SUNDARAM FINANCE®
Enduring values. New age thinking.



PERFORMANCE HIGHLIGHTS

H1FY27

CONTENTS

SUNDARAM FINANCE
Enduring values. New age thinking.

01 Overview of Sundaram Finance

02 Financial results & performance

03 Key trends in financial performance

04 Consolidated results

05 More about Sundaram Finance



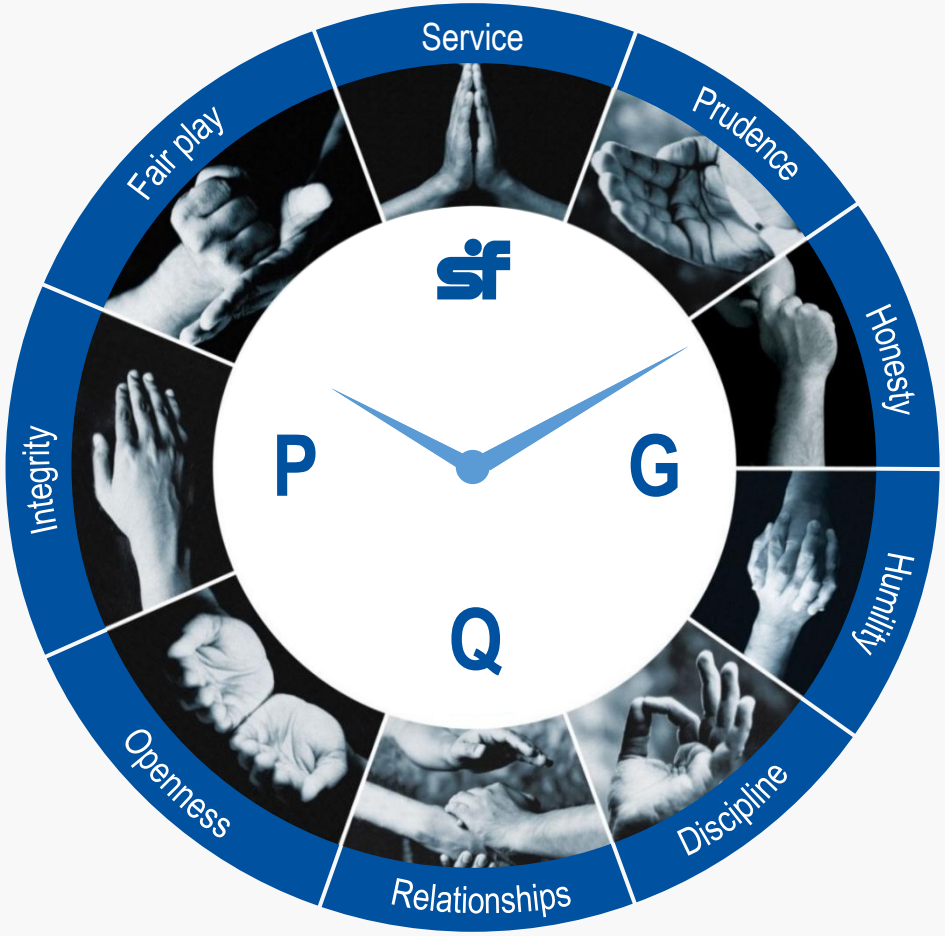
01
Overview of Sundaram Finance

OUR VISION, MISSION AND PHILOSOPHY

SUNDARAM FINANCE®
Enduring values. New age thinking.

Vision

To be the most respected NBFC in the country



Mission

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

Growth **Q**uality **P**rofitability

THE SUNDARAM WAY



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

	AUM (₹ in Cr.)	Branches	Staff *	Customer count
SUNDARAM FINANCE® Enduring values. New age thinking.	65,992	811	8,582	6,79,355
ROYAL SUNDARAM INSURANCE — Sundaram Finance Group — Joint Venture with Ageas Insurance International NV	10,505	191	1,891	44,03,174
SUNDARAM HOME — Sundaram Finance Group — 100% subsidiary	21,212	210	2,204	70,147
SUNDARAM MUTUAL — Sundaram Finance Group — 100% subsidiary	90,994	85	673	15,40,458
Group	**1,88,703**	**1,297**	**13,350**	**66,93,134**

* Includes off roll employees

STRATEGIC SOURCES OF DISTINCTIVENESS

SUNDARAM FINANCE®
Enduring values. New age thinking.



73-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 nearly Rs. 1,90,000 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

PRODUCT OFFERINGS

SUNDARAM FINANCE®
Enduring values. New age thinking.

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

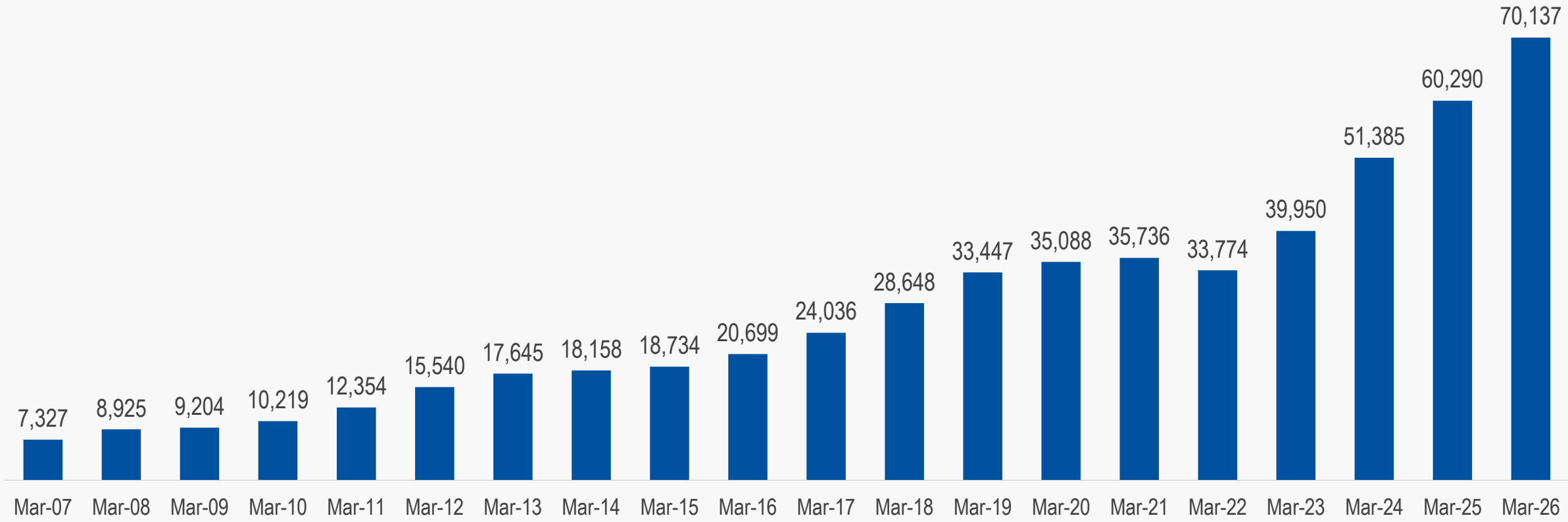
- Fixed Deposits
- General insurance
- Home loans
- Investment services
- Life insurance
- Mutual funds

SUNDARAM FINANCE – PERFORMANCE OVER LAST TWENTY YEARS

SUNDARAM FINANCE®
Enduring values. New age thinking.

₹ in Crore

Receivables Under Management

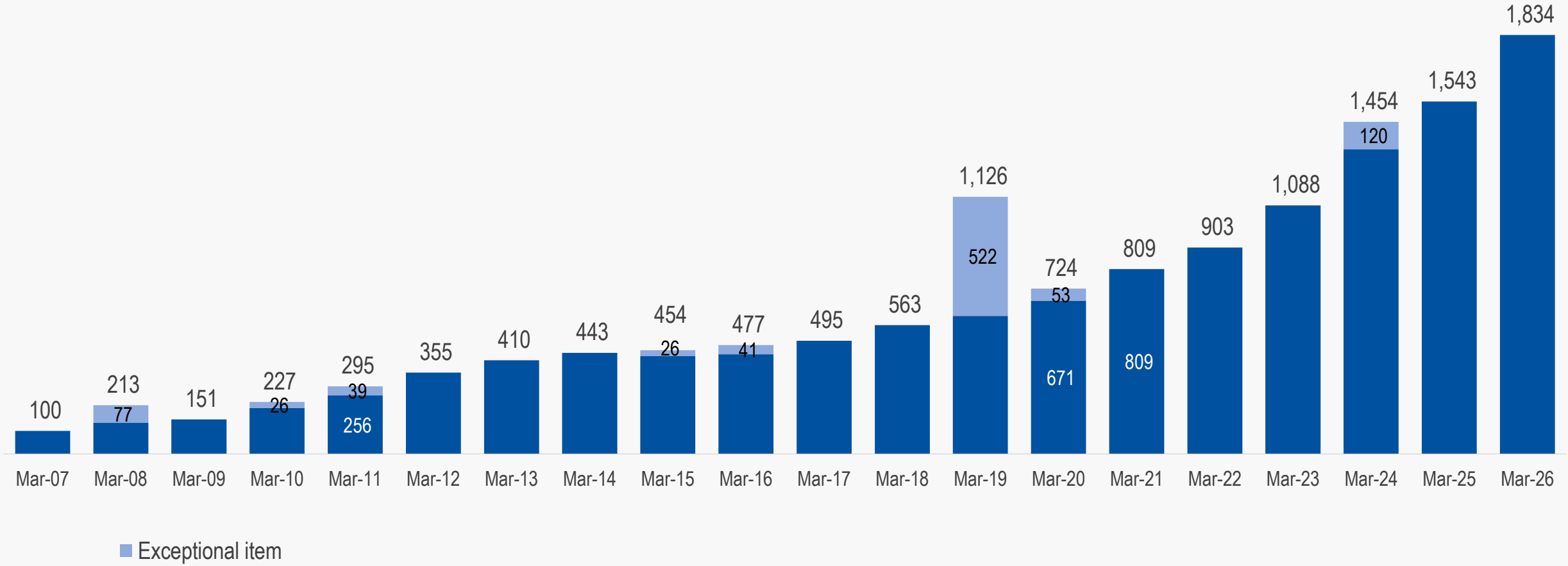


SUNDARAM FINANCE – PERFORMANCE OVER LAST TWENTY YEARS

SUNDARAM FINANCE®
Enduring values. New age thinking.

