



Service



Discipline



Prudence



Fair play



Honesty

FY 2016-17

HY1



SUNDARAM FINANCE
Enduring values. New age thinking.



Integrity



Humility



Openness



Relationships



₹ in Crore

Profit & Loss Statement

Particulars	Quarter Ended			Half year ended		Year Ended
	30.09.2016	30.06.2016	30.09.2015	30.09.2016	30.09.2015	31.03.2016
Revenue from Operations	578.14	544.33	569.30	1122.46	1110.10	2252.84
Other income	33.65	3.93	87.55	37.58	103.49	162.58
Total Revenue	611.79	548.26	656.85	1160.04	1213.59	2415.42
Finance Costs	302.98	290.72	304.76	593.70	593.62	1217.74
Operating Expenses	111.63	110.53	112.62	222.15	218.22	433.39
Provisions and Write Off	11.66	11.66	18.06	23.32	34.07	79.74
Provision against Standard Assets	1.17	2.82	1.57	3.99	3.14	1.32
Profit before Tax	184.35	132.53	219.84	316.88	364.54	683.23
Profit after Tax	* 127.68	90.18	153.99	* 217.86	252.99	477.28

Revenue from Operations is net of depreciation on Operating lease.

* Profit for the quarter and half year ended 30.09.2016 is not comparable with that of the corresponding period of the previous year, which includes a one time profit of ₹ 40.65 Crore, arising from the sale of equity shares of BNP Paribas Sundaram Global Securities Operations Private Limited.

