SUNDARAM FINANCE

Enduring values. New age thinking.



PERFORMANCE HIGHLIGHTS

9MFY25

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SUNDARAM FINANCE
Enduring values. New age thinking.



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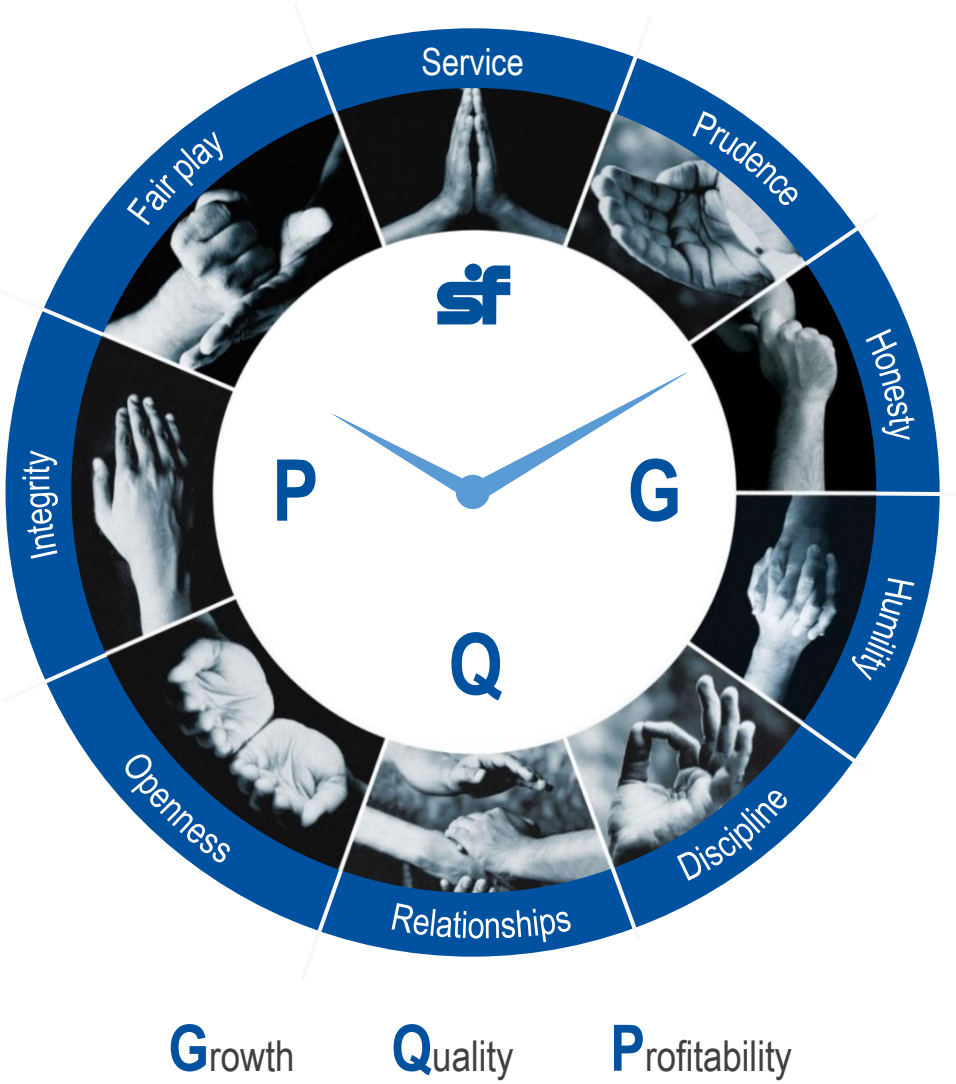
01
Overview of Sundaram Finance

OUR VISION, MISSION AND PHILOSOPHY

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Vision

To be the most respected NBFC in the country



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

Mission

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

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 about 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	Branches	Staff *	Customer count
SUNDARAM FINANCE Enduring values. New age thinking.	50,199	711	7,344	6,03,643
Royal Sundaram General Insurance Joint Venture with Ageas Insurance International NV	9,178	151	2,281	31,70,093
SUNDARAM HOME 100% subsidiary	16,331	152	1,795	64,754
SUNDARAM MUTUAL UNEARTHING OPPORTUNITIES 100% subsidiary	76,038	85	581	14,19,211
Group	**1,51,746**	**1,099**	**12,001**	**52,57,701**

* Includes off roll employees

STRATEGIC SOURCES OF DISTINCTIVENESS

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70-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. 1,50,000 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

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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

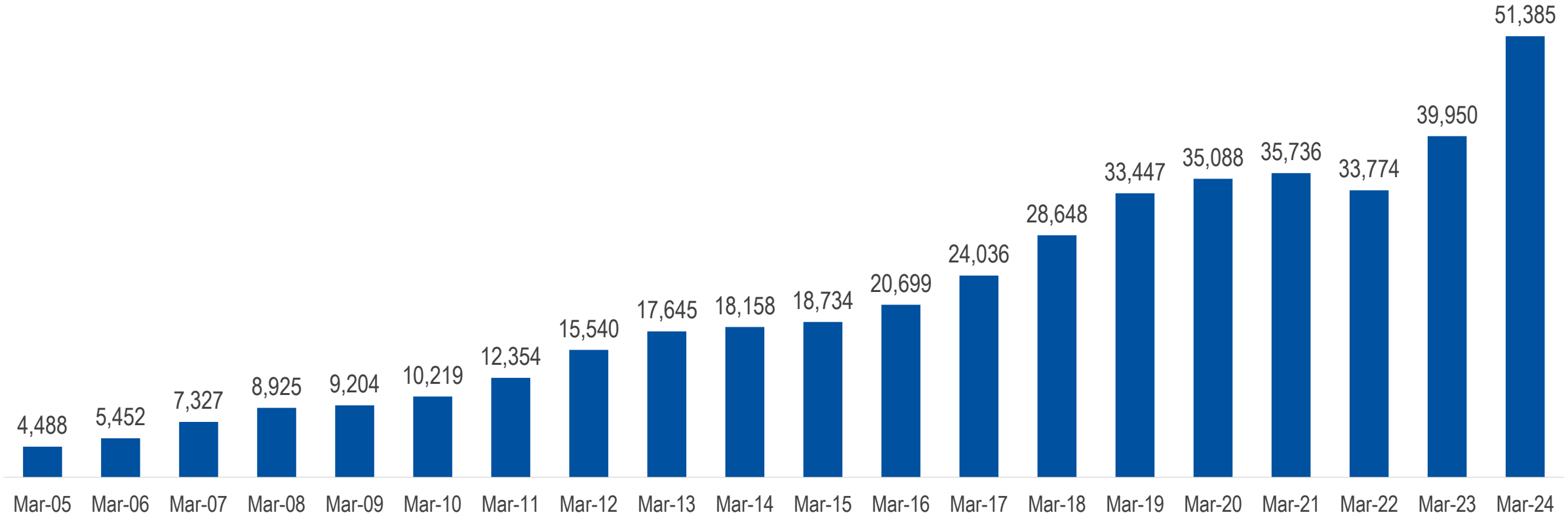
- Fixed Deposits
- General insurance
- Home loans
- Investment services
- Life insurance
- Mutual funds

