



**murugappa**

# Transforming Lives Everyday



# The Group Overview

**ONE**

## **Our Philosophy**

**TWO**

## **Murugappa Group Highlights**

**THREE**

## **Company highlights**

- Coromandel International Limited
- E.I.D.-Parry (India) Limited
- Tube Investments of India Limited
- Carborundum Universal Limited
- CG Power Limited
- Cholamandalam Investment and Finance Company Limited
- Cholamandalam MS General Insurance Company Limited
- Other businesses

**FOUR**

## **Research and Development**

**FIVE**

## **Corporate Social Responsibility**

# Inspiring Everyday

## Our Philosophy

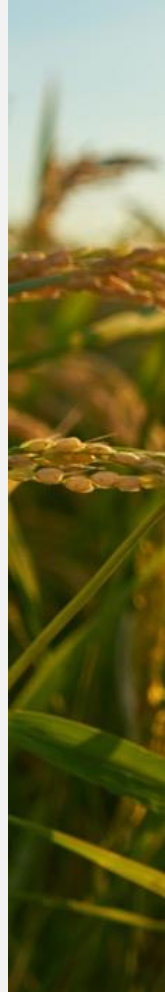


The fundamental principle of economic activity is that no man you transact with will lose, then you shall not.

An excerpt from *Arthashastra*



# Driving Performance Everyday



**121**  
Years



**₹41,713** crore  
Turnover



**29**  
Businesses



**₹1,28,707** crore  
Market capitalisation



**53,000**  
People



**10**  
Listed companies