₹ in Crore

PAT

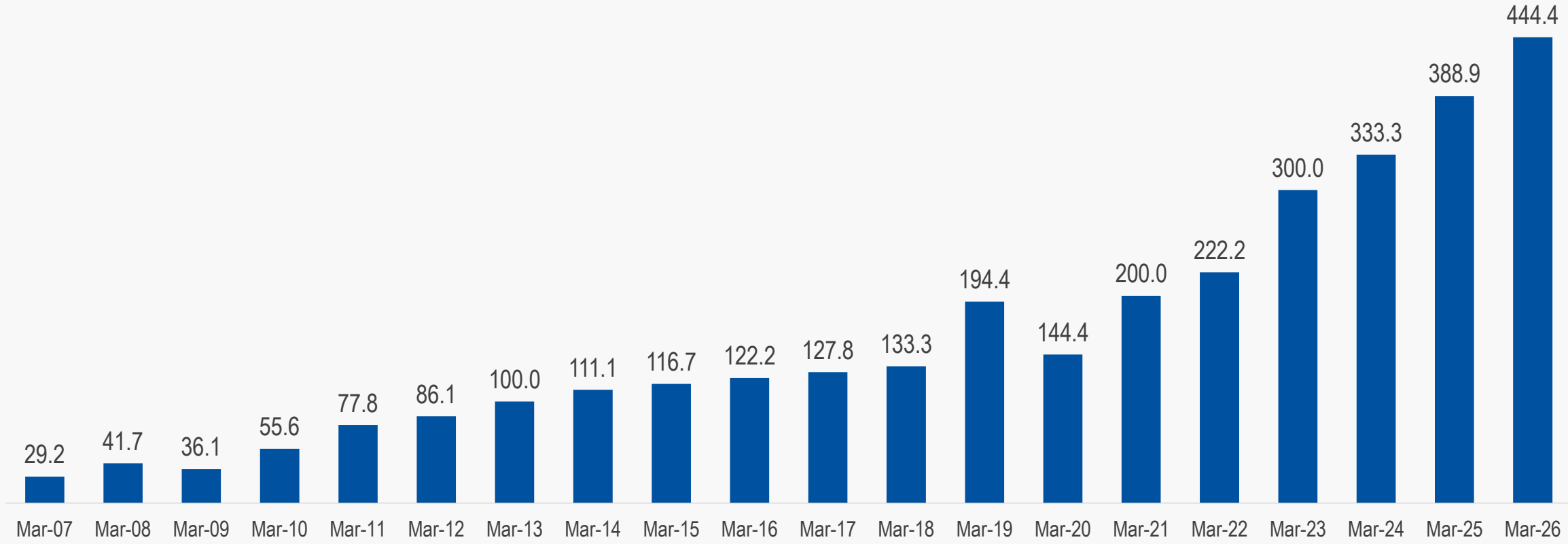


SUNDARAM FINANCE – PERFORMANCE OVER LAST TWENTY YEARS

SUNDARAM FINANCE®
Enduring values. New age thinking.

₹ in Crore

Dividend



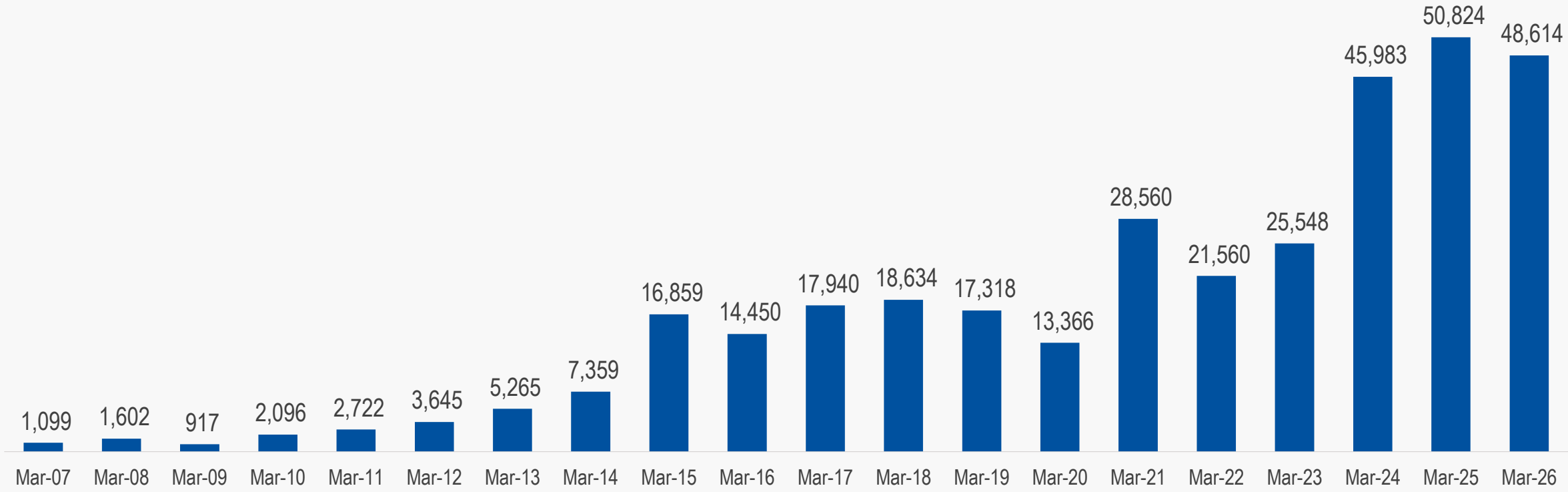
Dividend%	105%	150%	65%	100%	140%	155%	90%	100%	105%	110%	115%	120%	175%	130%	180%	200%	270%	300%	350%	400%
Capital	27.78	27.78	55.55	55.55	55.55	55.55	111.10	111.10	111.10	111.10	111.10	111.10	111.10	111.10	111.10	111.10	111.10	111.10	111.10	111.10

SUNDARAM FINANCE – PERFORMANCE OVER LAST TWENTY YEARS

SUNDARAM FINANCE®
Enduring values. New age thinking.

₹ in Crore

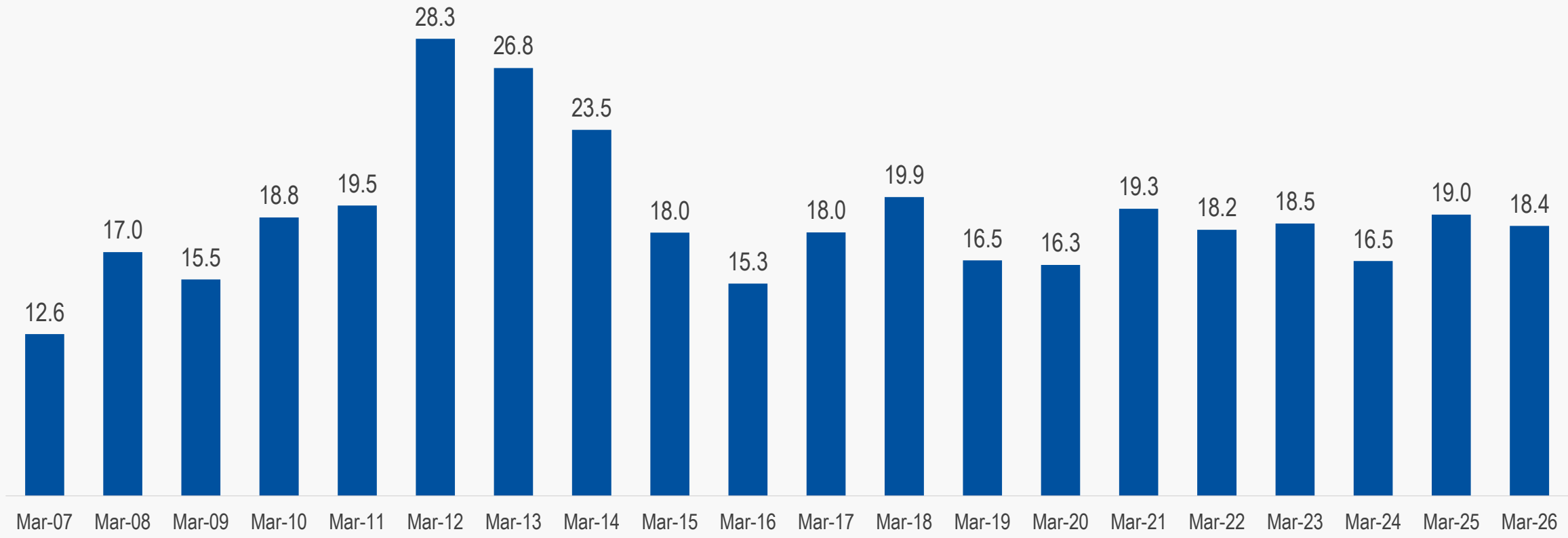
Market Capitalization



SUNDARAM FINANCE – PERFORMANCE OVER LAST TWENTY YEARS

SUNDARAM FINANCE
Enduring values. New age thinking.

Core Return on Equity %*



	Mar-07	Mar-08	Mar-09	Mar-10	Mar-11	Mar-12	Mar-13	Mar-14	Mar-15	Mar-16	Mar-17	Mar-18	Mar-19	Mar-20	Mar-21	Mar-22	Mar-23	Mar-24	Mar-25	Mar-26
ROE%	11.9	22.1	13.7	18.4	20.7	21.4	21.2	19.7	17.6	15.2	14.0	14.3	24.5	13.7	13.8	13.8	14.9	17.5	16.3	17.5

* Core ROE (excluding investments in subsidiaries)



02
Financial results & performance

OVERALL HIGHLIGHTS OF FINANCIAL PERFORMANCE

SUNDARAM FINANCE
Enduring values. New age thinking.

As of 30th September 2026

AUM	Gross Stage 3	Cost-to-income	ROA	ROE
₹65,992 Crores	1.84%	29.40%	2.86%	16.8%*
19.1% up from Sep 25	**2.03% in Sep 25**	**29.60% in H1FY26**	**2.72% in H1FY26**	**15.9% in H1FY26**

*Core ROE (excluding investments in subsidiaries) at 17.5% vs. 16.8%

HIGHLIGHTS – GROWTH OF 19% IN ASSETS UNDER MANAGEMENT

SUNDARAM FINANCE®
Enduring values. New age thinking.

