



Service



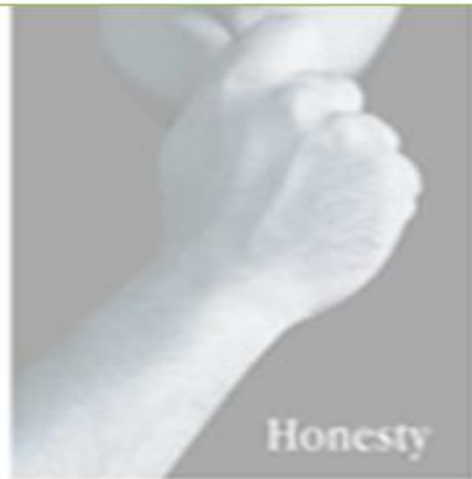
Discipline



Prudence



Fair play



Honesty

PERFORMANCE HIGHLIGHTS

9MFY20



SUNDARAM FINANCE
Enduring values. New age thinking.



Integrity



Humility



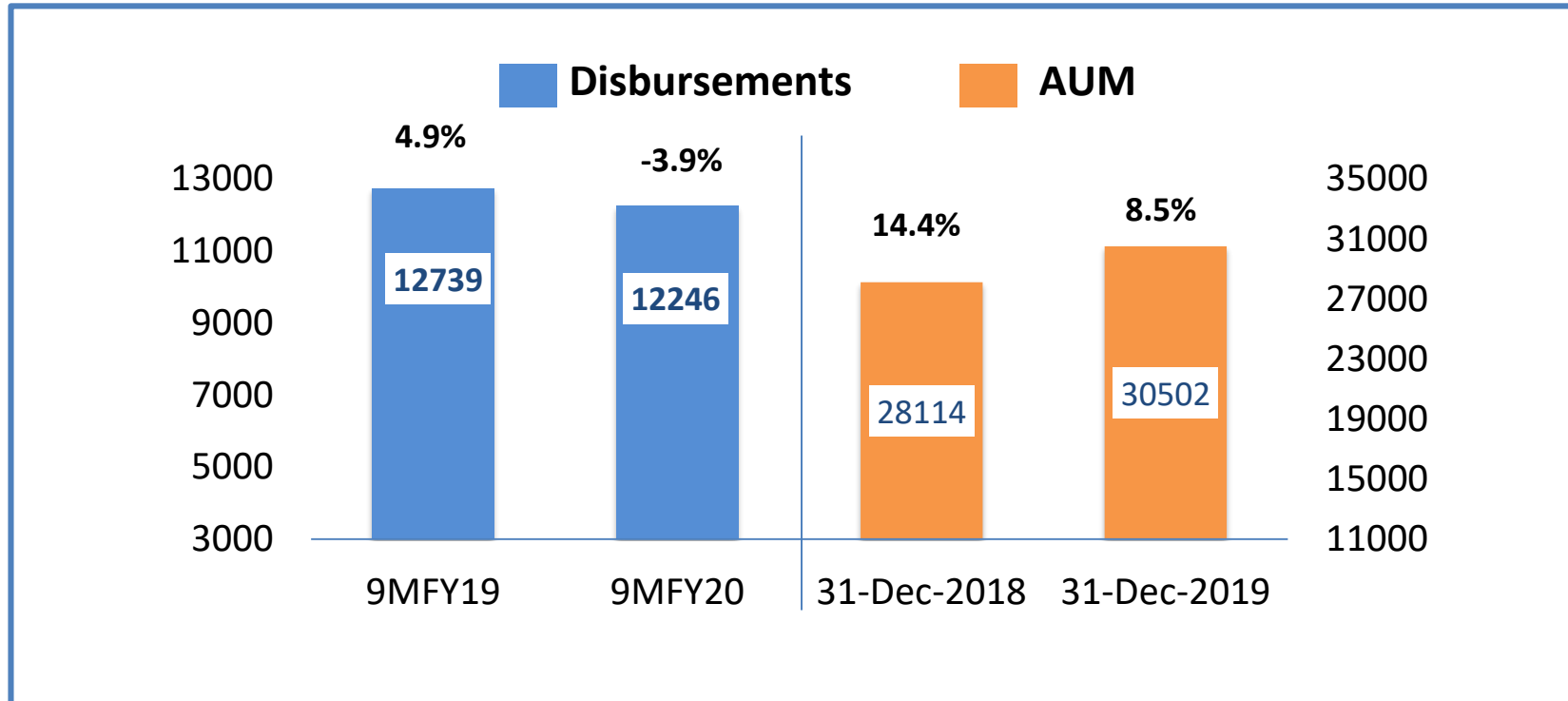
Openness



Relationships