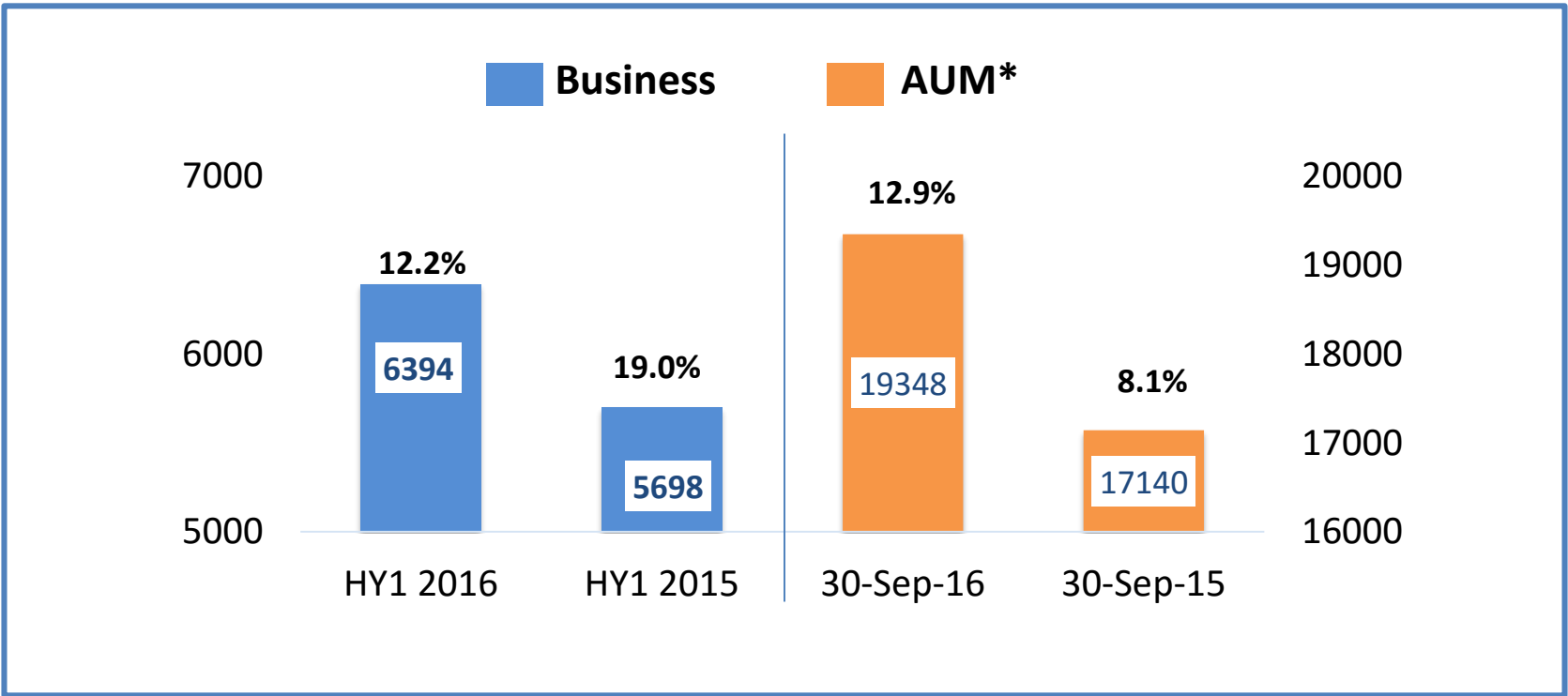
Balance Sheet

₹ in Crore

Particulars	30-Sep-16	31-Mar-16	30-Sep-15
EQUITY & LIABILITIES			
Share Holders Funds	3531.46	3312.62	3231.95
Non-current liabilities	5843.07	5109.94	5890.46
Current liabilities	8877.66	8970.00	9316.02
TOTAL	18252.19	17392.56	18438.43
ASSETS			
Non-current assets	10389.50	9822.75	10124.94
Current assets	7862.69	7569.81	8313.49
TOTAL	18252.19	17392.56	18438.43

