



SUNDARAM FINANCE
Enduring values. New age thinking.

Fin: 209 : 2022-23

✓ 17th June 2022

The Manager

✓ National Stock Exchange of India Ltd
Debt Market Listing Department
Exchange Plaza, Bandra Kurla Complex
Bandra East, Mumbai - 400 051.

Dear Sir,

Sub: Disclosure in terms of circular SEBI/HO/DDHS/P/CIR/2021/613 Dated August 10, 2021

In accordance with the above circular, we wish to inform that we have submitted the ALM statements for March 2022, April 2022 & May 2022 to RBI and the same is enclosed.

Thanking You,

Yours truly,
For Sundaram Finance Limited

S Balakrishnan
DGM (Finance)

 Sundaram Finance Limited

Sundaram Finance Limited

Statement of Structural Liquidity as of 31st Mar 2022

(Rs in Cr.)

	0 to 7 days Apr-22	8 to 14 days Apr-22	15 to 30 / 31 days Apr-22	Over 1 month to 2 months May-22	Over 2 months to 3 months Jun-22	Over 3 months to 6 months Jul-22 Sep-22	Over 6 months to one year Oct-22 Mar-23	Over one year to 3 years Apr-23 Mar-25	Over 3 to 5 years Apr-25 Mar-27	Over 5 years > Mar-27	Total
A	<u>OUTFLOWS</u>										
1. Capital											
a) Equity and perpetual preference shares										111.10	111.10
b) Non-perpetual preference shares											
2. Reserves & Surplus										6781.99	6781.99
a) Reserves & Surplus											
b) Deferred Tax Liability											
3. Gifts, grants, donations & benefactions											
4. <u>Notes, bonds & debentures</u>											
a) Plain vanilla bonds/debentures	433.00		1255.89		1034.39	667.86	1845.23	6936.28	1244.89	1858.34	15275.87
b) Bonds /debentures with embedded options											
c) Fixed rate notes											
5. <u>Deposits</u>											
a) Term deposits from public	91.89	33.16	93.78	169.75	192.30	724.73	1004.86	1961.79			4272.26
b) ICDs											
6. <u>Borrowings</u>											
a) Term money borrowings	11.48		146.97	192.05	419.86	770.01	1440.93	2713.27	454.21	0.01	6148.80
b) From RBI, Govt. & others (including Bank Borrowing)	15.42						2174.85				2190.27
7. <u>Current Liabilities & Provisions</u>											
a) Sundry creditors	0.79	0.03	143.42	31.14	19.00	41.28	6.46	107.38	12.21	8.74	370.45
b) Expenses payable			89.60	10.41	9.06	23.00					132.06
c) Advance income received											
d) Interest payable on bonds / deposits											
e) Provisions (Dividend)	3.43										3.43
f) Others											
8. <u>Contingent Liabilities</u>											
a) Letters of credit / guarantees	1.16				0.15	0.89	0.98	15.82			19.00
b) Loan commitments pending disbursal (outflows)			110.22								110.22
c) Lines of credit committed to other institutions (outflows)											
d) Outflows on account of forward exchange contracts, rupee / dollar swap & bills rediscounted											
e) Other Contingent Liabilities (Cheques discounted)							4.19	17.25			26.58
9. Others			5.15								
TOTAL OUTFLOWS (A)	557.17	33.19	1845.02	403.34	1674.75	2227.77	6477.50	11751.80	1711.31	8760.18	35442.03
CUMULATIVE OUTFLOWS	557.17	590.36	2435.38	2838.72	4513.47	6741.24	13218.74	24970.54	26681.85	35442.03	

