



SUNDARAM FINANCE[®]
Enduring values. New age thinking.

PERFORMANCE HIGHLIGHTS

Q1FY27



Humility



Service



Discipline



Honesty



Prudence



Integrity



Openness



Fair play



Relationships



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More about
Sundaram Finance



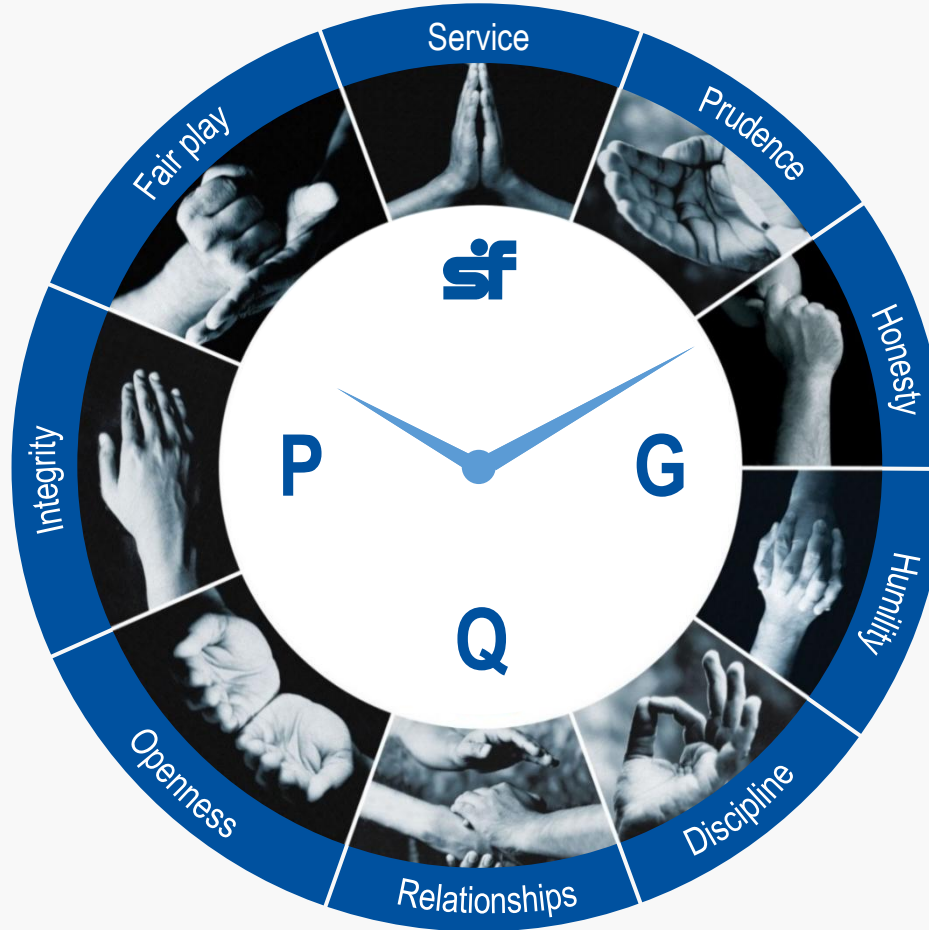
01 Overview of Sundaram Finance

OUR VISION, MISSION AND PHILOSOPHY



Vision

To be the most respected NBFC in the country



Growth

Quality

Profitability



Mission

To deliver the “Sundaram experience” to all our customers, big and small, in keeping with the ethos of the company



Service

To be of service even when time is against you



Fair play

To stand for fair play when the odds are stacked against you



Humility

To realise that humility is the greatest virtue



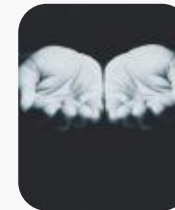
Discipline

To know that discipline is your ally in all situations



Honesty

To believe that honesty is the only policy



Openness

To be open to scrutiny, anywhere, anytime



Prudence

To be the voice of prudence in the midst of chaos



Integrity

To put integrity above all else



Relationships

To know that we are not merely the holders of people's money; but more importantly the custodians of their trust

THE SF GROUP

SF						
			AUM (₹ in Cr.)	Branches	Staff *	Customer count
→	SF SUNDARAM FINANCE® Enduring values. New age thinking.		62,275	790	8,000	6,67,286
→	SF ROYAL SUNDARAM INSURANCE Sundaram Finance Group — <i>Joint Venture with Ageas Insurance International NV</i>		10,286	138	1,879	40,58,735
→	SF SUNDARAM HOME — Sundaram Finance Group — <i>100% subsidiary</i>		20,326	195	2,156	68,931
→	SF SUNDARAM MUTUAL — Sundaram Finance Group — <i>100% subsidiary</i>		90,089	85	658	14,96,406
SF Group			1,82,976	1,208	12,693	62,91,358

* Includes off roll employees

STRATEGIC SOURCES OF DISTINCTIVENESS



72-year heritage of trust and prudence



Pioneer of hire-purchase finance in India



Diversified financial services group across lending, general insurance, home finance and asset management with total **AUM of over Rs. 1,80,000 cr.**



Lending business **focused on the underserved but aspiring Indian entrepreneur** (road transport operator, infrastructure contractor, small farmer, MSME owner)



Legacy of deep deposit customer connect and loyalty with **80% renewal rate** across offerings



Technology-enabled and data-powered approach to a **high-touch** customer approach



Consistent **best-in-class asset quality** performance over decades



Asset Finance

- Cars
- Commercial vehicles
- Construction equipment
- Tractors and farm equipment
- Used vehicles

Commercial lending

- Leasing
- NBFC
- SME
- Supply chain financing

Working capital finance

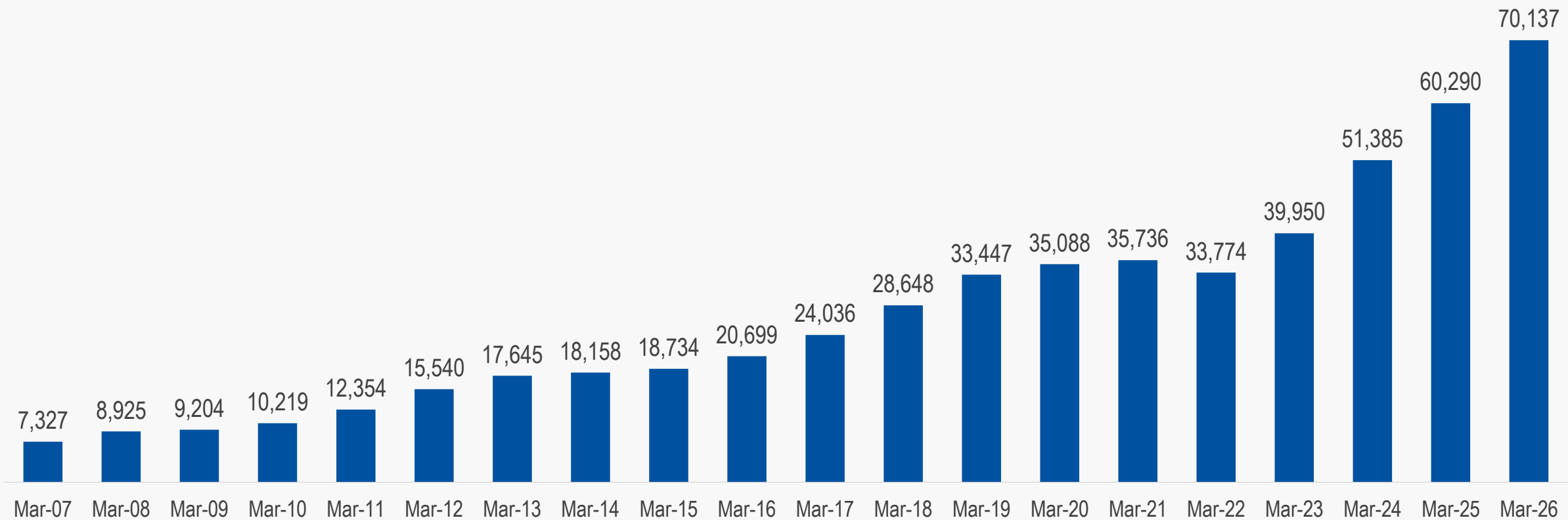
- Diesel
- Insurance
- Tyre
- Sundaram Credit Line

Distribution

- Fixed Deposits
- General insurance
- Home loans
- Investment services
- Life insurance
- Mutual funds

