



Service



Discipline



Prudence



Fair play



Honesty

PERFORMANCE HIGHLIGHTS

HY1 2017-18



SUNDARAM FINANCE
Enduring values. New age thinking.



Integrity



Humility



Openness



Relationships



₹ in Crore

Profit & Loss Statement

Particulars	Quarter Ended			Half year ended		Year Ended
	30.09.2017	30.06.2017	30.09.2016	30.09.2017	30.09.2016	31.03.2017
Revenue from Operations	635.22	593.79	573.19	1229.01	1113.38	2283.35
Other income	54.55	12.08	33.68	66.63	37.63	101.49
Total Revenue	689.77	605.87	606.87	1295.64	1151.01	2384.84
Finance Costs	304.89	290.57	302.98	595.47	593.70	1164.52
Operating Expenses	125.84	121.24	106.71	247.08	213.12	438.64
Provisions and Write Off	14.70	14.10	11.66	28.80	23.32	55.17
Provision against Standard Assets	2.82	2.82	1.17	5.63	3.99	6.30
Profit before Tax	241.52	177.15	184.35	418.66	316.88	720.21
Profit after Tax	159.98	117.34	127.68	277.32	217.86	495.35

Revenue from Operations is net of depreciation on Operating lease.

Sundaram Infotech Solutions Limited, a wholly owned subsidiary of the company, was amalgamated with the company, with the appointed date of April 01, 2016 and the effect of which has been given during this quarter on receipt of National Company Law Tribunal order dated September 26, 2017 and the copy of the order of the Tribunal sanctioning the scheme has been filed with the Registrar of Companies. The consequential effect of this merger on the results for the quarter is not significant.

Previous year's figures have been regrouped wherever necessary to conform to current year's classification.



