



Service



Discipline



Prudence



Fair play



Honesty

# PERFORMANCE HIGHLIGHTS

## Apr-Dec 2017



**SUNDARAM FINANCE**  
*Enduring values. New age thinking.*



Integrity



Humility



Openness



Relationships

# Highlights

During the quarter, the Long term credit ratings of the Company were upgraded to AAA (STABLE OUTLOOK) by ICRA and CRISIL.

The National Company Law Tribunal Division Bench, Chennai has approved the composite scheme of Arrangement and Amalgamation, “Scheme” between the company and its subsidiaries, in Jan 2018. The Scheme envisages transfer of the shared services businesses as well as the non-core investments in various companies, to Sundaram Finance Holdings Limited (SFHL). All shareholders of Sundaram Finance Limited shall be allotted shares in SFHL, in the ratio of 1:1. SFHL will be listed on NSE in due course.

The results for the quarter ended 31-Dec-2017 reflect the impact of demerger as contemplated under the “Scheme”, as set out below.

A net amount of Rs.201.84 Cr. towards transfer of assets and liabilities as of 1st Apr 2016, has been reduced from the Reserves.

A net amount of Rs.36.74 Cr. towards transfer of profits for the financial year 2016-17 has been reduced from the Reserves.

A net amount of Rs.27.64 Cr. towards transfer of profits for the period Apr - Dec 17 has been reduced from the profits for the current quarter and nine months ended 31-Dec-2017.

Hence, the profit figures for the Quarter and Nine months ended 31-Dec-2017 are not comparable with earlier periods.



₹ in Crore

# Profit & Loss Statement

Particulars	Quarter Ended			Nine Months Ended		Year Ended
	31-Dec-2017	30-Sep-2017	31-Dec-2016	31-Dec-2017	31-Dec-2016	31-Mar-2017
Revenue from Operations	666.74	629.37	576.26	1886.05	1683.09	2269.58
Other income	33.05	54.55	33.54	99.69	71.12	101.49
<b>Total Revenue</b>	<b>699.79</b>	<b>683.92</b>	<b>609.80</b>	<b>1985.74</b>	<b>1754.21</b>	<b>2371.07</b>
Finance Costs	330.42	304.89	287.57	925.89	881.27	1164.52
Operating Expenses	120.42	119.99	107.50	357.81	314.01	424.87
Provisions and Write Off	14.10	14.70	11.66	42.89	34.98	55.17
Provision against Standard Assets	2.82	2.82	1.99	8.45	5.98	6.30
Profit before Tax	232.03	241.52	201.08	650.70	517.97	720.21
<b>Profit after Tax</b>	<b>153.70</b>	<b>159.98</b>	<b>138.24</b>	<b>431.02</b>	<b>356.10</b>	<b>495.35</b>
Less: Profit relating to demerged operations (net of taxes)	27.64	-	-	27.64	-	-
Profit after tax from continuing operations	126.06	159.98	138.24	403.38	356.10	495.35

Revenue from Operations is net of depreciation on Operating lease.

<b>Profit after tax (adjusted for demerger)</b>	<b>146.50</b>	<b>144.23</b>	<b>117.70</b>	<b>403.38</b>	<b>328.37</b>	<b>460.77</b>
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# Balance Sheet

