



Service



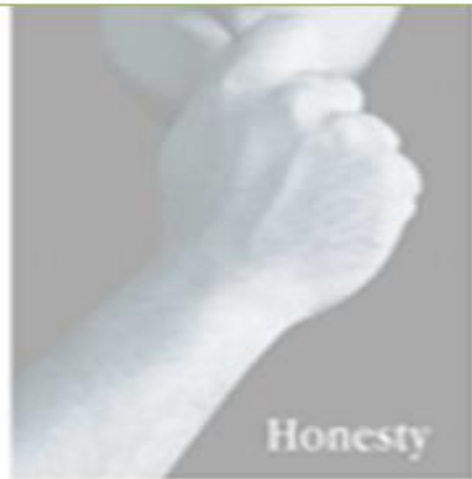
Discipline



Prudence



Fair play



Honesty

PERFORMANCE HIGHLIGHTS Q1FY20



SUNDARAM FINANCE
Enduring values. New age thinking.



Integrity



Humility



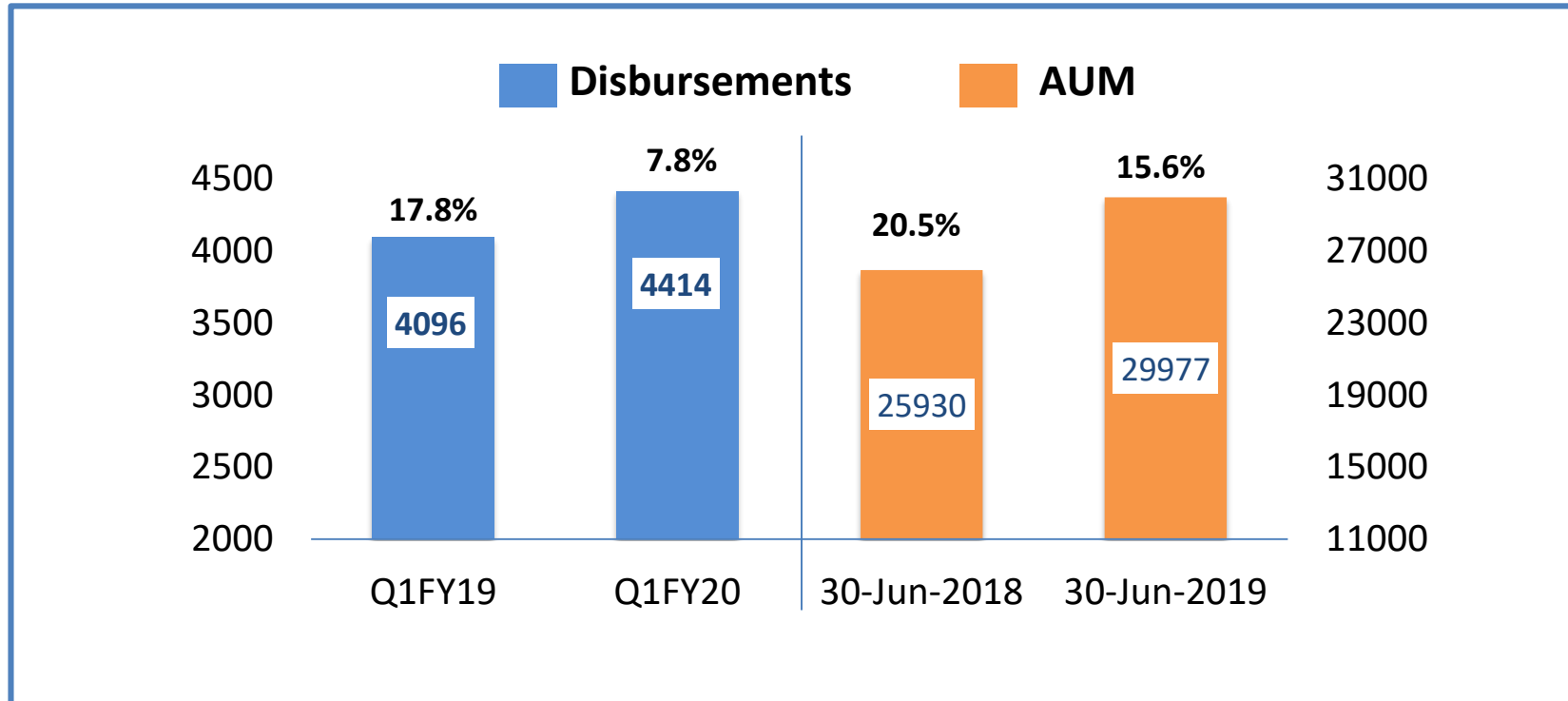
Openness



Relationships

Disbursements and AUM

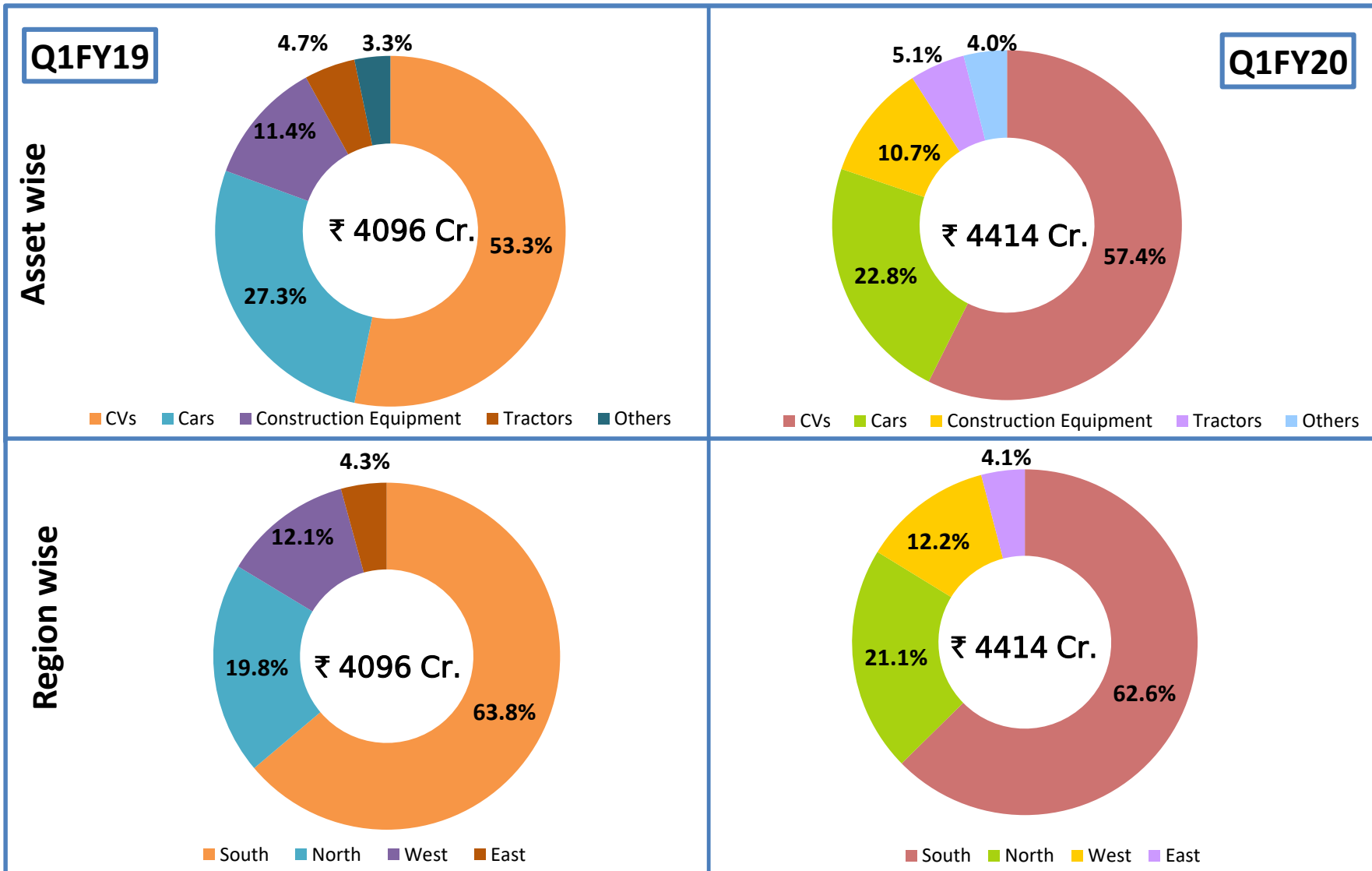
