



Service



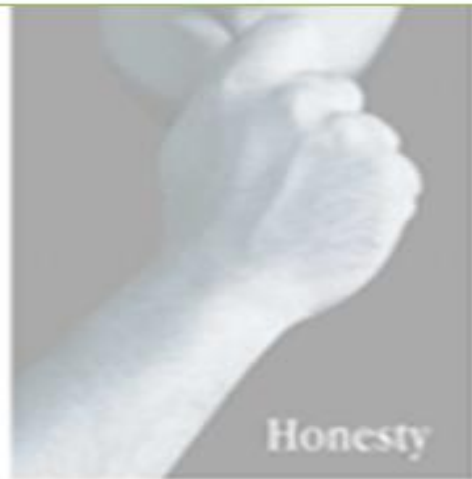
Discipline



Prudence



Fair play



Honesty

PERFORMANCE HIGHLIGHTS Q1FY21



SUNDARAM FINANCE
Enduring values. New age thinking.



Integrity



Humility



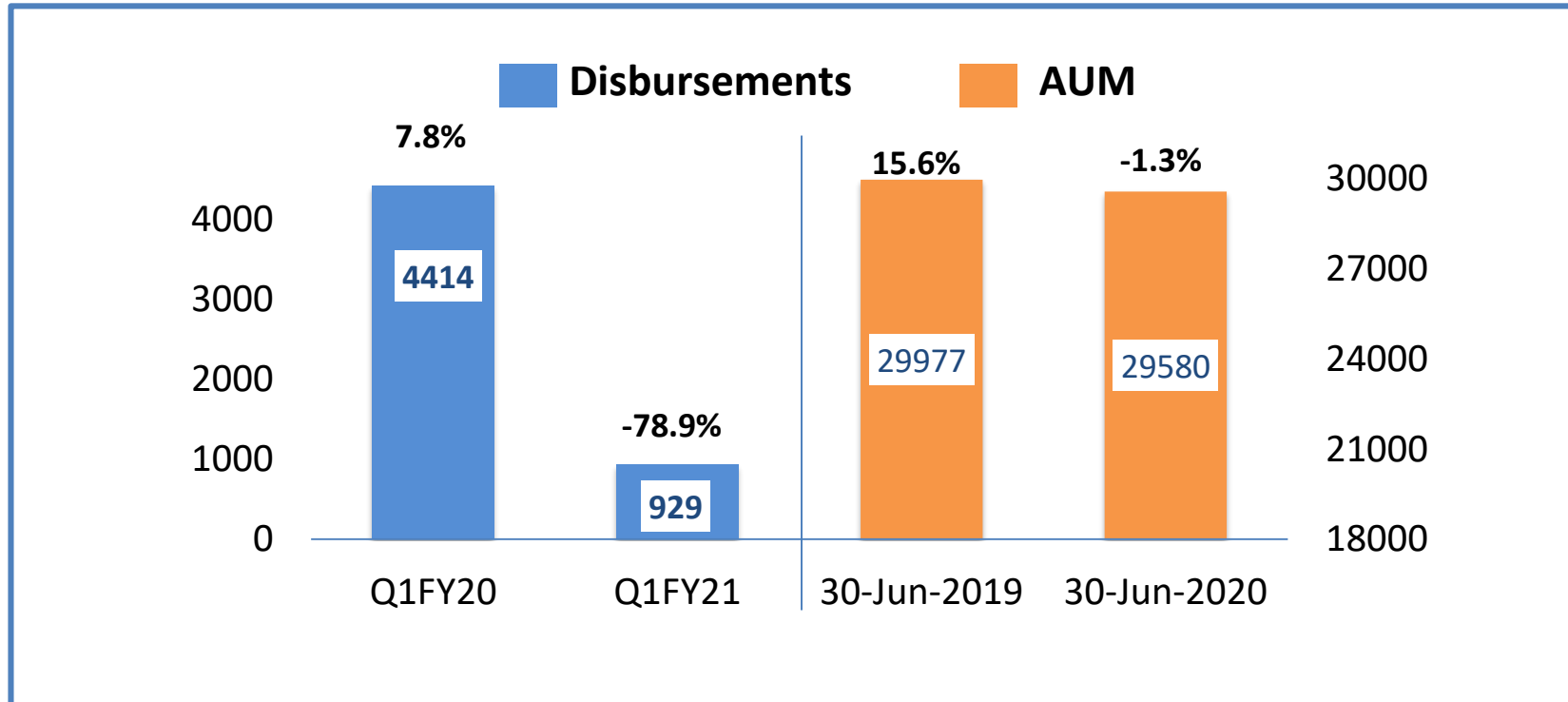
Openness



Relationships

Disbursements and AUM

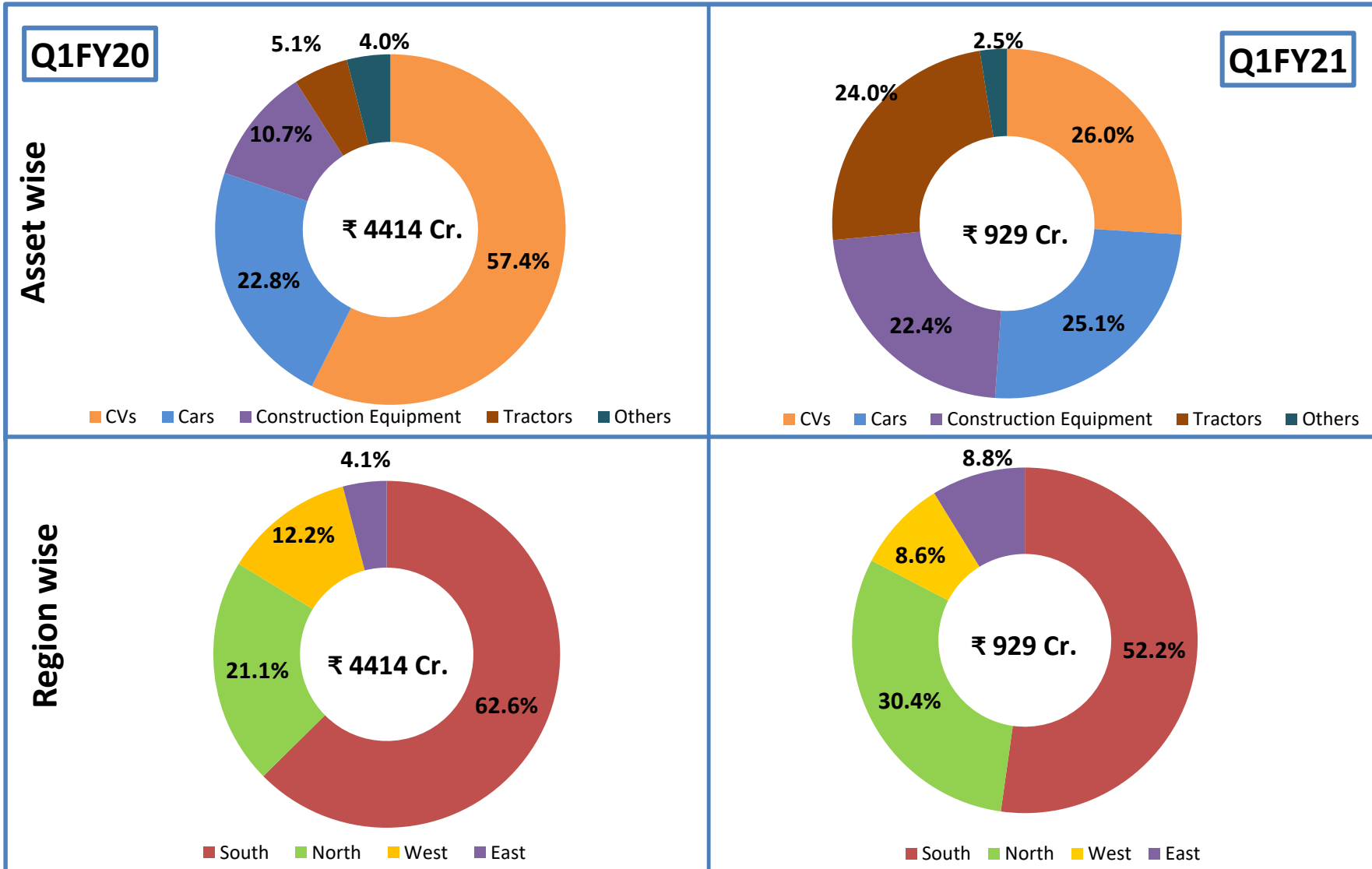
₹ in Crore % Growth