		0 to 7 days Apr-22	8 to 14 days Apr-22	15 to 30 / 31 days Apr-22	Over 1 month to 2 months May-22	Over 2 months to 3 months Jun-22	Over 3 months to 6 months Jul-22 Sep-22	Over 6 months to one year Oct-22 Mar-23	Over one year to 3 years Apr-23 Mar-25	Over 3 to 5 years Apr-25 Mar-27	Over 5 years > Mar-27	Total
B	<u>INFLOWS</u>											(Rs in Cr.)
1.	Cash	12.22										12.22
2.	Remittance in transit											
3.	Balances with banks											
a)	Current account	65.79										65.79
b)	Deposit /Short term deposits	71.54	1.24	6.74	9.69	10.54	36.92	60.19	338.82			535.69
c)	Money at call & short notice											
4.	Investments (net of provisions) (under various categories as enumerated in Appendix 1)	2125.06	3.77	13.40	25.09	275.81	152.71	196.54	279.14	69.52	2177.62	5318.67
5.	Advances (Performing)											
a)	Bills of exchange and promissory notes discounted & rediscounted	0.68	1.95	3.38	5.79	7.07						18.88
b)	Term Loan (only rupee loans) - includes Stock on Hire /Hypothecation Loan / Advance for purchase of asset	338.85	563.42	487.90	1351.00	1592.64	3668.10	6454.01	14939.76	2764.00	15.14	32174.82
c)	Corporate loans / short term loans											
6.	Non-performing loans (net of provisions and ECGC claims received) (under various categories enumerated in App 1)										363.62	363.62
7.	Inflows from assets on lease	2.58	0.03	4.49	6.86	7.52	20.31	37.24	98.53	17.35	0.02	194.92
8.	Fixed Assets (excluding assets on lease)										85.59	85.59
9.	Other assets											
a)	Intangible assets & other non-cash flow items	0.23	0.23	0.23	0.69	0.69	2.08	4.16	4.93		188.31	201.56
b)	Interest and other income receivable	3.76	3.97	3.86	5.65			1.01				18.26
c)	Others	12.53	5.88	6.04	18.32	18.38	109.76	17.64	74.21	10.83	92.60	366.18
10.	Lines of credit committed by other institutions (inflows)											
11.	Bills rediscounted (inflows)											
12.	Inflows on account of forward exchange contracts, dollar / rupee swaps (Sell / buy)											
13.	Others - Advance Tax (net of TDS and provision)									264.00		264.00
14.	Lines of credit committed by other institutions (undrawn limits)			825.15								825.15
	TOTAL INFLOWS (B)	2633.24	580.50	1351.19	1423.10	1912.64	3989.89	6770.79	15735.40	3125.69	2922.91	40445.35
	CUMULATIVE INFLOWS	2633.24	3213.74	4564.92	5988.03	7900.67	11890.56	18661.35	34396.75	37522.44	40445.35	
C	Mismatch (B-A)	2076.07	547.31	(493.83)	1019.76	237.90	1762.12	293.28	3983.60	1414.38	(5837.27)	5003.32
D	Cumulative mismatch	2076.07	2623.38	2129.55	3149.31	3387.21	5149.33	5442.61	9426.21	10840.59	5003.32	
E	C as Percentage of A	372.61	1649.24	(26.77)	252.83	14.20	79.10	4.53	33.90	82.65	(66.63)	
	Cumulative mismatch as a % of Cum cash outflows	372.61	444.37	87.44	110.94	75.05	76.39	41.17	37.75	40.63	14.12	

Sundaram Finance Limited
Statement of Interest Rate Sensitivity as on 31st Mar 2022

(Rs in Cr.)

