



Service



Discipline



Prudence



Fair play



Honesty

PERFORMANCE HIGHLIGHTS Q1 2017-18



SUNDARAM FINANCE
Enduring values. New age thinking.



Integrity



Humility



Openness



Relationships

Profit & Loss Statement

₹ in Crore

Particulars	Q1 2017-18	Q1 2016-17	Q4 2016-17	2016-17
Revenue from Operations	598.17	544.31	594.87	2301.61
Other income	12.08	3.95	30.37	101.49
Total Revenue	610.25	548.26	625.24	2403.10
Finance Costs	290.57	290.72	283.25	1164.52
Operating Expenses	125.61	110.53	119.24	456.90
Provisions and Write Off	14.10	11.66	20.19	55.17
Provision against Standard Assets	2.82	2.82	0.32	6.30
Profit before Tax	177.15	132.53	202.24	720.21
Profit after Tax	117.34	90.18	139.25	495.35

Revenue from Operations is net of depreciation on Operating lease.

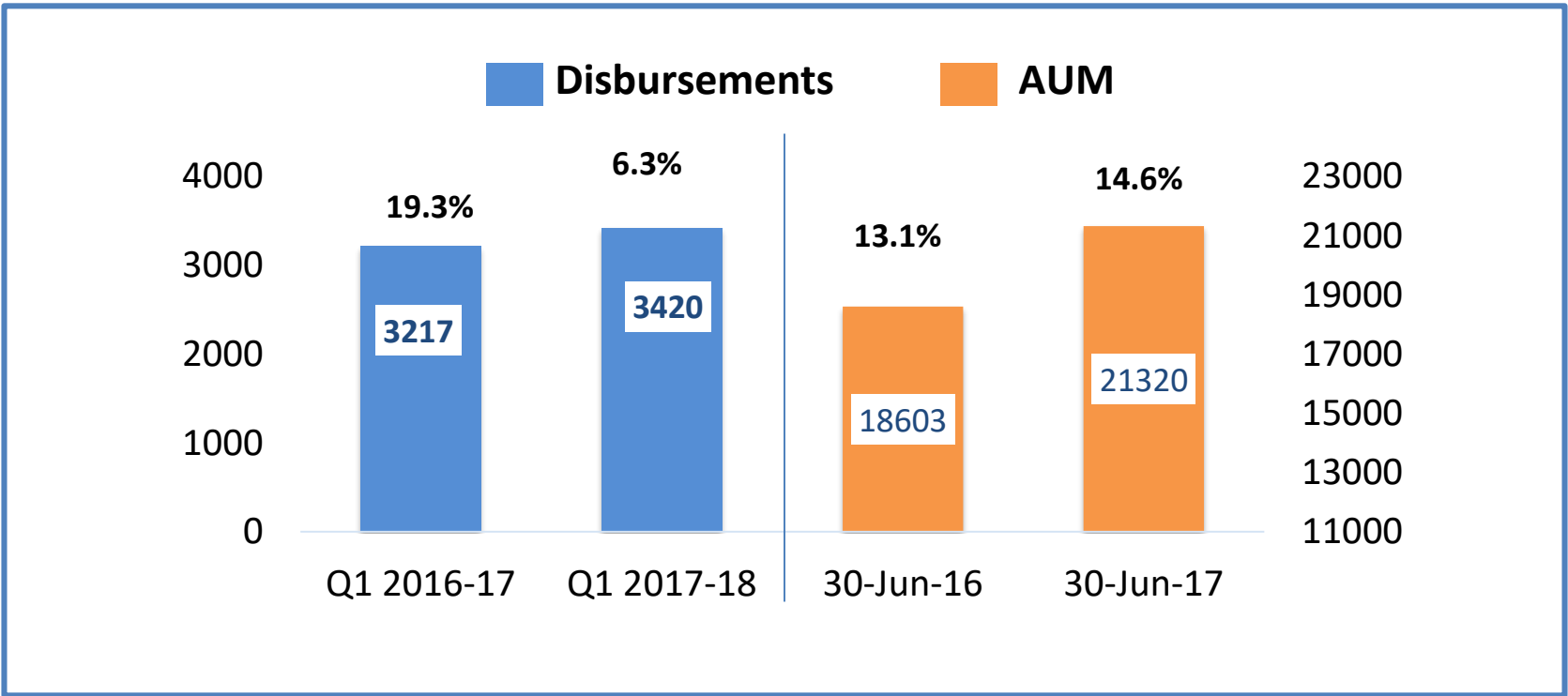
Balance Sheet

₹ in Crore

Particulars	30-Jun-17	30-Jun-16	31-Mar-17
EQUITY & LIABILITIES			
Share Holders Funds	3863.48	3403.28	3745.63
Non-current liabilities	6590.34	6013.08	6315.01
Current liabilities	9254.14	8978.61	9106.83
TOTAL	19707.96	18394.97	19167.47
ASSETS			
Non-current assets	11414.21	10350.19	11140.22
Current assets	8293.75	8044.78	8027.25
TOTAL	19707.96	18394.97	19167.47