Auto sector volumes showed strong growth in H1FY27. In regions we operate, MHICV sales grew 27% driven more by ICVs, which grew 32% Y-o-Y; LSCV grew 27% Y-o-Y while passenger cars grew 23%; tractor and farm equipment registered a 7.5% growth. This is a sharp contrast to the flat-to-declining sector environment of H1FY26 and has supported stronger origination opportunities across most of our asset classes and geographies.

The **assets under management stood at ₹65,992 crores** as on 30th September 2026 as against ₹55,419 crores as on 30th September 2025**, registering a 19% increase year-on-year.**

Disbursements for **H1FY27 recorded a growth of 25%** to ₹19,302 crores as compared to ₹15,423 crores registered in H1FY26.
Disbursements for **Q2FY27 recorded a growth of 28%** to ₹10,355 crores as compared to ₹8,113 crores registered in Q2FY26.
Disbursements for **H1FY27** includes acquisition of loans amounting to Rs. 726 crores from Sundaram Home Finance Limited.

Net interest income grew by 18% to ₹1,888 crores in H1FY27 from ₹1,603 crores in H1FY26. Q2FY27 growth in NII was 17% to ₹963 crores.

HIGHLIGHTS – ASSET QUALITY CONTINUES TO REMAIN INDUSTRY BEST

SUNDARAM FINANCE®
Enduring values. New age thinking.

Asset quality showed continued improvement year on year despite prevailing geopolitical uncertainty, benefiting from lower-than-expected fuel price transmission, strong domestic demand and improving economic activity. Our emphasis remains on arresting asset-quality deterioration through early intervention, as we continue to monitor the impact of the monsoon deficit due to prevailing El Nino conditions and the potential impact of rising inflation.

Current collections, measured as collections of current demand, for H1FY27 is at 92%.

Gross stage 3 assets as on 30th September 2026 stood **at 1.84% with provision cover of 51%** when compared to 2.03% with 45% provision cover as of 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, are **2.38% and 1.35%** respectively as against 2.80% and 1.79% as of 30th September 2025.

HIGHLIGHTS – PROFITABILITY IMPROVED CONSISTENTLY

SUNDARAM FINANCE®
Enduring values. New age thinking.

Profits after tax grew 21% in H1FY27 compared to last year. H1 profitability remained resilient, benefiting from lower cost of liabilities and improving asset quality. As we transition into an upward interest-rate cycle, we are ensuring prudent focus on asset class mix as well as customer segment mix to optimize our margin with continued focus on asset quality.

Profit from operations increased by 23% in H1FY27 as compared to H1FY26.

Cost to income ratio stood at 29.40% in H1FY27 as against 29.60% in H1FY26.

Profit after tax registered a 21% rise in H1FY27 with net profit at ₹997 crores as against ₹823 crores in H1FY26.

Return on assets (ROA) for H1FY27 was at 2.86% as against 2.72% for H1FY26.

Return on equity (ROE) was at 16.8% for H1FY27 as against 15.9% for H1FY26.

If we exclude investments in subsidiaries and group companies, **core ROE was at 17.5%** for H1FY27 as against 16.8% for H1FY26.

PROFIT & LOSS STATEMENT

SUNDARAM FINANCE®
Enduring values. New age thinking.

₹ in Crore

FY26	Particulars	Q2FY26	Q2FY27	Q1FY27	H1FY26	H1FY27
7,255	Revenue From Operations*	1,768	2,046	1,963	3,497	4,009
52	Other Income	4	3	10	7	13
7,307	**Total Revenue**	**1,772**	**2,049**	**1,973**	**3,504**	**4,022**
3,668	Finance cost	901	1,033	972	1,795	2,005
1,030	Operating expenses	253	298	294	497	592
458	Impairment	117	162	109	275	271
5,156	**Total Expenses**	**1,271**	**1,493**	**1,375**	**2,567**	**2,868**
2,151	**Profit from Operations Before Tax**	**501**	**556**	**598**	**937**	**1,154**
293	Dividend Income	14	62	81	137	143
(75)	Exceptional Items (Impact of New Labour Codes)	-	-	-	-	-
2,369	**Profit Before Tax**	**515**	**618**	**679**	**1,074**	**1,297**
1,834	**Profit After Tax**	**394**	**475**	**522**	**823**	**997**

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

BALANCE SHEET

SUNDARAM FINANCE®
Enduring values. New age thinking.

₹ in Crore

31-Mar-26	Particulars	30-Sep-25	30-Sep-26
	Equity and Liabilities		
55,246	Financial Liabilities	52,238	60,389
264	Non-Financial Liabilities	356	318
12,715	Equity	12,905	13,718
68,225	**Total – Equity and Liabilities**	**65,499**	**74,425**
	Assets		
67,338	Financial Assets	64,604	73,425
887	Non-Financial Assets	895	1,000
68,225	**Total – Assets**	**65,499**	**74,425**



03
Key trends in financial performance

FINANCIAL SUMMARY

₹ in Crore

SUNDARAM FINANCE®
Enduring values. New age thinking.

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
Sep-25	111	12,905	15,423	64,968	823	-	49,013
Sep-26	111	13,718	19,302	77,548	997	-	48,386

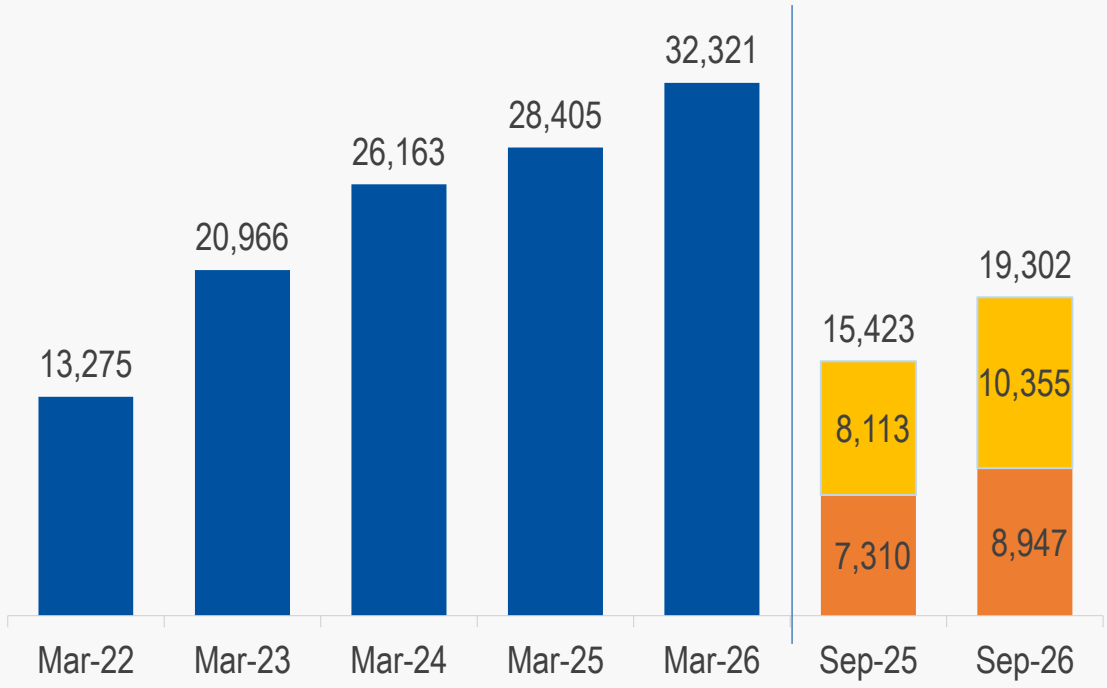
* Adjusted for demerger ₹460.57 Cr, # Includes special dividend of 50%, @ Excludes exceptional item
Market Capitalisation is on the last day of the respective period end

DISBURSEMENTS AND AUM

SUNDARAM FINANCE®
Enduring values. New age thinking.

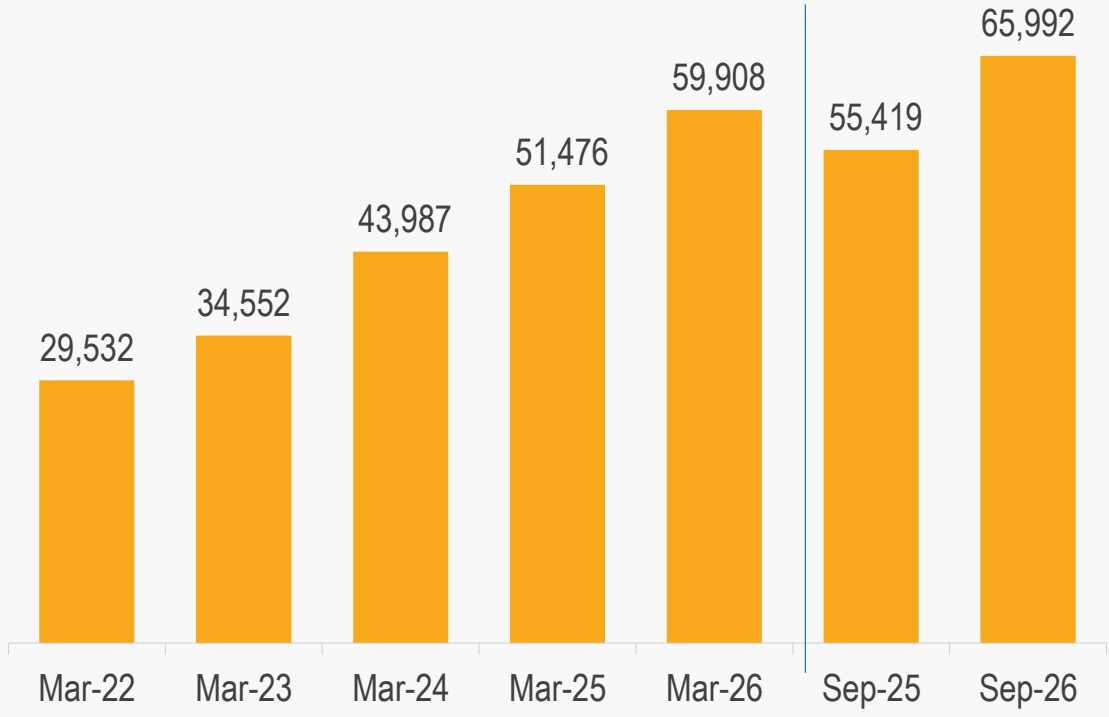
₹ in Crore

Disbursements



	Mar-22	Mar-23	Mar-24	Mar-25	Mar-26	Sep-25	Sep-26
Growth	13.1%	57.9%	24.8%	8.6%	13.8%	12.0%	25.2%

AUM



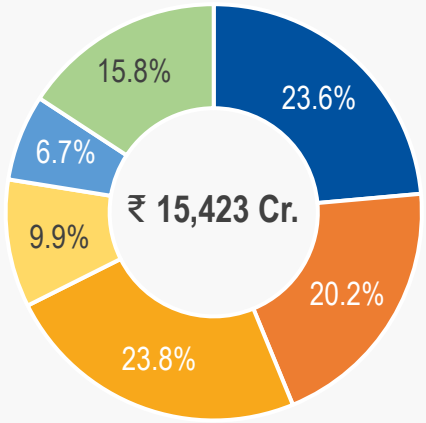
	Mar-22	Mar-23	Mar-24	Mar-25	Mar-26	Sep-25	Sep-26
Growth	-4.4%	17.0%	27.3%	17.0%	16.4%	15.3%	19.1%

DISBURSEMENTS

SUNDARAM FINANCE
Enduring values. New age thinking.

