Driven by Values.
Powered by People.
The Murugappa Group has had two core drivers, right from day one: People and Value Creation. Factors that have influenced its choice of businesses, alliances, standards and strategies. Group companies operate from a position of strength, aligning the interests of stakeholders and maximising the potential of their people. Governance is given the highest importance, to ensure business continuity and smooth transitions.

This steadfast path has seen the Group establish a market-leading presence in core sectors such as Agriculture, Engineering and Financial Services.
Global Manufacturing Presence

<table>
<thead>
<tr>
<th>Country</th>
<th>Industry</th>
</tr>
</thead>
<tbody>
<tr>
<td>Australia</td>
<td>Industrial Ceramics</td>
</tr>
<tr>
<td>Chile</td>
<td>Nutraceuticals</td>
</tr>
<tr>
<td>France</td>
<td>Industrial Chains</td>
</tr>
<tr>
<td>Russia</td>
<td>Electro Minerals, Abrasives</td>
</tr>
<tr>
<td>South Africa</td>
<td>Electro Minerals, Phosphoric Acid</td>
</tr>
<tr>
<td>Sri Lanka</td>
<td>Bicycles</td>
</tr>
<tr>
<td>Thailand</td>
<td>Abrasives</td>
</tr>
<tr>
<td>Tunisia</td>
<td>Phosphoric Acid</td>
</tr>
<tr>
<td>USA</td>
<td>Nutraceuticals</td>
</tr>
</tbody>
</table>

10 manufacturing locations
Manufacturing Locations in India

81 manufacturing locations across 16 states

<table>
<thead>
<tr>
<th>State/Union Territory*</th>
<th>No. of Plants</th>
<th>Companies (No. of Units)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tamil Nadu</td>
<td>34</td>
<td>EID Parry (8)</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Coromandel (4)</td>
</tr>
<tr>
<td></td>
<td></td>
<td>TII (7)</td>
</tr>
<tr>
<td></td>
<td></td>
<td>MMTCL (1)</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Parry Agro (5)</td>
</tr>
<tr>
<td></td>
<td></td>
<td>New Ambadi (1)</td>
</tr>
<tr>
<td>Gujararat</td>
<td>8</td>
<td>Coromandel (3)</td>
</tr>
<tr>
<td></td>
<td></td>
<td>PEIL (1)</td>
</tr>
<tr>
<td></td>
<td></td>
<td>TII (1)</td>
</tr>
<tr>
<td></td>
<td></td>
<td>MMTCL (1)</td>
</tr>
<tr>
<td>Andhra Pradesh</td>
<td>5</td>
<td>Coromandel (3)</td>
</tr>
<tr>
<td></td>
<td></td>
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</tr>
<tr>
<td></td>
<td></td>
<td>PSRIPL (1)</td>
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<tr>
<td>Karnataka</td>
<td>5</td>
<td>EID Parry (3)</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Ambadi (1)</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Coromandel (1)</td>
</tr>
<tr>
<td>Maharashtra</td>
<td>5</td>
<td>EID Parry (2)</td>
</tr>
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<td></td>
<td></td>
<td>TII (2)</td>
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<td></td>
<td></td>
<td>Coromandel (1)</td>
</tr>
<tr>
<td>Kerala</td>
<td>4</td>
<td>CUMI (3)</td>
</tr>
<tr>
<td></td>
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<td>Assam</td>
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</tr>
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<td>Punjab</td>
<td>3</td>
<td>TII (3)</td>
</tr>
<tr>
<td>Uttarakhand</td>
<td>3</td>
<td>TII (2)</td>
</tr>
<tr>
<td></td>
<td></td>
<td>CUMI (1)</td>
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<td>Haryana</td>
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<tr>
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<tr>
<td>Madhya Pradesh</td>
<td>2</td>
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<td></td>
<td></td>
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<tr>
<td>Rajasthan</td>
<td>2</td>
<td>Coromandel (2)</td>
</tr>
<tr>
<td>Uttar Pradesh</td>
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<td>Ambadi (1)</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Coromandel (1)</td>
</tr>
<tr>
<td>Telangana</td>
<td>1</td>
<td>TII (1)</td>
</tr>
<tr>
<td>West Bengal</td>
<td>1</td>
<td>CUMI (1)</td>
</tr>
<tr>
<td>Jammu &amp; Kashmir*</td>
<td>1</td>
<td>Coromandel (1)</td>
</tr>
</tbody>
</table>
Group Structure. Holding Pattern.

*Companies listed on NSE/BSE
% represents Murugappa Group shareholding as of September 2019
Pursuing Excellence. Delivering Success.
Andhra Pradesh markets manufacturing units in the Karnataka and acquires majority stake in GMR Industries Limited, an industrial chains manufacturer ventures into Europe with the acquisition of SEDIS, France, TII becomes a top 3 player in India in the Specialty Nutrients space Coromandel 2010 and enters the state of Karnataka EID Parry acquires 76% stake in Sadashiva Sugars Limited 2009 Murugappa Group turnover crosses INR 150 billion formulations and nutraceuticals EID Parry acquires US Nutraceuticals, producer of dietary launches innovative retail format Track & Trail TI Cycles takes the bicycle buying experience up several notches – Parry’s Pure Refined Sugar CUMI achieves global scale in silicon carbide, with the acquisition of Volzhsky Abrasive Works (VAW), the world’s second largest producer of silicon carbide 2007 Coromandel launches unique farm inputs rural retail format, Mana Gromor 2008 TI Cycles takes the bicycle buying experience up several notches – launches innovative retail format Track & Trail EID Parry acquires US Nutraceuticals, producer of dietary formulations and nutraceuticals The Murugappa Group turnover crosses INR 150 billion 2009 EID Parry acquires 76% stake in Sadashiva Sugars Limited and enters the state of Karnataka 2010 Coromandel establishes Joint Venture with SQM Chile and becomes a top 5 player in India in the Specialty Nutrients space TII ventures into Europe with the acquisition of SEDIS, France, an industrial chains manufacturer EID Parry acquires majority stake in GMR Industries Limited, with manufacturing units in the Karnataka and Andhra Pradesh markets *Increases global footprint and enhances customer touch points in cycles, farm inputs and general insurance*

