



Service



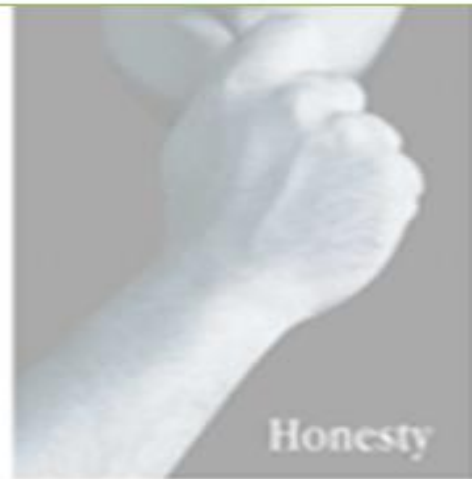
Discipline



Prudence



Fair play



Honesty

# PERFORMANCE HIGHLIGHTS

## Apr-Dec 2018



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



Integrity



Humility



Openness

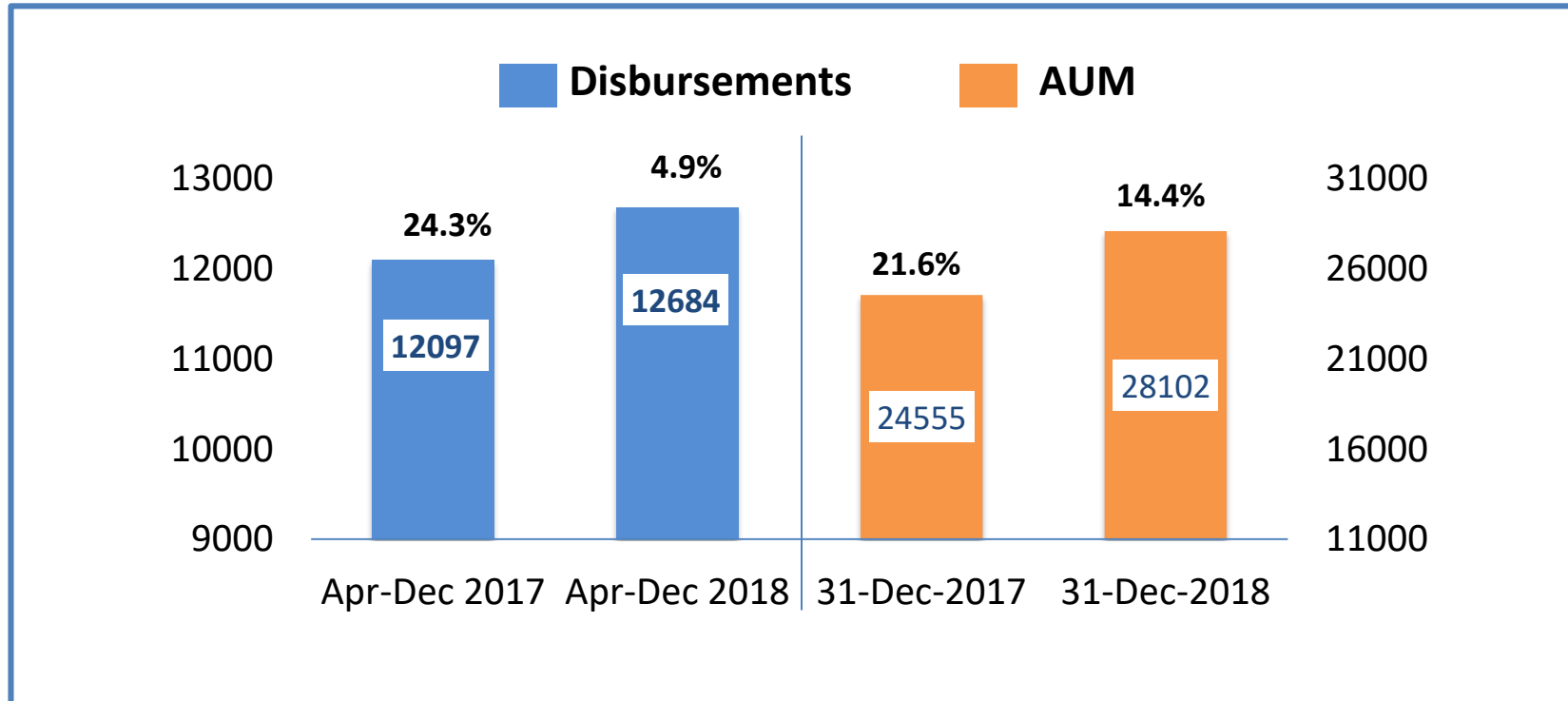


Relationships

# Disbursements and AUM

₹ in Cr.

