



Service



Discipline



Prudence



Fair play



Honesty

FY 2015-16

HY1



SUNDARAM FINANCE
Enduring values. New age thinking.



Integrity



Humility



Openness



Relationships



₹ in Crore

Profit & Loss Statement

Particulars	2015-16 Q2	2015-16 Q1	2014-15 Q2	2015-16 HY1	2014-15 HY1	2014-15
Revenue from Operations *	569.30	540.80	545.69	1110.10	1069.94	2186.57
Other income	87.55	15.93	48.77	103.49	86.78	114.41
Total Revenue	656.85	556.73	594.46	1213.59	1156.72	2300.98
Finance Costs	304.76	288.87	290.97	593.62	567.45	1167.57
Operating Expenses	112.62	105.60	95.16	218.22	189.82	385.51
Provisions and Write Off	18.06	16.00	16.79	34.07	28.08	92.19
Provision against Standard Assets	1.57	1.57	1.34	3.14	2.69	4.51
Profit before Tax	219.84	144.69	190.20	364.54	368.68	651.20
Profit after Tax	153.99	99.00	130.27	252.99	252.51	454.14

* Net of depreciation on Operating lease

Other Income for the current quarter includes profit of Rs.40.65 Cr on sale of equity shares in BNP Paribas Sundaram Global Securities Operations Private Limited. In the previous year, other income includes profit of Rs.26.09 Cr. on sale of shares of Credit Information Bureau (India) Limited, in May 2014.

During the current quarter, the company acquired entire 26% equity stake, held by Royal & Sun Alliance Insurance PLC in the equity share capital of Royal Sundaram Alliance Insurance Company Limited (Royal Sundaram) for a total consideration of Rs.450 Cr. Consequent to the said acquisition, the holding of our company in Royal Sundaram has increased from 49.90% to 75.90% and Royal Sundaram has become subsidiary.

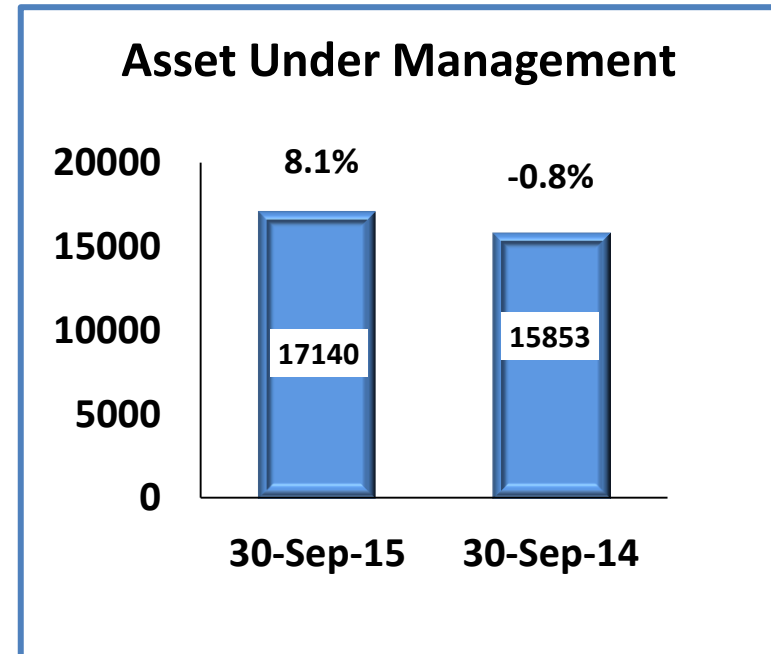
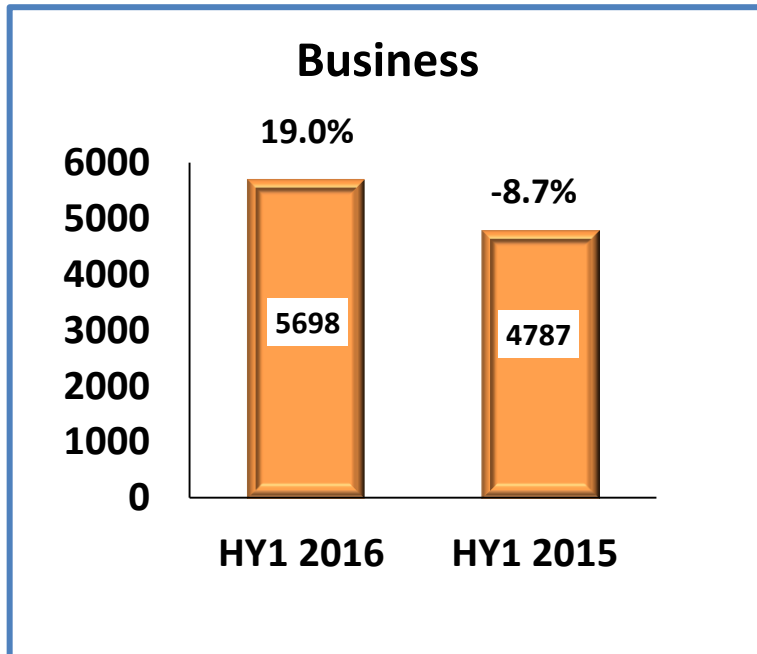
Balance Sheet

