



Service



Discipline



Prudence



Fair play



Honesty

# PERFORMANCE HIGHLIGHTS

## Apr – Dec 2016



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



Integrity



Humility



Openness



Relationships



₹ in Crore

# Profit & Loss Statement

Particulars	Quarter Ended			Nine Months ended		Year Ended
	31.12.2016	30.09.2016	31.12.2015	31.12.2016	31.12.2015	31.03.2016
Revenue from Operations	584.27	578.14	575.74	1706.74	1685.84	2252.79
Other income	33.54	33.65	22.04	71.12	125.53	162.63
<b>Total Revenue</b>	<b>617.81</b>	<b>611.79</b>	<b>597.78</b>	<b>1777.86</b>	<b>1811.37</b>	<b>2415.42</b>
Finance Costs	287.57	302.98	324.22	881.27	917.84	1217.74
Operating Expenses	115.51	111.63	108.75	337.66	326.98	433.39
Provisions and Write Off	11.66	11.66	16.00	34.98	50.07	79.74
Provision against Standard Assets	1.99	1.17	1.57	5.98	4.71	1.32
Profit before Tax	201.08	184.35	147.24	517.97	511.77	683.23
<b>Profit after Tax</b>	<b>138.24</b>	<b>127.68</b>	<b>102.18</b>	<b>356.10</b>	<b>355.17</b>	<b>477.28</b>

Revenue from Operations is net of depreciation on Operating lease.

Profit for the nine months ended 31.12.2016 is not comparable with that of the corresponding period of the previous year which included a one time profit of ₹ 40.65 Crore, arising from the sale of equity shares of BNP Paribas Sundaram Global Securities Operations Private Limited.

