



Service



Discipline



Prudence



Fair play



Honesty

PERFORMANCE HIGHLIGHTS 2014-15



SUNDARAM FINANCE
Enduring values. New age thinking.



Integrity



Humility



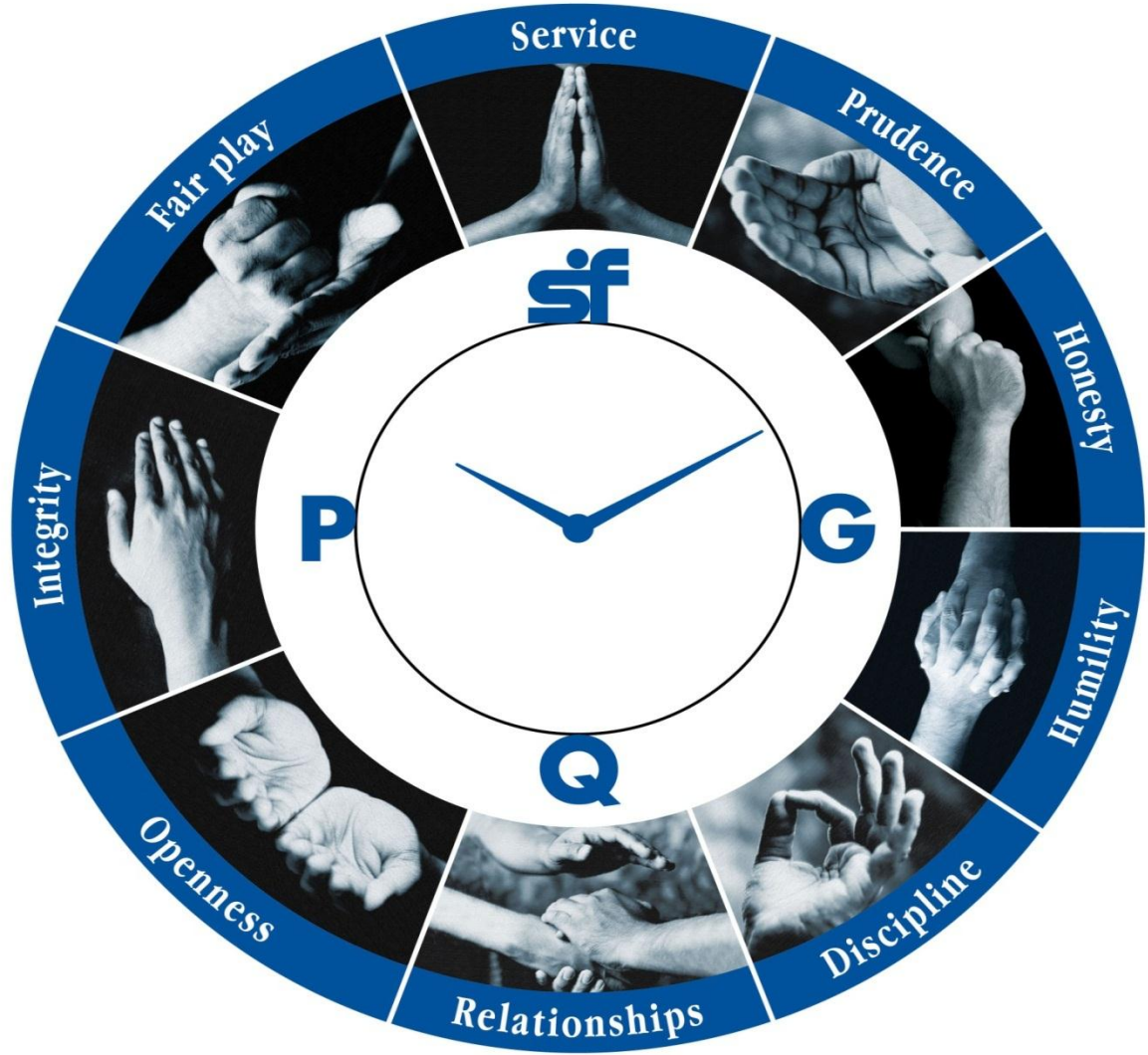
Openness



Relationships

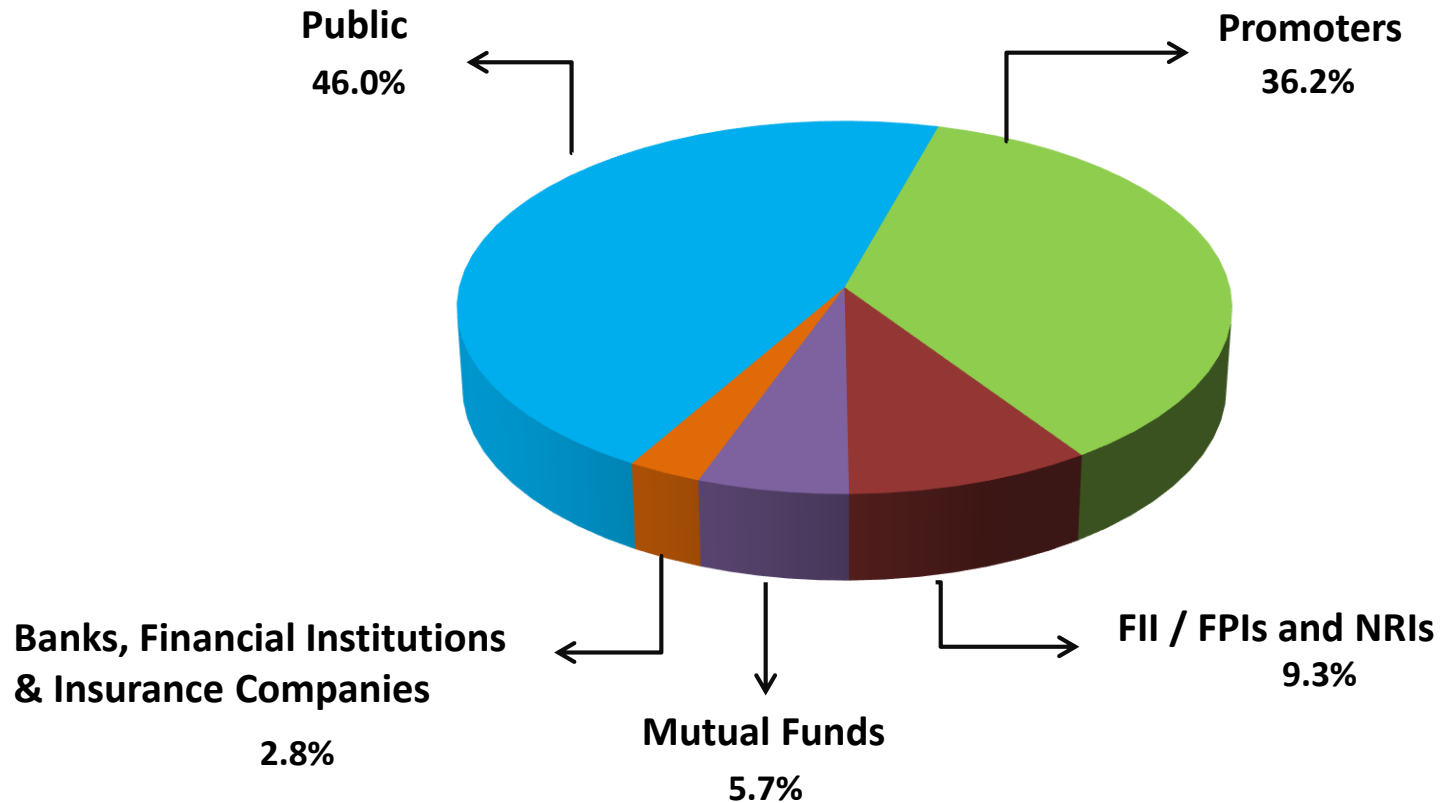


Sundaram Ring of Excellence



Shareholding Pattern

As of 31-Mar-15



Financial Highlights

₹ in Crore

Year	Paid-up Capital	Networth	Business	Receivables Under Management	PAT	Dividend %
2004-05	27.78	683	2884	4488	75.99	75
2005-06	27.78	811	3459	5452	170.59	135
2006-07	27.78	878	4446	7327	100.47	105
2007-08	27.78	1043	5180	8925	212.54	150
2008-09	* 55.55	1153	4614	9204	150.73	65
2009-10	55.55	1316	5926	10219	226.75	100
2010-11	55.55	1530	7592	12354	295.23	140
2011-12	55.55	1789	9433	15540	355.45	155
2012-13	* 111.10	2087	9991	17645	410.11	90
2013-14	111.10	2405	9719	18158	442.51	100
2014-15	111.10	2978	10012	18734	454.14	105

* Increase in Capital by way of 1:1 bonus issue

Profit & Loss Statement

₹ in Crore



Particulars	2011-12	2012-13	2013-14	2014-15
Revenue from Operations *	1645.73	2000.72	2145.91	2184.95
Other income	60.38	68.76	98.43	114.41
Total Revenue	1706.11	2069.48	2244.34	2299.36
Finance Costs	883.60	1082.15	1163.74	1167.57
Operating Expenses	275.44	321.82	360.26	383.08
Provisions and Write Off	28.90	69.44	71.82	93.01
Provision against Standard Assets	6.02	3.46	1.89	4.51
Profit before Tax	512.15	592.61	646.63	651.19
Profit after Tax	355.45	410.11	442.51	454.14