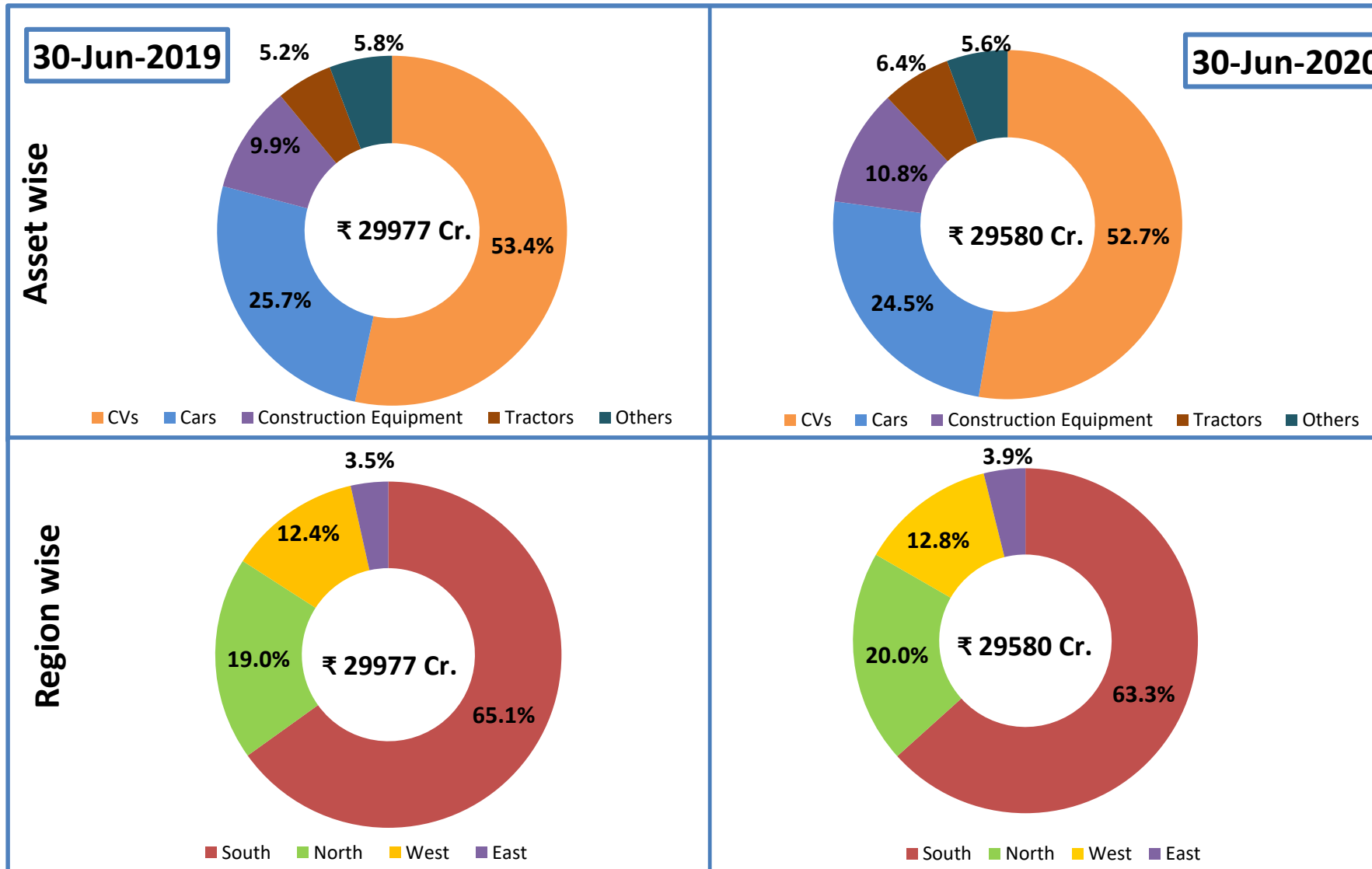


AUM - Assets Under Management

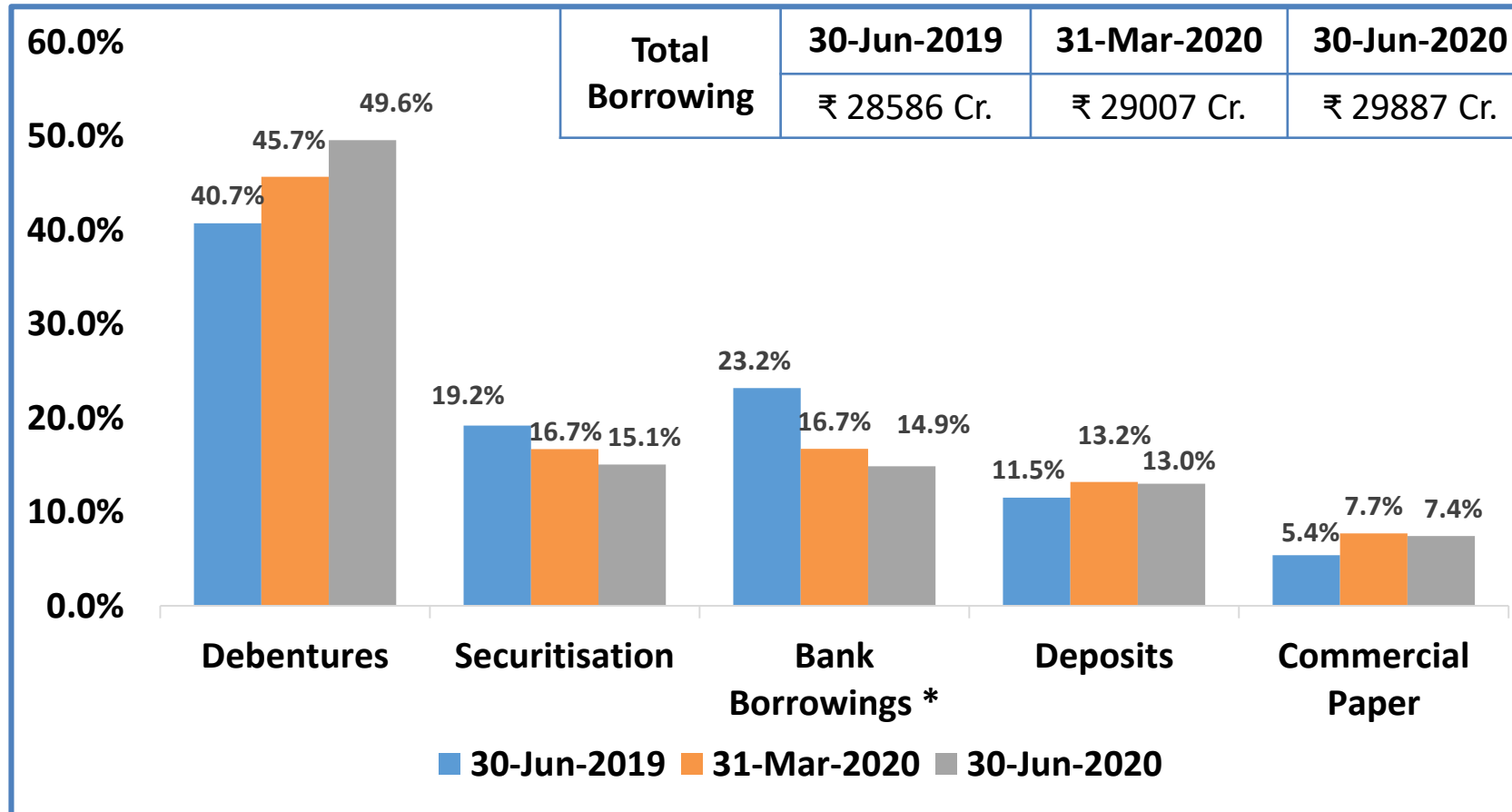


Disbursements





Funding Mix



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

Profit & Loss Statement

₹ in Cr.

FY20	Particulars	Q1FY21	Q1FY20
3804.55	Revenue From Operations	940.28	921.96
84.85	Other Income	3.62	3.03
3889.40	Total Revenue	943.90	924.99
2072.03	Finance cost	523.46	496.40
585.85	Operating expenses	140.74	146.19
286.40	Impairment on financial instruments	60.71	45.90
945.12	Profit Before Tax	218.99	236.50
221.17	Tax	53.31	78.97
723.95	Profit After Tax	165.68	157.53
63.17	Other Comprehensive Income (net of taxes)	1.33	1.05
787.12	Total Comprehensive Income for the period year	167.01	158.58

1. Revenue from Operations is net of depreciation on Operating lease.

2. Considering the uncertainty of customer's behavior post moratorium and taking into account the overall stressed economic situation in general, the Company, based on its estimates and judgments specific to the impact of the COVID-19 pandemic, has provided for possible credit loss in respect of loan receivables.