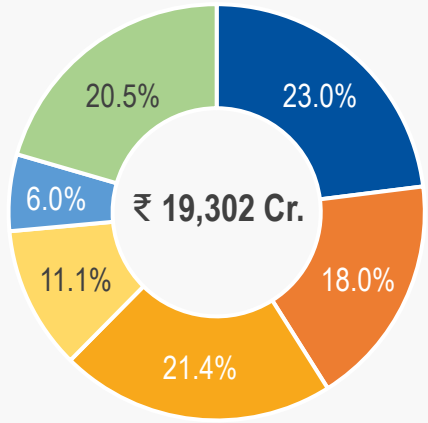
Asset wise

Sep-25



Used Assets – 23.2%

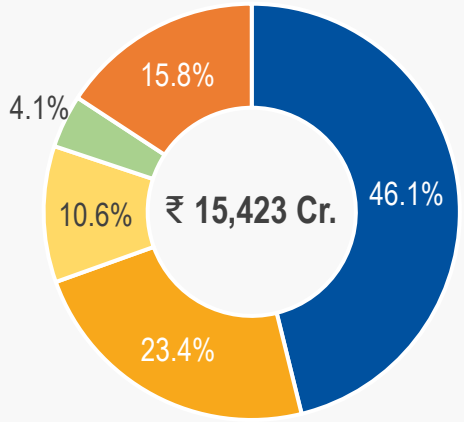
Sep-26

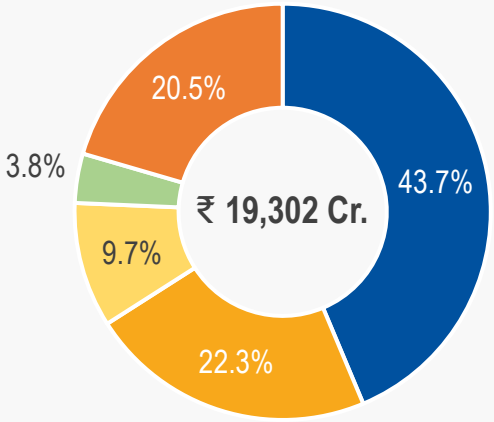


Used Assets – 24.4%

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

Region wise





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

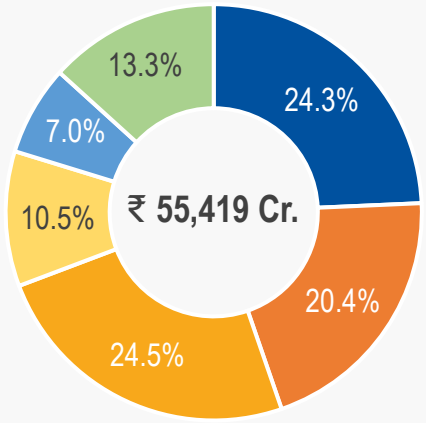
ICV, LCV and SCV as Retail CV

AUM

SUNDARAM FINANCE
Enduring values. New age thinking.

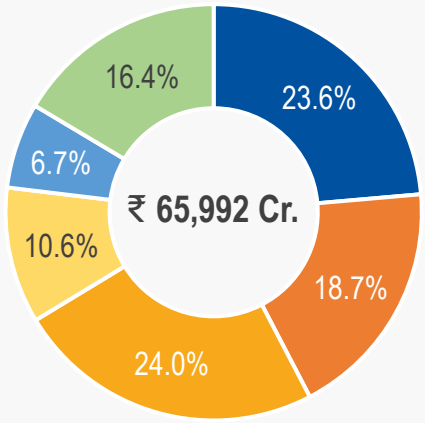
Asset wise

Sep-25



Used Assets – 18.5%

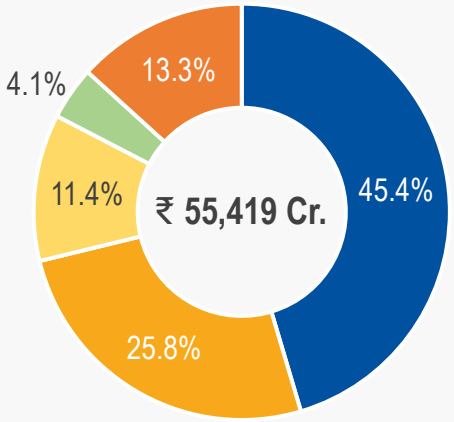
Sep-26

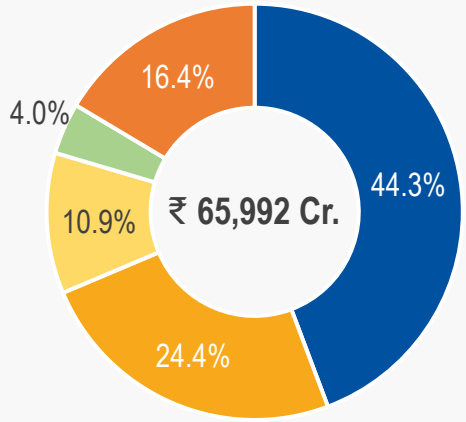


Used Assets – 18.2%

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

Region wise





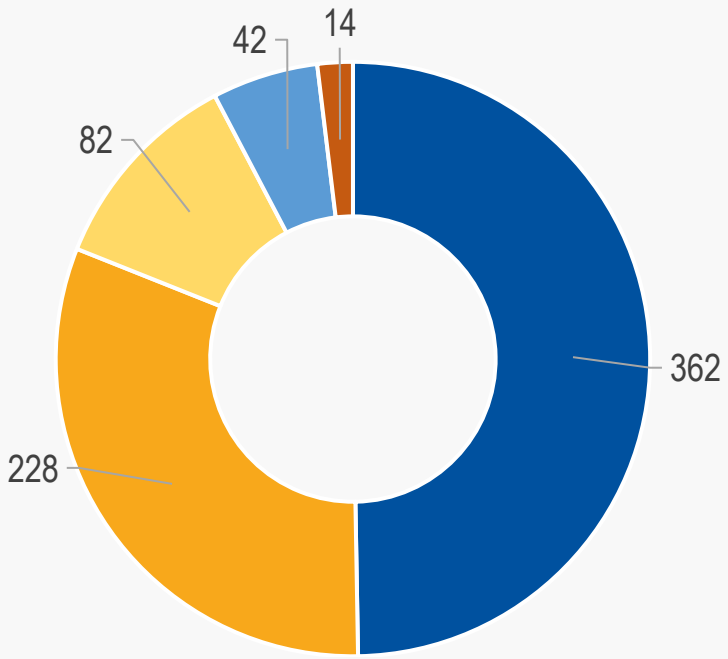
- South
- North
- West
- East
- Commercial Lending & Others

ICV, LCV and SCV as Retail CV

BRANCH NETWORK

SUNDARAM FINANCE®
Enduring values. New age thinking.

