



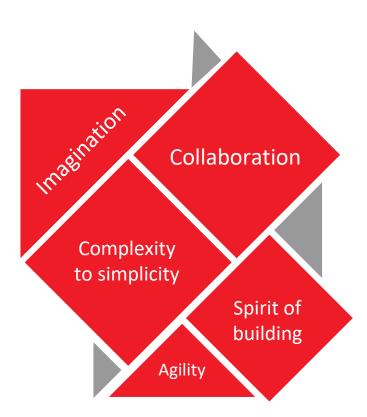
125 Years of Evolution and Endless Progress

The Murugappa Group

Group Corporate Presentation

The Murugappa Group – Imagining and Reimagining





The Tangram

An ancient puzzle of seven flat polygons, the tangram traveled the world, and captures imaginations even today, after thousands of years.

Simple, yet complex

Simple shapes have limitless potential to create anything one dreams of, capturing the spirit of building, and the agility of taking things to the next level.

- ◆ Each piece in a tangram is distinct yet interdependent

 Just like the multiple businesses of the Murugappa Group, no piece tells a story on its own, or results in anything of impact by itself.
- Tangram pieces can make countless configurations and shapes
 This mirrors the Group's agility in navigating a dynamic marketplace
 and responding swiftly to challenges and opportunities.

Imagining and reimagining

It reflects Murugappa Group's commitment to imagining possibilities and reimagining our role in the lives of those we serve, showing agility and flexibility.

Contents



- Our Philosophy
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Our Philosophy







The fundamental principle of economic activity is that no man you transact with will lose, then you shall not.

An excerpt from Arthashastra

125 Years of Discovering New Paths The Group in Numbers







PAT ₹ 8,280 Crore





Turnover ₹ 90,178 Crore

Market capitalisation

₹ 4,57,417

* Crore

EBITDA ₹ 13,128 Crore

94,041 People

10 Listed companies







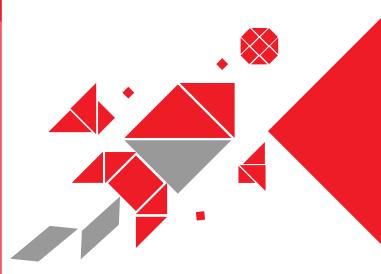
*As on 31st Oct 2025 Rest of the data as on 31st March 2025

Murugappa Group Companies – A Snapshot (1/2)









Murugappa Group Companies – A Snapshot (2/2)





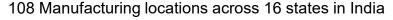


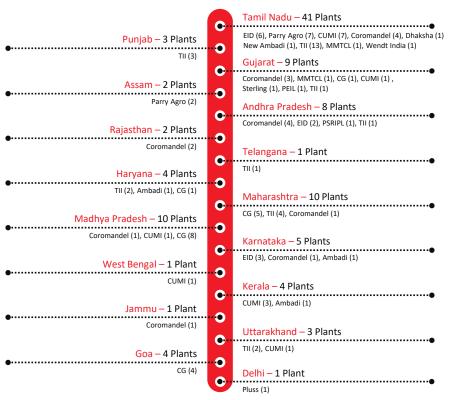




Reimagining India with Murugappa Manufacturing Presence









Forming New Bonds Across the World 14 Manufacturing Locations





Forming New Bonds Across the World 31 Marketing and Distribution Bases

murugappa





Coromandel





Coromandel, CUMI



Parry Murray





CG





Germany



Coromandel







UAE (3)















Nigeria EID Parry, CG, CUMI CUMI. CG Coromandel



Philippines Coromandel

South Africa

CUMI



Company Highlights











Agriculture



Engineering



Financial Services



Other Businesses



Agriculture







Food security for all, and better livelihoods for farmers

We have built a considerable base in India's largest sector, with products & services that reach over 20 million farmers.

EID Parry (India) Limited



A leader in the Sugar industry with significant presence in Nutraceuticals, now enters the Fast Moving Consumer Goods (FMCG) segment. With Parry's Consumer Products, we are transforming into a comprehensive Food, Nutrition and Bioenergy establishment. Leveraging a rich legacy of 237 years and having earned the trust of households, we've introduced a premium range of millets, dals, and rice, with the aim to integrate seamlessly into consumers' daily lives with our promise of 'Better Grains, Better Health'.





