

February 9, 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 Jeejeebh
Towers,
Dalal Street, Fort,
Mumbai 400 001**

Symbol : CHOLAHLDNG

Scrip Code : 504973

Dear Sir / Madam,

Sub: Press Release – Un-Audited Financial Results of the Company for the quarter and nine months ended December 31, 2025

With reference to the above captioned subject, we hereby enclose the press release issued by the Company in connection with the un-audited financial results for the quarter and nine months ended December 31, 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)

**UNAUDITED FINANCIAL RESULTS FOR THE QUARTER AND NINE MONTHS PERIOD ENDED
DECEMBER 31, 2025**

**CONSOLIDATED PROFIT AFTER TAX (PAT) FOR NINE MONTHS PERIOD ENDED
DECEMBER 31, 2025- Rs.3,860 Cr.**

Chennai, February 09, 2026: The Board of Directors of CFHL today approved the unaudited financial results for the quarter and nine months period ended December 31, 2025.

Consolidated Results

Consolidated total income for the quarter ended December 31, 2025 is Rs.10,084 Cr as against Rs.8,593 Cr in the corresponding quarter of the previous year, registering a growth of 17%.

For the quarter ended December 31, 2025, the Company has achieved consolidated PAT of Rs.1,386 Cr as against Rs.1,093 Cr in the corresponding quarter of the previous year, registering a growth of 27%.

Consolidated total income for the nine months period ended December 31, 2025 is Rs.29,056 Cr as against Rs. 24,451 Cr in the corresponding period previous year, registering a growth of 19%.

For the nine months period ended December 31, 2025, the Company has achieved consolidated PAT of Rs.3,860 Cr as against Rs.3,378 Cr in the corresponding period of the previous year, registering a growth of 14%.

Cholamandalam Investment & Finance Company Ltd (CIFCL), in which the Company holds about 44.18% stake, disbursed Rs.29,962 Cr in Q3 FY26 as against Rs. 25,806 Cr in Q3 FY25.

PAT for the quarter ended December 31, 2025 is Rs.1,288 Cr compared to Rs.1,087 Cr in the corresponding quarter of the previous year, registering a growth of 19%.

PAT for the nine months period ended December 31, 2025 is Rs.3,579 Cr compared to Rs.2,992 Cr in the corresponding period of the previous year, registering a growth of 20%.

Assets under management grew by 20% to Rs. 2,27,770 Cr as at December 31, 2025 as compared to Rs.1,89,141 Cr as at December 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. 2,361 Cr in Q3 FY26 as against Rs. 2,175 Cr in the corresponding period of the previous year, registering a growth of 9%.

PAT (under Ind AS) for the quarter ended December 31, 2025 is Rs.93 Cr as against Rs.2 Cr in the corresponding quarter of the previous year. The increase is primarily due to mark to market movement of fair value of equity instruments.

MSGICL registered a Gross Written Premium (GWP) of Rs. 6,712 Cr for the nine months period ended December 31, 2025 as against Rs. 6,340 Cr in the corresponding period of the previous year, registering a growth of 6%.

PAT (under Ind AS) for the nine months period ended December 31, 2025 is Rs.258 Cr as against Rs.366 Cr in the corresponding period of the previous year. Drop in PAT is due to higher insurance claims during the year

MSGICL has an investment book of Rs.19,047 crores as of December 31, 2025.

Cholamandalam MS Risk Services Ltd., a Joint Venture Company, in which the Company holds 49.5% stake, registered total income of Rs. 26.47 Cr for the quarter ended December 31, 2025 as against Rs. 21.46 Cr in the corresponding quarter of the previous year.

PAT for the quarter ended December 31, 2025 is Rs.3.43 Cr as against Rs.1.82 Cr in the corresponding period of the previous year.

The total income for the nine months period ended December 31, 2025 is Rs. 69.80 Cr as against Rs. 58.41 Cr in the corresponding period of the previous year.

PAT for the nine months period ended December 31,2025 is Rs.4.18 Cr as against Rs.3.44 Cr in the corresponding period of the previous year.

Standalone Results

The total income of the company for the quarter ended December 31, 2025 is Rs.3.69 Cr as against Rs.2.96 Cr in the corresponding quarter of the previous year.

PAT for the quarter ended December 31, 2025 is Rs.2.66 Cr as against Rs.1.89 Cr in the corresponding quarter of the previous year.

The total income of the company for the nine months period ended December 31,2025 is Rs. 37.41 Cr as against Rs.34.61 Cr in the corresponding period of the previous year.

PAT for the nine months period ended December 31,2025 is Rs. 31.93 Cr as against Rs. 26.80 Cr in the corresponding period of the previous year.

For more details, please visit www.cholafhl.com

About Murugappa Group

A 125-year-old conglomerate with presence across India and the world, the INR 902 billion (90,178 crore) Murugappa Group has diverse businesses in agriculture, engineering, financial services and more.

The Group has 10 listed companies: Carborundum Universal Limited, CG Power & Industrial Solutions Limited, Chola mandalam Financial Holdings Limited, Chola mandalam Investment & Finance Company Limited, Coromandel International Limited, E.I.D.-Parry (India) Limited, NACL Industries Limited, Shanthi Gears Limited, Tube Investments of India Limited, and Wendt (India) Limited. Other major companies include Chola mandalam 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, electrominerals, 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 94,041 employees.

For more information, see www.murugappa.com