SUNDARAM FINANCE – PERFORMANCE OVER LAST TWENTY YEARS

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₹ in Crore

Receivables Under Management

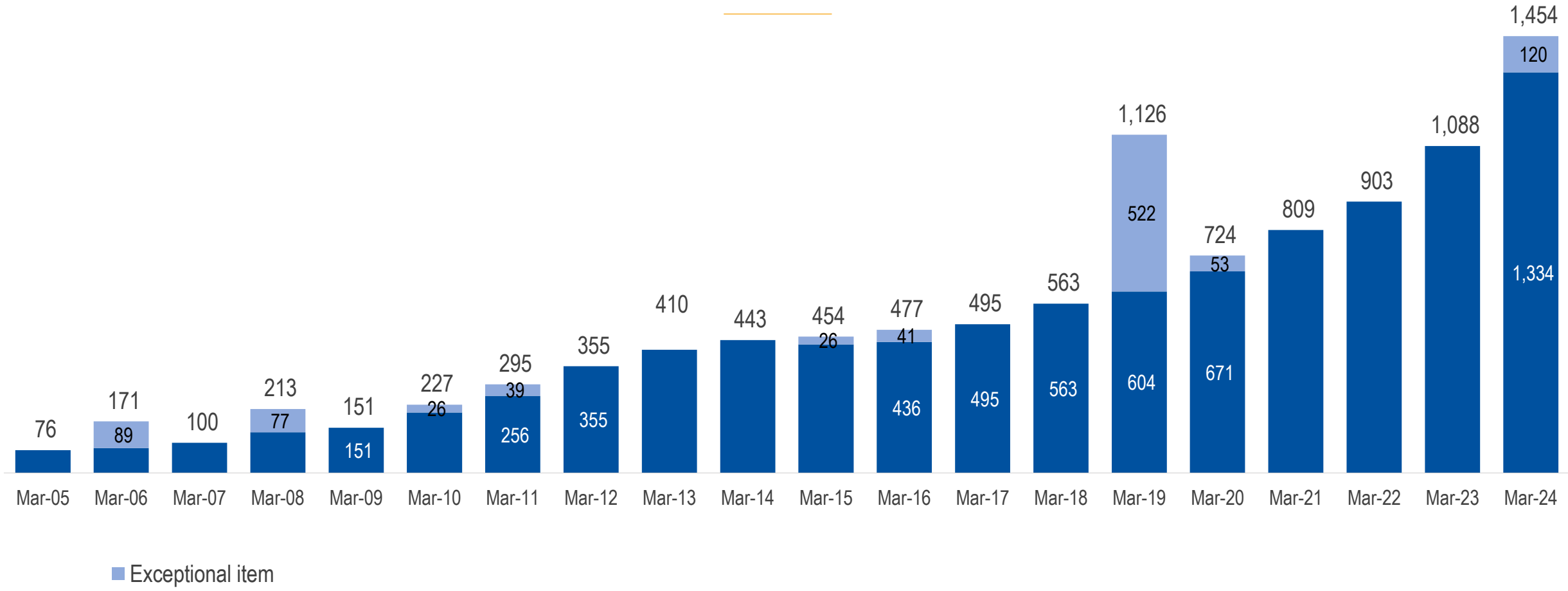


SUNDARAM FINANCE – PERFORMANCE OVER LAST TWENTY YEARS

SUNDARAM FINANCE
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₹ in Crore

PAT

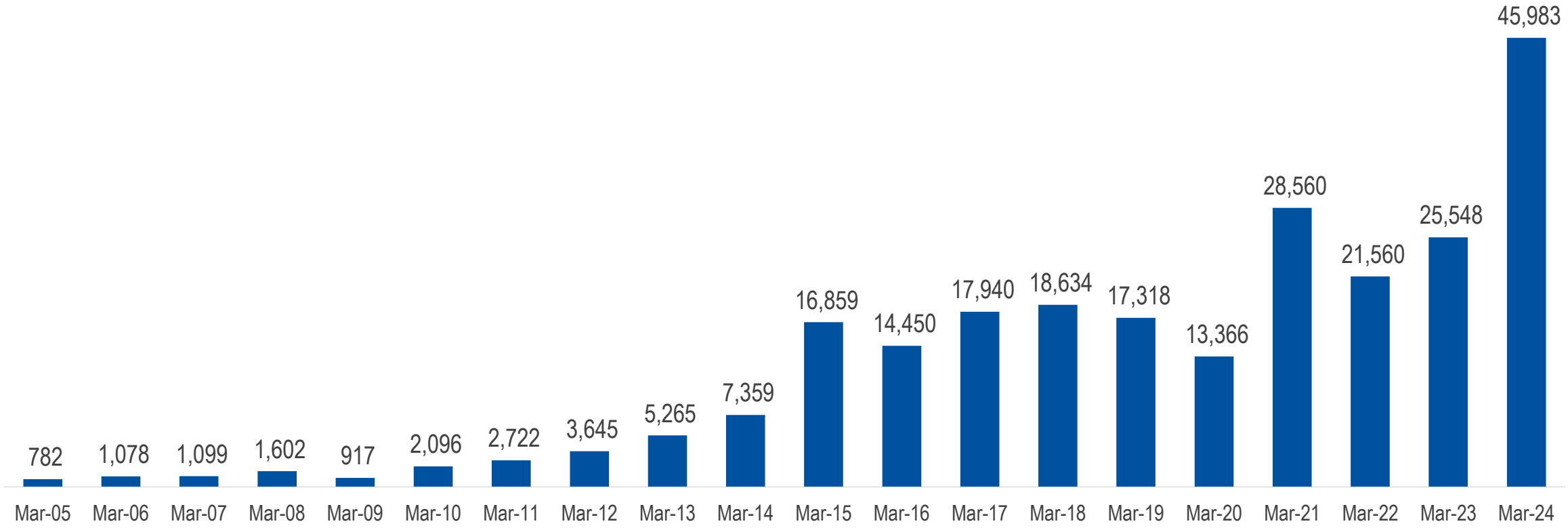


SUNDARAM FINANCE – PERFORMANCE OVER LAST TWENTY YEARS

SUNDARAM FINANCE
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₹ in Crore

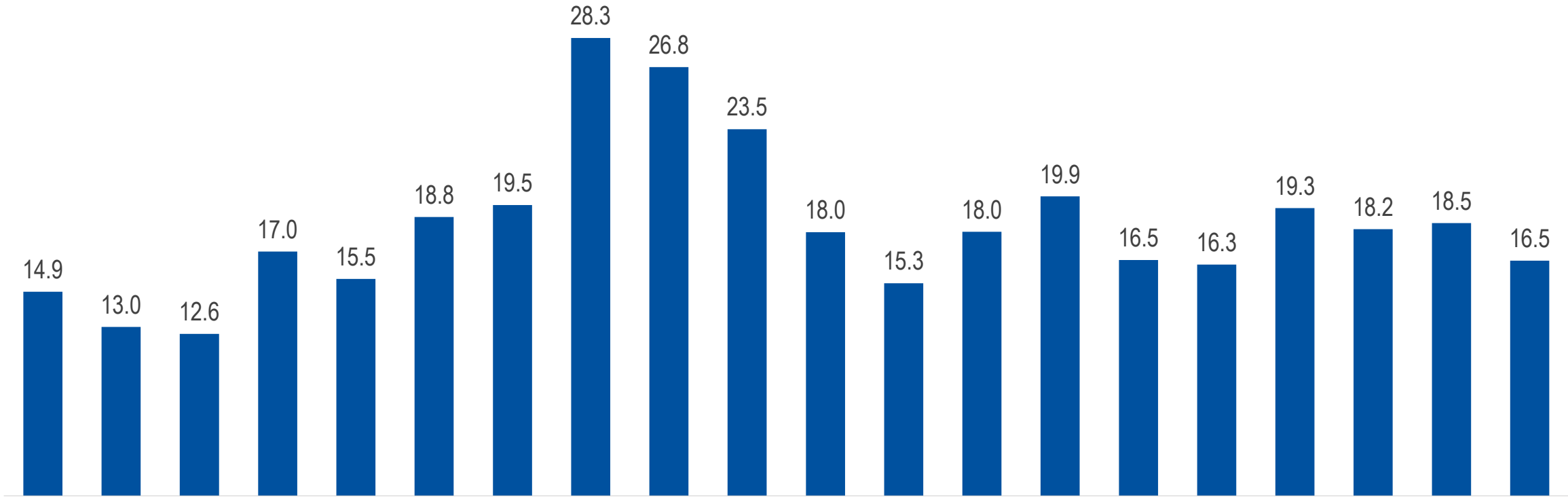
Market Capitalization



SUNDARAM FINANCE – PERFORMANCE OVER LAST TWENTY YEARS

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Core Return on Equity %*



	Mar-05	Mar-06	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
ROE%	12.6	22.8	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

* Core ROE (excluding investments in subsidiaries)



02
Financial results & performance

OVERALL HIGHLIGHTS OF FINANCIAL PERFORMANCE

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As of 31st December 2024

AUM	Gross Stage 3	Cost-to-income	ROA	ROE
₹50,199 Crores	1.70%	31.37%	2.49%	14.3%*
19.0% up from Dec 23	1.77% in Dec 23	35.12% in 9MFY24	2.79% in 9MFY24	15.5% in 9MFY24

140% interim dividend (₹ 14/- per share) declared

*Core ROE (excluding investments in subsidiaries) at 17.9% vs. 17.2%

HIGHLIGHTS – GROWTH OF 19% IN ASSETS UNDER MANAGEMENT

Overall, Q3 FY25, while an improvement from Q2 FY25, has been a period below expectations as far as economic activity is concerned. Industry sales in segments and geographies we operate in were flat to declining compared to last year and well below expectations. MHICV TIV has declined 13.9% in Q3 YOY (and 9.3% YTD) and retail CVs are flat in Q3 YOY (and down 5% YTD). Tractors had a good Q3 with market sales up 17% YOY (and 3.4% YTD) as did cars with market sales up 7.9% in Q3 (and 2.7% YTD).

Our **Q3FY25 disbursements grew 19% YOY** while **9MFY25 disbursements grew 8%** over 9MFY24 and **assets under management grew 19%** over 9MFY24**, with market share being extended or retained** in nearly all asset classes.

Disbursements for **Q3 disbursements were up 19%** over same period last year while 9MFY25 recorded a growth of 8% to ₹21,532 crores as compared to ₹19,954 crores registered in the corresponding period of the previous year.

The **assets under management stood at ₹50,199 crores** as on 31st December 2024 as against ₹42,172 crores as on 31st December 2023**, registering a 19% increase year-on-year.**

Net interest income grew 21.4% to ₹2,040 crores in 9MFY25 from ₹1,681 crores in 9MFY24.

HIGHLIGHTS – ASSET QUALITY CONTINUES TO REMAIN INDUSTRY BEST

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Our **asset quality continued to remain best-in-class** with continuing improvement in collections & recovery activity despite significant asset quality concerns system-wide, particularly in the microfinance and unsecured personal lending segments. Current collections are at our traditional levels and Gross Stage 3 assets continued to improve.

Current collections performance is at 91%.

Gross stage 3 assets as on 31st December 2024 stood **at 1.70% with provision cover of 43%** when compared to 1.77% with 43% provision cover as of 31st December 2023.

Net stage 3 assets as on 31st December 2024 closed **at 0.97%** as against 1.02% as on 31st December 2023.

The Gross and Net NPA, as per RBI's asset classification norms, are 2.46% and 1.62% respectively as against 2.61% and 1.82% as of 31st December 2023.

HIGHLIGHTS – PROFITABILITY IMPROVED CONSISTENTLY

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Profits from operations grew 22% in 9MFY25 compared to last year due to growth of AUM, meaningful improvements in yields, meticulous management of our cost of borrowing consistent with our "AAA" rating and tight control on operating costs. We are ensuring prudent focus on asset class mix as well as customer segment mix to optimize our margin.

Profit from operations (including impairment provisions) increased by 22% in 9MFY25 as compared to 9MFY24.

Cost to income ratio closed at 31.37% in 9MFY25 as against 35.12% in 9MFY24.

Profit after tax at ₹ 997 crores during 9MFY25 as against ₹ 948 crores during 9MFY24, up by 5% primarily due to a shift in timing of dividends in the prior period. (₹43 crores in 9MFY25 vs ₹181 crores in 9MFY24).