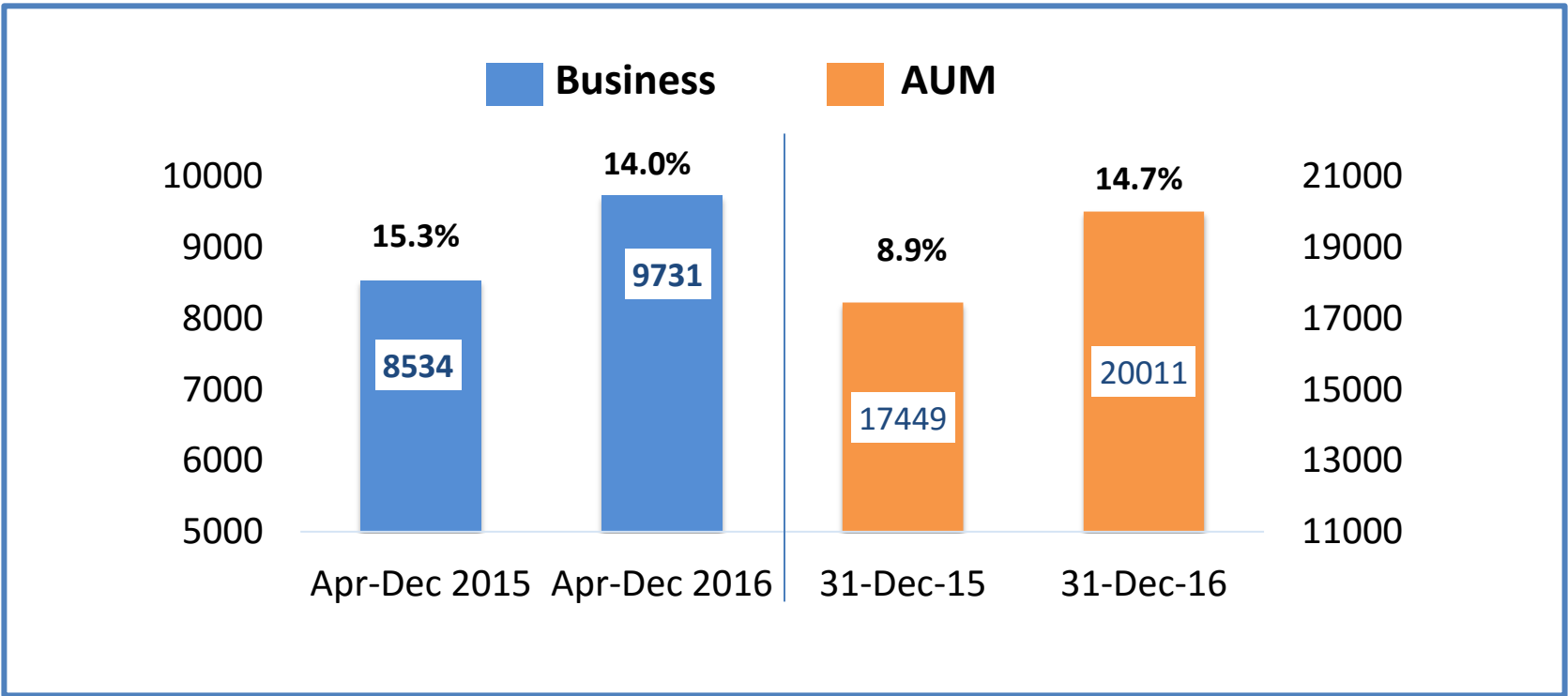
# Balance Sheet

₹ in Crore

Particulars	31-Dec-16	31-Mar-16	31-Dec-15
<b>EQUITY &amp; LIABILITIES</b>			
Share Holders Funds	3670.20	3312.62	3334.67
Non-current liabilities	5893.13	5109.94	6326.47
Current liabilities	9484.17	8970.00	9034.41
<b>TOTAL</b>	<b>19047.50</b>	<b>17392.56</b>	<b>18695.55</b>
<b>ASSETS</b>			
Non-current assets	10867.99	9822.75	10248.18
Current assets	8179.51	7569.81	8447.37
<b>TOTAL</b>	<b>19047.50</b>	<b>17392.56</b>	<b>18695.55</b>