# Major Companies



## AGRICULTURE



## ENGINEERING



## FINANCIAL SERVICES



## OTHER BUSINESSES



# Other Companies



# Our SBUs



## AGRICULTURE



**Fertilisers**



**Sugar**



**Crop protection chemicals**



**Bio pesticides**



**Ethanol**



**Co-generated power**



**Speciality nutrients**



**Nutraceutical**



**Organic fertiliser**



**Sugar refinery**



**Agri retail**



## ENGINEERING



**Precision tubes & Steel strips**



**Abrasives**



**Bicycles**



**Electro minerals**



**Automotive & Industrial chains**



**Industrial ceramics**



**Auto components**



**Refractories**



**Railway segments**



**Power generation**



**Door frame & Fine blanking**



**Industrial gears**



## FINANCIAL SERVICES



**Vehicle finance**



**Home equity**



**Risk management services**



**Wealth management**



**General Insurance**



**Home loan**



**SME loans**



## OTHER BUSINESSES



**Tea**



**Rubber**



**Home furnishing**



**Textiles**



**Nets & packaging products**



**Travel services**



**Construction**



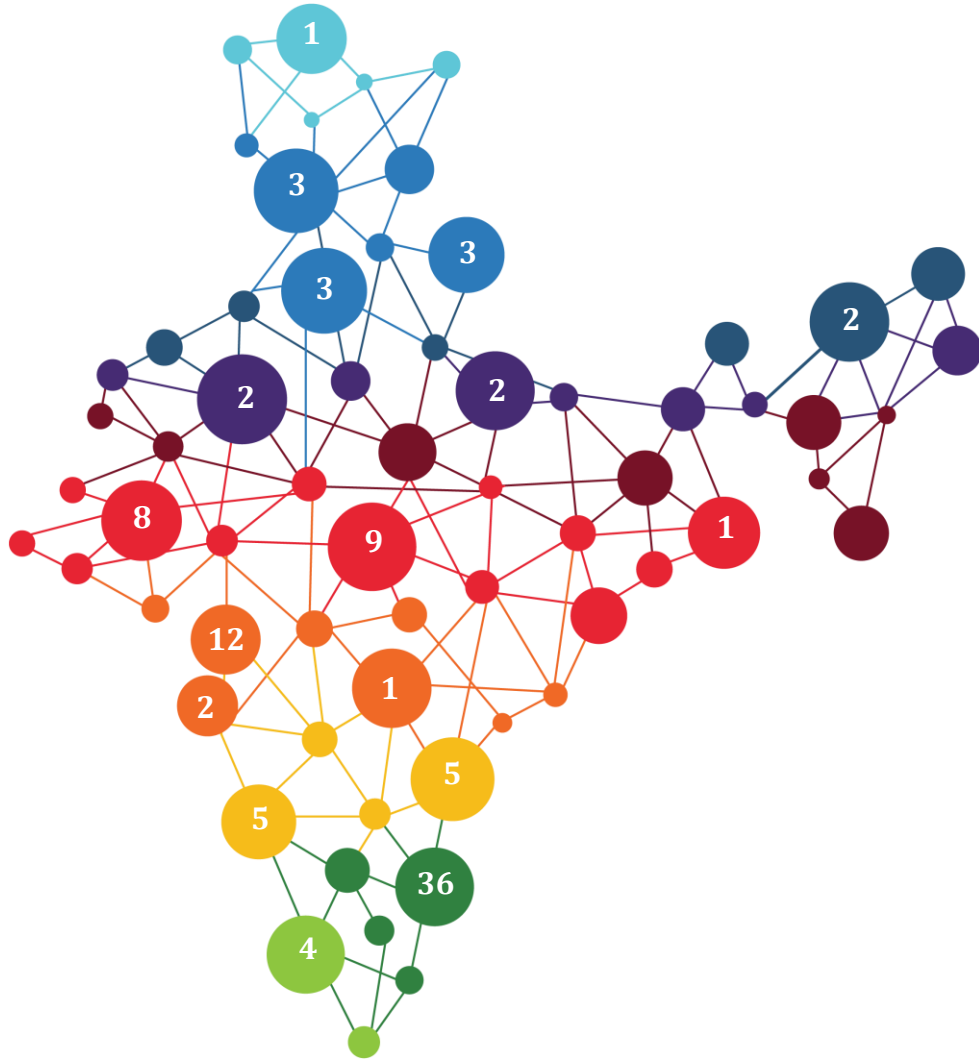