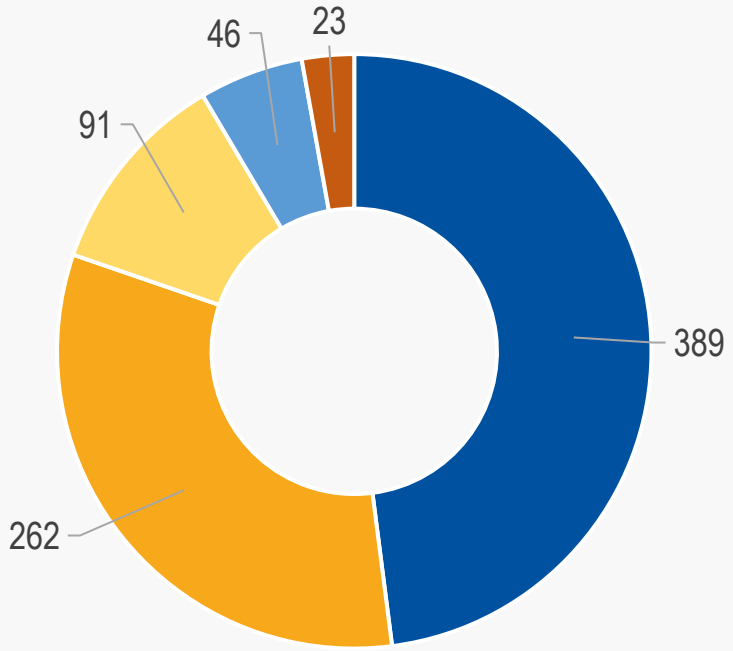
Sep-25



No. of Branches: **728**

No. of Staff: **7,497**

Sep-26



No. of Branches: **811**

No. of Staff: **8,582**

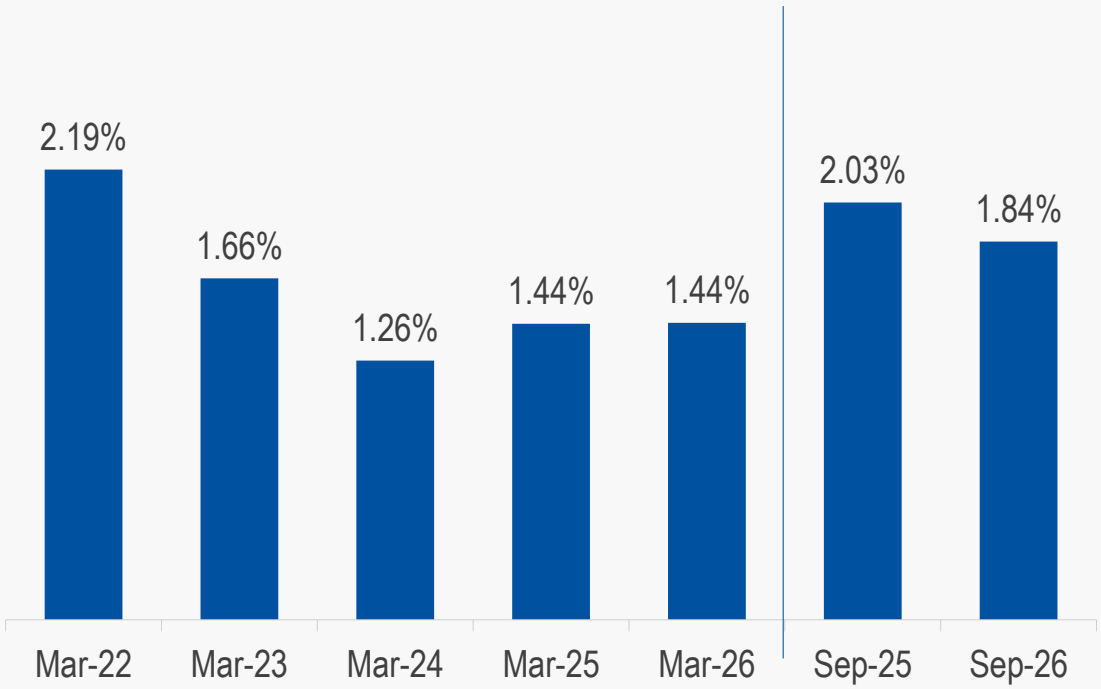
South North West East Commercial Lending

During H1FY27, 48 branches were added, taking the network to 811, and 929 people were added, taking the headcount to 8,582.

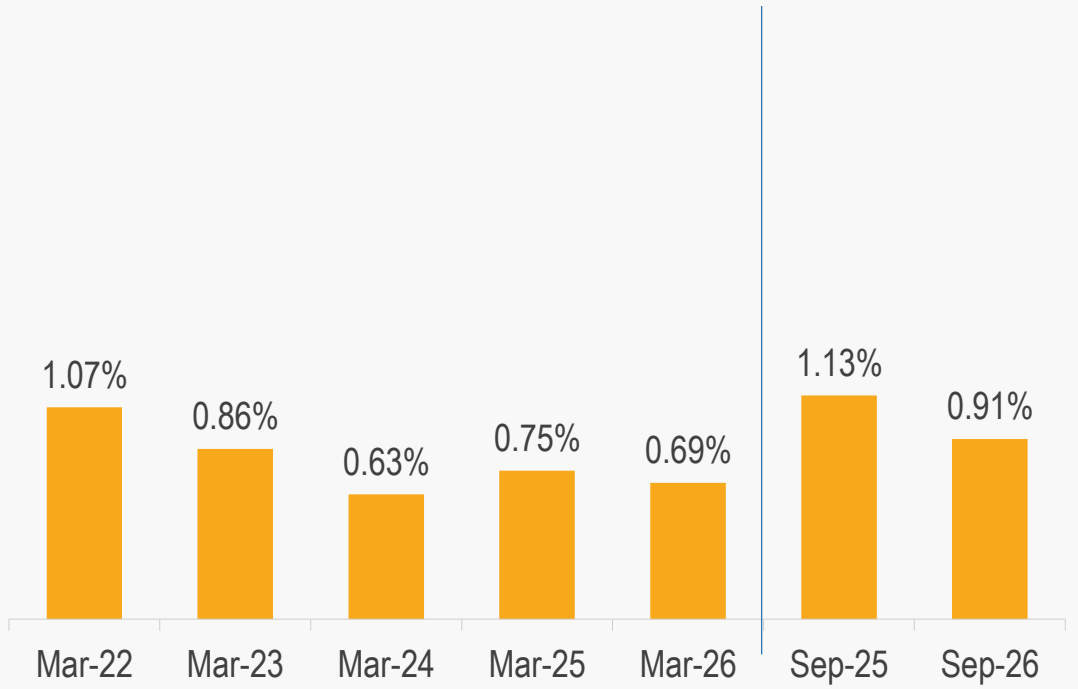
PORTFOLIO QUALITY

SUNDARAM FINANCE®
Enduring values. New age thinking.

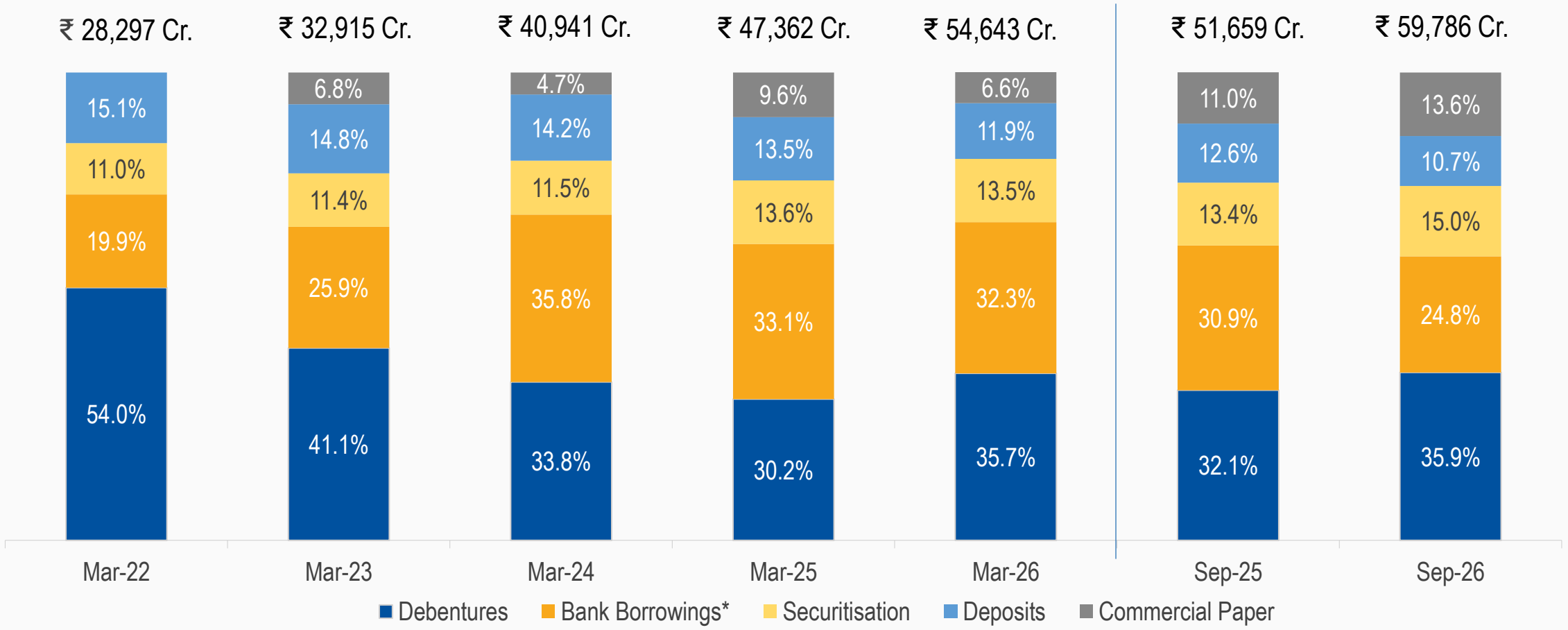
Gross Stage 3%



Net Stage 3%



FUNDING MIX



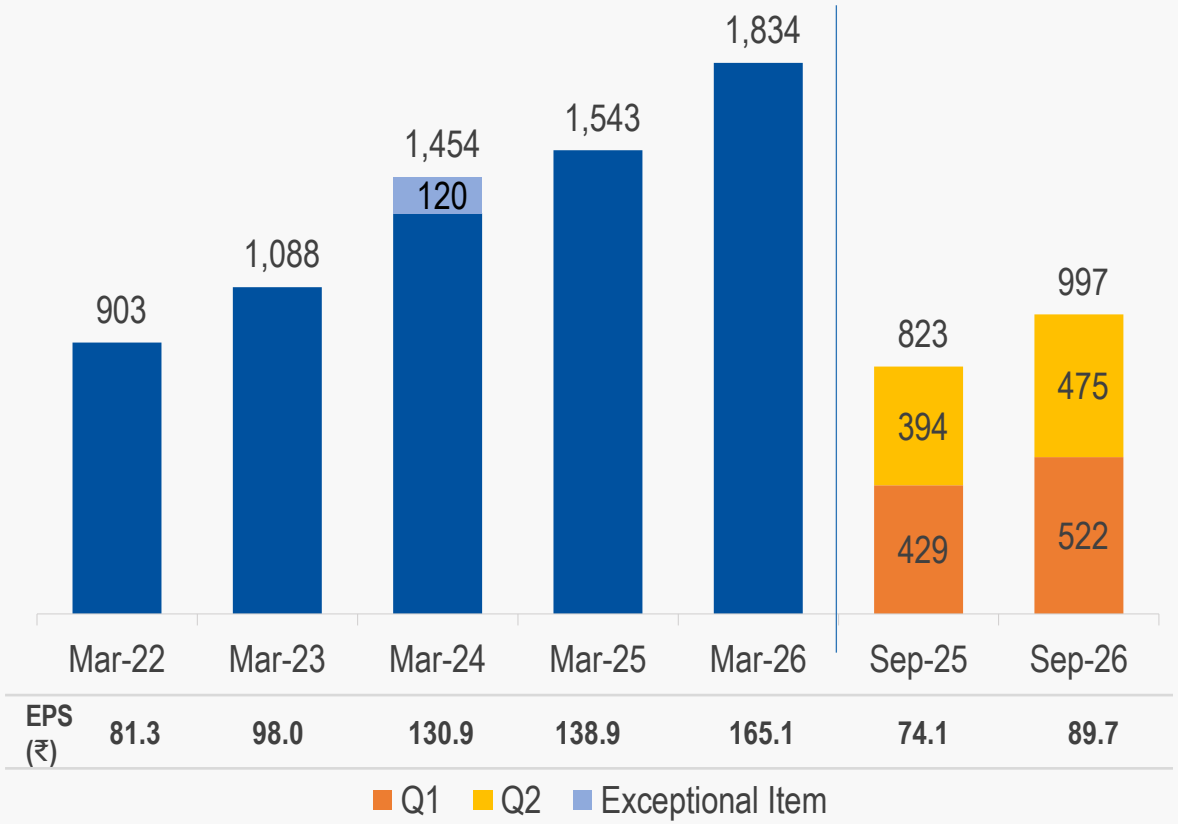
* Includes a) Term loans b) Commercial Papers and demand loans availed against the sanctioned limits.