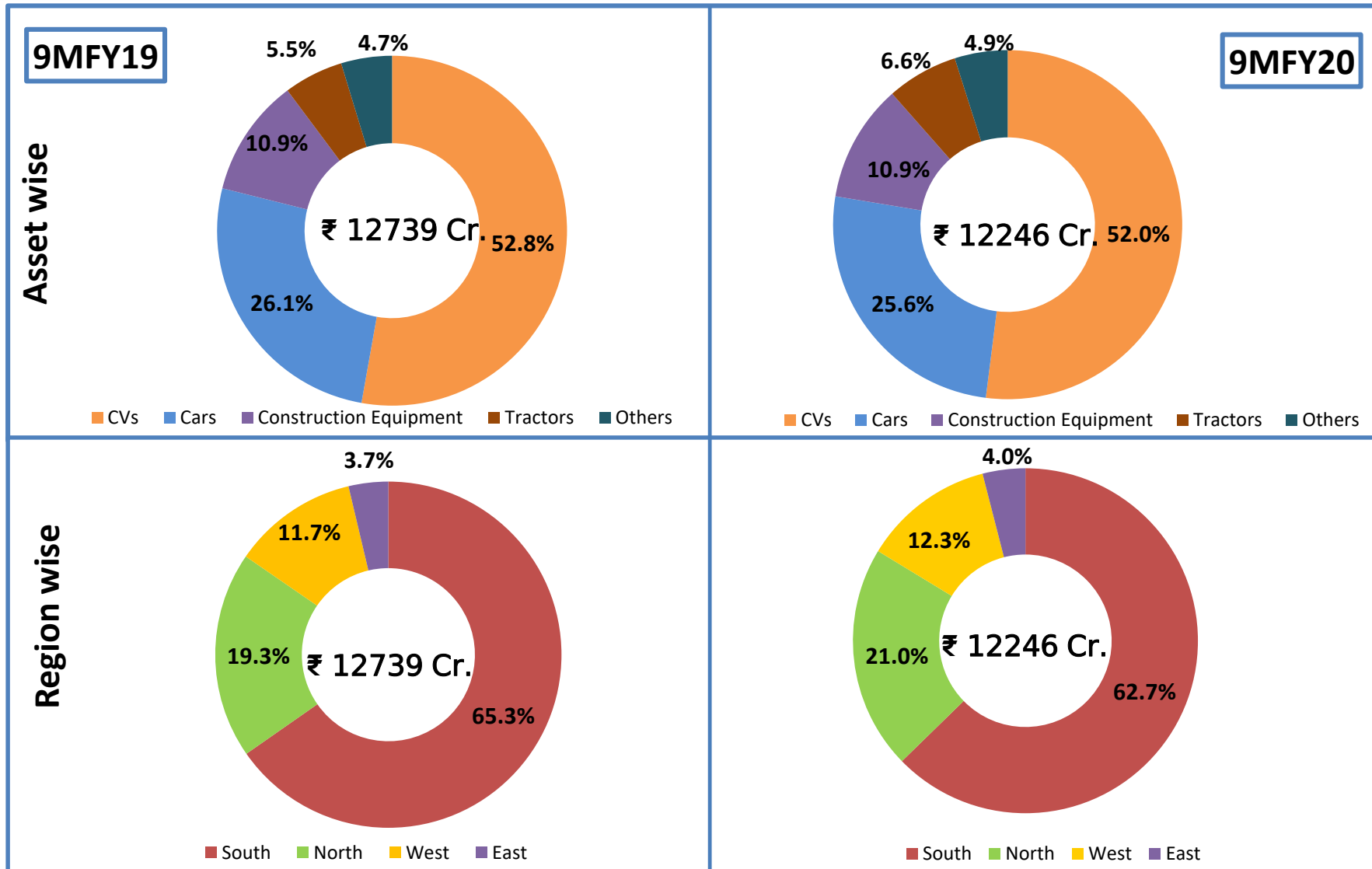
Disbursements and AUM

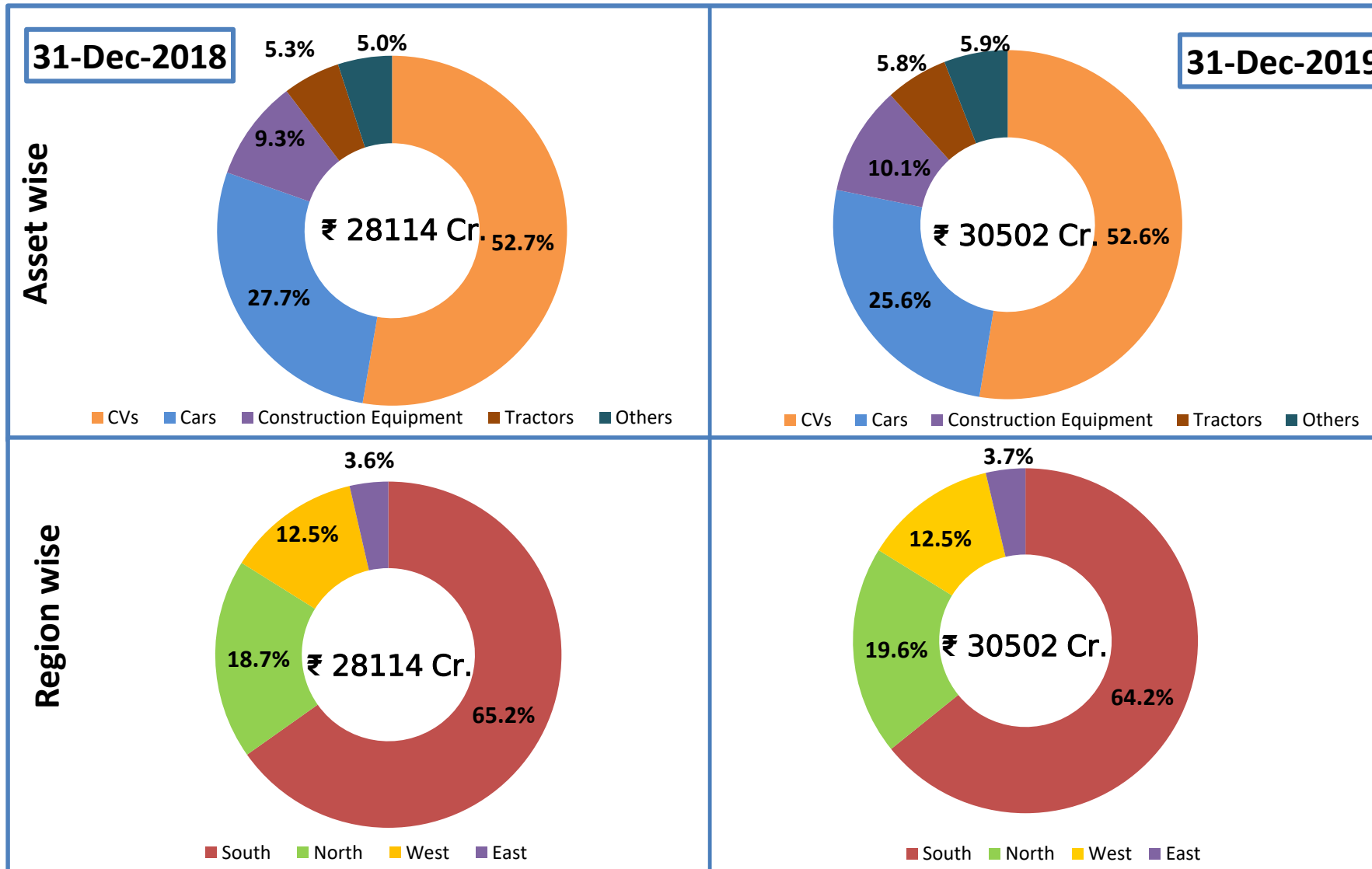
₹ in Crore % Growth



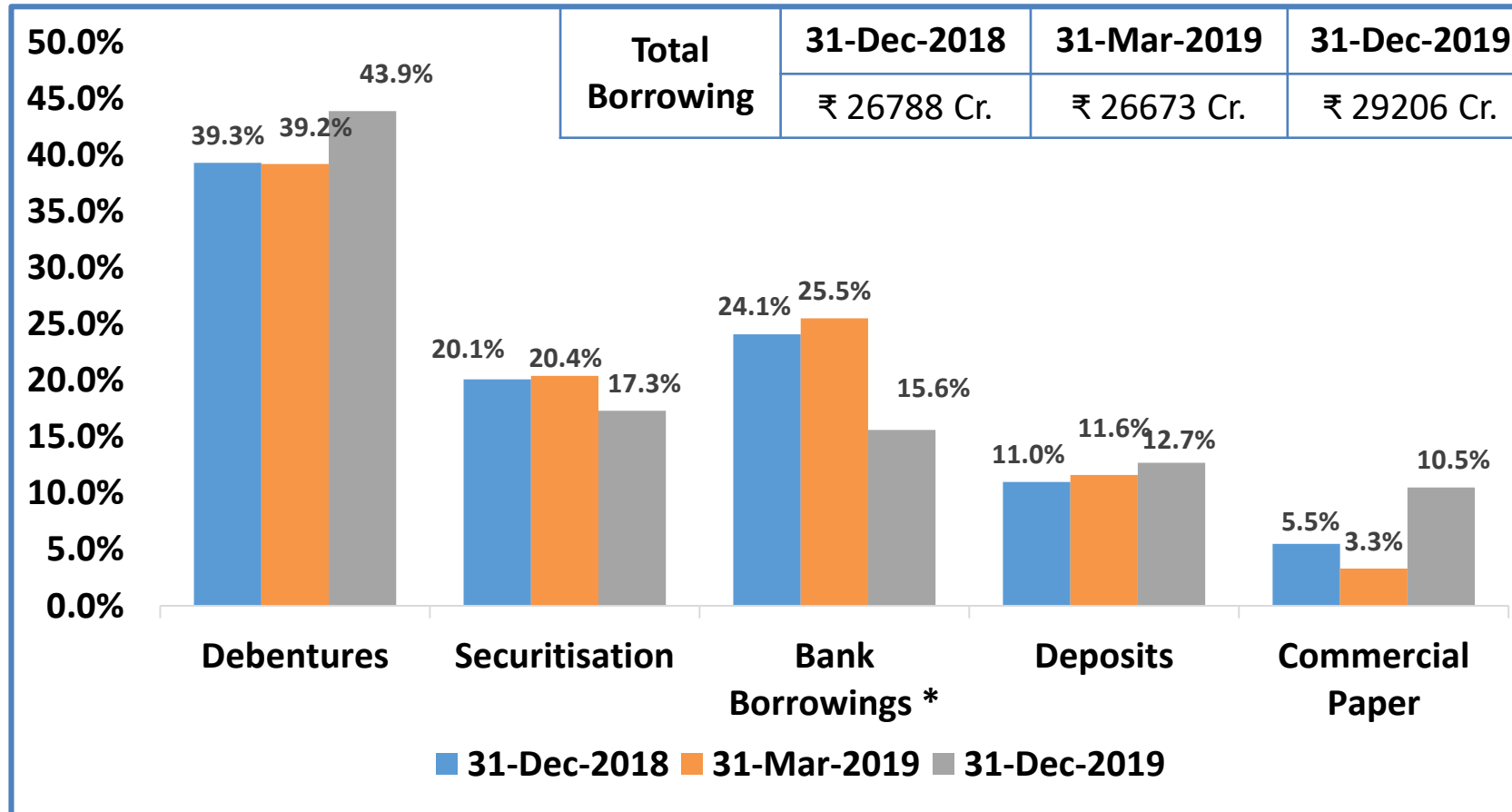
AUM - Assets Under Management

Disbursements





Funding Mix



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

Profit & Loss Statement

₹ in Cr.

FY19	Particulars	9MFY20	9MFY19
3285.98	Revenue From Operations	2873.14	2411.51
20.56	Other Income	73.23	13.13
3306.54	Total Revenue	2946.37	2424.64
1766.47	Finance cost	1556.39	1288.91
537.45	Operating expenses	439.72	399.29
107.33	Impairment on financial instruments	170.70	64.72
895.28	Profit Before Tax and exceptional item	779.55	671.72
592.43	Exceptional Item	-	-
361.40	Tax	186.50	220.17
1126.31	Profit After Tax and exceptional item	593.06	451.56
2.78	Other Comprehensive Income (net of taxes)	58.52	1.04
1129.09	Total Comprehensive Income for the period year	651.58	452.59