₹ in Crore

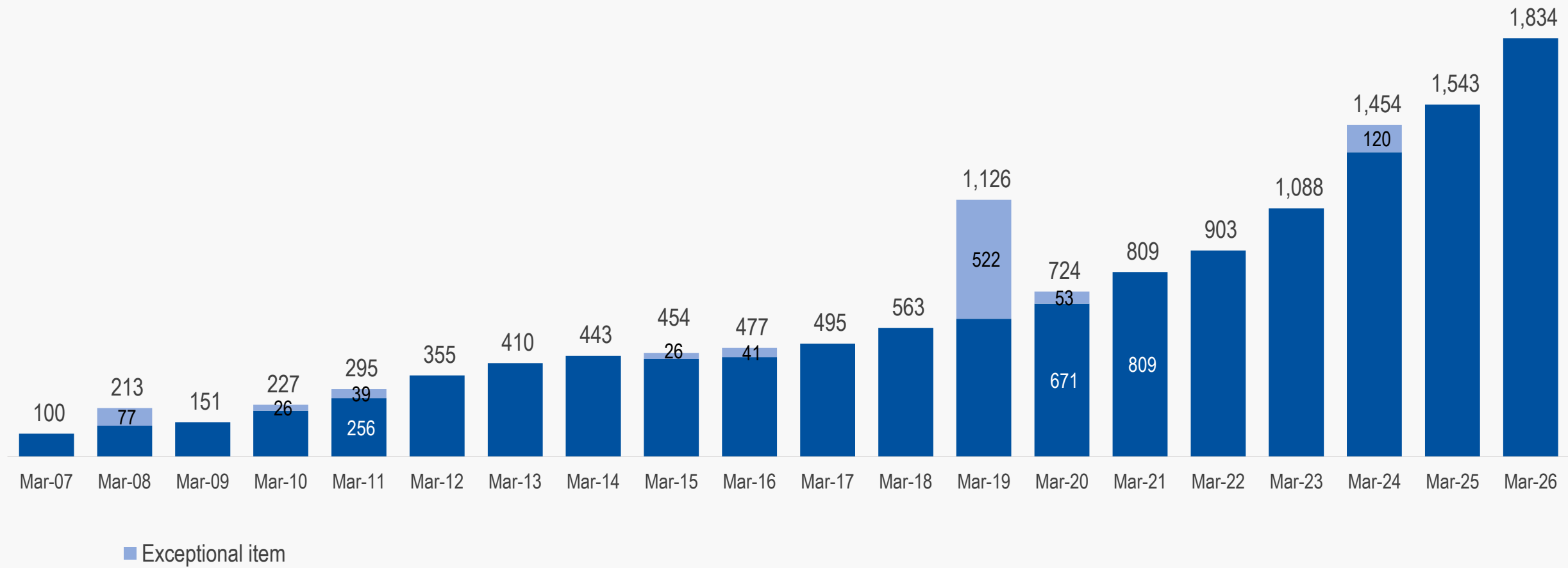
Receivables Under Management



SUNDARAM FINANCE – PERFORMANCE OVER LAST TWENTY YEARS

₹ in Crore

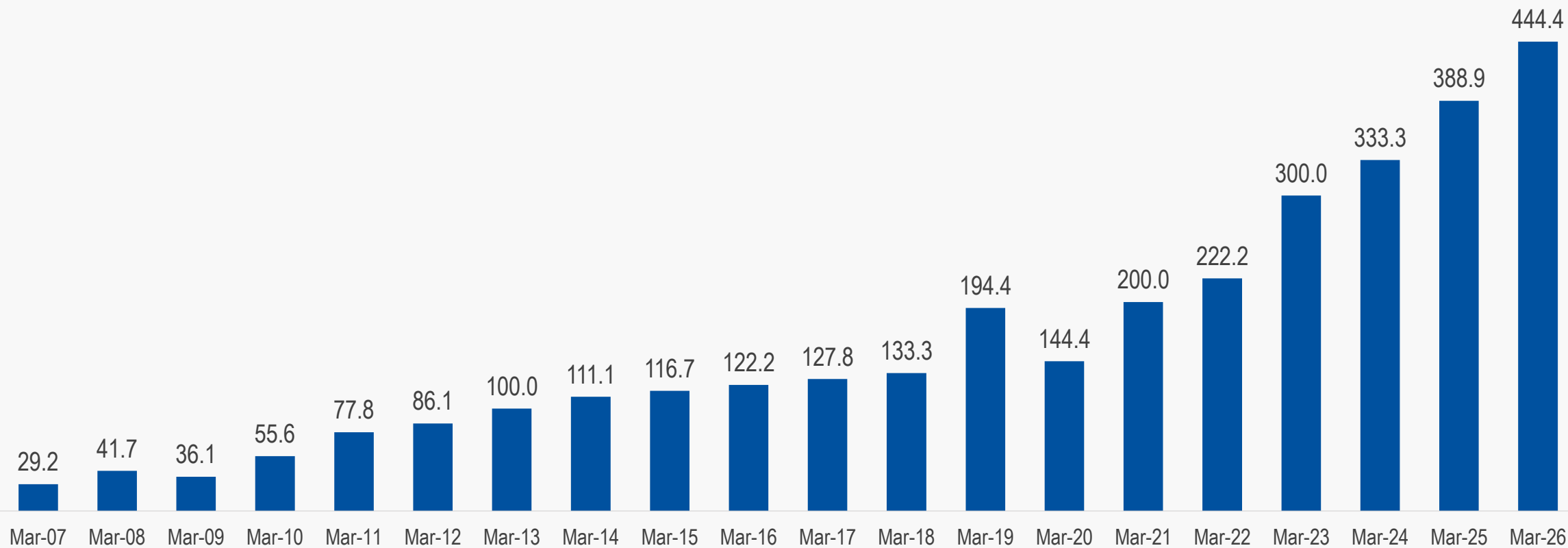
PAT



SUNDARAM FINANCE – PERFORMANCE OVER LAST TWENTY YEARS

₹ in Crore

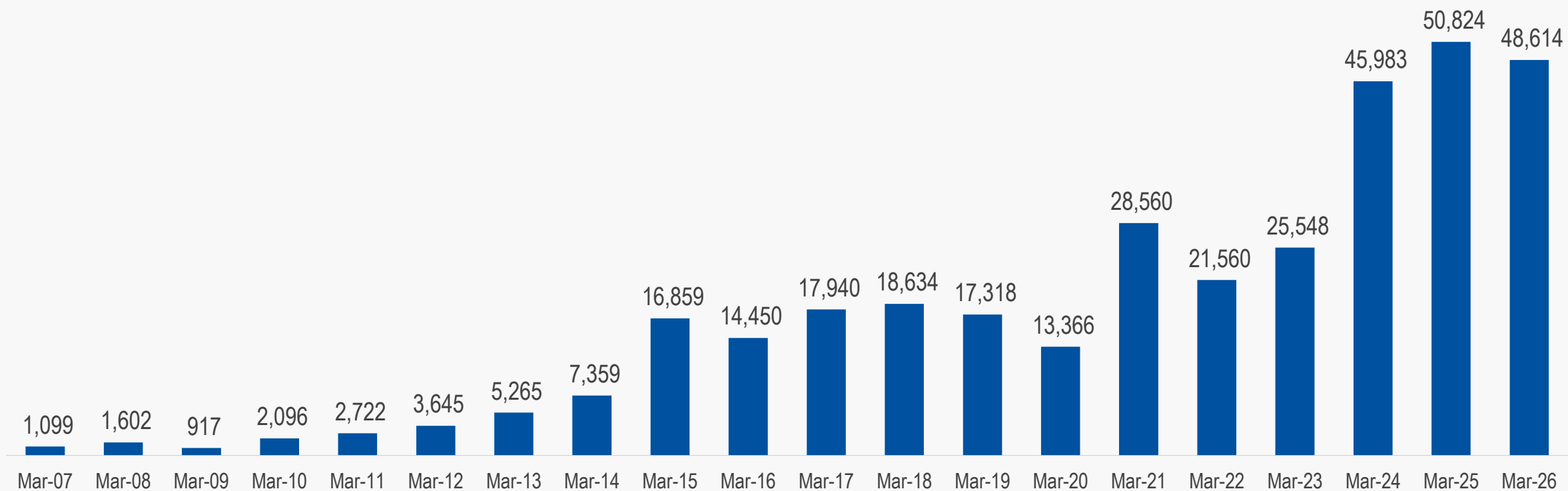
Dividend



Dividend%	105%	150%	65%	100%	140%	155%	90%	100%	105%	110%	115%	120%	175%	130%	180%	200%	270%	300%	350%	400%
Capital	27.78	27.78	55.55	55.55	55.55	55.55	111.10	111.10	111.10	111.10	111.10	111.10	111.10	111.10	111.10	111.10	111.10	111.10	111.10	111.10

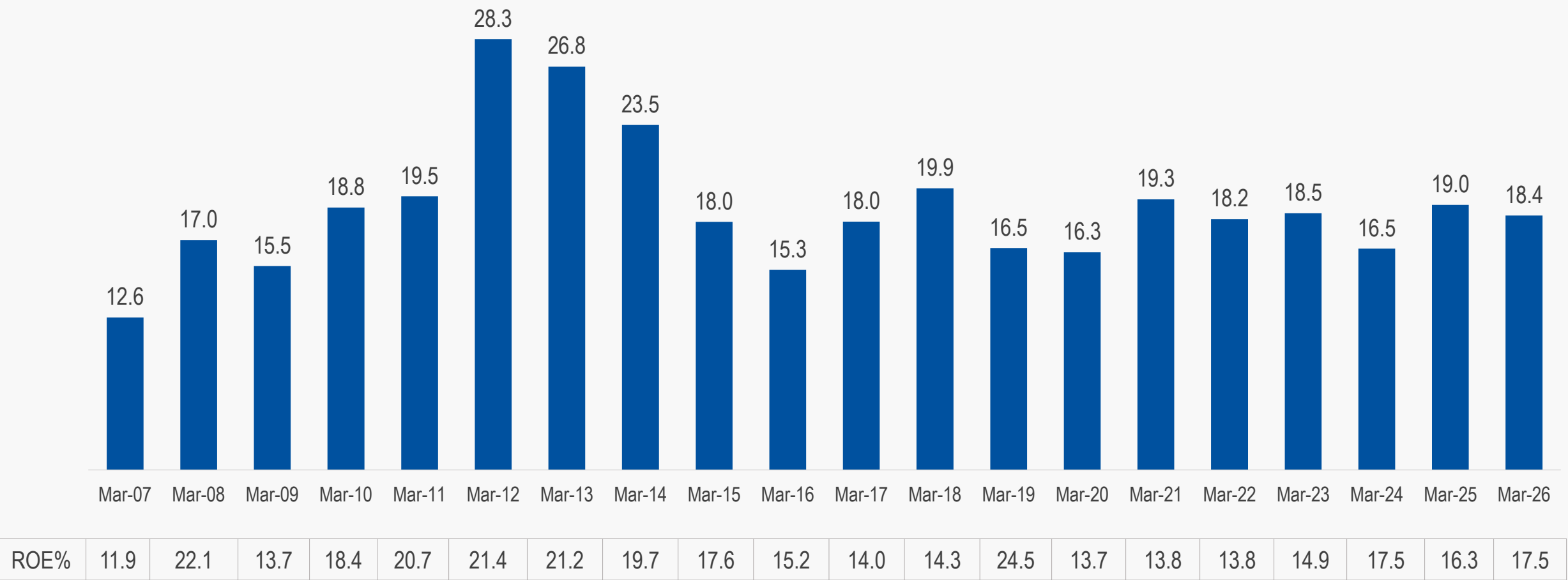
₹ in Crore

Market Capitalization



SUNDARAM FINANCE – PERFORMANCE OVER LAST TWENTY YEARS

Core Return on Equity %*



* Core ROE (excluding investments in subsidiaries)



02

Financial results & performance

OVERALL HIGHLIGHTS OF FINANCIAL PERFORMANCE

As of 30th June 2026



AUM

₹62,275 Crores



16.9% up
from Jun 25



Gross Stage 3

1.71%



1.91%
in Jun 25



Cost-to-income

30.70%



29.84%
in Q1FY26



ROA

3.06%



2.91%
in Q1FY26



ROE

17.7%*



16.7%
in Q1FY26

*Core ROE (excluding investments in subsidiaries) at 18.2% vs. 15.3%

HIGHLIGHTS – GROWTH OF 17% IN ASSETS UNDER MANAGEMENT



Auto sector volumes were materially stronger in Q1FY27. SIAM reported highest-ever first-quarter sales across key vehicle categories. In regions we operate, MHICV sales grew 16% driven more by ICVs, which grew 29% Y-o-Y; LSCV grew 23% Y-o-Y while passenger cars grew 26%; tractor and farm equipment registered a 15% growth Y-o-Y after two successive years of 20+% growth. This is a sharp contrast to the flat-to-declining sector environment of Q1FY26 and has supported stronger origination opportunities across most of our asset classes and geographies.