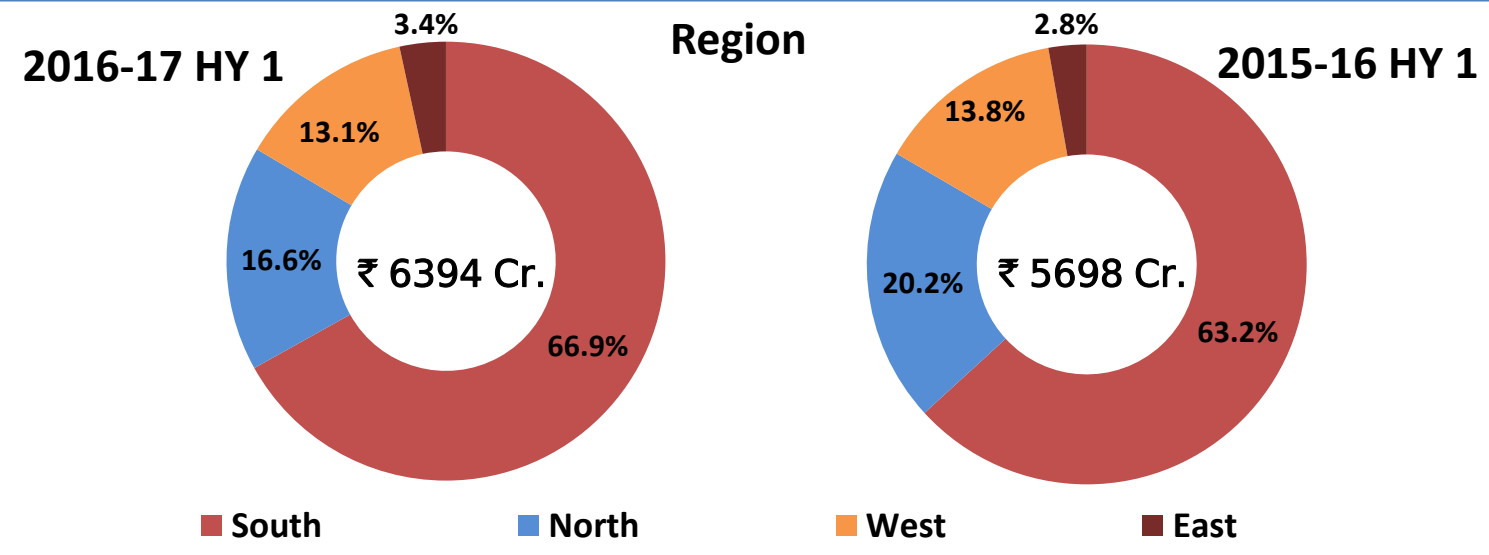
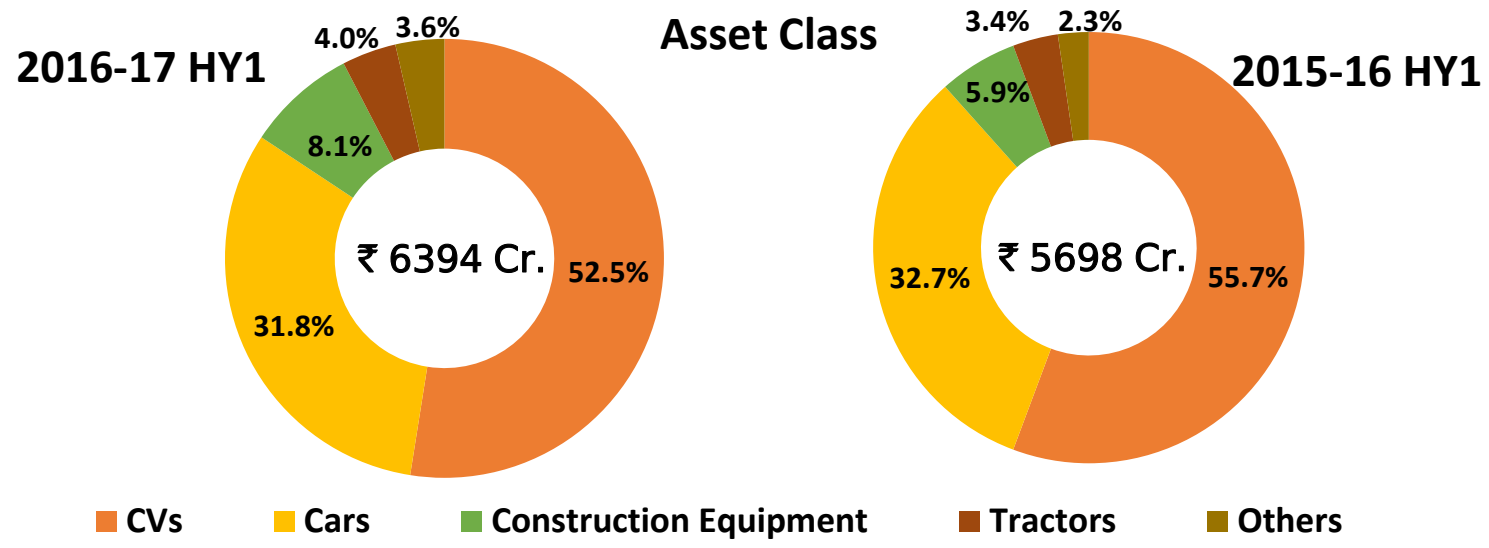
Business and AUM