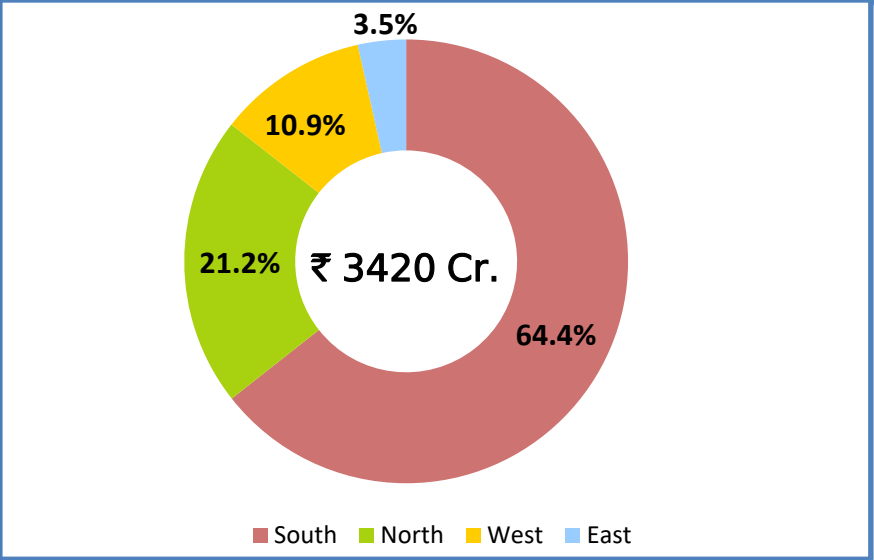
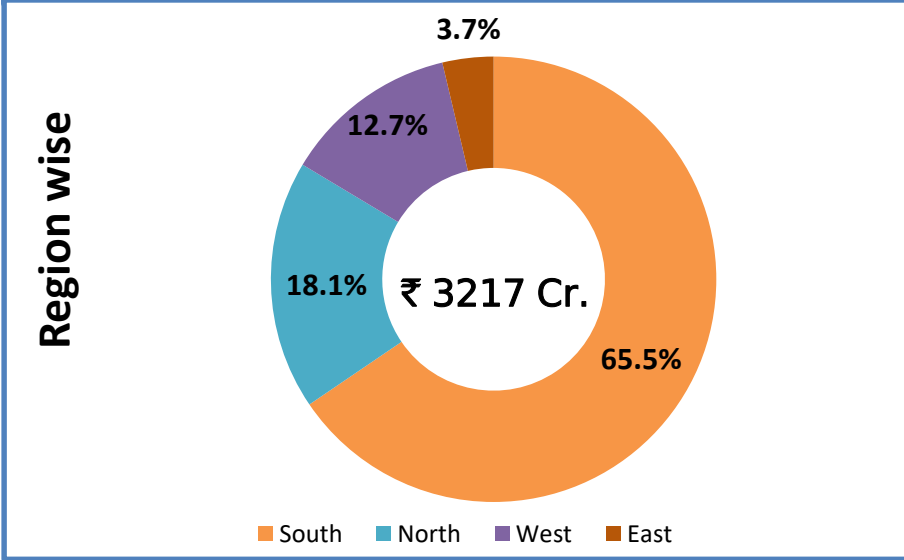