The **assets under management stood at ₹62,275 crores** as on 30th June 2026 as against ₹53,278 crores as on 30th June 2025, **registering a 17% increase year-on-year.**

Disbursements for **Q1FY27 recorded a growth of 22%** to ₹8,947 crores as compared to ₹7,310 crores registered in Q1FY26.

Net interest income grew by 19% to ₹925 crores in Q1FY27 from ₹781 crores in Q1FY26.

HIGHLIGHTS – ASSET QUALITY CONTINUES TO REMAIN INDUSTRY BEST



At the beginning of the year, the risk of an escalation in the West Asia conflict cast uncertainty over business prospects and raised concerns regarding asset quality. However, lower than expected fuel price transmission kept inflationary pressures contained, domestic demand remained strong, economic activity improved progressively, and asset quality stabilized during the period.

Current collections, measured as collections of current demand, for Q1FY27 is at 92%.

Gross stage 3 assets as on 30th June 2026 stood **at 1.71% with provision cover of 49%** when compared to 1.91% with 44% provision cover as of 30th June 2025.

Net stage 3 assets as on 30th June 2026 closed **at 0.88%** as against 1.08% as on 30th June 2025.

The Gross and Net NPA, as per RBI's asset classification norms, are **2.28% and 1.35%** respectively as against 2.66% and 1.71% as of 30th June 2025.



Profits after tax grew 22% in Q1FY27 compared to last year due to growth of AUM, meticulous management of our cost of borrowing consistent with our “AAA” rating and improvement in asset quality. We are ensuring prudent focus on asset class mix as well as customer segment mix to optimize our margin with continued improvement in asset quality.

Profit from operations increased by 37% in Q1FY27 as compared to Q1FY26.

Cost to income ratio stood at 30.70% in Q1FY27 as against 29.84% in Q1FY26.

Profit after tax registered a 22% rise in Q1FY27 with net profit at ₹522 crores as against ₹429 crores in Q1FY26.

Return on assets (ROA) for Q1FY27 was at 3.06% as against 2.91% for Q1FY26.

Return on equity (ROE) was at 17.7% for Q1FY27 as against 16.7% for Q1FY26.

If we exclude investments in subsidiaries and group companies, **core ROE was at 18.2%** for Q1FY27 as against 15.3% for Q1FY26.

PROFIT & LOSS STATEMENT

₹ in Crore

FY26	Particulars	Q1FY26	Q1FY27	Q4FY26
7,254	Revenue From Operations*	1,729	1,963	1,883
293	Dividend Income	124	81	155
52	Other Income	3	10	28
7,599	Total Revenue	1,856	2,054	2,066
3,668	Finance cost	894	972	933
1,030	Operating expenses	245	294	275
458	Impairment	157	109	81
5,156	Total Expenses	1,296	1,375	1,289
2,443	Profit Before Tax	560	679	777
(75)	Exceptional Items (Impact of New Labour Codes)	-	-	(9)
1,834	Profit After Tax	429	522	608

*Revenue from operations is net of depreciation on operating lease.

BALANCE SHEET

₹ in Crore

31-Mar-26	Particulars	30-Jun-25	30-Jun-26
	Equity and Liabilities		
55,246	Financial Liabilities	49,410	57,303
264	Non-Financial Liabilities	335	385
12,715	Equity	12,413	13,596
68,225	Total – Equity and Liabilities	62,158	71,284
	Assets		
67,338	Financial Assets	61,257	70,372
887	Non-Financial Assets	901	912
68,225	Total – Assets	62,158	71,284



03

Key trends in financial performance

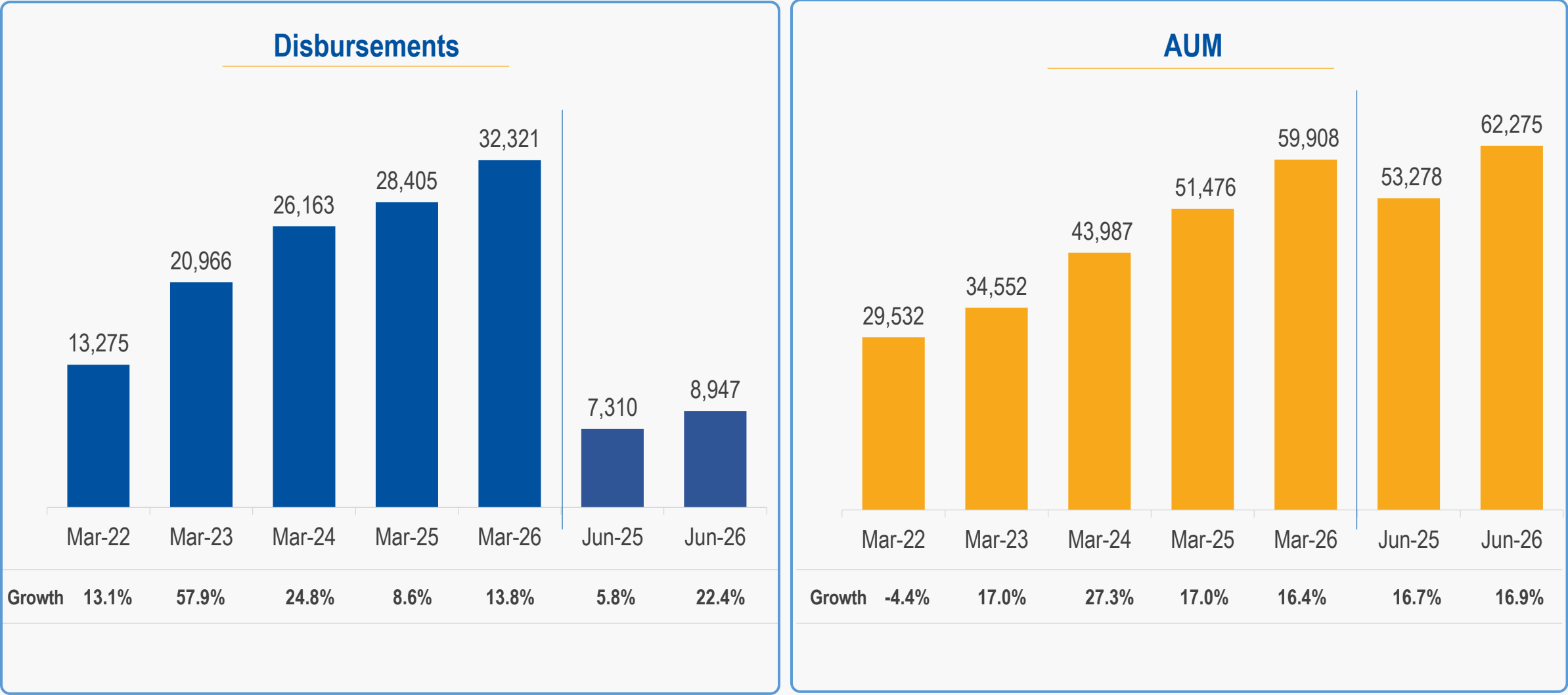
FINANCIAL SUMMARY

Year	Paid-up Capital	Networth	Disbursements	Receivables Under Management	PAT	Dividend %	Market Capitalisation
Mar-16	111	3,313	11,444	20,699	477	110	14,450
Mar-17	111	3,746	13,218	24,036	*495	115	17,940
Mar-18	111	4,134	15,712	28,648	563	120	18,634
Mar-19	111	5,044	17,170	33,447	@604	#175	17,318
Mar-20	111	5,547	15,175	35,088	724	130	13,366
Mar-21	111	6,179	11,742	35,736	809	180	28,560
Mar-22	111	6,893	13,275	33,774	903	200	21,560
Mar-23	111	7,737	20,966	39,950	1,088	270	25,548
Mar-24	111	9,472	26,163	51,385	@1,334	300	45,983
Mar-25	111	11,139	28,405	60,290	1,543	350	50,824
Mar-26	111	12,715	32,321	70,137	1,834	400	48,614
Jun-25	111	12,413	7,310	62,366	429	-	57,480
Jun-26	111	13,596	8,947	72,935	522	-	50,071

* Adjusted for demerger ₹460.57 Cr, # Includes special dividend of 50%, @ Excludes exceptional item
Market Capitalisation is on the last day of the respective period end

DISBURSEMENTS AND AUM

₹ in Crore

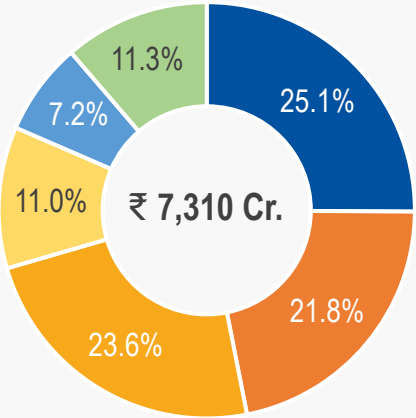


DISBURSEMENTS



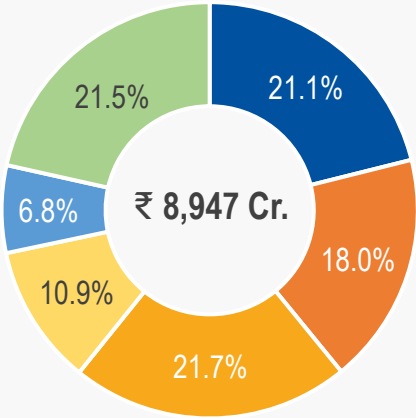
Asset wise

Jun-25



Used Assets – 22.7%

Jun-26

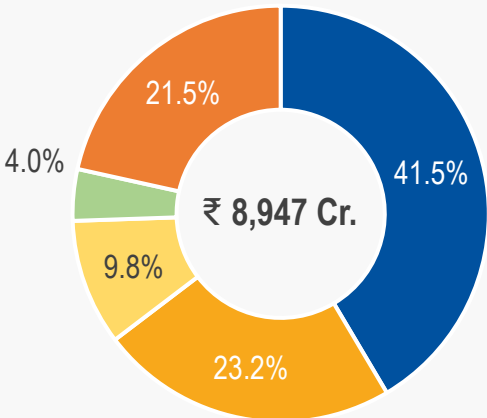
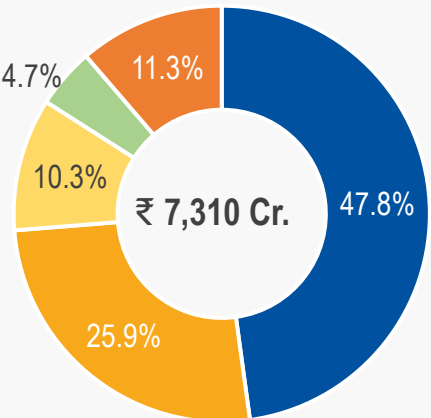