Balance Sheet

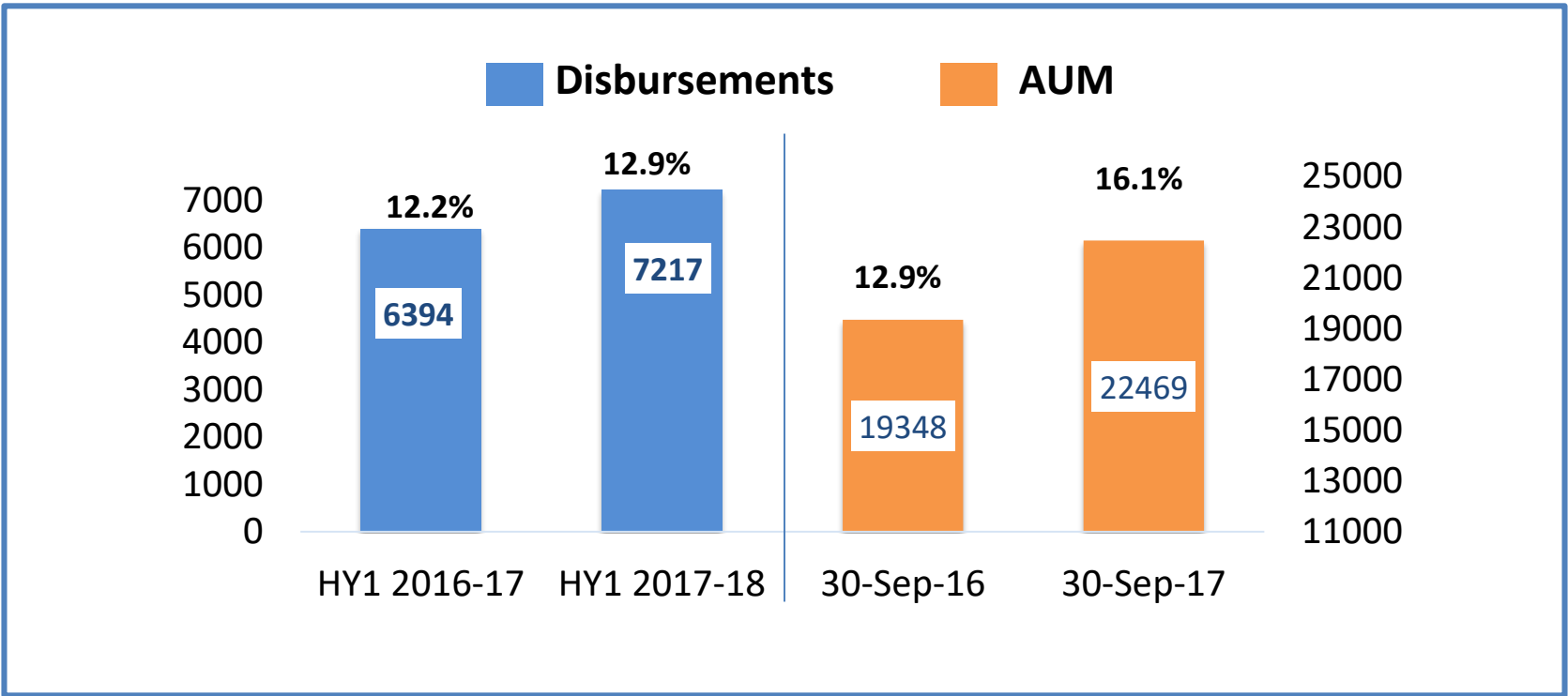
₹ in Crore

Particulars	30-Sep-17	30-Sep-16	31-Mar-17
EQUITY & LIABILITIES			
Share Holders Funds	3952.41	3531.46	3745.63
Non-current liabilities	7676.99	5843.07	6315.01
Current liabilities	10077.38	8877.66	9106.83
TOTAL	21706.78	18252.19	19167.47
ASSETS			
Non-current assets	12371.19	10389.50	11140.22
Current assets	9335.59	7862.69	8027.25
TOTAL	21706.78	18252.19	19167.47

The Board of Directors, at its Meeting held on 17th February 2017, approved a composite Scheme of Arrangement and Amalgamation (Scheme) between the Company and four of its subsidiaries, namely, Sundaram Finance Holdings Limited, Sundaram BPO India Limited, Sundaram Insurance Broking Services Limited and Infreight Logistics Solutions Limited, effective 1st April 2016. The scheme has been approved by the Equity Shareholders, Secured Creditors and Unsecured Creditors of the Company at the respective meetings convened on 23rd October 2017, as per the directions of the National Company Law Tribunal, Division Bench, Chennai (NCLT). The scheme is subject to the approval of the NCLT.