* Net of depreciation on Operating lease

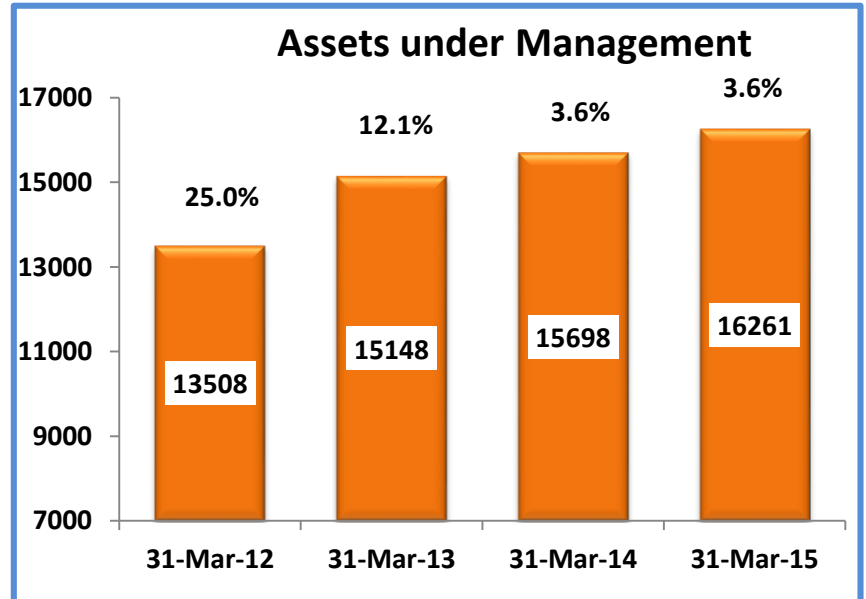
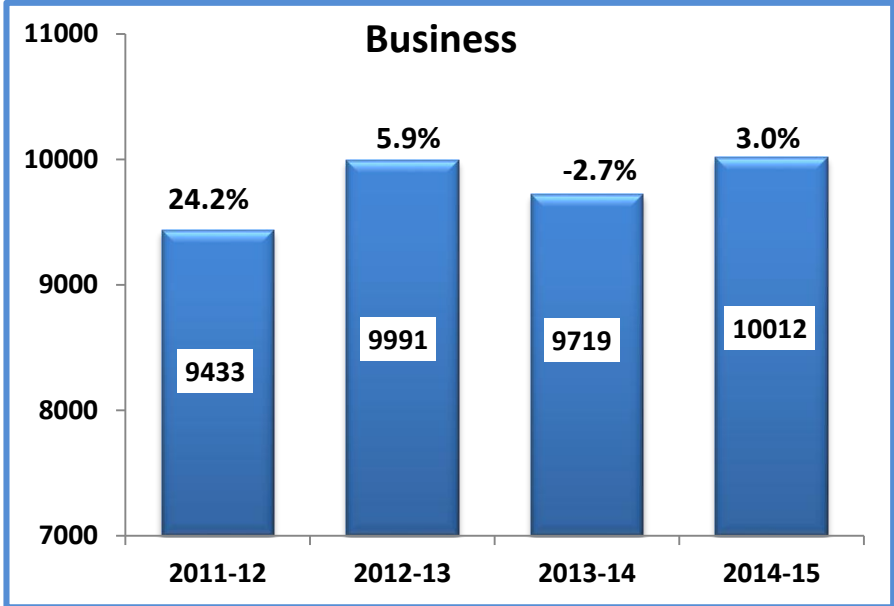
Balance Sheet

₹ in Crore

Particulars	31-Mar-12	31-Mar-13	31-Mar-14	31-Mar-15
EQUITY & LIABILITIES				
Share Holders Funds	1788.52	2086.71	2404.91	2978.05
Non-current liabilities	5505.36	5243.12	5801.64	6795.04
Current liabilities	5637.27	7307.76	7207.69	6988.10
Total - EQUITY & LIABILITIES	12931.15	14637.59	15414.24	16761.19
ASSETS				
Non-current assets	6786.95	7551.40	7909.31	8701.55
Current assets	6144.20	7086.19	7504.93	8059.64
Total - ASSETS	12931.15	14637.59	15414.24	16761.19