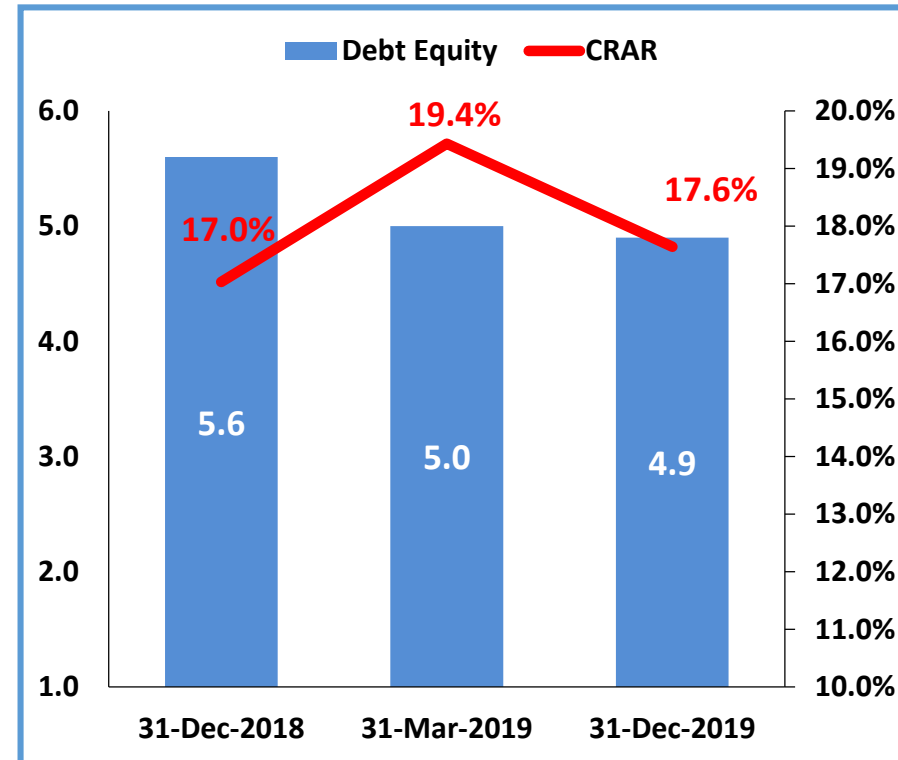
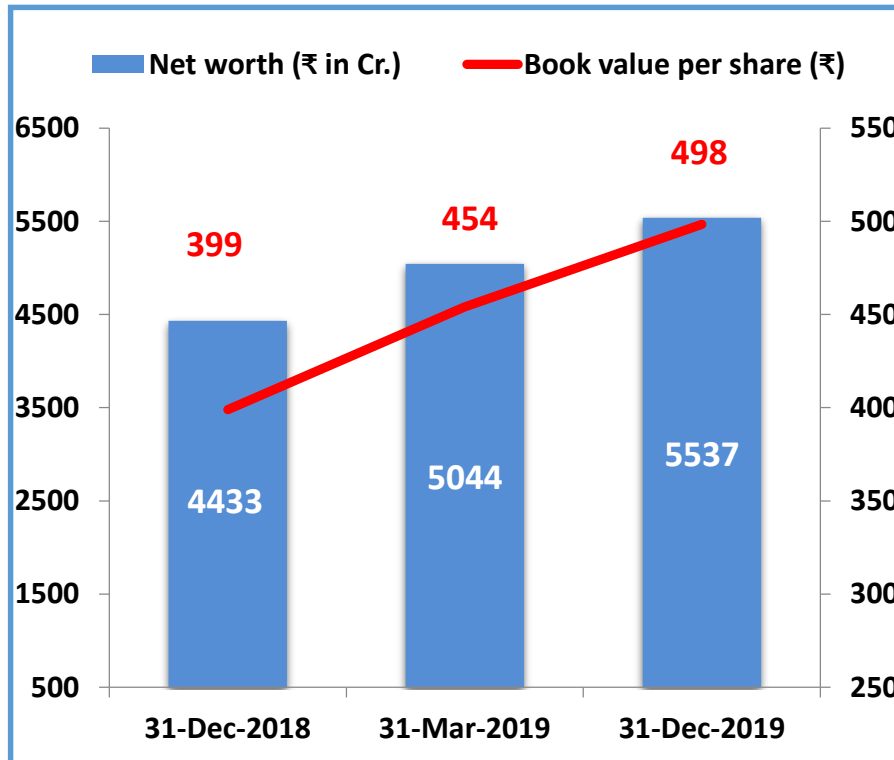
1. Revenue from Operations is net of depreciation on Operating lease.
2. Other income for 9MFY20 includes ₹ 60.05 Cr. towards profit on sale of shares in Sundaram Finance Holdings Limited(SFHL).
3. Exceptional item represents, sale of stake in Royal Sundaram General Insurance Co. Limited (RSGI) to Ageas Insurance International N.V, The Netherlands in Feb 2019.
4. Consequent to the share purchase agreement executed by the Company for divestment of its shareholding in Equifax Credit Information Services Private Limited, the gain on such shareholding is reflected as Fair Value Through Other Comprehensive Income.
5. The company has declared Interim dividend of ₹ 10 per share (100%) for the financial year ending 31st March 2020.

