

SEC: 072:2025-26/VS  
August 4, 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 ended 30<sup>th</sup> June 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

+91 44 2852 1181 [www.sundaramfinance.in](http://www.sundaramfinance.in)





**PRESS RELEASE**

**Unaudited standalone & consolidated financial results for the quarter ended  
June 30, 2025**

**Sundaram Finance AUM grows 17% to Rs. 53,278 crores**

**Disbursements grew by 6% in Q1FY26 to Rs. 7,310 crores**

**Profit after tax closed at Rs. 429 crores, up by 39% over Q1FY25**

**Gross Stage 3 assets stood at 1.91% (1.56% as of June 30, 2024) and Net Stage 3 assets at 1.08% (0.84% as of June 30, 2024)**

**ROA at 2.91% for Q1FY26 (2.38% for Q1FY25)**

**Capital Adequacy Ratio at 20.0% (19.3% for Q1FY25)**

The Board of Directors of Sundaram Finance Ltd. (SFL) approved the unaudited standalone and consolidated financial results for the quarter ended June 30, 2025, at its meeting held on August 4, 2025, in Chennai.

"Q1FY26 has seen continued macroeconomic sluggishness of the past few quarters and economic activity has been slower compared to Q1FY25. Under these circumstances, Team Sundaram has delivered 17% growth in AUM to Rs. 53,278 crores, asset quality with net stage 3 at 1.08% vs 0.84% last year and profits after tax growing 39% year-on-year. Our Group companies in asset management, general insurance and home finance have continued their trajectory from FY25 and recorded 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 Q1FY26 recorded a growth of 6% over Q1FY25. Gross stage 3 assets as on June 30, 2025, stood at 1.91% with provision cover of 44% as against 1.56% as on June 30, 2024, with provision cover of 47%. Profits from operations performed strongly, growing by 14% in Q1FY26. Profit after tax registered a 39% rise in Q1FY26, with net profit at Rs. 429 crores. Return on assets closed at 2.91% in Q1FY26 as against 2.38% for Q1FY25 and capital adequacy at 20.0% remains quite comfortable.

Rajiv Lochan, Managing Director, stated, "Overall, for the quarter, industry sales in segments and geographies we operate in were well below market expectations. Our focus on extending our market share remains resolute. Looking ahead, the monsoons have been above normal, procurement likely to be robust and therefore, rural sentiment is expected to improve. Government infrastructure

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spending will also gain steam. However, geopolitical tensions & global macro conditions remain unpredictable. Given these external uncertainties, our Q2 priorities remain focused on improving our asset quality position significantly while driving growth in disbursements at healthy margins. We are well positioned to continue our marathon running and delivering the Sundaram experience to our customers, people and partners,” he added.

#### **STANDALONE PERFORMANCE HIGHLIGHTS FOR Q1FY26**

- Disbursements for Q1FY26 grew by 6% to Rs. 7,310 crores as compared to Rs. 6,908 crores registered in Q1FY25.
- The assets under management grew by 17% to Rs. 53,278 crores as on 30<sup>th</sup> June 2025 as against Rs. 45,671 crores as on 30<sup>th</sup> June 2024.
- Net interest income grew by 25% to Rs. 781 crores in Q1FY26 from Rs. 623 crores in Q1FY25.
- Gross stage 3 assets as on 30<sup>th</sup> June 2025 stood at 1.91% with 44% provision cover as against 1.56% with provision cover of 47% as on 30<sup>th</sup> June 2024. Net stage 3 assets as on 30<sup>th</sup> June 2025 closed at 1.08% as against 0.84% as on 30<sup>th</sup> June 2024.
- The Gross and Net NPA, as per RBI’s asset classification norms for NBFCs, are 2.66% and 1.71% respectively as against 2.21% and 1.41% as of 30<sup>th</sup> June 2024.
- Cost to income ratio improved to 29.84% in Q1FY26 as against 32.90% in Q1FY25.
- Profits from operations grew 14% to Rs. 436 crores in Q1FY26 as against Rs. 383 crores in Q1FY25.
- Higher dividend income resulted in profit after tax registering 39% rise in Q1FY26, with net profit at Rs. 429 crores as against Rs. 308 crores in Q1FY25.
- Return on assets (ROA) for Q1FY26 closed at 2.91% as against 2.38% for Q1FY25. Return on equity (ROE) was at 16.70% for Q1FY26 as against 13.64% for Q1FY25.
- Capital Adequacy Ratio stood at 20.0% (Tier I –17.3%) as of 30<sup>th</sup> June 2025 compared to 19.3% (Tier I – 16.2%) as of 30<sup>th</sup> June 2024.

#### **CONSOLIDATED PERFORMANCE HIGHLIGHTS FOR Q1FY26**

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. 80,939 crores as on 30<sup>th</sup> June 2025 as against Rs. 69,234 crores as on 30<sup>th</sup> June 2024, a growth of 17%. The assets under management of our asset management business stood at Rs. 80,501 crores as on 30<sup>th</sup> June 2025 as against Rs. 80,565 crores as on 30<sup>th</sup> June 2024.

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- Profit after tax for Q1FY26 grew by 9% to Rs. 475 crores as compared to Rs. 435 crores in Q1FY25.

## GROUP COMPANY PERFORMANCE HIGHLIGHTS

Our group companies continued to perform well.

- The asset management business closed the year ended 30<sup>th</sup> June 2025 with assets under management of Rs. 80,501 crores (over 80% in equity) and consolidated profits from the asset management businesses were at Rs. 45 crores as against Rs. 29 crores in Q1FY25.
- Royal Sundaram reported a Gross Written Premium (GWP) of Rs. 1,289 crores as compared to Rs. 1,114 crores in the previous year, representing a growth of 16%. The company reported a profit after tax of Rs. 127 crores for Q1FY26 as against a profit of Rs. 65 crores in Q1FY25.
- Sundaram Home Finance continued to grow strongly with disbursements up by 10% to Rs. 1,488 crores in Q1FY26. The profit for Q1FY26 was Rs. 62 crores, as against Rs. 66 crores in Q1FY25.

## 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 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.

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Enduring values. New age thinking.

## 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. 26,000 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. 80,000 crores in assets and a further Rs. 80,000 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:

- P N Srikant, Sundaram Finance, +91 44 2888 1207

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