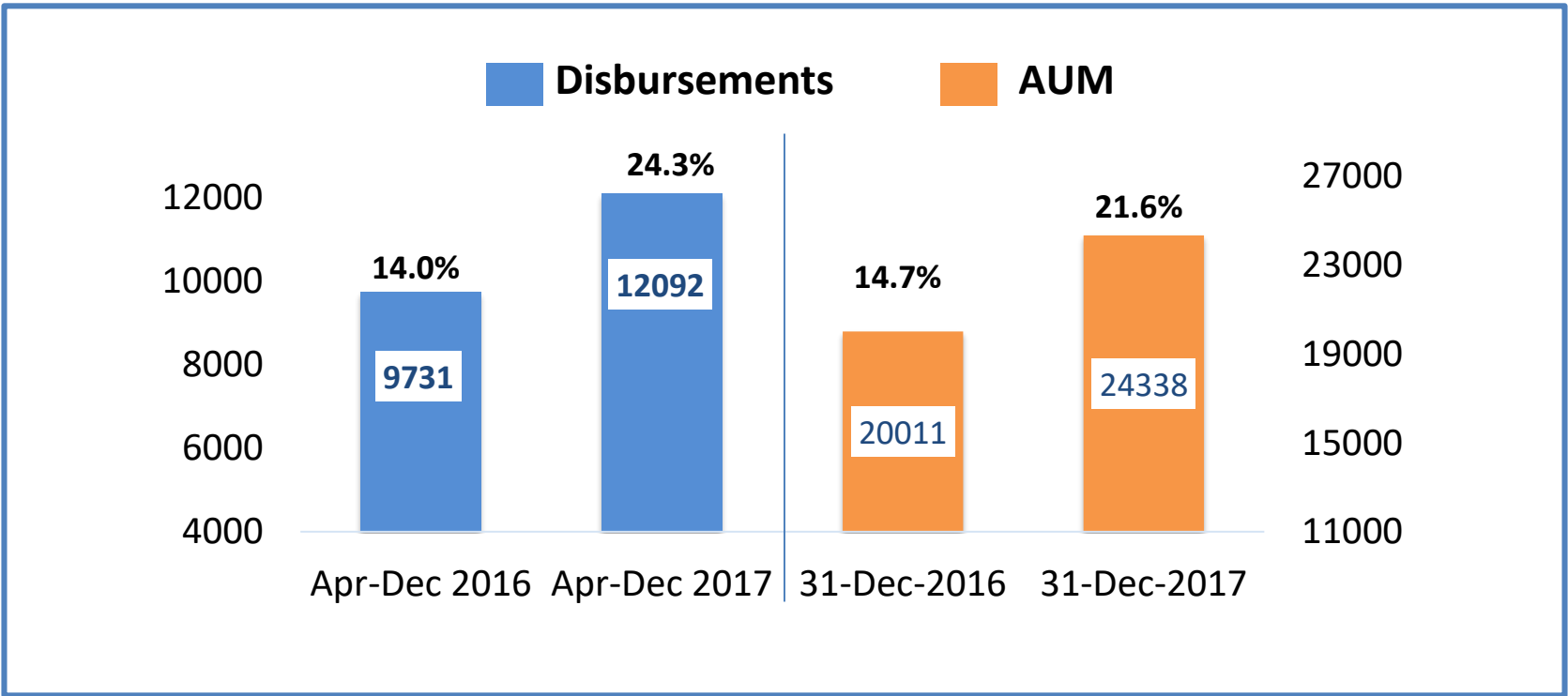
₹ in Crore

Particulars	31-Dec-2017	31-Dec-2016	31-Mar-2017
<b>EQUITY &amp; LIABILITIES</b>			
Share Holders Funds	3840.59	3670.20	3745.63
Non-current liabilities	8773.73	5893.13	6315.01
Current liabilities	10639.95	9484.17	9106.83
<b>TOTAL</b>	<b>23254.27</b>	<b>19047.50</b>	<b>19167.47</b>
<b>ASSETS</b>			
Non-current assets	13382.87	10867.99	11140.22
Current assets	9871.40	8179.51	8027.25
<b>TOTAL</b>	<b>23254.27</b>	<b>19047.50</b>	<b>19167.47</b>

