexia Association, Chennai, Tamil Nadu.	89	100%
117	Contribution towards providing Aid for the disabled and help in their rehabilitation through Music Lovers Chennai, Tamil Nadu.	-	-
118	Contribution towards support to carry out the essential infrastructure improvements and service equipments/ instruments to Andhra Mahila Sabha, Chennai, Tamil Nadu.	-	-
119	Contribution towards support for the purchase of Solar Power Plant & Solar Water Heater to Jayam Special School, Chennai, Tamil Nadu.	40	100%
120	Contribution towards the purchase of 2 fully equipped basic life support (BLS) ambulances to the Bihar Traffic Police to strengthen emergency healthcare services through the Indian Head Injury Foundation, New Delhi.	-	-
121	Contribution towards the construction of toilets for the primary school children in Nagapattinam through Vidyarambam Trust, Chennai, Tamil Nadu	-	-
122	Contribution towards funding for the research inception grant to young faculty through the AC Tech Research Foundation	-	-
123	Contribution towards the repair and re-flooring of the speech therapy room and procurement of essential speech therapy materials and aids through Swabodhini Charitable Trust, Chennai, Tamil Nadu.	-	-

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.

A 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 respond to consumer complaints for the lending and insurance business is in line with regulatory requirements. For more information, check the links below,
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/services 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 26		Remarks	FY 25		Remarks
	Received during the year	Pending resolution at the end of the year		Received during the year	Pending resolution at the end of the year	
Data privacy	-	-	-	-	-	-
Advertising	-	-	-	-	-	-
Cyber-security	-	-	-	-	-	-
Delivery of essential services	9,286	296*	Pending complaints are being addressed in line with IRDAI-specified TAT	3,455	6*	-
Restrictive Trade Practices	-	-	-	-	-	-
Unfair Trade Practices	-	-	-	-	-	-
Other (Product Related)	21,036	182*	-	5,113	266*	-

** All complaints have been resolved, with the exception of one complaint that is under resolution.*

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 cybersecurity and risks related to data privacy? (Yes/No) If available, provide a web link to the policy.

Yes, cybersecurity and data privacy policies have been put in place to minimize the risk and safeguard information assets. Cybersecurity risks are periodically reviewed and reported to the Board.
https://www.cholamandalam.com/privacy-policy
https://www.cholainsurance.com/privacy-policy

In addition to this, the lending business has obtained ISO 27001:2022 Certification on Information Management Security Systems.

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 its call centre facility about the features of the insurance products. With regard to lending business, the customers are made aware of 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 the 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.**

   Information regarding the products and services are made available 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.

INDEPENDENT PRACTITIONER'S ASSESSMENT REPORT ON IDENTIFIED SUSTAINABILITY INFORMATION IN CHOLAMANDALAM FINANCIAL HOLDINGS LIMITED ("BRSR")

To the Board of Directors of Cholamandalam Financial Holdings Limited (CFHL)

We have undertaken to perform an assessment, for Cholamandalam Financial Holdings Limited ("the company") in respect of the agreed Sustainability Information listed below (the "Identified Sustainability Information") in accordance with the criteria stated below. This Sustainability Information is as included in the BRSR of the Company for the year ended March 31, 2026.

Identified Sustainability Information

The Identified Sustainability Information as specified in Annexure 1 to SEBI Circular SEBI/HO/CFD/CFD-SEC-2/P/CIR/2023/122 dated July 12, 2023, for the year ended March 31, 2026 is summarized below:

SN.	Attribute	Parameter	Cross-reference to BRSR
1	Green-house gas (GHG) footprint	Total Scope 1 emissions (Break-up of the GHG into CO2, CH4, N2O, HFCs, PFCs, SF6, NF3, if available)	Principle 6, Question 7 of Essential Indicators
2	Total Scope 2 emissions (Break-up of the GHG (CO2e) into CO2, CH4, N2O, HFCs, PFCs, SF6, NF3, if available)	GHG (CO2e) Emission in Mn MT/KT /MT Indirect emissions from the generation of energy that is purchased from a utility provider	Principle 6, Question 7 of Essential Indicators
3	GHG Emission Intensity (Scope 1 +2)	Total Scope 1 and Scope 2 emissions (MT) /Total Revenue from Operations adjusted for PPP	Principle 6, Question 7 of Essential Indicators
	GHG Emission Intensity (Scope 1 +2)	Total Scope 1 and Scope 2 emissions (MT) / Total Output of Product or Services	Principle 6, Question 7 of Essential Indicators
4	Water footprint	Total water consumption in Mn Lt or KL	Principle 6, Question 3 of Essential Indicators
5	Water footprint	Water consumption intensity	Principle 6, Question 3 of Essential Indicators
6	Water footprint	Water Discharge by destination and levels of Treatment	Principle 6, Question 4 of Essential Indicators
7	Energy footprint	Total energy consumed % of energy consumed from renewable sources	Principle 6, Question 1 of Essential Indicators
		Energy intensity	Principle 6, Question 1 of Essential Indicators
8	Embracing circularity - details related to waste management by the entity	Plastic waste (A)	Principle 6, Question 9 of Essential Indicators
		E-waste (B)	Principle 6, Question 9 of Essential Indicators
		Bio-medical waste (C)	Principle 6, Question 9 of Essential Indicators
		Construction and demolition waste (D)	Principle 6, Question 9 of Essential Indicators
		Battery waste (E)	Principle 6, Question 9 of Essential Indicators
		Radioactive waste (F)	Principle 6, Question 9 of Essential Indicators
		Other Hazardous waste. Please specify, if any. (G)	Principle 6, Question 9 of Essential Indicators
		Other Non-hazardous waste generated (H). Please specify, if any. (Break-up by composition i.e., by materials relevant to the sector)	Principle 6, Question 9 of Essential Indicators

