August 18, 2026

The Manager
Listing Department
National Stock Exchange of India Ltd
Exchange Plaza, 5th Floor
Plot No.C-1, Block G
Bandra-Kurla Complex
Bandra (E)
Mumbai 400 051

The Secretary
BSE Limited,
25th Floor, Phiroze Jeejeebhoy Towers,
Dalal Street, Fort,
Mumbai 400 001

Symbol: CHOLAHLDNG

Scrip Code : 504973

Dear Sir / Madam,

Sub: Clarifications on delayed Submission of the Proceedings of Annual General Meeting of the Company

We refer to the captioned subject and the email received from the Stock Exchange dated August 18, 2026, seeking clarification regarding the delayed submission of the proceedings of the Annual General Meeting ("AGM") of the Company held on August 14, 2026, which commenced at 2:30 p.m. (IST) and concluded at 3:30 p.m. (IST).

In this regard, we wish to submit that the delay in filing the AGM proceedings was inadvertent and occurred due to an erroneous understanding that the disclosure was required to be made within 24 hours of the conclusion of the AGM, instead of within 12 hours as stipulated under Regulation 30(6) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.

The delay was entirely unintentional. The Company remains committed to maintaining the highest standards of corporate governance and regulatory compliance and has taken note of the requirements to avoid any such inadvertent lapse in the future. We are resubmitting the proceedings of Annual General Meeting along with this clarification regarding delay in submission.

We request you to kindly take the above clarification on record and oblige.

Thanking you,

Yours faithfully,
for **CHOLAMANDALAM FINANCIAL HOLDINGS LIMITED**

Krithika E
Digitally signed by Krithika E
Date: 2026.08.18 18:01:17 +05'30'

E KRITHIKA
COMPANY SECRETARY

Encl: As above

CHOLAMANDALAM FINANCIAL HOLDINGS LIMITED

SUMMARY OF PROCEEDINGS OF THE 77th ANNUAL GENERAL MEETING

The MCA and the SEBI have allowed companies to conduct Annual General Meetings through Video Conferencing or Other Audio-Visual Means. Accordingly, in order to enhance accessibility and enable wider participation of all shareholders across geographies, the 77th AGM of the Company was held in an electronic mode through Video Conference. The Company had made necessary arrangements for participation of shareholders in the meeting through Video Conference and vote at the AGM in a seamless manner.

Mr. M M Murugappan, chaired the meeting.

The Chairman welcomed the members. The requisite quorum for the meeting being present, the Chairman called the meeting to order.

Mr. Murugappan mentioned that in compliance with requirements prescribed by the Ministry of Corporate Affairs and the Securities and Exchange Board of India, the Notice convening the 77th AGM of the Company alongwith the Annual Report for FY 25-26 have been dispatched electronically to all those shareholders whose e-mail addresses are registered with the Registrar & Transfer Agent in case of physical holding or Depository Participants, in case of demat holdings. Further in compliance with the SEBI directive, individual letters had been sent to those members whose e-mail addresses are not registered with the Company, providing the weblink of the Company's website from where these documents can be accessed. Physical copy of the annual report has been sent to those shareholders who have specifically requested for the same.

The Chairman introduced the Board members, Mr. Ramaratnam, Mrs. Vasudha Sundararaman, Mr. K Balasubramanian and Mr. Sridharan Rangarajan. The Chairman then introduced Mr. Vellayan Subbiah, Non-Executive Director who joined the meeting virtually. The Chairman also introduced the senior management team of the Company, Mrs. E Krithika, Company Secretary and Mr. Shyam Shankar, Manager & Chief Financial Officer, present with him. He further informed that Mr. Ganesh N, representative from Cholamandalam Investment and Finance Company Limited, Mr. Rajive Kumaraswami, Managing Director and Mr. Santosh Pandey, Chief Financial Officer of the subsidiary company, Cholamandalam MS General Insurance Company Limited, were also present and that Mr. Venkatakrishnan and Mr. Viswanathan, Partners representing M/s. R.G.N Price & Co., Statutory auditors, Ms. Srinidhi Sridharan representing M/s. Sridharan & Sridharan Associates, Secretarial auditor and of M/s. Srinidhi Sridharan & Associates, Scrutinizer, for the purpose of remote e-voting and e-voting process during the AGM session, were also attending the meeting virtually.

The Chairman mentioned that the members seeking to inspect the Register of Directors, Key Managerial Personnel and their shareholding and the Register of Contracts or Arrangements in which the Directors are interested and the other documents mentioned in the AGM Notice were available for inspection and the members seeking to inspect the documents may contact the Company Secretary in this regard.

The notice convening the AGM was taken as read since it was already circulated to the shareholders. Members were informed that the auditor's report on the financial statements of the Company does not have any qualifications or observations or adverse comments on the functioning of the Company and that secretarial auditor's report also does not contain any qualifications, observations or other adverse remarks. Accordingly, the statutory auditor's report and secretarial auditor's report were not required to be read out at the meeting, as provided in the Companies Act, 2013.

Mr. Murugappan delivered his address to members covering an update on the financial services industry, the performance of the Company and group entities during FY 25-26. He also announced the standalone and consolidated financial results of the Company for the quarter ended June 30, 2026 which was approved by the Board at its meeting held earlier during the day.

The following items of business, as per the Notice of AGM dated May 8, 2026 were transacted at the meeting:

1. Adoption of Audited Standalone Financial Statements of the Company for the year ended March 31, 2026 alongwith the Reports of the Board of Directors and the Independent Auditors thereon
2. Adoption of Audited Consolidated Financial Statements of the Company for the year ended March 31, 2026, and the Independent Auditors' Report thereon
3. Approval of Final Dividend for the Financial Year ended March 31, 2026
4. Re-appointment of Mr. Vellayan Subbiah, director retiring by rotation.
5. Appointment of Mr. Shyam Shankar as the Manager for a period of five years with effect from June 15, 2026.

The Company had provided electronic voting (e-voting) facility through the e-voting platform of NSDL to all members of the Company as on the cut-off date i.e., August 7, 2026. He further informed the members on the e-voting process and that e-voting facility was made available during the meeting session to those shareholders who had not already exercised their vote through remote e-voting platform. Ms. Srinidhi Sridharan of M/s. Srinidhi Sridharan & Associates, Practicing Company Secretary had been appointed by the Board of Directors as the scrutiniser for conducting the electronic voting process in a transparent manner.

The Chairman invited queries from members who had registered themselves as speakers for the AGM. The Chairman thanked the moderator and addressed the queries of shareholder raised during the meeting largely pertaining to key ratios of the company and operational matters of the insurance subsidiary.

The Chairman informed the shareholders that e-voting facility has been activated and would be available for few minutes from the closure of the meeting to enable members who have not cast their votes through remote e-voting facility, to cast their votes during the meeting session. The Chairman further informed the shareholders that the voting results along with the scrutinizer's report would be placed on the Company's website, www.cholafhl.com, and would also be communicated to the stock exchanges, on or before August 18, 2026.

There being no other agenda, the Chairman thanked the shareholders, service providers and the management for their support in smooth conduct of the meeting and called the meeting to a close.

The meeting ended at 3.30 pm.

For **Cholamandalam Financial Holdings Limited**

Krithika E Digitally signed by Krithika E Date: 2026.08.15 11:29:01 +05'30'

E Krithika
Company Secretary