2011
- TI Cycles creates a record, manufacturing over 4 million cycles
- Coromandel acquires Sabero Organics in the Crop Protection Chemicals space
- TI Cycles launches India’s first carbon fibre bicycle, Montra
- 2012
- TII acquires Shanthi Gears, brand leader and benchmark in industrial gears
- 2014
- EID Parry’s SEZ unit at Kakinada records INR 1000 Crore turnover in its first full year of operations
- EID Parry subsidiary, US Nutraceuticals acquires Chile-based Alimtec SA, a key raw material supplier for its US arm
- Coromandel acquires Liberty Phosphates, becoming the largest Single Super Phosphate player in India
- Coromandel enters farm mechanisation joint venture with Yanmar, Japan
- TPI expands into non-auto segments

2016
- The Murugappa Group turnover crosses INR 300 billion

2017
- TI Cycles acquires 80% stake in Creative Cycles (Pvt) Limited and Great Cycles (Pvt) Limited, Sri Lanka

2018
- TI holding in financial services is unbundled and a financial services holding company is setup. With this divestment, TI becomes a full manufacturing setup

2019
- TI Cycles commences operations at Raipur and achieves production of 1 Lakh bicycles per month

The Murugappa Group turnover is at INR 370 billion (USD 5.3 billion)

Coromandel is presently the 5th largest Agrochemical Indian player. Operates the largest network of agri-retail chains, ‘Mana Gromor’ in India with over 800 centres EID Parry is one of India’s largest integrated sugar producers. The company is a global leader in the organic spirulina space CUMI enjoys the widest global footprint in the Murugappa Group with over 20,000 products across 3 business verticals being manufactured in 5 countries and sold in over 50 countries TII is one of the country’s leading engineering companies, the second largest manufacturer of bicycles, and a preferred tier 1 supplier for the automotive industry Cholamandalam Investment and Finance Company is a leading comprehensive financial services company present across 1000+ branches serving over 8 Lakh customers with an AUM crossing INR 60,000 Crores Cholamandalam MS General Insurance is ranked 7th among private insurers serving over 10 million customers. Chola MS’s GWP is at INR 4000 Crores in premiums and the PBT is at INR 200 Crores Cholamandalam MS Risk Services executes 400+ Projects on an average every year. In EHS Risk Engineering Consultancy, the company has the largest contingent of 270+ engineers Parry Agro produces 13 million kgs of tea on its own and outsourced leaf production with 1 million kg outsourced leaf production in the Assam Rajauli factory. Paralai estate in Annamalai is certified organic

The Murugappa Group today

The Murugappa Group becomes the first Group in India to win the IMD Distinguished Family Business Award from IMD Switzerland 2002
- TII begins supplying to the Railways, a new segment that grows to capture significant market share in less than two decades

2003
- Chola MS General Insurance Company Limited, a General Insurance Joint Venture with global leader, Mitsui Sumitomo Insurance Group, Japan, is launched

2004
- The Murugappa Group turnover crosses USD 1 billion mark
- EID Parry launches India’s first branded sugar – Parry’s Pure Refined Sugar

2005
- CUMI achieves global scale in silicon carbide, with the acquisition of Volzhsky Abrasive Works (VAW), the world’s second largest producer of silicon carbide

2007
- Coromandel launches unique farm inputs rural retail format, Mana Gromor

2008
- TI Cycles takes the bicycle buying experience up several notches – launches innovative retail format Track & Trail
- EID Parry acquires US Nutraceuticals, producer of dietary formulations and nutraceuticals

2009
- The Murugappa Group turnover crosses INR 150 billion
- EID Parry acquires 76% stake in Sadashiva Sugars Limited and enters the state of Karnataka

2010
- Coromandel establishes Joint Venture with SQM Chile and becomes a top 5 player in India in the Specialty Nutrients space
- TII ventures into Europe with the acquisition of SEDIS, France, an industrial chains manufacturer

2011
- EID Parry acquires US Nutraceuticals, producer of dietary formulations and nutraceuticals

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- Coromandel acquires Sabero Organics in the Crop Protection Chemicals space
- TI Cycles acquires 80% stake in Creative Cycles (Pvt) Limited and Great Cycles (Pvt) Limited, Sri Lanka

2018
- Coromandel enters farm mechanisation joint venture with Yanmar, Japan
- TPI expands into non-auto segments

2019
- Coromandel acquires Liberty Phosphates, becoming the largest Single Super Phosphate player in India
- Coromandel enters farm mechanisation joint venture with Yanmar, Japan

2020
- TII acquires Shanthi Gears, brand leader and benchmark in industrial gears
- EID Parry acquires US Nutraceuticals, producer of dietary formulations and nutraceuticals

2021
- Coromandel acquires Liberty Phosphates, becoming the largest Single Super Phosphate player in India
- Coromandel enters farm mechanisation joint venture with Yanmar, Japan
- TPI expands into non-auto segments

2022
- The Murugappa Group turnover crosses INR 300 billion
- Mitsui Sumitomo Insurance Group increases global footprint and enhances customer touch points in cycles, farm inputs and general insurance

2023
- The Murugappa Group turnover crosses INR 300 billion
- Mitsui Sumitomo Insurance Group increases global footprint and enhances customer touch points in cycles, farm inputs and general insurance

2024
- The Murugappa Group turnover crosses INR 300 billion
- Mitsui Sumitomo Insurance Group increases global footprint and enhances customer touch points in cycles, farm inputs and general insurance

2025
- The Murugappa Group turnover crosses INR 300 billion
- Mitsui Sumitomo Insurance Group increases global footprint and enhances customer touch points in cycles, farm inputs and general insurance

2026
- The Murugappa Group turnover crosses INR 300 billion
- Mitsui Sumitomo Insurance Group increases global footprint and enhances customer touch points in cycles, farm inputs and general insurance

2027
- The Murugappa Group turnover crosses INR 300 billion
- Mitsui Sumitomo Insurance Group increases global footprint and enhances customer touch points in cycles, farm inputs and general insurance

2028
- The Murugappa Group turnover crosses INR 300 billion
- Mitsui Sumitomo Insurance Group increases global footprint and enhances customer touch points in cycles, farm inputs and general insurance

2029
- The Murugappa Group turnover crosses INR 300 billion
- Mitsui Sumitomo Insurance Group increases global footprint and enhances customer touch points in cycles, farm inputs and general insurance

2030
- The Murugappa Group turnover crosses INR 300 billion
- Mitsui Sumitomo Insurance Group increases global footprint and enhances customer touch points in cycles, farm inputs and general insurance
The Murugappa Way embodies the Group’s business ethic and value system. It enables employees to keep firm sight on the guiding principles and values even as they pursue performance and progress.