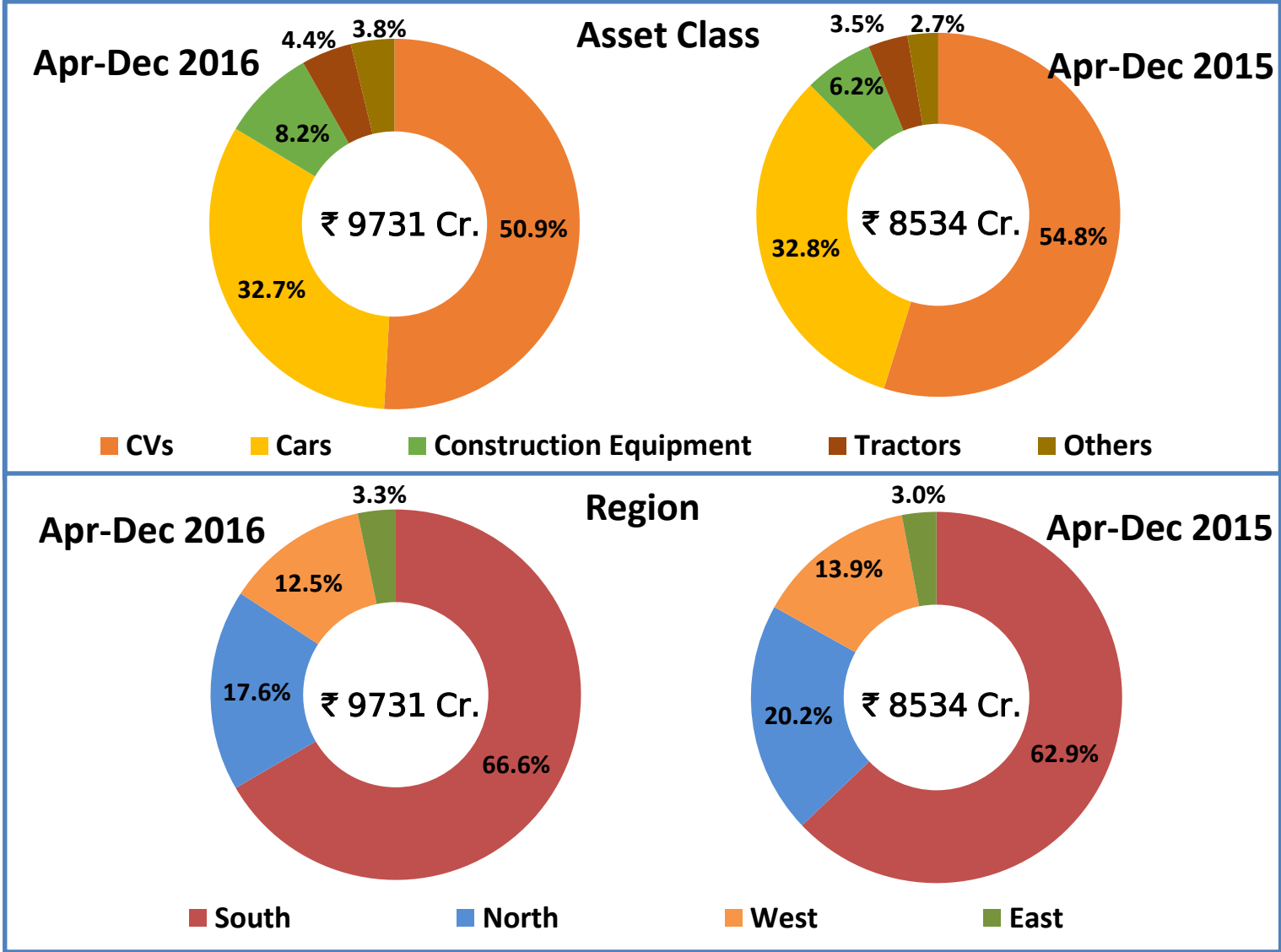
# Business and AUM