Return on assets (ROA) for 9MFY25 closed at 2.49% as against 2.79% for 9MFY24.

Return of equity (ROE) was at 14.3% for 9MFY25 as against 15.5% for 9MFY24.

If we exclude investments in subsidiaries and group companies, **core ROE was at 17.9%** for 9MFY25 as against 17.2% for 9MFY24.

PROFIT & LOSS STATEMENT

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₹ in Crore

FY24	Particulars	Q3FY24	Q3FY25	Q2FY25	9MFY24	9MFY25
5,041	Revenue From Operations*	1,321	1,616	1,547	3,662	4,588
346	Dividend Income	-	-	25	181	43
14	Other Income	6	16	11	16	35
5,401	**Total Revenue**	**1,327**	**1,632**	**1,583**	**3,859**	**4,666**
2,576	Finance cost	694	835	811	1,852	2,403
854	Operating expenses	222	239	229	640	685
274	Impairment	21	91	78	136	243
3,704	**Total Expenses**	**937**	**1,165**	**1,118**	**2,628**	**3,331**
1,697	Profit Before Exceptional Item and Tax	390	467	465	1,231	1,335
134	Exceptional Item	-	-	-	-	-
1,454	**Profit After Tax**	**300**	**349**	**340**	**948**	**997**

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

BALANCE SHEET

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₹ in Crore

31-Mar-24	Particulars	31-Dec-23	31-Dec-24
	Equity and Liabilities		
41,431	Financial Liabilities	40,805	46,933
85	Non-Financial Liabilities	65	103
9,472	Equity	8,521	10,742
50,988	**Total – Equity and Liabilities**	**49,391**	**57,778**
	Assets		
49,942	Financial Assets	48,228	56,786
1,046	Non-Financial Assets	1,163	992
50,988	**Total – Assets**	**49,391**	**57,778**



03
Key trends in financial performance

FINANCIAL SUMMARY

₹ in Crore

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Year	Paid-up Capital	Networth	Disbursements	Receivables Under Management	PAT	Dividend %	Market Capitalisation
Mar-14	111	2,405	9,719	18,158	443	100	7,359
Mar-15	111	2,978	10,012	18,734	454	105	16,859
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
Dec-23	111	8,521	19,954	49,283	948	&140	38,979
Dec-24	111	10,742	21,532	58,660	997	&140	46,038

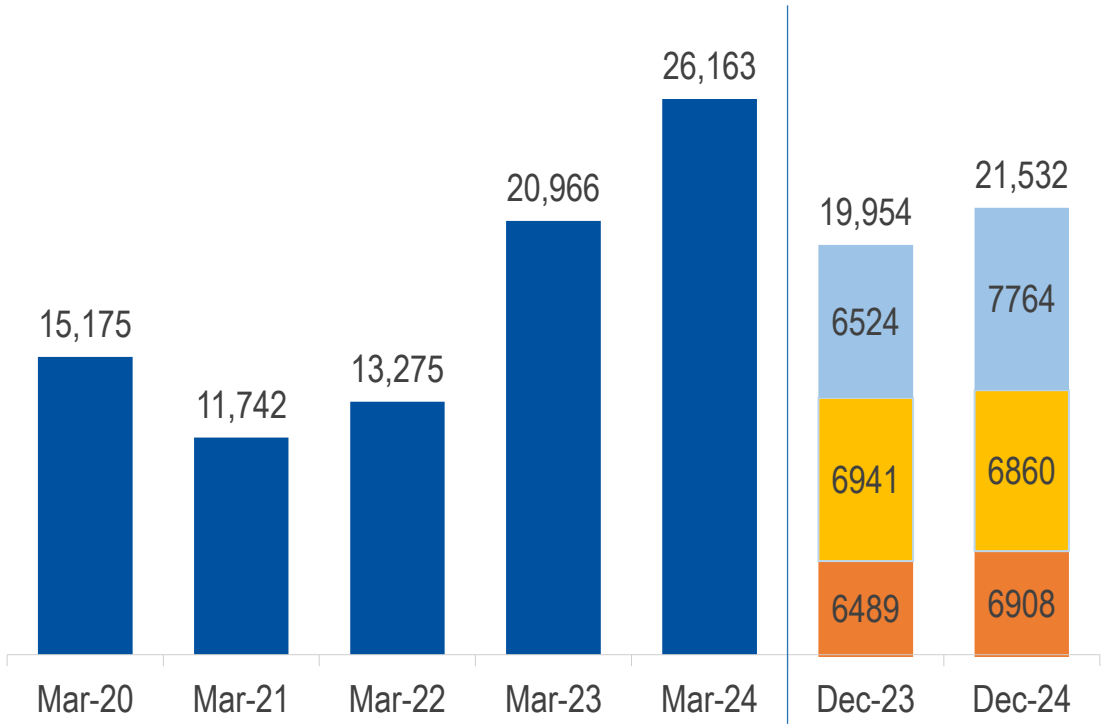
*Adjusted for demerger ₹460.57 Cr, # Includes special dividend of 50%.
@ Excludes exceptional item, Market Capitalisation is on the last day of respective period ends
& Interim Dividend

DISBURSEMENTS AND AUM

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₹ in Crore

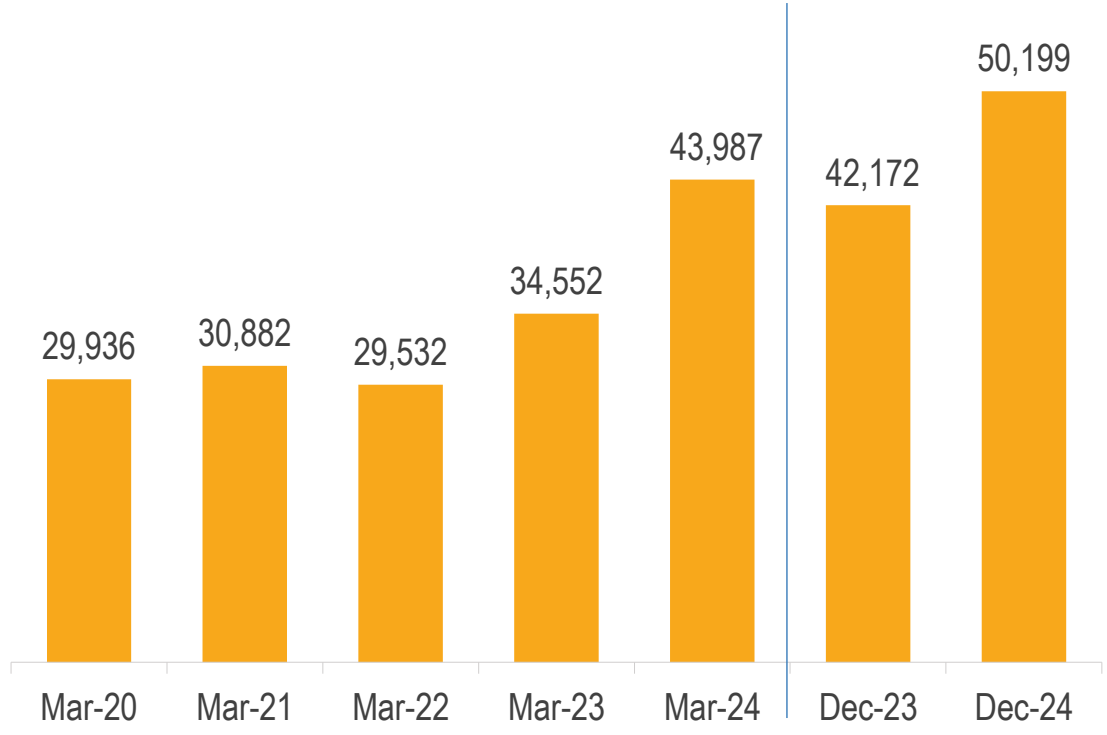
Disbursements



	Mar-20	Mar-21	Mar-22	Mar-23	Mar-24	Dec-23	Dec-24
Growth	-11.6%	-22.6%	13.1%	57.9%	24.8%	27.0%	7.9%

Q1 Q2 Q3

AUM



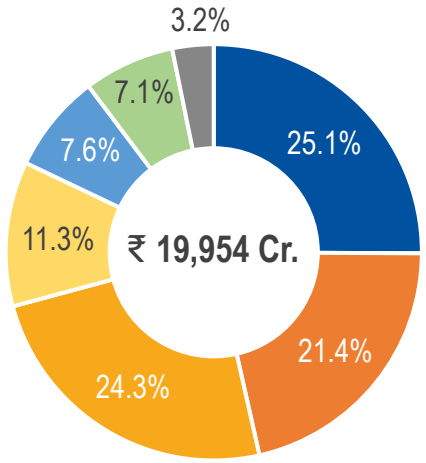
	Mar-20	Mar-21	Mar-22	Mar-23	Mar-24	Dec-23	Dec-24
Growth	3.3%	3.2%	-4.4%	17.0%	27.3%	25.7%	19.0%

DISBURSEMENTS

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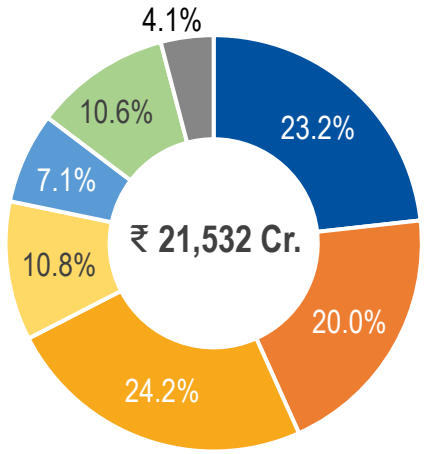
Asset wise