The two key elements are:

- Five Lights
- Arthashastra Philosophy
The Five Lights represent the Murugappa Group's value system, and working culture. At the core of the Group's day-to-day functioning, it helps employees define 'who am I', 'how do I work' and 'how do I relate to my environment'.

The Five Lights of the Murugappa Group

INTEGRITY
The light of that gives us the courage to always do the right thing

RESPONSIBILITY
The light of that gives us the humility to think about the world around us

PASsION
The light of that provides us with the desire to win

RESPECT
The light of that inspires people around us to perform

QUALITY
The light of which makes us dream of excellence
The fundamental principle of economic activity is that no man you transact with will lose, then you shall not.

- An excerpt from the Arthashastra

The Murugappa Group approaches every transaction, strategy, and business decision from the perspective of this win-win philosophy.
The story of the Murugappa Group in India is a legacy of entrepreneurship that started in 1934 and lives to this day.

When Founder Dewan Bahadur AM Murugappa Chettiar came back from Burma, he laid the foundation of a family business that is one of the longest and most enduring in India’s corporate history.

Four generations of family have guided the Murugappa Group through India’s chequered business history – laying the cornerstones of growth built on tradition, togetherness, ethical values, innovation and discipline.

Each generation strengthened existing businesses and developed new ones, managing the evolution of businesses and governance structures simultaneously. As a result, the Group’s business portfolio is diverse and dynamic.

With business instincts honed over decades, the family knew how to anticipate change and showed a willingness to adapt. The Murugappa Group became one of the first Indian corporates to begin the process of transformation from being a family-owned business to a professionally-managed organisation.
For 120 years, the Murugappa Group has established systems and followed sound business practices to enhance value to all stakeholder. An approach, that has helped build this highly respected conglomerate, with market-leading companies, popular brands, high quality products & services and consistent returns year-on-year. Thereby, creating an eco-system that touches and transforms countless lives.

18% PAT growth over last financial year

Market Capitalisation*
INR 66,000 Crore

9 companies listed on the BSE & NSE

2018-19 SNAPSHOTS

Robust growth of 12% in turnover

EBITDA
INR 5,190 Crore

Delivering Value.
A Way of Life.

*Market Capitalisation as of 31st March, 2019
Group Business Portfolio

**AGRICULTURE**
- Fertilizers
- Crop Protection Chemicals
- Bio Products
- Specialty Nutrients
- Organic Manure
- Agri-Retail
- Sugar
- Ethanol
- Co-generated Power
- Nutraceuticals
- Sugar Refinery

**ENGINEERING**
- Abrasives
- Electro Minerals
- Industrial Ceramics
- Refractories
- Power Generation
- Precision Tubes & Steel Strips
- Bicycles
- Automotive & Industrial Chains
- Auto Components
- Railway Segments
- Door Frame & Fine Blanking
- Industrial Gears

**FINANCIAL SERVICES**
- Vehicle Finance
- Home Equity
- Home Loans
- SME Loans
- Wealth Management
- General Insurance
- Risk Management

**OTHER BUSINESSES**
- Tea
- Rubber
- Home Furnishing
- Nets & Packaging Products
- Travel Services
- Construction
- Water Treatment
- Construction & Steel Strips
- Power Generation
- Industrial Gears
- Auto Components
- Railway Segments
- Door Frame & Fine Blanking
- Industrial Ceramics
- Abrasives
- Electro Minerals
- Bicycles
- Automotive & Industrial Chains
- Tea
- Rubber
- Home Furnishing
- Nets & Packaging Products
- Tea
- Rubber
- Home Furnishing
- Nets & Packaging Products

**Revenue Composition**

<table>
<thead>
<tr>
<th>Year</th>
<th>Agriculture</th>
<th>Engineering</th>
<th>Financial Services</th>
<th>Other Businesses</th>
</tr>
</thead>
<tbody>
<tr>
<td>2018-19</td>
<td>31%</td>
<td>22%</td>
<td>45%</td>
<td>2%</td>
</tr>
<tr>
<td>2017-18</td>
<td>29%</td>
<td>22%</td>
<td>47%</td>
<td>2%</td>
</tr>
<tr>
<td>2016-17</td>
<td>26%</td>
<td>23%</td>
<td>49%</td>
<td>2%</td>
</tr>
<tr>
<td>2015-16</td>
<td>23%</td>
<td>23%</td>
<td>53%</td>
<td>2%</td>
</tr>
<tr>
<td>2014-15</td>
<td>22%</td>
<td>22%</td>
<td>53%</td>
<td>2%</td>
</tr>
</tbody>
</table>

**Group revenue (in billion INR) over the last 5 years**

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
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<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>2014-15</td>
<td>204.15</td>
<td>205.16</td>
<td>206.17</td>
<td>207.18</td>
<td>208.19</td>
</tr>
<tr>
<td>2015-16</td>
<td>262.84</td>
<td>267.91</td>
<td>292.06</td>
<td>330.79</td>
<td>428.36</td>
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</tbody>
</table>

**Profit before tax (in billion INR) over the last 5 years**

<table>
<thead>
<tr>
<th></th>
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</thead>
<tbody>
<tr>
<td>2015-16</td>
<td>29.20</td>
<td>30.00</td>
<td>30.10</td>
<td>30.20</td>
<td>30.30</td>
</tr>
<tr>
<td>2016-17</td>
<td>31.40</td>
<td>31.50</td>
<td>31.60</td>
<td>31.70</td>
<td>31.80</td>
</tr>
<tr>
<td>2017-18</td>
<td>32.40</td>
<td>32.50</td>
<td>32.60</td>
<td>32.70</td>
<td>32.80</td>
</tr>
<tr>
<td>2018-19</td>
<td>33.40</td>
<td>33.50</td>
<td>33.60</td>
<td>33.70</td>
<td>33.80</td>
</tr>
</tbody>
</table>
The Murugappa Group impacts the lives of millions of farmers through its sustainable, reciprocal value chain in both the input and output side of the agricultural sector. It has helped improve productivity, profitability and the standard of life, across many parts of rural India.
Coromandel International Limited

Coromandel International Ltd is one of India’s largest agri-solutions providers.

The number one manufacturer of phosphatic fertilisers in the private sector, it has manufacturing facilities in 16 locations, with an annual combined manufacturing capacity of around 5 million tonnes.

It enjoys a 60% share in the ‘rice bowl’ regions of Andhra Pradesh and Telangana, thanks to a consistent and mutually beneficial approach of partnering with farmers. Coromandel has led the way in rural retail for farm inputs, soil testing facilities and farm mechanisation services. The company serves over 20 million farmers currently.