Used Assets – 22.8%

- MHCV
- Retail CV
- Cars
- Construction Equipment
- Tractors
- Commercial Lending & Others



Region wise



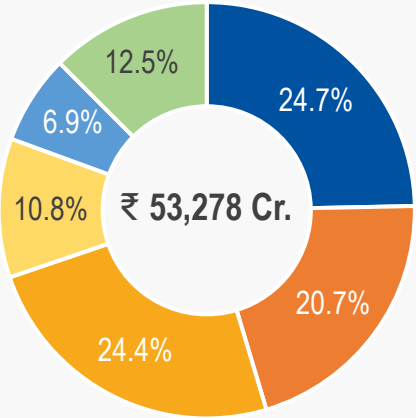
- South
- North
- West
- East
- Commercial Lending & Others

ICV, LCV and SCV as Retail CV



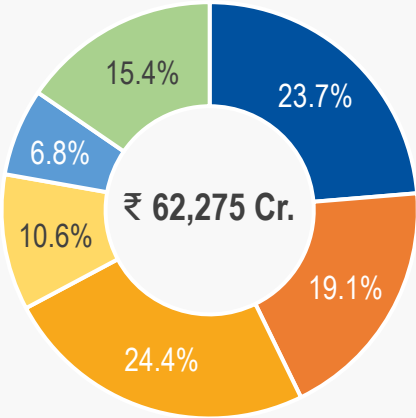
ICV, LCV and SCV as Retail CV

Jun-25



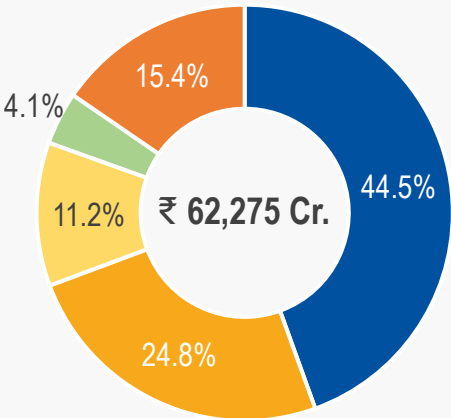
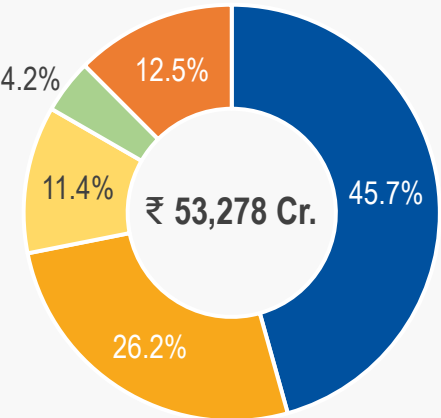
Used Assets – 18.4%

Jun-26



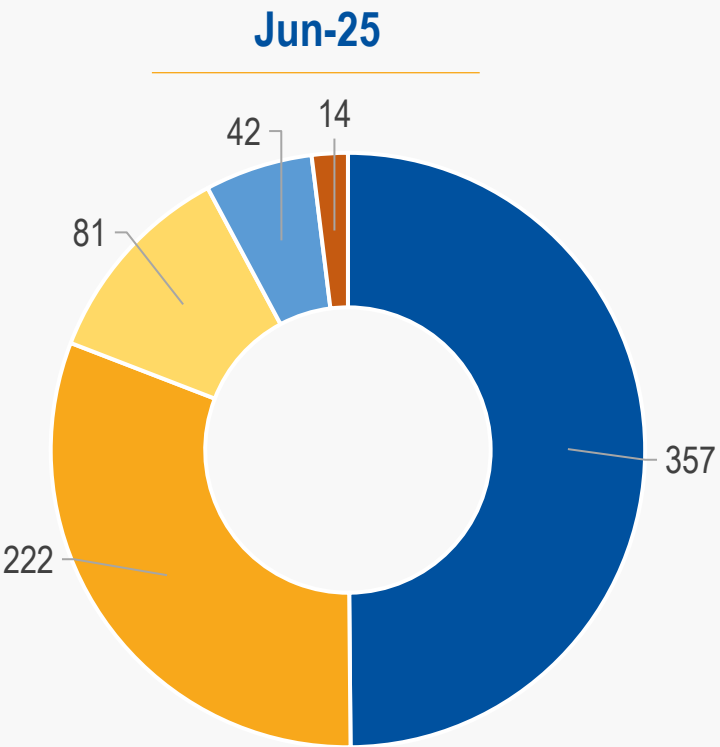
Used Assets – 17.7%

- MHCV
- Retail CV
- Cars
- Construction Equipment
- Tractors
- Commercial Lending & Others