Business and AUM

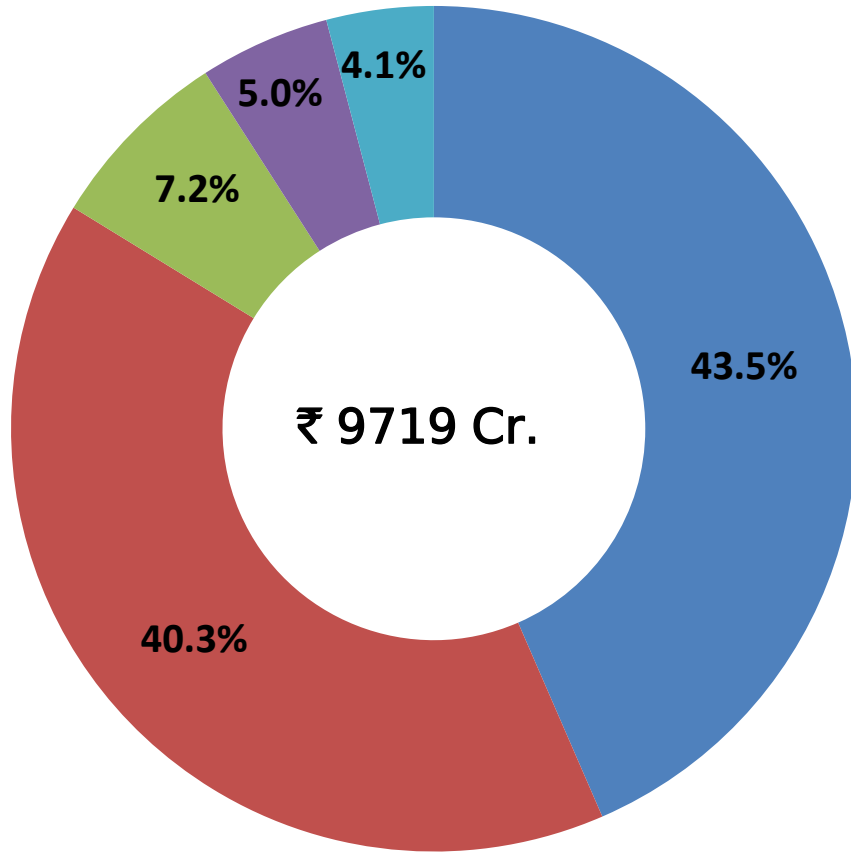
₹ in Crore % - Growth



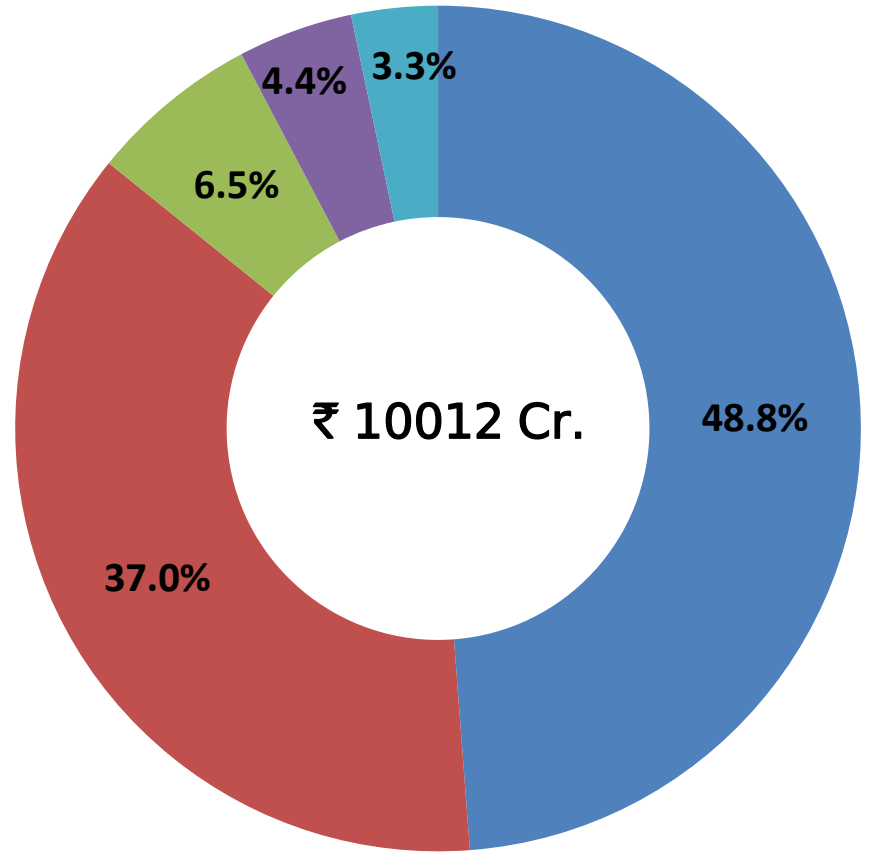


Business – Asset Class

Mar 14



Mar 15

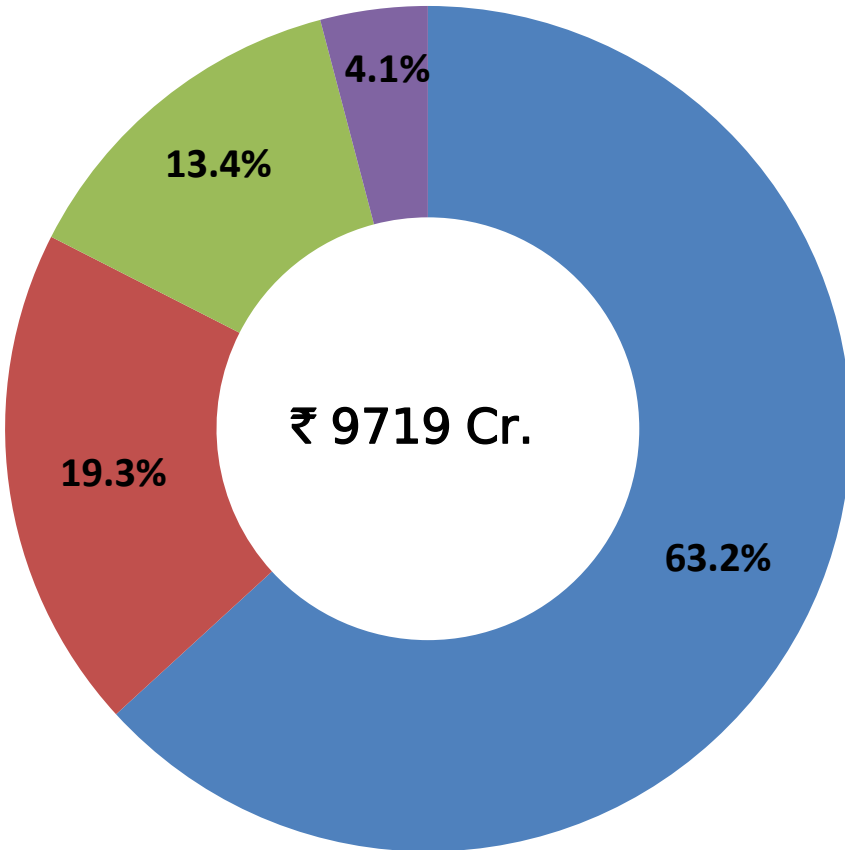


■ CVs ■ Cars ■ Construction Equipments ■ Tractors ■ Others

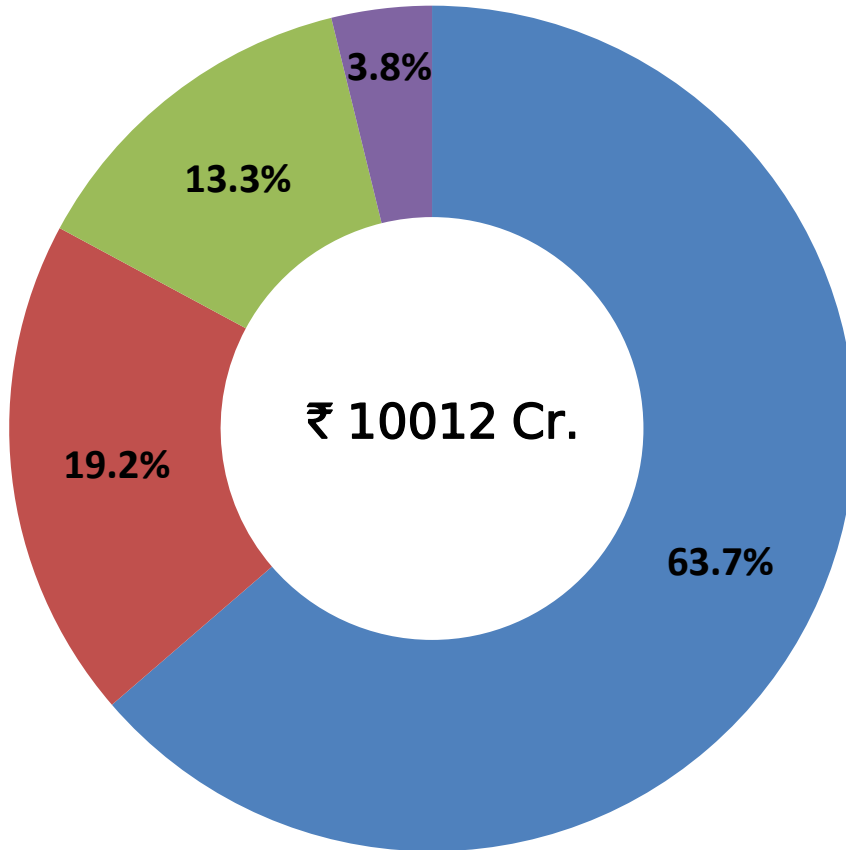
Business – Region



Mar 14



Mar 15

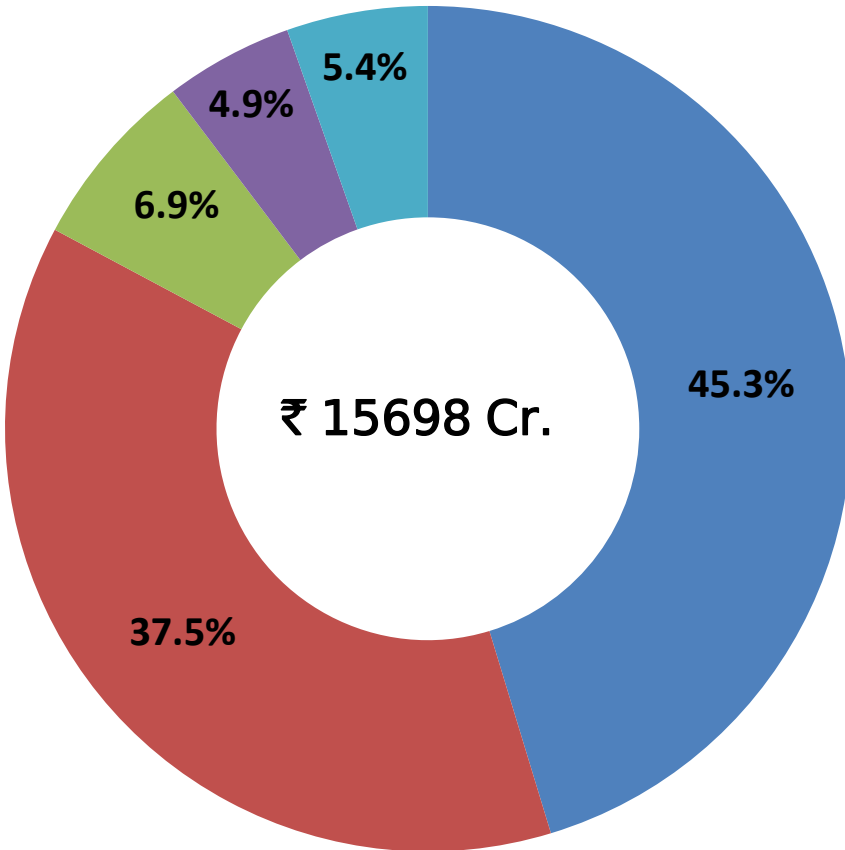