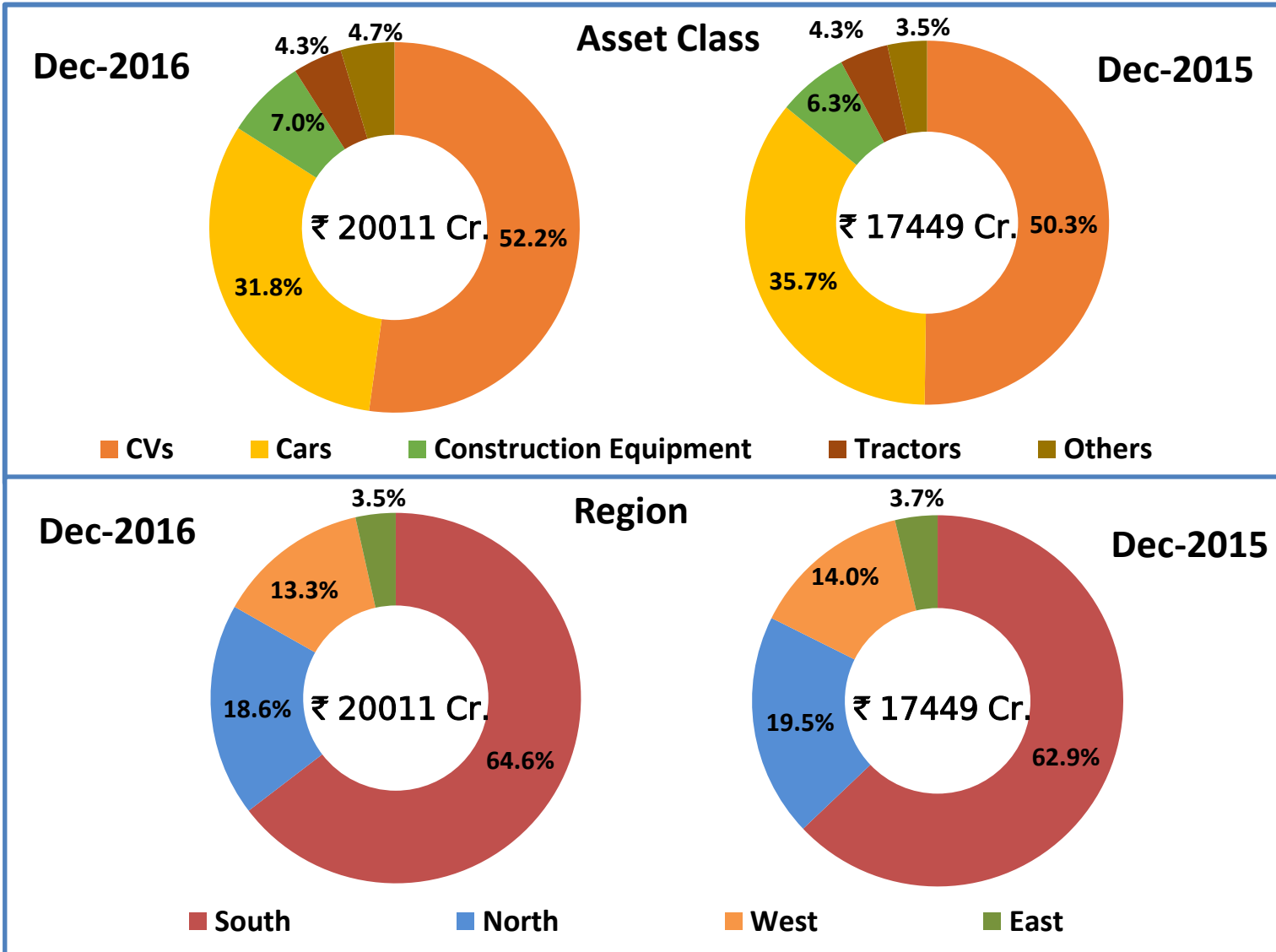
₹ in Crore    % Growth



AUM - Assets Under Management

