



STATEMENT OF UNAUDITED FINANCIAL RESULTS FOR THE QUARTER AND HALF YEAR ENDED 30.09.2021

(₹ in crores)

Particulars	Standalone						Consolidated					
	Quarter Ended 30.09.2021	Quarter Ended 30.06.2021	Quarter Ended 30.09.2020	Half Year Ended 30.09.2021	Half Year Ended 30.09.2020	Year Ended 31.03.2021	Quarter Ended 30.09.2021	Quarter Ended 30.06.2021	Quarter Ended 30.09.2020	Half Year Ended 30.09.2021	Half Year Ended 30.09.2020	Year Ended 31.03.2021
Total income from Operations (net)	1021.82	950.14	992.96	1971.96	1942.19	3953.74	1293.19	1257.13	1299.13	2550.32	2571.48	5247.66
Net Profit / (Loss) for the period (before Tax, Exceptional and / or Extraordinary items)	278.46	253.13	253.83	531.59	472.79	1056.30	304.01	324.70	323.44	628.71	584.87	1329.57
Net Profit / (Loss) for the period before tax (after Exceptional and / or Extraordinary items)	278.46	253.13	253.83	531.59	472.79	1056.30	304.01	324.70	323.44	628.71	584.87	1329.57
Net Profit / (Loss) for the period after tax (after Exceptional and / or Extraordinary items)	210.65	191.58	191.98	402.23	357.63	809.05	273.80	310.24	298.19	584.04	559.70	1223.00
Total Comprehensive Income for the period [Comprising Profit / (Loss) for the period (after tax) and Other Comprehensive Income (after tax)]	200.28	189.80	188.39	390.08	355.37	804.22	341.62	480.23	207.16	821.85	398.18	1401.46
Paid up Equity Share Capital	111.10	111.10	111.10	111.10	111.10	111.10	110.19	110.19	110.18	110.19	110.18	110.18
Reserves (excluding Revaluation Reserve)	6395.57	6261.36	5752.30	6395.57	5752.30	6068.35	8186.41	7971.42	7092.08	8186.41	7092.08	7620.07
Securities Premium Account	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
Net worth	6506.67	6372.46	5863.40	6506.67	5863.40	6179.45	8296.60	8081.61	7202.26	8296.60	7202.26	7730.25
Paid up Debt Capital / Outstanding Debt	26877.37	26997.69	28793.62	26877.37	28793.62	28251.05	34989.39	34963.28	37626.11	34989.39	37626.11	36528.13
Outstanding Redeemable Preference Shares	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
Debt Equity Ratio	4.13	4.24	4.91	4.13	4.91	4.57	4.22	4.33	5.22	4.22	5.22	4.73
Earnings Per Share (Basic & Diluted) (Face Value of ₹10/- each) (not annualised for interim periods) (on PAT)	18.96	17.24	17.28	36.20	32.19	72.82	23.51	25.91	25.69	49.42	50.13	105.74
Capital Redemption Reserve	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
Debenture Redemption Reserve	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
Debt Service Coverage Ratio	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Interest Service Coverage Ratio	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA

Notes:

- The above is an extract of the detailed format of Quarterly / year ended Financial Results filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the Quarterly / year ended Financial Results is available on the National Stock Exchange website (URL:www.nseindia.com) and on the Company's website (www.sundaramfinance.in)
- The above Financial results have been reviewed by the Audit Committee and approved by the Board of Directors at their respective meetings held in Chennai on 2nd and 8th November, 2021.
- Consequent to the outbreak of COVID-19 pandemic, during the financial year ended March 31, 2020, the Indian government had announced a nationwide lockdown, which substantially impacted economic activity. Subsequently, the lockdown was lifted in a phased manner starting in the second quarter of financial year 2020-21. As the economy began its recovery in the third and fourth quarters of financial year 2020-21, the second wave of the pandemic broke with unprecedented intensity and rapidity from March 2021. The second wave was far more severe in India and forced another phase of staggered lockdowns in various states across the Country. The second wave began subsiding from June 2021 onwards and there has been a gradual lifting of lockdowns, resulting in an improvement in economic activity over the second quarter of financial year 2021-22. The impact of these COVID-19 related disruptions on the Company's operations and financial results will depend on the sustainability of the current pace of vaccination, continued adherence to safety protocols and possible emergence of newer variants/strains of the virus, which remain uncertain. Accordingly, Management continues to monitor the evolving situation and has considered events up to the date of the financial statements to determine the financial implications, including in respect of Expected Credit Loss (ECL) provisioning, as of 30th September, 2021.
- Previous period's / year figures have been regrouped wherever necessary to conform to current period's classification.
- The Joint Statutory Auditors have carried out a Limited Review of the financial results for the quarter and half year ended 30th September 2021.

Chennai
08.11.2021

By Order of the Board
RAJIV C LOCHAN
Managing Director

Sundaram Finance Limited

CIN:L65191TN1954PLC002429

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