**Water treatment**



**IT services**

# India Manufacturing Presence

99 manufacturing locations across 17 states in India

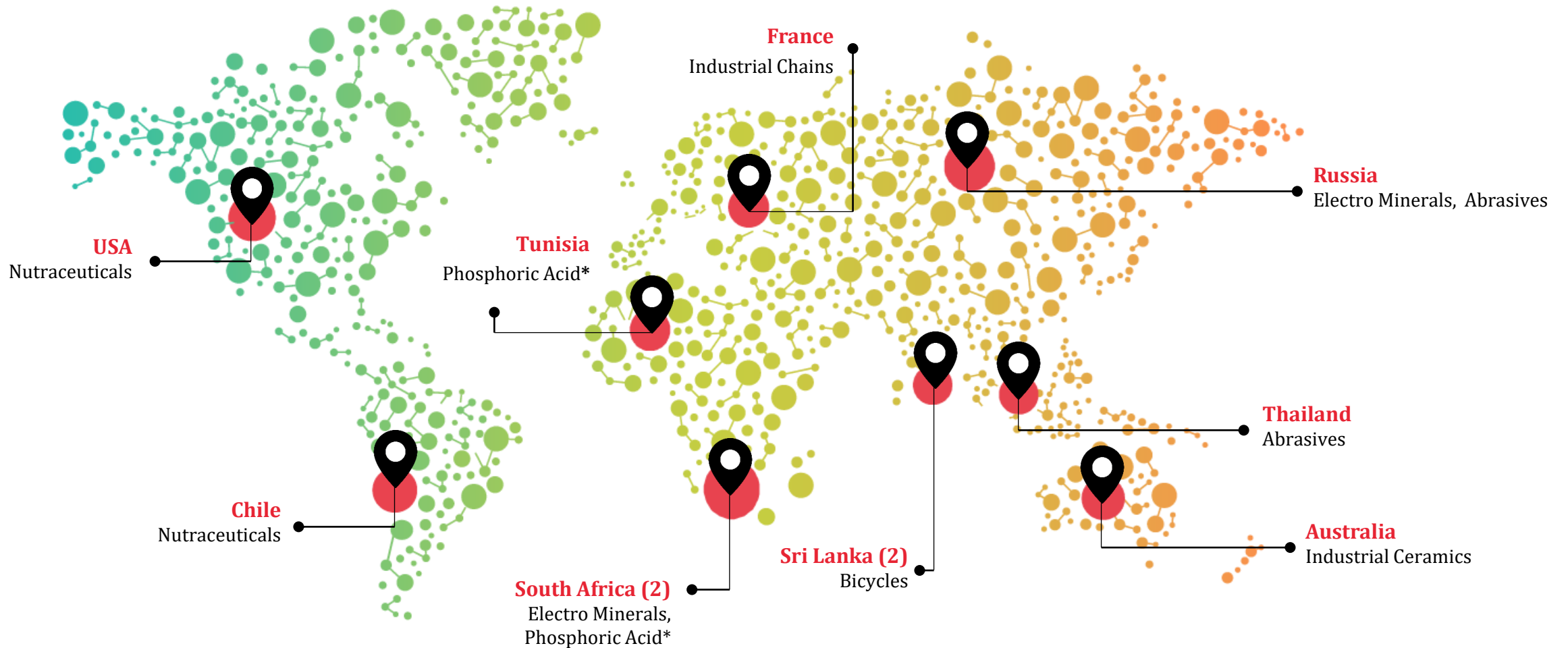


State	No. of Plants	Companies (No. of Units)		
Tamil Nadu	36	EID (4)	CUMI (7)	TII (11)
		Parry Agro (7)	Coromandel (4)	MMTCL (1)
		SGL (1)	New Ambadi (1)	
Gujarat	8	Coromandel (4)	CUMI (1)	TII (1)
		MMTCL (1)	PEIL (1)	
Andhra Pradesh	5	Coromandel (3)	EID (1)	PSRIL (1)
Telengana	1	TII (1)		
Maharashtra	12		TII (2)	Coromandel (1)
		CG (9)		
Karnataka	5	EID (3)	Coromandel (1)	Ambadi (1)
Kerala	4	CUMI (3)	Ambadi (1)	
Uttarakhand	3	TII (2)	CUMI (1)	
Punjab	3	TII (3)		
Assam	2	Parry Agro (2)		
Rajasthan	2	Coromandel (2)		
Uttar Pradesh	2	Coromandel (1)	Ambadi (1)	
Haryana	3	TII (2)	Ambadi (1)	
Madhya Pradesh	9	Coromandel (1)	CUMI (1)	CG (7)
West Bengal	1	CUMI (1)		
Jammu	1	Coromandel (1)		
Goa	2	CG (2)		