31-Dec-2017 figures are Post Demerger

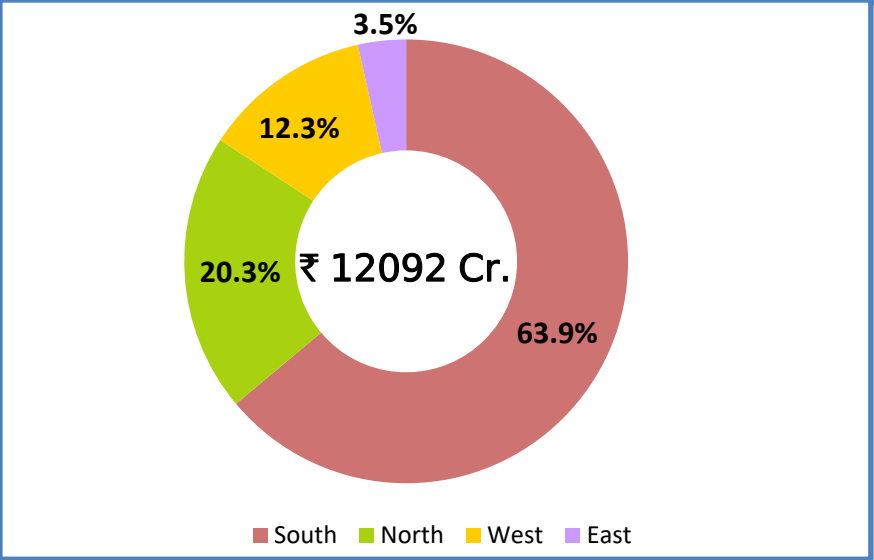
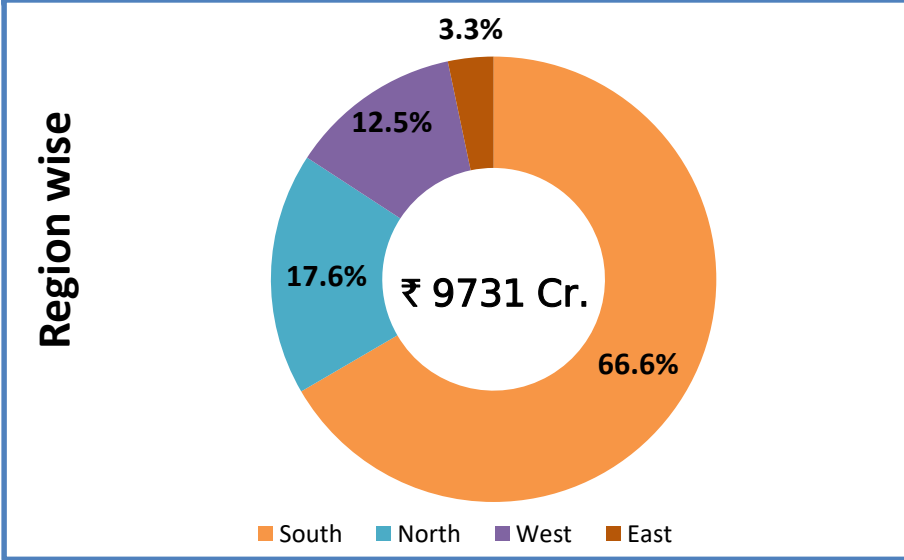