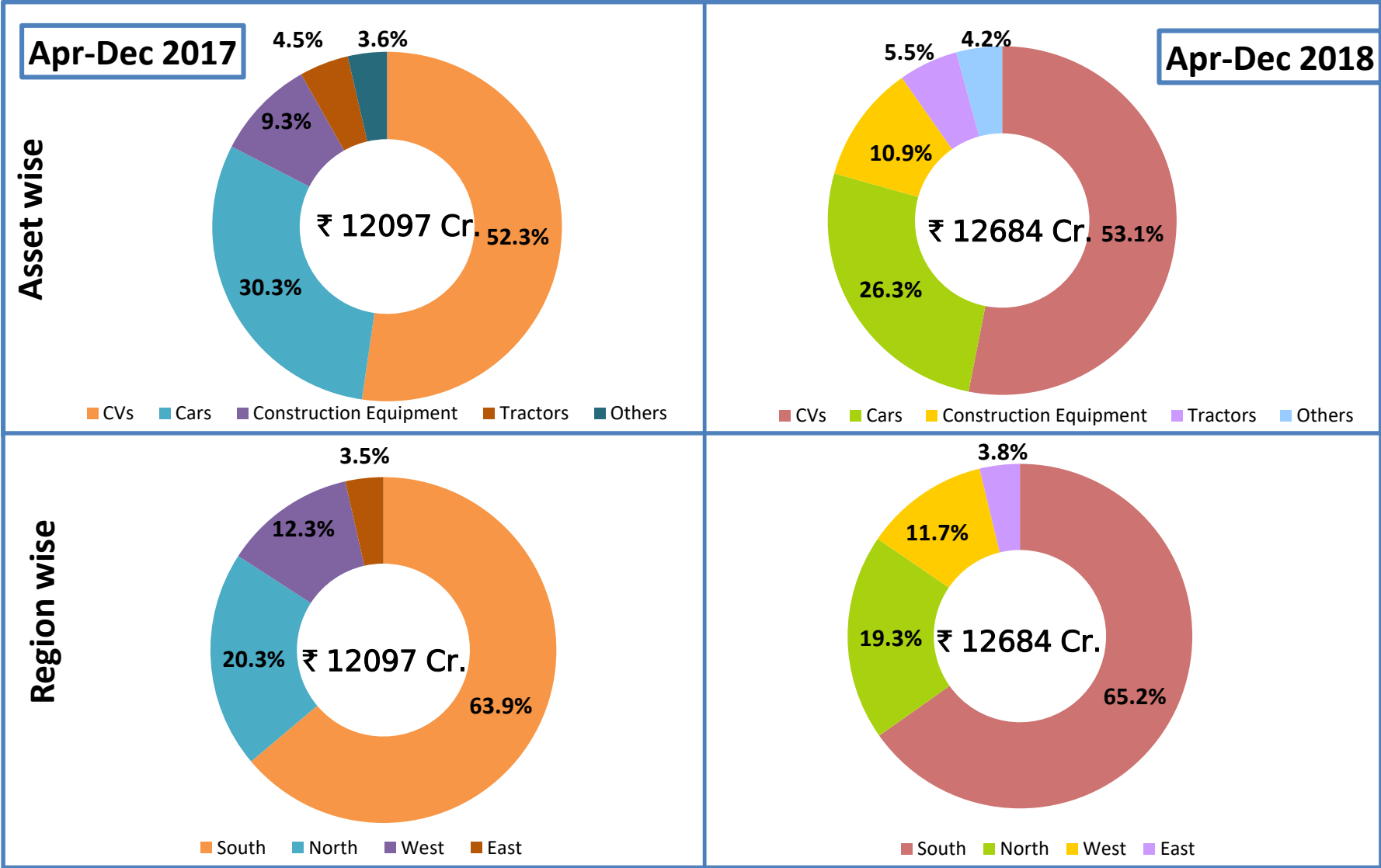
% Growth

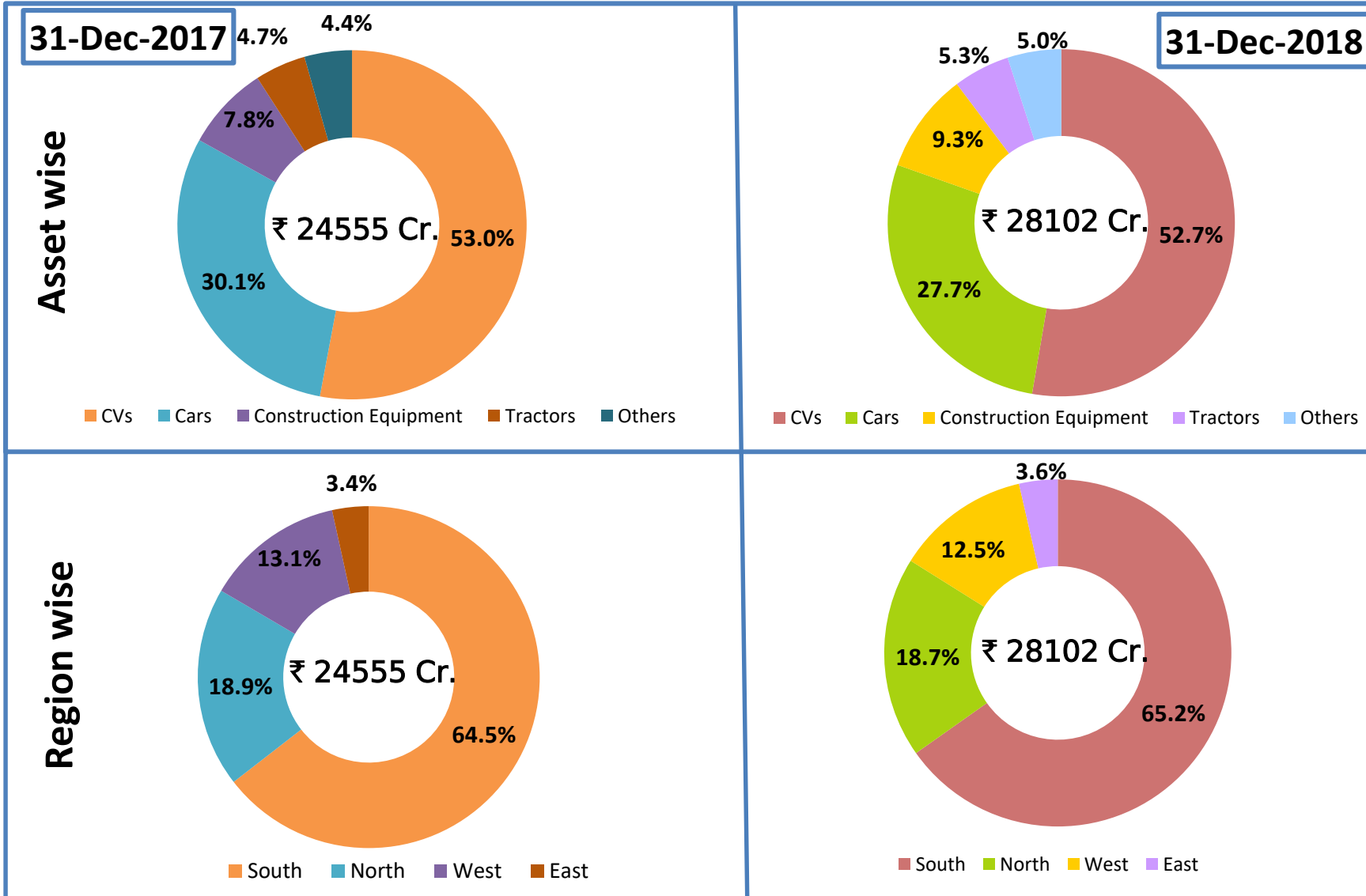