PAT & ROA

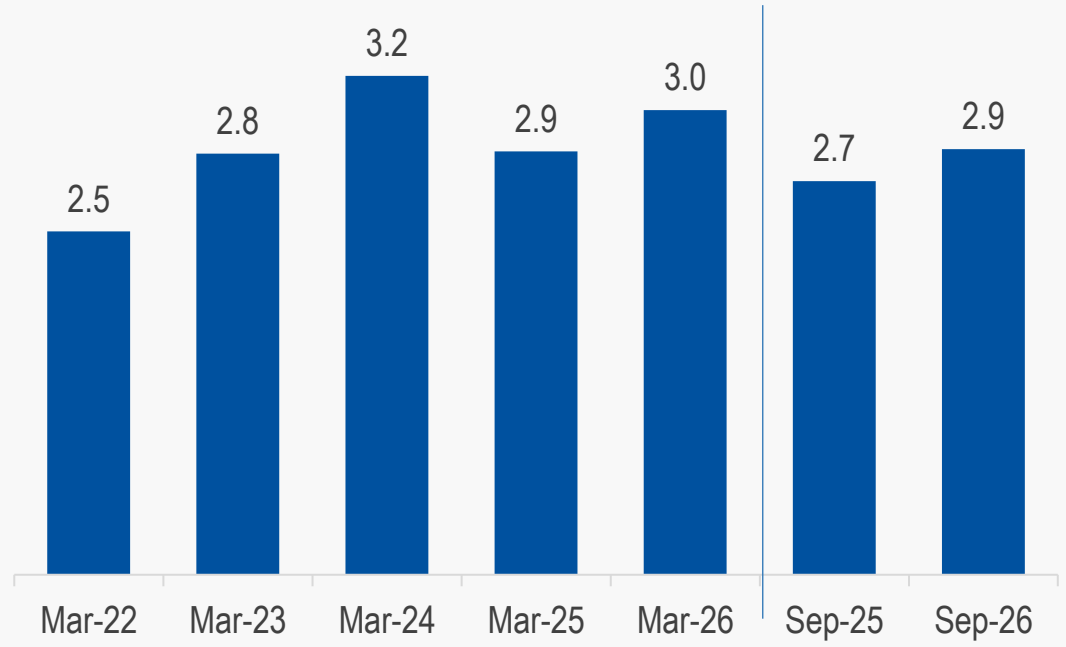
SUNDARAM FINANCE®
Enduring values. New age thinking.

₹ in Crore

Profit after Tax



Return on Assets - %

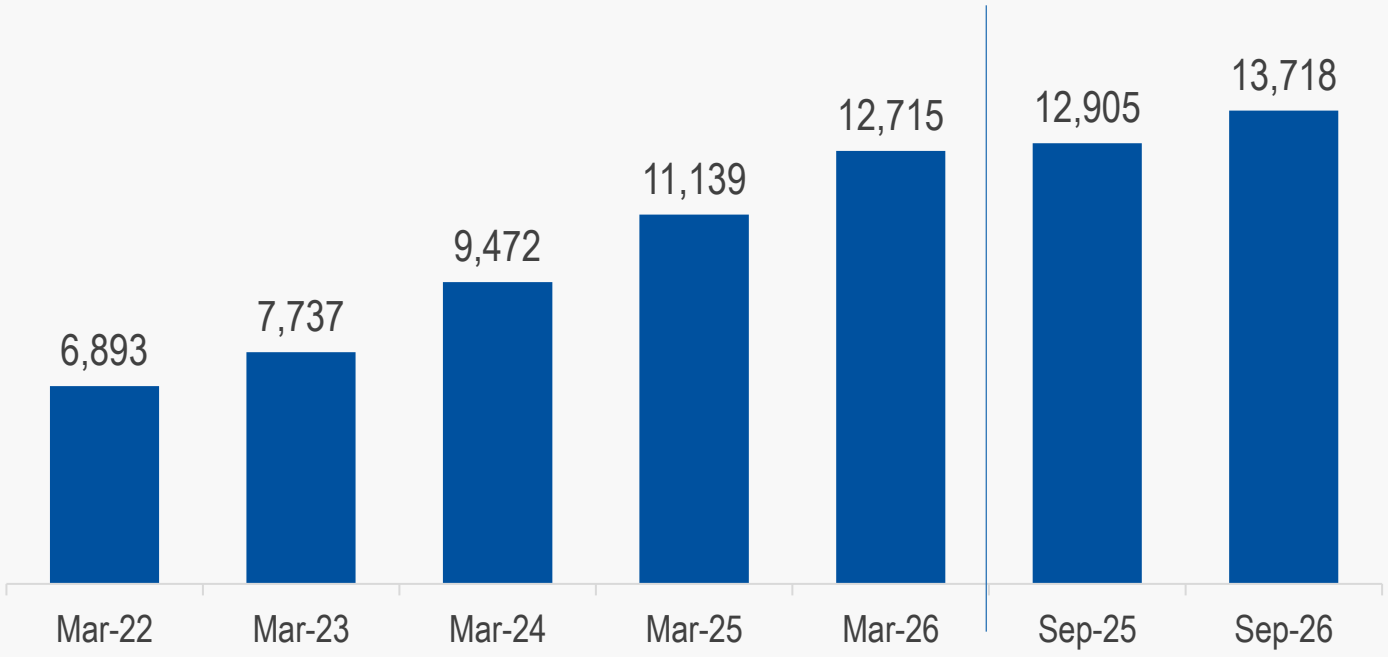


NET WORTH

SUNDARAM FINANCE®
Enduring values. New age thinking.

₹ in Crore

Net worth

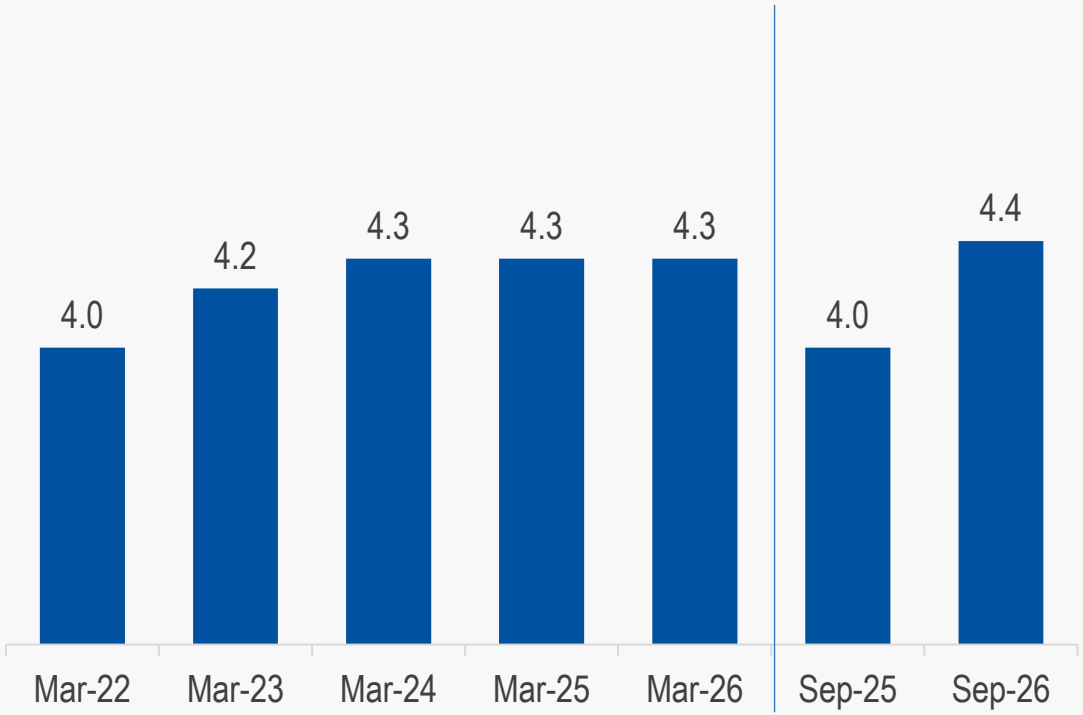


	Mar-22	Mar-23	Mar-24	Mar-25	Mar-26	Sep-25	Sep-26
Book Value (₹)	620.4	696.4	852.5	1,002.6	1,144.5	1,161.5	1,234.7