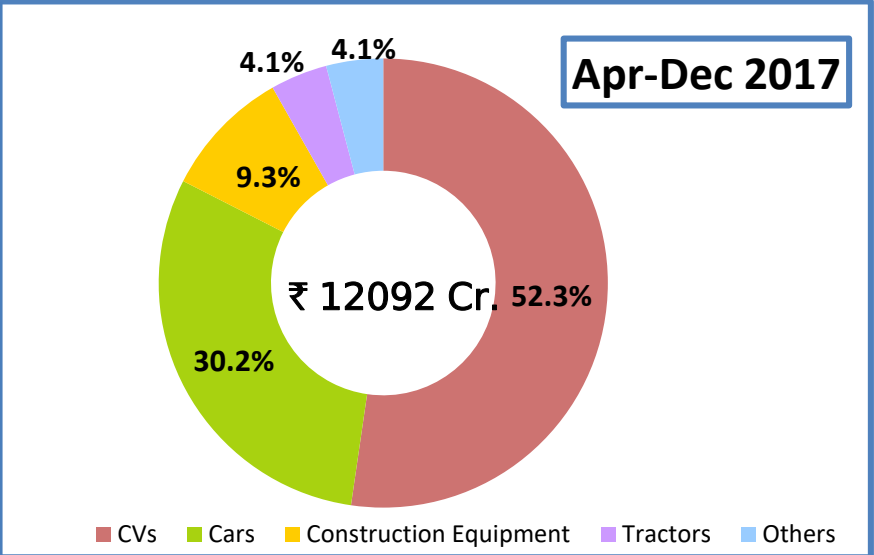
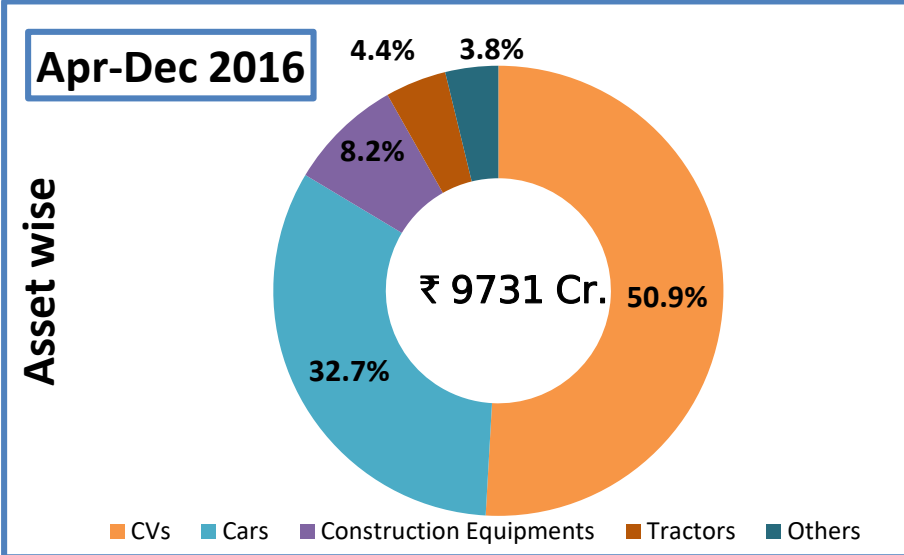
# Disbursements and AUM