₹ in Crore

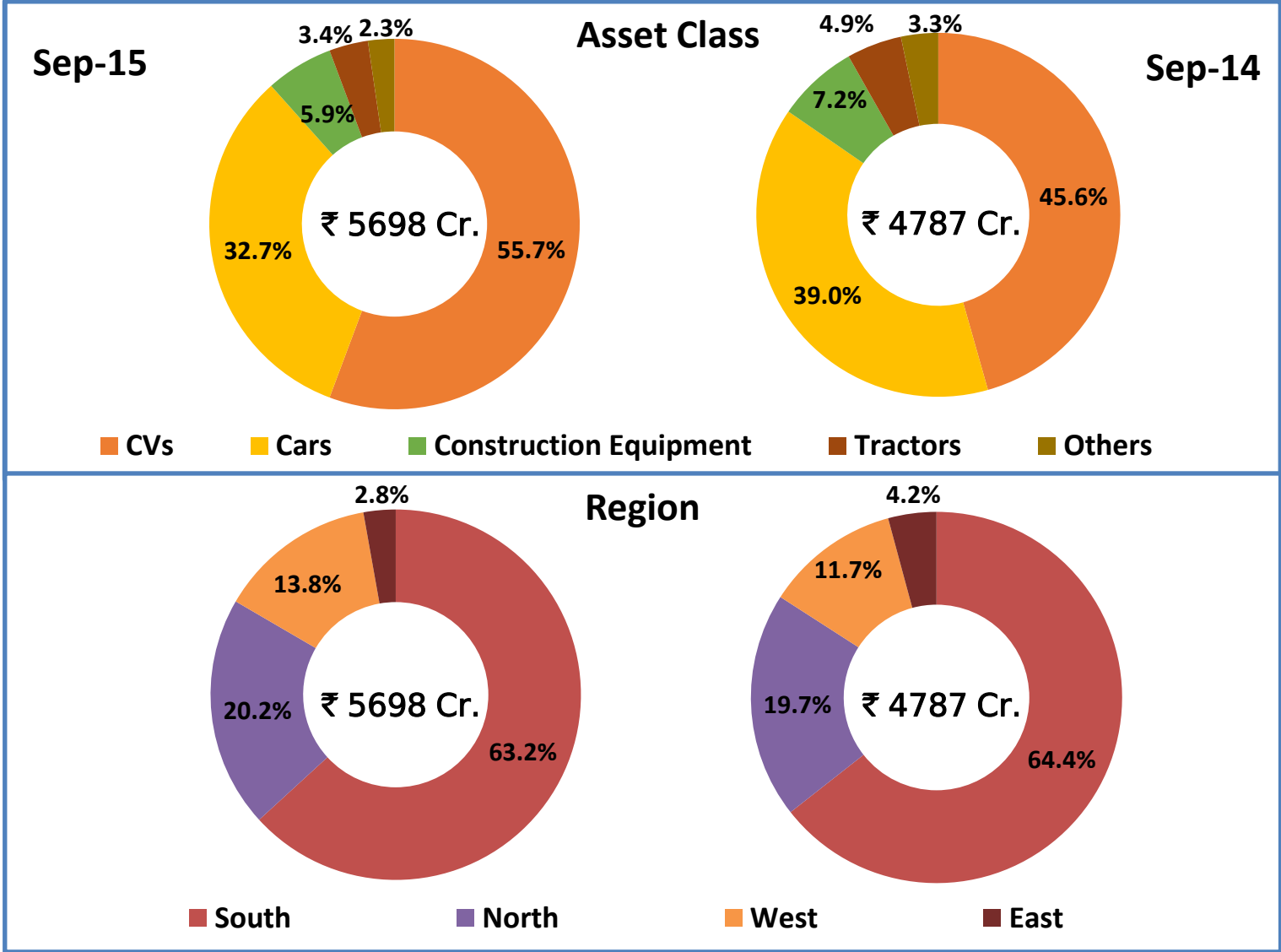
Particulars	30-Sep-15	30-Sep-14	31-Mar-15
EQUITY & LIABILITIES			
Share Holders Funds	3231.95	2653.97	2978.05
Non-current liabilities	5890.46	6306.92	6795.04
Current liabilities	9316.02	6847.47	6988.10
Total - EQUITY & LIABILITIES	18438.43	15808.36	16761.19
ASSETS			
Non-current assets	10122.94	8513.09	8701.55
Current assets	8315.49	7295.27	8059.64
Total - ASSETS	18438.43	15808.36	16761.19

