



Service



Discipline



Prudence



Fair play



Honesty

FY 2015-16

Apr - Dec



SUNDARAM FINANCE

Enduring values. New age thinking.



Integrity



Humility



Openness



Relationships



₹ in Crore

Profit & Loss Statement

Particulars	2015-16 Q3	2014-15 Q3	2015-16 Apr-Dec	2014-15 Apr-Dec	2014-15
Revenue from Operations (net of depreciation on Operating lease)	575.77	556.15	1685.88	1626.09	2186.57
Other income	22.01	17.38	125.49	104.16	114.41
Total Revenue	597.78	573.53	1811.37	1730.25	2300.98
Finance Costs	324.22	298.16	917.84	865.61	1167.57
Operating Expenses	108.75	97.98	326.98	287.79	385.51
Provisions and Write Off	16.00	14.04	50.07	42.13	92.19
Provision against Standard Assets	1.57	1.34	4.71	4.03	4.51
Profit before Tax	147.24	162.01	511.77	530.69	651.20
Profit after Tax	102.18	110.96	355.17	363.47	454.14

- The Board of Directors has declared an Interim Dividend of ₹ 4.50 per share (45% on the face value of ₹10/- per share) for the financial year 2015-16.
- Other Income includes profit of ₹ 40.65 Cr on sale of equity shares in BNP Paribas Sundaram Global Securities Operations Private Limited., in Aug 15. In the previous year, other income includes profit of ₹ 26.09 Cr. on sale of equity shares in CIBIL in May 14.
- In Jul 15, the company acquired entire 26% equity stake, held by Royal & Sun Alliance Insurance PLC in the equity share capital of Royal Sundaram Alliance Insurance Company Limited (Royal Sundaram) for a total consideration of Rs.450 Cr. Consequent to the said acquisition, the holding of our company in Royal Sundaram has increased from 49.90% to 75.90% and Royal Sundaram has become subsidiary.

Balance Sheet

₹ in Crore

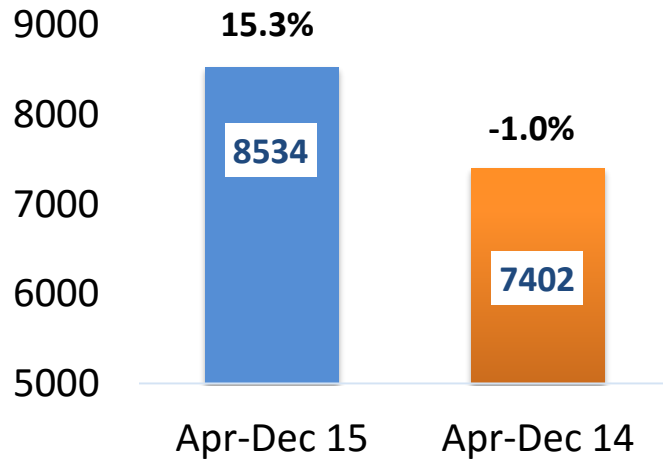
Particulars	31-Dec-15	31-Dec-14	31-Mar-15
EQUITY & LIABILITIES			
Share Holders Funds	3334.67	2765.32	2978.05
Non-current liabilities	6326.47	6287.12	6795.04
Current liabilities	9034.41	7728.55	6988.10
Total	18695.55	16780.99	16761.19
ASSETS			
Non-current assets	10246.18	8528.14	8701.55
Current assets	8449.37	8252.85	8059.64
Total	18695.55	16780.99	16761.19