Dec-23



Used Assets – 22.6%

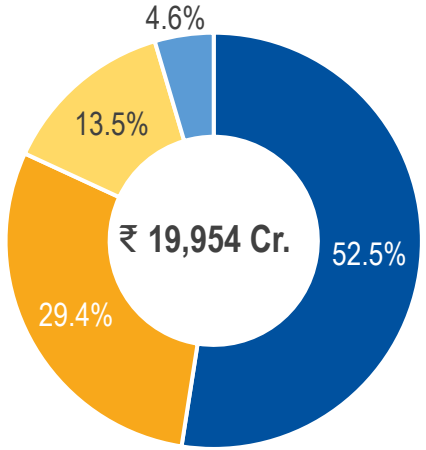
Dec-24

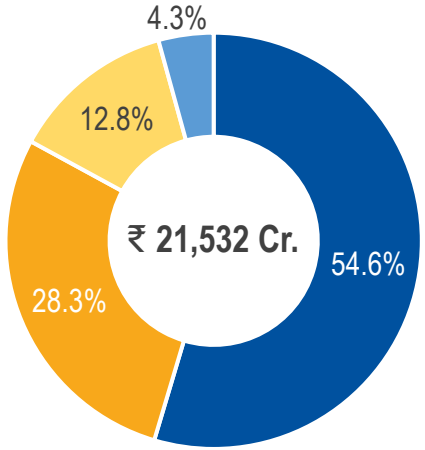


Used Assets – 22.8%

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

Region wise





- South
- North
- West
- East

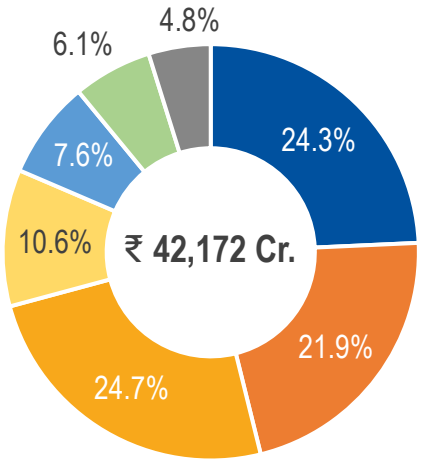
ICV, LCV and SCV as Retail CV

AUM

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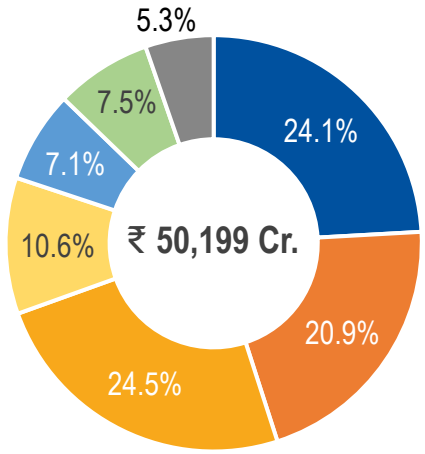
Asset wise

Dec-23

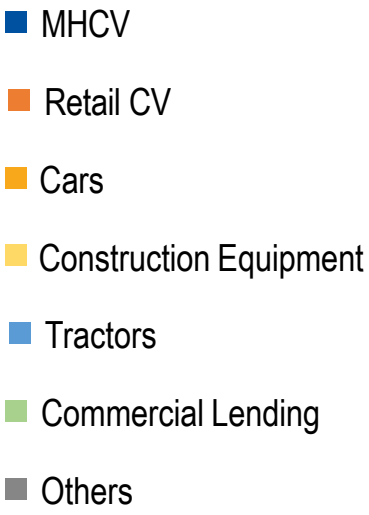


Used Assets – 18.4%

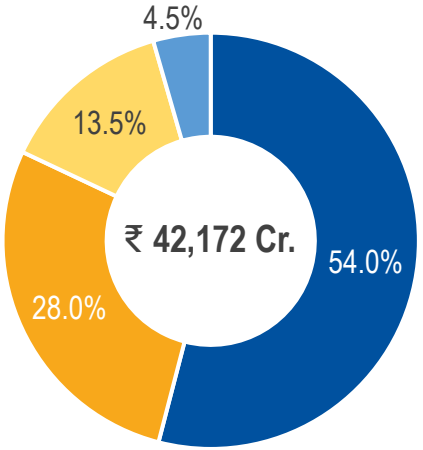
Dec-24

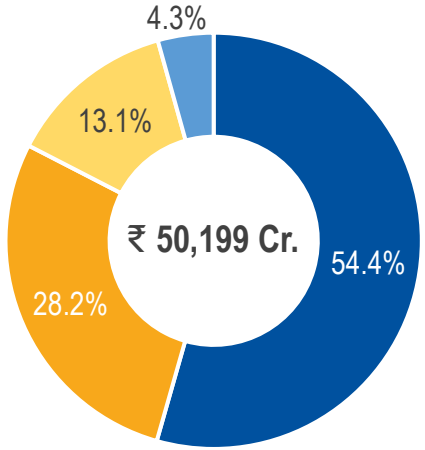


Used Assets – 18.5%



Region wise





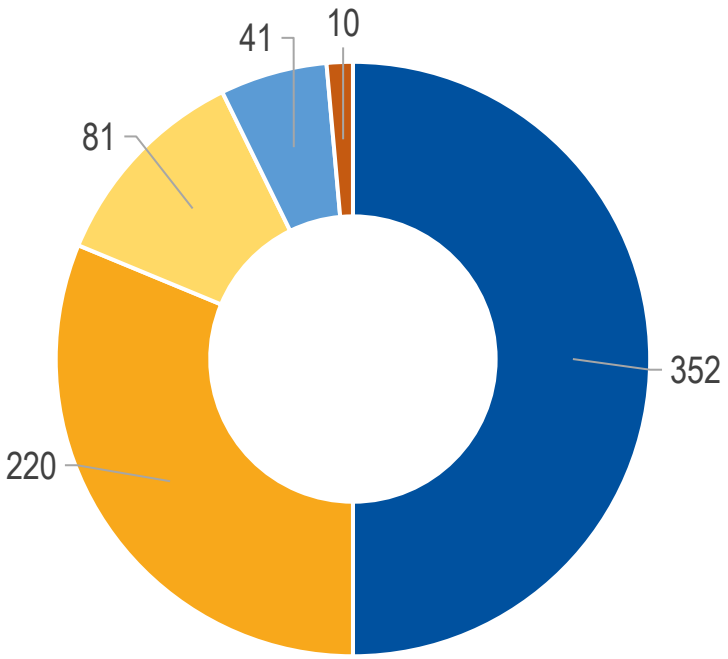


ICV, LCV and SCV as Retail CV

BRANCH NETWORK

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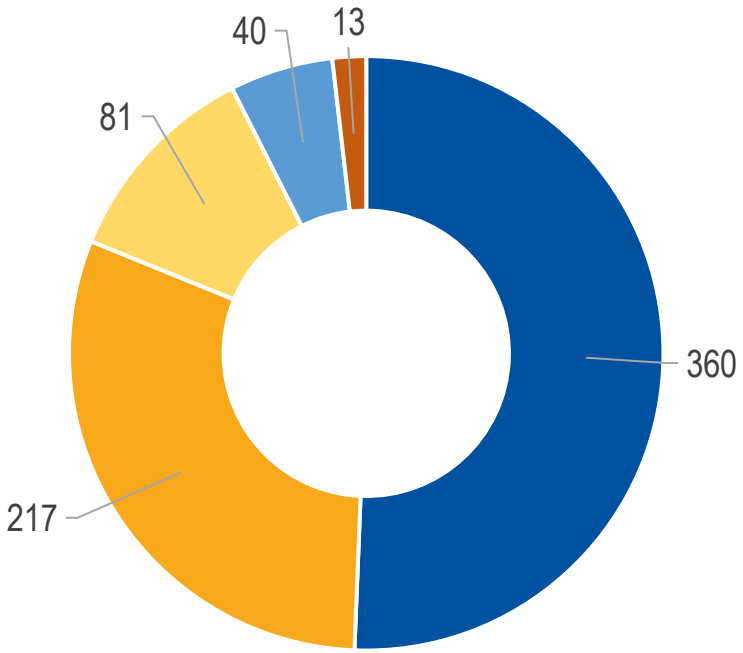
Dec-23