Balance Sheet

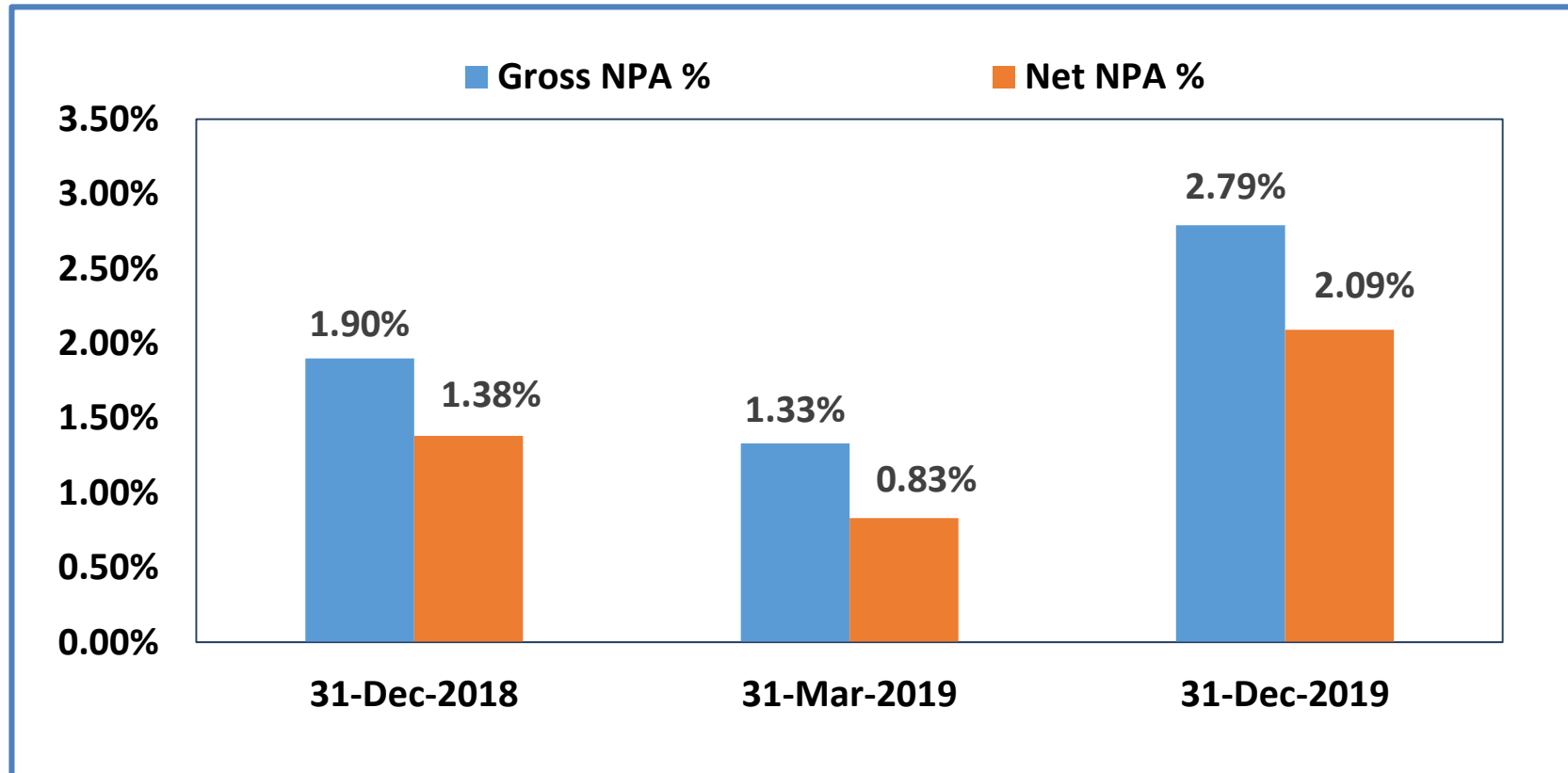
₹ in Cr.