₹ in Crore    % Growth



AUM - Assets Under Management

# Disbursements

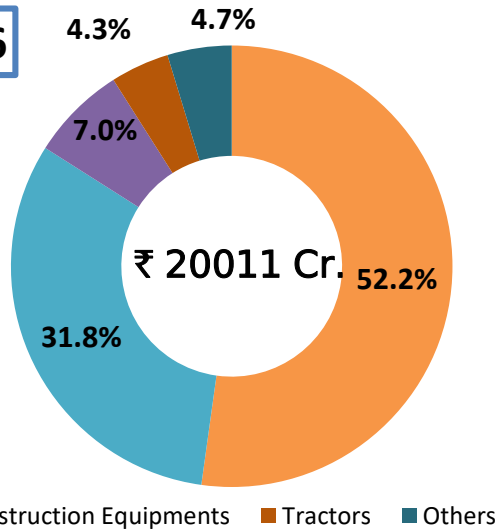


# AUM

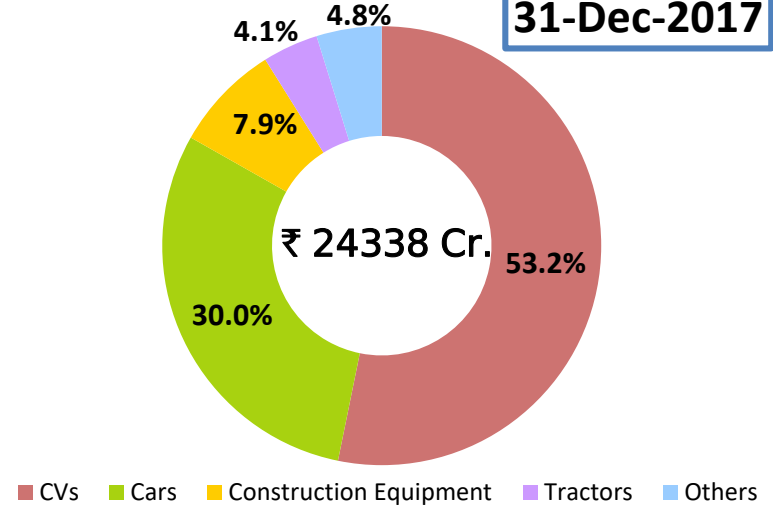


Asset wise

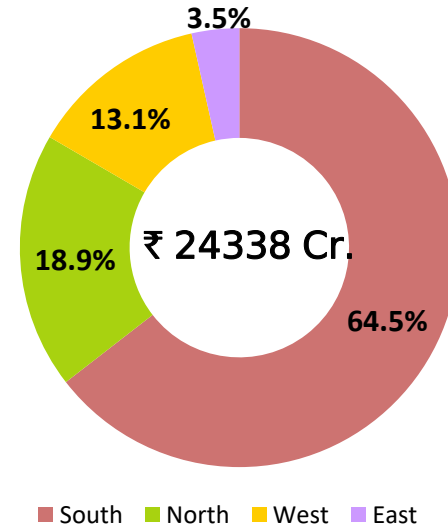
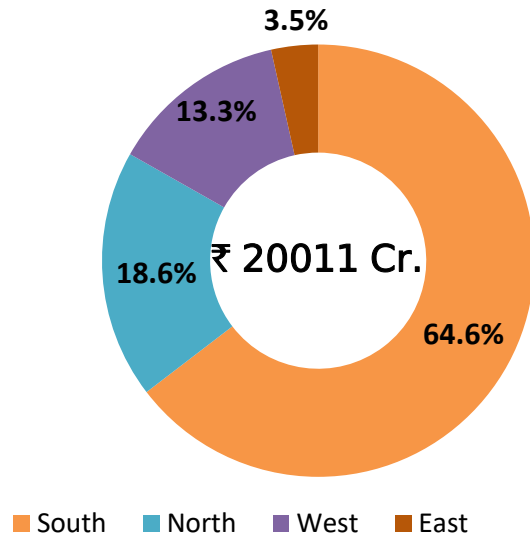
31-Dec-2016