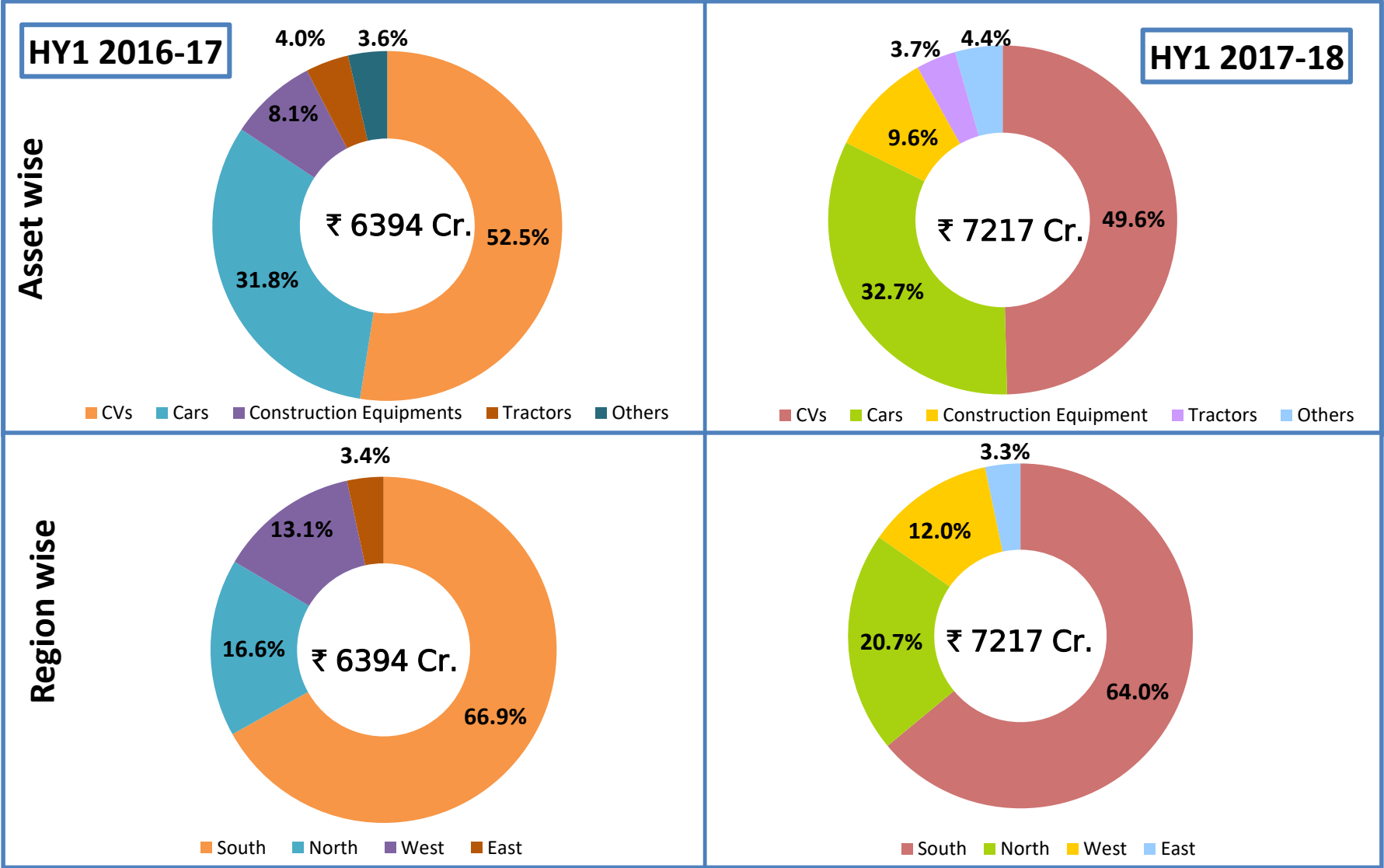
Disbursements and AUM

₹ in Crore % Growth

