

May 9, 2025

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 Jeejeebh
Towers,
Dalal Street, Fort,
Mumbai 400 001

Symbol : CHOLAHLDNG

Scrip Code : 504973

Dear Sir / Madam,

Sub: Press Release - Audited Financial Results of the Company for the year ended 31st March 2025

With reference to the above captioned subject, we hereby enclose the press release issued by the Company in connection with the audited financial results for the year ended 31st March, 2025 for your information and record.

Thanking you,

Yours faithfully,

For **CHOLAMANDALAM FINANCIAL HOLDINGS LIMITED**

E KRITHIKA
COMPANY SECRETARY

Encl: as above

Press Release from Cholamandalam Financial Holdings Limited

CHOLAMANDALAM FINANCIAL HOLDINGS LIMITED (CFHL)

AUDITED FINANCIAL RESULTS FOR THE QUARTER AND YEAR ENDED MARCH 31, 2025

CONSOLIDATED PROFIT AFTER TAX (PAT) FOR THE YEAR ENDED MARCH 31, 2025 - Rs.4,740 Cr.

Chennai, May 09, 2025: The Board of Directors of CFHL today approved the audited financial results for the quarter and year ended March 31, 2025.

Consolidated Results

Consolidated total income for the quarter ended March 31, 2025 is Rs.9,009 Cr as against Rs.7,158 Cr in the corresponding quarter of the previous year, registering a growth of 26%.

For the quarter ended March 31, 2025, the Company has achieved consolidated PAT of Rs.1,362 Cr as against Rs.1,144 Cr in the corresponding quarter of the previous year, registering a growth of 19%.

Consolidated total income for the year ended March 31, 2025 is Rs.33,460 Cr as against Rs.26,087 Cr in the corresponding period previous year, registering a growth of 28%.

For the year ended March 31, 2025, the Company has achieved consolidated PAT of Rs.4,740 Cr as against Rs.3,851 Cr in the corresponding period of the previous year, registering a growth of 23%.

Cholamandalam Investment & Finance Company Ltd (CIFCL), in which the Company holds about 44.34% stake, disbursed Rs.26,417 Cr in Q4 FY25 as against Rs.24,784 Cr in Q4 FY24, registering a growth of 7%.

PAT for the quarter ended March 31, 2025 is Rs.1,267 Cr compared to Rs.1,058 Cr in the corresponding quarter of the previous year, registering a growth of 20%.

PAT for the year ended March 31, 2025 is Rs.4,259 Cr compared to Rs.3,423 Cr in the corresponding period of the previous year, registering a growth of 24%.

Assets under management grew by 30% to Rs. 1,99,876 Cr as at March 31, 2025 as compared to Rs.1,53,718 Cr as at March 31, 2024.

Cholamandalam MS General Insurance Company Ltd., (MSGICL) a subsidiary in general insurance business, in which the Company holds about 60% stake, registered a Gross Written Premium (GWP) of Rs. 2,224 Cr in Q4 FY25 as against Rs. 2,000 Cr in the corresponding period of the previous year, registering a growth of 11%.

PAT (under Ind AS) for the quarter ended March 31, 2025 is Rs.118 Cr as against Rs.95 Cr in the corresponding quarter of the previous year, registering a growth of 24%.

MSGICL registered a Gross Written Premium (GWP) of Rs. 8,564 Cr for the year ended March 31, 2025 as against Rs. 7,542 Cr in the corresponding period of the previous year, registering a growth of 14%.

PAT (under Ind AS) for the year ended March 31, 2025 is Rs.484 Cr as against Rs.441 Cr in the corresponding period of the previous year, registering a growth of 10%.

MSGICL has an investment book of Rs.18,601 crores as of March 31, 2025.

Cholamandalam MS Risk Services Ltd., a Joint Venture Company, in which the Company holds 49.5% stake, registered total income of Rs. 24.79 Cr for the quarter ended March 31, 2025 as against Rs.20.87 Cr in the corresponding quarter of the previous year.

PAT for the quarter ended March 31, 2025 is Rs.3.63 Cr as against Rs.3.75 Cr in the corresponding period of the previous year.

The total income for the year ended March 31, 2025 is Rs.83.20 Cr as against Rs.71.27 Cr in the corresponding period of the previous year.

PAT for the year ended March 31, 2025 is Rs.7.07 Cr as against Rs.6.08 Cr in the corresponding period of the previous year.

Standalone Results

The total income of the company for the quarter ended March 31, 2025 is Rs.51.53 Cr same as in the corresponding quarter of the previous year.

PAT for the quarter ended March 31, 2025 is Rs.37.60 Cr as against Rs.36.79 Cr in the corresponding quarter of the previous year.

The total income of the company for the year ended March 31, 2025 is Rs.86.20 Cr as against Rs.86.00 Cr in the corresponding period of the previous year.

PAT for the year ended March 31, 2025 is Rs.64.40 Cr as against Rs.61.72 Cr in the corresponding period of the previous year.

Dividend

The Board of Directors of the Company have recommended a final dividend of 130% being Rs.1.30 per equity share of face value of Re.1/- of the Company, for the year ended March 31, 2025 for shareholders' approval at the ensuing Annual General Meeting.

For more details, please visit www.cholafhl.com

About Murugappa Group

A 124-year-old conglomerate with presence across India and the world, the INR 778 billion (77,881 crore) Murugappa Group has diverse businesses in agriculture, engineering, financial services and more.

The Group has 9 listed companies: Carborundum Universal Limited, CG Power & Industrial Solutions Limited, Cholamandalam Financial Holdings Limited, Cholamandalam Investment & Finance Company Limited, Coromandel International Limited, EID Parry (India) Limited, Shanthi Gears Limited, Tube Investments of India Limited and Wendt India Limited. Other major companies include Cholamandalam MS General Insurance Company Limited and Parry Agro Industries Limited. Brands such as Ajax, Hercules, BSA, Montra, Montra Electric, Mach City, Chola, Chola MS, CG Power, Shanthi Gears, CUMI, Gromor, Paramfos, Parry's are part of the Group's illustrious stable.

Abrasives, technical ceramics, electro minerals, electric vehicles, auto components, fans, transformers, signalling equipment for railways, bicycles, fertilisers, sugar, tea and several other products make up the Group's business interests.

Guided by the five lights — integrity, passion, quality, respect and responsibility — and a culture of professionalism, the Group has a workforce of over 83,500 employees.

For more information, see www.murugappa.com

For further information, please contact:

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