- South
- North
- West
- East
- Commercial Lending & Others

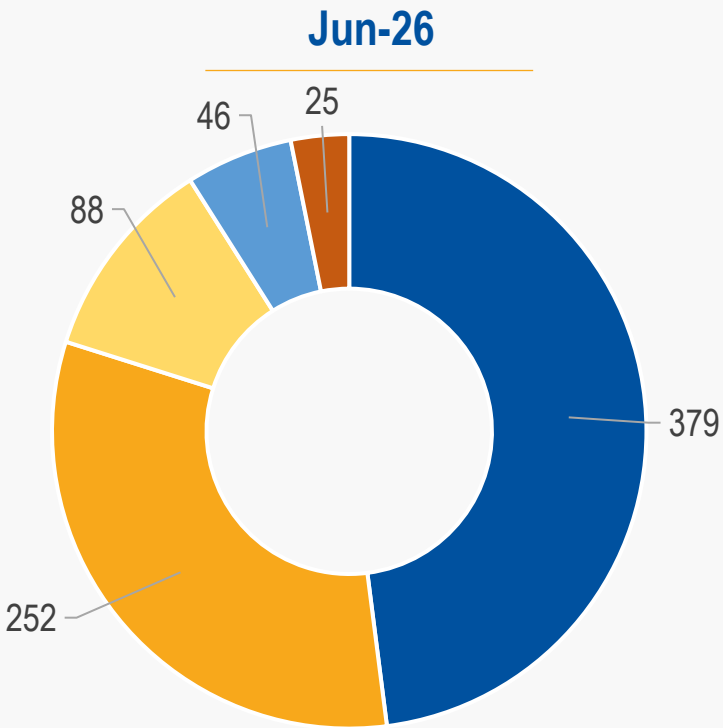
BRANCH NETWORK



No. of Branches: **716**



No. of Staff: **7,400**



No. of Branches: **790**



No. of Staff: **8,000**

■ South

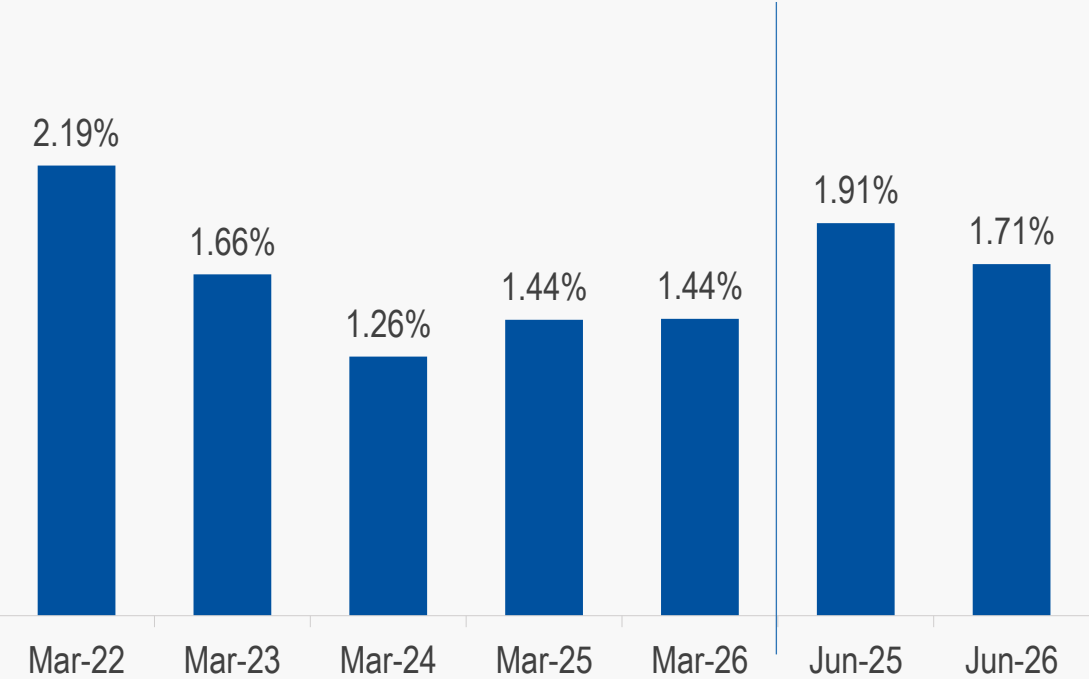
■ North

■ West

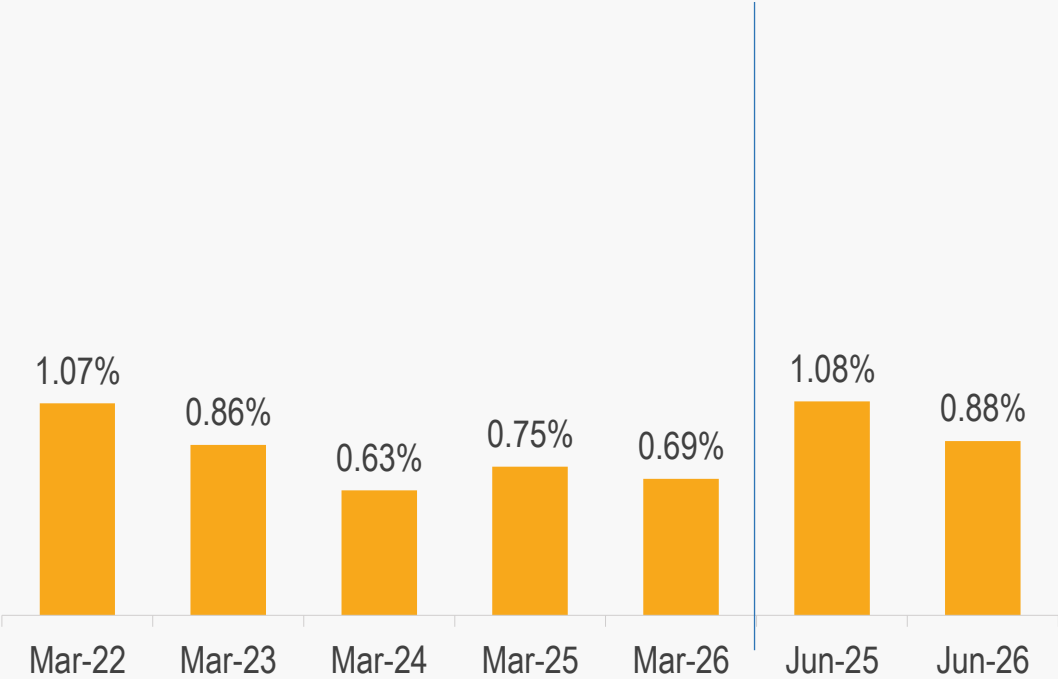
■ East

■ Commercial Lending

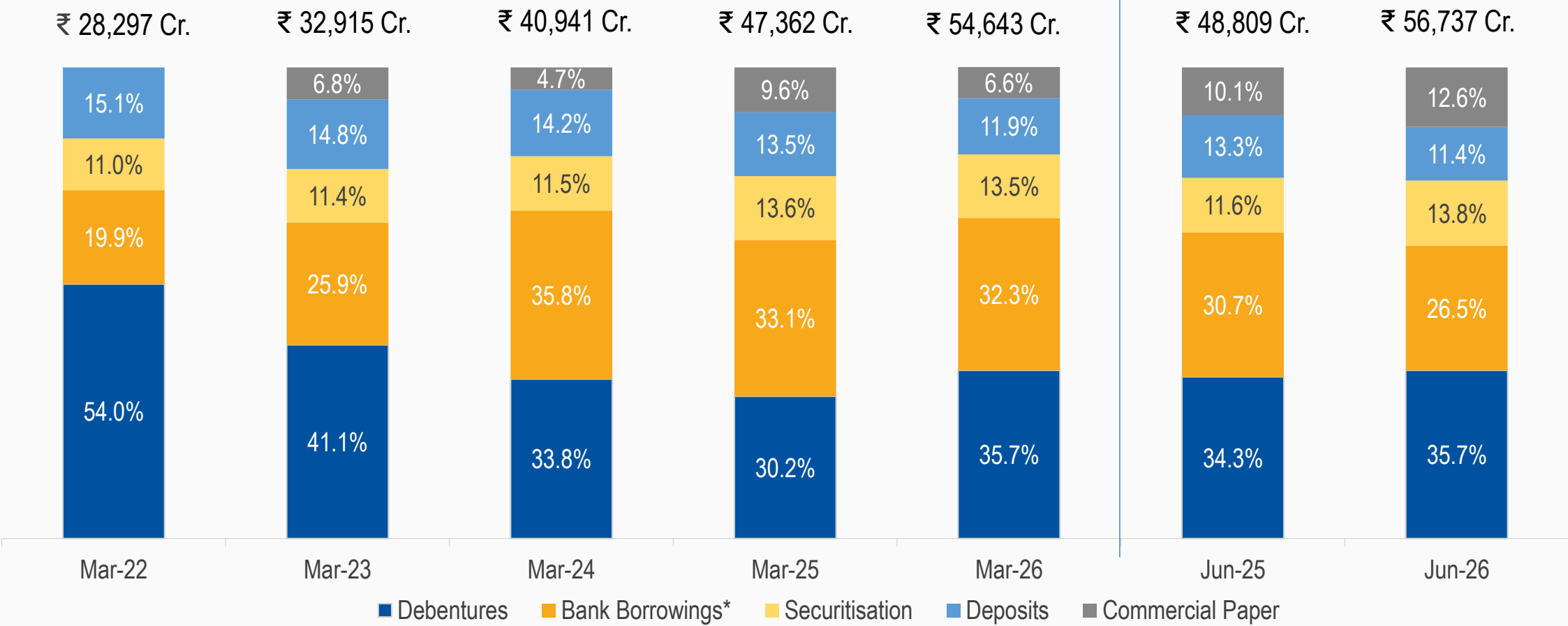
Gross Stage 3%



Net Stage 3%

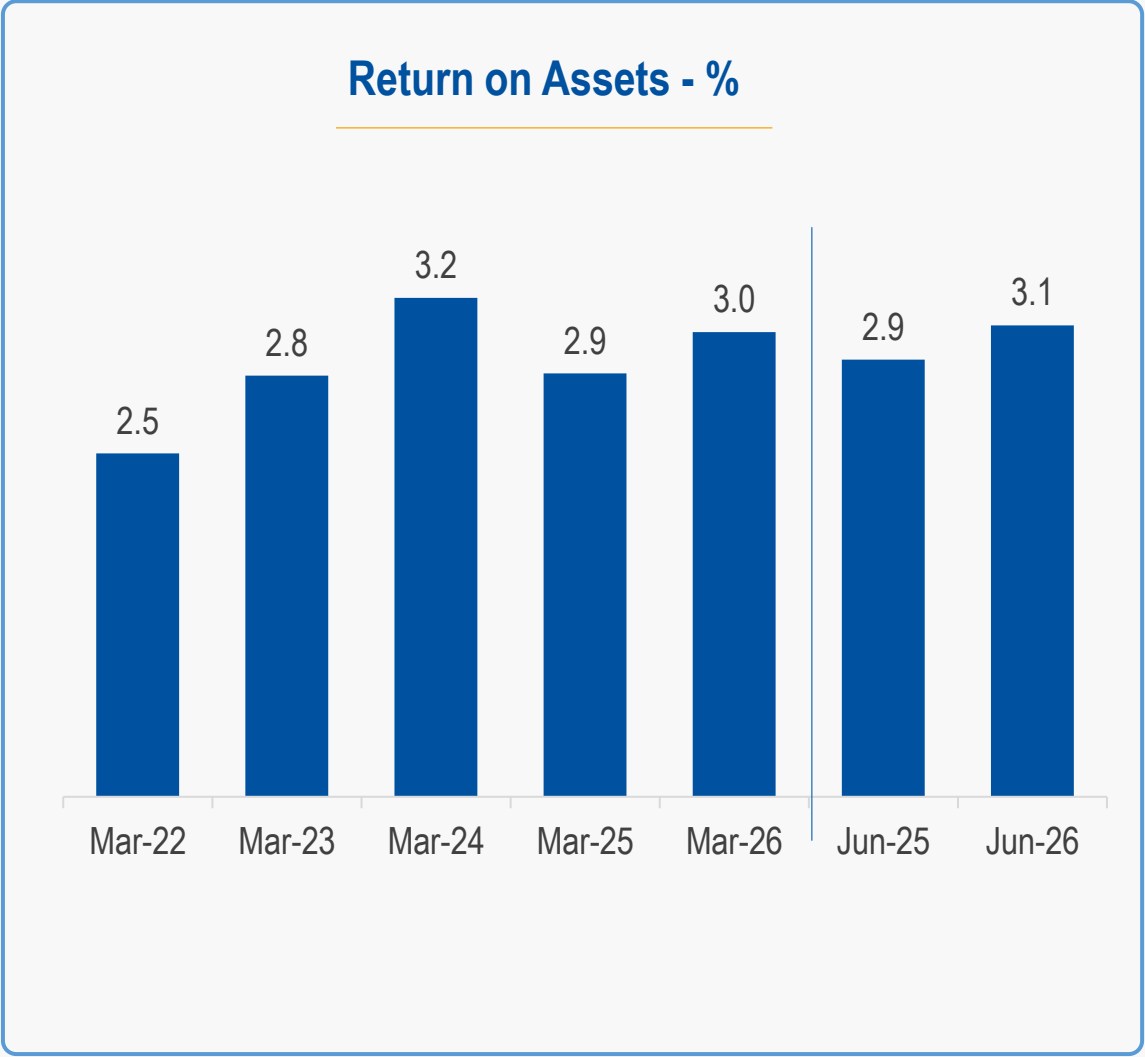
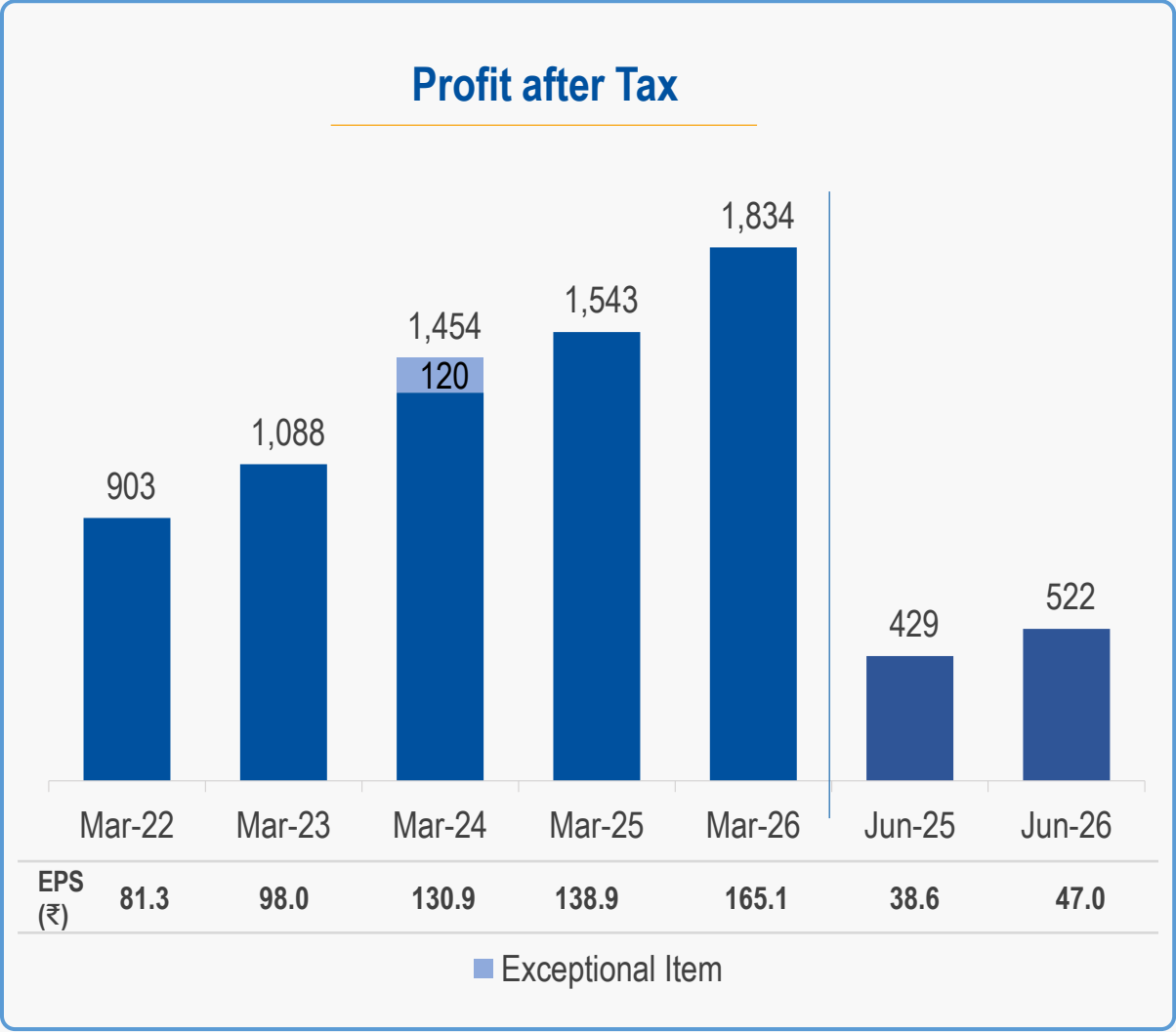