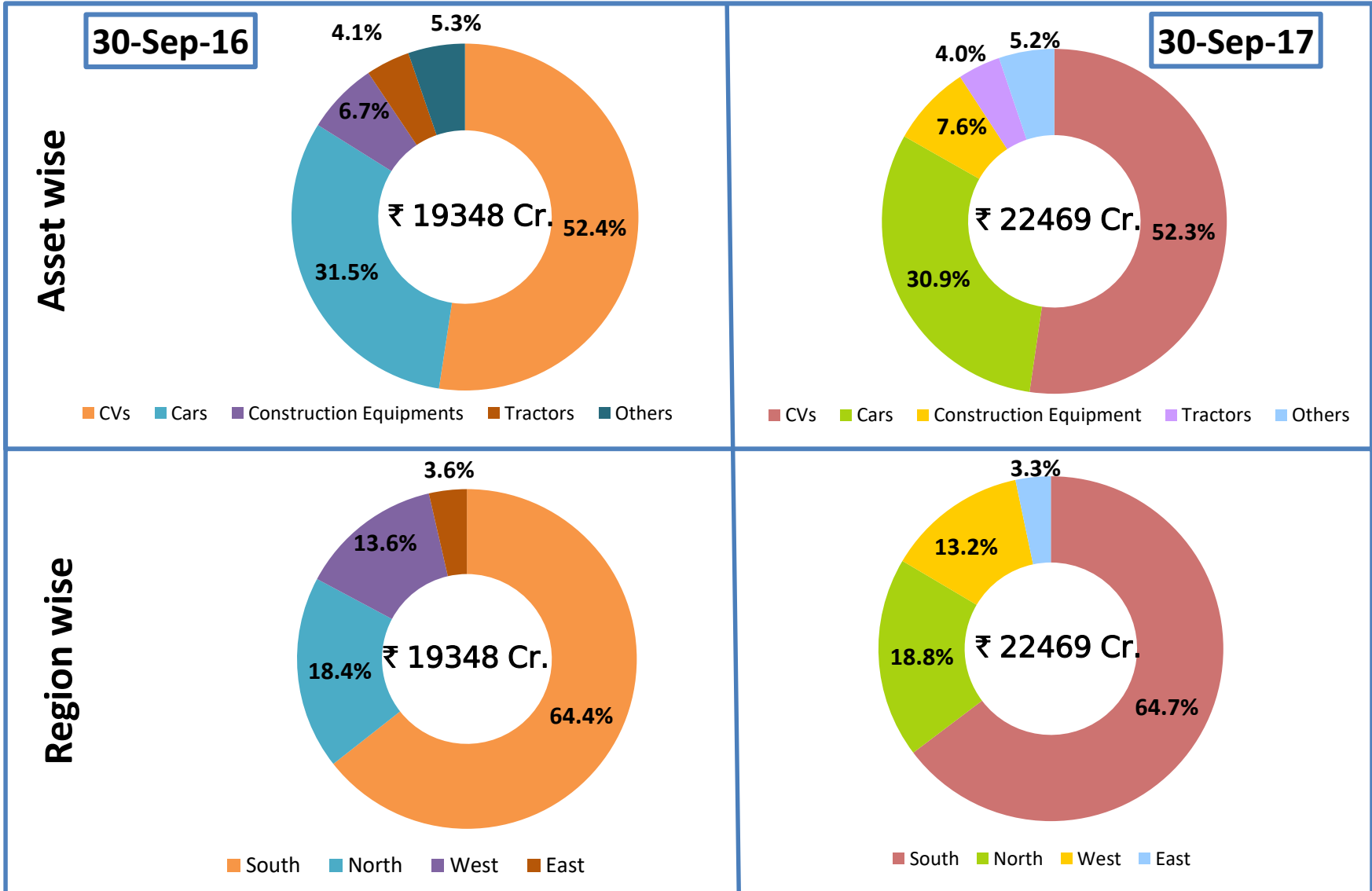


AUM - Assets Under Management