AUM - Assets Under Management

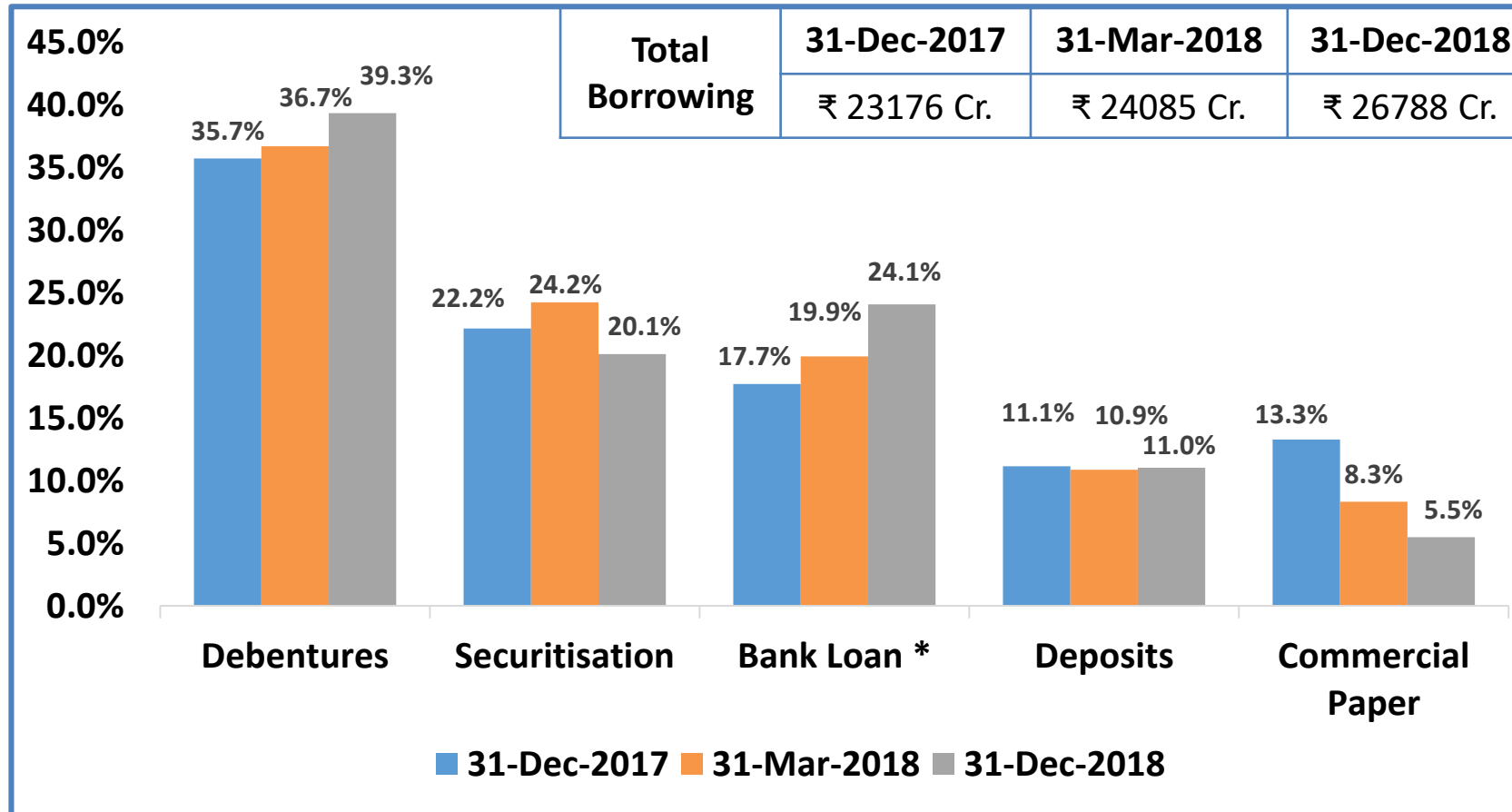


# Disbursements





# Funding Mix



\* Includes Term loan and Commercial Paper availed from the limits.