The largest rural retail chain in India offering farm inputs and services – ‘Mana Gromor’, ‘Namma Gromor’ & ‘Aapla Gromor’ is a Coromandel initiative. Over 800 outlets cover over two million square feet across the states of Andhra Pradesh, Telangana, Karnataka and Maharashtra.

FINANCIALS 2018-19

<table>
<thead>
<tr>
<th>INR</th>
<th>131.59 billion</th>
<th>14.81 billion</th>
<th>121.50 billion</th>
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</thead>
<tbody>
<tr>
<td>Revenue</td>
<td></td>
<td>EBITDA</td>
<td>Market Capitalisation</td>
</tr>
</tbody>
</table>

HIGHLIGHTS

- 2nd largest phosphatic fertilisers manufacturer and marketer in India and largest in the private sector
- 5th largest Indian crop protection solutions provider
- Market leader in the specialty nutrients and organic fertiliser segments
- Largest single super phosphate player in India
- Set up IIT Monash Academy, along with IIT Mumbai & Monash University, Australia

RECENT AWARDS

- ‘Best CSR Practices’ award from The Economic Times
- National Award for ‘Best Private Organisation Implementing CSR’ from the Public Relations Society of India (PRSI)
- ‘Best Management Award’ from the Labour Department, Government of Andhra Pradesh (Kakinada Unit)
- ‘The Best Phosphoric Acid Plant’ award for the Vizag unit, by Fertiliser Association of India
- Won six ‘Global Communicator Awards’ from the Academy of Interactive and Visual Arts, New York
- The Birds Paradise within the Kakinada unit won an award in the ‘Green & Environment Stewardship’ category of the National CSR summit
EID Parry (India) Limited

EID Parry is a name synonymous with sugar and is among India’s largest integrated sugar producers. The company has contributed significantly to make India a dominant international player in the segment.

EID Parry today is also a global leader in the nutraceutical product lines of organic spirulina, lycopene, saw palmetto, micro-algal products and natural astaxanthin, with USFDA-approved manufacturing facilities and a host of international quality certifications.

FINANCIALS 2018-19

| INR 32.83 billion | INR 1.98 billion EBITDA | INR 29.16 billion Market Capitalisation |

HIGHLIGHTS

- Largest sugar manufacturer in South India
- Only sugar brand to be conferred the ‘Super Brand’ status in India
- 1st sugar company to implement zero liquid discharge system in its plants
- Nellikuppam plant is the only sugar unit to have an array of quality certifications including IP, BP, USP, ISO 9001:2015, ISO 14001:2015, FSSC 22000, Bonasuco and SMETA 6.0
- Haliyal sugar unit has the FSSC 22000, ISO 9001:2015, Bonasuco and SMETA 6.0 quality certifications
- The company’s R&D centre is recognised by the Department of Scientific & Industrial Research (DSIR), Department of Science & Technology, Government of India
- Successfully commissioned backend refinery at Haliyal, Karnataka, in 2019
- Award for ‘Talent Management’ at the Asia Pacific HRM Congress Awards 2018 by ‘TIMES Ascent’
- Award at ET NOW’s - Best Corporate Social Responsibility Practices Awards 2018
- Economic Times - Best Brands 2019 Award
- The Nellikuppam unit received two awards for ‘Energy Efficient & Innovative Project Award’, at the CII National Energy Management Awards 2018
- The Pudukottai Unit received the ‘CII National Level Energy Efficient Unit Award’, 2018
- The Kurumbur plant received the ‘Energy Efficient Unit award at the CII. National Energy Management Award
- The company was named ‘The Dream Company To Work For’ at the Asia HR Leadership Awards 2018
- The Pudukottai plant received the ‘TPM Excellence Category ’X’ certification’ from the Japan Institute of Plant Maintenance (JIPM)
An integral part of India’s manufacturing framework, the Murugappa Group is an undisputed leader in the light engineering sector. Known for quality and value, it is the preferred supplier for engineered materials, components and parts to diverse industries. World renowned companies like Carborundum Universal Limited (CUMI) and Tube Investments of India (TII) form part of the engineering arm. The Group manufactures a wide range of products, covering industrial applications, mobility and fitness solutions.

Carborundum Universal Limited

Carborundum Universal Limited (CUMI) is a leading material science company with expertise in the production and distribution of abrasives, ceramics and electro-minerals, globally. Established in 1954, CUMI was formed as a joint venture between Carborundum Company USA, Universal Grinding Wheel Company UK and the Murugappa Group.

CUMI manufactures over 20,000 different varieties of abrasives, industrial ceramics, refractory products and electro-minerals in 31 state-of-the-art facilities across five countries.

It is one of the five manufacturers in the world with fully integrated operations, and is set to become one of the world’s largest abrasive and technical ceramics companies in the near future. CUMI products are sold in over 50 countries, giving the company the distinction of earning more than half of its revenue from outside India.

FINANCIALS 2018-19

<table>
<thead>
<tr>
<th>INR</th>
<th>INR</th>
<th>INR</th>
</tr>
</thead>
<tbody>
<tr>
<td>26.56 billion</td>
<td>4.66 billion</td>
<td>56.86 billion</td>
</tr>
<tr>
<td>Revenue</td>
<td>EBITDA</td>
<td>Market Capitalisation</td>
</tr>
</tbody>
</table>

ASSOCIATED COMPANIES

Subsidiaries
- CUMI Abrasives & Ceramics Company Ltd
- CUMI America Inc
- CUMI Australia Pty Ltd
- CUMI International Limited
- CUMI Middle East FZE
- Foskor Zirconia (Pty) Ltd
- Net Access (India) Ltd
- Sterling Abrasives Ltd
- Southern Energy Development Corporation Ltd
- Volzhsky Abrasive Works (VAW)

Joint Ventures
- Ciria India Limited
- Murugappa Morgan Thermal Ceramics Limited
- Wendt (India) Limited

HIGHLIGHTS

- Largest electro minerals & abrasives player in India
- Largest Silicon Carbide player in Russia
- One of the largest producers of Silicon Carbide grains worldwide
- Third-largest manufacturer of Zirconia worldwide
- One of the market leaders in abrasives, in India and Russia
- World’s second-largest manufacturer of metallised cylinders (used in vacuum circuit breakers)
- 7 R&D centres approved by the Department for Scientific & Industrial Research (DSIR) and over 50 IPs

Recent Awards

- The Industrial Ceramics Division won the ‘Gold Certificate of Merit’ in Manufacturing Excellence instituted by Frost & Sullivan
- ‘Silver Shield under Category VIII’ – Manufacturing, for Excellence in Financial Reporting from the Institute of Chartered Accountants of India
- ‘Most Innovative Learning & Development Practices’ in the Private Sector category from the Indian Society of Training and Development (ISTD)
- ‘HR Excellence Award’ from the Kerala Management Association
- Wendt (India) Limited named ‘Economic Times Best Brands in Metal Cutting 2018’ in the Grinding Field
- Wendt (India) Limited declared ‘Innovative Company’ - Grinding Wheels products, at the CII Industrial Innovation Awards
Tube Investments of India Limited

Tube Investments of India Limited (TII) is one of the country’s leading engineering companies, with a portfolio that spans metals to mobility solutions. It is a leading manufacturer in cycles and a preferred supplier of tubes, metal formed products and chains to a wide range of industries.