₹ in Crore % Growth

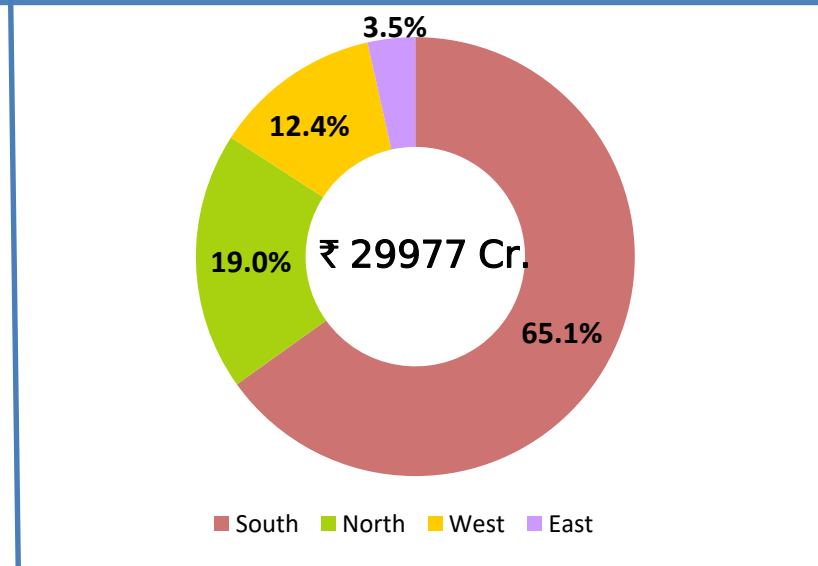
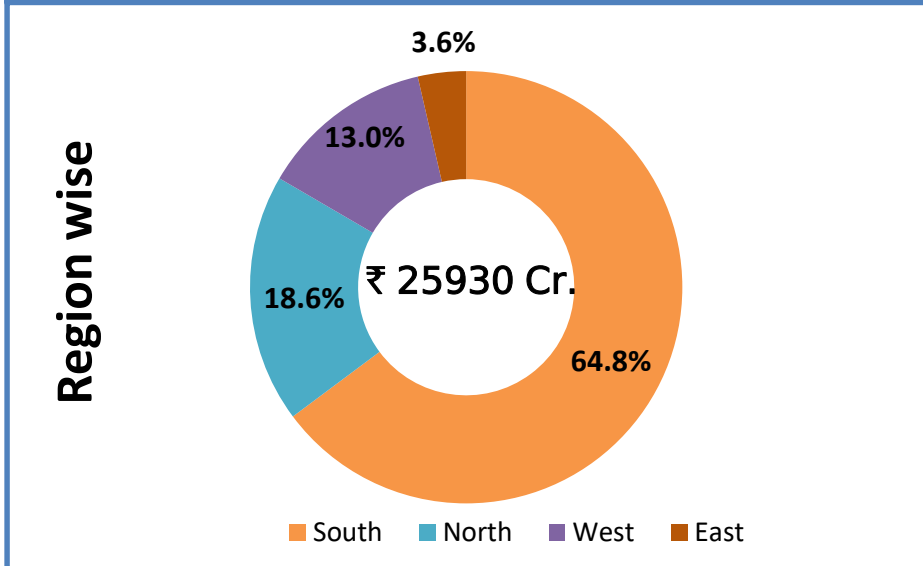
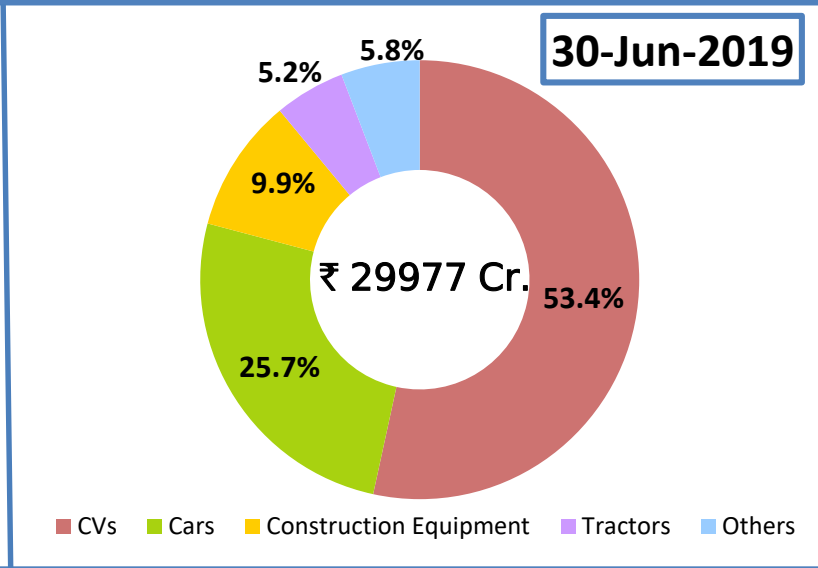
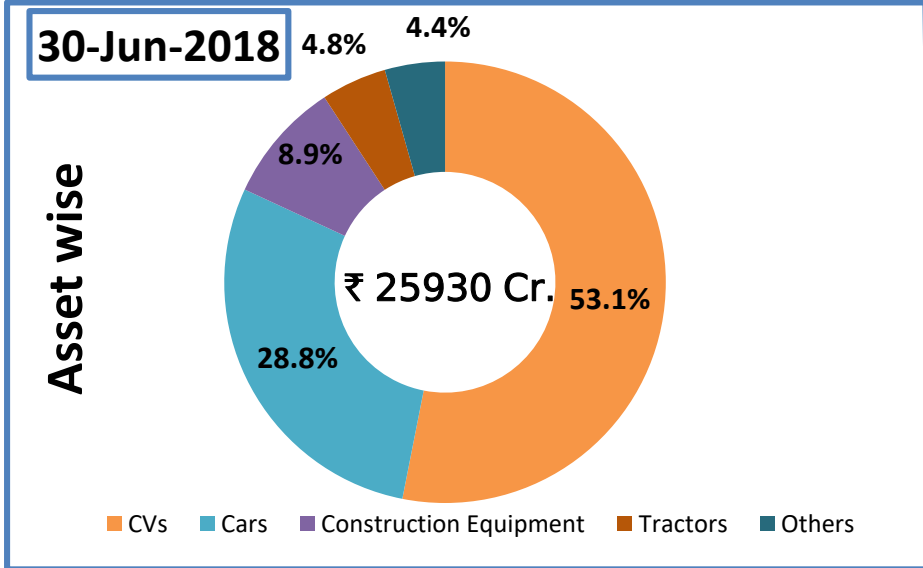