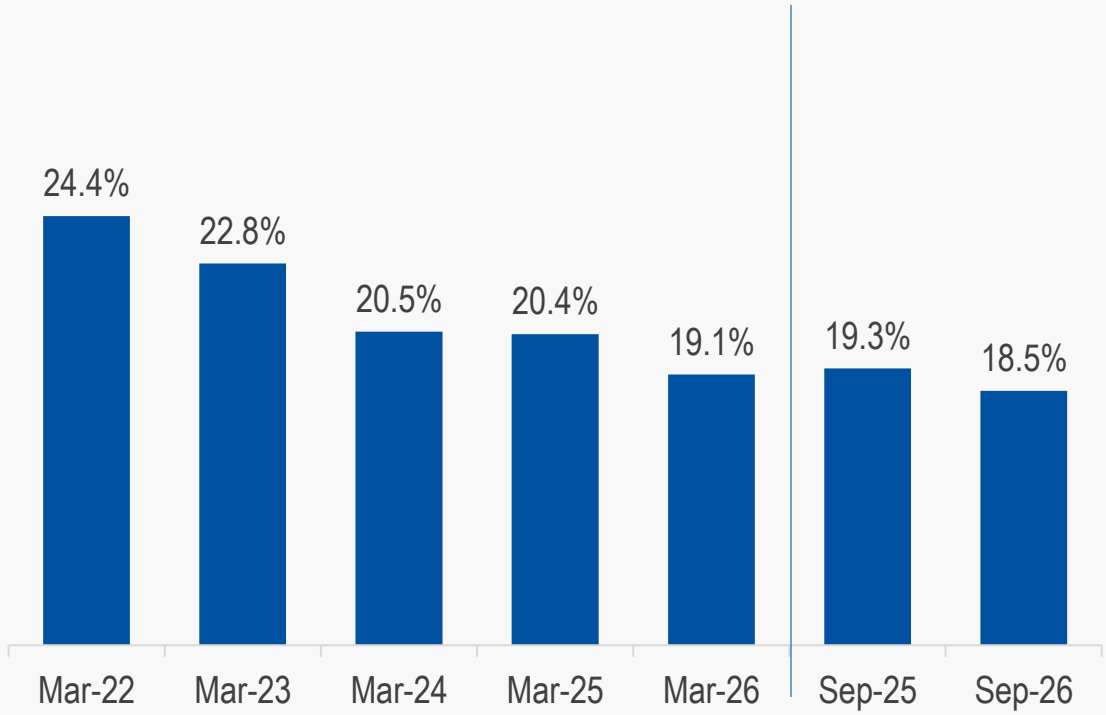
LEVERAGE AND CAPITAL ADEQUACY

SUNDARAM FINANCE®
Enduring values. New age thinking.

Leverage



Capital adequacy





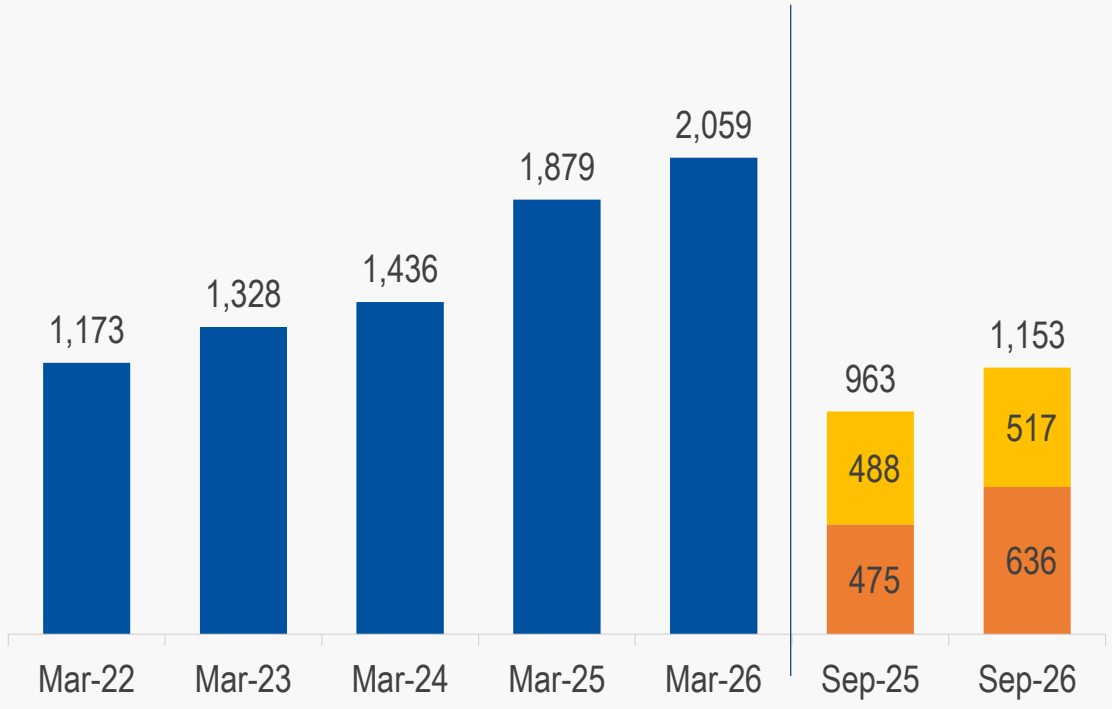
04
Consolidated results

CONSOLIDATED RESULTS

SUNDARAM FINANCE®
Enduring values. New age thinking.

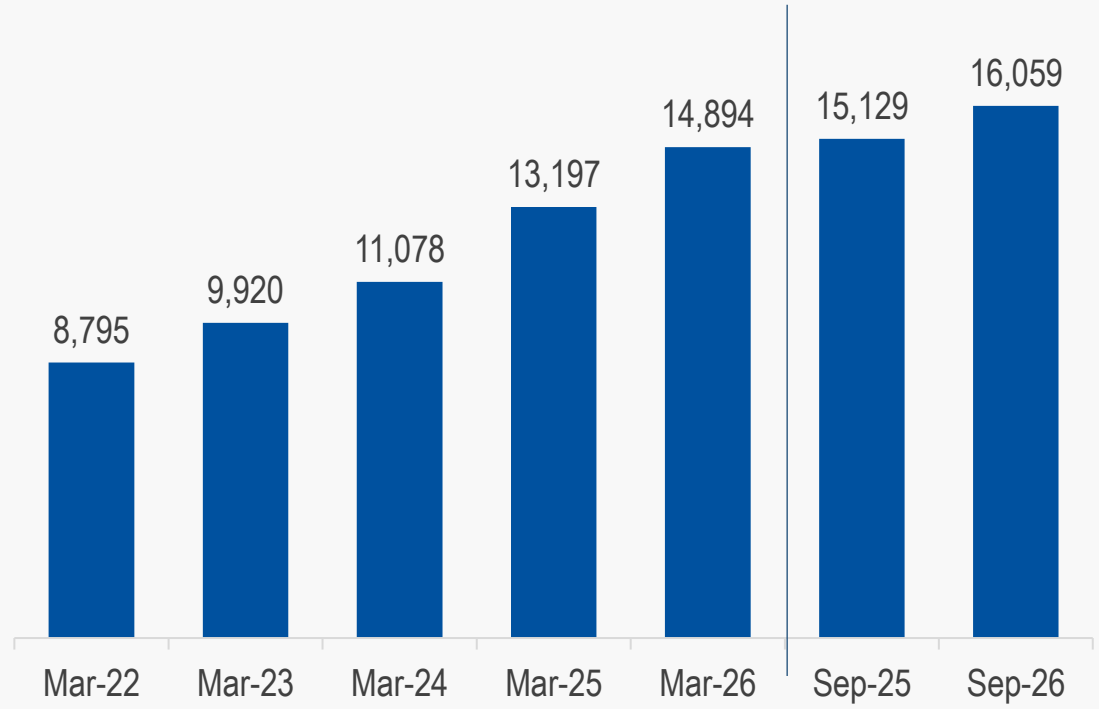
₹ in Crore

Profit after Tax



	Mar-22	Mar-23	Mar-24	Mar-25	Mar-26	Sep-25	Sep-26
EPS (₹)	106.5	120.5	130.3	170.6	186.8	87.4	104.6

Net Worth



	Mar-22	Mar-23	Mar-24	Mar-25	Mar-26	Sep-25	Sep-26
Book Value(₹)	798.2	900.2	1,005.3	1,197.4	1,351.3	1,372.7	1,456.7

CONSOLIDATED RESULTS

SUNDARAM FINANCE®
Enduring values. New age thinking.

₹ in Crore

Particulars	Share of Net Worth		Share in Profit	
	30-Sep-25	30-Sep-26	H1FY26	H1FY27
Sundaram Finance Ltd.	12,905	13,718	823	997
Subsidiaries:				
Sundaram Home Finance Ltd.	2,200	2,447	137	175
Sundaram Asset Management Company Ltd. (Consolidated)	537	537	91	104
Other Subsidiaries	107	86	2	3
Joint Control Entity:				
Royal Sundaram General Insurance Co. Ltd.	964	894	60	27
Adjustment arising out of Consolidation	(1,584)	(1,623)	(150)	(153)
Total	**15,129**	**16,059**	**963**	**1,153**

SUNDARAM HOME FINANCE

SUNDARAM FINANCE®
Enduring values. New age thinking.

FY26	Particulars	Q2FY27	Q1FY27	Q2FY26	H1FY27	H1FY26
6,805	Disbursements (₹ in Crore)	2,184	1,643	1,681	3,827	3,169
46.7%	Housing	47.2%	49.3%	44.8%	48.1%	46.7%
53.3%	Non-Housing	52.8%	50.7%	55.2%	51.9%	53.3%
19,909	AUM (₹ in Crore)	21,212	20,326	18,572	21,212	18,572
55.0%	Housing	53.8%	54.6%	57.0%	53.8%	57.0%
45.0%	Non-Housing	46.2%	45.4%	43.0%	46.2%	43.0%
281.9	PAT (₹ in Crore)	89.6	85.2	74.7	174.8	137.0
27.84	EPS (₹) (Annualized)	35.40	33.63	29.50	34.52	27.06
2,307	Net worth (₹ in Crore)	2,447	2,393	2,200	2,447	2,200
227.90	Book Value (₹)	241.65	236.31	217.30	241.65	217.30
1.1%	Gross Stage 3%	1.4%	1.4%	1.2%	1.4%	1.2%
0.5%	Net Stage 3%	0.7%	0.7%	0.6%	0.7%	0.6%
18.7%	CAR	18.0%	19.0%	18.4%	18.0%	18.4%
195	Branches	210	195	171	210	171
2,095	Staff	2,204	2,156	1,885	2,204	1,885
68,532	Customers	70,147	68,931	71,592	70,147	71,592

ROYAL SUNDARAM

SUNDARAM FINANCE
Enduring values. New age thinking.