TII supplies safety-critical precision parts to major OEMs. TII also has strong presence in the power sector, off-road applications, textile machinery and general engineering segments. The company is a leader in automotive and industrial chains with its ‘Diamond’ brand, the most sought after in the domestic market. The ability to consistently deliver high-precision and global quality standards has resulted in rising exports for the tubes division, year on year.

TII is a pioneer in cycle retailing in India, with prestigious brands like BSA, Hercules, Ladybird, Roadeo, Montra and Mach City in its stable. It has a network of over 1100 retail stores across the country.

TII operates in the industrial gears segment in India through its subsidiary Shanthi Gears Limited. Shanthi Gears is a category leader, manufacturing a wide range of power transmission components including gears, gear boxes, geared motors and gear assemblies.

FINANCIALS 2018-19

<table>
<thead>
<tr>
<th>Rupee (INR)</th>
<th>Billion</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Revenue</strong></td>
<td>54.64</td>
</tr>
<tr>
<td><strong>EBITDA</strong></td>
<td>5.98</td>
</tr>
<tr>
<td><strong>Market Capitalisation</strong></td>
<td>72.14</td>
</tr>
</tbody>
</table>

ASSOCIATED COMPANIES

Subsidiaries
- SEDIS (the number one French manufacturer of Industrial Chains)
- Shanthi Gears Limited

Joint Ventures
- TI Tsubamex P Limited (a JV with Tsubamex Company Limited, Japan, engaged in the design and engineering of sheet metal dies and fixtures)

SBUs & PRODUCTS

**Tube Products of India (TPI)**
- CDW and ERW Tubes, Tubular Components, Large Diameter Tubes for Hydraulic Cylinders and Off-road Applications and Special Grade Cold-rolled Steel Strips (CRSS)

**TI Cycles of India (TICI)**
- Cycles, Cycle Components, Fitness Equipment and Accessories

**Metal Formed Products Division**
- Drive and Cam Chains and Aftermarket Kits for Two-wheelers, Fine Blanked Precision Components, Auto Components, Stainless Steel Coach, Agri Implements

**Industrial Chains**
- Chains for Industrial Applications, Engineering Class Chains

**Industrial Gears**
- Worm Gearboxes, Helicals, Gears & Pinions and Gear Servicing

HIGHLIGHTS

- Largest manufacturer of precision tubes in India
- 2nd largest bicycle producer in India with 4 million cycles per year; market leader in the ‘specials’ segment
- 2nd largest producer of transmission chains in India
- Every second two wheeler in India uses TPI’s safety-critical front fork
- Superior engineering capability, leadership and design innovation, leading to creation and capture of niche segments in chains business
- Exclusive supplier of door frames to marquee brands
- Frontrunner in developing a complete and premium buying experience for cycles in India through its concept ‘Track & Trail’ stores and online sales
- Nurtured new segment by introducing high end international cycle brands in India, catering to performance and recreational cyclists

RECENT AWARDS

- ‘CII Design Excellence Award’ for TI Cycles’ Hercules Assassin
- ‘Green Vendor’ award from Maruti Suzuki in Comprehensive Vendor Assessment (CVA) for TII’s Metal Forming Division
- ‘Best performer for vendor logistics excellence’ by Hyundai for TII’s Metal Forming Division
- ‘Strategic Global Supplier’ award by Showa Corporation, Thailand, for the 4th consecutive year for Tube Products of India
- 2nd prize under the category of ‘Largest Reduction in Accident Frequency Rate in Miscellaneous Industry for more than 5 Lakh Man Hours’ under the Punjab State Safety Awards for the Rainpur plant
Cholamandalam Financial Holdings Limited (formerly TI Financial Holdings Limited), a NBFC classified as a Core Investment Company, is the holding entity of the Group’s financial services companies, comprising Cholamandalam Investment and Finance Company Limited, Cholamandalam MS General Insurance Company Limited and Cholamandalam MS Risk Services Limited.

The financial services division has a wide portfolio covering investment and financial products, general insurance and risk management. True to the Murugappa lineage, all three companies operate right at the top of their segments, and are front-runners in expanding access to quality financial services across the country. Today, they reach a customer base of over 10 million, helping dreams, both big and small, come true.

**FINANCIALS**

<table>
<thead>
<tr>
<th>INR</th>
<th></th>
<th>Revenue</th>
<th>Contribution to Group Revenue</th>
</tr>
</thead>
<tbody>
<tr>
<td>INR 115.80</td>
<td></td>
<td>31.39%</td>
<td></td>
</tr>
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</table>

<table>
<thead>
<tr>
<th>INR 22.02 billion EBITDA</th>
<th>Contribution to Group EBITDA</th>
</tr>
</thead>
<tbody>
<tr>
<td>42.44%</td>
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</table>

**COMPANIES**
Cholamandalam Investment and Finance Company Limited

Cholamandalam Investment and Finance Company Limited (CIFCL) is a leading asset finance company providing comprehensive financial services and products in the fields of asset-backed financing and wealth management. Today, it is one of the country’s fastest growing companies in the sector, with a stellar reputation for consistent performance.

CIFCL offers vehicle finance, home equity loans, home loans, SME loans, investment advisory and stock broking services to over one million customers. The commercial vehicles business, one of its oldest and largest business divisions, offers loans for an entire spectrum of vehicles: two and three-wheelers, cars, construction and farm equipment. CIFCL has preferred financier tie-ups with all automobile brands in the country.

CIFCL is also a pioneer in enlarging the reach of financial services to under-served segments like MSME, urban and rural markets through a 900-plus branch network. Focussing on deep customer relationships and high service standards, it has built an asset base of over INR 540 billion.