# Profit & Loss Statement

₹ in Cr.

Particulars	Quarter ended			9 months ended	
	31-Dec-2018	30-Sep-2018	31-Dec-2017	31-Dec-2018	31-Dec-2017
Revenue from Operations	845.54	806.79	701.29	2404.52	1978.14
Other income	5.76	4.25	21.50	13.40	29.69
<b>Total Revenue</b>	<b>851.30</b>	<b>811.04</b>	<b>722.79</b>	<b>2417.92</b>	<b>2007.83</b>
Finance Costs	465.86	427.15	349.32	1287.68	955.48
Operating Expenses	139.85	130.47	115.82	400.54	361.49
Provisions and Write Off	18.36	20.92	15.14	57.98	48.46
<b>Profit Before Tax</b>	<b>227.23</b>	<b>232.50</b>	<b>242.50</b>	<b>671.72</b>	<b>642.40</b>
<b>Profit After Tax</b>	<b>156.52</b>	<b>154.31</b>	<b>160.63</b>	<b>451.56</b>	<b>425.51</b>
<b>Other Comprehensive Income (net of taxes)</b>	<b>5.18</b>	<b>(2.04)</b>	<b>(0.34)</b>	<b>1.03</b>	<b>(1.01)</b>
<b>Total Comprehensive Income for the period</b>	<b>161.70</b>	<b>152.27</b>	<b>160.29</b>	<b>452.59</b>	<b>424.50</b>

Revenue from Operations is net of depreciation on Operating lease.

The company has declared Interim dividend of Rs. 5 per share (50%) for the financial year ending 31<sup>st</sup> March 2019.

# Profit Reconciliation

₹ in Cr.

	Quarter ended 31-Dec-2017	9 months ended 31-Dec-2017
<b>PAT as per IGAAP</b>	153.70	431.02
Impact – Merger / Demerger *	(7.19)	(27.64)
<b>PAT adjusted for Demerger</b>	<b>146.51</b>	<b>403.38</b>
<b>Impact on transition to Ind AS:</b>		
EIR on Financial assets	5.95	12.96
EIR on Financial liabilities	1.06	1.58
Assets / Liabilities at FVTPL	9.89	8.04
Expected Credit Loss	3.69	8.68
Others	1.77	2.17
<b>Total Impact</b>	<b>22.36</b>	<b>33.43</b>
Tax adjustments	(8.24)	(11.30)
<b>Impact after tax</b>	<b>14.12</b>	<b>22.13</b>
<b>PAT as per Ind AS</b>	<b>160.63</b>	<b>425.51</b>
Other Comprehensive income (Net of taxes)	(0.34)	(1.01)
<b>Total Comprehensive income for the period</b>	<b>160.29</b>	<b>424.50</b>

\* The shared services business and non-core investments were transferred to Sundaram Finance Holdings Limited (SFHL).