Business and AUM

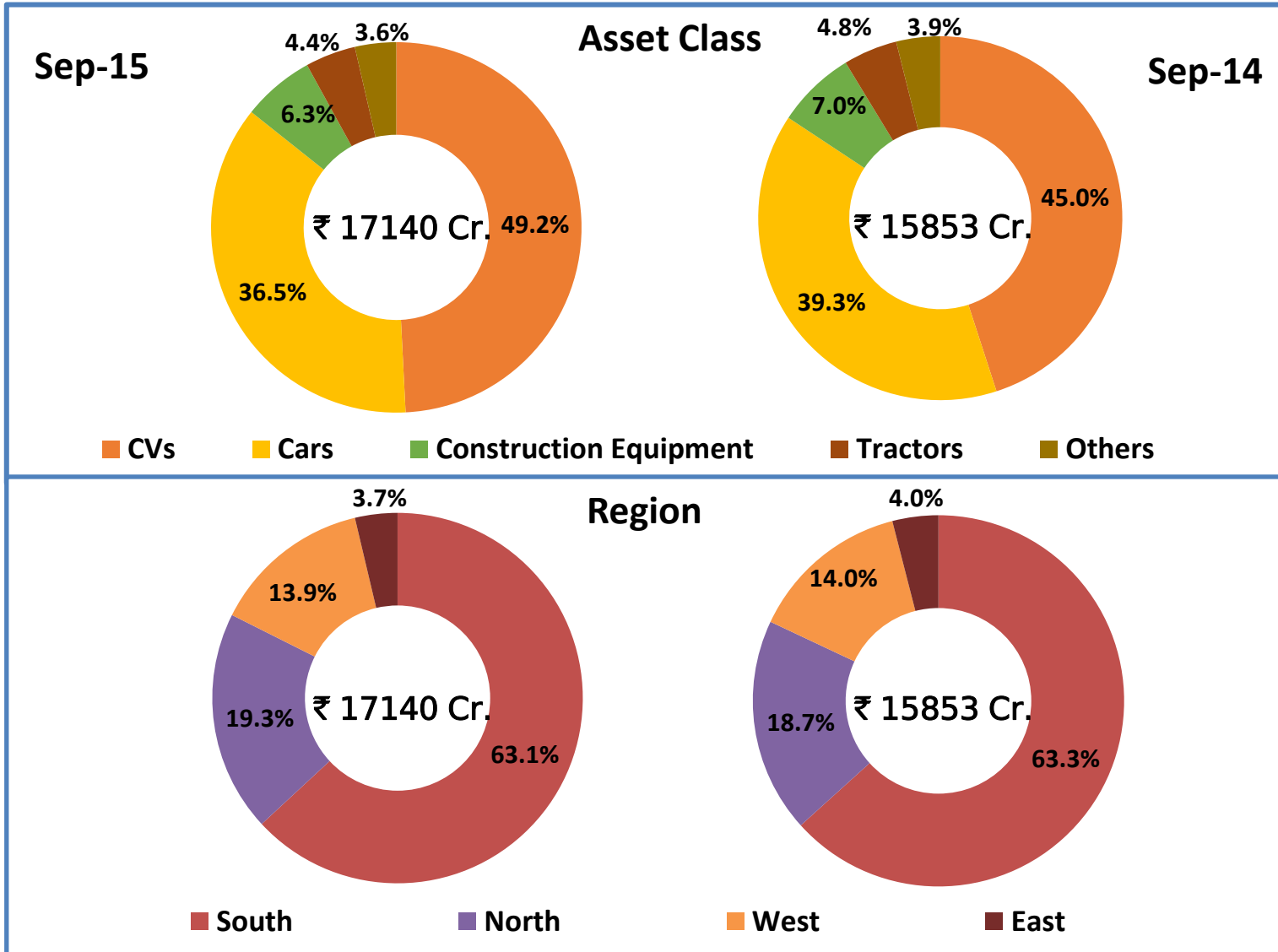
₹ in Crore % - Growth



