



Service



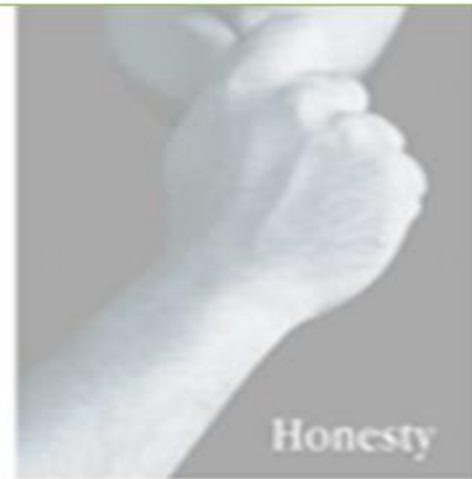
Discipline



Prudence



Fair play



Honesty

PERFORMANCE HIGHLIGHTS H1FY19



SUNDARAM FINANCE
Enduring values. New age thinking.



Integrity



Humility



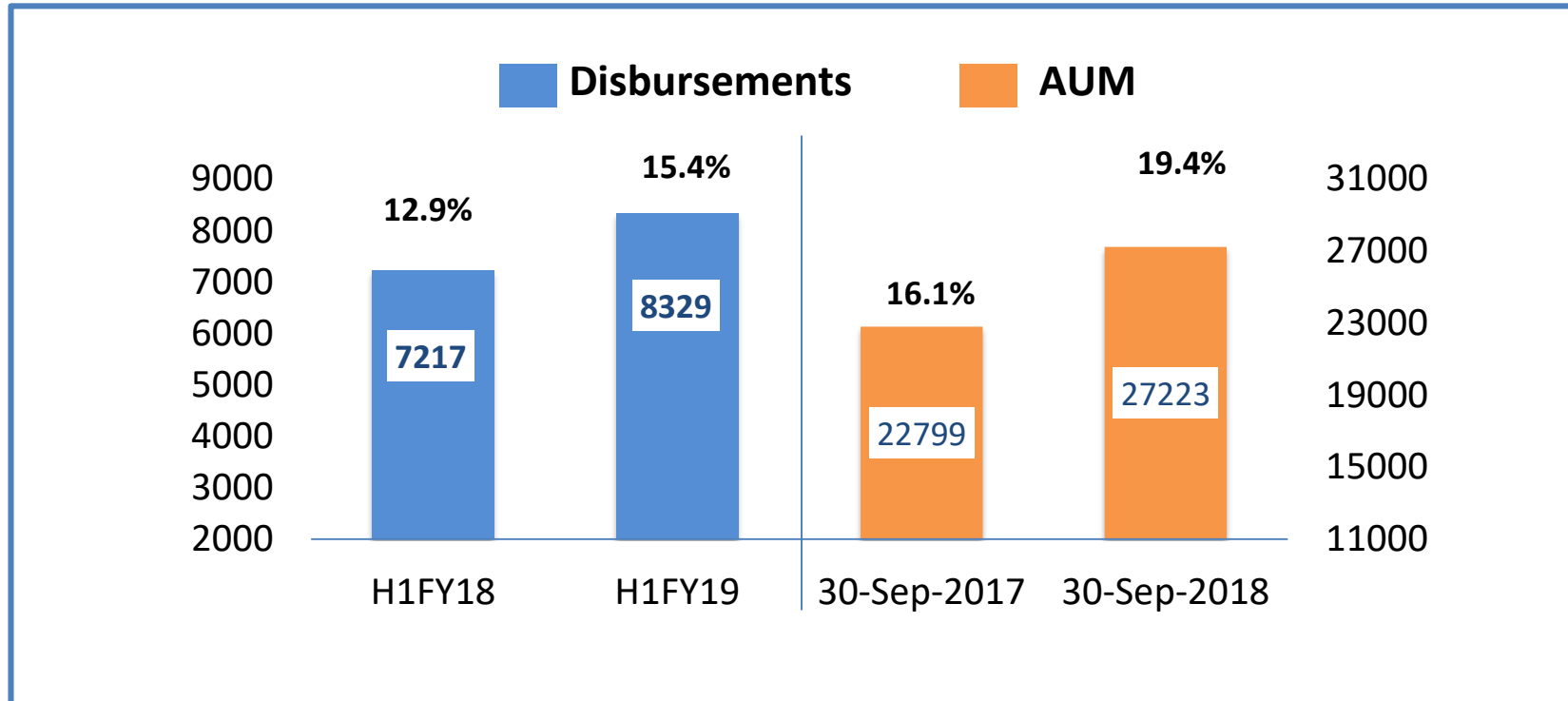
Openness



Relationships

Disbursements and AUM