AUM - Assets Under Management

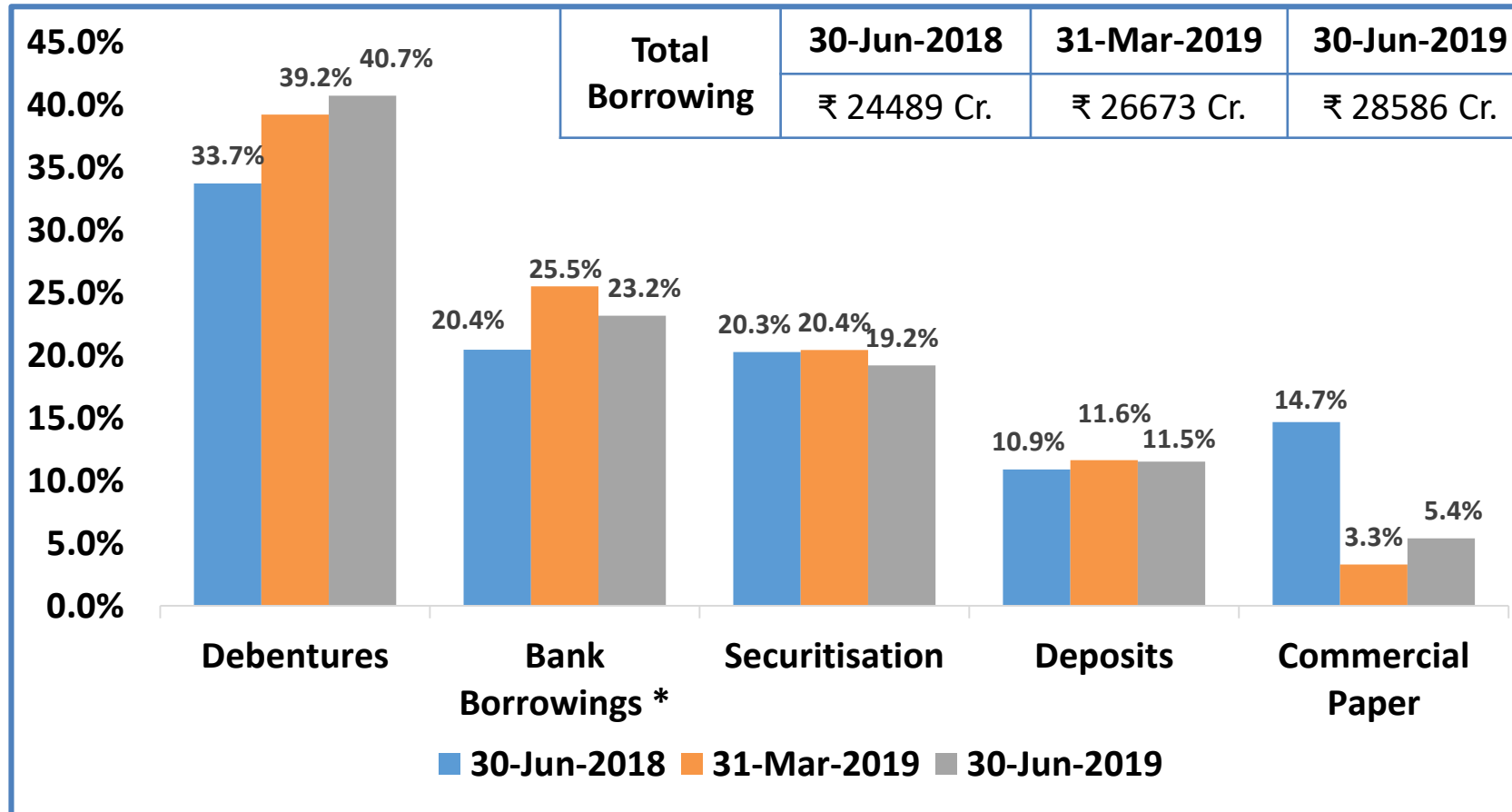


Disbursements





Funding Mix



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

Profit & Loss Statement

₹ in Cr.

FY19	Particulars	Q1FY20	Q1FY19
3285.98	Revenue From Operations	921.96	756.62
20.56	Other Income	3.03	3.31
3306.54	Total Revenue	924.99	759.93
1766.47	Finance cost	496.40	392.21
537.47	Operating expenses	146.18	135.78
107.33	Impairment on financial instruments	45.90	19.95
2411.27	Total Expenses	688.48	547.94
895.27	Profit Before Taxation and exceptional item	236.51	211.99
592.44	Exceptional Item	-	-
1487.71	Profit Before Taxation (After exceptional Item)	236.51	211.99
