

July 19, 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 Jeejeebhoy Towers,
Dalal Street, Fort,
Mumbai 400 001

Symbol : CHOLAHLDNG

Scrip Code : 504973

Dear Sir / Madam,

Sub: Intimation under Regulation 30 of Securities Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ('Listing Regulations')

Pursuant to Regulation 30 read with Part A - Schedule III of the Listing Regulations, we hereby notify the communication received by the Company's subsidiary, Cholamandalam MS General Insurance Company Limited from its sectoral regulator, Insurance Regulatory and Development Authority of India, with regard to repudiation of Claims. Details as required under the said regulations is enclosed herewith.

We request you to kindly take the same on record.

Thanking you,

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

E KRITHIKA
COMPANY SECRETARY

Encl: As Above

Annexure – A

S.No.	Details of Events that need to be provided	Information of such events
1	Name of the authority (s)	Insurance Regulatory and Development Authority of India (IRDA)
2	Nature and details of the action(s)	Warning letter issued on gaps in settlement of claims
3	Date of receipt of direction or order, including any ad-interim or interim orders, or any other communication from the authority;	Order dated July 17, 2025. Received by the Company from its subsidiary, Chola Mandalam MS General Insurance Company Limited (Chola MS), on July 19, 2025. Time lag is due to assessment of the event for materiality disclosure.
4	Details of the violation(s)/contravention(s) committed or alleged to be committed;	Procedural gaps in repudiation of two health claims and lapse in payment of interest on claim amount in one of the cases.
5	Impact on financial, operation or other activities of the listed entity, quantifiable in monetary terms to the extent possible.	None. Remedial measures are being initiated by Chola MS as per the directive of IRDA.

Chola Mandalam Financial Holdings Limited
(Formerly known as TI Financial Holdings Limited)

Dare House, 234, N.S.C Bose Road, Chennai - 600 001, India Tel: 91.44.4217 7770-5

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