Business and AUM

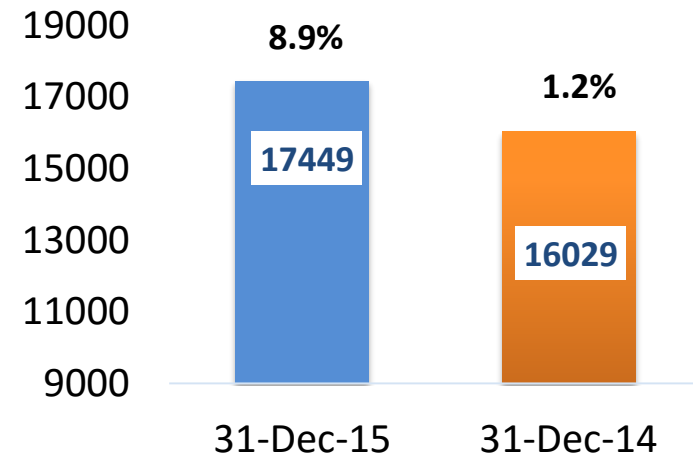
₹ in Crore % - Growth



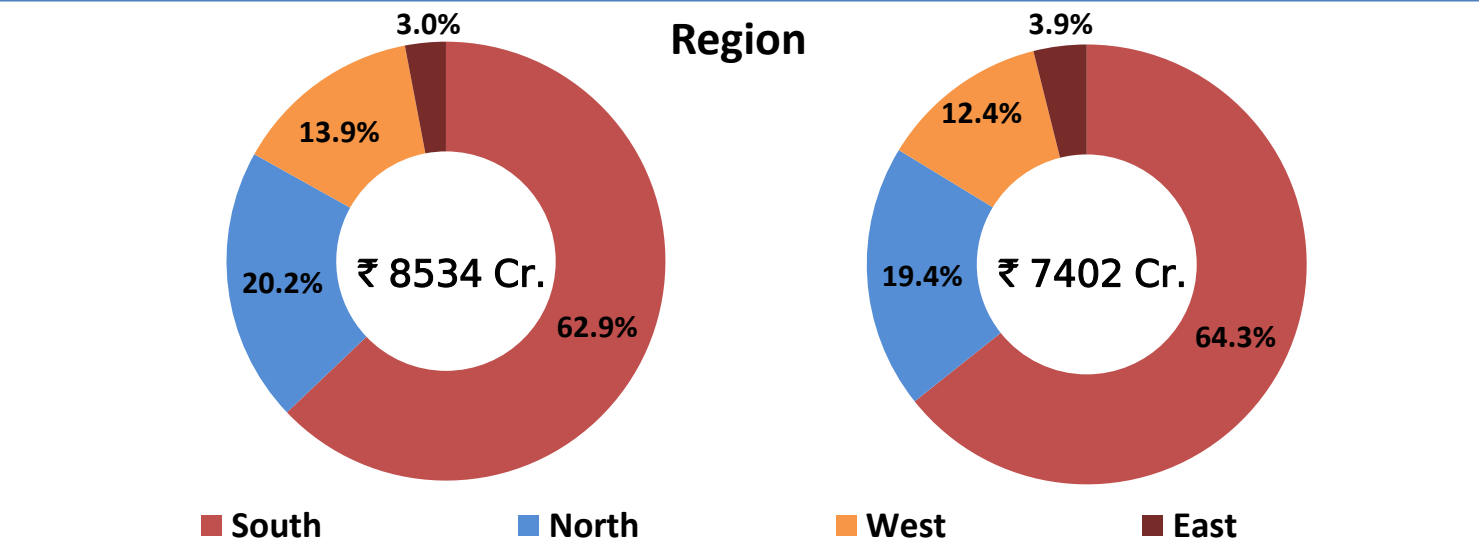
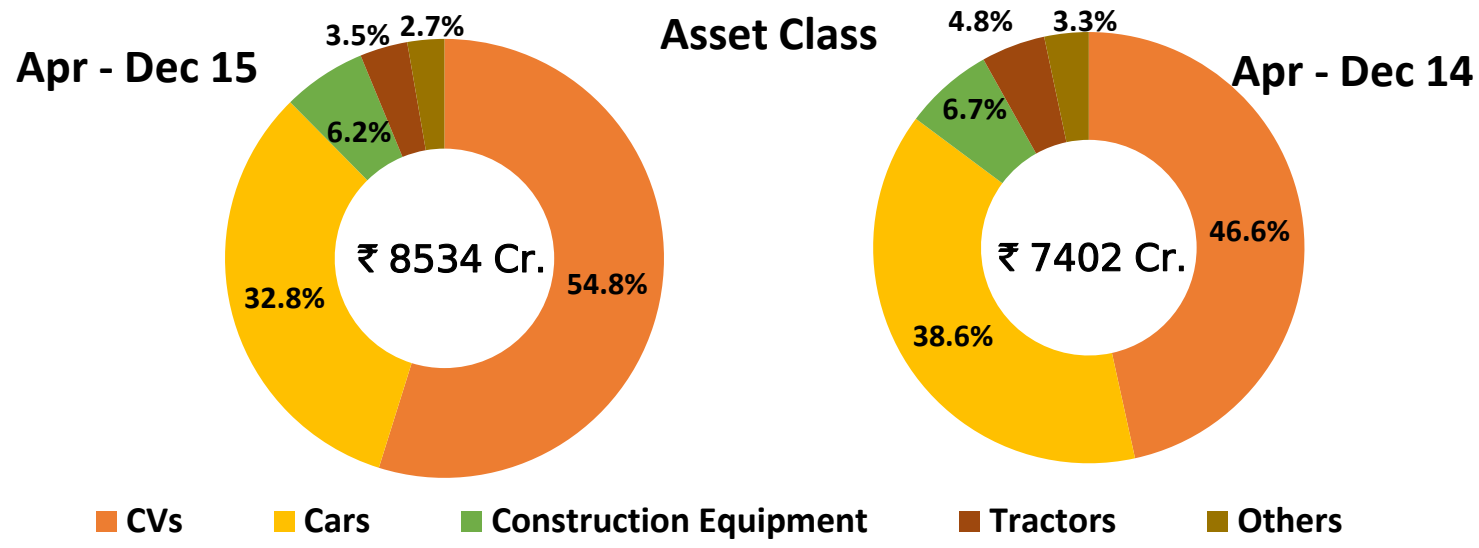
Business