FUNDING MIX

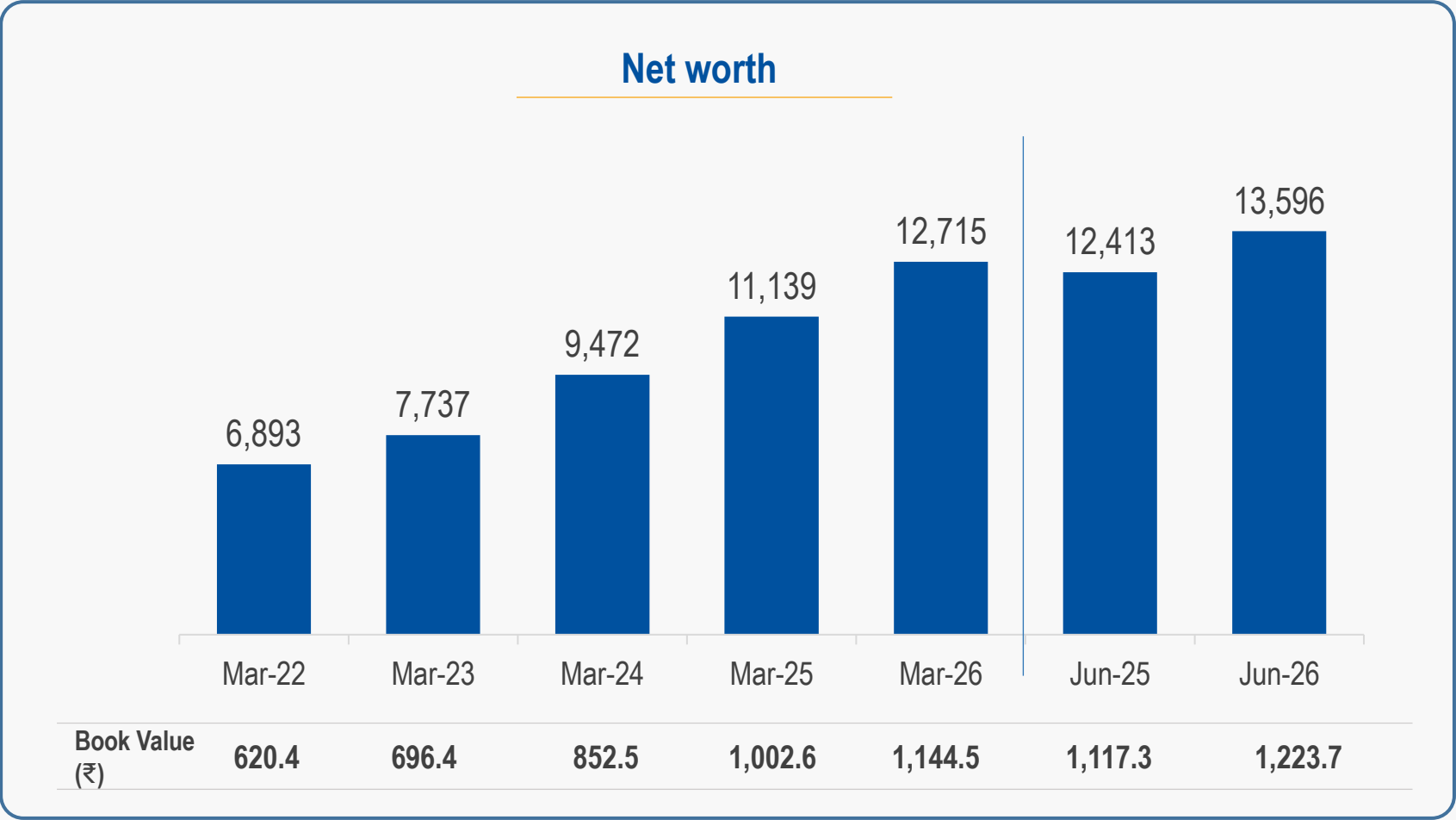


* Includes a) Term loans b) Commercial Papers and demand loans availed against the sanctioned limits.