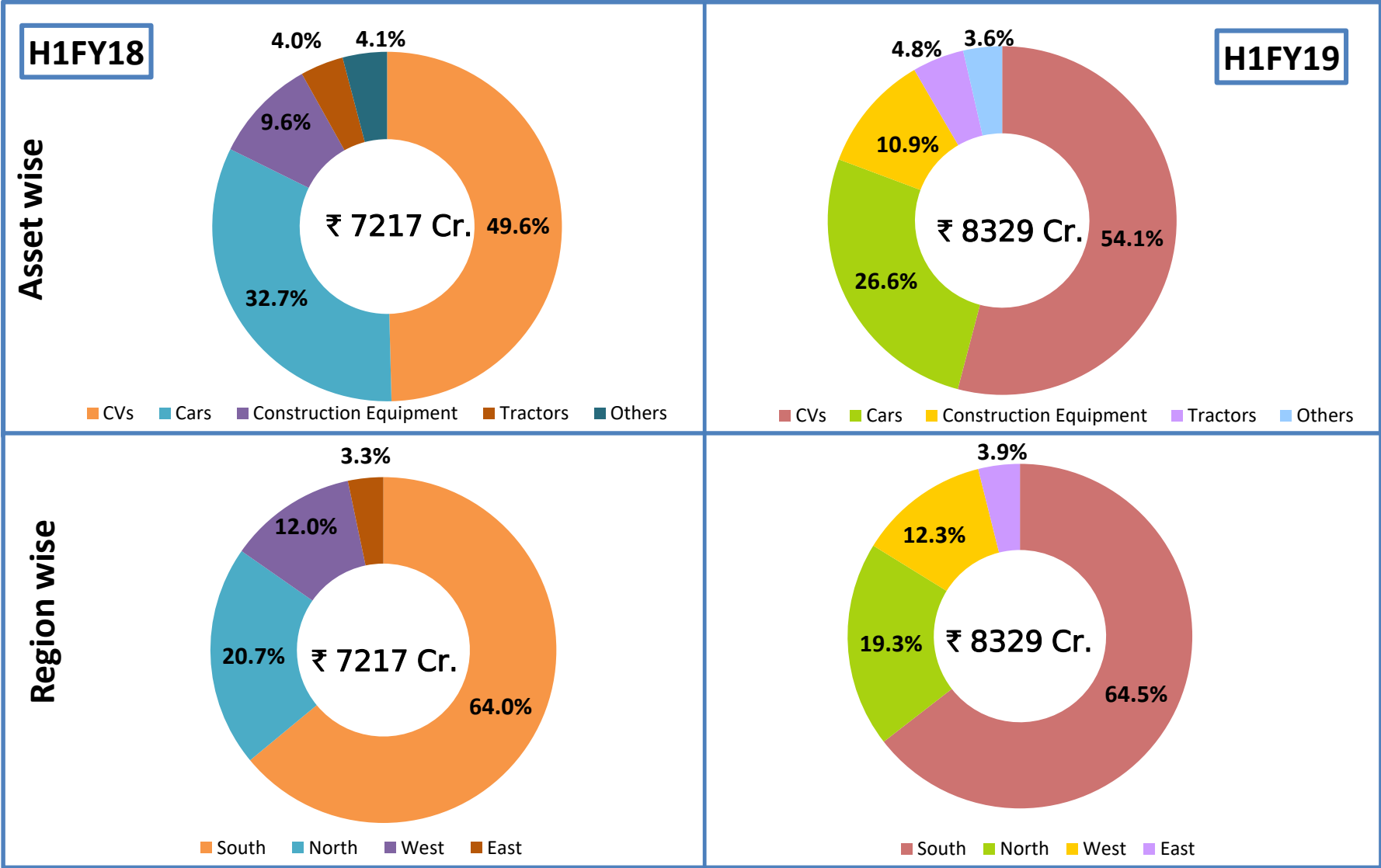
₹ in Crore % Growth

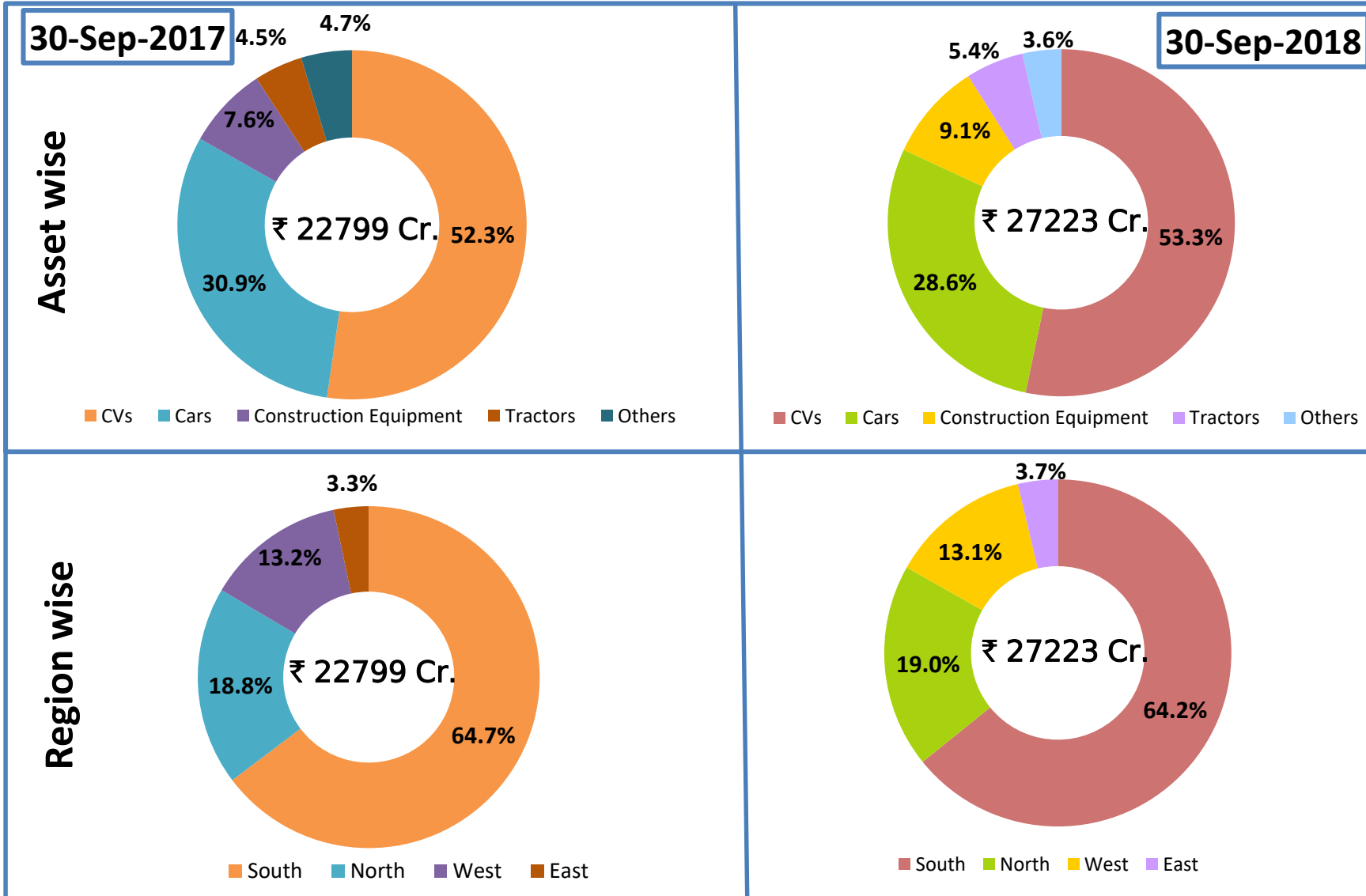


AUM - Assets Under Management

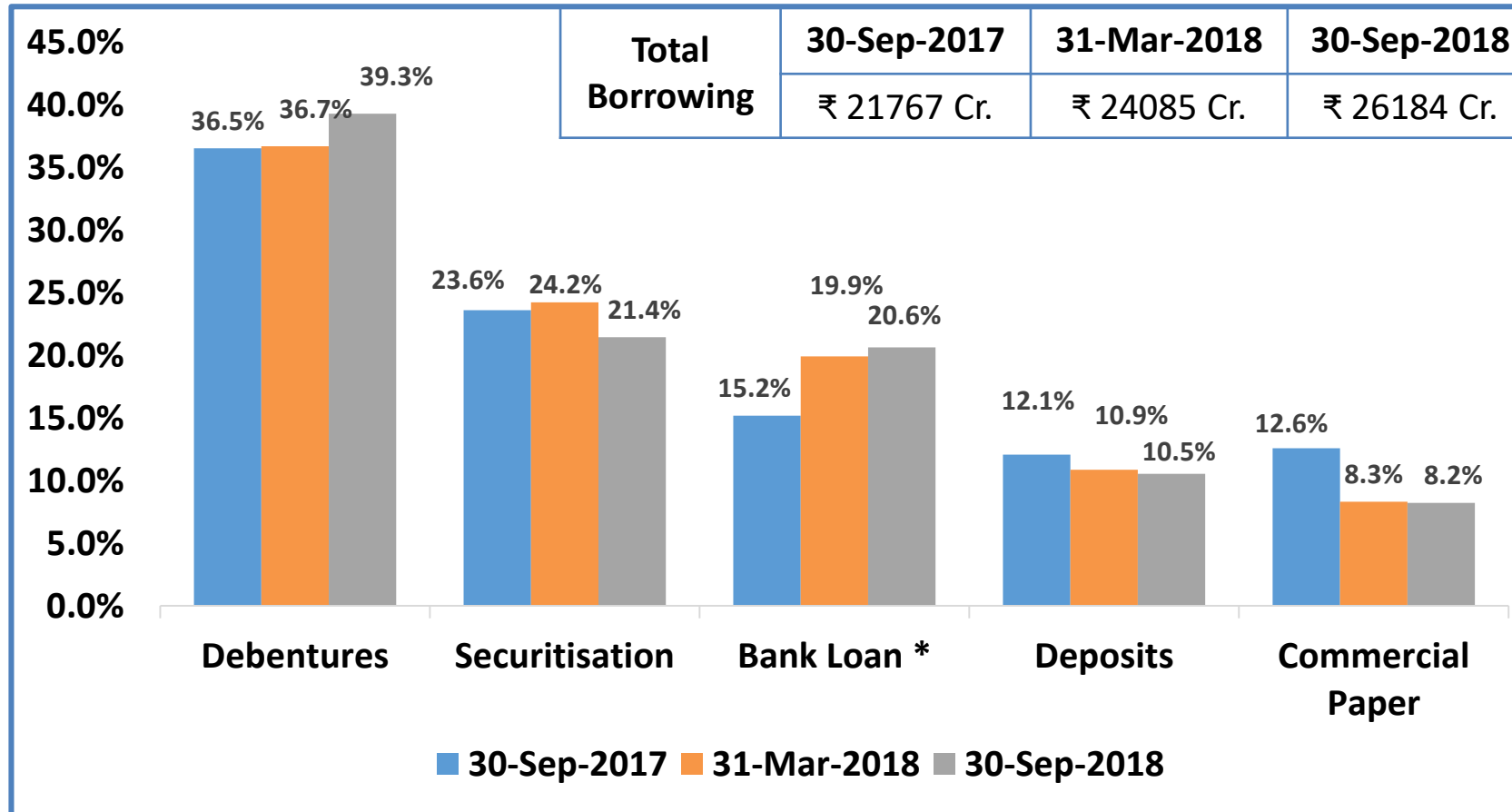


Disbursements





Funding Mix



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

Profit & Loss Statement

₹ in Crore

Particulars	Q2FY19	Q1FY19	Q2FY18	H1FY19	H1FY18
Revenue from Operations	806.79	755.30	677.00	1561.66	1276.86
Other income	4.25	3.38	3.97	7.63	8.19
Total Revenue	811.04	758.68	680.97	1569.29	1285.05
Finance Costs	427.15	394.67	318.15	821.82	606.16
Operating Expenses	130.47	133.32	116.13	263.36	245.67
Provisions and Write Off	20.92	18.70	16.60	39.62	33.32
Profit Before Tax	232.50	211.99	230.09	444.49	399.90
Profit After Tax	154.31	140.73	153.13	295.04	264.88
Other Comprehensive Income	(2.04)	(2.11)	(0.33)	(4.15)	(0.67)
Total Comprehensive Income for the period	152.27	138.62	152.80	290.89	264.21

Revenue from Operations is net of depreciation on Operating lease.