31-Dec-2017

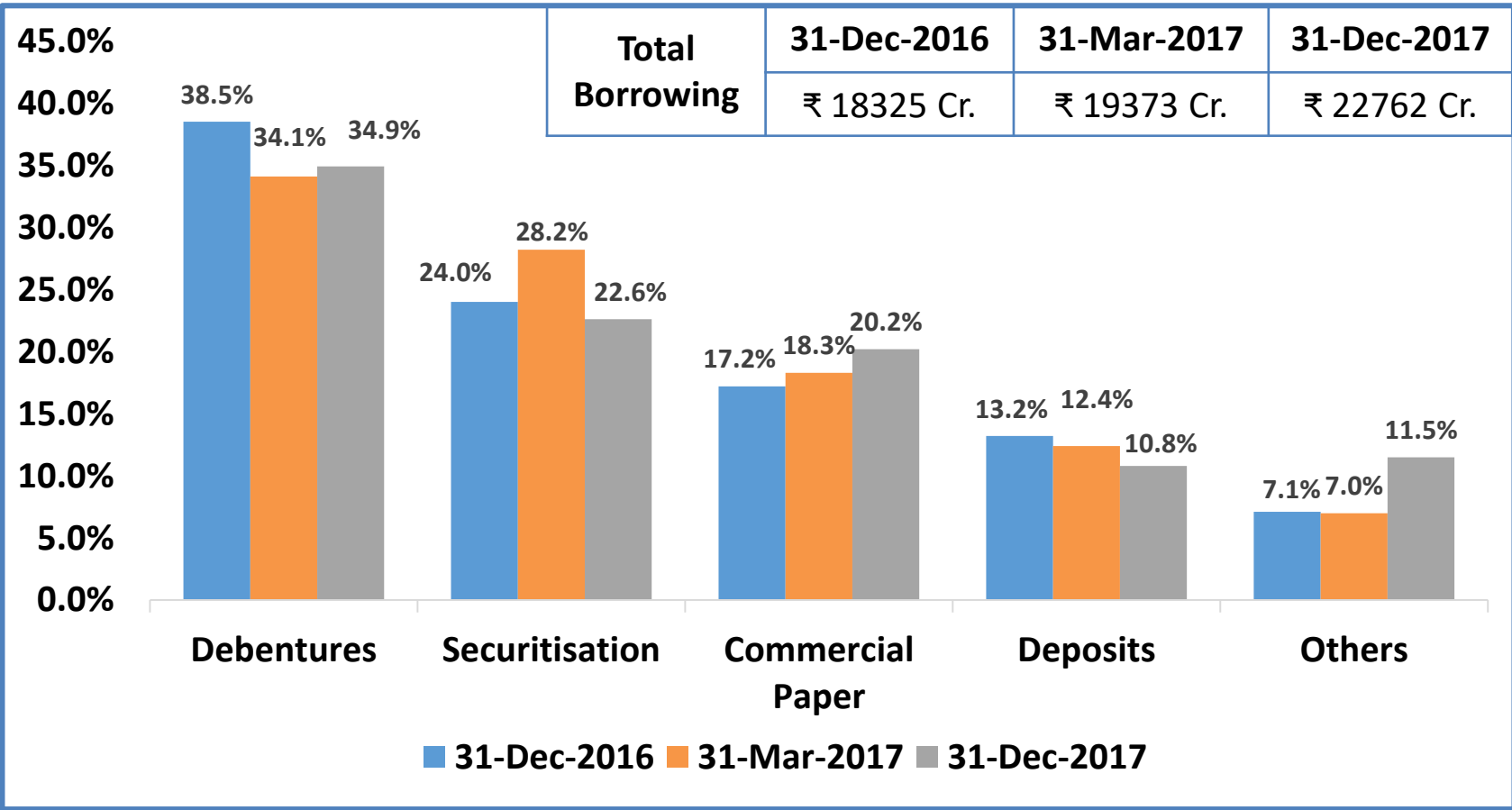


Region wise





