SUNDARAM FINANCE®
Enduring values. New age thinking.

SEC: 222:2026-27/KCS
November 4, 2026

The Manager - Listing
National Stock Exchange of India Limited
Capital Market – Listing
Exchange Plaza, 5th Floor
Plot No.C/1, G Block
Bandra-Kurla Complex
Bandra (E), Mumbai 400 051

Dear Sir,

Sub: Submission of Press Release

We have pleasure in enclosing the press release relating to Unaudited Financial Results for the quarter and half-year ended 30th September 2026.

Thanking you,

Yours truly,
For Sundaram Finance Limited

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P.N. Srikant
CCO & Company Secretary

Encl:

CC: The Corporate Relationship
Dept. of Corporate Services
Bombay Stock Exchange Limited
Floor 25, P J Towers
Dalal Street
Mumbai 400 001

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PRESS RELEASE

Unaudited standalone & consolidated financial results for the half year ended September 30, 2026

Sundaram Finance disbursements grew by 25% to Rs. 19,302 crores in H1FY27; Q2FY27 grew by 28% to Rs. 10,355 crores

AUM grows 19% to Rs. 65,992 crores

Profit after tax closed at Rs. 997 crores, up by 21% over H1FY26

Gross Stage 3 assets stood at 1.84% (2.03% as of Sep 30, 2025) and Net Stage 3 assets at 0.91% (1.13% as of Sep 30, 2025)

ROA at 2.86% for H1FY27 (2.72% for H1FY26)

Capital Adequacy Ratio at 18.5% (19.3% for H1FY26)

The Board of Directors of Sundaram Finance Ltd. (SFL) approved the unaudited standalone and consolidated financial results for the half year ended September 30, 2026, at its meeting held on November 4, 2026, in Chennai.

"Domestic economic momentum remained strong in Q2FY27 despite an increasingly challenging global environment. Renewed tensions in West Asia, crude oil price volatility and tighter global financial conditions increased inflationary and external-sector risks. Against this backdrop, Team Sundaram delivered 19% AUM growth to Rs. 65,992 crores, asset quality with net stage 3 assets at 0.91% against 1.13% last year, and 21% year-on-year growth in profit after tax. Our Group companies in asset management, general insurance and home finance continued to report strong results. We remain committed to our time-tested approach of steady, sustainable growth, best-in-class asset quality and consistent profitability," said Harsha Viji, Executive Vice Chairman.

AUM for H1FY27 grew 19% to Rs. 65,992 crores. Disbursements for H1FY27 recorded a growth of 25% over H1FY26 and for Q2FY27, disbursements grew 28% Y-o-Y. Gross stage 3 assets as on September 30, 2026, stood at 1.84% with provision cover of 51% as against 2.03% as on September 30, 2025, with provision cover of 45%. Profits from operations performed strongly, growing by 23% in H1FY27 and 11% in Q2FY27. Profit after tax registered a 21% rise in H1FY27, with net profit at Rs. 997 crores and for Q2, PAT grew 21% to Rs. 475 crores. Return on assets closed at 2.86% in H1FY27 as against 2.72% for H1FY26 and capital adequacy at 18.5% remained quite comfortable.

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Rajiv Lochan, Managing Director stated, "Our outlook for H2 is constructive on growth coupled with a need for monitoring external factors around geopolitical tensions, monetary policy direction and the impact to sentiment of the below normal monsoon. We have entered H2 with strong momentum and a superior asset-quality position than last year. As the rate cycle turns, our focus is to sustain growth, improve asset quality further and build resilience in profitability through disciplined pricing, optimal asset mix and early intervention on collections. As always, we will take a long-term, through-cycle view in delivering the Sundaram experience to our customers, partners and employees."

STANDALONE PERFORMANCE HIGHLIGHTS FOR H1FY27

- Disbursements for H1FY27 grew by 25% to Rs. 19,302 crores as compared to Rs. 15,423 crores registered in H1FY26. Disbursements for Q2FY27 grew by 28% to Rs. 10,355 crores as compared to Rs. 8,113 crores registered in Q2FY26. Disbursements for H1FY27 includes acquisition of loans amounting to Rs. 726 crores from Sundaram Home Finance Limited.
- The assets under management grew by 19% to Rs. 65,992 crores as on 30th September 2026 as against Rs. 55,419 crores as on 30th September 2025.
- Net interest income (NII) grew by 18% to Rs. 1,888 crores in H1FY27 from Rs. 1,603 crores in H1FY26. Q2FY27 growth in NII was 17% to Rs. 963 crores.
- Gross stage 3 assets as on 30th September 2026 stood at 1.84% with 51% provision cover as against 2.03% with provision cover of 45% as on 30th September 2025. Net stage 3 assets as on 30th September 2026 closed at 0.91% as against 1.13% as on 30th September 2025.
- The Gross and Net NPA, as per RBI's asset classification norms for NBFCs, are 2.38% and 1.35% respectively as against 2.80% and 1.79% as of 30th September 2025.
- Cost to income ratio was at 29.40% in H1FY27 as against 29.60% in H1FY26.
- Profits from operations grew 23% to Rs. 1,154 crores in H1FY27 as against Rs. 937 crores in H1FY26. For the quarter, profits from operations grew 11% to Rs. 557 crores.
- Profit after tax registered a growth of 21% in H1FY27, with net profit at Rs. 997 crores as against Rs. 823 crores in H1FY26. For the quarter, profit after tax grew 21% to Rs. 475 crores.
- Return on assets (ROA) for H1FY27 closed at 2.86% as against 2.72% for H1FY26. Return on equity (ROE) was at 16.75% for H1FY27 as against 15.91% for H1FY26.
- Capital Adequacy Ratio stood at 18.5% (Tier I –17.0%) as of 30th September 2026 compared to 19.3% (Tier I – 16.9%) as of 30th September 2025.