Products and Services



Sustainable **Bioenergy Solutions**



Nutritious Food Products



Specialty Sweeteners



Enriching and energising lives by creating value-added products from agriculture

- First company to manufacture sugar in 1842
- First distillery in India in 1843
- First to start co-generation of green power using sugarcane bagasse
- ◆ 1.5L+ farmers, 11 plants, 2,319 employees, 23 lakh+ command area

- 6 sugar factories with a capacity to crush 40,800 TCD & generate 140 MW of power and 5 distilleries having a capacity of 582 KLPD.
- Recognised as one of 'India's Leading ESG Entities' by Dun & Bradstreet





Sugar



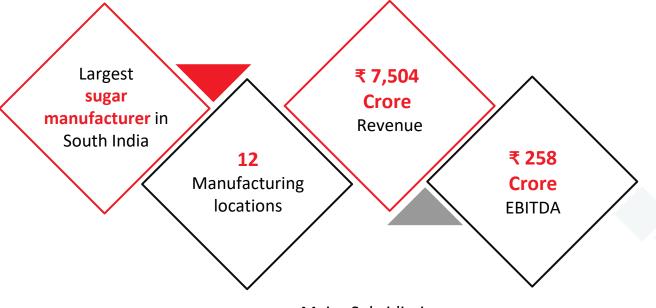




EID Parry (India) Limited

















Products

- Sugar
- Nutraceuticals
- Co-generated Power
- Ethanol
- Sugar Refinery
- Staples

Cultivating Flourishing Agri-businesses



Mr Gajendiran

Farmer, Porasampatti village, Tamil Nadu

"

In the last decade, the Kulithalai taluk under the Pugalur sugar factory extensively cultivated the 2003V46 variety, which gave farmers good yields under intensive cultivation practices. However, this variety has since been severely affected by pests and diseases, leading to a drastic reduction in cane area in the Karur district. With the economic impact being significant, we had no choice but to scale down cultivation.

Thanks to EID Parry's R&D and cane teams, as they introduced the PI 08 238 variety, which is tolerant to these prevailing pests and diseases and delivers higher yields. With this new variety, we are hopeful of reviving sugarcane cultivation this year.









Coromandel International Limited

An integrated agri-solutions provider, committed to improving farmers' livelihoods and safeguarding the environment, while delivering value to diverse stakeholders.



Products and Services

Crop Nutrients









Crop Protection









Retail

Farm and farmer-centric services







Testing



Spraying



Advisorv



Insurance

A pioneering force in Indian agriculture

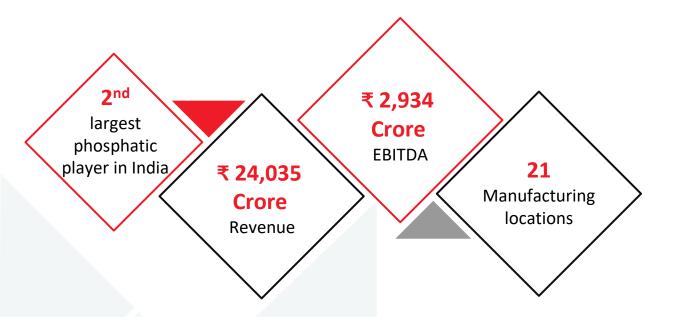
- ◆ 2nd Largest Indian NPK player in private sector
- Leading specialty & organic marketer
- Largest single super phosphate player

- ◆ 3rd largest crop protection Indian player
- ◆ Leading rural retail store network (1000+)
- Largest neem-based bioproducts manufacturer

Coromandel International Limited







Products

- Fertilisers & SSP
- Crop protection chemicals
- Specialty nutrients
- Organic fertiliser
- Nano DAP
- Bio-pesticides
- ♦ Agri-retail
- Drone-spraying services

Harvesting Innovation in Agri-businesses





Kanche Mallaih Bhuvanagiri, Telangana

Namaste! I've been in agriculture for over 30 years, continuing a legacy from previous generations. When it comes to plant nutrition and crop protection, Coromandel has always been my choice due to its quality, trust, and consistent availability. Alongside paddy, we also grow vegetables and millets.