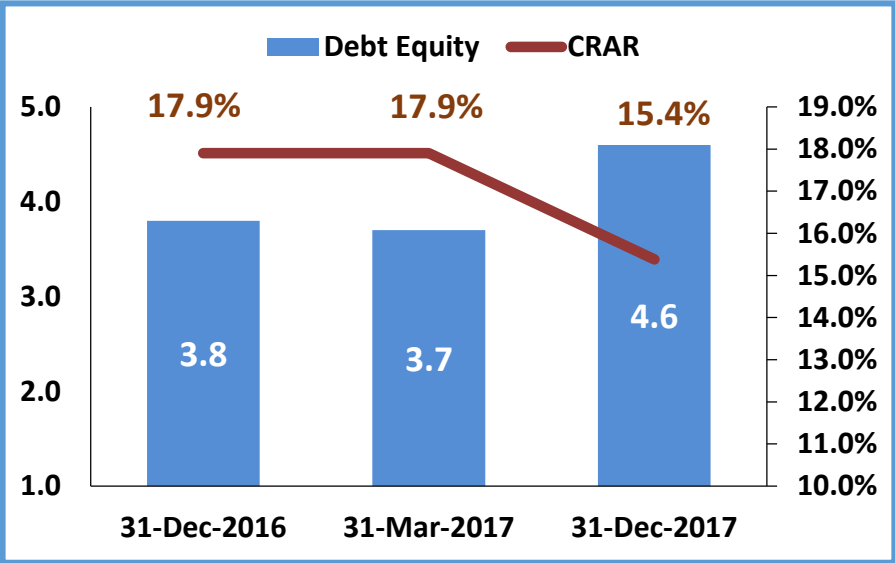
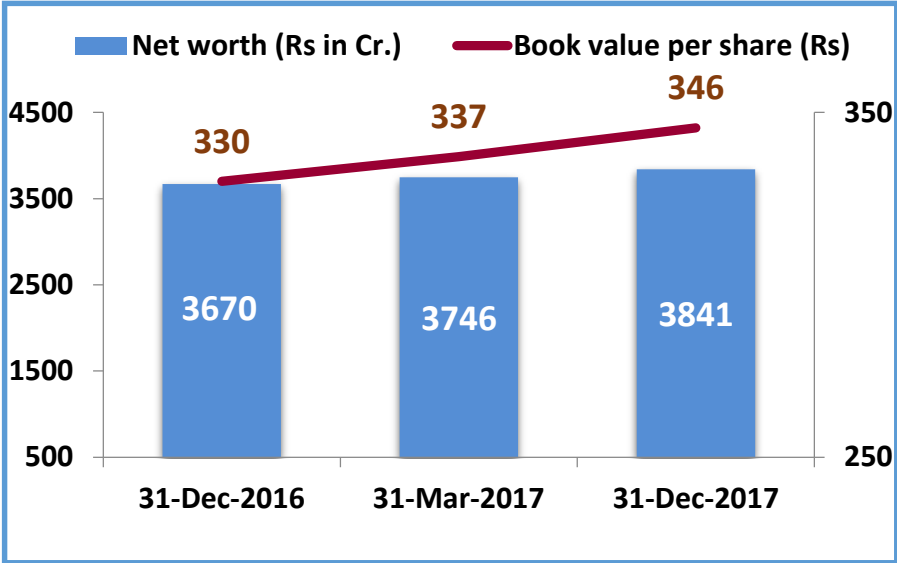
# Funding Mix