# Overseas Manufacturing Presence

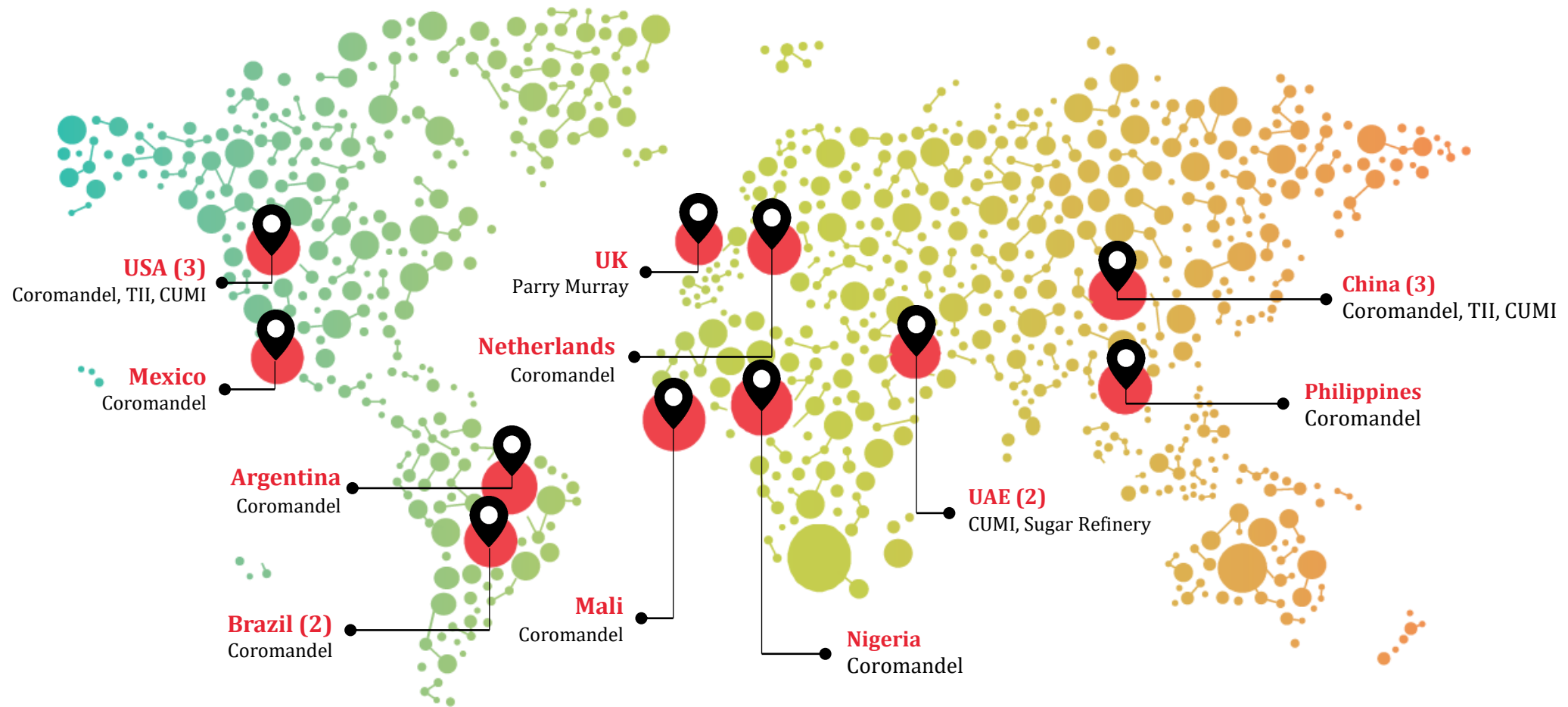
## 11 manufacturing locations



\* Manufacturing location of Associate Company

# Overseas Marketing Presence

## 17 marketing/distribution bases



# Achieving Excellence Everyday

## Leadership Position



Rank					Region
2	Metallised Cylinders - Technical Ceramics				Global Market Share
1	Silicon Carbide Electro Minerals				Russia Production Capacity
1	Cold Drawn Welded Steel Tubes	Abrasives	Electro Minerals	Transmission Chains	Pan India Market Share
2	Bicycles				Pan India Market Share
2	Phosphatic Fertilisers				Pan India Market Share
1	Sugar Retail - TN, KN, AP				Regional Market Share

# Net Sales, EBITDA and PAT

Murugappa Group



Net Sales

₹41,713  
crore



EBITDA

₹6,440  
crore



PAT

₹4,500  
crore



Group  
market  
capitalisation

₹1,28,707  
crore





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# Gaining Strength Everyday

Company Highlights





1



**Agriculture**

2



**Engineering**

3



**Financial Services**

4



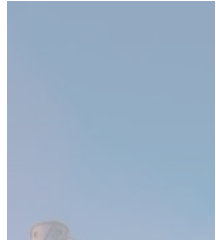
**Other Businesses**

1



Agriculture

2



Engineering

3



Financial Services

4



Other Businesses



# Coromandel International Limited



2<sup>nd</sup> largest  
phosphatic player  
in India



Net sales  
₹14,145 crore



EBITDA  
₹2,059 crore



Manufacturing  
locations  
18



- NPK fertilisers, single super-phosphate
- Crop protection – chemicals & bio
- Specialty nutrients – water-soluble fertilisers, secondary & micro-nutrients
- Organic fertilisers
- Mana Gromor centres – agri-retail venture
- Services – farm mechanisation, soil testing, crop diagnostics