I use Coromandel's Gromor 20:20:0:13, 28:28:0, GroShakti, Prachand, and Fantac Plus. I've consistently noticed higher yields compared to other products.

The Coromandel team visits our village regularly to conduct free soil testing and provide crop-related advice. Recently, they also demonstrated spraying with new drone technology in my field, which I found very useful.





Engineering







Towards solutions for a brighter future

Undisputed leaders in the light engineering sector, our companies enjoy dominant market share and a consistent reputation for quality & value.



Tube Investments of India Limited (TII)



Since 1949, TII's relentless pursuit of excellence and innovation drives us to identify market trends, technological advancements and emerging sectors to build a dynamic and purposeful organisation that benefits society and the nation at large. Our diversified portfolio demonstrates our commitment to exploring new growth opportunities and scale new heights.

Products and Services



Engineering



Metal Formed Products



Mobility



Gear & Gear Products



Industrial Systems



Power Systems



Electric Vehicles



Others



New Ventures

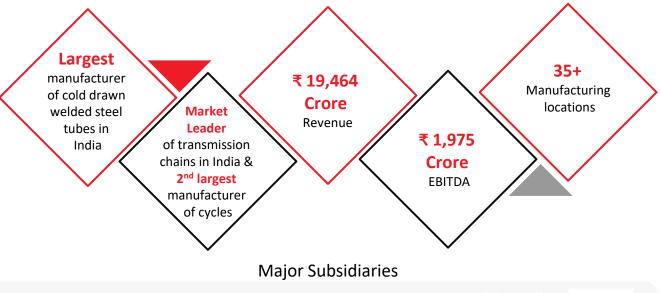
Securing opportunities, surging ahead

- Largest manufacturer of cold-drawn welded steel tubes in India
- Market leader of transmission chains in India & 2nd largest manufacturer of cycle transmission chains in India
- ◆ Launched India's 1st e-tractor
- Montra Electric auto won International Red Dot Design Award for 'Innovative Last Mile Mobility Electric Passenger Vehicle'
- ◆ 35+ manufacturing locations, 5,260 employees

Tube Investments of India Limited







Offerings

- Cycles
- Precision tubes and steel strips
- Automotive and industrial chains
- Auto components
- ◆ Fine blanking
- Railway segments
- ♦ Industrial gears
- ◆ Electric mobility
- ◆ Medical equipment
- Electronics



Shanthi Gears



TI MEDICAL





Charging Ahead, Comprehensive Mobility Solutions



Happy cycle customer, Brand reviews

"

It's light, strong and sturdy, looks amazing, very sturdy to use, and has an aerodynamic hinge to it. It has been 6 years or so since I bought it and had to get it repaired only thrice – once for getting the brake fixed, and twice for fixing a puncture!





CG Power and Industrial Solutions Limited

An 88+years old engineering conglomerate and a leader in the Electrical Engineering Industry, CG Power and Industrial Solutions Limited creates value by providing integrated solutions, and superior products and services in the domains of Power, Industrial and Railways.

Products and Services

Industrial Systems



Motors & drives



Electric Solutions for Railways



Fast Moving Electrical Goods



Transformers

Power Systems



Switchgears



Sub-stations

Being part of the pioneering semi-conductor 'Made-in-India' revolution

Supporting India's push for self-reliance, we forayed into semiconductor manufacturing in 2023 and laid the foundation stone for our OSAT facility in Sanand, Gujarat. Further in 2024, we also forayed into Semiconductor Design with the acquisition of Radio Frequency Components Business from Renesas.

CG Power and Industrial Solutions Limited







Products

- Transformers (Power and Distribution)
- Switchgears and Sub-Stations
- Industrial Motors
 - Low Tension Motors
 - Large Industrial Machines
 - FHP Motors
- Drives and Automation
- Consumer Products
 - Domestic & Commercial Fans
 - Water Heaters
 - Pumps
 - Home Appliances
- ◆ Railway Solutions

Driving success through robust power solutions



Mr Shambhu Patel Hindalco Industries, Mumbai

CG Power and Industrial Solutions'
Transformers Division supplied and installed distribution transformers at our facility. Since its commissioning in 2024, this transformer has consistently exceeded our expectations in terms of performance, reliability, and service. It has been a critical component of our power distribution system, and its uninterrupted operation is a testament to its robust design and quality construction.