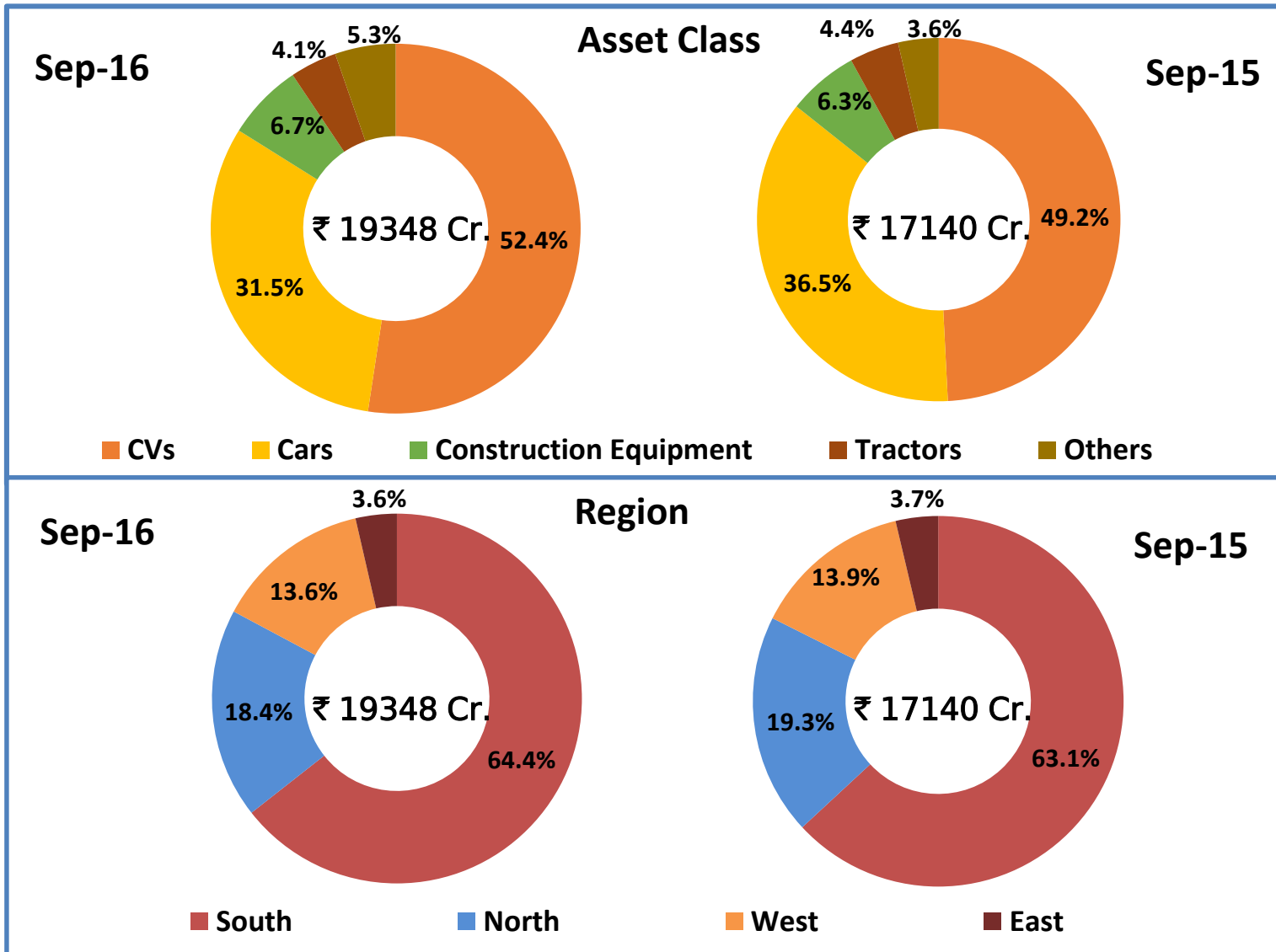
₹ in Crore % Growth



* Assets Under