No. of Branches: **704**

No. of Staffs: **7,677**

Dec-24



No. of Branches: **711**

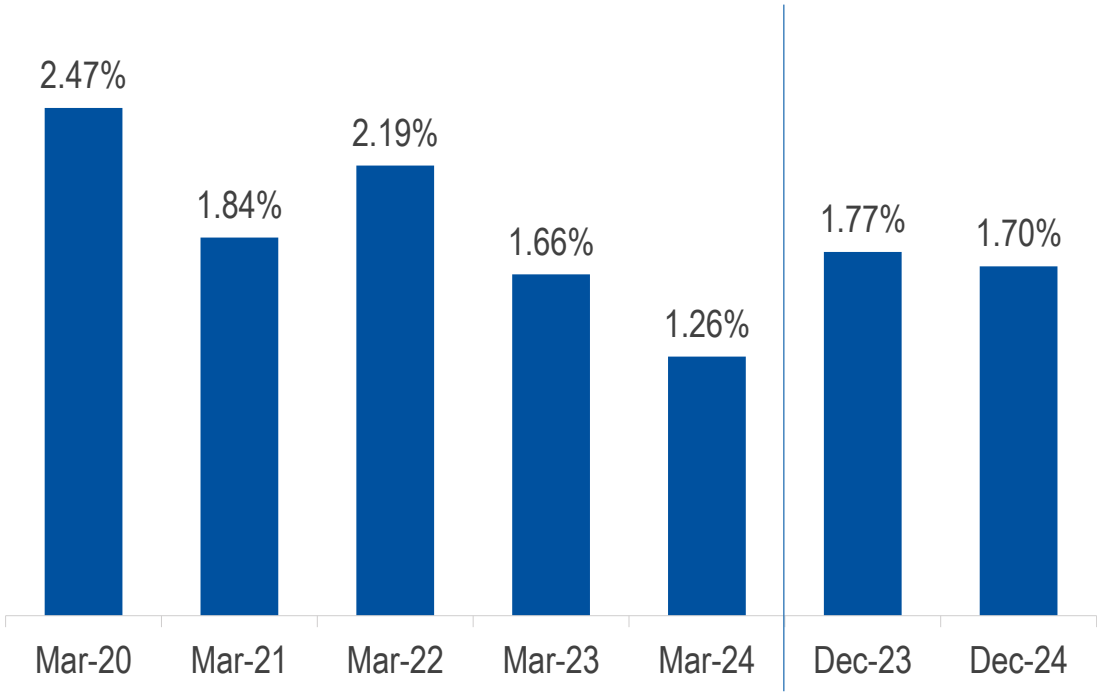
No. of Staffs: **7,344**

South North West East Commercial Lending

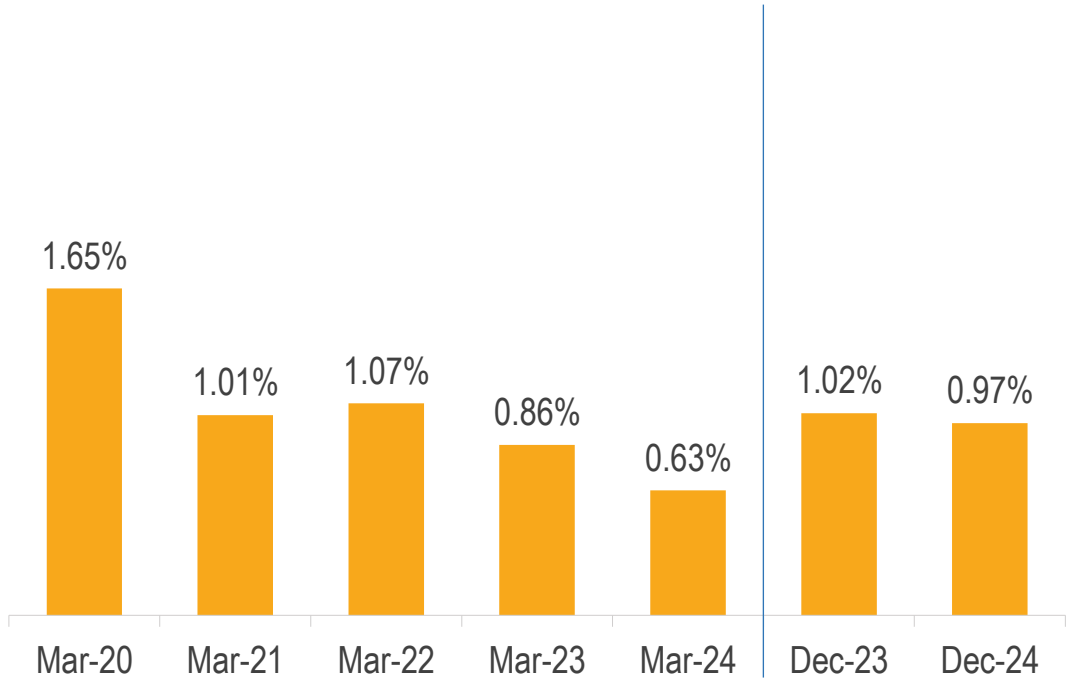
PORTFOLIO QUALITY

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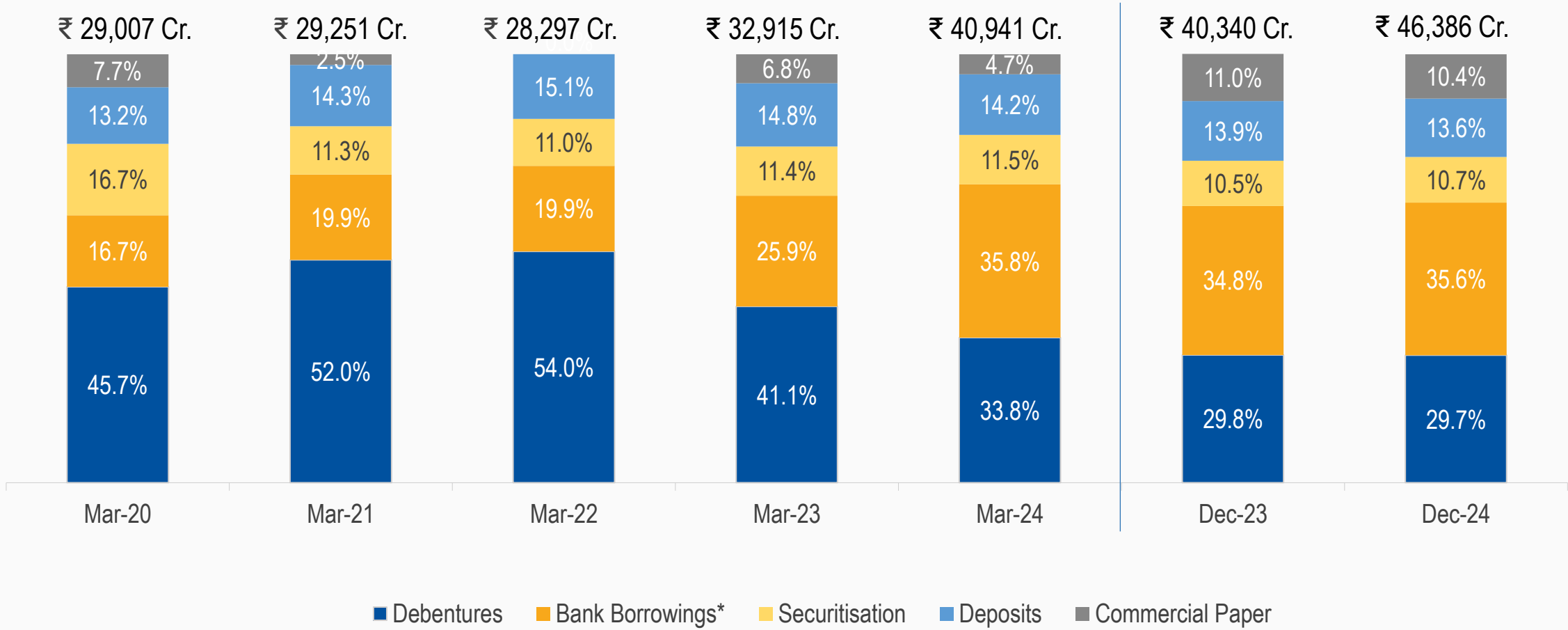
Gross Stage 3%



Net Stage 3%



FUNDING MIX



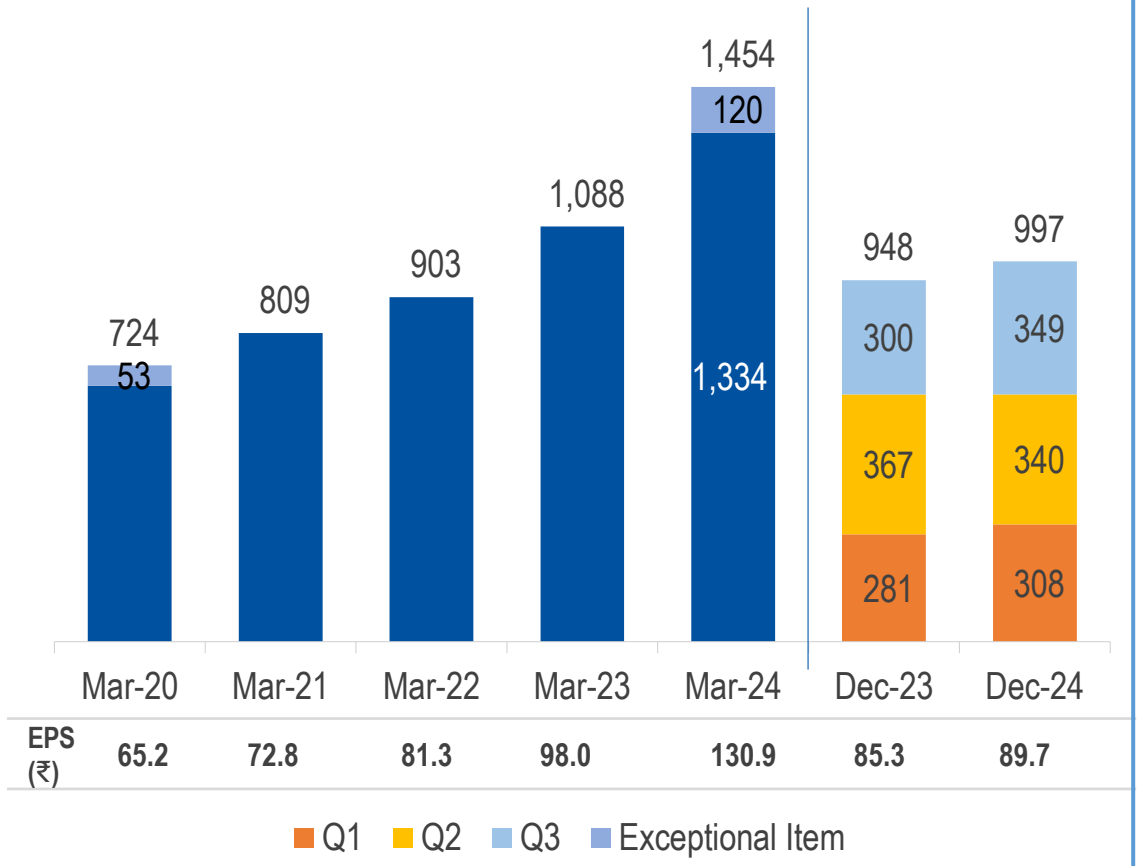
* Includes a) Term loans b) Commercial Papers and demand loans availed against the sanctioned limits.