31-Mar-2019	Particulars	31-Dec-2019	31-Dec-2018
	EQUITY AND LIABILITIES		
25530.90	Financial Liabilities	27811.21	25143.17
74.46	Non Financial Liabilities	64.50	63.25
5043.81	Equity	5536.94	4433.06
30649.18	Total - EQUITY AND LIABILITIES	33412.65	29639.48
	ASSETS		
30081.43	Financial Assets	32775.47	29119.06
567.74	Non Financial Assets	637.18	520.42
30649.18	Total – ASSETS	33412.65	29639.48

Key Ratios



Portfolio Quality



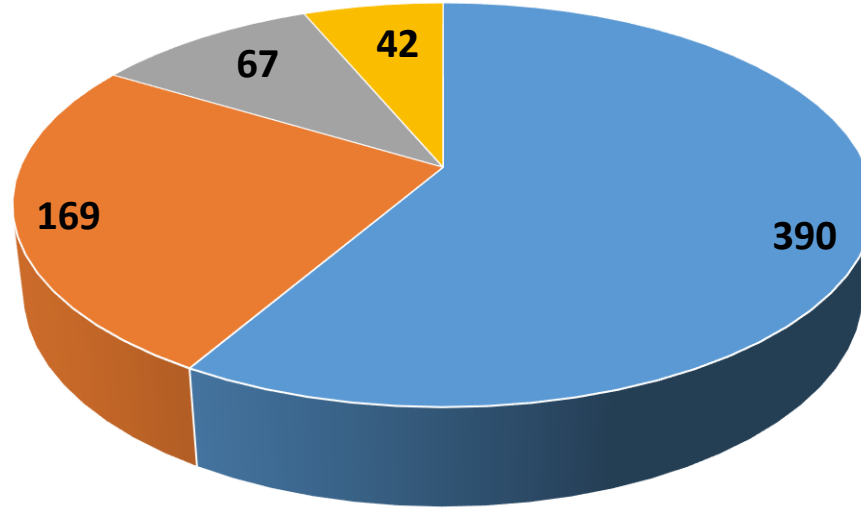
Gross & Net NPA corresponds to stage 3 assets, calculated as per Expected Credit Loss model under Ind AS.

Branch Network



31-Dec-2019

No. of Branches : 668 (PY 9M : 654)
No. of Employees : 4229 (PY 9M: 4050)



■ South ■ North ■ West ■ East

Subsidiaries, Joint Ventures & Associates

Subsidiaries

Sundaram Home Finance Limited

Sundaram Finance Holdings Limited

Sundaram Asset Management Company Limited

Sundaram Asset Management Singapore Pte. Limited

Sundaram Trustee Company Limited

Sundaram Fund Services Limited

(erstwhile Sundaram BNP Paribas Fund Services Limited)

Sundaram Business Services Limited

LGF Services Limited

Sundaram Alternate Assets Limited

Sundaram Finance Employee Welfare Trust

Joint Venture

Royal Sundaram General Insurance Co. Limited

Associates (SFHL)

