



STATEMENT OF AUDITED RESULTS FOR THE QUARTER AND YEAR ENDED 31.03.2015

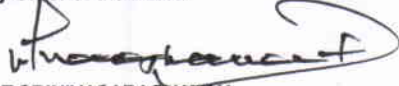
(₹ in lakhs)

Sl. No.	Particulars	Standalone				Consolidated		
		Quarter Ended		Year Ended		Year Ended		
		31.03.2015	31.12.2014	31.03.2014	31.03.2015	31.03.2014	31.03.2015	31.03.2014
	Audited	Unaudited	Audited	Audited	Audited	Audited	Audited	
1	Income from operations	57777.85	57436.79	54767.70	225465.79	221548.19	423814.03	408679.58
2	Insurance Claims - Incurred (net)	-	-	-	-	-	50730.71	50108.87
3	Expenses							
	(a) Employee benefits	4837.08	4926.98	4502.27	19587.95	18125.34	40527.68	36440.97
	(b) Depreciation and amortisation expense	2359.63	2354.50	2355.52	9129.34	9227.79	11204.99	11195.52
	(c) Contingent Provision against Standard Assets	47.76	134.29	73.25	450.63	189.50	588.54	472.22
	(d) Provisions and write off	5006.79	1484.79	2522.41	9300.94	7181.79	13754.93	10750.77
	(e) Administrative and Other expenses	4304.62	4257.25	4060.57	16560.94	15629.22	48472.32	43474.95
	Total expenses	16555.88	13157.81	13514.02	55029.80	50353.64	165279.17	152443.30
4	Profit from Operations before other income, finance costs and exceptional items	41221.97	44278.98	41253.68	170435.99	171194.55	258534.86	256236.28
5	Other Income	1025.06	1738.03	1675.49	11441.08	9843.00	5613.01	3815.12
6	Profit from ordinary activities before finance costs and exceptional items	42247.03	46017.01	42929.17	181877.07	181037.55	264147.87	260051.40
7	Finance costs	30195.99	29816.35	28703.56	116757.25	116374.41	178154.34	172421.22
8	Profit from ordinary activities after finance costs but before exceptional items	12051.04	16200.66	14225.61	65119.82	64663.14	85993.53	87630.18
9	Exceptional items							
10	Profit from ordinary activities before tax	12051.04	16200.66	14225.61	65119.82	64663.14	85993.53	87630.18
11	Tax expense	2983.48	5104.84	4201.20	19705.46	20411.82	28692.15	29580.90
12	Net Profit from ordinary activities after tax	9067.56	11095.82	10024.41	45414.36	44251.32	57301.38	58049.28
13	Extraordinary items							
14	Net profit for the period	9067.56	11095.82	10024.41	45414.36	44251.32	57301.38	58049.28
15	Share of profit of associates	-	-	-	-	-	7129.79	6994.93
16	Minority Interest	-	-	-	-	-	6842.93	6938.62
17	Net Profit after taxes, minority interest and share of profit of associates	9067.56	11095.82	10024.41	45414.36	44251.32	57588.24	58105.59
18	Paid-up Equity Share Capital (Face value of ₹ 10 each)	11110.39	11110.39	11110.39	11110.39	11110.39	11110.39	11110.39
19	Reserves excluding Revaluation Reserves				286694.94	229381.26	363864.78	296912.78
20	Basic and Diluted Earnings per Share (before extraordinary items) (₹)	8.16	9.99	9.02	40.88	39.83	51.83	52.30
	Basic and Diluted Earnings per Share (after extraordinary items) (₹)	8.16	9.99	9.02	40.88	39.83	51.83	52.30
A	Particulars of Shareholding							
1	Public Shareholding							
	- Number of shares	7,09,04,642	7,08,80,515	7,10,33,369				
	- Percentage of Shareholding	63.82	63.80	63.93				
2	Promoters and Promoter Group Shareholding							
	a) Pledged / Encumbered:	Nil	Nil	Nil				
	b) Non-encumbered:							
	- Number of shares	4,01,99,218	4,02,23,345	4,00,70,491				
	- Percentage of Shares (as a % of the total shareholding of the promoter and promoter group)	100.00	100.00	100.00				
	- Percentage of Shares (as a % of the total share capital of the Company)	36.18	36.20	36.07				

Notes:

- The Board of Directors have recommended a final dividend of ₹ 6.00 per share (60%). This, together with the Interim Dividend of ₹ 4.50 per share (45%) paid on 18th February 2015 aggregates to a total dividend of ₹ 10.50 per share (105%).
- Other income includes profit of ₹ 2609.36 lakhs on sale of equity shares of Credit Information Bureau (India) Limited, in May 2014.
- In April 2014, Company has reassessed the estimated useful life of its fixed assets considering the guidelines under Schedule II of the Companies Act, 2013. The realignment of the useful lives has resulted in adjustment of ₹ 401.87 lakhs (net of deferred tax) against the opening balance of retained earnings and an increase in depreciation during the year ended 31st March 2015 by ₹ 12.04 lakhs.
- During the year, the Company credited an amount of ₹ 25655.70 lakhs directly to the Capital Reserve which pertains to the sale of 17,37,012 equity shares of Sundaram Finance Limited, held by SFL Shares Trust. The Company received the proceeds being the sole beneficiary of the Trust. These shares accrued to the Trust on account of the merger of Lakshmi General Finance Limited with the Company, in the year 2005.
- Sundaram Parekh Warehousing Services Limited, a subsidiary, has been merged with Infreight Logistics Solutions Limited, another subsidiary, with effect from 1st April 2014, pursuant to the Order passed by the Honourable High Court of Judicature at Madras on 18th March 2015.
- The figures of the current quarter are the balancing figures between the audited figures of the full financial year ended 31st March 2015 and the published year to date figures upto the third quarter ended 31st December 2014.
- Previous year's figures have been regrouped wherever necessary to conform to current year's classification.
- The above results were approved by the Board of Directors at their meeting held on 29th May 2015.