We would highly recommend CG Power's products to any organisation looking for a dependable and high-quality power solution.





Carborundum Universal Limited



Founded in 1954, CUMI is a pioneer and industry leader in materials science and engineering with over seven decades of experience in materials chemistry, materials physics, and materials processing. CUMI designs, co-creates, and delivers effective, sustainable solutions for industrial applications in engineering surfaces, wear and thermal protection, and energy and environment sectors.

Products and Services

CUMI is a mines-to-market company whose integrated operations include mining, power generation, fusion, manufacturing, marketing and distribution.



Abrasives



Industrial Ceramics



Super Refractories



Electrominerals

Making materials that matter through advanced materials science and application engineering



Auto Components



Construction



Non-Ferrous



Carbon Black



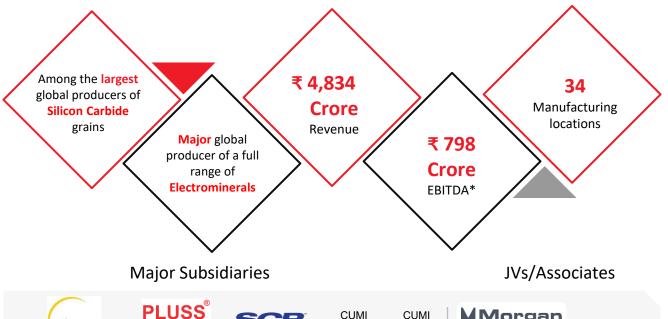
Heat Treatment

- Second largest global producer of Metallised Cylinders
- One of the leading market player in Abrasives

Carborundum Universal Limited







Products

- **Abrasives**
- Electrominerals
- **Industrial Ceramics**
- **Super Refractories**
- Advanced Materials
- IT solutions



net access









Australia

America









Financial Services





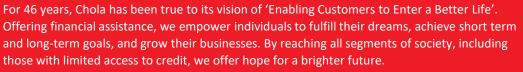


Towards prosperity for all

Our financial services companies are among the country's most innovative and credible organisations. Together, they serve a base of over 17 million customers.



Cholamandalam Investment and Finance Company Limited





Products and Services































Stock Broking & Depository Participant



Offline Payment Aggregator

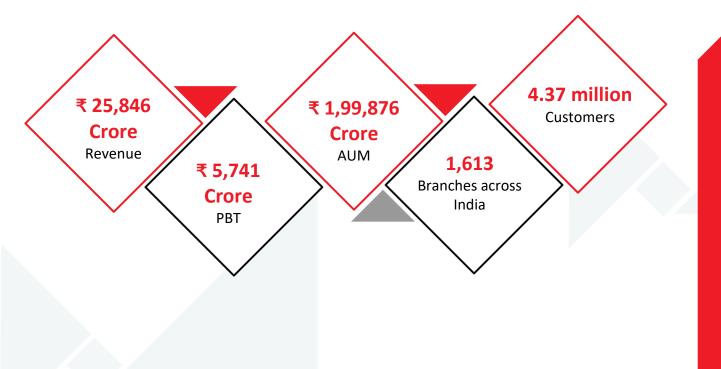
Playing a pivotal role in facilitating customers' transition to a better life

- ◆ Growing clientele of over 43.7 Lakh+ happy customers
- Rs. 1.99 Lakh Crore Assets Under Management
- 1,613 branches across 26 states and 7 union territories
- ◆ 92% presence across tier III and IV towns
- ◆ 64.941 workforce

Cholamandalam Investment and Finance Company Limited







Products and Services

- Vehicle Finance
- Home Loans
- ◆ Loan Against Property
- Small & Medium Enterprise Loans
- Consumer & Small Enterprise Loans
- Secured Business & Personal Loans
- Chola Securities Stock Broking & Depository Participant
- ♦ Gold Loans
- Consumer Duralble Loans
- Payswiff Offline Payment Aggregator







Cholamandalam MS General Insurance Company Limited

Chola MS General Insurance Company Limited, a joint venture between the Murugappa Group and Mitsui Sumitomo Insurance Company Limited, Japan, began its operations in 2002. A leading and respected player in the General Insurance space, Chola MS champions the philosophy known as T3 — Trust, Transparency and Technology. Driven by a promise the company has taken — #pledge2protect — 'customer centricity' forms the essence of the brand.