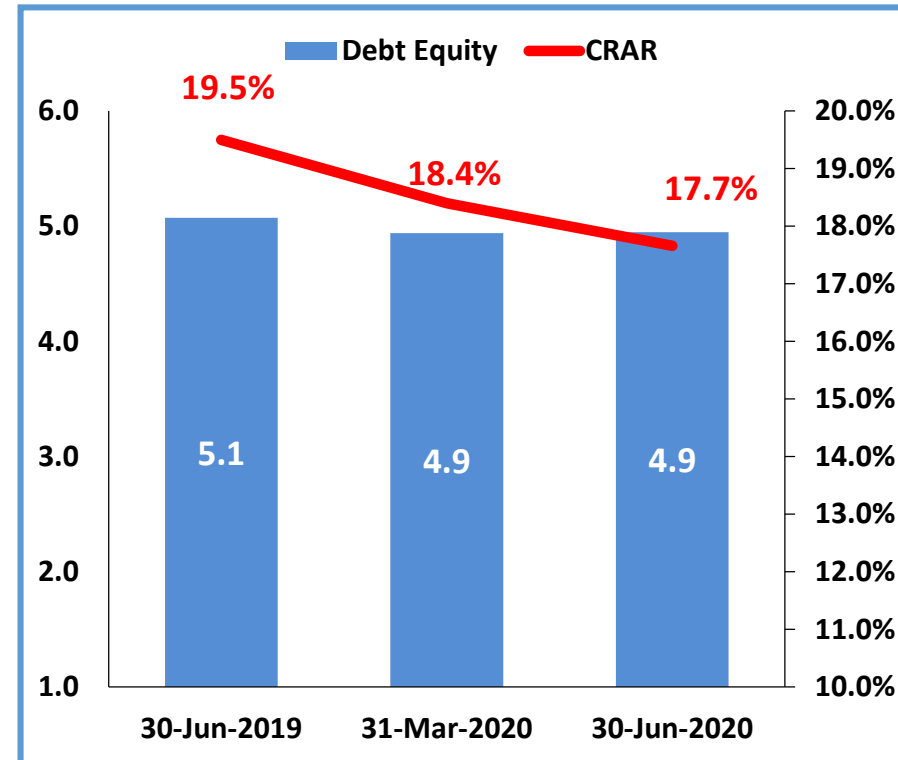
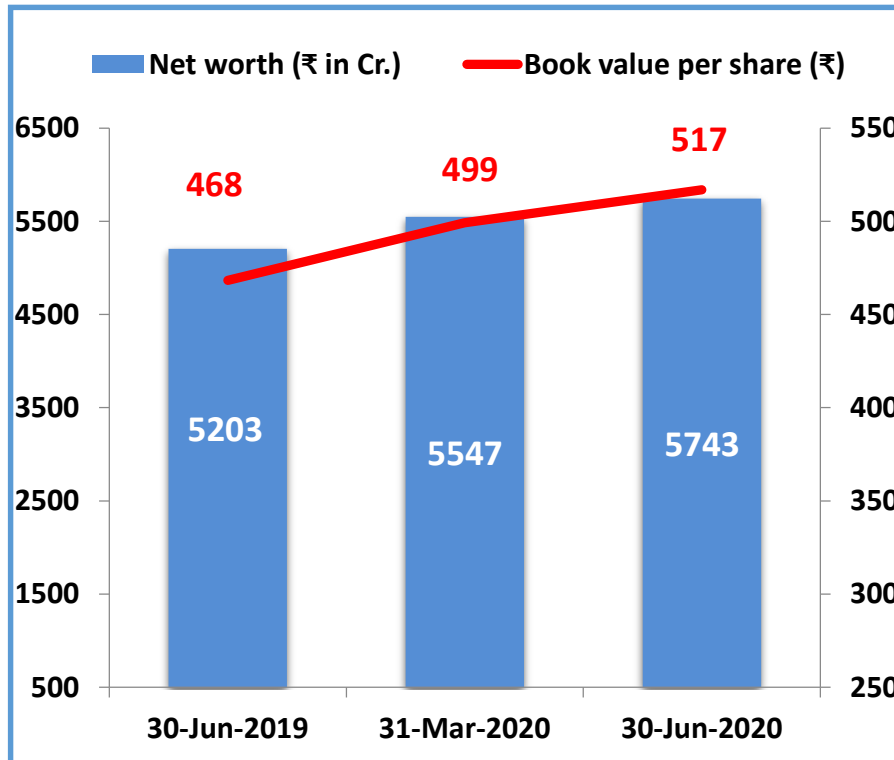
Balance Sheet

₹ in Cr.