Management

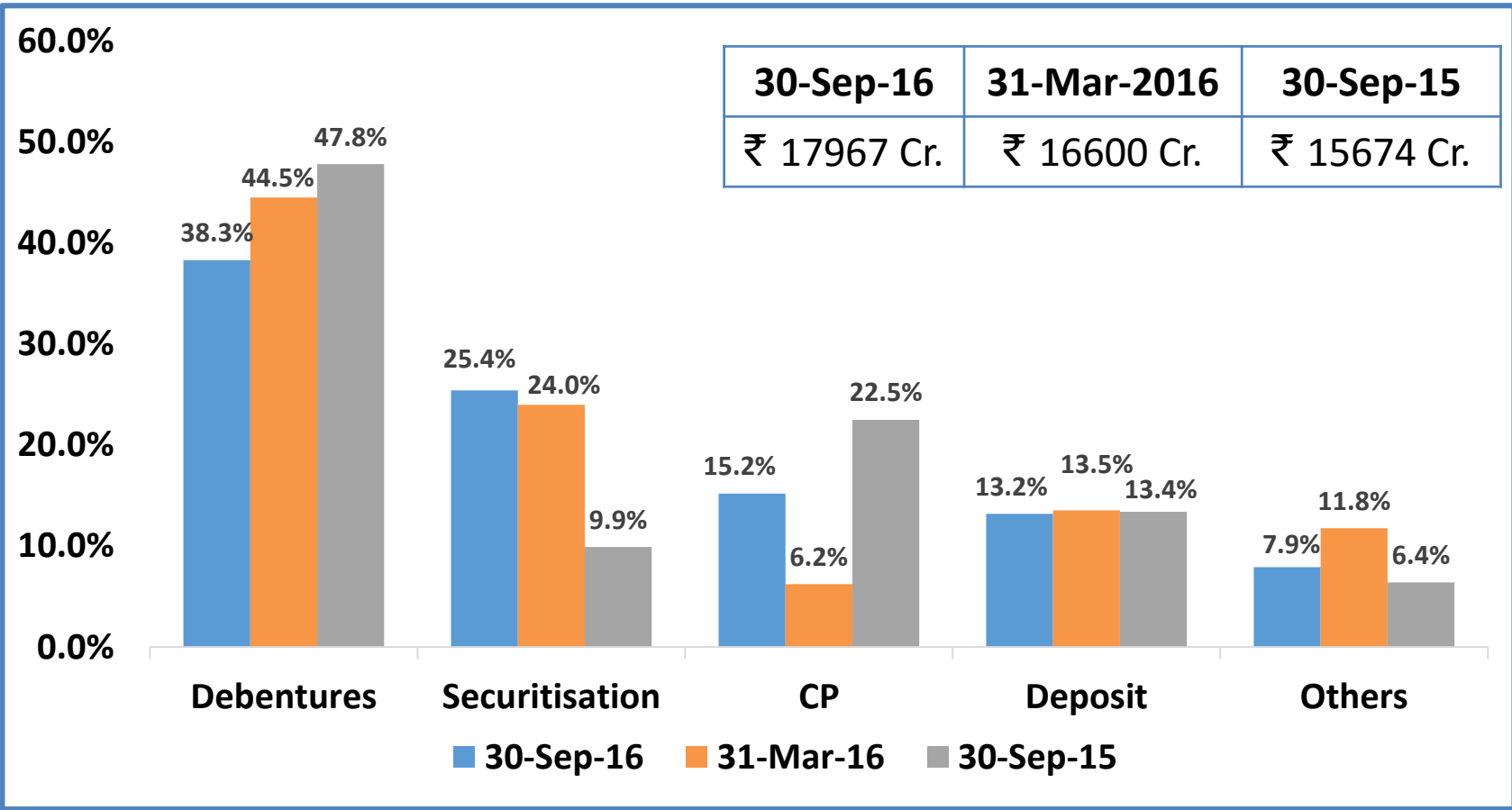
Business