■ South ■ North ■ West ■ East

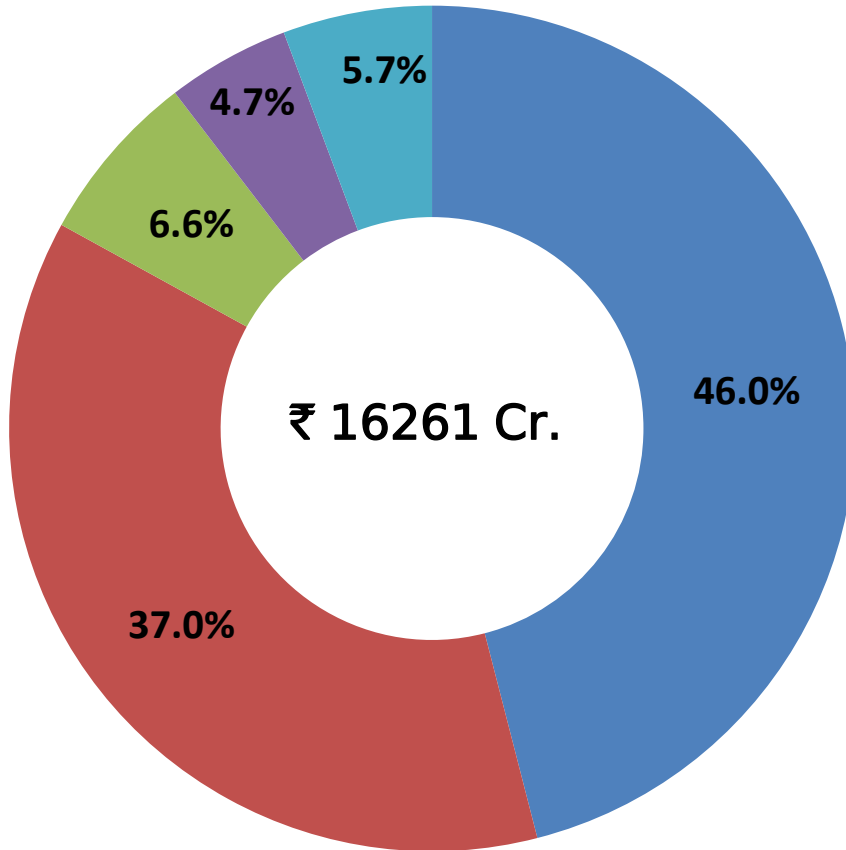


AUM – Asset Class

Mar 14



Mar 15

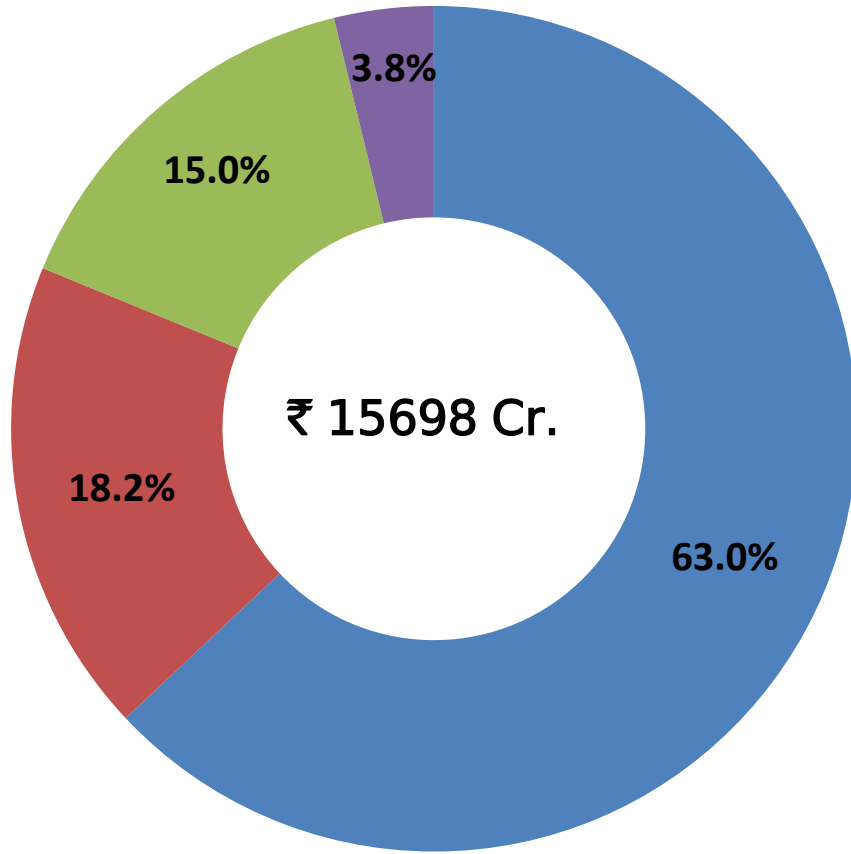


■ CVs ■ Cars ■ Construction Equipments ■ Tractors ■ Others



AUM – Region

Mar 14



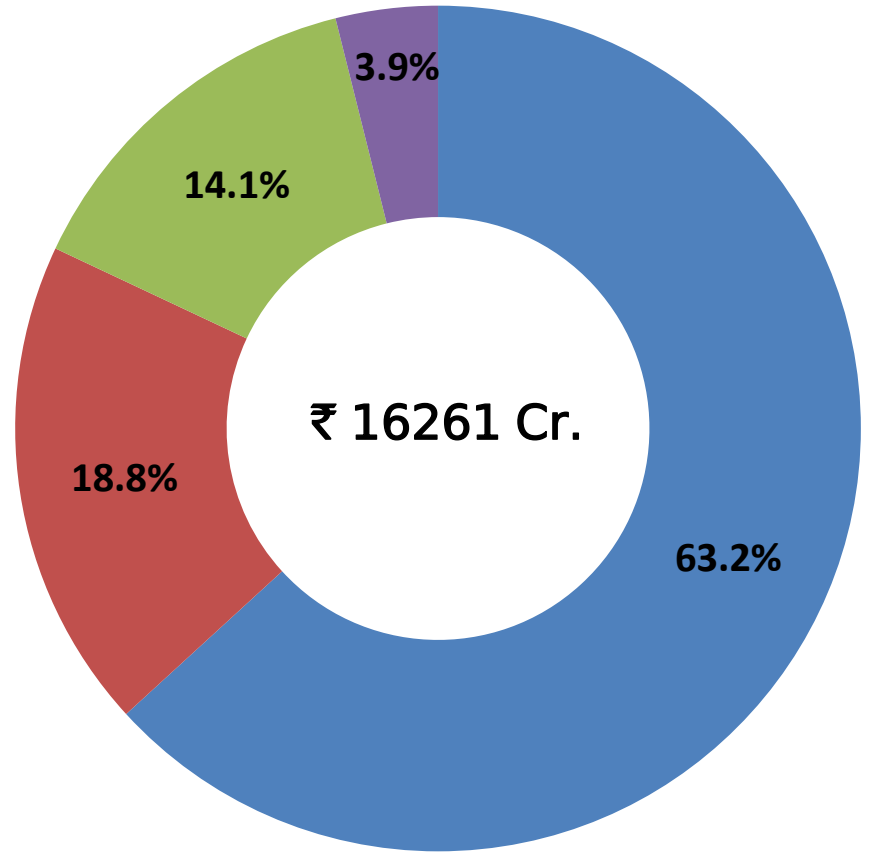
■ South

■ North

■ West

■ East

Mar 15



■ South

■ North