PAT & ROA

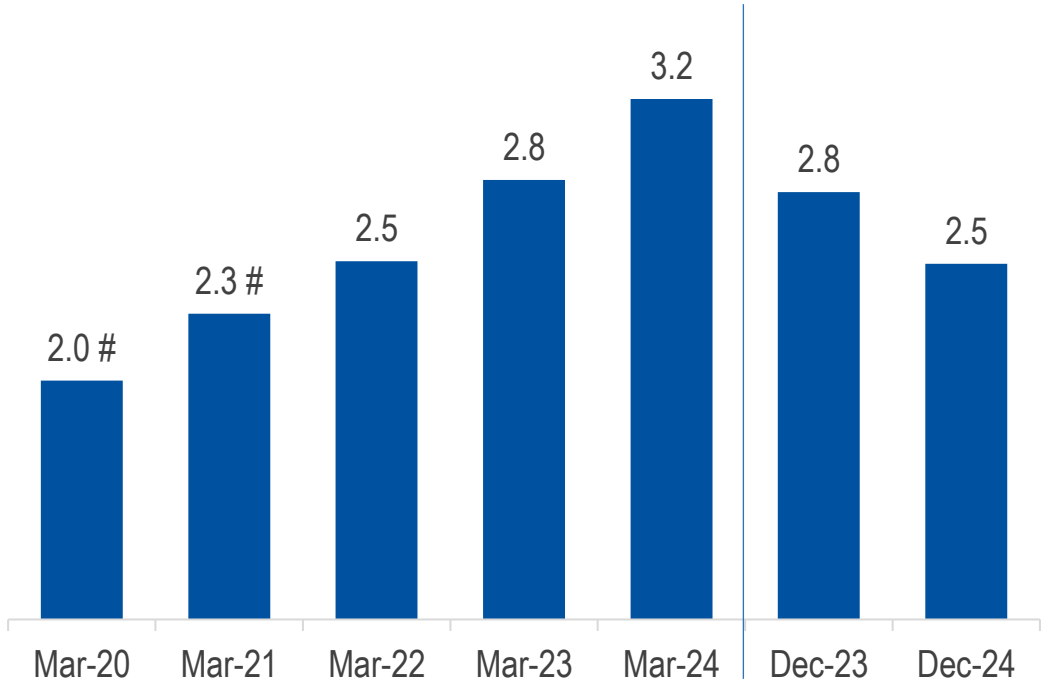
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₹ in Crore

Profit after Tax



Return on Assets - %



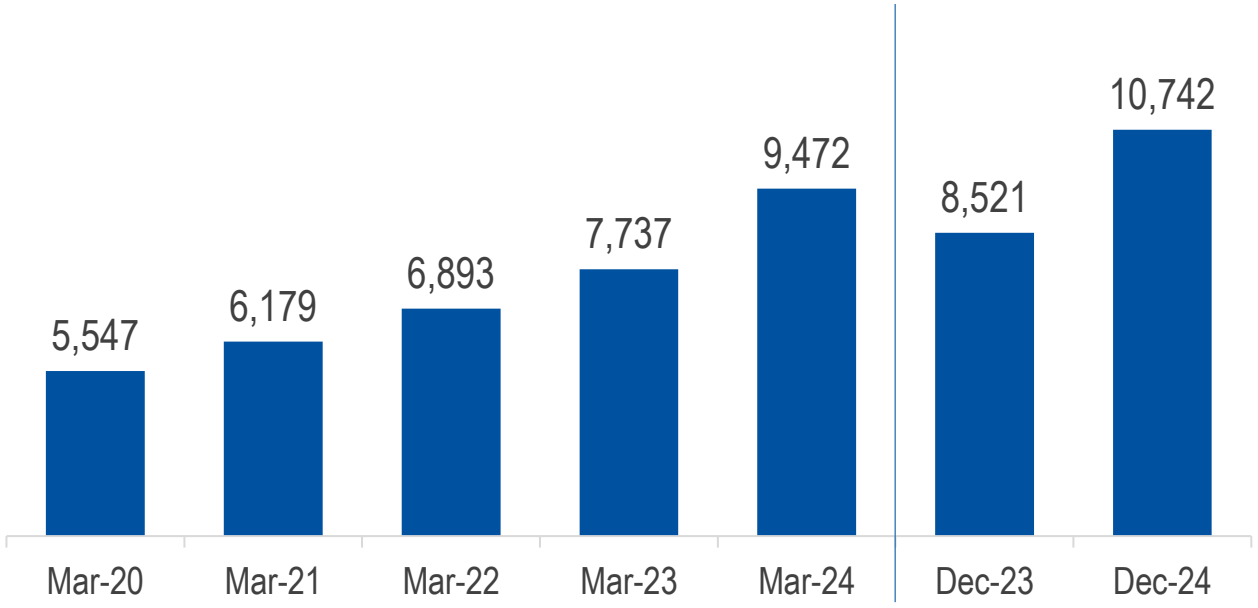
adjusted for exceptional item

NET WORTH

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₹ in Crore

Net worth

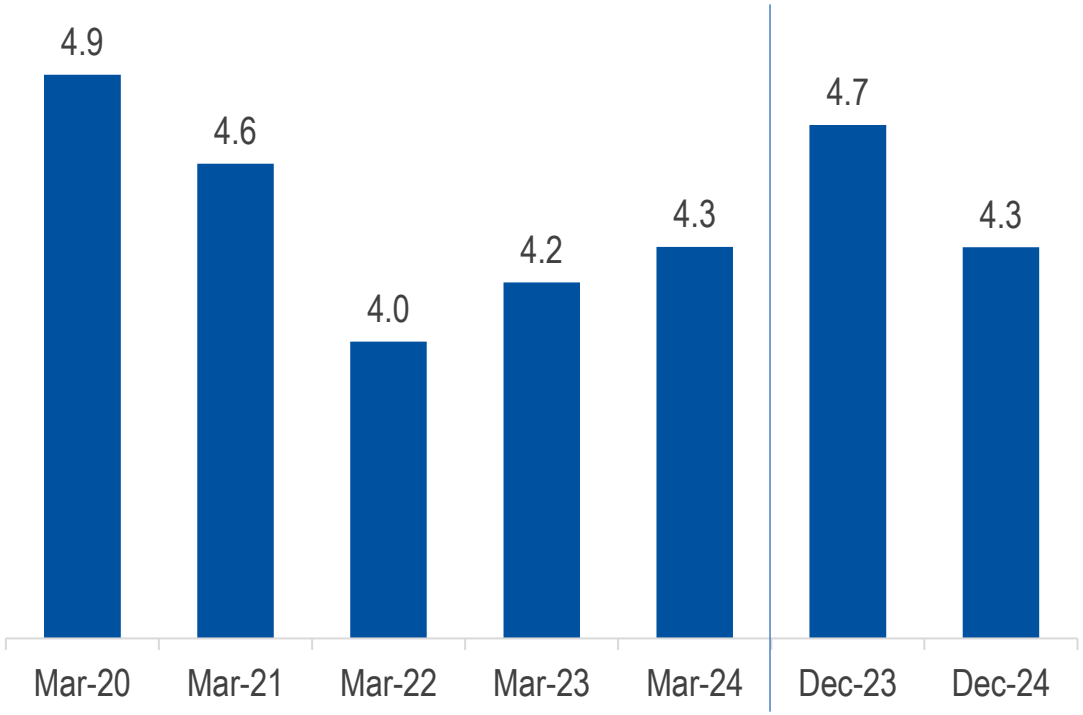


	Mar-20	Mar-21	Mar-22	Mar-23	Mar-24	Dec-23	Dec-24
Book Value (₹)	**499.3**	**556.2**	**620.4**	**696.4**	**852.5**	**766.9**	**966.8**