Disbursements

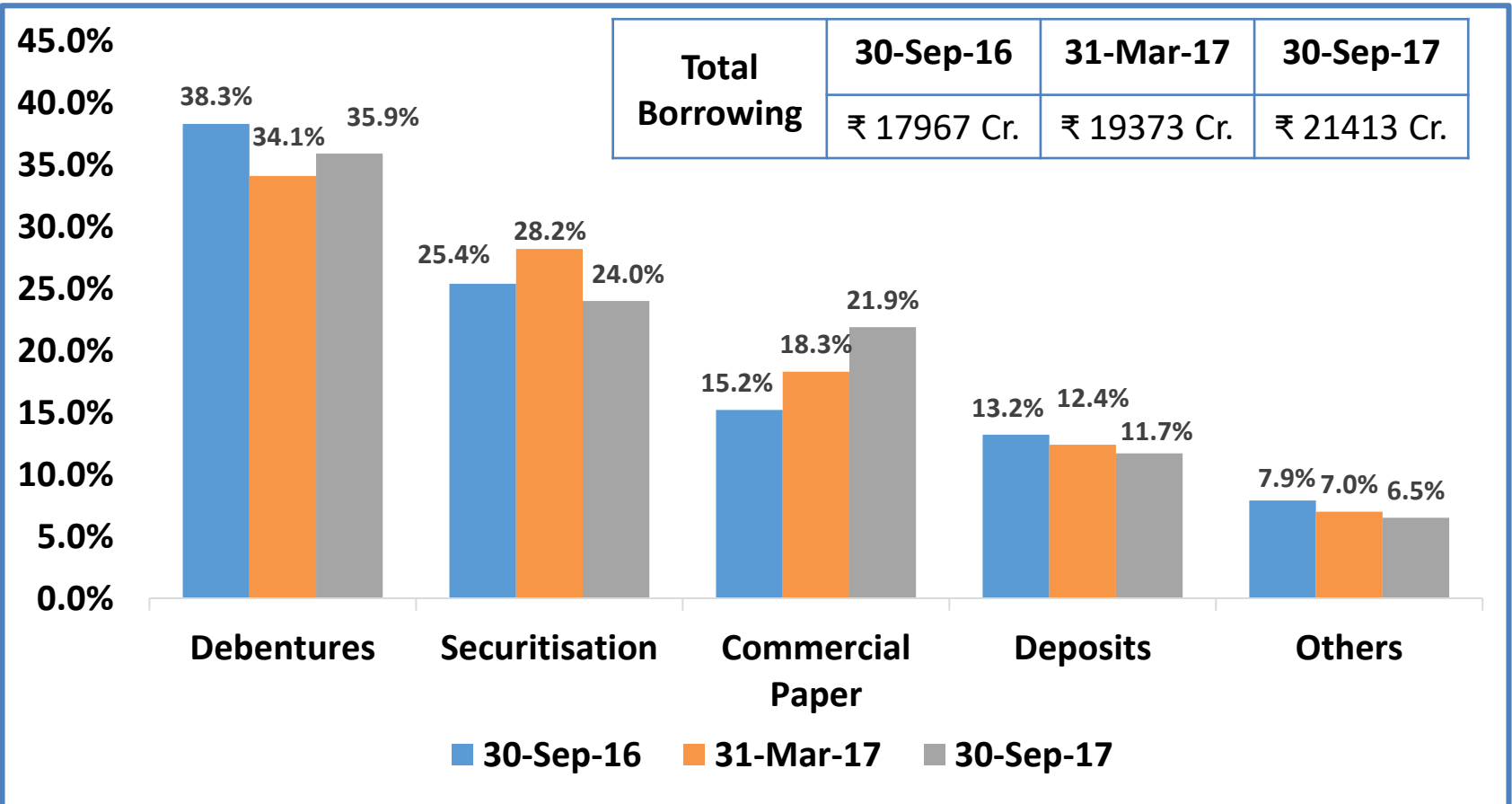


AUM