## Partnerships





# E.I.D.-Parry (India) Limited



Largest sugar  
manufacturer in  
South India



Net sales  
₹4,400 crore



EBITDA  
₹462 crore



Manufacturing  
locations  
9



- Sugar, co-gen & distillery
- Nutritional health supplements
- Port-based Parry Sugar refinery in Kakinada



Partnerships



1



Agriculture

2



Engineering

3



Financial Services

4



Other Businesses





# Tube Investments of India Limited



Largest manufacturer of  
**cold drawn welded  
steel tubes in India**



**2nd largest  
manufacturer of cycles**



Net sales  
**₹5,827 crore**



EBITDA  
**₹746 crore**



Manufacturing  
locations  
**22**



- Tube Products of India (TPI)
- TI Cycles of India (TICI)
- Industrial Chains (IC)
- Metal Formed Products Division (MFPD)
- Shanthi Gears Ltd. (SGL)
- Truck Body Works
- TI Macho TMT Bars
- SEDIS Group, France
- CG Power Ltd.





# Carborundum Universal Limited



**Largest electro-minerals & abrasives player in India**



**Globally 2nd largest manufacturer of metallised cylinders & largest silicon carbide player in Russia**



**Net sales ₹2,604 crore**



**EBITDA ₹497 crore**



**Manufacturing locations 16**



- Coated abrasives, bonded abrasives, super abrasives
- Sintered aluminium oxide & silicon carbide
- Industrial ceramics, bio-ceramics
- Super refractories, anticorrosion products



## Partnerships



**Foskor Zirconia**



# CG Power Limited



Founded in  
**1937**



Acquired by TI  
in 2020



Net sales  
**₹1373 crore**



PAT  
**₹30 crore**



Manufacturing  
locations  
**18**



- Power transmission
- Railways & industrial
- Low-tension motors
- Green transformers

1



2



3



4





# Cholamandalam Investment & Finance Company Limited



AUM  
₹76,529 crore



Disbursements  
₹26,043 crore



Branches across India  
1,100+



Customers  
Over 1 million



- Vehicle finance
- Loan against property
- Wealth management
- Securities
- Home equity
- Small & medium enterprises lending
- Home loans





# Cholamandalam MS General Insurance Company Limited



JV with **Mitsui**  
**Sumitomo** Insurance



GWP  
₹4,388 crore



Investment book size  
₹11,060 crore



Branches  
141



- Motor – own damage
- Motor – third party
- Fire, property, marine insurance
- Health & accident insurance
- Risk services



## Partnerships



**IndusInd Bank**



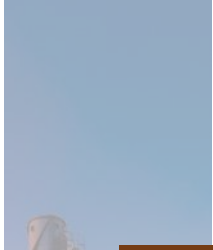
**Union Bank**  
of India

1



Agriculture

2



Engineering

3



Financial Services

4



Other Businesses



# Other businesses

## Parry Agro and New Ambadi



- Tea plantation
- Rubber plantations

## Ambadi



Home furnishings supplied to global brands

## Parry Enterprises India Ltd



- Marketing of food intermediaries
- Travel

## Coromandel Engineering



Construction and property development



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# Innovating Excellence Everyday