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CONSOLIDATED PERFORMANCE HIGHLIGHTS FOR H1FY27

The consolidated results of SFL include the results of its standalone subsidiaries Sundaram Home Finance, Sundaram Asset Management and joint venture company Royal Sundaram General Insurance.

- The assets under management (AUM) in our lending and general insurance businesses stood at Rs. 97,709 crores as on 30th September 2026 as against Rs. 83,586 crores as on 30th September 2025, a growth of 17%. The assets under management of our asset management business stood at Rs. 90,994 crores as on 30th September 2026 as against Rs. 82,608 crores as on 30th September 2025.

- Profit after tax for H1FY27 grew by 20% to Rs. 1,153 crores as compared to Rs. 963 crores in H1FY26.

GROUP COMPANY PERFORMANCE HIGHLIGHTS

Our group companies continued to perform well.

- The asset management business closed the half year ended 30th September 2026 with assets under management of Rs. 90,994 crores (around 80% in equity) and consolidated profits from the asset management businesses were at Rs. 104 crores as against Rs. 91 crores in H1FY26.

- Royal Sundaram reported a Gross Written Premium (GWP) of Rs. 2,750 crores as compared to Rs. 2,352 crores in the previous year, representing a growth of 17%. The company reported a profit after tax of Rs. 54 crores for H1FY27 as against a profit of Rs. 121 crores in H1FY26. During H1FY27, an additional provision of Rs. 66 crores was made for Motor TP claims pursuant to the Supreme Court judgment dated June 11, 2026 (Shishupal), recognising the economic value of unpaid domestic work by homemakers for computation of compensation under the Motor Vehicles Act.

- Sundaram Home Finance disbursements grew by 21% to Rs. 3,827 crores in H1FY27. The profit for H1FY27 was Rs. 175 crores, as against Rs. 137 crores in H1FY26. Gross stage 3 assets as on 30th September 2026 stood at 1.39% as against 1.24% as on 30th September 2025. Net stage 3 assets as on 30th September 2026 closed at 0.73% as against 0.62% as on 30th September 2025. The Gross and Net NPA, as per RBI's asset classification norms, are 1.47% and 0.79% respectively as against 1.54% and 0.85% as of 30th September 2025.

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ABOUT SUNDARAM FINANCE

Sundaram Finance was established in 1954 and the company has today grown into one of the most trusted and diversified financial services groups in India providing financing for commercial vehicles, cars & utility vehicles, tractors and farm equipment, construction equipment, SME finance and a range of working capital products for financing diesel, tyres, insurance as well as working capital for SMEs. Through its subsidiaries and group companies, the company offers home finance, loans against property, mutual funds and investment management solutions and the full range of general insurance products and services. It has a nationwide presence of over 800 branches, nearly 1 lakh depositors and over 5.80 lakh lending customers.

Sundaram Finance's vision is to be the most respected NBFC in the country and its mission is to deliver the Sundaram experience to all customers, big and small, in keeping with the ethos of the Company. Sundaram Finance embraces a philosophy that balances Growth with Quality and Profitability and remains rooted in its ideal of protecting and enhancing shareholder value. The founding philosophy of the company is that everything begins with the customer. Our founder, Late Sri T S Santhanam, enshrined in the company its core values - The Sundaram Way - that have been the company's guiding light over the decades. The company is deeply rooted in its values and proud of its heritage, also constantly innovating in terms of technology and processes to deliver the unique Sundaram experience to its customers and stakeholders.

ABOUT TSF GROUP

With a legacy spanning a century, the TSF Group's interests cover the automotive and financial services sectors. Companies promoted by the TSF Group have combined revenue of more than Rs. 36,800 crores, 42,000 employees, 1,200 branches, and 36 factories. In the automotive industry, the TSF group operates across segments from component manufacturing, parts distribution, vehicle dealership and vehicle financing. The Group serves marquee customers across the globe and is known for high quality design-led manufacturing. The TSF Group companies are market leaders in their segments and include Brakes India, Wheels India, Axles India, Turbo Energy, IMPAL, Madras Auto Service, and Sundaram Motors. In financial services, the TSF Group promoted Sundaram Finance (founded 1954), one of the most respected names in the NBFC sector, with interests in automotive lending, general insurance, housing loans, and asset management. The financial services business has more than Rs. 97,500 crores in assets and a further Rs. 90,500 crores in assets managed. The TSF Group comprises the T.S. Santhanam branch of the erstwhile TVS group and continues the tradition of Trust, Value and Service that the group has been known for this past century. For more information, please visit: **https://www.sundaramfinance.in/**

- For further details, please contact: P N Srikant, Sundaram Finance, +91 44 2888 1207

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