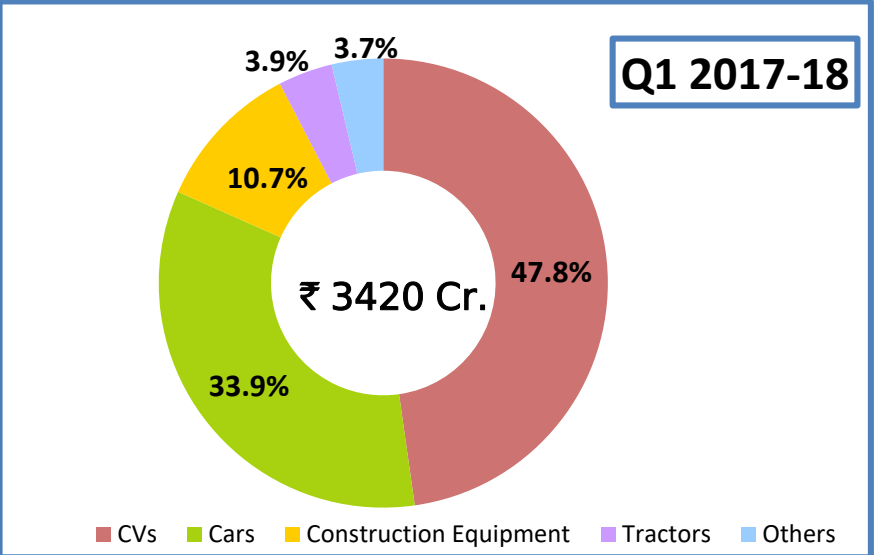
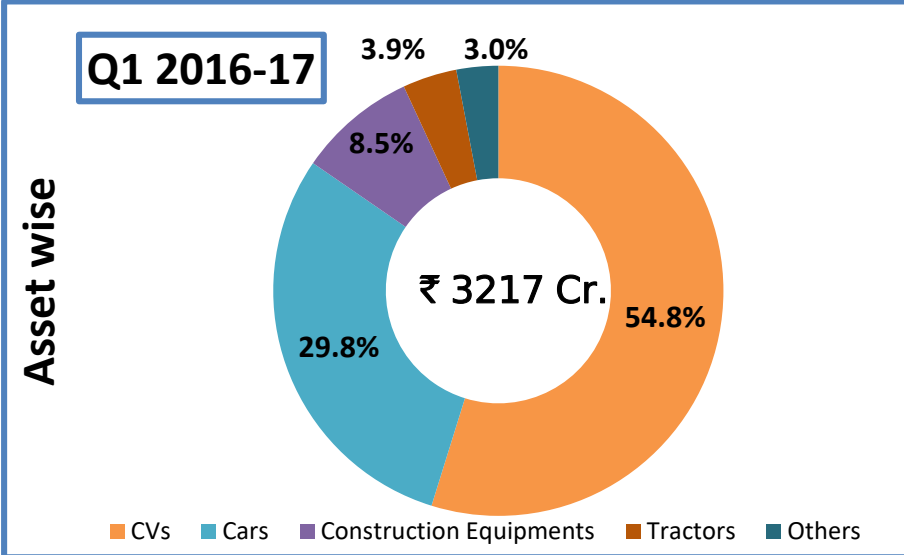
Disbursements and AUM