FY26	Particulars	Q2FY27	Q1FY27	Q2FY26	H1FY27	H1FY26
4,638	Gross Written Premium (₹ in Crore)	1,370	1,380	1,063	2,750	2,352
9,724	AUM (₹ in Crore)	10,505	10,286	9,595	10,505	9,595
107	PAT (₹ in Crore)	(81)	135	(6)	54	121
(160)	Other Comprehensive Income (Net of Taxes)	(107)	80	(62)	(27)	(42)
(53)	Total Comprehensive Income	(188)	215	(68)	27	79
1,772	Net worth (₹ in Crore)	1,788	1,987	1,928	1,788	1,928
115.5%	Combined Operating Ratio	118.8%	116.3%	127.0%	117.6%	117.5%
139	Branches	191	138	140	191	140
1,937	Staff	1,891	1,879	2,118	1,891	2,118
39,33,409	Customers	44,03,174	40,58,735	32,79,851	44,03,174	32,79,851

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 ASSET MANAGEMENT

SUNDARAM FINANCE®
Enduring values. New age thinking.

FY26	Particulars	Q2FY27	Q1FY27	Q2FY26	H1FY27	H1FY26
77,457	AUM (₹ in Crores)	90,994	90,089	82,608	90,994	82,608
62,067	Equity (₹ in Crores)	70,340	71,837	65,720	70,340	65,720
15,390	Debt (₹ in Crores)	20,654	18,252	16,888	20,654	16,888
174	PAT (₹ in Crores)	53	51	46	104	91
505	Net worth (₹ in Crores)	537	483	537	537	537
622	Staff	673	658	616	673	616
14,85,925	Retail Investors	15,40,458	14,96,406	14,83,748	15,40,458	14,83,748
85	Branches	85	85	85	85	85

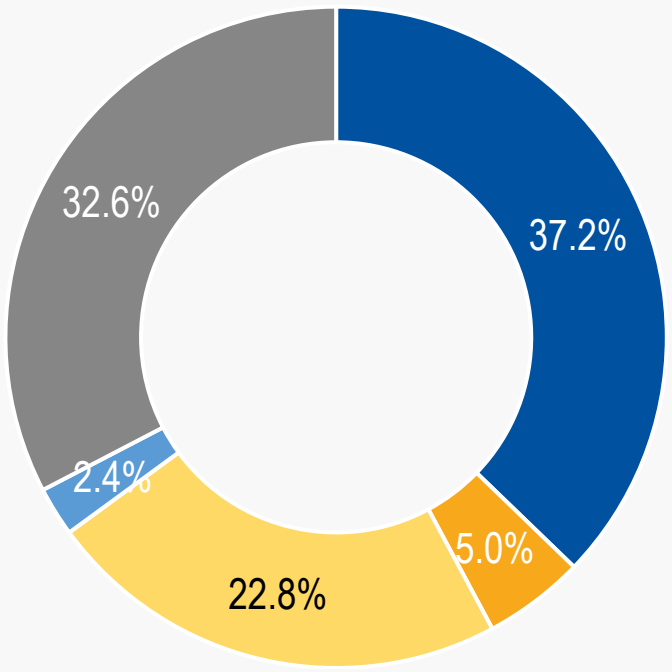


05
More about Sundaram Finance

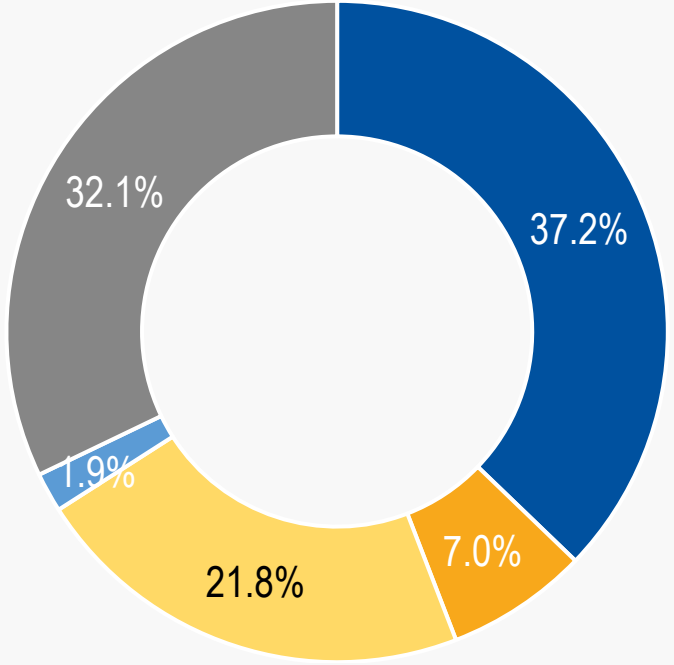
SHAREHOLDING PATTERN

SUNDARAM FINANCE®
Enduring values. New age thinking.

30-Sep-25



30-Sep-26



Promoters
Mutual Funds & AIFs
FIIs/FPIs and NRIs
Banks, Financial Institutions & Insurance Companies
Public

Top institutional shareholders
As of 30th September 2026

Name of Shareholder	Share %
Nalanda India Equity Fund Limited	3.58
Bright Star Investments Private Limited	2.37
SBI Mutual Fund	1.73
Nippon Life India Trustee Limited	1.16
Axis Mutual Fund	1.15
United India Insurance Company Limited	1.05
Damani Estates and Finance Private Limited	0.93
Vanguard Total International Stock Index Fund	0.92
Vanguard Emerging Markets Stock Index Fund	0.88
Ishares Core MSCI Emerging Markets ETF	0.65

CREDIT RATINGS

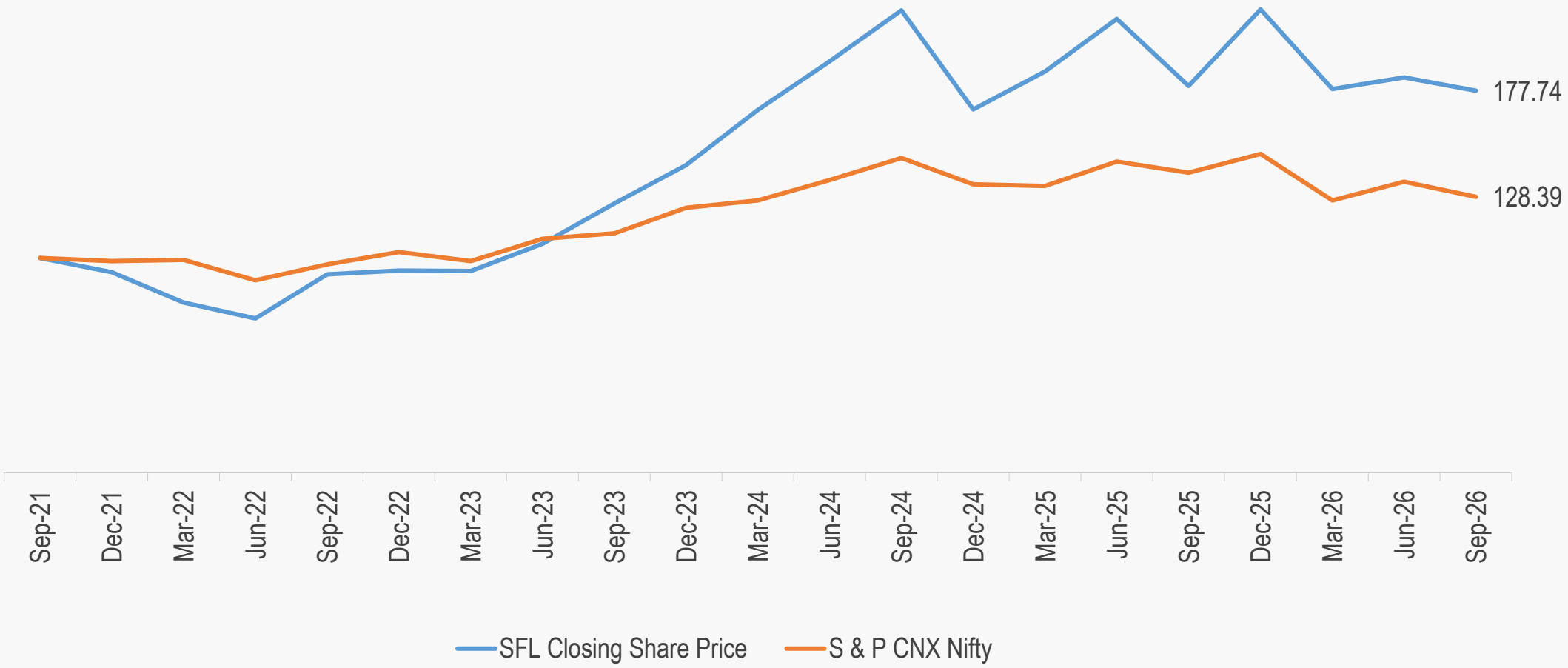
SUNDARAM FINANCE®
Enduring values. New age thinking.

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

SUNDARAM FINANCE®
Enduring values. New age thinking.

Indexed share price and Nifty from September 2021



SUBSIDIARIES & JOINT VENTURES

SUNDARAM FINANCE®
Enduring values. New age thinking.

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

SUNDARAM FINANCE®
Enduring values. New age thinking.

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

SUNDARAM FINANCE®
Enduring values. New age thinking.

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 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

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 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 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)

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

KEY MANAGERIAL PERSONNEL

SUNDARAM FINANCE®
Enduring values. New age thinking.

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

SUNDARAM FINANCE®
Enduring values. New age thinking.

This document is for information purposes only and is not and does not form part of an invitation/ offer/advertisement/advise to purchase or sell any securities of the Company.

The materials and information contained in the document are prepared by the Company and are correct and accurate, to the best of our knowledge. No information contained herein has been independently verified by anyone else or approved by any regulatory authorities. No warranty is given as to their accuracy and the company does not accept any responsibility and shall not be liable for any direct or indirect loss caused, arising from and/or use of this document.

Forward-looking statements, if any, are subject to risks, uncertainties and assumptions that could cause actual results to differ materially from those contemplated by the relevant statement.

The contents of the website are subject to changes and reviews from time to time without notice. By accessing the site, you are deemed to accept the disclaimer clause.

Sri M. Ramaswamy
Chief Financial Officer
Sundaram Finance Limited
21, Patullos Road
Chennai – 600002

044 – 28881341
m.ramaswamy@sundaramfinance.in

Sri P. N. Srikant
Chief Compliance Officer & Company Secretary
Sundaram Finance Limited
21, Patullos Road
Chennai – 600002

044 – 28881207
pnsrik@sundaramfinance.in