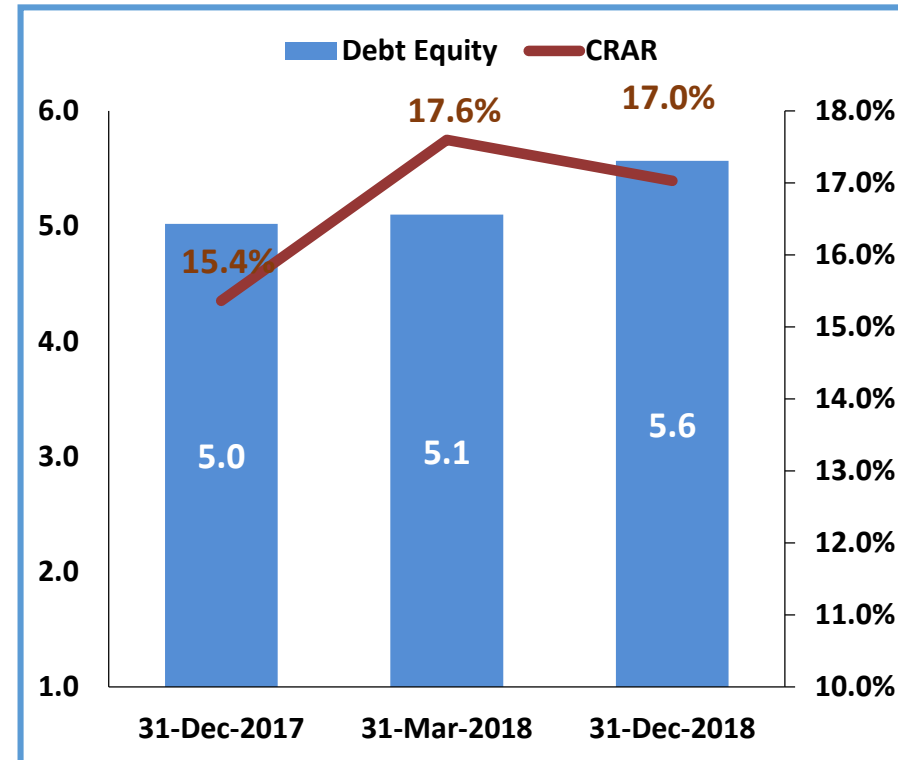
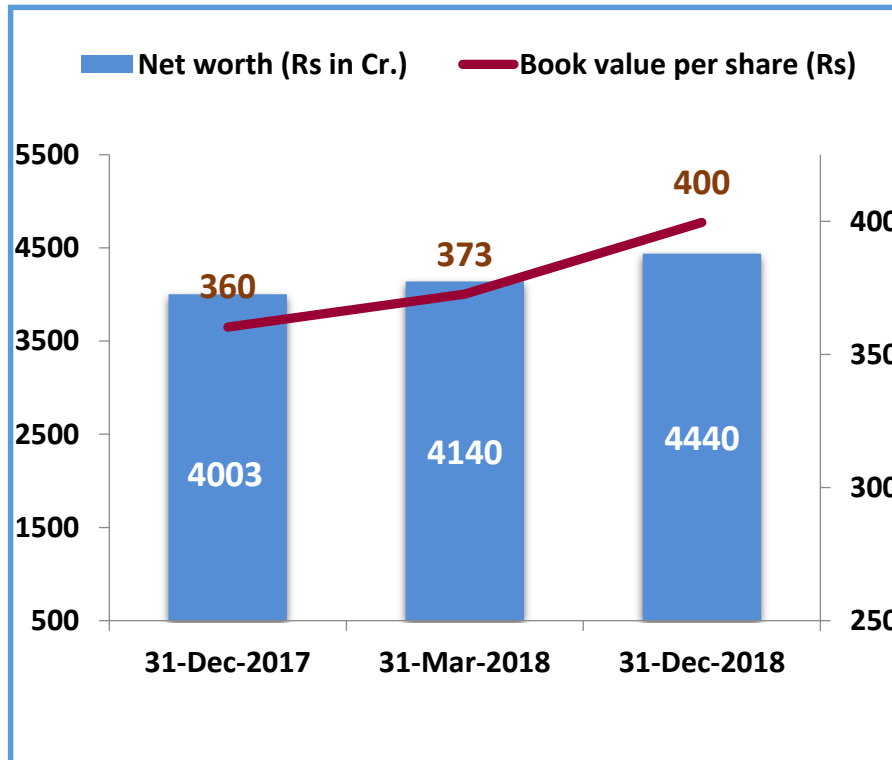
# Balance Sheet

₹ in Cr.