**FINANCIALS 2018-19**

<table>
<thead>
<tr>
<th>INR</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Revenue</td>
<td>71.09</td>
</tr>
<tr>
<td>EBITDA</td>
<td>18.89</td>
</tr>
<tr>
<td>Market Capitalisation</td>
<td>240.65</td>
</tr>
</tbody>
</table>

**SBUs & PRODUCTS**

**VEHICLE FINANCE**
- Commercial Vehicle Loans
- Used Commercial Vehicle Loans
- Tractor Loans
- Construction Equipment Loans
- Car Loans
- 2 & 3 Wheeler Loans

**MORTGAGE LOANS**
- Home Equity
- Home Loans

**BUSINESS LOANS**
- SME Loans

**ASSOCIATED COMPANIES**
- Subsidiaries: Cholamandalam Distribution Services Limited (CDSL)
  Cholamandalam Securities Limited (CSEC)

**HIGHLIGHTS**

- The company achieved 30% growth rate in 2018-19, with PBT for the year ended March 19, touching INR 1,823 Crore
- Assets under Management grew by 26%, to INR 54,279 Crore
- Chola transitioned from IGAAP to INDAS, wherein the Gross Stage 3 improved to 2.7%, thereby strengthening asset quality
- The company’s strong banking relationships insulated it from liquidity constraints faced by the industry in the previous year
- The company is set to enhance customer experience and facilitate data-driven decisions, through significant investment in digital and analytics

**RECENT AWARDS**

- ‘Top performer - Mutual Fund Distributor category, Tamil Nadu’, award from BSE
- Among the ‘Top 26 Innovative Organisations in India’ at the CII Innovation Awards
- ‘Best Corporate Award (Medium Companies Category)’ at the 2nd ICSI CSR Excellence Awards
- Received the ‘ISO 9001:2015 Quality Management Systems certification’
- Won two prestigious awards at the 13th edition of the CII Southern Region Kaizen competition
- Award for Employee Relations and Employee Engagement (Large Service Industry Category) at the CII National HR Circle Competition 2018
Cholamandalam MS General Insurance Company Limited

Cholamandalam MS General Insurance Company Limited is one of the leading multi-line General Insurance companies in the country. It was formed through a joint venture between the Murugappa Group and Mitsui Sumitomo Insurance Group, Japan, one of the largest insurance firms in the world.

The company is ranked 7th amongst private insurers within addressable markets (i.e. industry volumes excluding Govt & Group Health). Chola MS has a strong presence in Tier III/IV/V towns and services 10 million+ customers through its country-wide network of over 550 retail touch points and 30,000 agents.

The company has significantly boosted its distribution network through tie-ups with 12 OEMs, 5 Banks, 5 NBFCs, and 2 Small Finance Banks. It also participates in Government-sponsored insurance programs.

Additionally, Chola MS serves customers across 21,000 branches through the various Bancassurance partnerships, and has a cashless network of 6,600 garages (400 In-House Assessors for Motor Claims Assessment) and 8,100 hospitals.

Chola MS’s brand philosophy is T3 - Trust, Transparency & Technology.

FINANCIALS 2018-19

<table>
<thead>
<tr>
<th>INR</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Revenue</td>
<td>44.28 billion</td>
</tr>
<tr>
<td>EBITDA</td>
<td>3.09 billion</td>
</tr>
</tbody>
</table>

SBUs & PRODUCTS

INDIVIDUAL INSURANCE

- Commercial Vehicle
- Car
- Health
- Travel
- Personal Accident
- Home

CORPORATE INSURANCE

- Fire
- Engineering Projects
- Engineering Operations
- Property Crime
- Marine
- Liability Insurance

HIGHLIGHTS

- No. 1 in Bancassurance business among non-bank promoted insurance companies
- Empanelled as an insurer to participate in the Maruti OEM insurance programme
- IndusInd Bank, our major Bancassurance partner’s Corporate Agency agreement has been renewed for the next 5 years
- Strong synergies with captive NBFC - Cholamandalam Investment & Finance Co Ltd.
- Forayed into digitisation initiatives with pilots in Robotic Process Automation (RPA) for claims & finance and CHATBOT for customer support
- Pioneered a first-of-its-kind kiosk-based digital smart office (SMO), Chola Insurance Express. Over 500 SMOs reach rural markets in tier III and Tier IV towns
- Cholamandalam MS General Insurance Company Limited has been awarded the ISO 31000:2018 certification by TUV India

RECENT AWARDS

- Award for ‘Best General Insurance Company’ – ET Now
- Award for ‘National Best Employer Brand – 2018-19’ from the Employer Branding Institute, India
- Award for ‘Dream Companies to work for in Private Insurance Sector’ – Times Ascent
- Award for ‘Asia’s Most Trusted Company 2018’ from the International Brand Consulting Corporation, USA
Financial Services

Cholamandalam MS Risk Services Limited

Cholamandalam MS Risk Services Limited, a 50:50 joint venture with the Mitsui Sumitomo Insurance Group, Japan, is a comprehensive risk management and engineering solutions company.

In the past two decades, the company has undertaken over 8,500 consulting projects across 42 industrial sectors, offering best-in-class services to organisations to optimise their EHS performance and set new benchmarks in safety performance.

Chola MS Risk Services provides a spectrum of customised solutions across the lifecycle of a project - from conceptualisation to design, until decommissioning, in environment management and sustainability, process safety, electrical safety, logistics risk consulting and construction safety.

The company also offers EHS training, competency building and assessment services through its 'Safety Academy'.

The company has a technical collaboration with InterRisk, Japan (the risk management arm of Mitsui Sumitomo Insurance & Aioi Nissay Dowa Insurance [MS&AD]). It holds a partner status with Inogen, a global EHS consulting body, delivering solutions worldwide for a sustainable future.