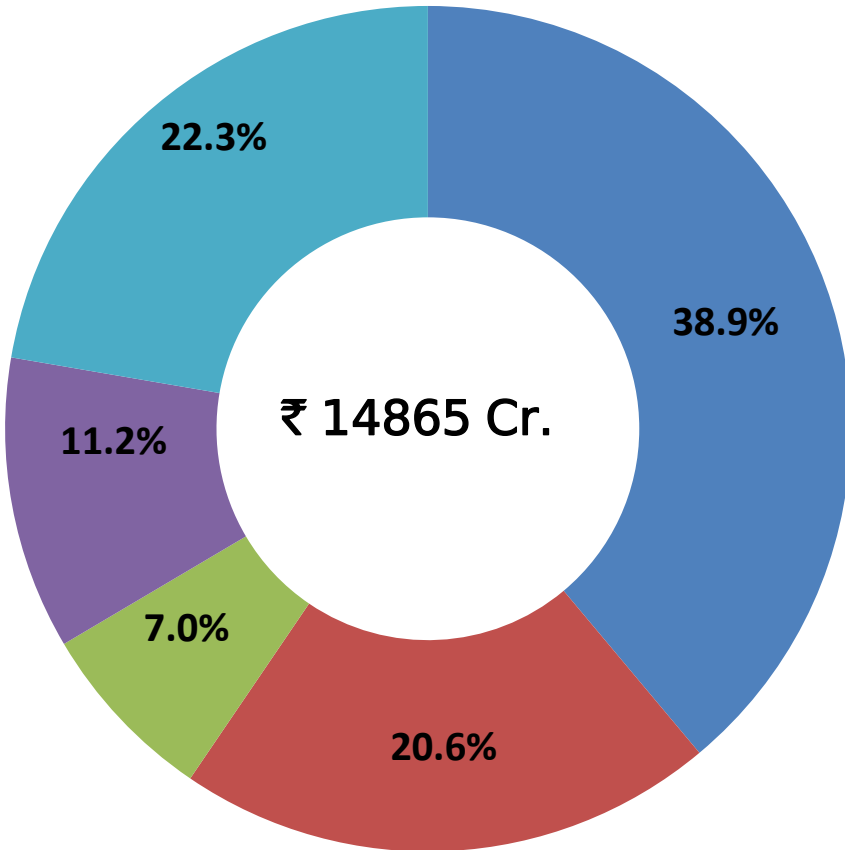
■ West

■ East

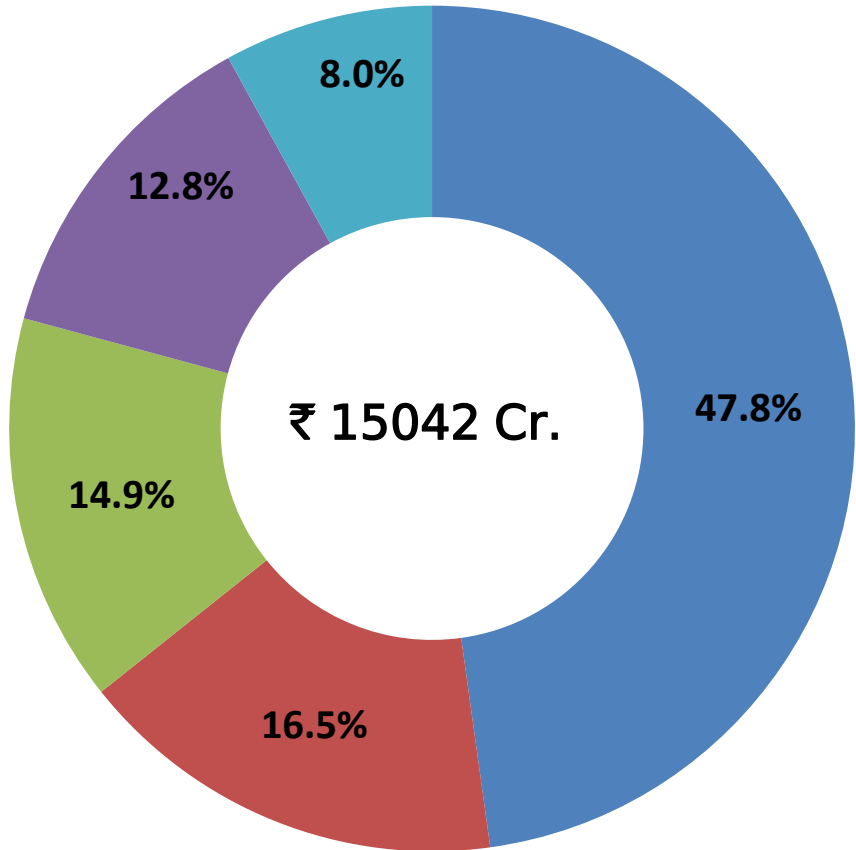
Funding Profile



Mar 14



Mar 15

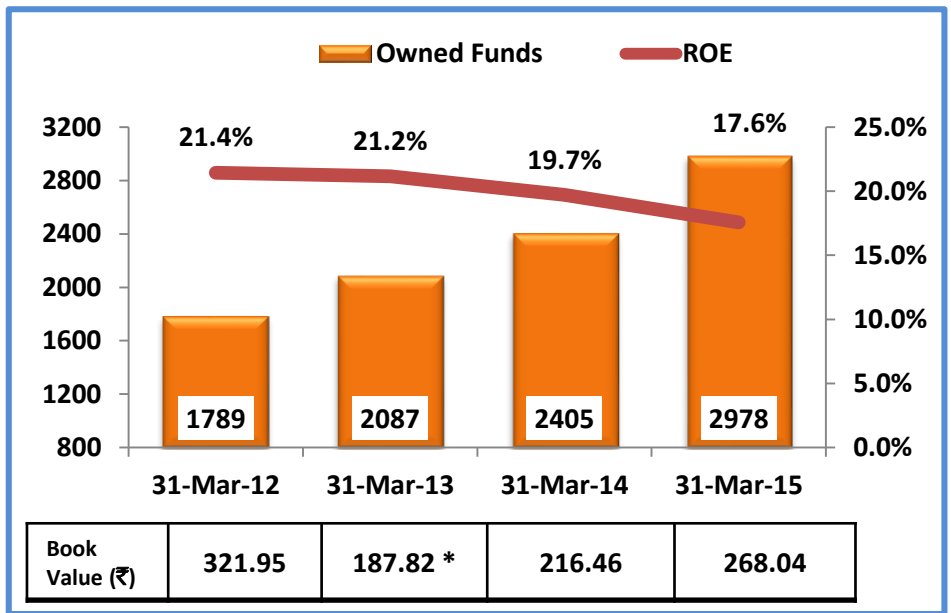
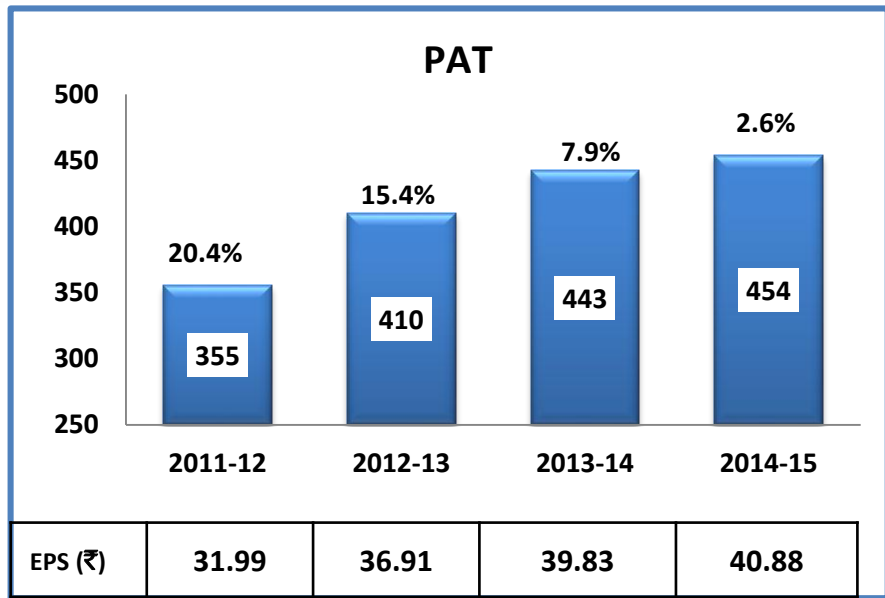


■ Debentures ■ Securitisation ■ CP ■ Deposit ■ Others



Key Ratios

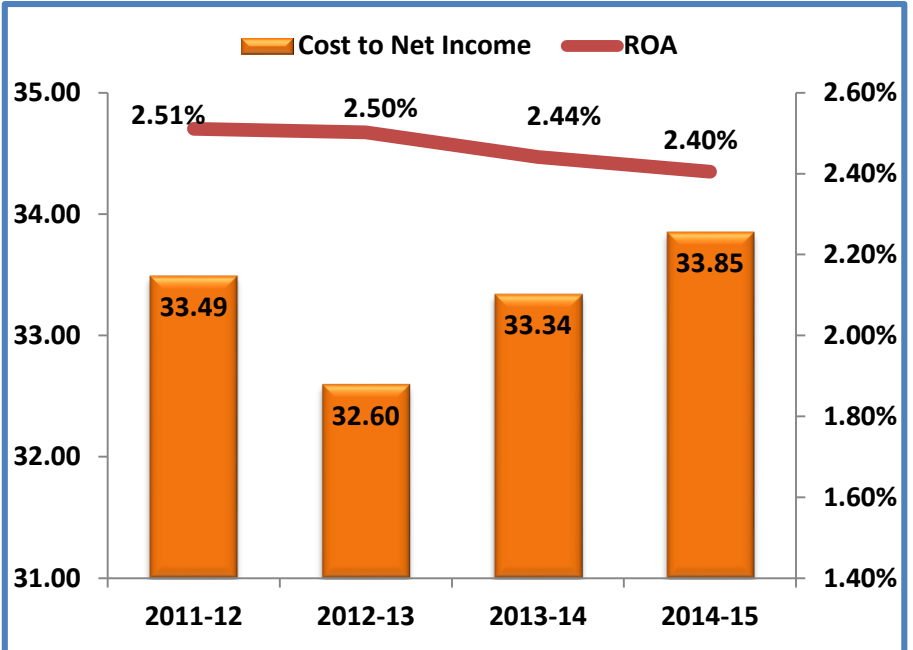
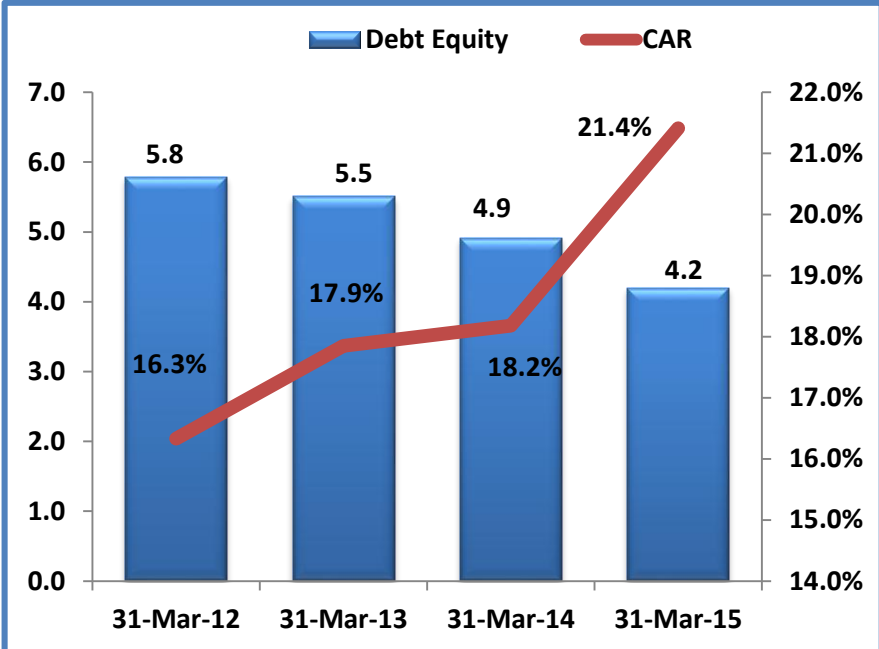
₹ in Crore