₹ in Crore % Growth

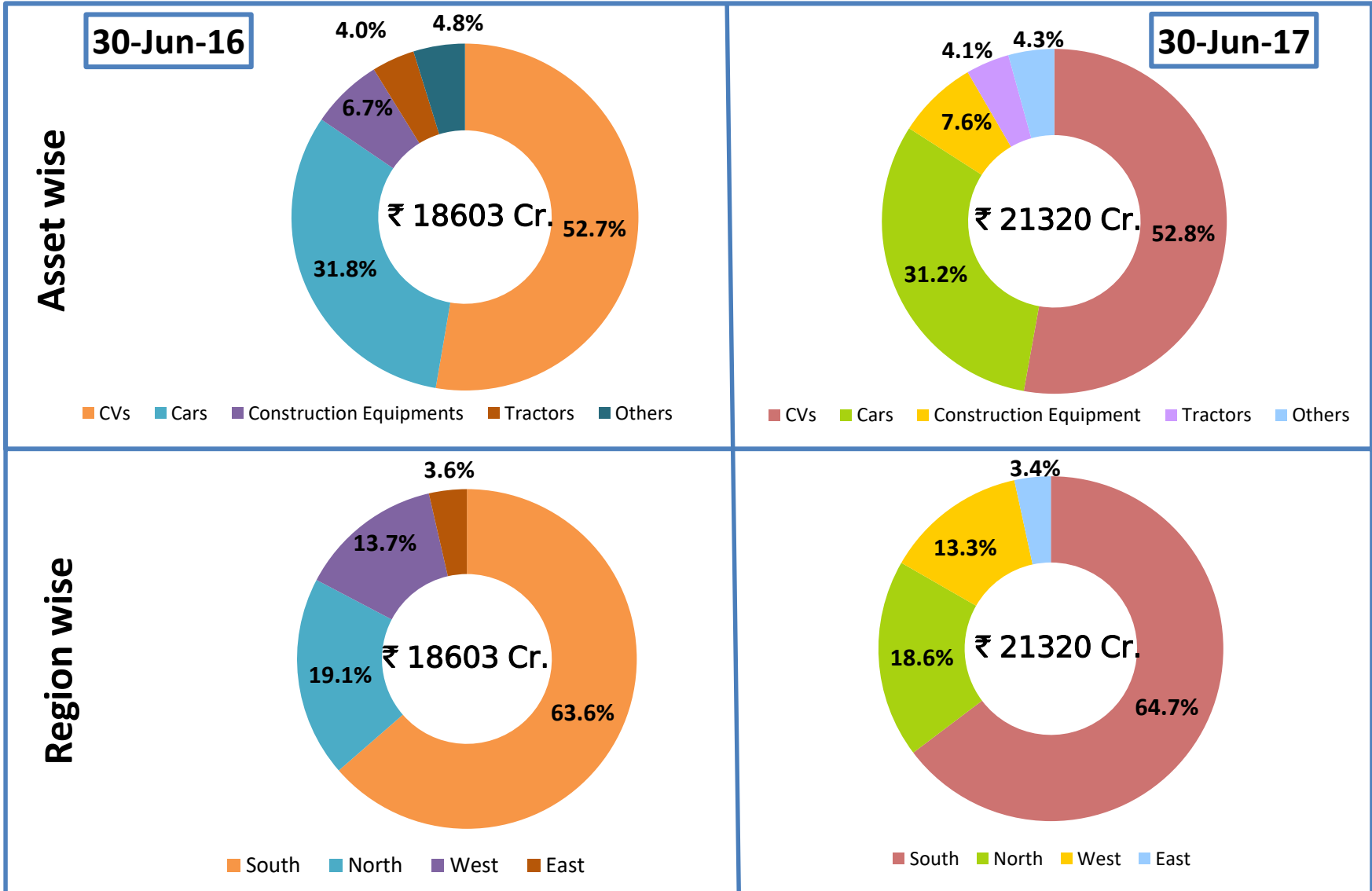


AUM - Assets Under