Products and Services







Travel



Private Car



Two-Wheeler



Health



Home



Commercial Vehicle



Factories & Commercial



Cro

Recreating a dynamic insurance landscape

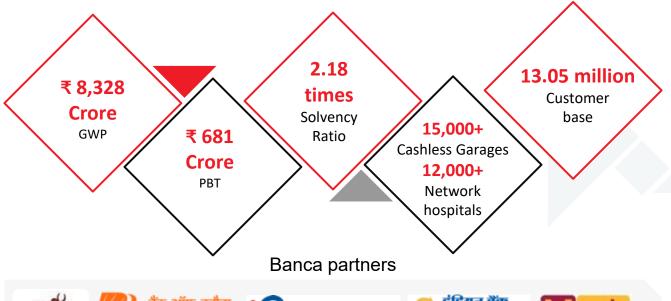
- Digital Transformation at Chola MS: Chola MS Customer App, unified platform for policy purchase, claims management, and wellness services for all users.
- Easy three step buy on the website & instant Whatsapp renewals
- ◆ AI in Motor Claims: SahAI app streamlines motor damage assessment, achieving 94% hassle-free claims settlement

- ◆ 13.05 million policies + certificates issued in FY 2024-25
- ◆ PAN India presence with more than 150 branches

Cholamandalam MS General Insurance Company Limited







Products and Services

- Comprehensive Motor Insurance
- Fire, property, marine insurance
- Health, accident & travel insurance













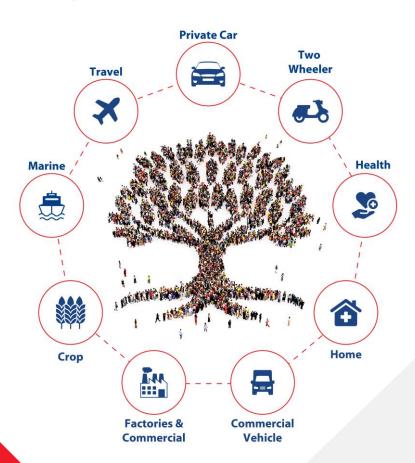


GIRÌSI शुक्रात ग्रामीख ठोंड BARODA GUJARAT GRAMIN BANK





Recreating a Dynamic Insurance Landscape



Vasava Kapilan, Dairy Owner Gujrat

My life revolves around my 206 cows. They are not just my livelihood, but my family. Running a dairy farm comes with many uncertainties, and I always worried about their safety and health. Recently, I came across the Chola MS cattle insurance policy, and it gave me immense relief. Knowing that my cows are protected against accidents or health emergencies, and that any financial burden will be taken care of, gives me peace of mind. I recommend all farmers and dairy owners to consider Chola MS insurance; it truly protects what we love the most.





Other Businesses







Preserving the past, working for the present

From tea to travel solutions, you will find us present in diverse and valuable niche segments.

Other Businesses





Research & Development







New ideas for new horizons

Building on the extensive legacy of knowledge since 1900 across industries and domains, our R&D teams innovate for brighter futures. From food science to materials science, and from lifestyle to sustainability, our experts reimagine for today and tomorrow.

Constant Innovation: Research & Development



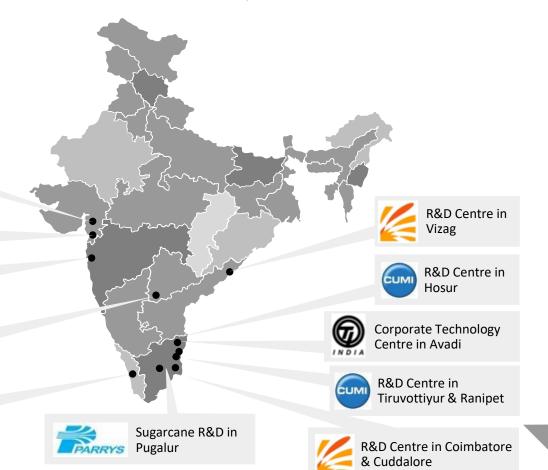












Magamai The Art of Giving - Corporate Social Responsibility







Nurturing communities

Since the early years, Murugappa Group companies have contributed a part of the profits towards CSR. This amount is channelled through the AMM Foundation which proudly celebrates a century of service. AMMF focusses on healthcare, education, environment and sport needs of communities the Group operates in.