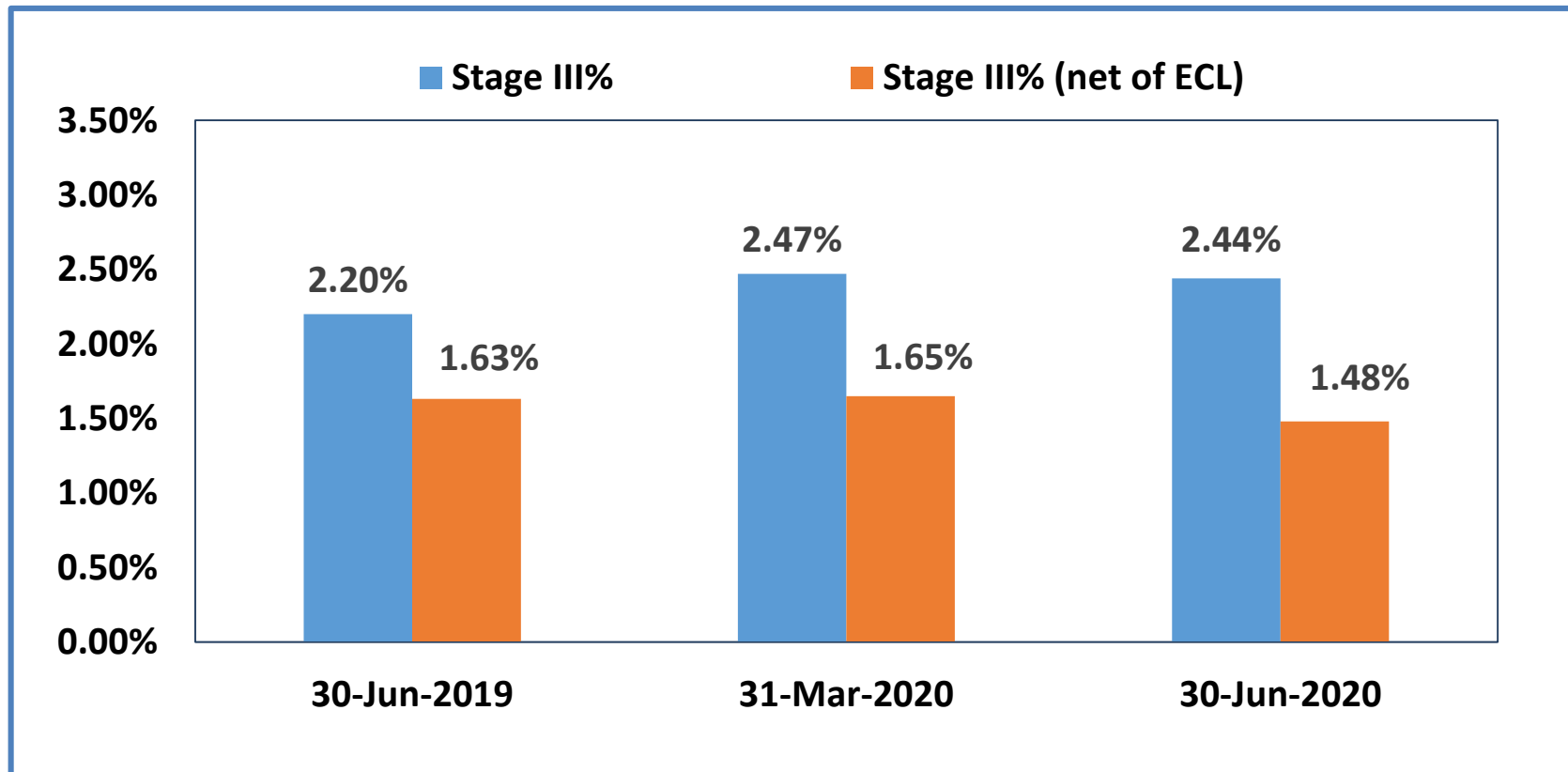
31-Mar-2020	Particulars	30-Jun-2020	30-Jun-2019
	EQUITY AND LIABILITIES		
27824.60	Financial Liabilities	28781.88	26940.35
47.54	Non Financial Liabilities	42.57	66.06
5547.37	Equity	5742.63	5203.21
33419.51	Total - EQUITY AND LIABILITIES	34567.08	32209.62
	ASSETS		
32725.79	Financial Assets	33880.41	31598.64
693.72	Non Financial Assets	686.67	610.98
33419.51	Total – ASSETS	34567.08	32209.62

For the quarter ended 30-Jun-2020, as required under RBI guidelines dated 17th Apr 20, the Company has set aside an additional amount of ₹ 110.17 Cr. and ₹ 137.29 Cr. towards COVID provision, in respect of all moratorium accounts, where asset classification benefit was extended.