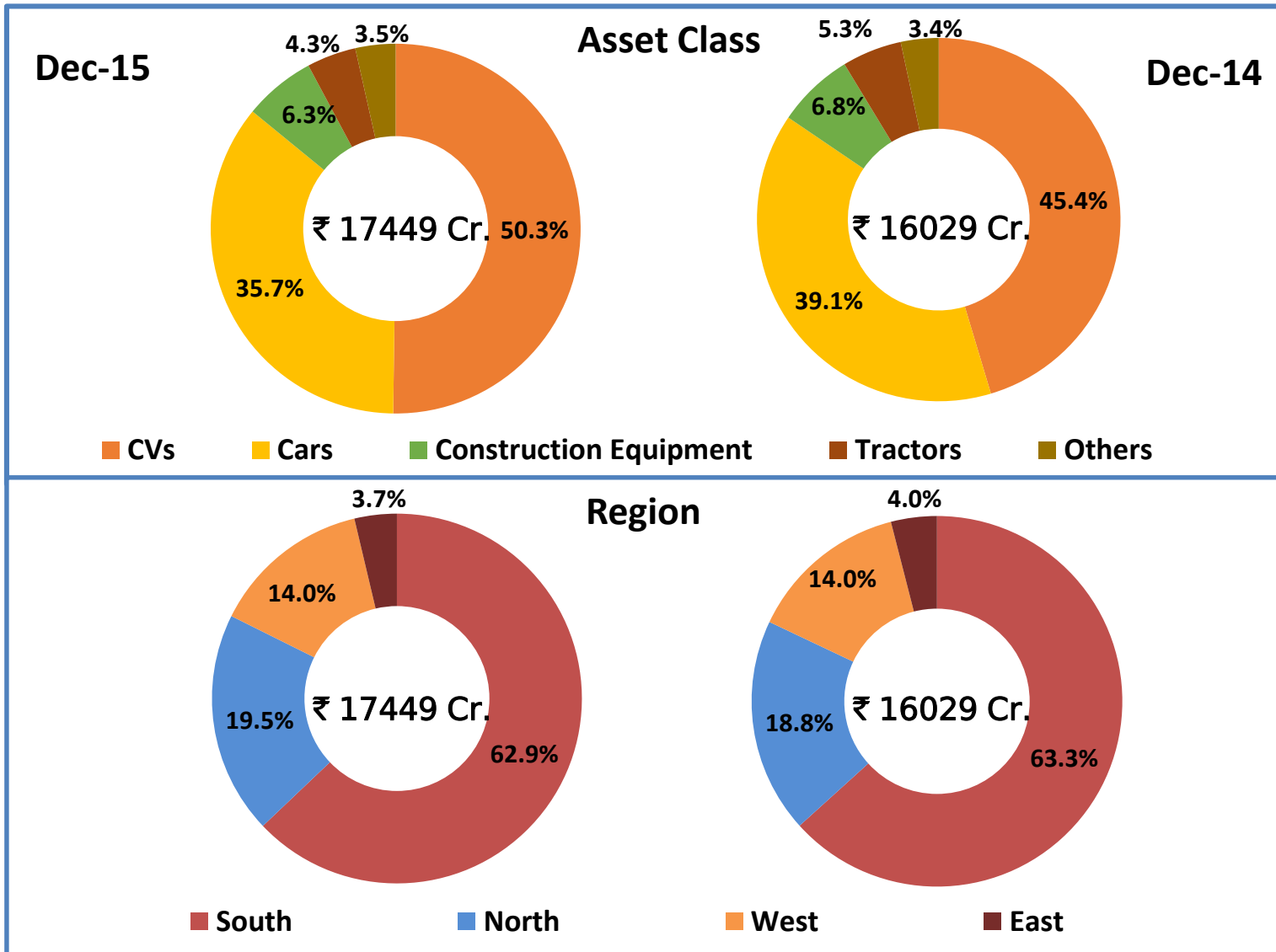
Assets Under Management