Research &  
Development





# Research & Development



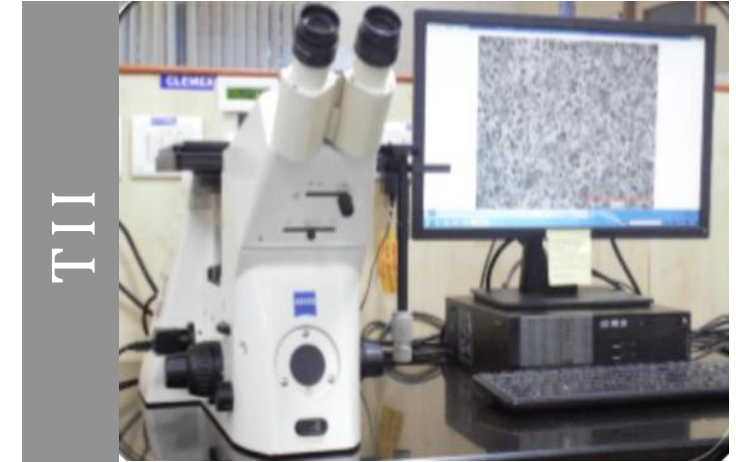
Murugappa

**18 DSIR Labs**



Coromandel

**R&D Centre, Vizag**



TII

**Corporate Technology Centre**



Parry

**Sugarcane R&D**



CUMI

**Material Science**

# Working with Academia

CUMI



Coromandel



Parry  
Nutraceuticals



Chola MS



Parry



TII



**IIITDM**  
KANCHEEPURAM



**PSG**  
College of Technology



**VIT**  
Vellore Institute of Technology  
(Deemed to be University under section 3 of UGC Act, 1956)





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# **Empowering Societies Everyday**

Corporate Social  
Responsibility



# AMM Foundation – Initiatives



## Healthcare

- 4 hospitals run by AMM foundation
- 8 lakh out-patients, 11,000 in-patients
- New diagnostic block at Sir Ivan Stedeford Hospital
- Mobile health van service



## Education

- 4 schools & 1 polytechnic college
- AMM Murugappa Chettiar Centenary Scholarships
- Mobile science van
- Murugappa Science Centre

# Company CSR Initiatives



- TII has provided **scholarships to 20 promising music/dance students** of Rukmini Devi College of Fine Arts through Kalakshetra Foundation



- **CUMI's Centres for skill development** at Hosur, Cochin & Ranipet are currently training 186 trainees from underprivileged sections of the society on 8 vocational trades
- CUMI's **ASK Centre**, an afterschool care & education facility for children of working parents



# Company CSR Initiatives



- **EID Parry's Mobile Medical Unit** in collaboration with Help Age India at Sankili (Andhra Pradesh) covered around 53 cane growing villages



- Chola's '**My Dream Scholarship Program**' for children from the trucker community benefitted 80 students last year at Namakkal (Tamil Nadu) & Kishangarh (Rajasthan)



- Parry Agro provided **better infrastructure to the Panchayat Union Primary & Middle Schools** at Sheikalmudi, Murugalli & Lower Paralai Estates, benefiting 175 students & 50 school officials

# Company CSR Initiatives



- Coromandel **Girl Child Scholarships Scheme** is helping girl students from rural areas studying in government schools in classes IX to XII
- **The Coromandel Medical Centres** at Vizag, Kakinada, Ennore and Sarigam, reached out to 25,116 patients in the current financial year
- Coromandel provided **medical equipment at the Pediatric & Neonatal wards** of the Government General Hospital benefiting 2,313 children
- Coromandel **set-up reverse osmosis plants at Government schools and communities** at Vizag, Kakinada, Ennore, Ankleshwar, Sarigam, Kurnool, Prakasam, Guntur & Udaipur benefiting 14,125 students & 55,573 community people