Key Ratios



Portfolio Quality



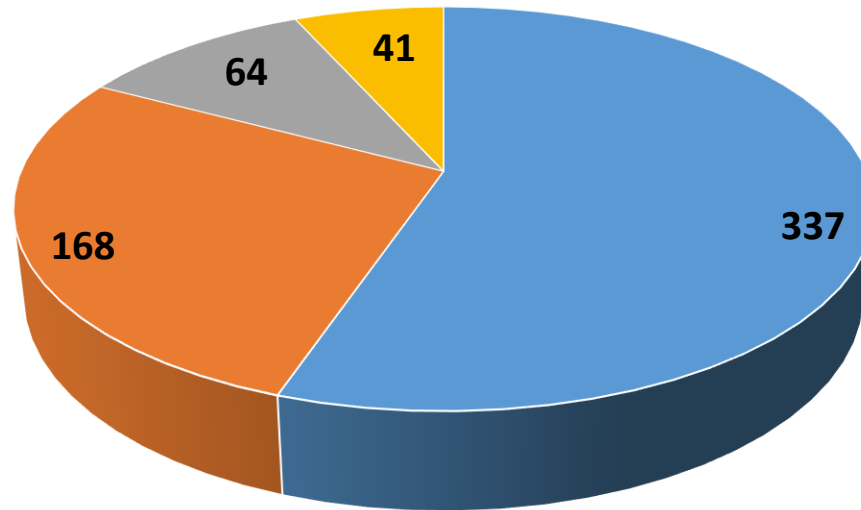
Moratorium Position	% on Total
Number of Accounts	39%
Receivables	57%
EMI deferred	52%



Branch Network

30-Jun-2020

No. of Branches : 610 (PY Q1 : 682)
No. of Employees : 4208 (PY Q1: 4187)



■ South ■ North ■ West ■ East

Currently around 500 branches are in operation

Subsidiaries, Joint Ventures & Associates

Subsidiaries

Sundaram Home Finance Limited
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
Sundaram Fund Services Limited
LGF Services Limited