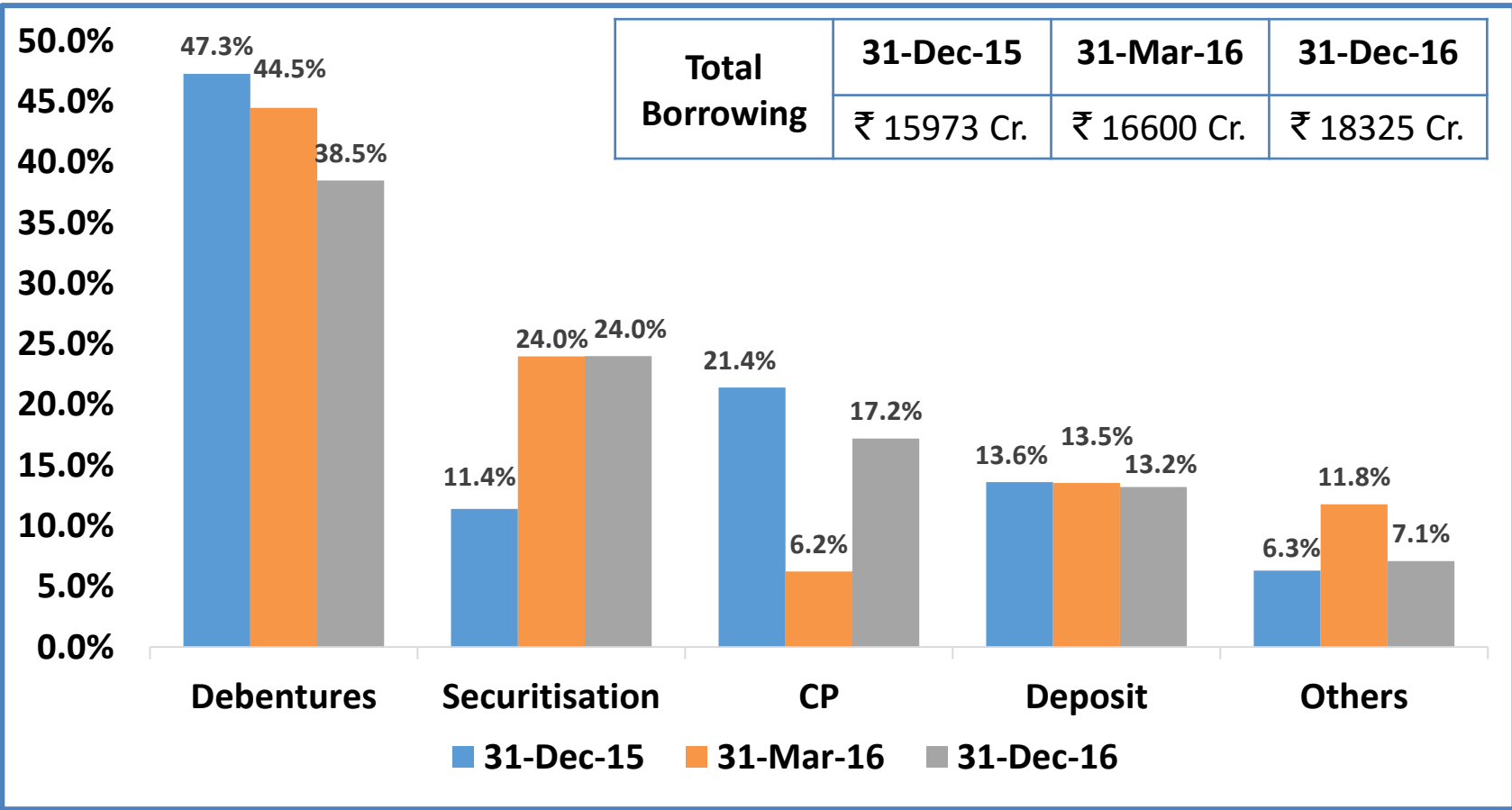
# Business