	0 to 7 days Apr 22	8 to 14 days Apr 22	15 to 30 / 31 days Apr 22	Over 1 month to months May 22	Over 2 months to 3 months Jun 22	Over 3 months to 6 months Jul 22 Sep 22	Over 6 months to one year Oct 22 Mar 23	Over one year to 3 years Apr 23 Mar 25	Over 3 to 5 years Apr 25 Mar 27	Over 5 years > Mar 27	Total
A	<u>OUTFLOWS</u>										
1. Capital											
a) Equity and perpetual preference shares											
b) Non-perpetual preference shares											
2. Reserves & Surplus											
a) Reserves & Surplus											
b) Deferred Tax Liability											
3. Gifts, grants, donations & benefactions											
4. <u>Notes, bonds & debentures</u>											
a) Plain vanilla bonds/debentures	433.00		1255.89		1034.39	667.86	1845.23	6936.28	1244.89	1858.34	15275.87
b) Bonds /debentures with embedded options											
c) Fixed rate notes											
5. <u>Deposits</u>											
a) Term deposits from public	91.89	33.16	93.78	169.75	192.30	724.73	1004.86	1961.79			4272.26
b) ICDs											
6. <u>Borrowings</u>											
a) Term money borrowings (Secured and Unsecured)	11.48		146.97	192.05	419.86	770.01	1440.93	2713.27	454.21	0.01	6148.80
b) Commercial paper and Working Capital demand loans (including Short Term Borrowings)	37.42	75.00			875.42	522.08	680.35				2190.27
7. <u>Current Liabilities & Provisions</u>											
a) Sundry creditors											
b) Expenses payable											
c) Advance income received											
d) Interest payable on Cumulative deposits / FD / Other borrowings											
e) Provisions (Dividend)											
8. <u>Contingent Liabilities</u>											
a) Letters of credit/guarantees	1.16				0.15	0.89	0.98	15.82			19.00
b) Loan commitments pending disbursal (outflows)			110.22								110.22
c) Lines of credit committed to other institutions (outflows)											
d) Outflows on account of forward exchange contracts, rupee / dollar swap & bills rediscounted											
e) Other Contingent Liabilities											
9. Others			5.15				4.19	17.25			26.58
TOTAL OUTFLOWS (A)	574.95	108.16	1612.01	361.79	2522.11	2685.58	4976.54	11644.42	1699.10	1858.35	28043.00
CUMULATIVE OUTFLOWS	574.95	683.11	2295.11	2656.91	5179.02	7864.60	12841.13	24485.55	26184.65	28043.00	

		0 to 7 days Apr 22	8 to 14 days Apr 22	15 to 30 / 31 days Apr 22	Over 1 month to months May 22	Over 2 months to 3 months Jun 22	Over 3 months to 6 months Jul 22 Sep 22	Over 6 months to one year Oct 22 Mar 23	Over one year to 3 years Apr 23 Mar 25	Over 3 to 5 years Apr 25 Mar 27	Over 5 years > Mar 27	Total
		57494.76	10816.06	161200.67	36179.46	252210.76	268557.82	497653.86	1164441.76	169910.11	185834.96	
B	<u>INFLOWS</u>											(Rs in Cr.)
1.	Cash											
2.	Remittance in transit											
3.	Balances with banks											
a)	Current account											
b)	Deposit /Short term deposits	71.54	1.24	6.74	9.69	10.54	36.92	60.19	338.82			535.69
c)	Money at call & short notice											
4.	Investments (net of provisions)	2125.06	3.77	13.40	25.09	275.81	152.71	196.54	279.14	69.52	47.95	3189.00
5.	Advances (Performing)											
a)	Bills of exchange and promissory notes discounted & rediscounted	0.68	1.95	3.38	5.79	7.07						18.88
b)	Term Loan (only rupee loans) - includes Stock on Hire / Hypothecation Loan / Advance for purchase of asset (Net)	338.85	563.42	487.90	1351.00	1592.64	3668.10	6454.01	14939.76	2764.00	15.14	32174.82
c)	Corporate loans / short term loans											
6.	Non-performing loans (net of provisions and ECGC claims received)										363.62	363.62
7.	Inflows from assets on lease	2.58	0.03	4.49	6.86	7.52	20.31	37.24	98.53	17.35	0.02	194.92
8.	Fixed Assets (excluding assets on lease)											
9.	Intangible assets & other non-cash flow items											
a)	Intangible assets & other non-cash flow items											
b)	Interest and other income receivable											
c)	Others											
10.	Lines of credit committed by other institutions (undrawn limits)			825.15								825.15
11.	Bills rediscounted											
12.	Inflows on account of forward exchange contracts, dollar / rupee swaps (Sell/buy)											
13.	Others											
	TOTAL INFLOWS (B)	2538.71	570.42	1341.06	1398.44	1893.57	3878.05	6747.97	15656.26	2850.87	426.73	37302.07
C	Mismatch (B-A)	1963.76	462.26	(270.95)	1036.64	(628.53)	1192.47	1771.43	4011.84	1151.76	(1431.62)	9259.07
D	Cumulative mismatch	1963.76	2426.02	2155.07	3191.71	2563.18	3755.65	5527.08	9538.92	10690.69	9259.07	
E	C as Percentage of A	341.55	427.38	(16.81)	286.53	(24.92)	44.40	35.60	34.45	67.79	(77.04)	
	Cumulative mismatch as a % of Cum cash outflows	341.55	355.14	93.90	120.13	49.49	47.75	43.04	38.96	40.83	33.02	

Sundaram Finance Limited

Statement of Structural Liquidity as of 30th Apr 2022

(Rs in Cr.)