Business

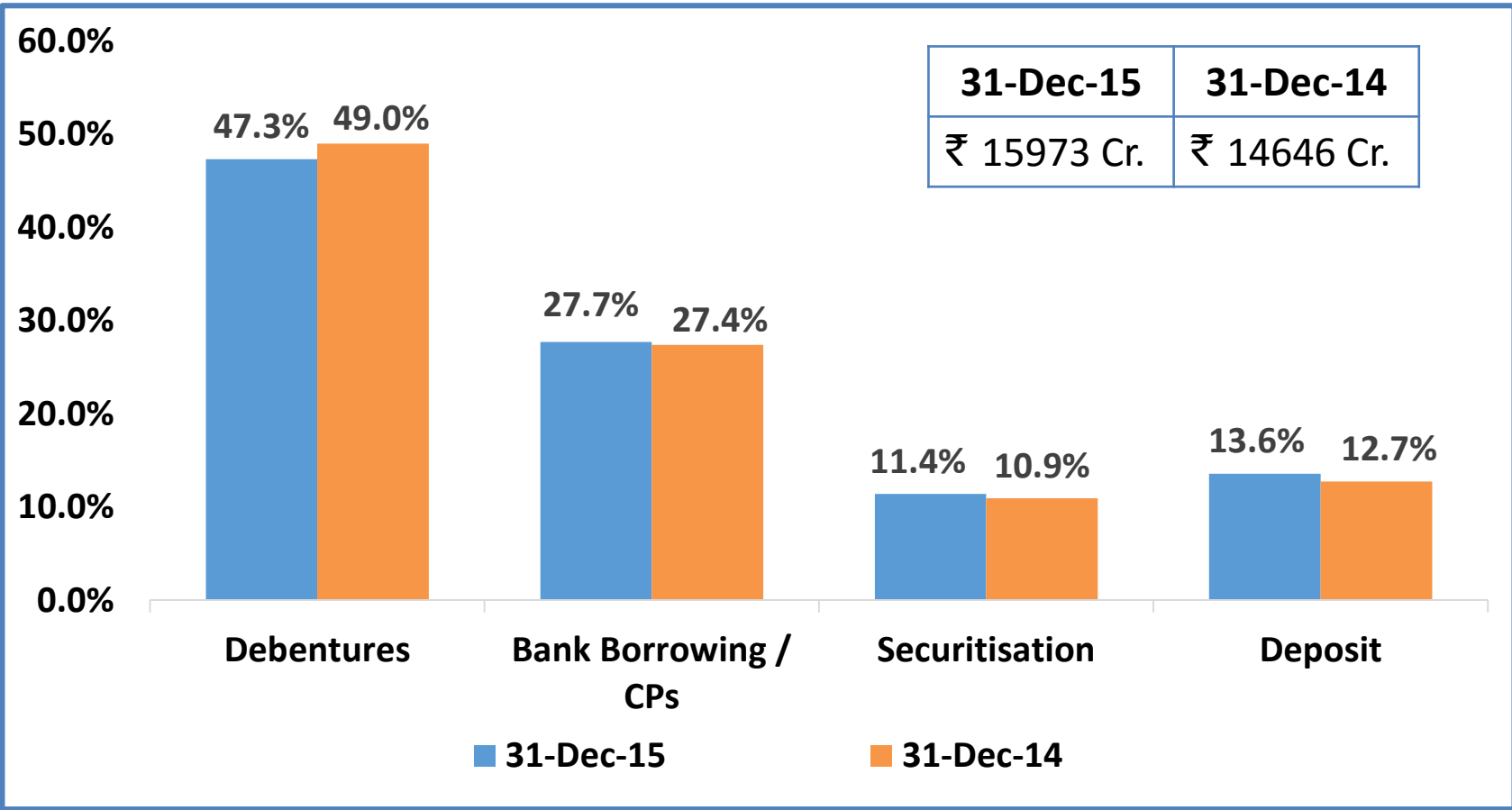


AUM