Business

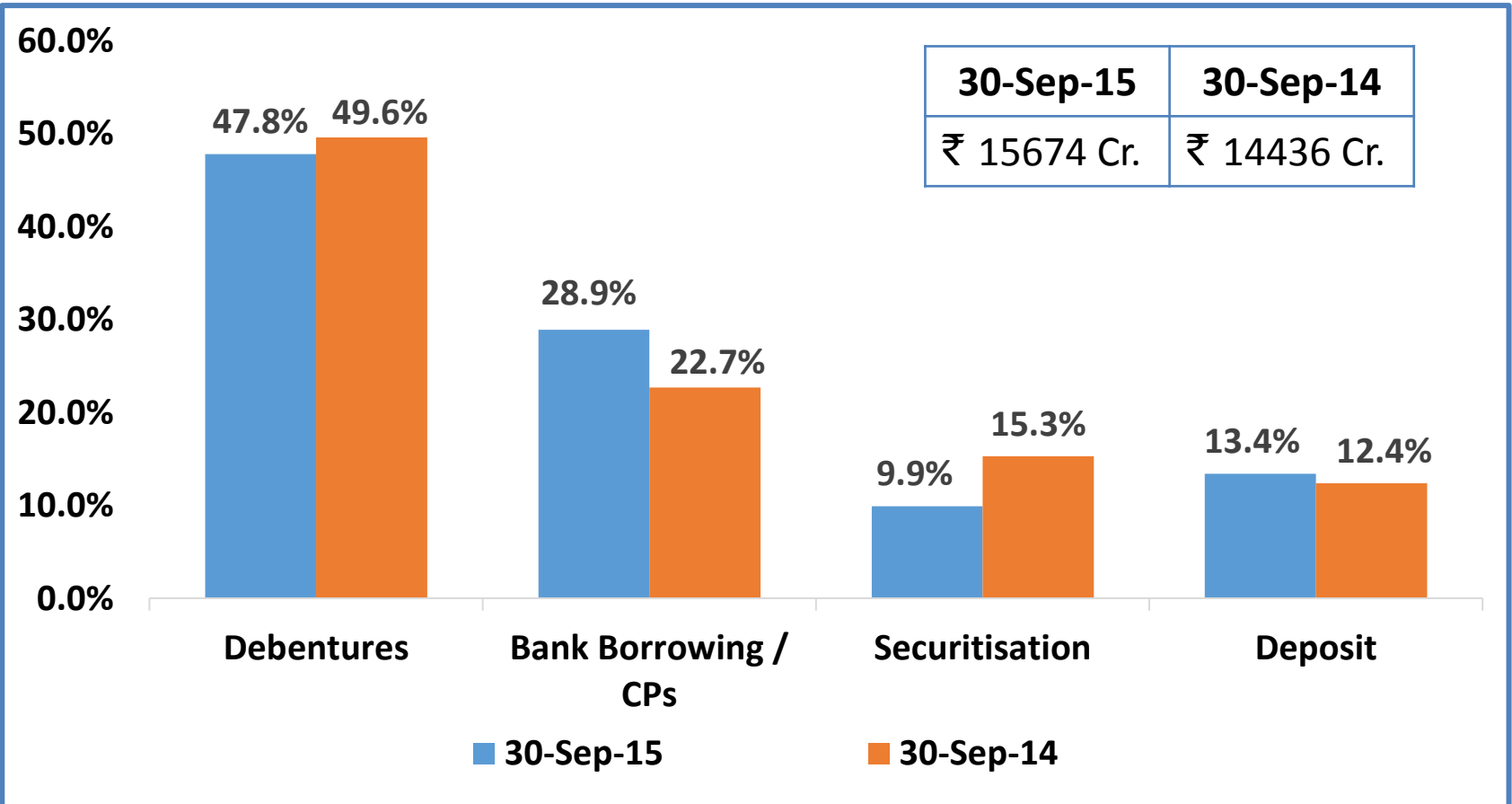


AUM