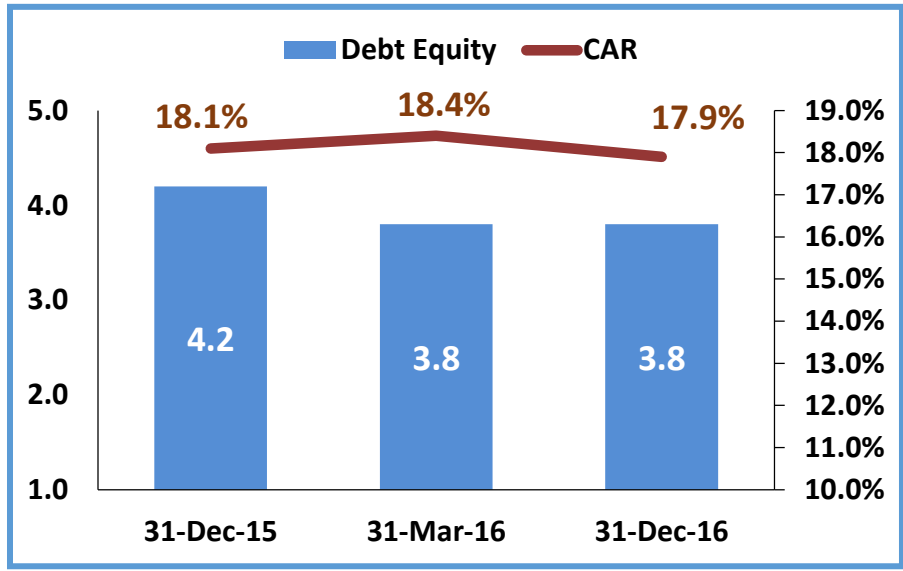
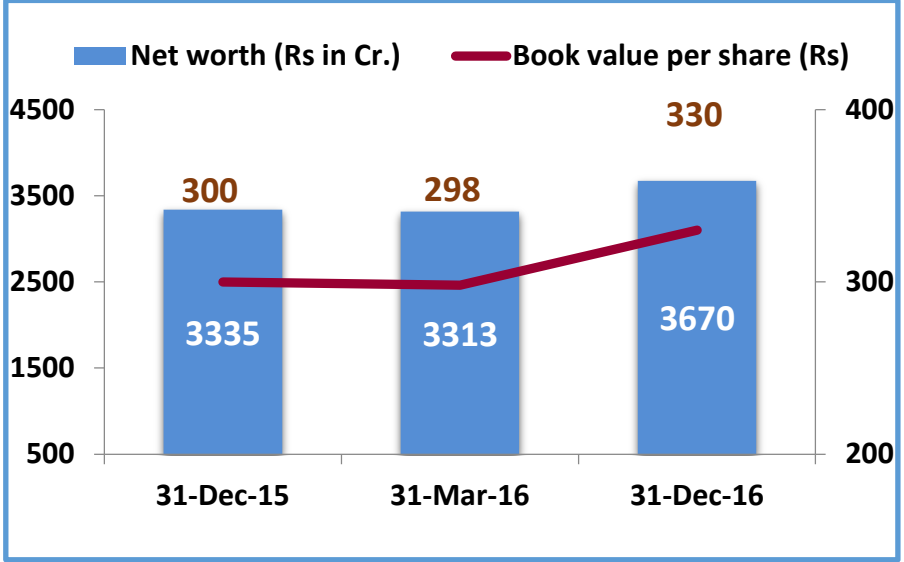