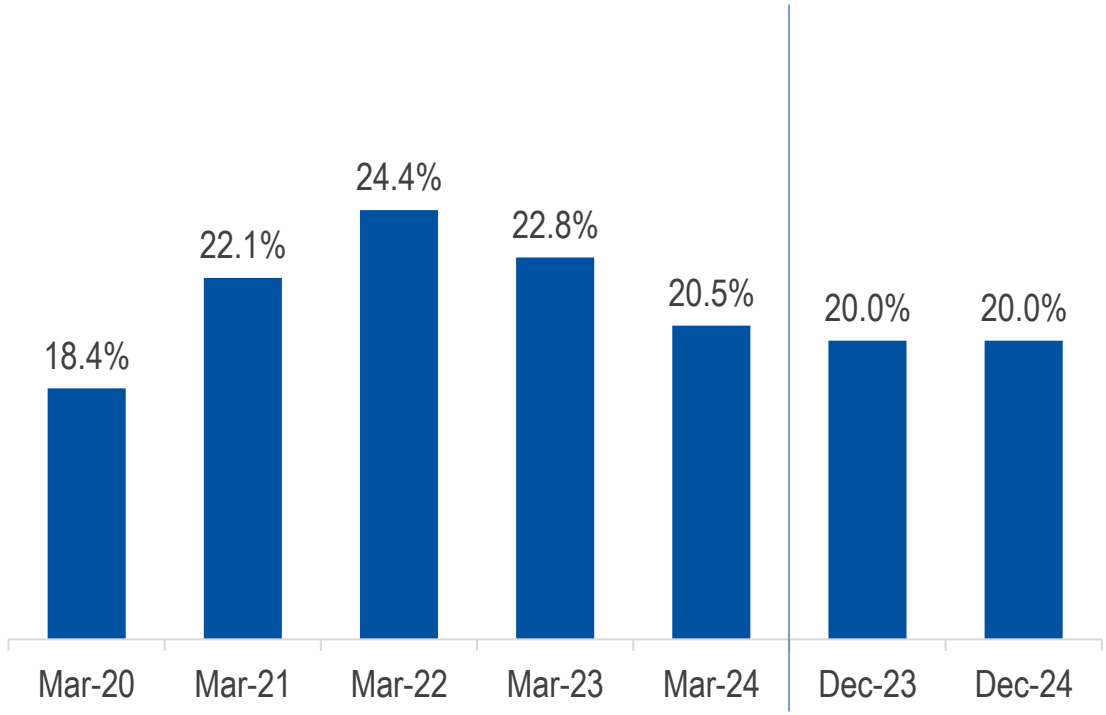
LEVERAGE AND CAPITAL ADEQUACY

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Leverage



Capital adequacy





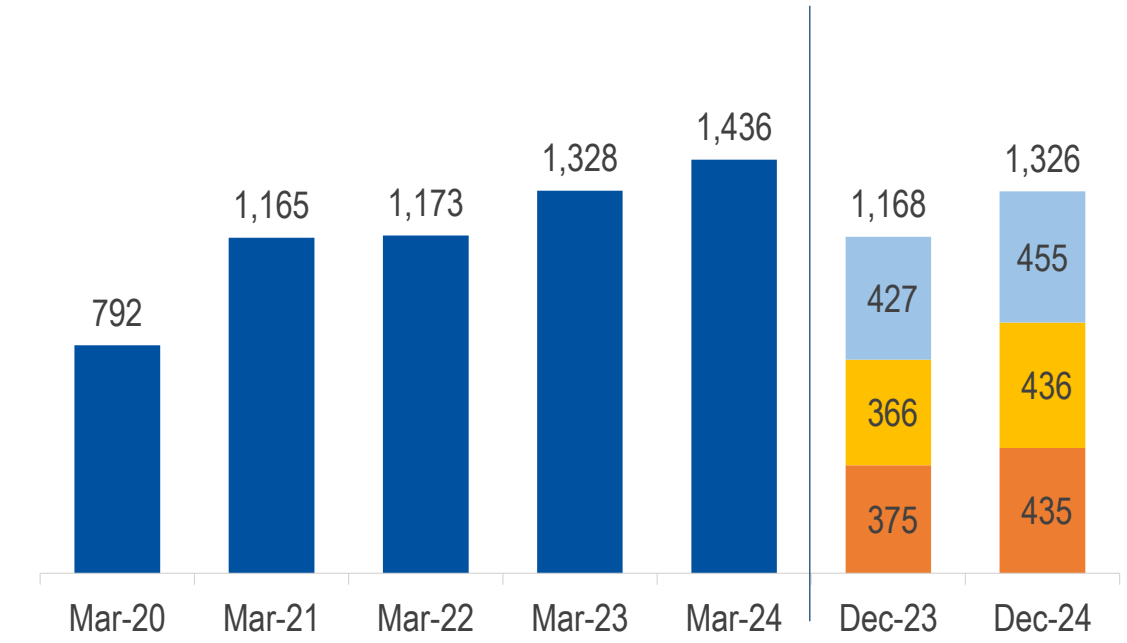
04
Consolidated results

CONSOLIDATED RESULTS

SUNDARAM FINANCE
Enduring values. New age thinking.

₹ in Crore

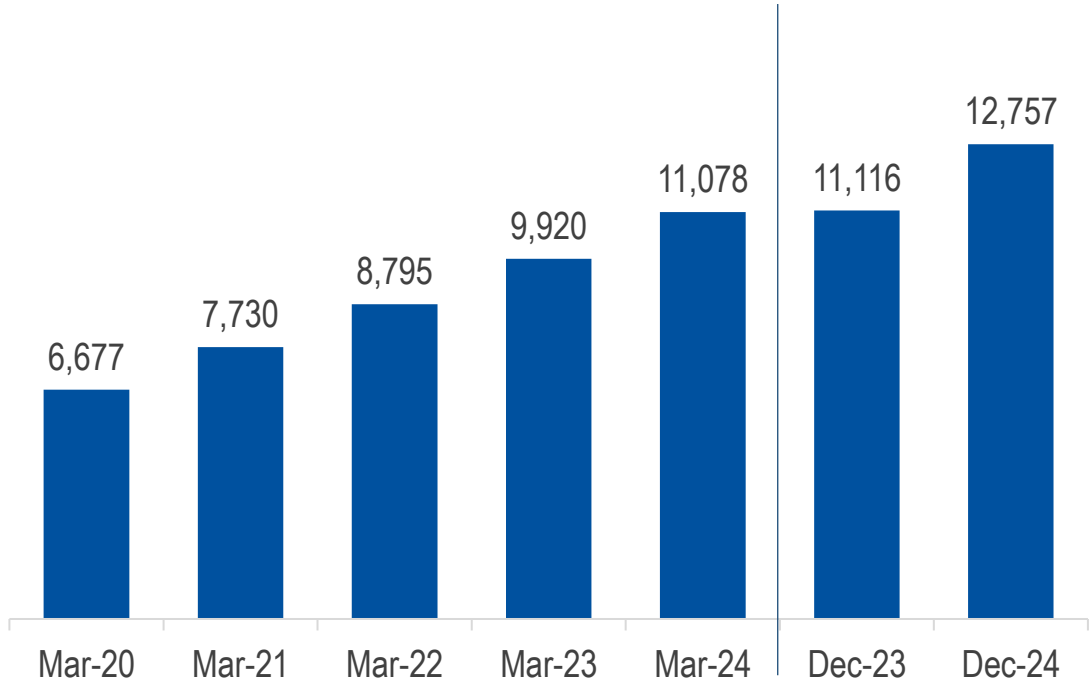
Profit after Tax



	Mar-20	Mar-21	Mar-22	Mar-23	Mar-24	Dec-23	Dec-24
EPS (₹)	71.9	105.7	106.5	120.5	130.3	106.0	120.4

Q1 Q2 Q3

Net Worth



	Mar-20	Mar-21	Mar-22	Mar-23	Mar-24	Dec-23	Dec-24
Book Value(₹)	606.1	701.6	798.2	900.2	1005.3	1008.9	1157.5

CONSOLIDATED RESULTS

SUNDARAM FINANCE
Enduring values. New age thinking.

₹ in Crore

Particulars	Share of Net Worth		Share in Profit	
	31-Dec-23	31-Dec-24	9MFY24	9MFY25
Sundaram Finance Ltd.	8,521	10,742	948	997
Subsidiaries:				
Sundaram Home Finance Ltd.	1,883	2,053	179	173
Sundaram Finance Holdings Ltd. (Consolidated)*	1,055	-	62	-
Sundaram Asset Management Company Ltd. (Consolidated)	489	546	74	107
Sundaram Fund Services Ltd.	1	1	-	-
Sundaram Finance Employees Welfare Trust	21	58	1	2
Sundaram Trustee Company Ltd.	4	4	1	2
LGF Services Ltd.	3	3	-	-
Joint Control Entities:				
Royal Sundaram General Insurance Co. Ltd.	808	910	89	67
Adjustment arising out of Consolidation	(1,669)	(1,560)	(186)	(22)
Total	**11,116**	**12,757**	**1,168**	**1,326**

* Sundaram Finance Holdings Limited ceased to be a subsidiary of the Group during the quarter ended March 2024. Consequently, the Company started recognizing this investment at fair value through other comprehensive income as per IND AS 109 from the quarter ended March 2024. Accordingly, the total comprehensive income for the nine months ended December 2024 is not comparable with that of the corresponding previous year period.

SUNDARAM HOME FINANCE

SUNDARAM FINANCE
Enduring values. New age thinking.

FY24	Particulars	Q3FY25	Q2FY25	Q3FY24	9MFY25	9MFY24
5,029	Disbursements (₹ in Crore)	1,692	1,543	1,252	4,588	3,559
50.9%	Housing	52.5%	50.8%	53.2%	52.4%	50.4%
49.1%	Non-Housing	47.5%	49.2%	46.8%	47.6%	49.6%
13,812	AUM (₹ in Crore)	16,331	15,405	12,973	16,331	12,973
61.0%	Housing	59.2%	60.9%	61.7%	59.2%	61.7%
39.0%	Non-Housing	40.8%	39.1%	38.3%	40.8%	38.3%
235.8	PAT (₹ in Crore)	62.6	44.2	62.3	173.1	179.0
23.29	EPS (₹) (Annualized)	24.71	17.44	24.60	22.79	23.57
1,880	Net worth (₹ in Crore)	2,053	1,990	1,883	2,053	1,883
185.70	Book Value (₹)	202.72	196.52	186.00	202.72	186.00
1.2%	Gross Stage 3%	1.3%	1.2%	1.3%	1.3%	1.3%
0.5%	Net Stage 3%	0.7%	0.6%	0.6%	0.7%	0.6%
20.3%	CAR	19.3%	19.5%	20.3%	19.3%	20.3%
138	Branches	152	146	138	152	138
1,548	Staffs	1,795	1,692	1,461	1,795	1,461
61,568	Customers	64,754	63,653	60,014	64,754	60,014

ROYAL SUNDARAM

SUNDARAM FINANCE
Enduring values. New age thinking.

FY24	Particulars	Q3FY25	Q2FY25	Q3FY24	9MFY25	9MFY24
3,825	Gross Written Premium (₹ in Crore)	912	939	974	2,965	2,792
8,673	AUM (₹ in Crore)	9,178	9,078	8,513	9,178	8,513
169	PAT (₹ in Crore)	9	61	33	134	178
61	Other Comprehensive Income (Net of Taxes)	(6)	70	4	76	27
230	Total Comprehensive Income	3	131	37	210	205
1,642	Net worth (₹ in Crore)	1,821	1,818	1,616	1,821	1,616
115%	Combined Operating Ratio	115%	112%	116%	114%	114%
161	Branches	151	157	161	151	161
2,708	Staffs	2,281	2,388	2,804	2,281	2,804
30,33,437	Customers	31,70,093	31,37,285	31,20,574	31,70,093	31,20,574

SUNDARAM ASSET MANAGEMENT

SUNDARAM FINANCE
Enduring values. New age thinking.