SN.	Attribute	Parameter	Cross-reference to BRSR
		Total waste generated ((A+B + C + D + E + F + G + H)	Principle 6, Question 9 of Essential Indicators
		Waste intensity	Principle 6, Question 9 of Essential Indicators
		Each category of waste generated, total waste recovered through recycling, re-using or other recovery operations	Principle 6, Question 9 of Essential Indicators
		For each category of waste generated, total waste disposed by nature of disposal method	Principle 6, Question 9 of Essential Indicators
9	Enhancing Employee Wellbeing and Safety	Spending on measures towards well- being of employees and workers – cost incurred as a % of total revenue of the company	Principle 3, Question 1(c) of Essential Indicators
		Details of safety related incidents for employees and workers (including contract-workforce e.g workers in the company's construction sites)	Principle 3, Question 11 of Essential Indicators
10	Enabling Gender Diversity in Business	Gross wages paid to females as % of total wages paid by the company	Principle 5, Question 3(b) of Essential Indicators
		Complaints filed under the Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013	Principle 5, Question 7 of Essential Indicators
11	Enabling Inclusive Development	Input material sourced from following sources as % of total purchases – Directly sourced from MSMEs/ small producers and from within India	Principle 8, Question 4 of Essential Indicators
		Job creation in smaller towns -Wages paid to persons employed in smaller towns (permanent or non- permanent /on contract) as % of total wage cost	Principle 8, Question 5 of Essential Indicators
12	Fairness in Engaging with Customers and Suppliers	Instances involving loss/breach of data of customers as a percentage of total data breaches or cyber security events	Principle 9, Question 7 of Essential Indicators
		Number of days of accounts payable	Principle 1, Question 8 of Essential Indicators
13	Open-ness of business	Concentration of purchases & sales done with trading houses, dealers, and related parties Loans and advances & investments with related parties	Principle 1, Question 9 of Essential Indicators

Our assessment report was with respect to the year ended March 31, 2026 information only unless otherwise stated and we have not performed any procedures with respect to earlier periods or any other elements included in the BRSR and, therefore, do not express any conclusion thereon.

Regulatory framework and basis of assessment

This Third-Party Assessment Report has been prepared in accordance with standards developed by the Industry Standards Forum (ISF) in consultation with Securities and Exchange Board of India (SEBI) in relation to Business Responsibility and Sustainability Reporting (BRSR) Core disclosures.

This assessment is based on:

- SEBI Circular SEBI/HO/CFD/CFD-PoD-1/P/CIR/2025/42 dated March 28, 2025 introducing assessment as an alternative to assurance
- SEBI BRSR Core framework (Annexure 17A)
- ISF Industry Standards on BRSR Core Reporting
- Data collected from various branches through management-defined templates and subsequently consolidated at the Head Office. We have relied on such information subject to limited verification procedures performed on a sample basis.

Criteria

The criteria used by the company to prepare the Identified Sustainability Information is based on the BRSR-Core Reporting Standard issued by SEBI, International Framework, Global Reporting Initiative ("GRI") Standards, Greenhouse Gas (GHG) protocol and National Guidelines on Responsible Business Conduct("NGRBC"). In addition, Business Responsibility and Sustainability Reporting (BRSR) as per Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 was also considered while developing this Report.

Reporting Period: April 1, 2025, to March 31, 2026

Boundary

CFHL is a holding investment company inter-alia holding major stake in Cholamandalam Investment and Finance Company Limited (CIFCL) and Cholamandalam MS General Insurance Company Limited (Chola MS). BRSR of CFHL is prepared on consolidated basis covering CFHL, CIFCL and Chola MS.