Joint Venture

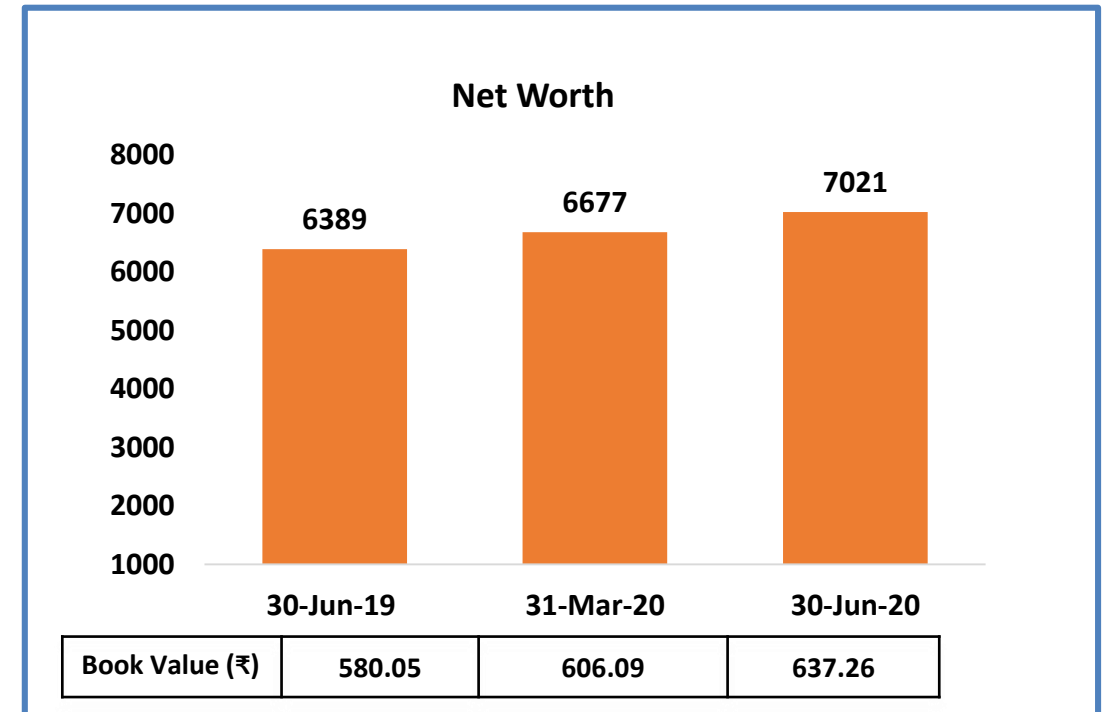
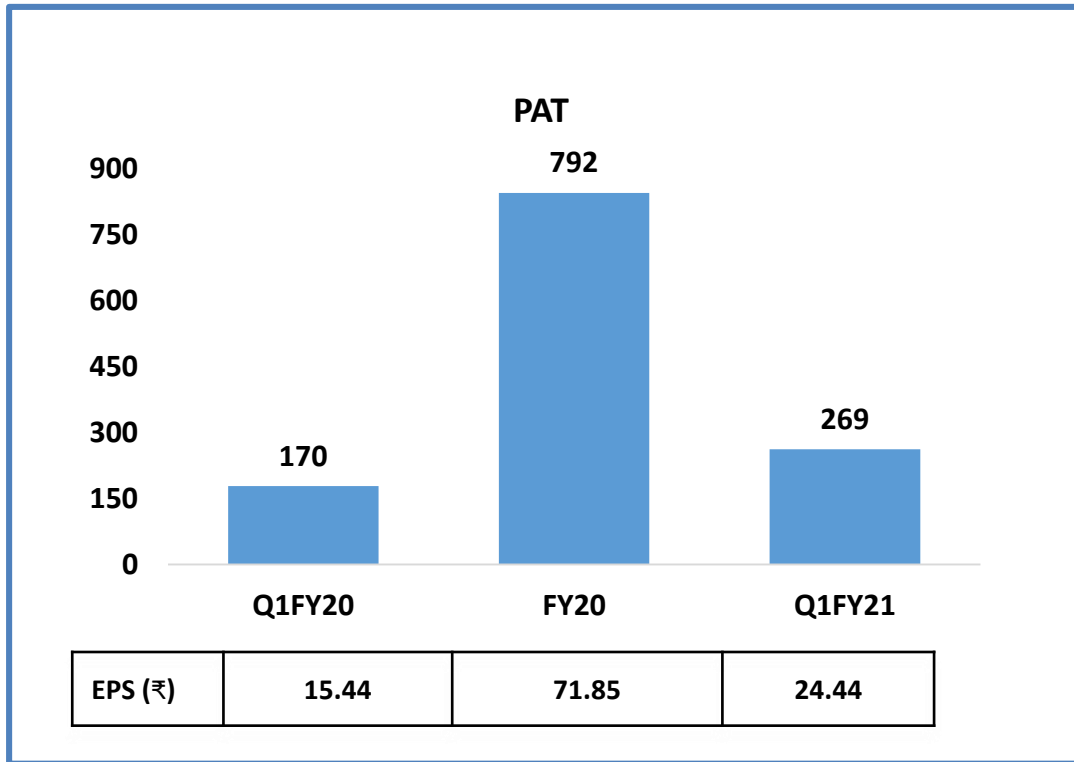
Royal Sundaram General Insurance Co. Limited

Associates of a subsidiary company

Axles India Limited
Wheels 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 Cr.



Sundaram Home Finance

₹ in Cr.

FY20	Particulars	Q1FY21	Q1FY20
2113	Disbursements	100	607
71.43%	-Housing	92.96%	66.60%
28.57%	-Non-Housing	7.04%	33.40%
9456	AUM	9412	9250
70.48%	-Housing	70.32%	69.61%
29.52%	-Non-Housing	29.68%	30.39%
218@	PAT	34	43
21.54	EPS (₹)	*13.41	*16.86
1421	Net worth	1462	1295
140.35	Book Value (₹)	144.40	127.88
3.77%	Gross NPA #	3.98%	3.43%
1.63%	Net NPA	1.67%	1.48%
23.0%	CAR #	23.5%	23.6%
115	Branches	115	115
826	Employees	825	771

* Annualised

@ after exceptional item

as per prudential norms.

Moratorium Position	% on Total
Number of Accounts	39%
Receivables	50%
EMI deferred	48%



FY20	Particulars	Q1FY21	Q1FY20
3718	Gross Written Premium	610	736
(76)	PAT	157	4
(9)	Total Comprehensive Income	240	10
1090	Net worth	1330	1109
111%	Combined Operating Ratio	102%	115%
2390	Employees	2389	2205

Sundaram Asset Management

₹ in Cr.



FY20	Particulars	Q1FY21	Q1FY20
36,920	Average AUM	32,212	35,104
25,292	-Equity	22,501	23,722
11,628	-Debt	9,711	11,382
33	PAT	7	5
213	Net worth	205	185
367	Employees	386	365
10,87,296	Retail Investors	10,86,976	11,82,123

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