Profit Reconciliation

₹ in Crore

	Q2FY18	H1FY18
PAT as per IGAAP	159.98	277.32
Impact -Merger/Demerger *	(13.51)	(20.44)
PAT after Merger/Demerger	146.47	256.88
Impact on transition to Ind AS:		
EIR on financial assets	4.71	7.01
EIR on Financial liabilities	0.73	0.53
Assets / Liabilities at FVTPL	3.58	(1.85)
Expected Credit Loss	2.73	4.99
Others	(0.29)	0.39
Total Impact	11.46	11.07
Tax adjustments	(4.80)	(3.07)
Impact after tax	6.66	8.00
PAT as per Ind AS	153.13	264.88
Other Comprehensive income (Net of taxes)	(0.33)	(0.67)
Total Comprehensive income for the period	152.80	264.21

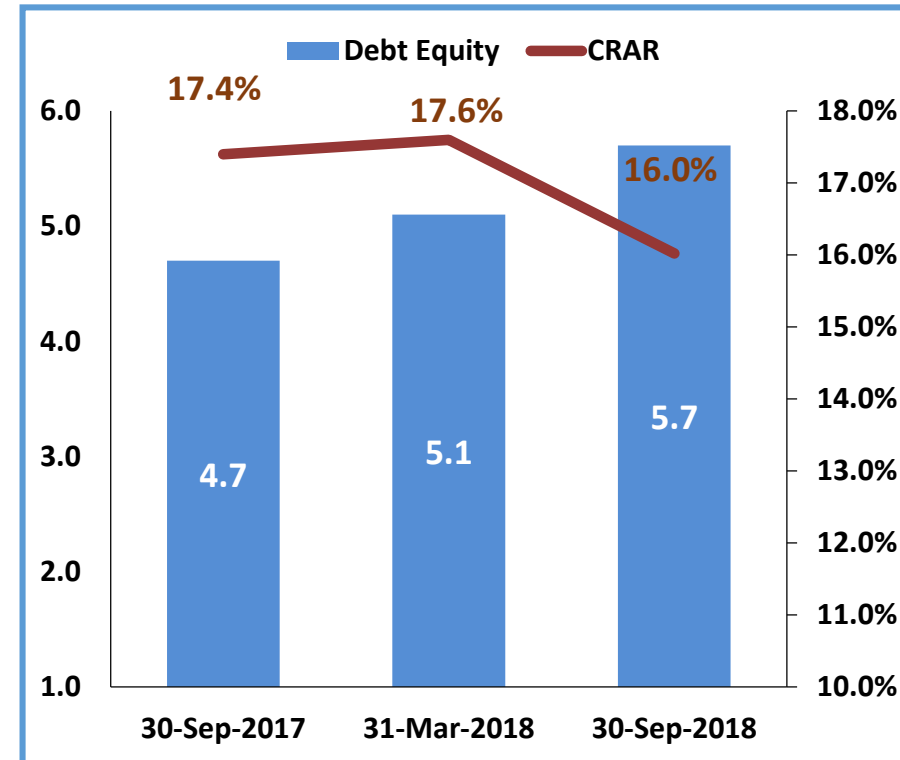
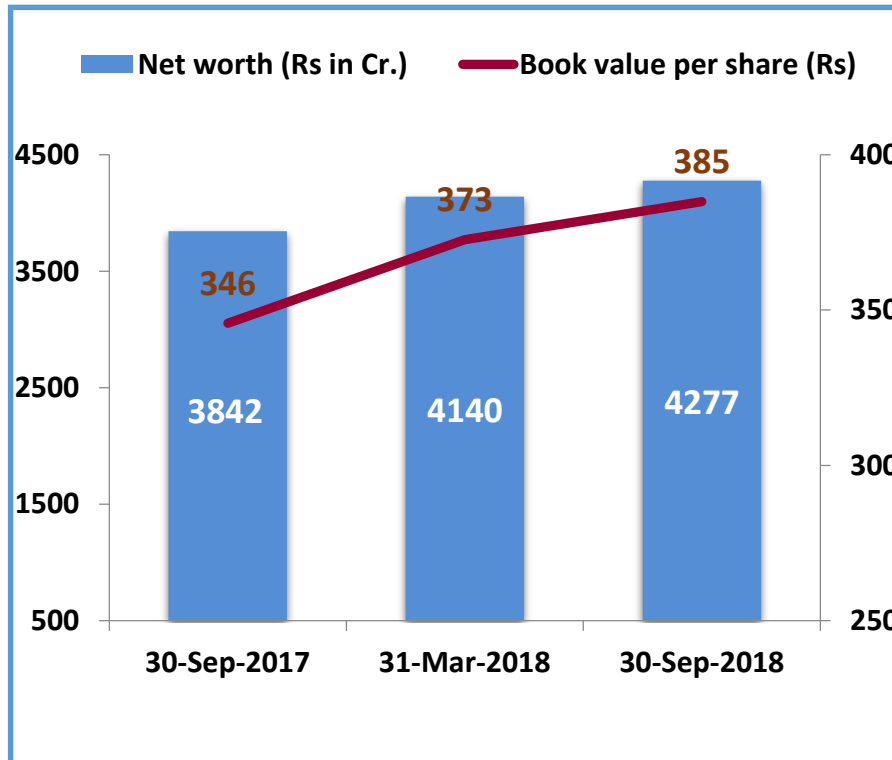
* The shared services business and non-core investments were transferred to Sundaram Finance Holdings Limited (SFHL).