1126.31	Profit After Taxation and exceptional item	157.53	140.73
2.77	Other Comprehensive Income (net of taxes)	1.05	-2.11
1129.08	Total Comprehensive Income for the period year	158.58	138.62

Revenue from Operations is net of depreciation on Operating lease.

Finance cost is net of exchange loss/gain on foreign currency borrowing and fair value of corresponding derivative transactions.

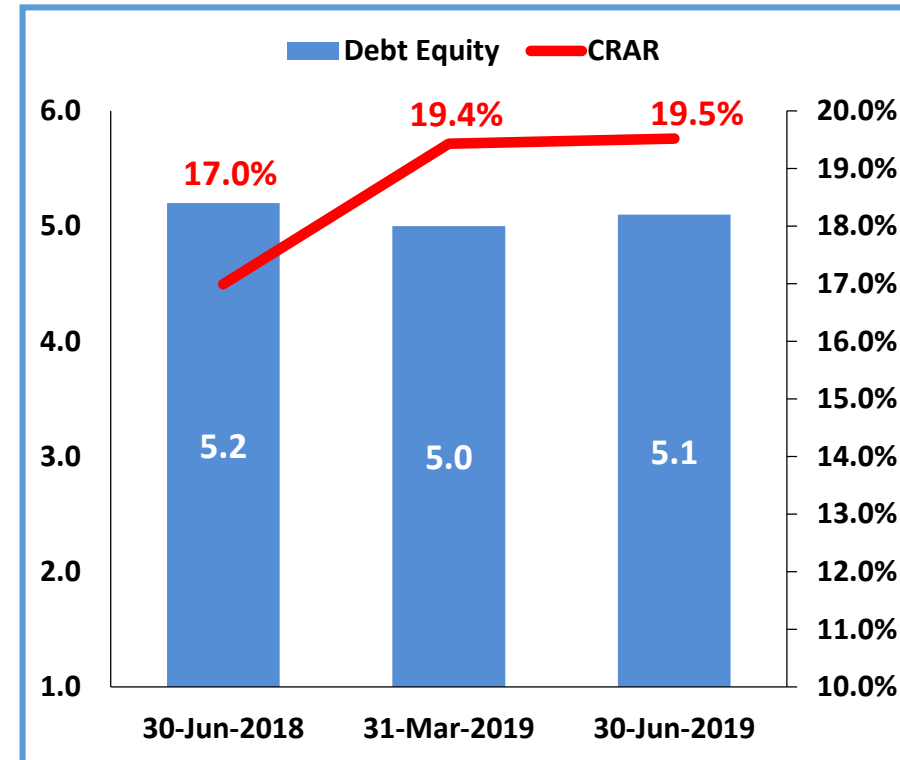
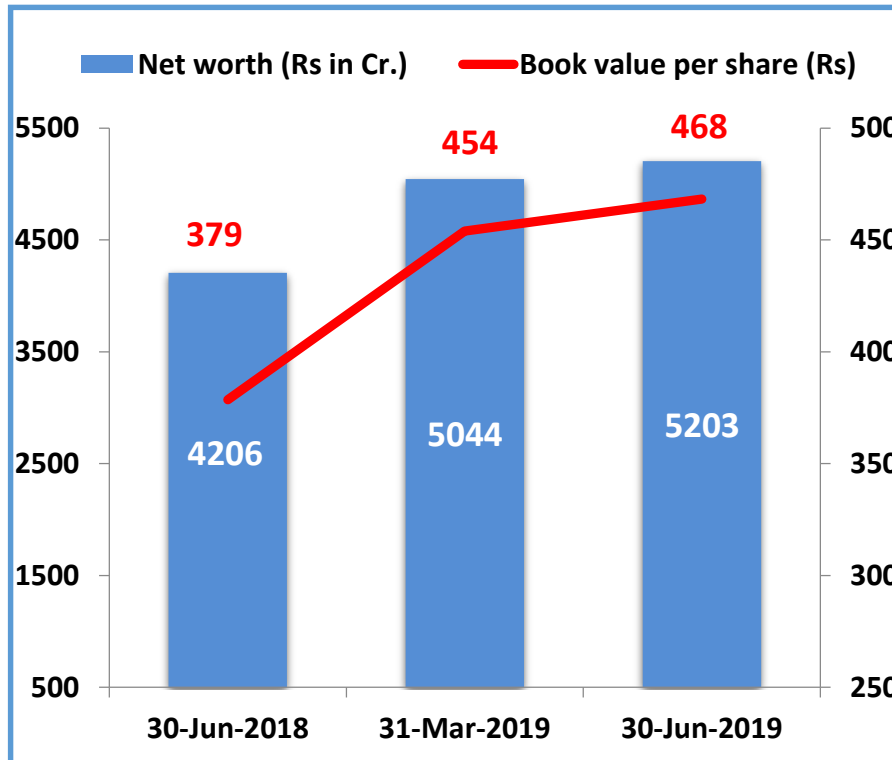
Exceptional item represents, sale of stake in Royal Sundaram General Insurance Co. Limited (RSGI) to Ageas Insurance International N.V. The Netherlands in Feb'19.