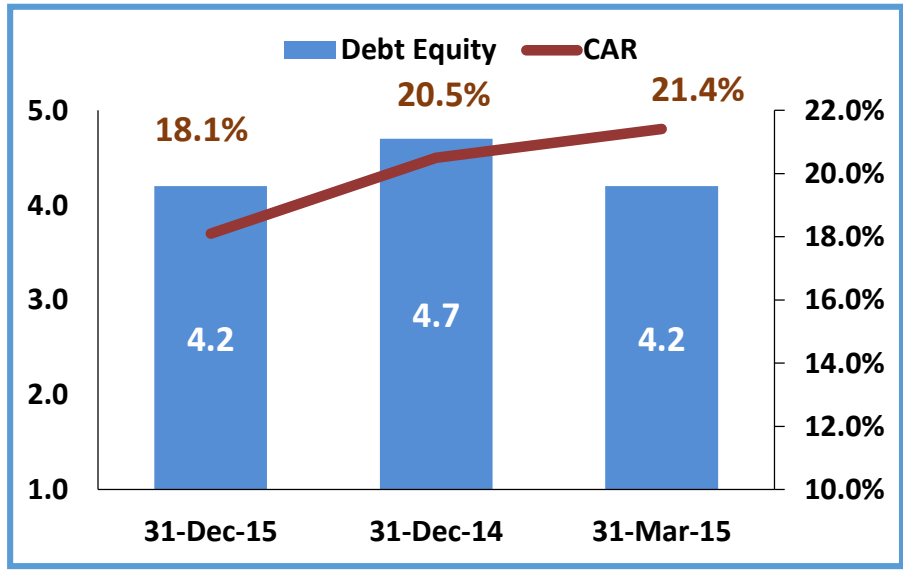
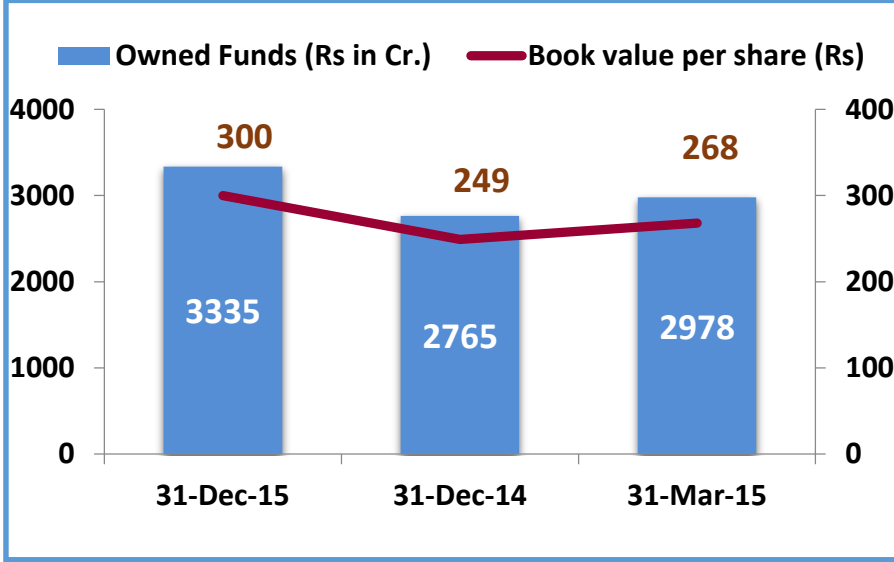