FINANCIALS 2018-19

<table>
<thead>
<tr>
<th>INR</th>
<th>433.1 million</th>
<th>Revenue</th>
</tr>
</thead>
<tbody>
<tr>
<td>INR</td>
<td>54.1 million</td>
<td>EBITDA</td>
</tr>
</tbody>
</table>

SBUs & PRODUCTS

- Process Safety
- Environment & Sustainability Consulting
- Construction Safety
- Electrical Safety
- Logistics Risk Management
- Insurance Support Services
- EHS Training

HIGHLIGHTS

- Largest employer of EHS specialists in India, with over 200 risk engineering experts
- Part of a committee constituted by the Oil Industry Safety Directorate (OISD) to frame ‘Guidelines for Carrying out Quantitative Risk Assessment of Oil & Gas Installations’ in India
- 600 building safety audits conducted across the country
- Over 50,000 registrations for the online courses on safety, designed by the Chola MS Safety Academy

RECENT AWARDS

- Empanelment with Power Finance Corporation Consulting Ltd (PFC) to carry out Socio-economic studies, Hydrographic Surveys, EIAs, Environment Audits, Energy Audits and Water Audits
- Certified Safety Auditors by DGFASLI (Directorate General, Factories Advice Service and Labour Institutes, GOI)
The Murugappa Group has found valuable niches in diverse segments like tea, rubber, construction, polymer fabrics, textiles and travel solutions. In each segment, Murugappa brands command considerable market share and enjoy strong loyalty among discerning customers.
Parry Agro Industries Limited

Parry Agro Industries Limited, Kadamane Estate Company Limited and New Ambadi Estates Private Limited are the three Murugappa companies operating in the plantation (tea and rubber) business.

With seven estates across the best tea-growing regions in India, Parry Agro is a market leader in the bulk premium tea segment. Known for sustainable cultivation practices, the company produces an annual throughput of over 13 million kilograms through its nine manufacturing facilities.

A pioneer in organic tea cultivation since 2004, the company produces premier organic brands for export to the US, UK and European markets.

Parry Agro’s plantation brand is much sought after by connoisseurs and commands a premium at tea auctions.

Kadamane Estate Company Limited is situated in Sakleshpur, Karnataka. It owns over 950 acres, producing 1 million kilograms of the best quality CTC tea, which are primarily sold in the Cochin auction and Karnataka markets.

New Ambadi Estates Private Limited

New Ambadi Estates cultivates rubber across 1,500 acres, with one of the highest yields in the country. It is a pioneer in the production of chemically modified rubber in India. The company produces ‘Value Added Latex’ and ‘Sheet Grade’ rubber for the pharma and healthcare segments. Its plantation is the only one in India to receive a certification from the Forest Stewardship Council and is also ISO 9001:2000 certified.
MOWS (Murugappa Organo Water Solutions)

MOWS is a joint venture company set-up in 2015 between the Murugappa Group and Organo Corporation, Japan. It is a leading player providing total water management solutions to diverse industries.

Partnering with Organo, a company with over 70 years of experience in water treatment, MOWS offers cost-effective technologies to various industries.

MOWS has completed more than 100 projects in water and sewage treatment, and installation of zero liquid discharge plants of varying capacities. It also provides operation and maintenance services to more than 30 industries pan India.

MOWS’ list of clients include the biggest names of corporate India - United Breweries, Piramal Enterprises, ITC, Dr. Reddy’s Laboratories, GSK Healthcare, Biocon, Syngene, Indus Coffee, Yamaha Music, Maruti Suzuki India, Suzuki Motors, TATA Coffee, Indian Additives Limited and Strides-Shasun.

Parry Enterprises

Parry Enterprises has four business divisions, with well established brands and top of the line services.

Tufllex India
Tufllex India is the company behind one of India’s most well-known brands ‘Netlon,’ a mosquito proofing solution. It is the market leader in extruded polymer nets and polymer knitted fabrics. A pioneer and leading supplier in geo-synthetic systems, it also provides solutions for soil stabilisation, waste management and embankments. The division has just commissioned a state-of-the-art expansion project, to add knitting capacity and create a 3 layer blown film production line in order to meet the growing demand from the agricultural segment. Tufllex has achieved platinum status in the 5S substance journey and has won export awards from the Plastic Export Promotion Council in the MSME segment.

General Marketing Division
The General Marketing Division markets food ingredients and flavouring agents.

Parry Travels
Parry Travels is one of the preferred travel agencies for MICE, providing end-to-end travel (domestic and international) solutions for business and leisure. They currently operate in 5 locations in South India and have a dedicated team to expand its MICE and FIT business footprint.

Solar Division
The Solar Division provides roof top solar energy solutions for industrial and commercial use. Its products cover both panels and inverters, manufactured using advanced technologies, ensuring optimum performance, efficiency and life expectancy of 25 years.
Coromandel Engineering Limited

Coromandel Engineering Limited is a civil construction and real estate development company that develops industrial structures for leading businesses and government organisations. The company has developed some of the most iconic buildings in southern India such as the LIC’s southern headquarters and the Trident hotel.

The Company’s clients include leading industrial houses, government organisations, power plants, malls, five-star hotels, sugar factories, fertiliser plants and automobile facilities. Some of the prominent names are Hotel Holiday Inn, Standard Chartered Bank, Ford India, Hindustan Motors, Daimler, Mahindra, Thermax, BHEL, ThyssenKrupp, TNPL, Saint Gobain, Siemens, Eveready, UB Group, LMW, Kerneos and Ramco.

Ambadi Enterprises Limited

Ambadi Enterprises Limited has an extensive line of textile products that include home furnishings, made-ups and floor coverings (carpets, dhurries, rugs, shaggys and mats), curtains, drapes, cushion/pillow covers, bed/table spreads, quilts, runners and napkins. Among the top 10 exporters of carpets & floor coverings from the organised sector in India, they have integrated manufacturing & development facilities at Panipat and Bhadohi. The textiles business specialises in bespoke handcrafted textiles & fabrics which are produced from the traditional centres of Kannur (Kerala) & Mysore. The company displayed the world’s largest apron (fabric area 853 square metres, weighing 100 kgs) in Chennai in 2011 and entered the Guinness Book of World Records.

Ambadi is an export oriented company and its subsidiary Parry Murray UK, has been among the leading suppliers of fabrics & carpets to the US & UK since 1981. The company has a firm foothold in the worldwide market for bespoke textiles and soft furnishings. It supplies to global labels like Ralph Lauren, Designer Guild, GP & J Baker, Colefax & Fowler and Zac+Fox.
The Murugappa Group is a pioneer in creating a people-centric and progressive work culture. The Group’s HR policies continuously evolve to meet the changing aspirations and expectations of employees.

A Group-wide, bi-annual Engagement Survey is proof of the system’s responsiveness. Over 85% of the employees who participated in the last survey cite freedom to work, work-life balance and diverse opportunities to learn and grow, as the top reasons to work for the Murugappa Group.
The Group has robust employee development systems to identify and develop leadership from within. To achieve this, the Group has tied up with leading academic institutions. The Group has long established leadership development programmes like the Business Leadership Programme (BLP), Murugappa Leadership Programme (MLP) and Young Leaders Programme (YLP). High potential talent graduating from these programmes have gone on to become business leaders and functional heads.