By Order of the Board


T T SRINIVASARAGHAVAN
Managing Director

Chennai
29.05.2015


STATEMENT OF AUDITED RESULTS FOR YEAR ENDED 31.03.2015

Statement of Assets and Liabilities		(₹ in Lakhs)			
		Standalone		Consolidated	
Sl. No.	Particulars	31.03.2015	31.03.2014	31.03.2015	31.03.2014
A	EQUITY AND LIABILITIES				
1	Shareholders' Funds				
	(a) Share Capital	11110.39	11110.39	11110.39	11110.39
	(b) Reserves and Surplus	286694.94	229381.26	363864.78	296912.78
	Sub-total - Shareholders' Funds	297805.33	240491.65	374975.17	308023.17
2	Minority Interest	-	-	40953.71	37747.45
3	Non-current Liabilities				
	(a) Long-term borrowings	653868.37	560797.92	1121400.49	904610.52
	(b) Deferred tax liabilities (net)				
	(c) Other long-term liabilities	17259.89	11566.41	60777.54	49417.25
	(d) Long-term provisions	8375.53	7799.33	22556.68	17343.41
	Sub-total - Non-current Liabilities	679503.79	580163.66	1204734.71	971371.18
4	Current Liabilities				
	(a) Short-term borrowings	217367.16	257404.78	227620.95	286616.50
	(b) Trade payables	5149.82	3346.16	44017.11	35432.35
	(c) Other current liabilities	454572.43	436494.50	661981.53	726591.74
	(d) Short-term provisions	21720.89	23523.29	24262.05	25622.59
	Sub-total - Current liabilities	698810.30	720768.73	957881.64	1074263.18
	TOTAL - EQUITY AND LIABILITIES	1676119.42	1541424.04	2578545.23	2391404.98
B	ASSETS				
1	Non-current Assets				
	(a) Fixed Assets	31087.16	34664.88	36752.54	41162.76
	(b) Goodwill on consolidation	-	-	14989.59	14989.36
	(c) Non-current investments	105779.04	97383.64	180245.01	144409.25
	(d) Deferred tax assets (net)	11082.78	10992.60	12303.46	14876.47
	(e) Long-term loans and advances	720894.14	646728.24	1367824.46	1250777.27
	(f) Other non-current assets	1311.83	1162.14	8696.86	4903.28
	Sub-total - Non-current assets	870154.95	790931.50	1620811.92	1471118.39
2	Current Assets				
	(a) Current investments	46368.48	47343.51	92849.27	100553.28
	(b) Inventories				
	(c) Trade receivables	2691.45	3219.23	4953.40	6334.79
	(d) Cash and cash equivalents	67671.90	67407.79	108840.79	128186.88
	(e) Short-term loans and advances	671635.59	613785.43	724419.96	659259.91
	(f) Other current assets	17597.05	18736.58	26669.89	25951.73
	Sub-total - Current assets	805964.47	750492.54	957733.31	920286.59
	TOTAL - ASSETS	1676119.42	1541424.04	2578545.23	2391404.98

Segment Information in respect of Consolidated Accounts for the year ended 31.03.2015

		(₹ in Lakhs)	
		31.03.2015	31.03.2014
Business Segments			
1. Segment Revenue			
	a) Asset Financing	315992.36	306550.25
	b) Insurance	76255.78	75447.46
	c) Others	43049.13	38187.01
	Total	435297.27	420184.72
	Less: Inter Segment Revenue	11483.24	11505.14
	Income from Operations	423814.03	408679.58
2. Segment Results			
	a) Asset Financing	75427.48	75905.46
	b) Insurance	1359.02	5028.44
	c) Others	3861.13	2746.54
	Total	80647.63	83680.44
	Add: Other Unallocable income net of Unallocable expenditure	5345.90	3949.74
	Profit Before Tax	85993.53	87630.18
3. Capital Employed (Segment Assets - Segment Liabilities)			
	a) Asset Financing	352177.47	293275.49
	b) Insurance	25222.21	24677.21
	c) Others	19895.96	14880.29
	Add: Unallocated	18633.24	12937.63
	Total	415928.88	345770.62

Investor Complaints	Quarter ended 31.03.2015
Pending at the beginning of the quarter	Nil
Received during the quarter	Nil
Disposed of during the quarter	Nil
Remaining unresolved at the end of the quarter	Nil