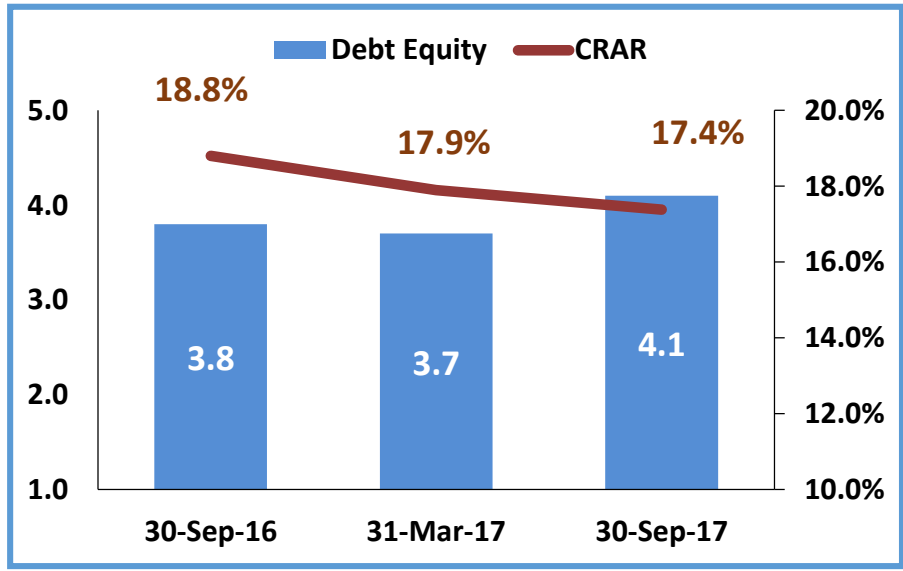
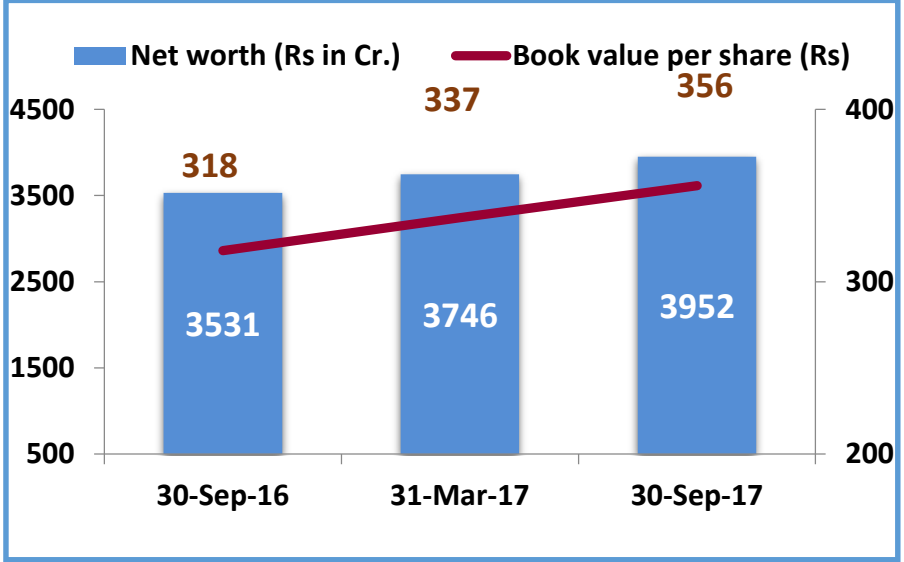