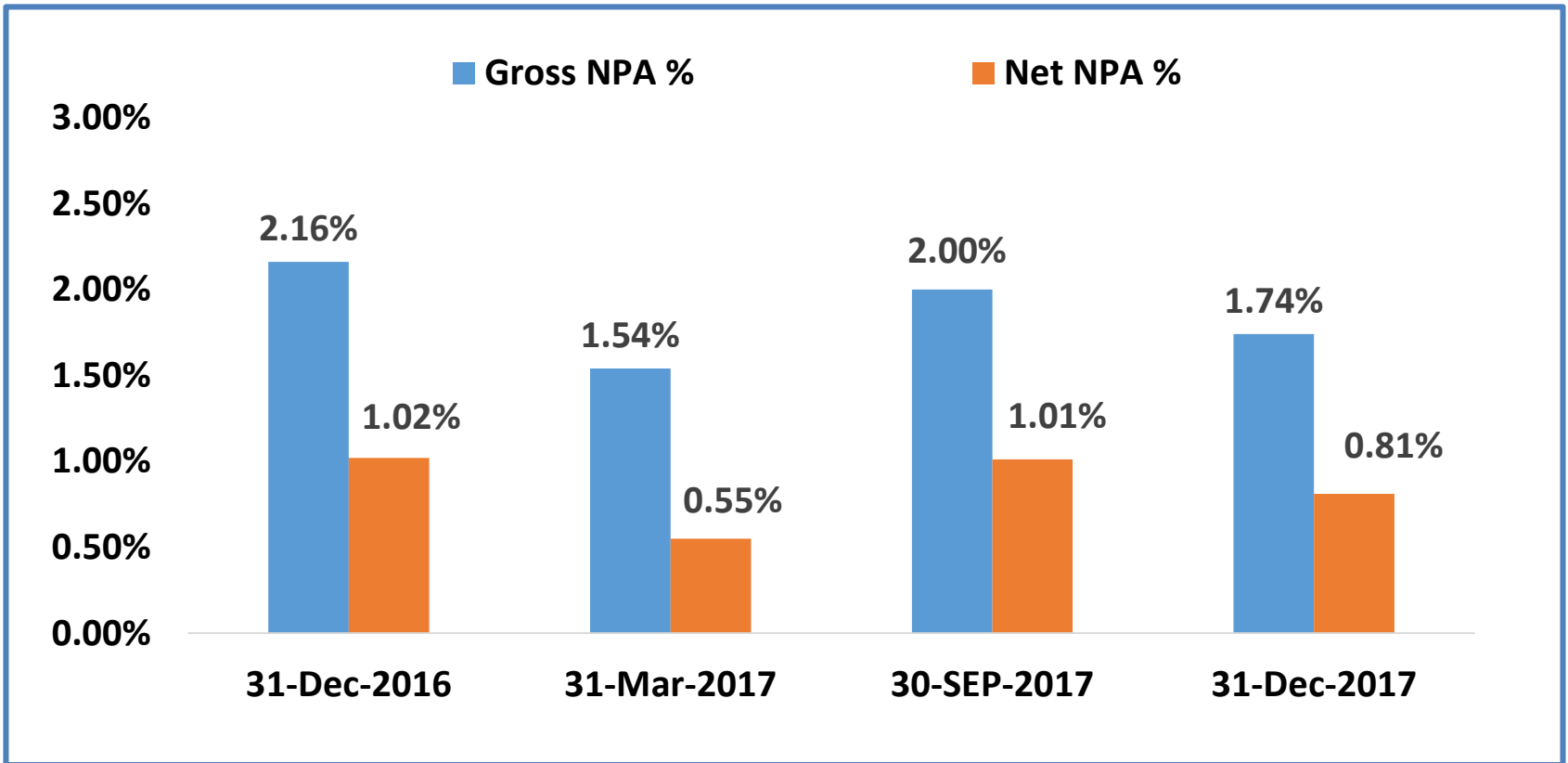


# Key Ratios



31-Dec-2017 figures are Post Demerger  
CRAR - Since increased to 16.6% on issue of sub-debt

# Portfolio Quality



# Sundaram BNP Paribas Home Finance

₹ in Crore

Particulars	Nine Months Ended 31-Dec-2016	Year Ended 31-Mar-2017	Nine Months Ended 31-Dec-2017
Disbursements	1398	1831	1886
-Housing	63%	63%	62%
-Non-Housing	37%	37%	38%
AUM	7682	7663	8100
-Housing	69%	69%	69%
-Non-Housing	31%	31%	31%
PAT	121	154	122
EPS (₹)	*15.97	15.17	*16.09
Net worth	996	1028	1108
Book Value (₹)	98.38	101.57	109.42
Gross NPA	4.09%	2.94%	3.65%
Net NPA	2.41%	0.98%	1.77%
CAR	23.9%	24.8%	24.3%
Branches	109	110	112
Employees	708	722	733

\* annualised



Particulars	Nine Months Ended	Year Ended	Nine Months Ended
	31-Dec-2016	31-Mar-2017	31-Dec-2017
Gross Premium Written	1637	2205	1944
PAT	28	43	67
Net worth	631	648	1014
Combined Operating Ratio	110.4%	110.60%	109.1%
Employees	1759	1794	1951

# Sundaram Asset Management

₹ in Crore

Particulars	Nine Months Ended 31-Dec-2016	Year Ended 31-Mar-2017	Nine Months Ended 31-Dec-2017
Average AUM	27451	28312	35764
-Equity	42%	39%	49%
-Debt	58%	61%	51%
PAT	21	31	38
Net worth	155	165	194
Employees	300	306	328
Retail Investors	9,63,950	9,91,752	10,95,517



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