Balance Sheet

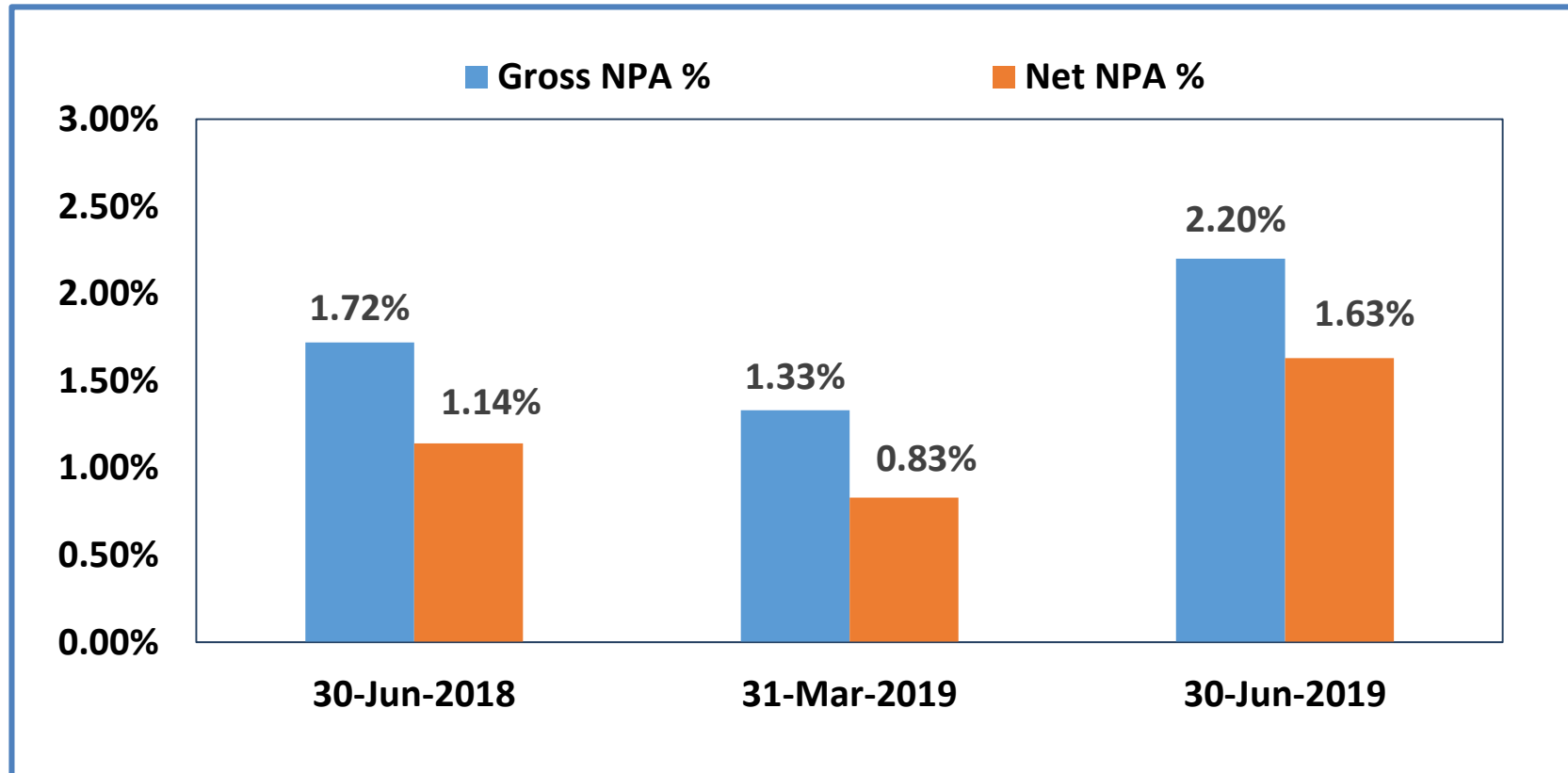
₹ in Cr.