Management

Disbursements

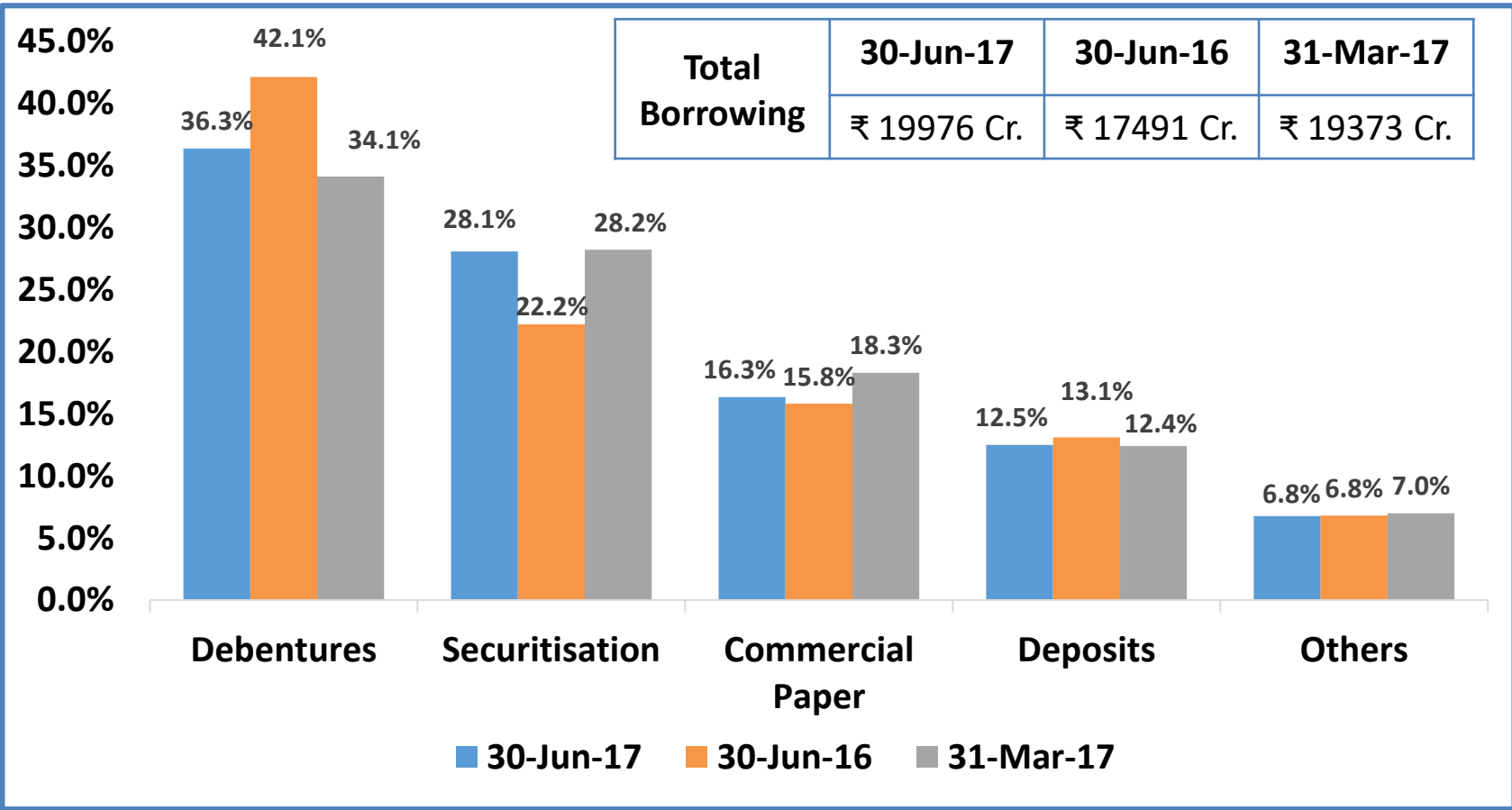