Funding Profile



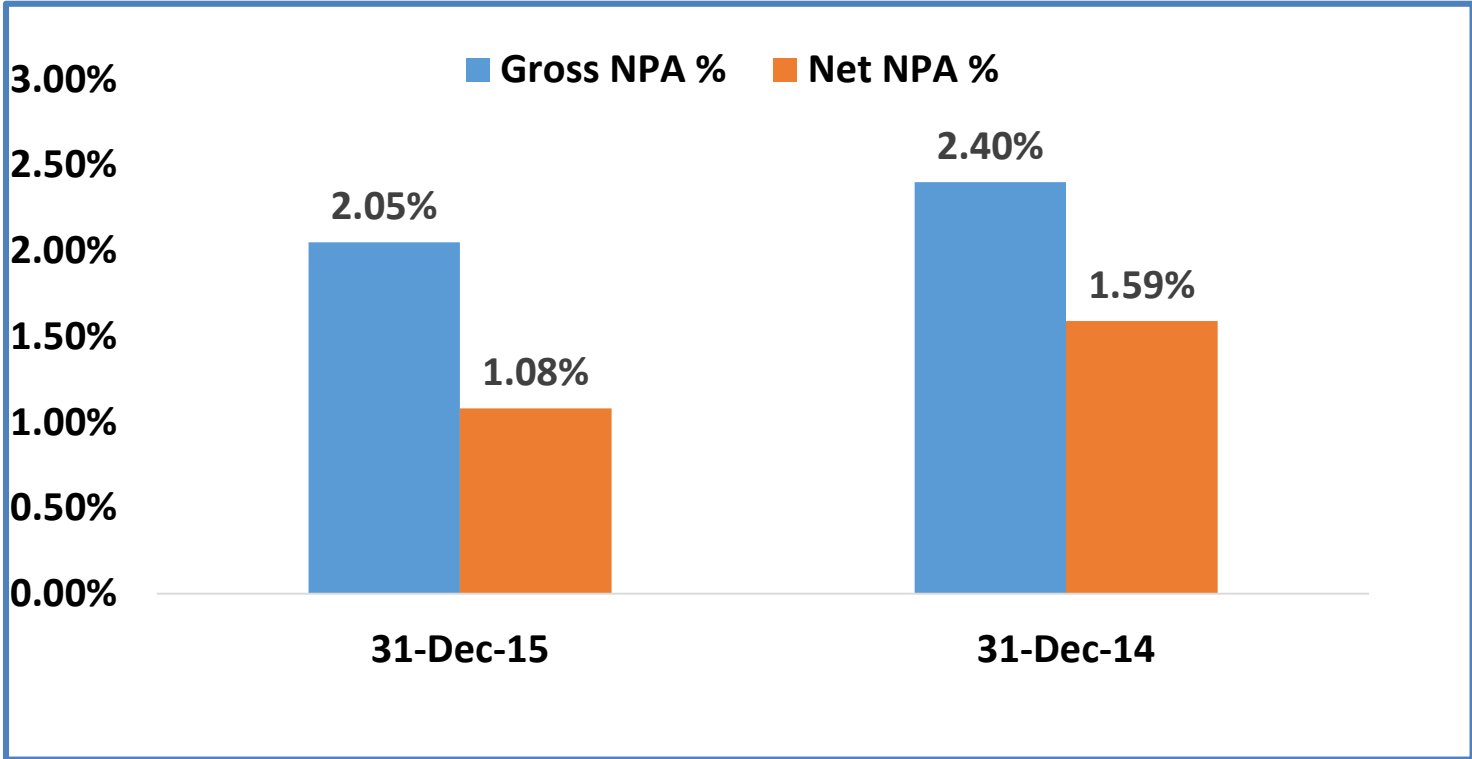


Ratios





Portfolio Health



NPA classification under 120 day norms



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