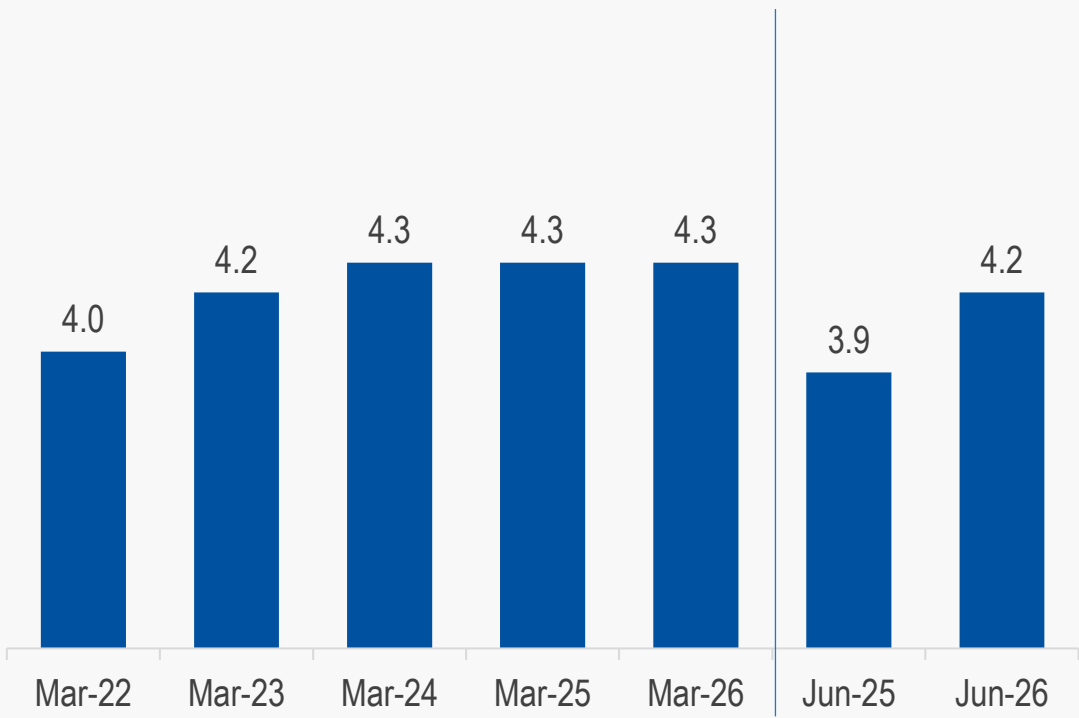
₹ in Crore



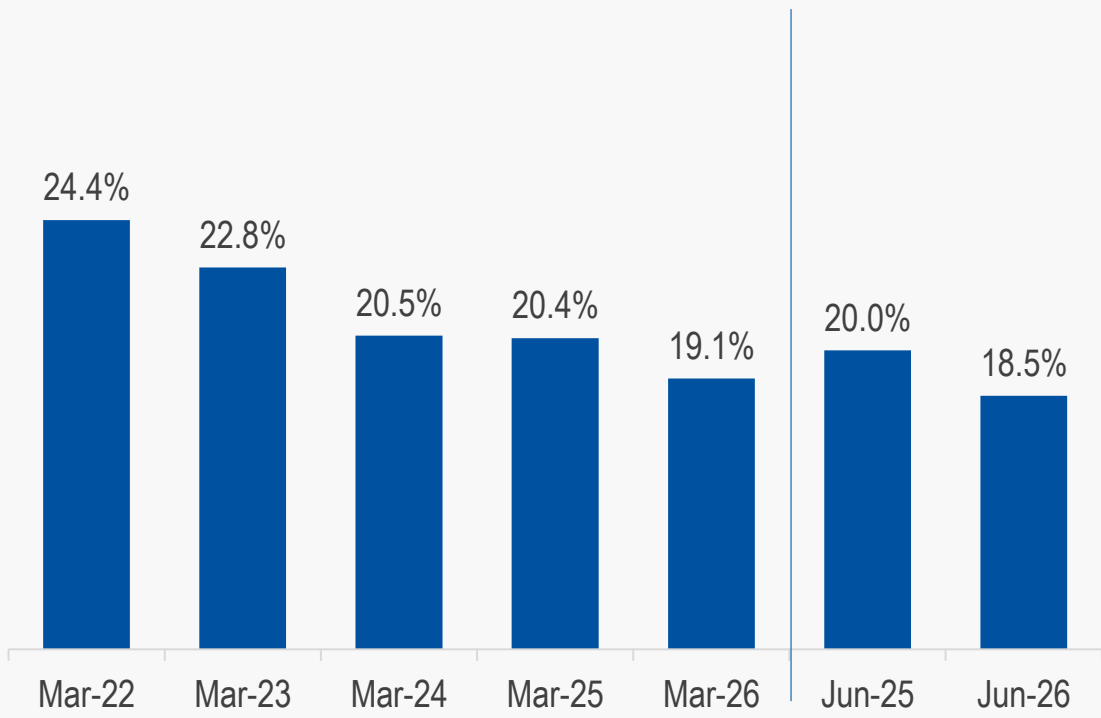
₹ in Crore



Leverage



Capital adequacy



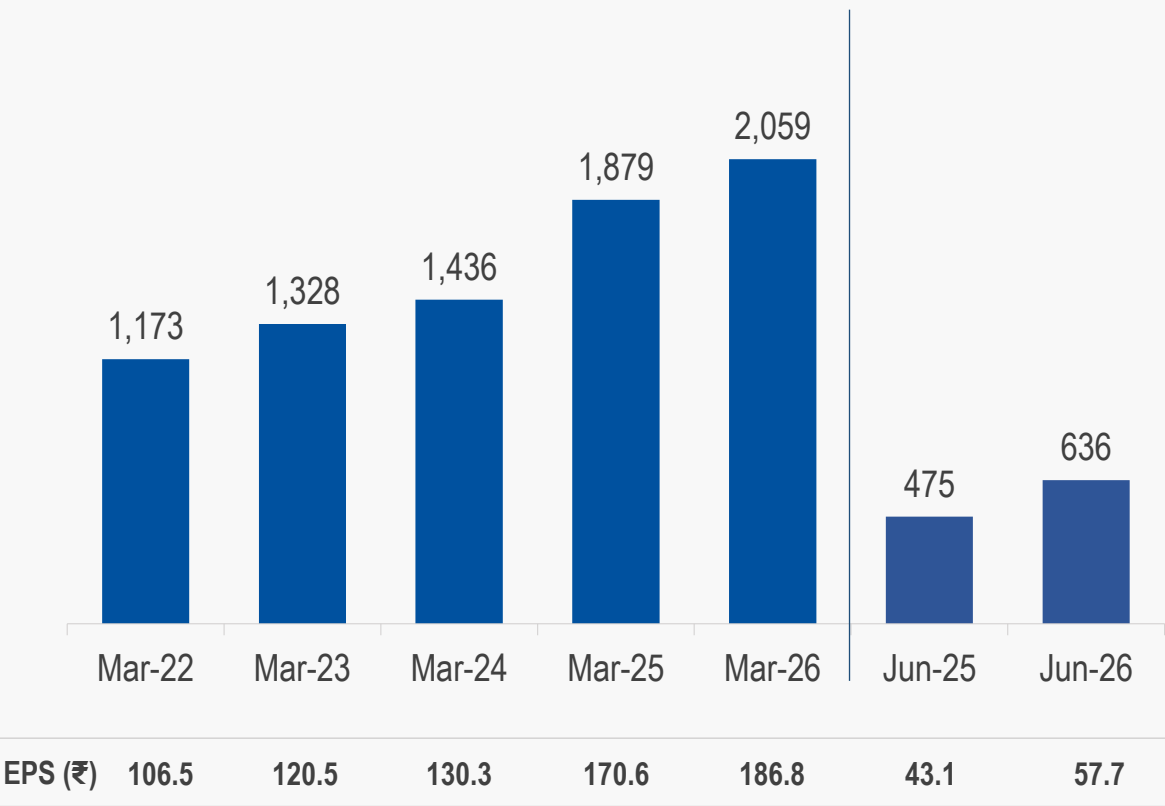


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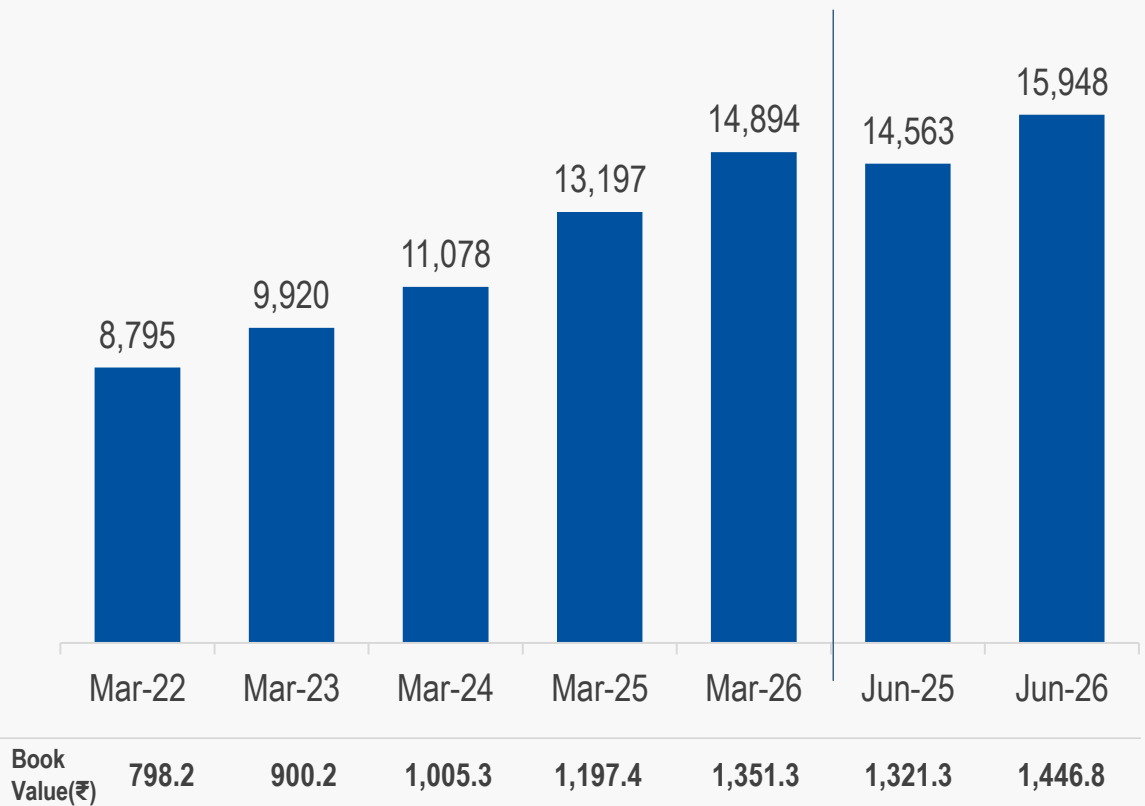
Consolidated results

₹ in Crore

Profit after Tax



Net Worth



CONSOLIDATED RESULTS

₹ in Crore

Particulars	Share of Net Worth		Share in Profit	
	30-Jun-25	30-Jun-26	Q1FY26	Q1FY27
Sundaram Finance Ltd.	12,413	13,596	429	522
Subsidiaries:				
Sundaram Home Finance Ltd.	2,126	2,393	62	85
Sundaram Asset Management Company Ltd. (Consolidated)	490	483	45	51
Other Subsidiaries	95	87	1	1
Joint Control Entity:				
Royal Sundaram General Insurance Co. Ltd.	1,005	993	63	67
Adjustment arising out of Consolidation	(1,566)	(1,604)	(125)	(90)
Total	14,563	15,948	475	636

FY26	Particulars	Q1FY27	Q4FY26	Q1FY26
6,805	Disbursements (₹ in Crore)	1,643	1,894	1,488
46.7%	Housing	49.3%	45.1%	48.8%
53.3%	Non-Housing	50.7%	54.9%	51.2%
19,909	AUM (₹ in Crore)	20,326	19,909	18,028
55.0%	Housing	54.6%	55.0%	57.9%
45.0%	Non-Housing	45.4%	45.0%	42.1%
281.9	PAT (₹ in Crore)	85.0	69.7	62.3
27.84	EPS (₹) (Annualized)	33.63	27.55	24.62
2,307	Net worth (₹ in Crore)	2,393	2,307	2,126
227.90	Book Value (₹)	236.31	227.90	209.94
1.1%	Gross Stage 3%	1.4%	1.1%	1.6%
0.5%	Net Stage 3%	0.7%	0.5%	1.0%
18.7%	CAR	19.0%	18.7%	18.1%
195	Branches	195	195	169
2,095	Staffs	2,156	2,095	1,856
68,532	Customers	68,931	68,532	67,561

FY26	Particulars	Q1FY27	Q4FY26	Q1FY26
4,638	Gross Written Premium (₹ in Crore)	1,380	1,254	1,289
9,724	AUM (₹ in Crore)	10,286	9,724	9,633
107	PAT (₹ in Crore)	135	(53)	127
(160)	Other Comprehensive Income (Net of Taxes)	80	(102)	20
(53)	Total Comprehensive Income	215	(155)	147
1,772	Net worth (₹ in Crore)	1,987	1,772	2,010
115.5%	Combined Operating Ratio	116.3%	109.1%	110.2%
139	Branches	138	139	140
1,937	Staffs	1,879	1,937	2,186
39,33,409	Customers	40,58,735	39,33,409	31,62,,433

FY26	Particulars	Q1FY27	Q4FY26	Q1FY26
77,457	AUM (₹ in Crores)	90,089	77,457	80,501
62,067	Equity (₹ in Crores)	71,837	62,067	65,308
15,390	Debt (₹ in Crores)	18,252	15,390	15,193
174	PAT (₹ in Crores)	51	47	45
505	Net worth (₹ in Crores)	483	505	490
622	Staffs	658	622	599
14,85,925	Retail Investors	14,96,406	14,85,925	13,99,270
85	Branches	85	85	85

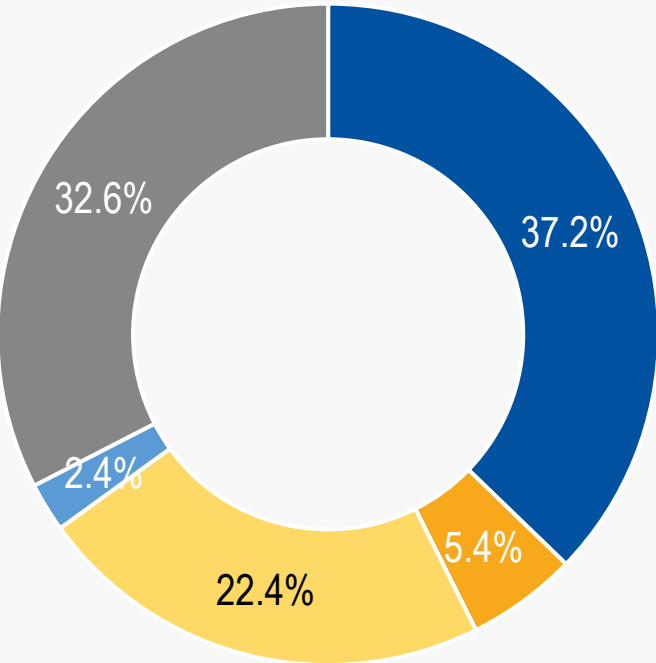


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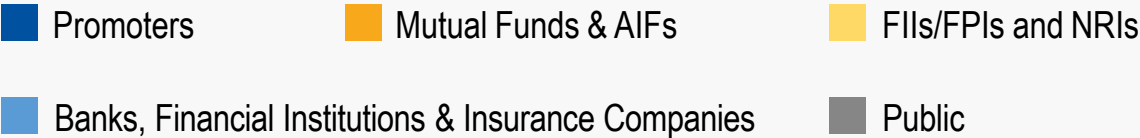
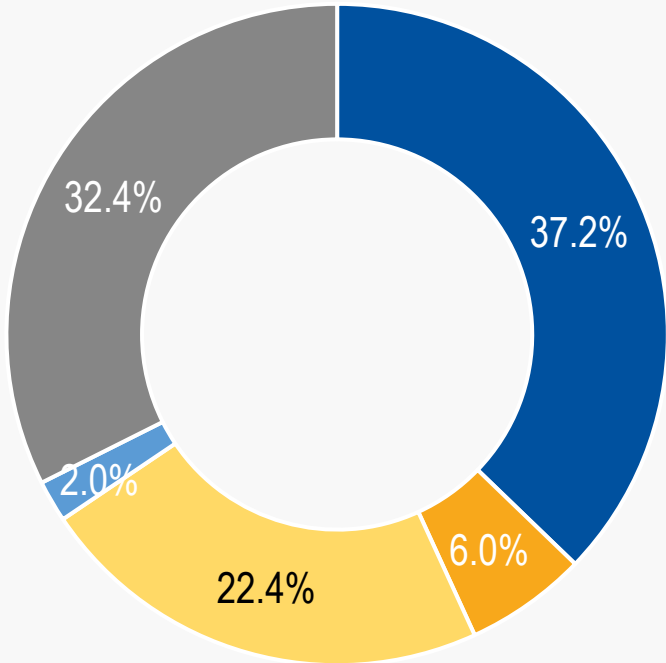
More about Sundaram Finance