FY24	Particulars	Q3FY25	Q2FY25	Q3FY24	9MFY25	9MFY24
70,883	AUM (₹ in Crores)	76,038	76,845	67,272	76,038	67,272
61,241	Equity (₹ in Crores)	62,625	65,213	57,784	62,625	57,784
9,642	Debt (₹ in Crores)	13,413	11,632	9,488	13,413	9,488
112	PAT (₹ in Crores)	39	39	30	107	74
431	Net worth (₹ in Crores)	546	511	489	546	489
555	Staffs	581	576	551	581	551
13,49,667	Retail Investors	14,19,211	14,03,146	12,92,511	14,19,211	12,92,511
85	Branches	85	85	85	85	85

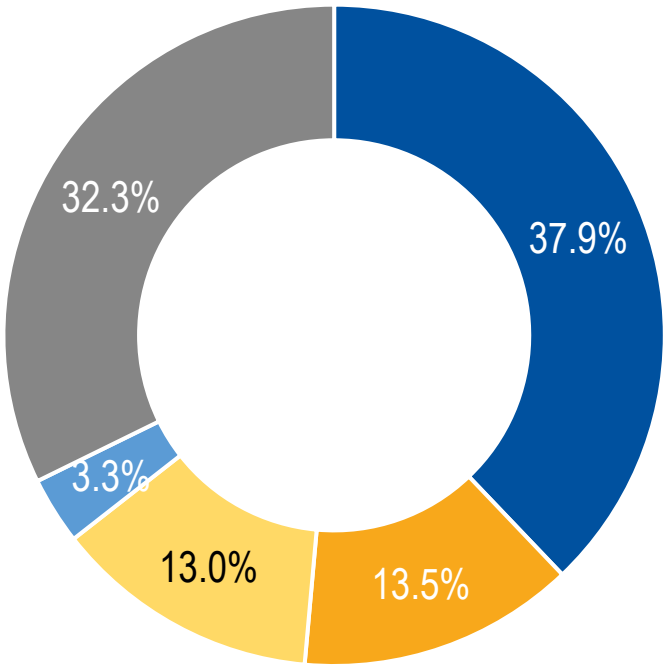


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More about Sundaram Finance

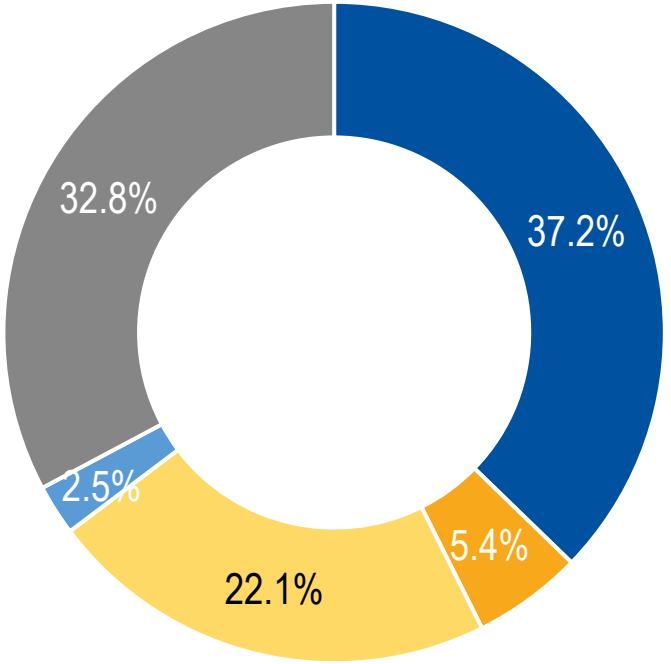
SHAREHOLDING PATTERN

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31-Dec-23



31-Dec-24



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

Top institutional shareholders
As of 31st December 2024

Name of Shareholder	Share %
Nalanda India Equity Fund Limited	3.62
Bright Star Investments Private Limited	2.37
SBI Mutual Fund	1.36
Axis Mutual Fund	1.28
United India Insurance Company Limited	1.13
Damani Estate and Finance Private Limited	0.93
HDFC Life Insurance Company Limited	0.92
Vanguard Total International Stock Index Fund	0.85
Vanguard Emerging Markets Stocks Index Fund	0.78
Pari Washington India Master Fund Limited	0.77

CREDIT RATINGS

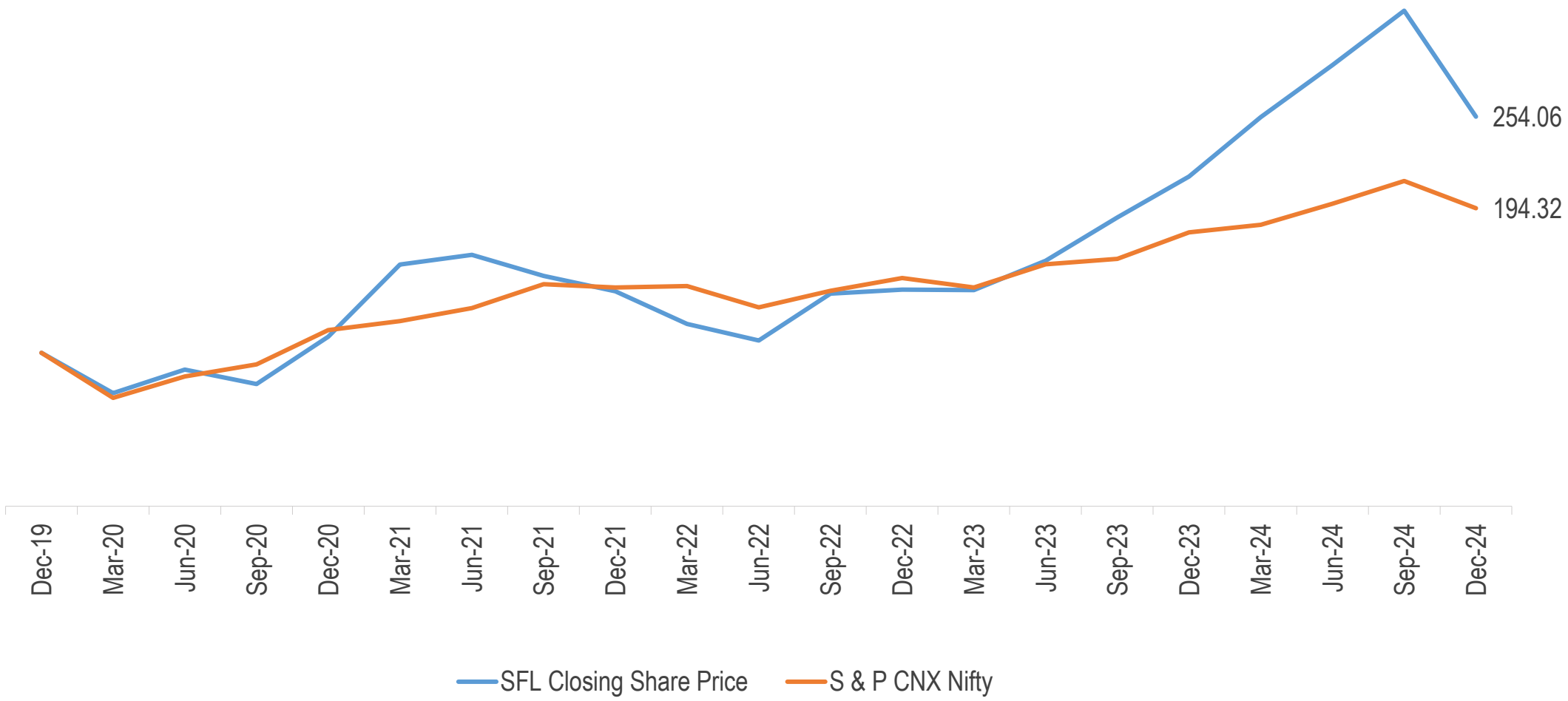
SUNDARAM FINANCE
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Instrument	ICRA	CRISIL
Deposits	AAA (Stable)	AAA (Stable)
Debentures	AAA (Stable)	AAA (Stable)
Subordinated Debentures	AAA (Stable)	AAA (Stable)
Long Term Loans	AAA (Stable)	AAA (Stable)
Working Capital Facilities	AAA (Stable)	
Commercial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

SHARE PRICE MOVEMENT

SUNDARAM FINANCE
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Indexed share price and Nifty from December 2019



SUBSIDIARIES & JOINT VENTURES

SUNDARAM FINANCE
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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
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Sri S. Viji
Chairman

Has over **5 decades of experience** in Banking, Finance, Insurance and Automotive Component Manufacturing Industry. He is the Executive Vice 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 nearly **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)

Sri 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

Sri L. Ganesh
Independent Director

Has over **4 decades of Industrial experience** in 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
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Dr. Kshama Fernandes
Independent Director

Has nearly **3 decades of experience** spanning across management, risk advisory and academia. She is the 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 close to **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 nearly **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 more than **2 decades of experience** in areas of specialisation particularly, strategy formulation, joint venture negotiations, new business development. Formerly with McKinsey & Company and PriceWaterhouse.

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

Sri Rajiv C. Lochan
Managing Director

Has nearly **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
Deputy Managing Director

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

BSc (Engineering)
MBA

KEY MANAGERIAL PERSONNEL

Sri M. Ramaswamy
Chief Financial Officer

He has nearly **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 nearly **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

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Chief Compliance Officer & Company Secretary
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