Over the last decade, the Group's focus areas have expanded to include sanitation & hygiene, skill development and community development.

Today, dedicated teams in each company implement CSR projects at the regional and national levels, working along with the Foundation and service partners.

AMM Foundation

Initiatives





In 2023-24, Healthcare, Education, Community Support, Environmental Conservation, Skill Development and Sport continued as the focus areas for CSR initiatives by the Group companies and the CSR Arm of the Group — the AMM Foundation.



Healthcare

- The 5 hospitals run by the AMM Foundation treated over 8.15 lakh patients.
- Through 6 mobile health vans offering services in various parts of the country, the Foundation recorded a total patient footfall of over 1,05,000.



Education

- The 5 educational institutions (four schools and a polytechnic college) run by the AMM Foundation catered to educational needs of 8,892 students, of which over 6,000 belong to marginalised communities.
- The AMM Murugappa Chettiar Centenary Scholarships (full fee) supported 445 Murugappa scholars.
- The Murugappa Science Centre covers about 119 government and government-aided schools in Sivaganga and Pudukkottai districts, reaching over 14,000 students.



Environment

- AMM Foundation
 established NANNEER
 (நன்னீர்), a water body
 rejuvenation project in
 Sivaganga, Pudukkottai,
 Tiruppur, Cuddalore and
 Erode.
- Under this project, 30 water bodies were rejuvenated and water capacity was increased by about 5 billion litres.



Sport

- The Murugappa Youth Football Academy (MYFA) has trained 600 boys since its inception.
- Through the Murugappa Raising Talent Sports Scholarship, the AMM Foundation is supporting 10 athletes of which 5 are para-athletes.

Healthcare







- EID Parry, through the project 'Wellness on Wheels', provided medical care facilities to 4 locations and 55,000+ people.
- EID Parry conducted specialised eye camps for rural populations, providing spectacles and cataract surgeries for over 5,000 villagers.
- TI India Medical Outreach Centre in Tiruttani saw patient footfall of 38,525 people.
- Coromandel International's medical centres, NICU/PICU initiatives, surgeries for children with congenital heart disease, and Coromandel Hospitals reached over 3,20,000 individuals.
- Coromandel has supported 100 Surgeries through Sathya Sai Sanjeevani trust for congenital heart surgery in 2024 and continue this support in 2025.
- At Kakinada, the expansion of the Coromandel Hospital advanced steadily, evolving from a modest outpatient facility into a soon-to-be 60-bed multispecialty hospital. New specialised operation theatres, a NICU, casualty care, and advanced diagnostic services moved closer to reality, promising a lifeline for 1,18,028 individuals directly.
- CUMI continued its support to Sri Sathya Sai Sanjeevani Hospitals in conducting paediatric cardiac surgeries, which benefited 21 children.
- Through The Energy and Resources Institute (TERI), CG Power and Industrial Solutions provided infrastructure support to Primary Healthcare Centres situated in Bamnai and Diwatiya villages in Madhya Pradesh benefiting 15,000 people every month.
- Chola provided free eye care through project RAAHI to 2,25,035 truck drivers across various Indian cities.

Education







- EID Parry provided scholarships worth ₹11.5 lakh for students from farming backgrounds.
- TI India contributed to building the higher secondary block at TI School, Chennai, through the AMM Foundation, benefiting 1,430 students. This block will have 3 classrooms, 2 labs and an auditorium with a seating capacity of 800.
- CUMI supported the AMOLED Research Centre at IIT, Madras, which aims to develop next generation AMOLED displays for smartphones, tablets, watches and wearables.
- CG Power and Industrial Solutions provided infrastructure facilities to Zilla Parishad/ Municipal Schools in Ahmednagar and Nashik. The schools were also provided with Interactive panels to enhance education.
- Chola awarded scholarships to 536 children of commercial vehicle crew members.
- Chola MS also contributed to the Vidyarambam Trust, Chennai towards infrastructure at the Vidyarambam schools in Nagapattinam, Tamil Nadu.