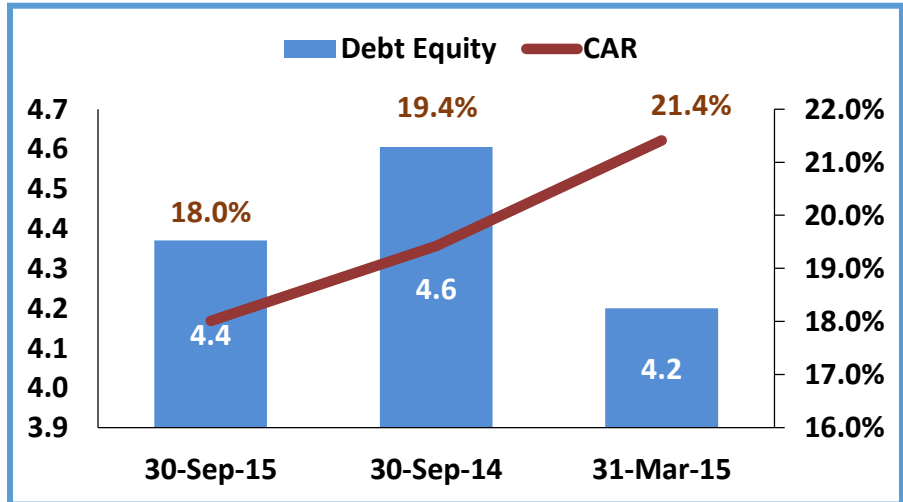
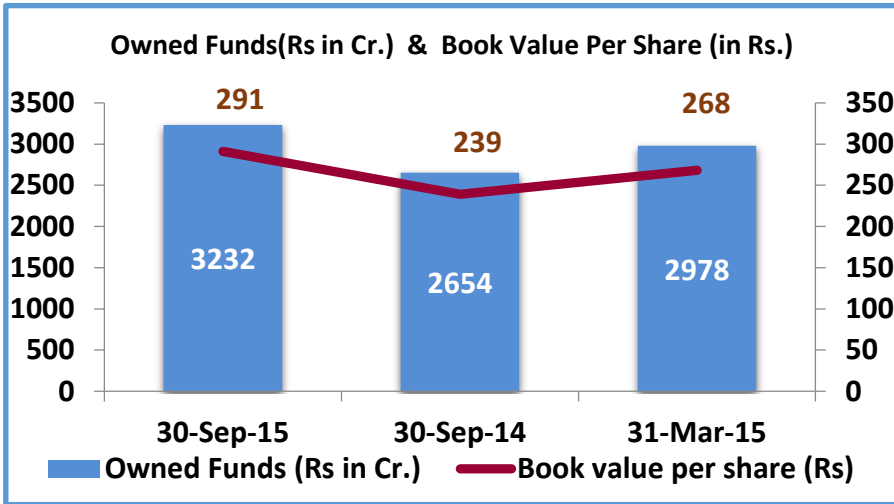