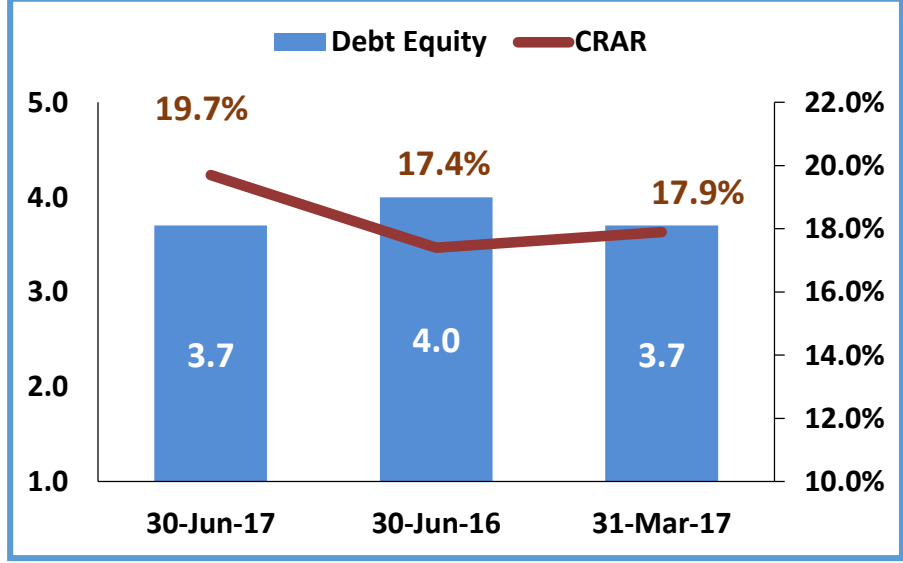
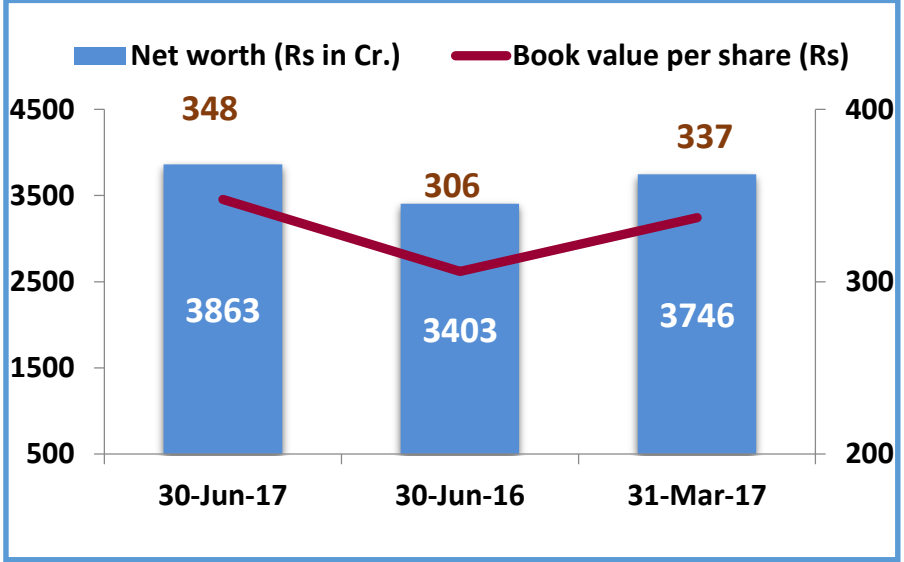
AUM