Given its diverse presence and size, the Group also offers employees a range of opportunities across functions and industry verticals.

2018-19 - KEY HR INITIATIVES
The Murugappa Group has in place a wholesome range of recognition platforms and forums that cover all aspects at the workplace.

Employee Wellness
The Group runs several initiatives to promote overall employee wellness, including financial and mental well-being. This includes a very popular fitness programme that has been running for over 6 years benefitting over 17,000 employees.

AWARDS

The Murugappa Star Performer Award: A prestigious annual recognition of top SBUs for stellar growth based on financial parameters and qualitative business enablers.

Pride of Murugappa: A coveted, annual internal award that rewards project teams from the Group who implement industry best practices which foster collaboration and innovation.

Shine Award: A unique award that recognises Role Models of the Group’s Values – The Five Lights.
The Murugappa Group has a rich legacy of service. Keeping in line with the Chettiar community’s tradition of ‘Mahimai’ or giving back, a portion of profit has always been set aside for good causes. CSR in its current form, began in 1924, when Dewan Bahadur AM Murugappa Chettiar built a hospital in his native village. Since then, the Group’s community initiatives have expanded in proportion to its business growth.

In 1953, the Group set up the AMM Foundation. The Foundation works for the welfare of the communities where Murugappa operates, with special focus on healthcare and education.
Over the last eight decades, the Foundation has built and maintains:

» Four high schools  
» A polytechnic institute  
» Four hospitals

In 18-19, the hospitals served 8 lakh out-patients and over 13,000 in-patients.

**Healthcare institutions:**
1. AMM Arunachalam Hospital  
2. AMM Hospital  
3. Sir Ivan Stedeford Hospital  
4. Valliammai Achi Hospital

**Educational institutions:**
1. AMM Matriculation Higher Secondary School  
2. Sri Ramaswamy Mudaliar Higher Secondary School  
3. Vellayan Chettiar Higher Secondary School  
4. TI Matriculation Higher Secondary School  
5. Murugappa Polytechnic College

Shri AMM Murugappa Chettiar Research Centre (MCRC) is a Research and Development centre that uses science and technology applications for rural development.

Apart from the Group’s involvement in social development, employees are also encouraged to individually contribute their time and energy for the betterment of society.

Community Initiatives

The Group’s approach to CSR is a dynamic model that ensures community initiatives are:

**Responsive**
CSR should change to suit the evolving needs of the served community.

**Thorough & Professional**
CSR should be conducted with the same attention to detail, effectiveness and professionalism as any business activity.

**Employee-driven**
Funding is one part of CSR. It should be backed by dedicated people for real results and impact.

**Sustainable**
The focus should always be on enabling progress through long-term and sustainable initiatives.
From the early years, the Murugappa Group’s community initiatives were focussed on Healthcare and Education. In the last decade, it has expanded to include Hygiene & Sanitation, Environment, Skill Development and Community Development.

KEY INITIATIVES

Healthcare
» The AMM Foundation reached out to over 40,000 patients through its Mobile Health Van service in Haliyal (North Karnataka), Sarigam (Gujarat) and Deckiajuli (Assam)
» TII’s Medical Outreach programme has grown in scope and together with its Mobile Medical Unit, reaches over 24,000 people in areas around factory locations
» Chola launched Raahi, an initiative to provide quality and accessible primary eye care services to occupational drivers across the country. This initiative covered over 31,000 truckers and involved the distribution of 14,000 spectacles
» Chola MS supported the construction of the new Neonatal Step-Down Wards 1 & 2 in the existing premises of the Government General Hospital – Kakinada, Andhra Pradesh, to cater to the medical care of infants (0-28 days) benefitting over 4,000 infants per year

Education
» The AMM Foundation awards full fee scholarships to students from economically challenged backgrounds. Currently 182 students are pursuing professional dreams under this scheme
» Coromandel created its flagship ‘Coromandel Girl Child Education Scheme’ (CGCES) to address the specific challenges faced by girl students. The scheme supports girls through their higher classes, easing the financial strain on parents and boosting the self-esteem of students through recognition. Coromandel received an award at the National CSR summit, for this flagship Girl Child Education Scheme that benefits about 1000 girls per annum

Hygiene & Sanitation
» Chola’s Swachh Marathwada project provides safe drinking water to villages in the fluoride-affected zones of Maharashtra through Any Time Water plants (ATWs)
» Chola’s Swachh Odisha initiative focussed on improving health and sanitation by introducing SAFE WASH practices. The 800 beneficiaries of this initiative were provided with uninterrupted water supply for toilets, through solar energy and were also made aware of safe toilet practices
Environment

» E.I.D. Parry’s Pugalur factory became the first sugar plant in Asia to win the Bonsucro certification - the world benchmark for sustainability practices in the production of cane sugar in 2015. It continues its efforts with scores of farmers in the region.

» CUMI’s Green Belt initiative has planted 35,000 trees till date. This simple effort has proven highly effective in conserving greenery and providing a habitat for local wildlife.

» Coromandel ‘Birds Paradise’ at Kakinada plant was conceived to support initiatives leading to sustainable conservation measures and improve the understanding of fragile ecosystems in relation to ecology, field biology, and conservation. In collaboration with EGREE foundation, Coromandel Kakinada plant’s surroundings have become the largest breeding site in the East Godavari district for over 100 rare bird species, including the Grey Heron and the Painted Stork.

Skill Development

» Two Group Companies, TII and CUMI have setup training centres around their plants to provide skill development for underprivileged students. Over 400 underprivileged students have benefitted till date.

Community Development

» EID Parry has partnered with the local government to prevent flood damage, by contributing towards desilting efforts in communities around its factory. Over 300 villages have been positively impacted by this initiative.

120 Years of Enabling Progress

28 Businesses
50,000 Employees
One Group

Ambadi Enterprises | Carborundum Universal | Cholamandalam Financial Holdings
Cholamandalam Investment and Finance Company | Cholamandalam MS General Insurance
Cholamandalam MS Risk Services | Coromandel Engineering | Coromandel International | E.I.D. Parry
Murugappa Morgan Thermal Ceramics | Net Access India | New Ambadi | Parry Agro | Parry Enterprises India
Parry Murray | Parry Nutraceuticals | Murugappa Organo Water Solutions
Shanthi Gears | Tube Investments of India | Tuflex | Wendt India