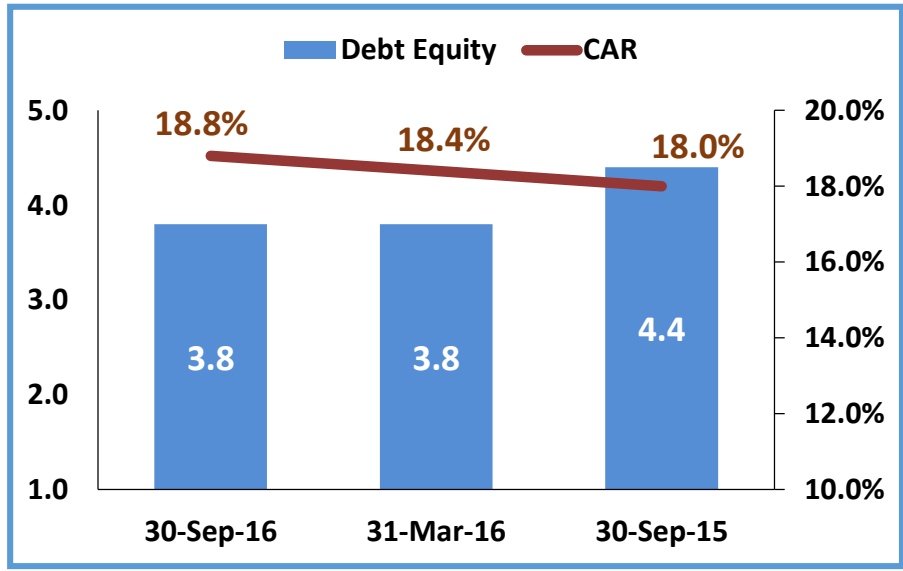
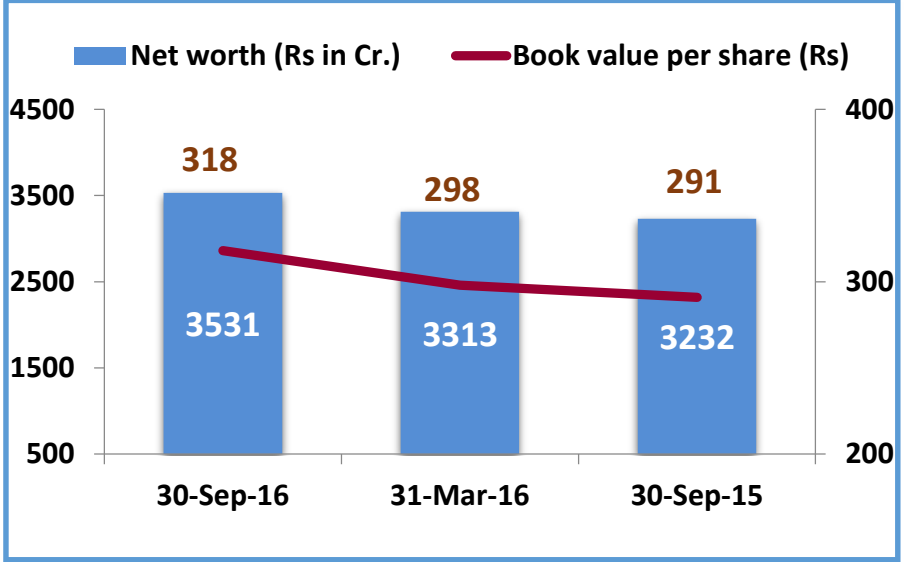