SHAREHOLDING PATTERN

30-Jun-25



30-Jun-26



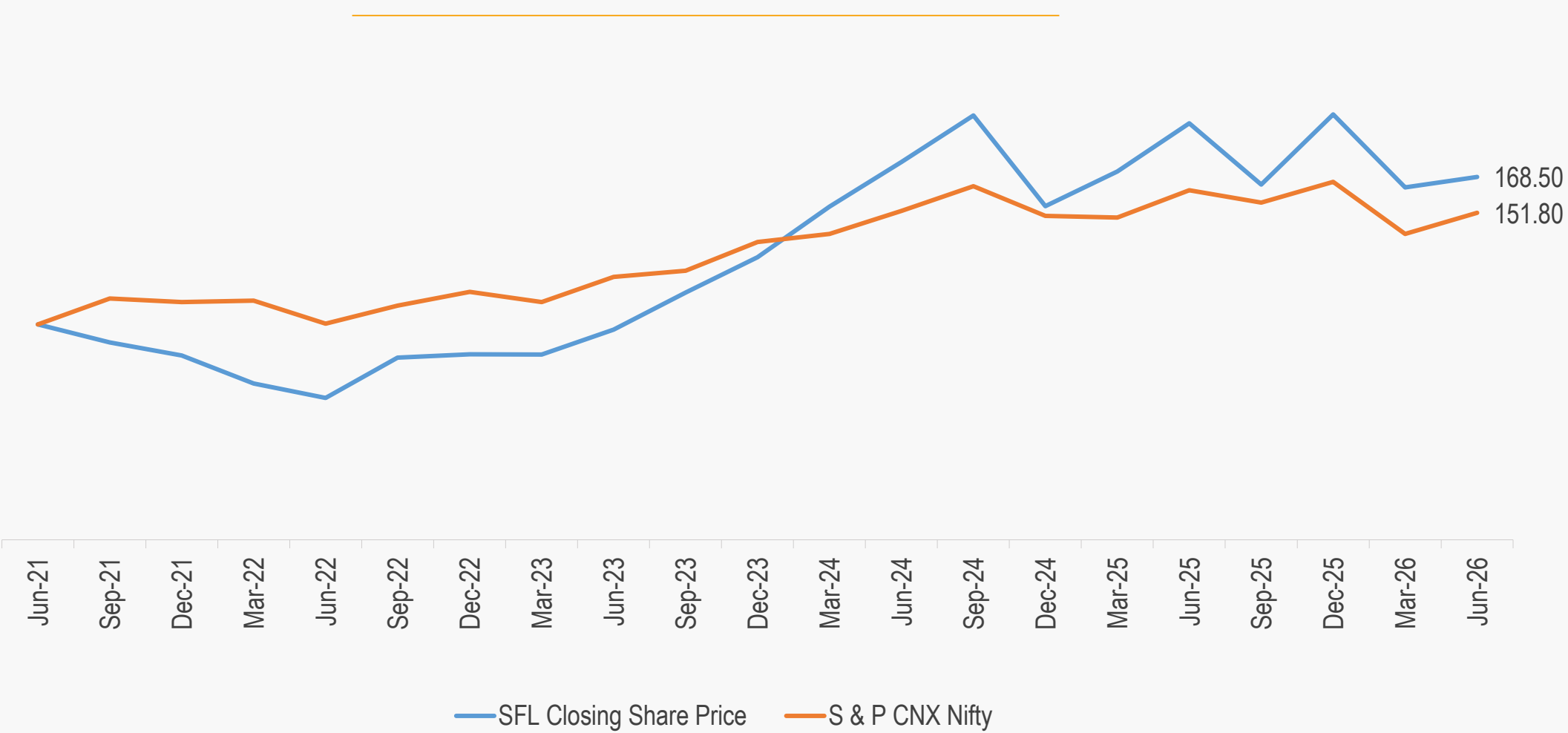
Top institutional shareholders
As of 30th June 2026

Name of Shareholder	Share %
Nalanda India Equity Fund Limited	3.62
Bright Star Investments Private Limited	2.37
SBI Mutual Fund	1.27
Nippon Life India Trustee Limited	1.16
United India Insurance Company Limited	1.05
Axis Mutual Fund	1.03
Damani Estates and Finance Private Limited	0.93
Vanguard Total International Stock Index Fund	0.91
Vanguard Emerging Markets Stock Index Fund	0.86
Government Pension Fund Global	0.66

Instrument	ICRA	CRISIL
Deposits	AAA (Stable)	AAA (Stable)
Debentures	AAA (Stable)	AAA (Stable)
Subordinated Debentures	AAA (Stable)	AAA (Stable)
Long Term Loans	AAA (Stable)	AAA (Stable)
Working Capital Facilities	AAA (Stable)	
Commercial Paper	A1+	A1+
Short Term Loans	A1+	

SHARE PRICE MOVEMENT

Indexed share price and Nifty from June 2021





Subsidiaries

- Sundaram Home Finance Limited
- Sundaram Asset Management Company Limited
- Sundaram Asset Management Singapore Pte. Limited
- Sundaram Trustee Company Limited
- Sundaram Alternate Assets Limited
- Sundaram Fund Services Limited
- LGF Services Limited



Joint Venture

- Royal Sundaram General Insurance Co. Limited

BOARD OF DIRECTORS

Sri S. Viji

Chairman

Has over **5 decades of experience** in Banking, Finance, Insurance and Automotive Component Manufacturing Industry. He is the Executive Chairman of Brakes India Private Limited.



B.Com.
ACA

MBA (University of Michigan, USA)

Sri T. T. Srinivasaraghavan

Non-executive Director

Has over **4 decades of experience** in Banking and Financial Services. He served as the Managing Director of the company for a period of 18 years.



B.Com.

MBA (Gannon University, Pennsylvania)

Sri Srivats Ram

Non-executive Director

Has **3 decades of rich experience** in auto component manufacturing industry. He is the Managing Director of Wheels India Limited.



BA (Economics)

MBA (Case Western Reserve University, USA)

Dr. Raghuttama Rao Raghavendra

Independent Director

Has over **3 decades of work experience** spanning Manufacturing, Financial Markets, Public Policy and Management Consulting. Currently CEO of GDC at IIT Madras. Formerly, MD of IMAcS and Joint Managing Director of ICRA.



B.Tech. (Mech. Engg.) – IIT Madras

CMA – ICWAI

P.G.D.M. – IIM Ahmedabad

PhD in Economics – IIT Madras

Sri L. Ganesh

Independent Director

Has over **4 decades of Industrial experience** and overall management of the companies. He is the Chairman of Rane Holdings Limited, one of the acknowledged leaders in the auto component industry since 2006.



MBA (Pennsylvania State University, USA)

ACA

Ms Bhavani Balasubramanian

Independent Director

Has over **4 decades of audit experience** including overseas experience. Formerly a partner of Fraser & Ross and Deloitte Haskins & Sells, with extensive experience in auditing a variety of clients, including listed companies and multinationals in different industries in India and abroad.



FCA

ACS

BOARD OF DIRECTORS

Dr. Kshama Fernandes Independent Director

Has nearly **3 decades of experience** spanning across management, risk advisory and academia. She served as Non-executive Vice Chairperson of the Northern Arc Group and Executive Chairperson of Northern Arc Investment Managers.



PhD Finance

Sri Harsha Viji Executive Vice Chairman

Has nearly **3 decades of experience** in areas of specialisation particularly, strategy formulation, joint venture negotiations, new business development. Formerly with McKinsey & Company and Price Waterhouse.



B.Com.
ACA
MBA (Ann Arbor, Michigan)

Sri R. Venkatraman Independent Director

Has **4 decades of experience** in consulting and advisory services across various industries. He was the head of KPMG India's consulting practice, and the co-head of their risk advisory services. He was also a partner at AT Kearney and Andersen Business Consulting. He is also a visiting professor at Indian Institute of Management, Trichy.



BE (Mechanical) - Birla Institute of Technology,
MBA /PGDM - IIM Bangalore

Sri Rajiv C. Lochan Managing Director

Has **3 decades of experience** in the field of management especially in the areas of finance, social sector, and public health. Formerly MD & CEO of The Hindu Group and Partner at McKinsey & Company.



B.Tech. (IIT, Madras)
MS (MIT)
MBA (Columbia Business School)

Ms Anuradha Rao Independent Director

Has over **4 decades of experience** in Banking and Finance. Formerly served as Deputy Managing Director of State Bank of India. She also served as the Managing Director and Chief Executive Officer of SBI Funds Management Private Limited.



B.Sc. (Osmania University)
M.Sc. (Physics) – University of Hyderabad
CAIIB

Sri A. N. Raju Joint Managing Director

Has **4 decades of experience** in the Automobile, Engineering, Finance and General Management. Formerly with GE Capital and SRF Group.



BSc (Engineering)
MBA

Sri M. Ramaswamy

Chief Financial Officer

He has **4 decades of experience** in the Company. He is the Chief Financial Officer of the Company from September 2011. He is responsible for the Treasury Management, Financial Planning & Accounting, Taxation and Regulatory Compliance. He is a member of the Risk Management Committee and Asset Liability Management Committee of the Company.



B.Sc. (Statistics)
ACA

Sri P. N. Srikant

Chief Compliance Officer & Company Secretary

He has **3 decades of experience** in the Company/Group. He is the Chief Compliance Officer & Company Secretary and responsible for statutory compliance in respect of all laws and regulations applicable to the Company, including Company Law, SEBI and RBI. He liaises with the Board Members in connection with all Board related actions in the Company.



B.Com (H)
ACS
PGDFM



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m.ramaswamy@sundaramfinance.in

Sri P. N. Srikant

Chief Compliance Officer & Company Secretary
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