Particulars	31-Dec-2018	31-Dec-2017	31-Mar-2018
<b>ASSETS</b>			
Financial Assets	29143.67	24309.77	25247.97
Non-Financial Assets	501.86	549.59	568.40
<b>Total - ASSETS</b>	<b>29645.53</b>	<b>24859.36</b>	<b>25816.37</b>
<b>LIABILITIES AND EQUITY</b>			
Financial Liabilities	25142.50	20802.48	21612.33
Non-Financial Liabilities	63.04	53.63	63.85
Equity	4439.99	4003.25	4140.19
<b>Total - LIABILITIES AND EQUITY</b>	<b>29645.53</b>	<b>24859.36</b>	<b>25816.37</b>

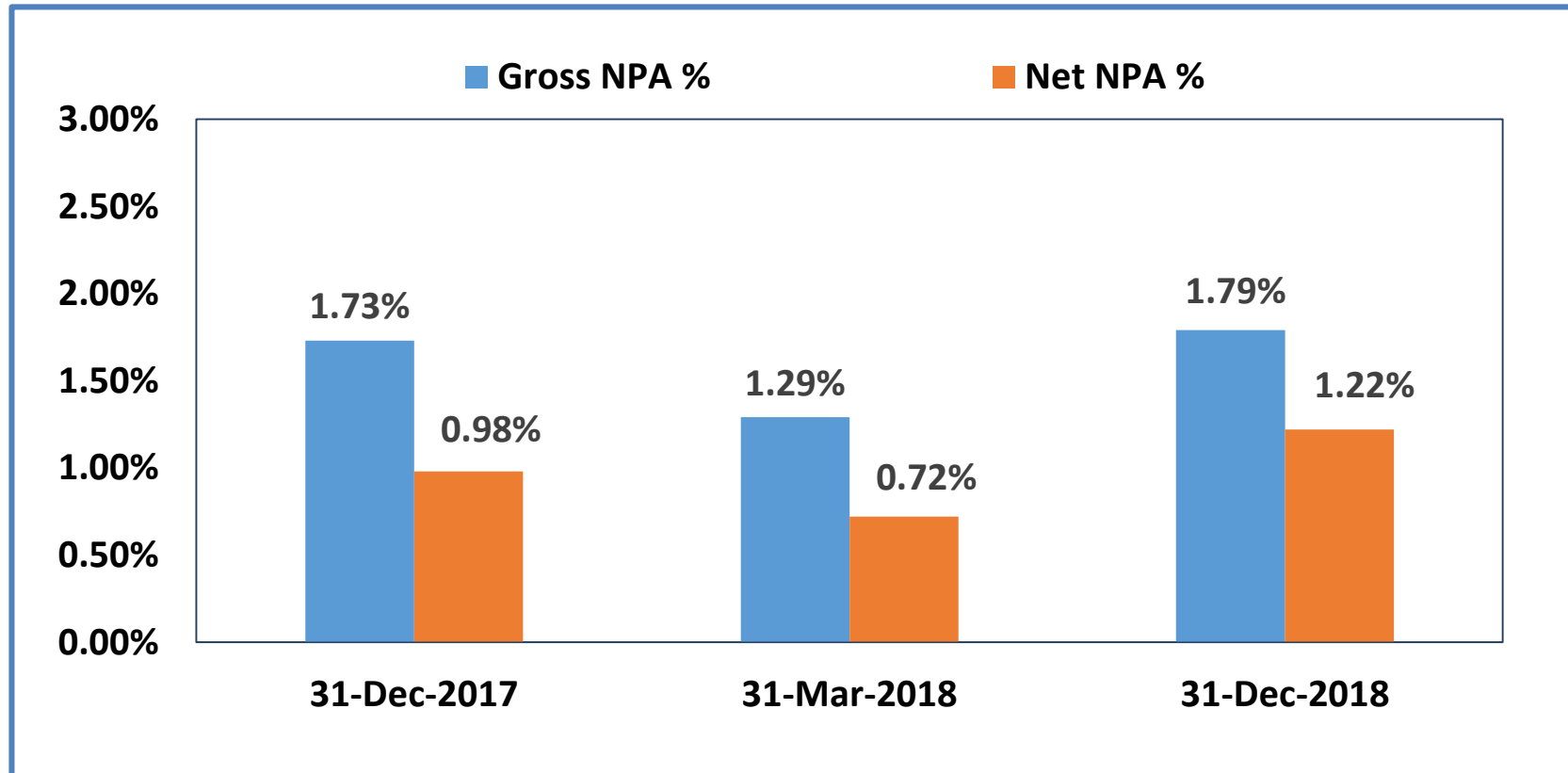


# Key Ratios



Note: The above figures & ratios are as per Ind AS except CRAR for Dec'17 & Mar'18.

# Portfolio Quality



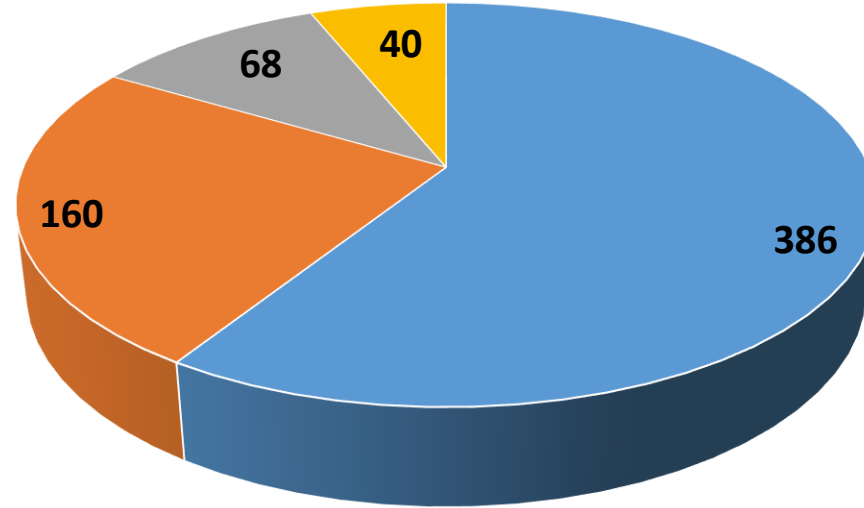
*Gross & Net NPA corresponds to stage 3 assets, calculated as per Expected Credit Loss model in line with Ind AS.*

# Branch Network



**31-Dec-2018**

No. of Branches : 654  
No. of Employees : 4050



■ South ■ North ■ West ■ East



# **Subsidiary Companies (As per IGAAP)**

# Sundaram BNP Paribas Home Finance

₹ in Cr.