* On the capital expanded by 1:1 bonus issue

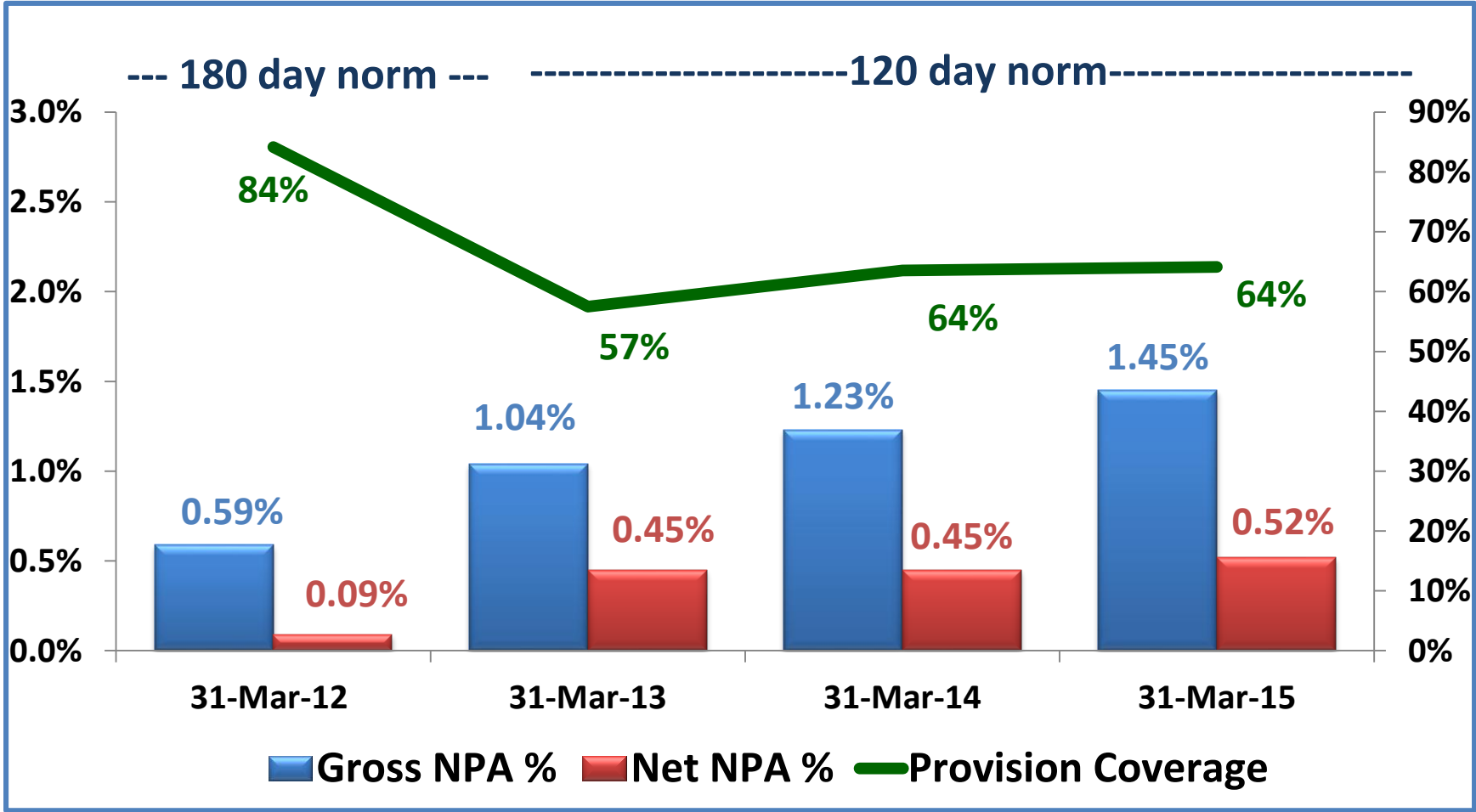


Key Ratios



Assets includes securitised portfolio

Portfolio Health





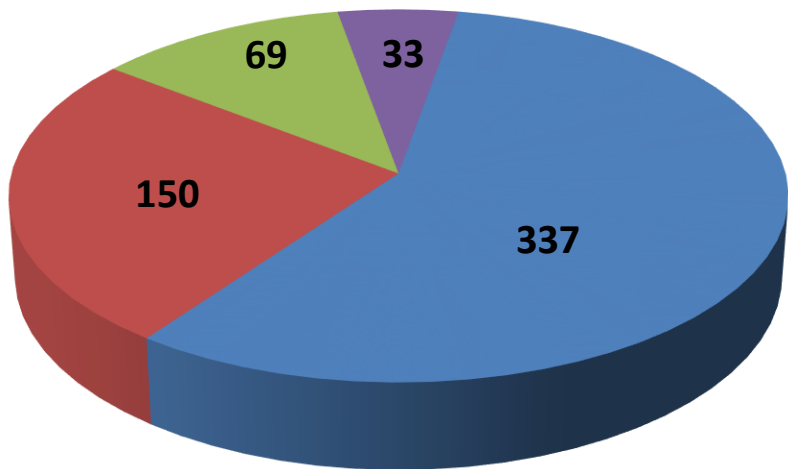
Credit Ratings

Instrument	ICRA	CRISIL	INDIA RATINGS	Outlook
Deposits	AAA	AAA		Stable
Debentures	AA+	AA+		Stable
Subordinated Debentures	AA+	AA+	AA+	Stable
Long Term Loans			AA+	Stable
Working Capital Facilities	AA+			Stable
Short Term Debt / CPs	A1+	A1+		
Short Term Loans			A1+	

Branch Network



As of 31-Mar-15



No. of Branches: 589

■ South

■ North

■ West

■ East

No. of Employees: 3563

Subsidiaries, Joint Ventures & Associates

Subsidiaries

Sundaram BNP Paribas Home Finance Limited

Sundaram Asset Management Company Limited

Sundaram Asset Management Singapore Pte Limited

Sundaram Trustee Company Limited

Sundaram BNP Paribas Fund Services Limited

Sundaram Business Services Limited

Sundaram BPO India Limited

Sundaram Infotech Solutions Limited

Sundaram Insurance Broking Services Limited

Sundaram Finance Distribution Limited

LGF Services Limited

Infreight Logistics Solutions Limited

Joint Ventures

Royal Sundaram Alliance Insurance
Company Limited

BNP Paribas Sundaram Global Securities
Operations Private Limited

Associates

Axles India Limited

Turbo Energy Private Limited

Transenergy Limited

Sundaram Dynacast Private Limited

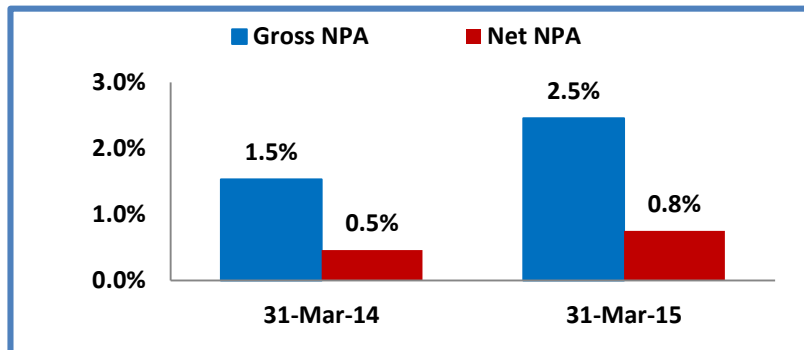
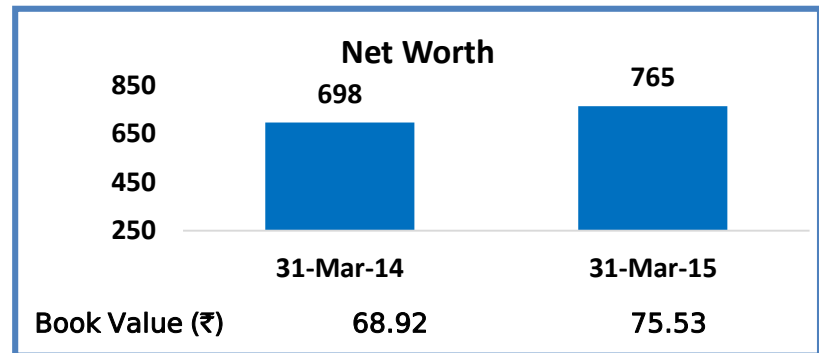
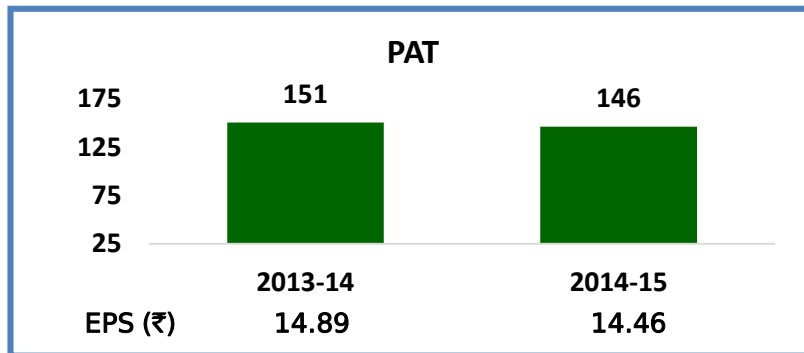
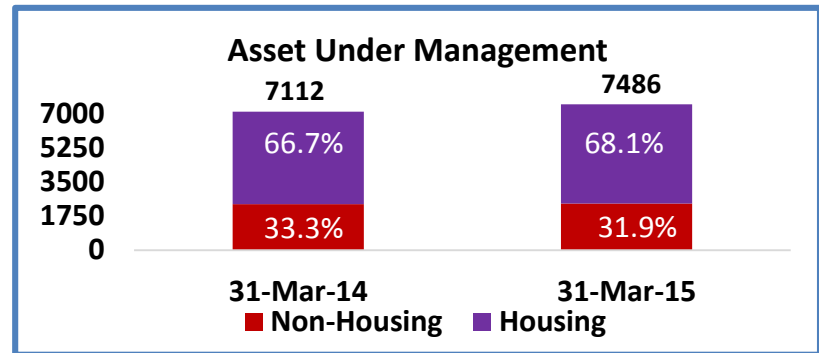
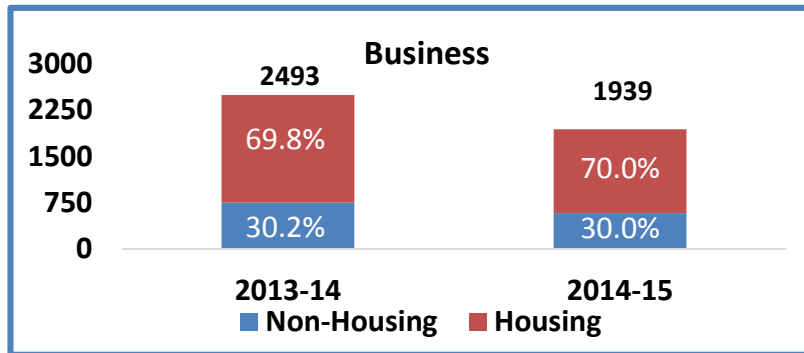
Sundaram Hydraulics Limited

Flometallic India Private Limited

The Dunes Oman LLC (FZC)