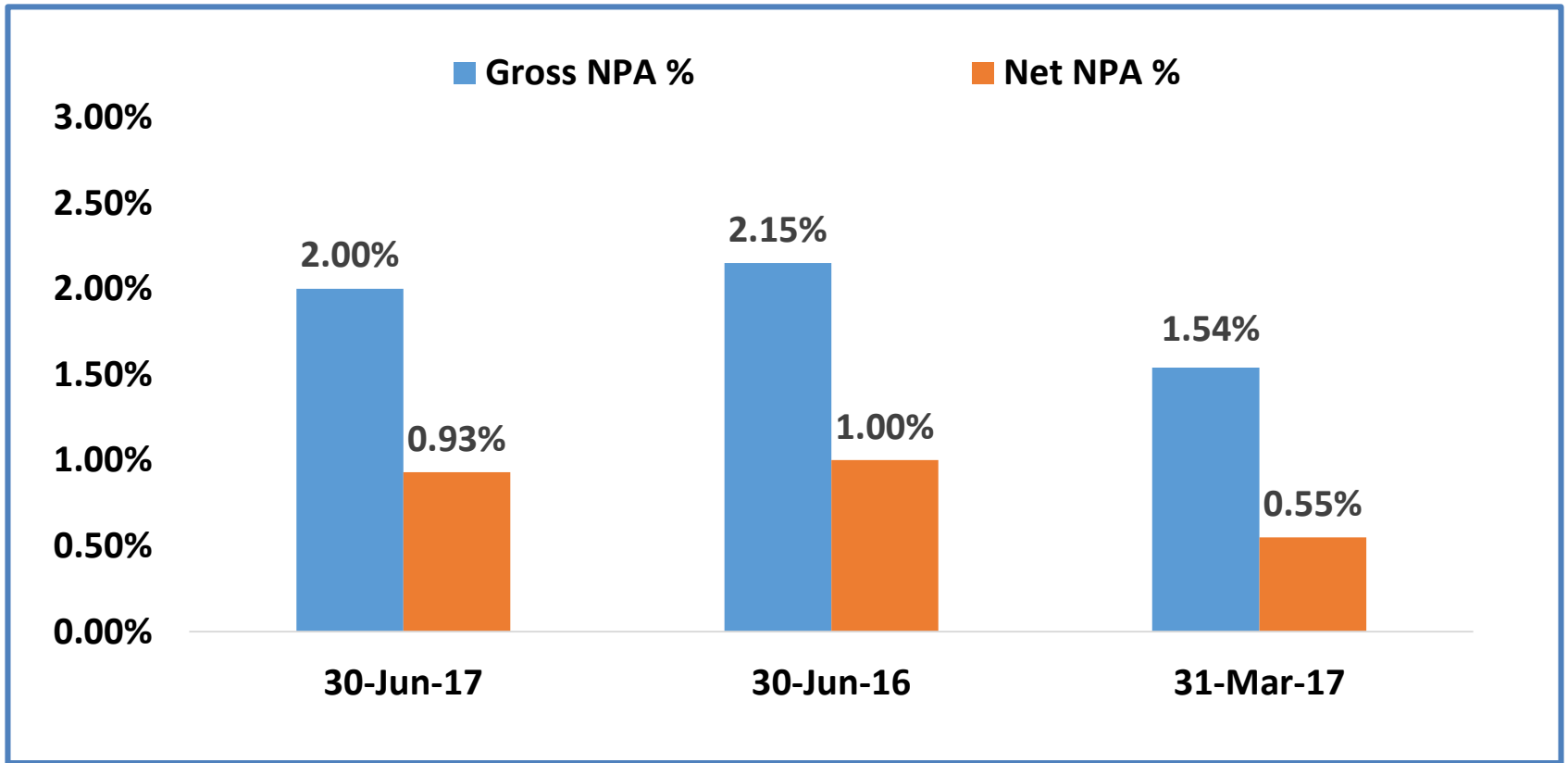


Funding Mix





Portfolio Quality



Sundaram BNP Paribas Home Finance

₹ in Crore

Particulars	Q1 30-Jun-17	Q1 30-Jun-16	Year Ended 31-Mar-17
Disbursements	473	470	1831
-Housing	64%	62%	63%
-Non-Housing	36%	38%	27%
AUM	7715	7580	7663
-Housing	69%	69%	69%
-Non-Housing	31%	31%	31%
PAT	42	43	154
EPS (₹)*	16.77	16.87	15.17
Net worth	1071	917	1028
Book Value (₹)	105.76	90.61	101.57
Gross NPA	3.70%	3.65%	2.94%
Net NPA	1.78%	1.87%	0.98%
CAR	25.28%	24.40%	24.78%
Branches	111	106	110
Employees	717	681	722

* annualised



Particulars	Q1 30-Jun-17	Q1 30-Jun-16	Year Ended 31-Mar-17
Gross Premium Written	666	544	2205
PAT	12	(1.5)	43
Net worth	705	604	648
Combined Operating Ratio	112%	112%	111%
Employees	1867	1710	1794

Sundaram Asset Management

₹ in Crore

Particulars	Q1 30-Jun-17	Q1 30-Jun-16	Year Ended 31-Mar-17
Average AUM	34033	25837	28312
-Equity	46%	41%	39%
-Debt	54%	59%	61%
PAT	11	6	31
Net worth	176	141	165
Employees	325	291	306
Retail Investors	10,28,079	9,28,556	9,91,752



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