Particulars	31-Dec-2018	31-Dec-2017	31-Mar-2018
Disbursements	1822	1886	2626
-Housing	68%	62%	63%
-Non-Housing	32%	38%	37%
AUM	8866	8100	8358
-Housing	69%	69%	69%
-Non-Housing	31%	31%	31%
PAT	120	129	145
EPS (₹)	*15.77	*16.95	14.33
Net worth	1226	1133	1149
Book Value (₹)	121.09	111.86	113.46
Gross NPA #	3.71%	3.65%	3.27%
Net NPA #	1.41%	1.77%	1.09%
CAR #	22.5%	24.3%	24.3%
Branches	116	112	112
Employees	767	733	746

\* Annualised

# as per prudential norms



Particulars	31-Dec-2018	31-Dec-2017	31-Mar-2018
Gross Written Premium	2458	1944	2643
PAT	93	67	83
Net worth	1113	1014	1024
Combined Operating Ratio	108.1%	109.1%	108.9%
Employees	2092	1951	1955

# Sundaram Asset Management

₹ in Cr.



Particulars	31-Dec-2018	31-Dec-2017	31-Mar-2018
Average AUM	34,499	35,765	35,982
-Equity	20,970	17,528	18,386
-Debt	13,529	18,237	17,596
PAT	15	38	38
Net worth	215	195	210
Employees	343	323	328
Retail Investors	11,68,292	10,95,517	11,22,438

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