Balance Sheet

₹ in Crore

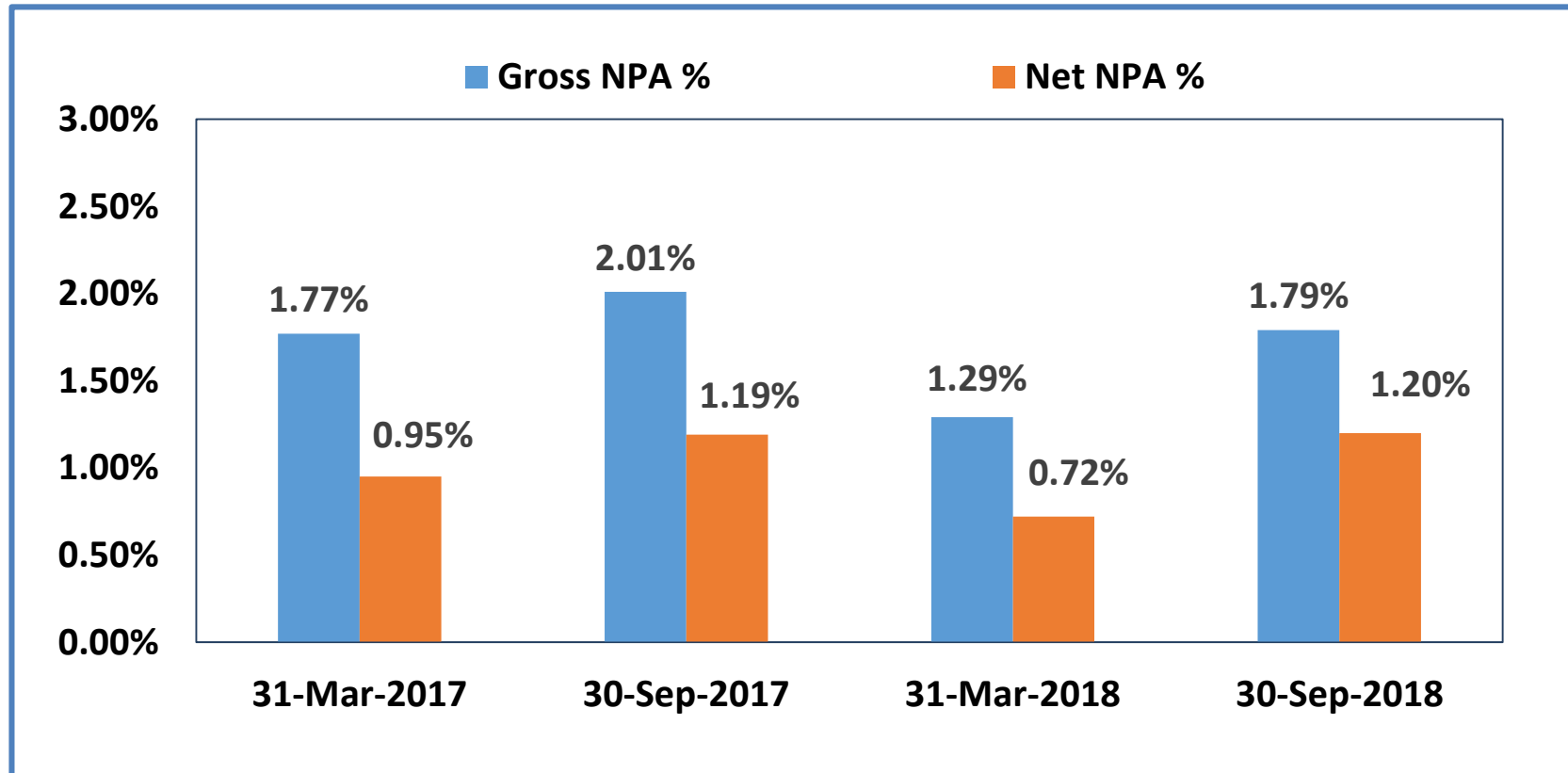
Particulars	30-Sep-17	31-Mar-18	30-Sep-18
ASSETS			
Financial Assets	22052.54	25252.32	28620.29
Non-Financial Assets	566.82	564.05	459.55
Total - ASSETS	22619.36	25816.37	29079.84
LIABILITIES AND EQUITY			
Financial Liabilities	18733.95	21612.33	24750.41
Non-Financial Liabilities	43.15	63.85	52.01
Equity	3842.26	4140.19	4277.42
Total - LIABILITIES AND EQUITY	22619.36	25816.37	29079.84