Environment/Community Support







- EID Parry continued to support rural infrastructure development by establishing RO Plants, desilting drinking water facilities and enabling villagers to access clean drinking water all year round.
- TI India has launched Project One Million Trees in 2024, with 4,448 trees planted so far.
- Through the Coroneer Project, which is functioning in all its locations,
 Coromandel International installed 34 RO plants and more than 10 borewells providing safe drinking water to over 1,05,026 people.
- The SEED Mangrove Plantation Project at Dahej by Coromandel International breathed new life into 25 hectares of coastal land, planting 62,500 saplings and supporting 214 local villagers with alternate income opportunities.
- CG Power and Industrial Solutions partnered with TERI for integrated rural development of communities for social development in and around Mandideep in Madhya Pradesh, distributed Integrated Domestic Energy Systems, benefiting 8,000 people in 6 villages.
- Chola's support continued for the rural and disadvantaged people in Odisha by providing purified drinking water to the villagers in a sustainable manner.
 48 households were provided toilets with overhead tanks of 300 litres each, with supply of water through solar energy.
- CUMI made a grant to the Sri AMM Murugappa Chettiar Research Centre,
 Chennai for soil health management for sustainable agricultural practices.

Sport/Skill Development







- CUMI's Centres for Skill Development at Hosur and Kochi benefited over 96 students from underserved sections of the society.
- Through the Ahmednagar Auto and Engineering Association, CG Power and Industrial Solutions set up a skill development centre providing welding and winding training programmes.
- EID Parry enabled 200 young adults to receive specialised training in Pencak Silat, an Indonesian martial art and one of the 56 recognised sports in India.
 4 of these young athletes participated in the 8th Senior Asian Pencak Silat Championship 2024, which took place in Tashkent, Uzbekistan, and clinched bronze medals for the nation.
- Chola provided skill training programmes in retail and allied sector as well as an auto driving programme to 251 women.
- Chola supported 108 national chess players, 8 golf players, 1 international wheelchair tennis player and 1 swimmer across India.
- 986 students have benefited from TI India's Skill Development Centre at Avadi. This
 centre provides training in seven different trades to youths from various districts of
 Tamil Nadu and nearby states.
- Over 400 youth and women were trained in tailoring, welding, digital literacy and other relevant local trades by Coromandel International across locations.
- The near completion of the Coromandel Empower Centre in Kakinada, a 4,800 sq. ft. facility, promises to become a vocational and entrepreneurship hub, with an investment of ₹75 lakh already made this year.
- CUMI contributed to Murugappa Raising Talent Sports Scholarship aimed at nurturing young athletes and empowering coaches from South India in sports such as badminton, tennis and para-athletics.

Protecting the Environment





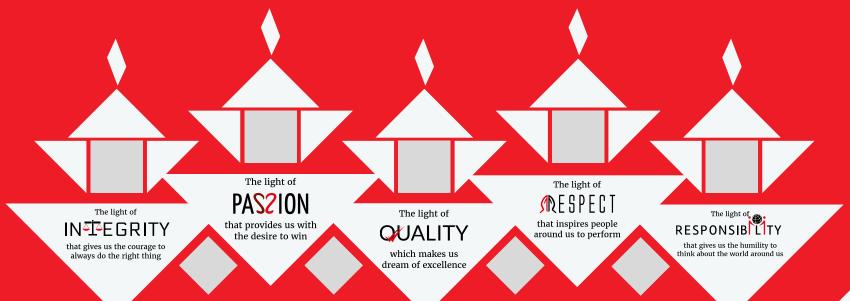


A birds' paradise at Coromandel's Kakinada plant

Once a marshy water-logged area, this plant has today transformed into a serene, lush green belt proving to be an ideal habitat for diverse species of birds while greatly contributing to biodiversity and conservation of the ecosystem. This is home to over 100 bird species including 24 long-distance migratory ones.

The Murugappa Way The Five Lights





Our values and beliefs

These five lights guide us as we navigate through professional and personal decisions.