31-Mar-19	Particulars	30-Jun-19	30-Jun-18
	EQUITY AND LIABILITIES		
25530.90	Financial Liabilities	26940.35	22477.51
74.46	Non Financial Liabilities	66.07	77.61
5043.81	Equity	5203.20	4205.60
30649.17	Total - EQUITY AND LIABILITIES	32209.62	26760.72
	ASSETS		
30079.48	Financial Assets	31596.37	26294.71
569.69	Non Financial Assets	613.25	466.01
30649.17	Total – ASSETS	32209.62	26760.72

Key Ratios



Portfolio Quality



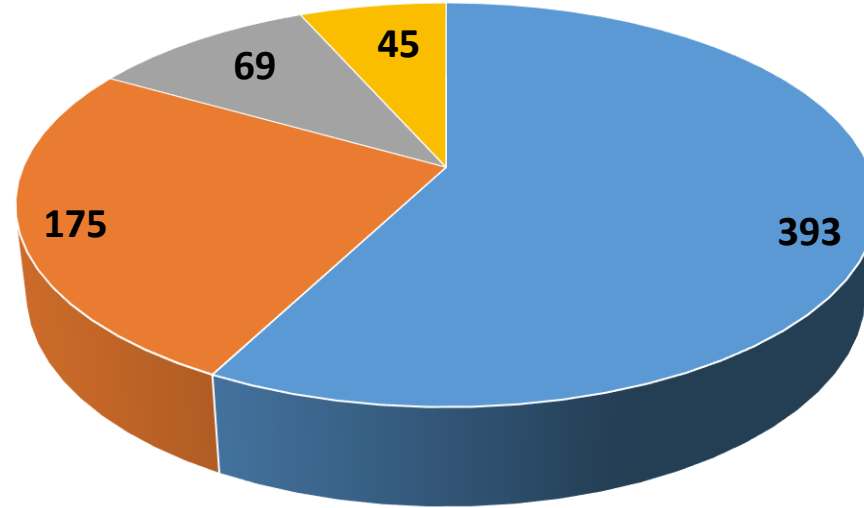
Gross & Net NPA corresponds to stage 3 assets, calculated as per Expected Credit Loss model under Ind AS.

Branch Network



30-Jun-2019

No. of Branches : 682 (PY Q1 : 638)
No. of Employees : 4187 (PY Q1: 3966)



■ South ■ North ■ West ■ East

Subsidiaries, Joint Ventures & Associates

Subsidiaries

Sundaram Finance Holdings Limited
Sundaram Business Services Limited
Sundaram Asset Management Company Limited
Sundaram Asset Management Singapore Pte. Limited
Sundaram Trustee Company Limited
Sundaram Alternate Assets Limited
LGF Services Limited