Funding Mix

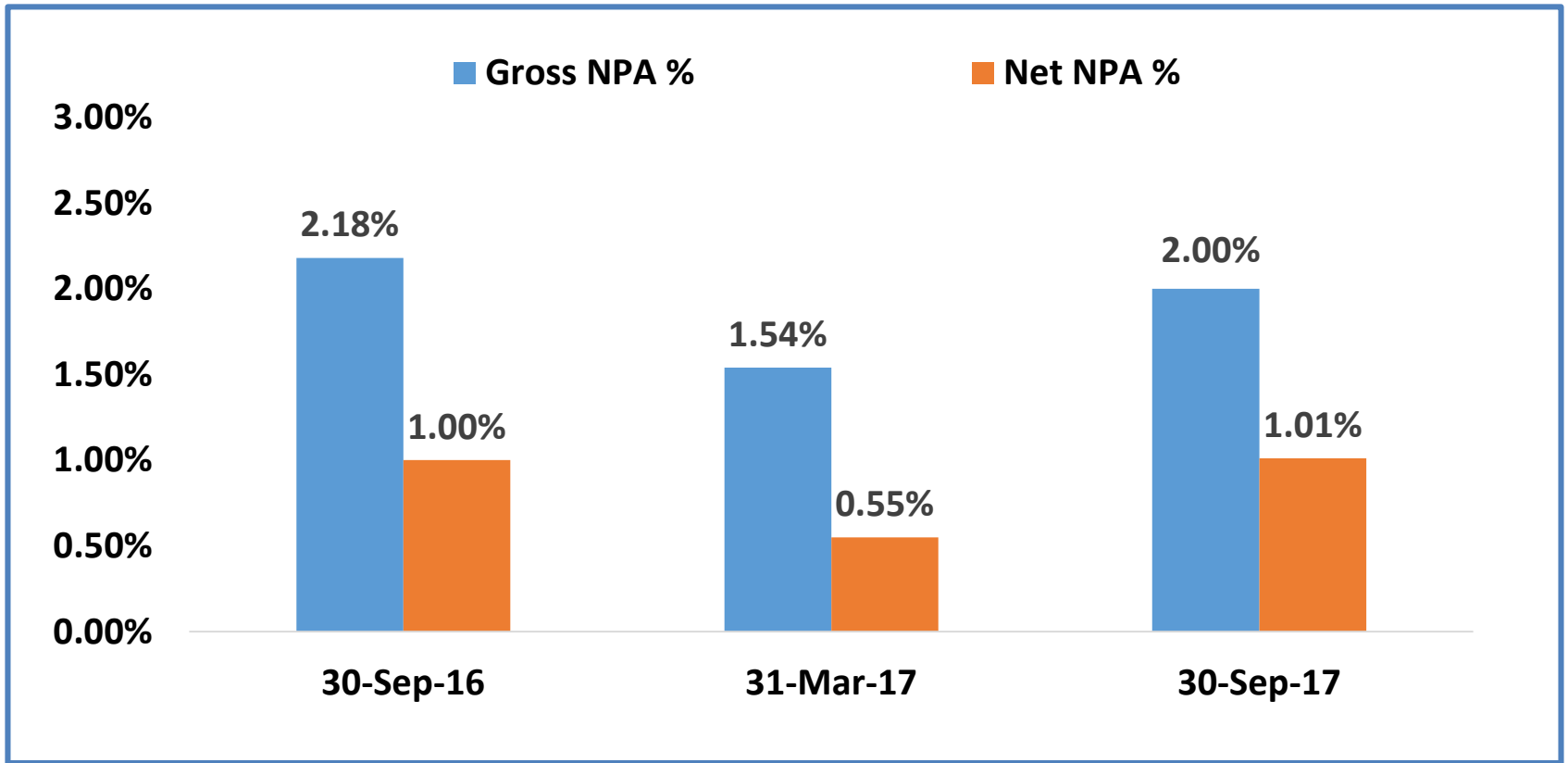




Key Ratios



Portfolio Quality



Sundaram BNP Paribas Home Finance

₹ in Crore

Particulars	HY1 30-Sep-16	Year Ended 31-Mar-17	HY1 30-Sep-17
Disbursements	1036	1831	1143
-Housing	60%	63%	65%
-Non-Housing	40%	37%	35%
AUM	7717	7663	7907
-Housing	68%	69%	69%
-Non-Housing	32%	31%	31%
PAT	82	154	83
EPS (₹)	16.18*	15.17	16.34*
Net worth	957	1028	1069
Book Value (₹)	94.49	101.57	105.53
Gross NPA	3.32%	2.94%	3.66%
Net NPA	1.61%	0.98%	1.74%
CAR	23.4%	24.8%	24.8%
Branches	107	110	112
Employees	708	722	723

* annualised



Particulars	HY1 30-Sep-16	Year Ended 31-Mar-17	HY1 30-Sep-17
Gross Premium Written	1078	2205	1281
PAT	18	43	34
Net worth	622	648	977
Combined Operating Ratio	111.05%	110.60%	110.70%
Employees	1730	1794	1881

Sundaram Asset Management

₹ in Crore

Particulars	HY1 30-Sep-16	Year Ended 31-Mar-17	HY1 30-Sep-17
Average AUM	26988	28312	34480
-Equity	42%	39%	48%
-Debt	58%	61%	52%
PAT	14	31	20
Net worth	141	165	176
Employees	289	306	326
Retail Investors	9,30,989	9,91,752	10,65,861



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