Axles India Limited

Turbo Energy Private Limited

Transenergy Limited

Sundaram Dynacast Private Limited

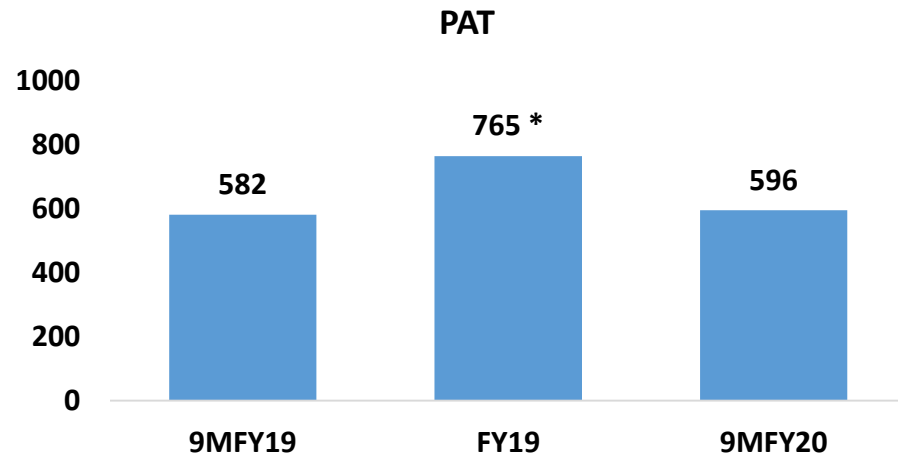
Sundaram Hydraulics Limited

Flometallic India Private Limited

Dunes Oman LLC (FZC)

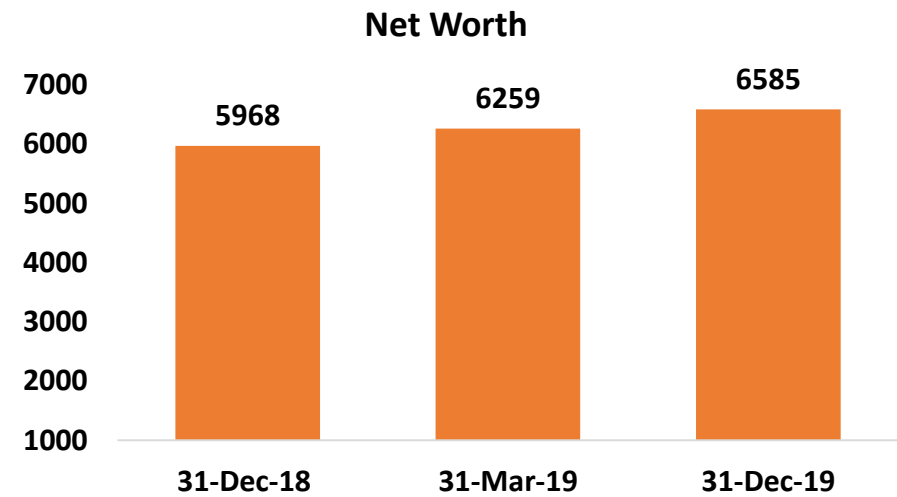
Consolidated Results

₹ in Cr.



	9MFY19	FY19	9MFY20
EPS (₹)	52.83	69.47	54.09

* Excludes Exceptional item (sale of stake in Royal Sundaram General Insurance Co. Limited (RSGI) to Ageas Insurance International N.V ,The Netherlands in Feb 2019).



	31-Dec-18	31-Mar-19	31-Dec-19
Book Value (₹)	541.88	568.29	597.72

Sundaram Home Finance

₹ in Cr.

FY19	Particulars	9MFY20	9MFY19
2449	Disbursements	1723	1822
69%	-Housing	69%	68%
31%	-Non-Housing	31%	32%
9064	AUM	9507	8866
70%	-Housing	70%	69%
30%	-Non-Housing	30%	31%
146	PAT	136	120
14.37	EPS (₹)	*17.94	*15.77
1252	Net worth	1330	1226
123.66	Book Value (₹)	131.41	121.09
2.95%	Gross NPA #	3.97%	3.71%
0.93%	Net NPA	2.02%	1.41%
23.50%	CAR #	22.4%	22.5%
115	Branches	115	116
755	Employees	805	767

* annualised

as per prudential norms.

FY19	Particulars	9MFY20	9MFY19
3196	Gross Written Premium	2813	2458
113	PAT	* (12)	80
1102	Net worth	1085	1058
108.1%	Combined Operating Ratio	113.6%	108.1%
2105	Employees	2331	2092

* For the nine months ended 31st Dec 2019, the company has provided ₹ 64.12 Cr. (net of tax) towards impairment in respect of exposure to DHFL.

Sundaram Asset Management

₹ in Cr.



FY19	Particulars	9MFY20	9MFY19
35656	Average AUM	36222	36032
22603	-Equity	24581	22503
13053	-Debt	11641	13529
29	PAT	22	18
198	Net worth	203	187
354	Employees	364	361
11,87,512	Retail Investors	10,57,470	11,79,781

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