Management's Responsibility

The Company's management is responsible for selecting or establishing suitable criteria for preparing the Sustainability Information, taking into account applicable laws and regulations, if any, related to reporting on the Sustainability Information, identification of key aspects, engagement with stakeholders, content, preparation and presentation of the Identified Sustainability Information in accordance with the criteria. This responsibility includes preparation and presentation of the BRSR Core disclosures, including the consolidation of emissions under Principle 6 based on the standalone emissions of each entity in proportionate to the Company's equity shareholding in its investee companies. Further, includes design, implementation and maintenance of internal control relevant to the preparation of the BRSR and the measurement of Identified Sustainability Information, which is free from material misstatement, whether due to fraud or error.

Inherent limitations

The assessment of non-financial information, including ESG disclosures, involves the use of diverse methodologies, estimation techniques, and data sources, which are evolving in nature. As the regulatory and industry practices relating to BRSR Core reporting are still developing, variations may exist in measurement approaches and interpretations across entities.

Our Responsibility

Our responsibility is to conduct an independent assessment of the Identified Sustainability Information and provide our observations and conclusions based on the procedures performed.

This assessment has been conducted in accordance with the SEBI BRSR Core Framework prescribed vide the master circular and the Industry Standards issued by the Industry Standards Forum (ISF), in consultation with SEBI.

Unlike an assurance engagement, this assessment does not involve expressing an audit opinion or providing reasonable assurance on the disclosures. Instead, the engagement focuses on evaluating the accuracy, completeness, consistency, and reliability of the BRSR Core Key Performance Indicators (KPIs) based on available information and supporting documentation.

Given the circumstances of the engagement, in performing the procedures listed above, we:

1. Reviewed the approach to stakeholder engagement and materiality determination process and its outcomes as brought out in the Report.
2. Conducted interviews with selected representatives responsible for management of sustainability issues and implementation of the NGRBC Principles and carried out reviews of selected evidence to support topics and claims disclosed in the Report. We were free to choose interviewees and interviewed those with overall responsibility to deliver Company's overall sustainability objectives
3. Carried out onsite verification of sustainability performance data and sample evidence related to the sampled offices of the company to review the processes and systems for aggregating site-level sustainability information, as well as overall aggregation and consolidation of data from sites by the sustainability team at the Corporate Office located at Chennai in Tamil Nadu.
4. Reviewed the process of reporting on BRSR requirements including Section A: General Disclosures, Section B: Management and Process Disclosures, and Section C: Principle-wise Performance Disclosures.
5. Carried out an assessment of the processes for gathering and consolidating performance data related to the NGRBC Principles and, for a sample, checked the processes of data consolidation to assess the Reliability and Accuracy of performance disclosures reported based on BRSR requirements.
6. An independent assessment of the reports non-financial information against the requirements of BRSR and the guidance notes.
7. Review of processes followed by the Company in reporting BRSR requirements, including Section A (General Disclosures), Section B (Management and Process Disclosures), and Section C (Principle-wise Performance Disclosures).

Exclusions:

Our assessment scope excludes the following and therefore we do not express a conclusion on the same:

- Operations of the Company other than those mentioned in the "Scope of Assessment"
- Aspects of the BRSR and the data/information (qualitative or quantitative) other than the Identified Sustainability Information.
- Data outside the operations specified in the assessment boundary.
- Data and information outside the defined reporting period i.e. March 31, 2026.
- The statements that describe expression of opinion, belief, aspiration, expectation, aim, or future intentions provided by the Company. Additionally, assertions related to Intellectual Property Rights and other competitive issues.
- Review of legal compliances. Compliance with legal requirements is not within the scope of this assessment, and the Company is responsible for ensuring adherence to relevant laws.
- Review of the Company's strategy or other related linkages expressed in the Report.
- Mapping of the Report with reporting frameworks other than those mentioned in Criteria above

Opinion

Based on the assessment procedures performed and the information and explanations provided by the management, the following conclusions are drawn in respect of the BRSR Core disclosures of Cholamandalam Financial Holdings Limited for FY 2025-2026. The BRSR Core disclosures are in alignment with the SEBI BRSR Core framework and ISF Industry Standards, and are supported by underlying data and documentation, with no material observations noted.

Restriction on use

Our assessment report has been prepared and addressed to the Board of Directors of the company at the request of the company solely, to assist the company in reporting on Company's sustainability performance and activities. Accordingly, we accept no liability to anyone other than the company. Our Deliverables should not be used for any other purpose or by any person other than the addressees of our Deliverables. The firm neither accepts nor assumes any duty of care or liability for any other purpose or to any other party to whom our Deliverables are shown or into whose hands it may come without our prior consent in writing.

For **B Thiagarajan & Co.**
Chartered Accountants
Firm Regn. No. 004371S

Ram Srinivasan
Partner
M No. 220112

Place : Chennai
Date : May 8, 2026