Funding Mix



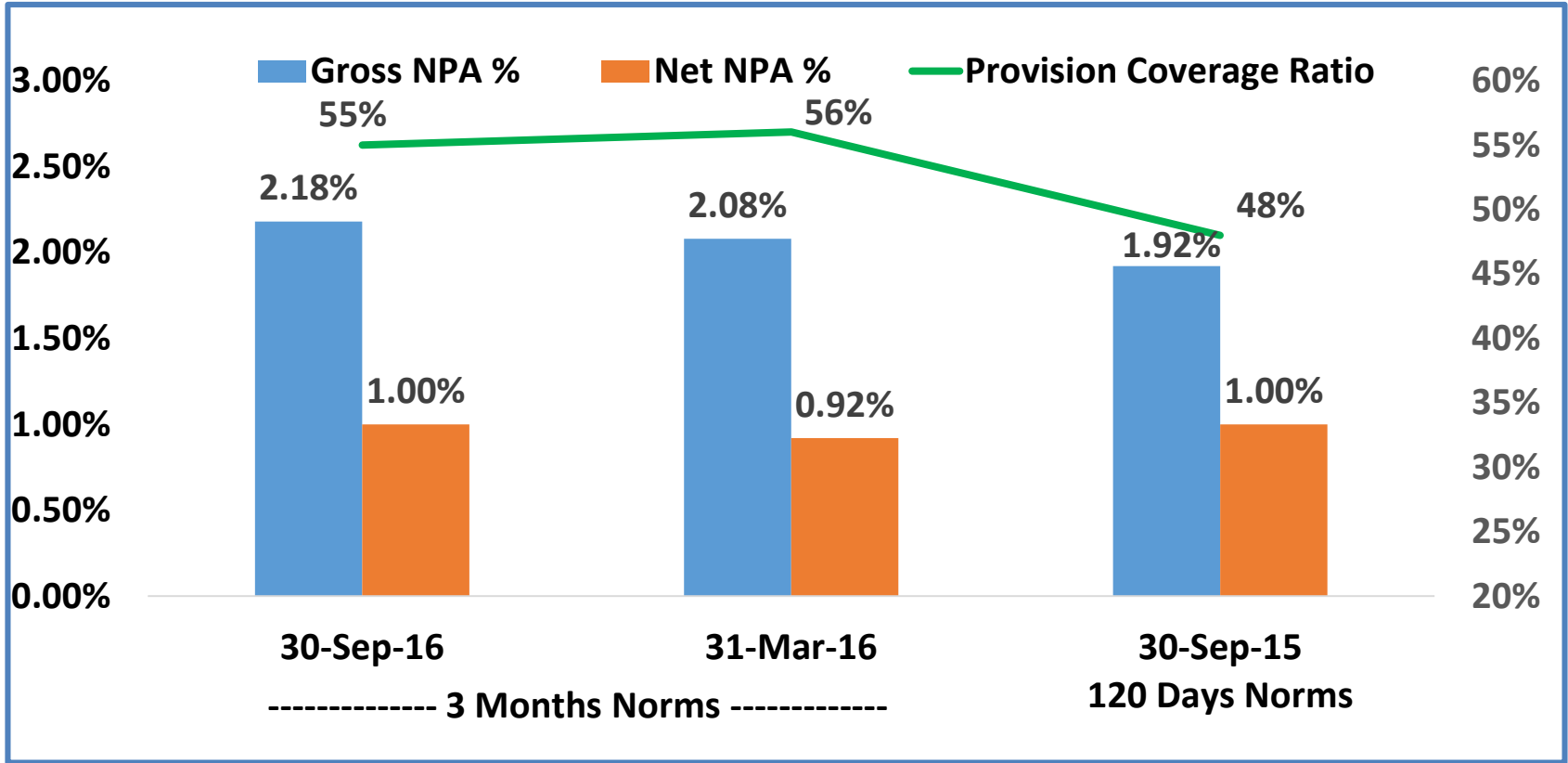


Ratios





Portfolio Quality



The Company has followed the 3 months overdues norms for classification of NPA, as compared to 120 days norms followed for the Half Year ended September 30, 2015.

Sundaram BNP Paribas Home Finance

₹ in Crore

Particulars	Half Year Ended	Year Ended	Half Year Ended
	30-Sep-16	31-Mar-16	30-Sep-15
Business	1036	1743	917
-Housing	60%	68%	67%
-Non-Housing	40%	32%	33%
AUM	7717	7510	7556
-Housing	68%	69%	69%
-Non-Housing	32%	31%	31%
PAT	82	153	82
EPS (₹)	* 16.18	15.08	* 16.14
Net worth	957	875	846
Book Value (₹)	94.49	86.40	83.59
Gross NPA	3.32%	2.82%	3.30%
Net NPA	1.61%	0.98%	1.55%
CAR	23.4%	23.9%	21.3%
Branches	107	108	108
Employees	708	695	689

* annualised



Particulars	Half Year Ended	Year Ended	Half Year Ended
	30-Sep-16	31-Mar-16	30-Sep-15
Gross Premium Written	1078	1703	787
PAT	18	27	22
Net worth	626	571	561
Combined Operating Ratio	111%	112%	114%
Employees	1730	1669	1612

Sundaram Asset Management

₹ in Crore

Particulars	Half Year Ended	Year Ended	Half Year Ended
	30-Sep-16	31-Mar-16	30-Sep-15
Average AUM	26990	23336	22643
-Equity	44%	42%	44%
-Debt	56%	58%	56%
PAT	14	* 4	9
Net worth	148	134	143
Employees	297	284	301
Retail Investor	9,30,989	9,32,882	9,16,022

* Provided ₹10 Cr. towards diminution in the value of investment in the subsidiary company Sundaram Asset Management Singapore Pte Limited.



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