



SEC: 139:2025-26/MAA
November 3, 2025

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 2025.

Thanking you,

Yours truly,
For Sundaram Finance Limited

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

Sundaram Finance Limited

Regd. Office: 21, Patullos Road, Chennai – 600 002, India PAN: AAACS4944A CIN: L65191TN1954PLC002429

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PRESS RELEASE

**Unaudited standalone & consolidated financial results for the half year ended
September 30, 2025**

Sundaram Finance logs highest-ever disbursements of Rs. 15,423 crores; Q2 disbursement growth of 18% to Rs. 8,113 crores

AUM grows 15.3% to Rs. 55,419 crores

Profit after tax closed at Rs. 823 crores, up by 27% over H1FY25

Gross Stage 3 assets stood at 2.03% (1.62% as of September 30, 2024) and Net Stage 3 assets at 1.13% (0.89% as of September 30, 2024)

ROA at 2.72% for H1FY26 (2.50% for H1FY25)

Capital Adequacy Ratio at 19.3% (20.0% for H1FY25)

The Board of Directors of Sundaram Finance Ltd. (SFL) approved the unaudited standalone and consolidated financial results for the half year ended September 30, 2025, at its meeting held on November 3, 2025, in Chennai.

"Q2FY26 started with continuing macroeconomic sluggishness witnessed over the past few quarters. The introduction of GST 2.0 reforms and the country's rating upgrade by global rating agencies have boosted overall sentiments over the past 4-6 weeks. Under these circumstances, Team Sundaram has delivered 15.3% growth in AUM to Rs. 55,419 crores, asset quality with net stage 3 assets at 1.13% vs 0.89% last year and profits after tax growth of 27% year-on-year. Our Group companies in asset management, general insurance and home finance have continued to record strong results. We continue to rely on our time-tested approach of steady and sustainable growth with best-in-class asset quality and consistent profitability," said Harsha Viji, Executive Vice Chairman.

Disbursements for H1FY26 recorded a growth of 12% over H1FY25 and for Q2FY26, disbursements have grown 18% Y-o-Y. Gross stage 3 assets as on September 30, 2025, stood at 2.03% with provision cover of 45% as against 1.62% as on September 30, 2024, with provision cover of 45%. Profits from operations performed strongly, growing by 16% in H1FY26 and 17% in Q2FY26. Profit after tax registered a 27% rise in H1FY26, with net profit at Rs. 823 crores and for Q2, PAT grew 16% to Rs. 394 crores. Return on assets closed at 2.72% in H1FY26 as against 2.50% for H1FY25 and capital adequacy at 19.3% remained quite comfortable.

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Rajiv Lochan, Managing Director, stated, “The festival period has been strong, and the morale of team Sundaram is on a high following a well-executed festival plan. We anticipate the impact of GST 2.0 on consumption to be buoyant, rural demand to improve after a healthy monsoon period and private sector capex to pick up in the coming quarters. Consequently, our post-festival outlook for Q3 and H2 is optimistic. We are well-positioned to drive our time-tested mantra of balancing growth with quality and profitability and taking a long-term, through-cycle view to our customers, employees and other partners.”

STANDALONE PERFORMANCE HIGHLIGHTS FOR H1FY26

- Disbursements for H1FY26 grew by 12% to Rs. 15,423 crores as compared to Rs. 13,768 crores registered in H1FY25. Disbursements for Q2FY26 grew by 18% to Rs. 8,113 crores as compared to Rs. 6,860 crores registered in Q2FY25.
- The assets under management grew by 15% to Rs. 55,419 crores as on 30th September 2025 as against Rs. 48,058 crores as on 30th September 2024.
- Net interest income (NII) grew by 23% to Rs. 1,603 crores in H1FY26 from Rs. 1,304 crores in H1FY25. Q2FY26 growth in NII was 21% to Rs. 822 crores.
- Gross stage 3 assets as on 30th September 2025 stood at 2.03% with 45% provision cover as against 1.62% with provision cover of 45% as on 30th September 2024. Net stage 3 assets as on 30th September 2025 closed at 1.13% as against 0.89% as on 30th September 2024.
- The Gross and Net NPA, as per RBI’s asset classification norms for NBFCs, are 2.80% and 1.79% respectively as against 2.39% and 1.55% as of 30th September 2024.
- Cost to income ratio improved to 29.60% in H1FY26 as against 31.91% in H1FY25.
- Profits from operations grew 16% to Rs. 937 crores in H1FY26 as against Rs. 812 crores in H1FY25. For the quarter, profits from operations grew 17% to Rs. 501 crores.
- Higher dividend income resulted in profit after tax registering 27% rise in H1FY26, with net profit at Rs. 823 crores as against Rs. 648 crores in H1FY25. For Q2FY26, PAT grew 16% Y-o-Y to Rs. 394 crores.
- Return on assets (ROA) for H1FY26 closed at 2.72% as against 2.50% for H1FY25. Return on equity (ROE) was at 15.91% for H1FY26 as against 14.24% for H1FY25.
- Capital Adequacy Ratio stood at 19.3% (Tier I –16.9%) as of 30th September 2025 compared to 20.0% (Tier I – 16.4%) as of 30th September 2024.

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CONSOLIDATED PERFORMANCE HIGHLIGHTS FOR H1FY26

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. 83,586 crores as on 30th September 2025 as against Rs. 72,541 crores as on 30th September 2024, a growth of 15%. The assets under management of our asset management business stood at Rs. 82,608 crores as on 30th September 2025 as against Rs. 76,845 crores as on 30th September 2024.
- Profit after tax for H1FY26 grew by 11% to Rs. 963 crores as compared to Rs. 871 crores in H1FY25.

GROUP COMPANY PERFORMANCE HIGHLIGHTS

Our group companies continued to perform well.

- The asset management business closed the half year ended 30th September 2025 with assets under management of Rs. 82,608 crores (around 80% in equity) and consolidated profits from the asset management businesses were at Rs. 91 crores as against Rs. 68 crores in H1FY25.
- Royal Sundaram reported a Gross Written Premium (GWP) of Rs. 2,352 crores as compared to Rs. 2,053 crores in the previous year, representing a growth of 15%. The company reported a profit after tax of Rs. 121 crores for H1FY26 as against a profit of Rs. 126 crores in H1FY25.
- Sundaram Home Finance continued to grow strongly with disbursements up by 9% to Rs. 3,169 crores in H1FY26. The profit for H1FY26 was Rs. 137 crores, as against Rs. 111 crores in H1FY25.

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

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SUNDARAM FINANCE®
Enduring values. New age thinking.

the full range of general insurance products and services. It has a nationwide presence of over 700 branches, over 1 lakh depositors and over 5 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. 29,000 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. 83,000 crores in assets and a further Rs. 82,000 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:

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