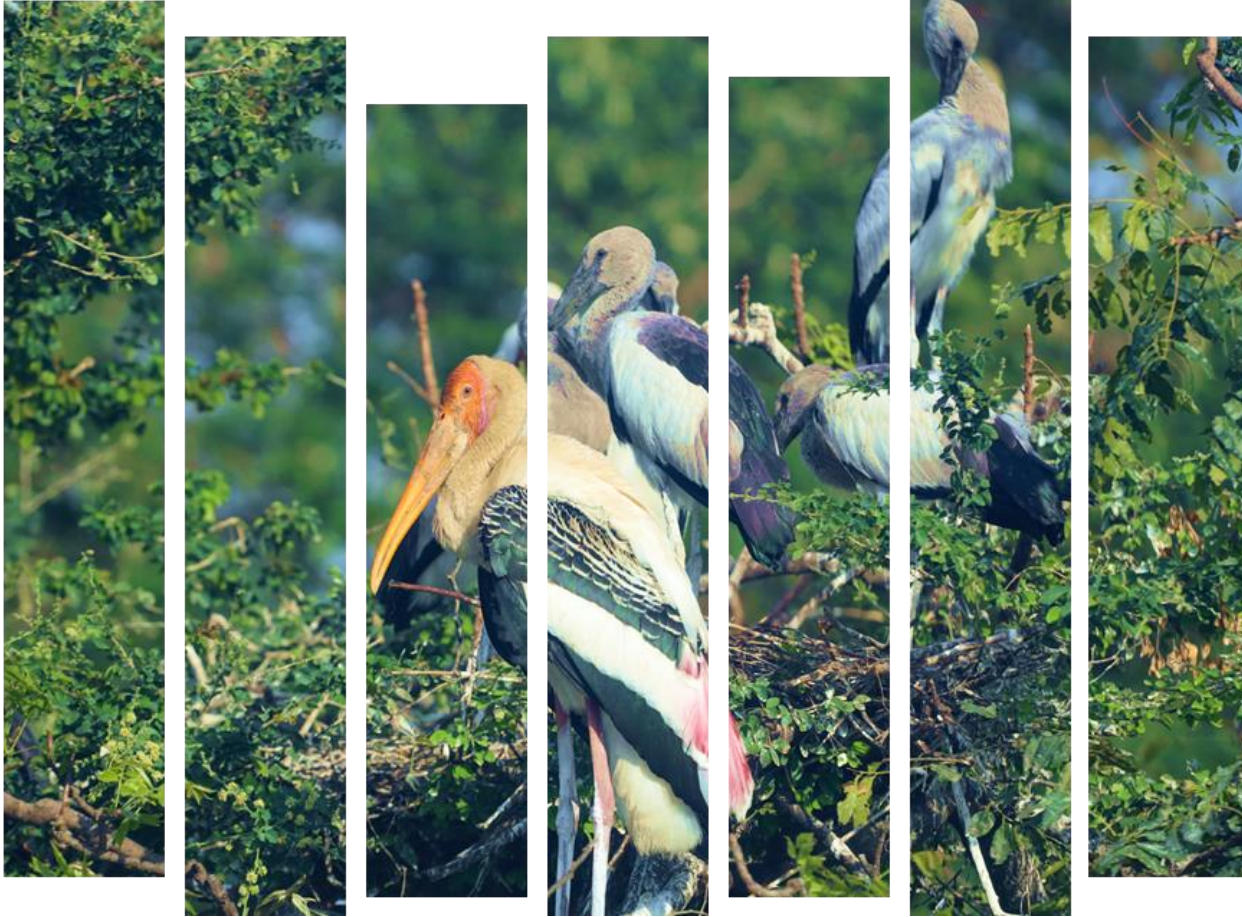
# Covid CSR Activities



- Murugappa Group donated **₹5 crores** to the PM Cares Fund, **₹6 Crores** to Tamil Nadu Chief Minister's Relief Fund, **₹2 crores each** to the CM Relief Fund in AP & Gujarat and **₹1 crore** to the CM Relief Fund in Telangana
- **COVID kits** were extensively provided by TII, E.I.D.-Parry & Coromandel International
- Support was provided towards **fast and efficient sanitisation in villages** across Vizag, Thyagavalli & Kakinada by Coromandel International
- Chola MS, provided **grocery kits to over 500 families** & distributed **dry ration kits to over 750 migrant workers** in Chennai during the pandemic
- Coromandel International also helped establish a **COVID ward at Kakinada Government General Hospital**



# Protecting The Environment



## A birds paradise in our Kakinada plant

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

# The Spirit of the Murugappa Group

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