# Funding Mix





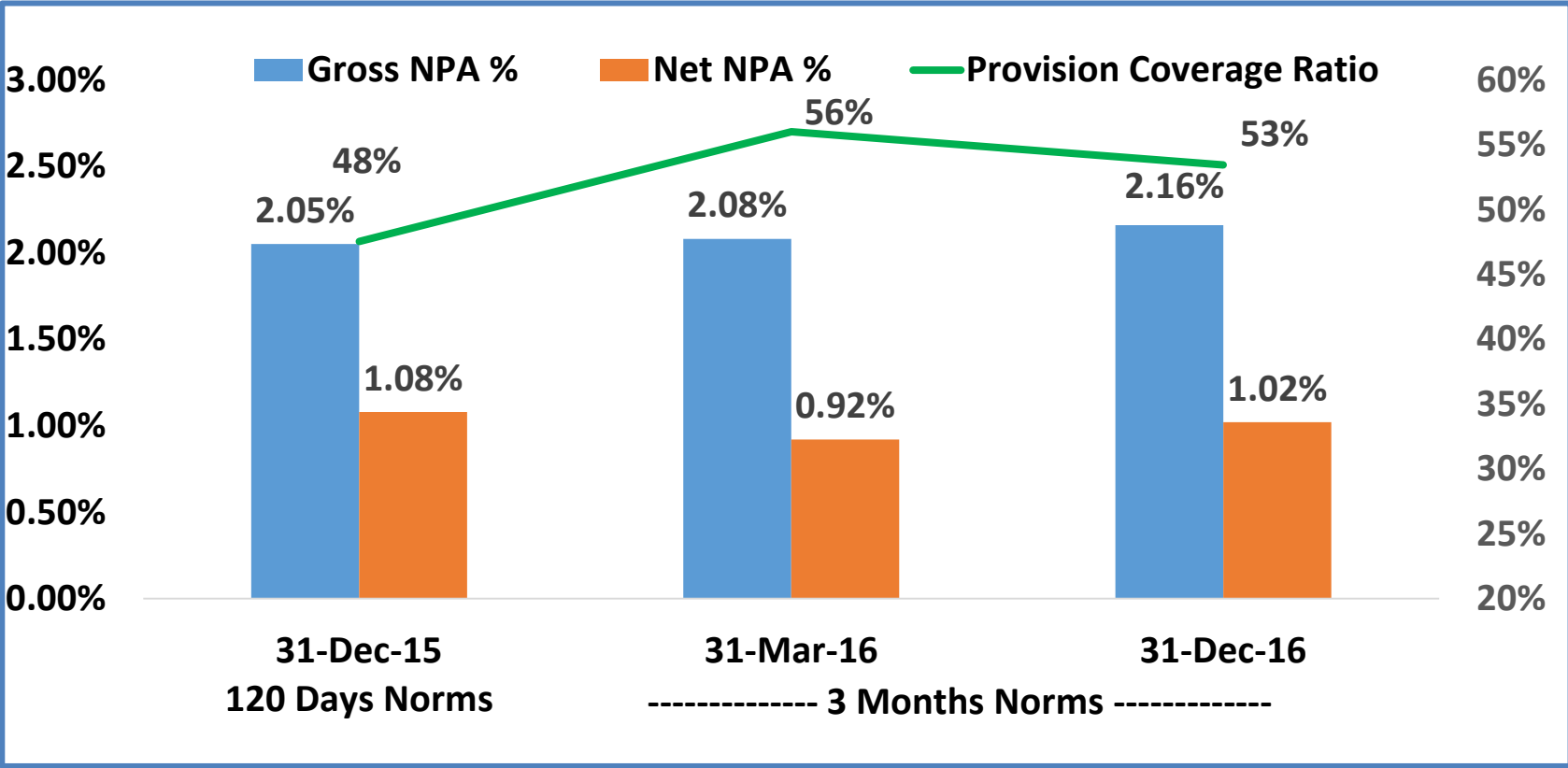
# Ratios







# Portfolio Quality



# Sundaram BNP Paribas Home Finance

₹ in Crore

Particulars	Nine Months Ended 31-Dec-16	Year Ended 31-Mar-16	Nine Months Ended 31-Dec-15
Business	1398	1743	1304
-Housing	63%	68%	69%
-Non-Housing	37%	32%	31%
AUM	7682	7510	7511
-Housing	69%	69%	69%
-Non-Housing	31%	31%	31%
PAT	121.30	152.72	120.99
EPS (₹)	* 15.97	15.08	* 15.93
Net worth	996.10	874.79	885.71
Book Value (₹)	98.38	86.40	87.47
Gross NPA	4.09%	2.82%	3.96%
Net NPA	2.41%	0.98%	2.18%
CAR	23.8%	23.9%	24.8%
Branches	109	108	108
Employees	708	695	675

\* annualised



<b>Particulars</b>	<b>Nine Months Ended 31-Dec-16</b>	<b>Year Ended 31-Mar-16</b>	<b>Nine Months Ended 31-Dec-15</b>
Gross Premium Written	1637.39	1703.30	1210.35
PAT	28.23	26.66	20.48
Net worth	628.17	570.90	558.39
Combined Operating Ratio	111%	112%	115%
Employees	1759	1669	1615

# Sundaram Asset Management

₹ in Crore

Particulars	Nine Months Ended 31-Dec-16	Year Ended 31-Mar-16	Nine Months Ended 31-Dec-15
Average AUM	27,451	23336	22,803
-Equity	42%	42%	45%
-Debt	58%	58%	55%
PAT	21.24	4.42	15.06
Net worth	155.36	134.12	149.11
Employees	300	284	297
Retail Investors	9,63,950	9,32,882	9,24,237

PAT for the year ended 31-Mar-16 include provision towards diminution in the value of investment of Rs.10 Cr. in the subsidiary company, Sundaram Asset Management Singapore Pte Limited.



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