Funding Profile



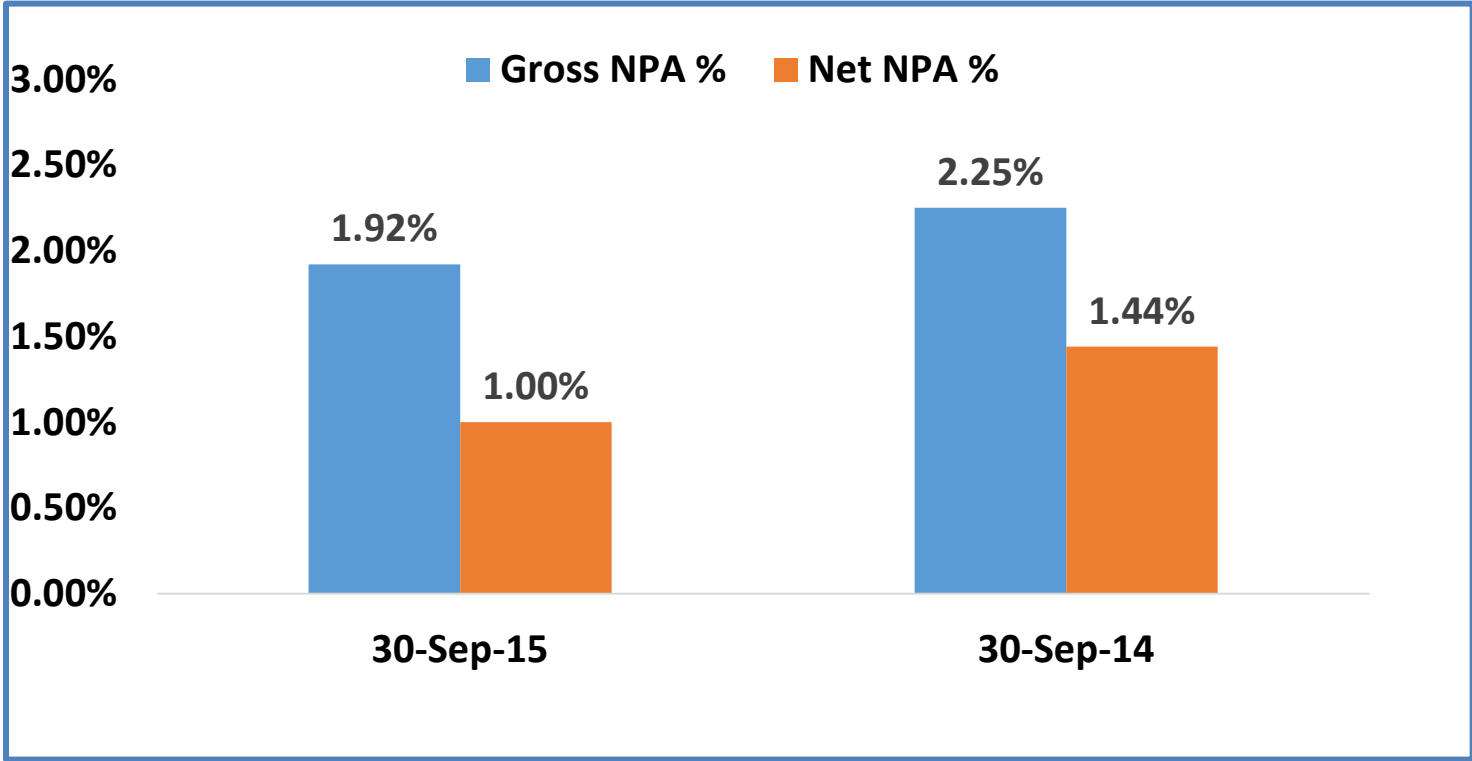


Ratios





Portfolio Health



The Company follows 120 day norms for recognition of NPA



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