Joint Ventures

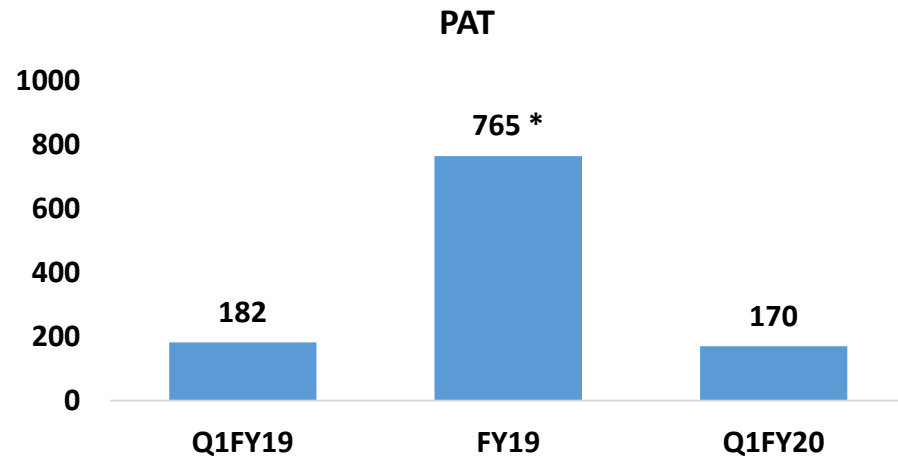
Royal Sundaram General Insurance Co. Limited
Sundaram BNP Paribas Home Finance Limited
Sundaram BNP Paribas Fund Services Limited

Associates

Axles India Limited
Turbo Energy Private Limited
Transenergy Limited
Sundaram Dynacast Private Limited
Sundaram Hydraulics Limited
Flometallic India Private Limited
Dunes Oman LLC (FZC)

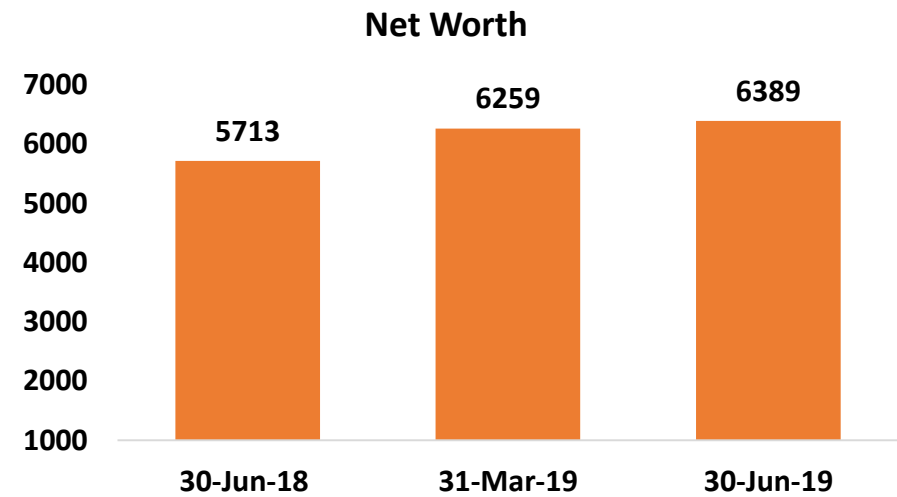
Consolidated Results

₹ in Crore



	Q1FY19	FY19	Q1FY20
EPS (₹)	16.48	69.47	15.44

* Excludes Exceptional item (sale of stake in Royal Sundaram General Insurance Co. Limited (RSGI) to Ageas Insurance International N.V ,The Netherlands in Feb'19).



	30-Jun-18	31-Mar-19	30-Jun-19
Book Value (₹)	518.72	568.29	580.05

Sundaram BNP Paribas Home Finance

₹ in Cr.

31-Mar-19	Particulars	30-Jun-19	30-Jun-18
2449	Disbursements	607	611
69%	-Housing	67%	65%
31%	-Non-Housing	33%	35%
9064	AUM	9250	8532
70%	-Housing	70%	69%
30%	-Non-Housing	30%	31%
146	PAT	43	42
14.37	EPS (₹)	4.22	4.15
1252	Net worth	1295	1191
123.66	Book Value (₹)	127.88	117.63
2.95%	Gross NPA #	3.43%	4.34%
0.93%	Net NPA - As per Ind AS	1.48%	2.42%
23.50%	CAR #	23.60%	23.00%
115	Branches	115	114
755	Employees	771	763

as per prudential norms.



31-Mar-19	Particulars	30-Jun-19	30-Jun-18
3196	Gross Written Premium	734	759
113	PAT	4	16
1102	Net worth	1109	962
108%	Combined Operating Ratio	115%	109%
2105	Employees	2205	2026

Sundaram Asset Management

₹ in Cr.



31-Mar-19	Particulars	30-Jun-19	30-Jun-18
34,111	Average AUM	34,068	35,060
21,058	-Equity	22,506	21,165
13,053	-Debt	11,562	13,895
29	PAT	5	7
198	Net worth	185	178
354	Employees	367	339
11,87,512	Retail Investors	11,82,123	11,42,844

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