Sundaram BNP Paribas Home Finance

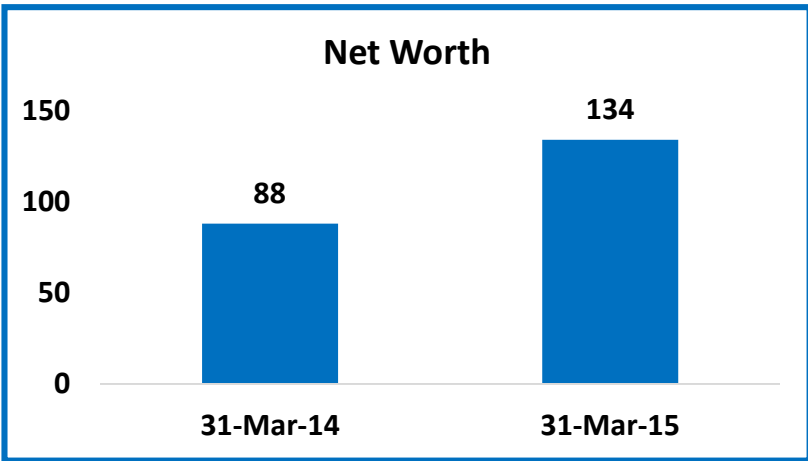
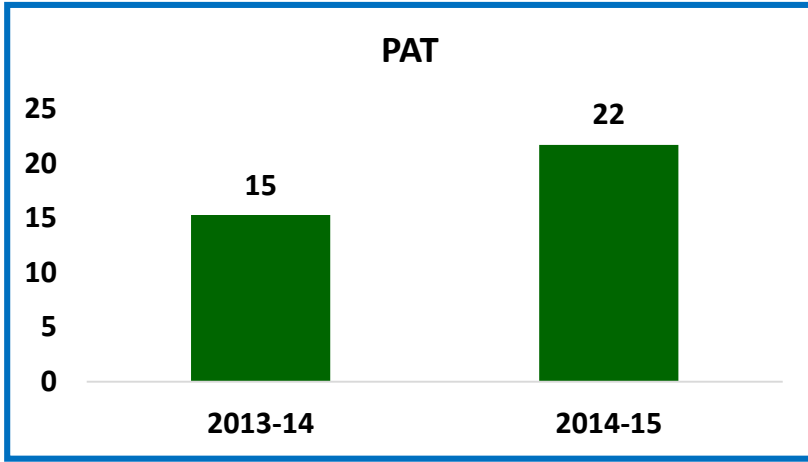
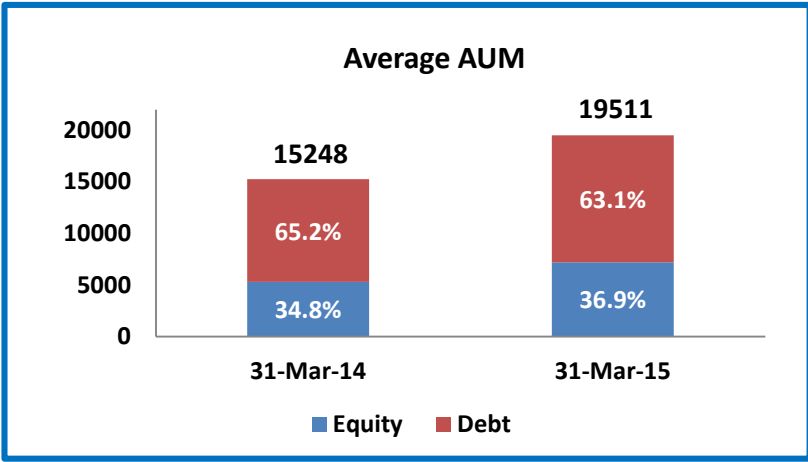
₹ in Crore



	31-Mar-14	31-Mar-15
CAR	18.6%	20.4%
Branches	104	108
Employees	515	702

Sundaram Asset Management

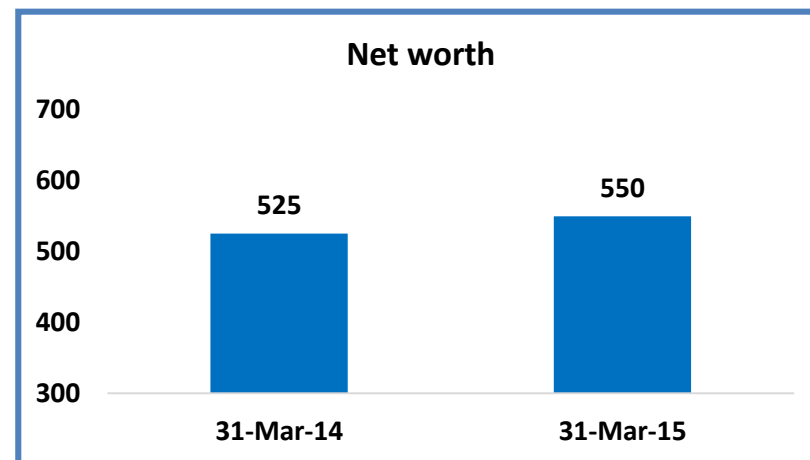
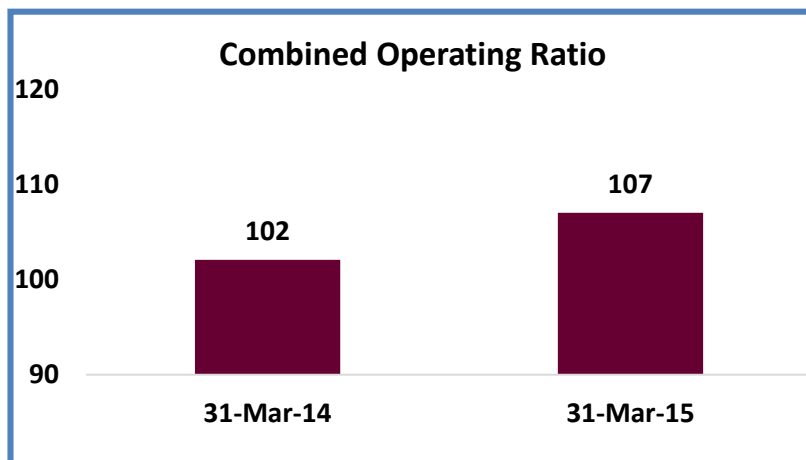
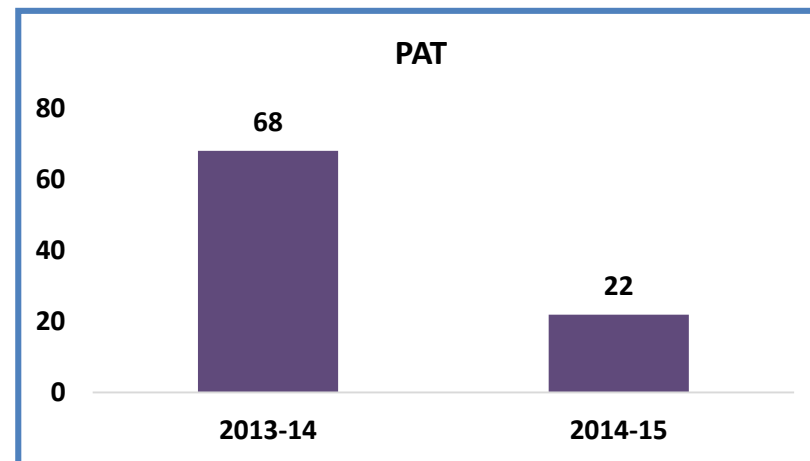
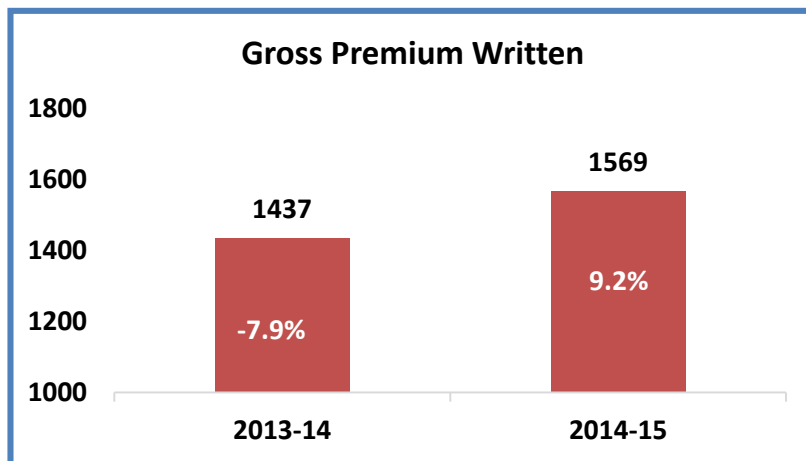
₹ in Crore