Key Ratios



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

Portfolio Quality



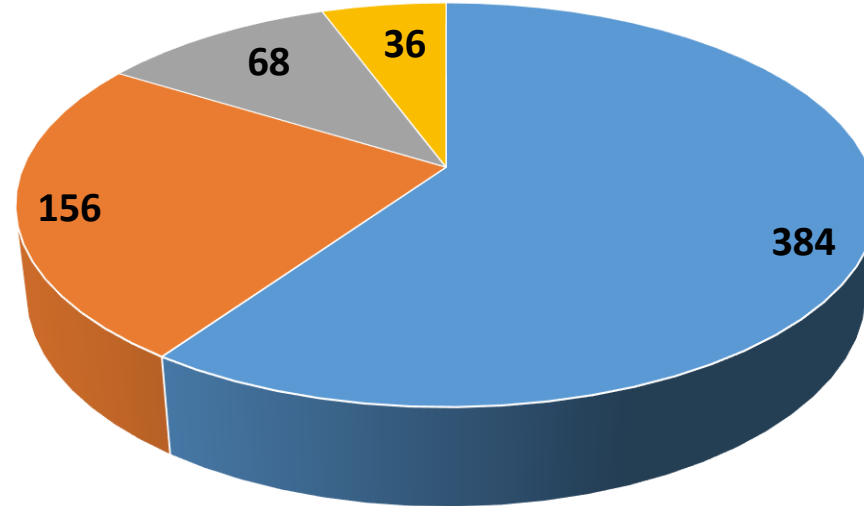
Gross & Net NPA corresponds to stage 3 assets, calculated as per Expected Credit Loss model in line with Ind AS.

Branch Network



30-Sep-18

No. of Branches : 644
No. of Employees : 3991



■ South ■ North ■ West ■ East



Subsidiary Companies (As per IGAAP)

Sundaram BNP Paribas Home Finance

₹ in Crore

Particulars	H1FY19	H1FY18	2017-18
Disbursements	1241	1143	2626
-Housing	66%	65%	63%
-Non-Housing	34%	35%	37%
AUM	8761	7907	8358
-Housing	69%	69%	69%
-Non-Housing	31%	31%	31%
PAT	80.23	82.75	136.38
EPS (₹)	*15.85	*16.34	13.47
Net worth	1159.66	1068.54	1122.16
Book Value (₹)	114.53	105.53	110.83
Gross NPA	3.84%	3.66%	3.27%
Net NPA	1.70%	1.74%	1.09%
CAR	22.7%	24.8%	24.3%
Branches	115	112	112
Employees	759	723	746

* annualised



Particulars	H1FY19	H1FY18	2017-18
Gross Written Premium	1748	1281	2643
PAT	67	34	83
Net worth	1085	977	1024
Combined Operating Ratio	105.8%	110.7%	108.9%
Employees	2046	1881	1955

Sundaram Asset Management

₹ in Crore



Particulars	H1FY19	H1FY18	2017-18
Average AUM	35,545	34,480	35,982
-Equity	21,388	16,443	18,386
-Debt	14,157	18,037	17,596
PAT	7	20	38
Net worth	207	176	210
Employees	338	326	328
Retail Investors	11,61,692	10,65,861	11,22,438

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