	31-Mar-14	31-Mar-15
Employees	257	274
Retail Investors	9,75,544	8,91,734

Royal Sundaram

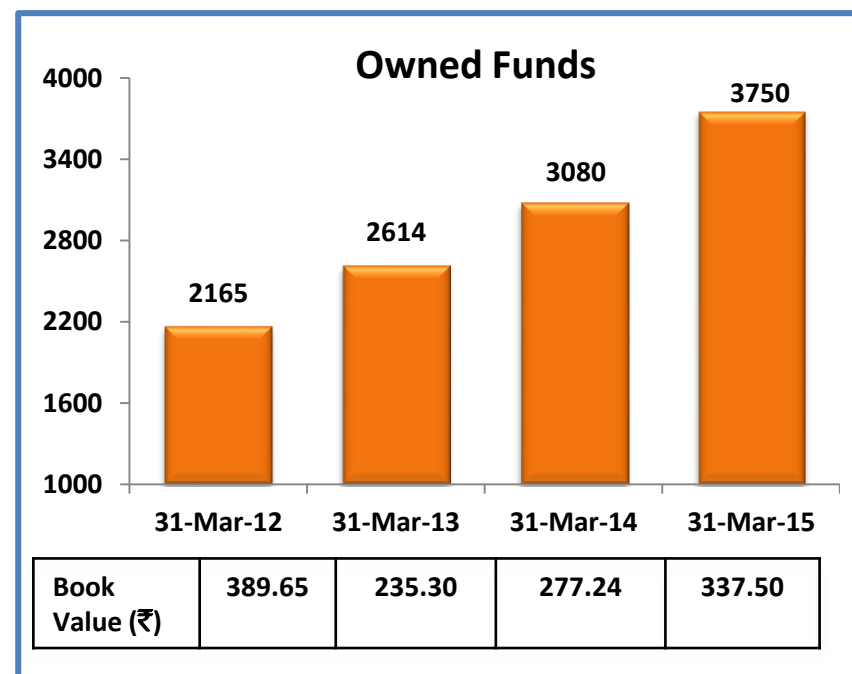
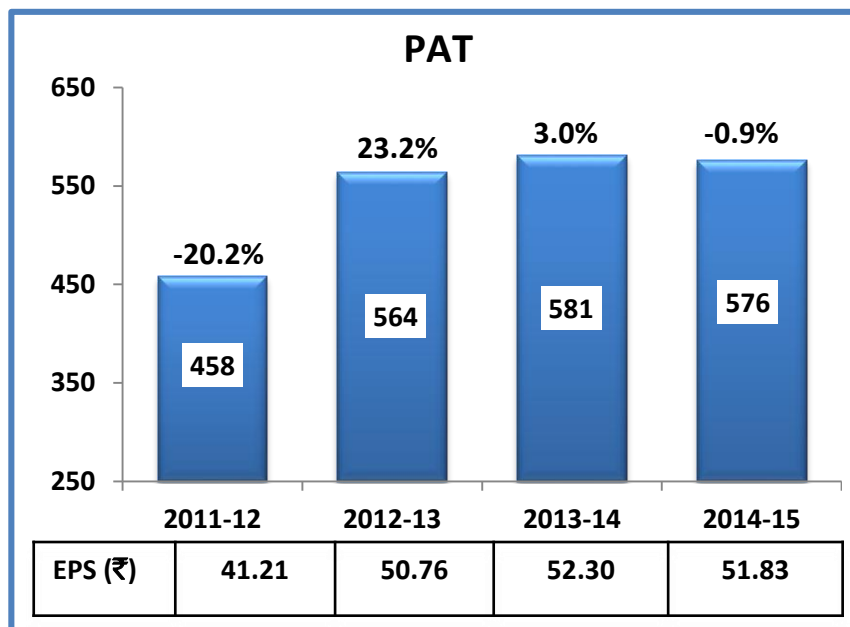
₹ in Crore



Employees 31-Mar-14 31-Mar-15
1557 1655

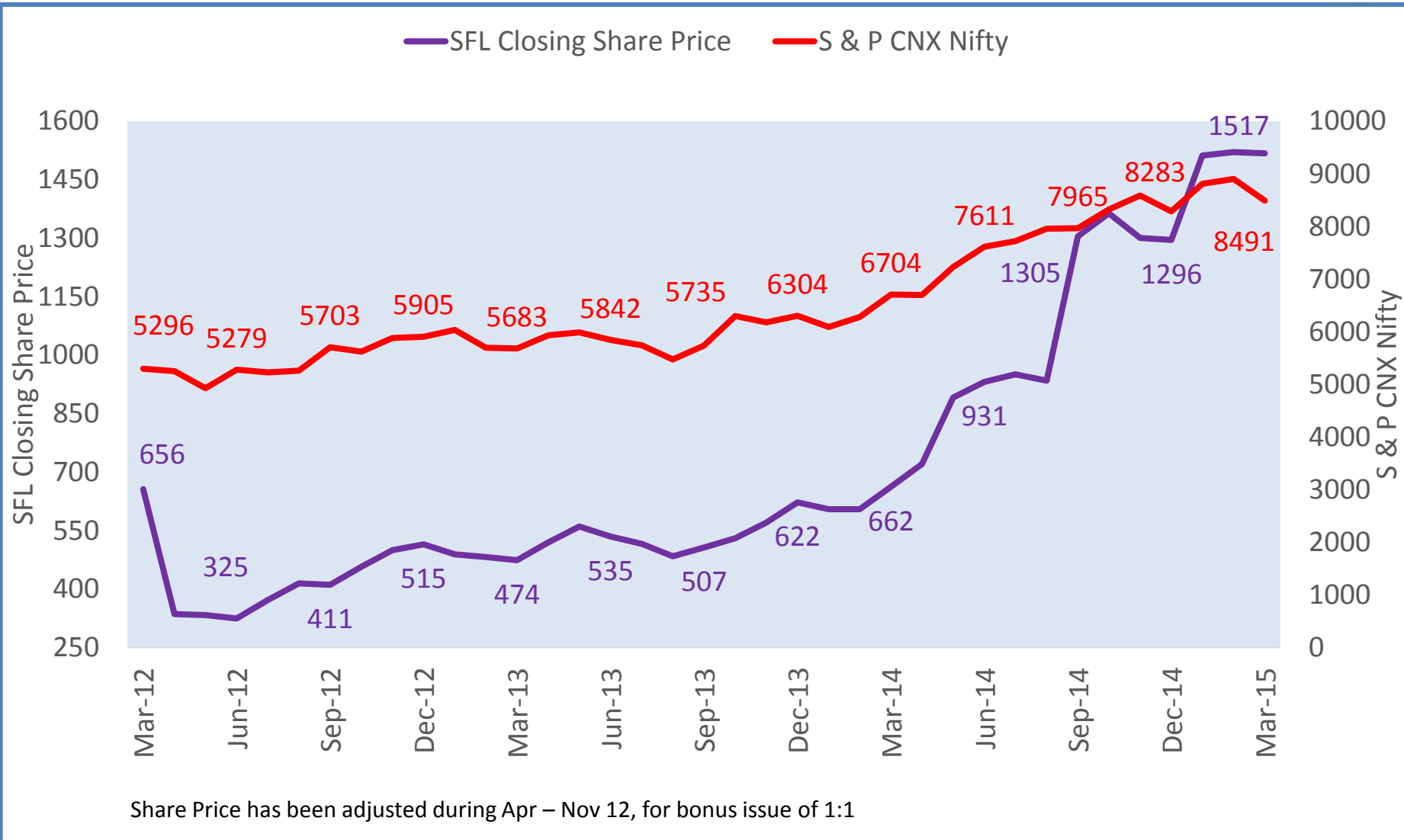
Consolidated Results

₹ in Crore



Share Price Movement

In ₹





Board of Directors

Name of the Director	Expertise	Qualification
Sri S Viji Chairman	Has nearly 5 decades of experience in Banking, Finance, Insurance and Automotive Component Manufacturing Industry. He is the Chairman of Sundaram BNP Paribas Home Finance Limited and Managing Director of Brakes India Private Limited.	BCom, ACA, MBA (University of Michigan, USA)
Sri S Ram	Has over 5 decades of experience in Automotive Component Manufacturing Industry. He is the Chairman of Wheels India Ltd., Axles India Ltd and India Motor Parts & Accessories Ltd.	BE (Mechanical), MS (Production Engineering) (Birmingham University, UK)
Sri N Venkataramani	4 decades of experience in General Management, Automobiles and Tractor Industry. He is the Chairman and Managing Director of India Pistons Limited and Chairman of George Oakes Limited, IP Rings Limited and Stanadyne Amalgamations Private Limited.	BSc (Honours in Maths), BSc (Honours in Engineering), (University of London), MSc (Engineering), (University of London), Fellow of the Institution of Mechanical Engineering, (UK)
Sri P N Venkatachalam	Has more than 4 decades of experience in Banking, Finance and Capital Markets. Formerly Managing Director of State Bank of India.	MA (Economics), CAIIB
Sri S Mahalingam	4 decades of experience in Finance and Information Technology. Formerly Chief Financial Officer and Executive Director of Tata Consultancy Services.	BCom (Honours), FCA
Sri S Prasad	Ten years in industry as finance professional and over three decades as a practicing CA.	FCA



Board of Directors

Name of the Director	Expertise	Qualification
Sri S Ravindran	4 decades of experience in Finance and Administration of Auto Components manufacturing, healthcare, educational printing and publishing institutions. He is the Managing Director of Turbo Energy Private Limited	BCom, ACA
Ms Shobhana Ramachandhran	3 decades of experience in General Management and automobile industry. She is the Managing Director of TVS Srichakra Limited.	MA (English Literature)
Sri Aroon Raman	Sri Aroon Raman served as Chairman of Confederation of Indian Industry, Karnataka, during 2010-11. He is currently the Managing Director of Telos Investments & Technologies Pvt. Ltd. He has varied experience in the field of economics and general management. His particular specialty is Research & Development in the area of special composite materials.	MA (Economics), MBA (Finance & Marketing), (Wharton School, University of Pennsylvania)
Sri T T Srinivasaraghavan Managing Director	Has over 35 years of experience in Banking and Financial Services Industry. He has served on various committees constituted by the RBI and has been associated with several Trade bodies representing the Industry. He is the Managing Director of the Company since 2003.	BCom, MBA (Gannon University, Pennsylvania)
Sri Harsha Viji Director (Strategy & Planning)	Has more than a decade experience in specialised areas like strategy formulation, joint venture negotiations, new business development etc. He is the Managing Director of Sundaram Asset Management Company Limited.	BCom, ACA MBA (Ann Arbor, Michigan)
Sri A N Raju Director (Operations)	3 decades of experience in Retail Finance, Investment Banking, and Corporate Strategy.	BSc (Engineering), MBA



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