	0 to 7 days May-22	8 to 14 days May-22	15 to 30 / 31 days May-22	Over 1 month to 2 months Jun-22	Over 2 months to 3 months Jul-22	Over 3 months to 6 months Aug-22 Oct-22	Over 6 months to one year Nov-22 Apr-23	Over one year to 3 years May-23 Apr-25	Over 3 to 5 years May-25 Apr-27	Over 5 years > Apr-27	Total
A	<u>OUTFLOWS</u>										
1. Capital											
a) Equity and perpetual preference shares										111.10	111.10
b) Non-perpetual preference shares											
2. Reserves & Surplus										6815.45	6815.45
a) Reserves & Surplus											
b) Deferred Tax Liability											
3. Gifts, grants, donations & benefactions											
4. <u>Notes, bonds & debentures</u>											
a) Plain vanilla bonds/debentures				1041.12	213.27	667.04	2651.67	6390.27	1251.59	1870.64	14085.59
b) Bonds /debentures with embedded options											
c) Fixed rate notes											
5. <u>Deposits</u>											
a) Term deposits from public	119.07	38.18	91.71	192.87	245.23	669.36	975.23	1946.88			4278.52
b) ICDs											
6. <u>Borrowings</u>											
a) Term money borrowings	12.84		193.91	418.48	190.23	725.02	1421.02	2629.62	396.45	0.00	5987.57
b) From RBI, Govt. & others (including Bank Borrowing)	38.20						2754.56				2792.76
7. <u>Current Liabilities & Provisions</u>											
a) Sundry creditors	0.79	0.03	125.70	25.85	17.32	32.52	6.41	107.34	11.70	12.66	340.32
b) Expenses payable			93.24	11.52	9.09	27.26					141.11
c) Advance income received											
d) Interest payable on bonds / deposits											
e) Provisions (Dividend)	3.38										3.38
f) Others											
8. <u>Contingent Liabilities</u>											
a) Letters of credit / guarantees	1.16			0.15	0.84	5.21	1.98	9.30			18.64
b) Loan commitments pending disbursement (outflows)			109.91								109.91
c) Lines of credit committed to other institutions (outflows)											
d) Outflows on account of forward exchange contracts, rupee / dollar swap & bills rediscounted											
e) Other Contingent Liabilities (Cheques discounted)											
9. Others			5.75				4.19	17.25			27.18
TOTAL OUTFLOWS (A)	175.45	38.20	620.21	1689.99	675.96	2126.41	7815.06	11100.65	1659.74	8809.86	34711.53
CUMULATIVE OUTFLOWS	175.45	213.65	833.86	2523.85	3199.81	5326.22	13141.28	24241.93	25901.67	34711.53	

		0 to 7 days May-22	8 to 14 days May-22	15 to 30 / 31 days May-22	Over 1 month to 2 months Jun-22	Over 2 months to 3 months Jul-22	Over 3 months to 6 months Aug-22 Oct-22	Over 6 months to one year Nov-22 Apr-23	Over one year to 3 years May-23 Apr-25	Over 3 to 5 years May-25 Apr-27	Over 5 years > Apr-27	Total
B	<u>INFLOWS</u>											(Rs in Cr.)
1.	Cash	0.14										0.14
2.	Remittance in transit											
3.	Balances with banks											
a)	Current account	68.42										68.42
b)	Deposit /Short term deposits	70.78	1.45	7.62	13.94	13.20	37.10	63.99	326.26			534.34
c)	Money at call & short notice											
4.	Investments (net of provisions) (under various categories as enumerated in Appendix 1)	993.95	4.36	13.37	27.83	311.12	175.66	135.77	276.72	68.92	2177.75	4185.45
5.	Advances (Performing)											
a)	Bills of exchange and promissory notes discounted & rediscounted			3.63	7.57	14.02						25.22
b)	Term Loan (only rupee loans) - includes Stock on Hire /Hypothecation Loan / Advance for purchase of asset	350.73	585.22	486.25	1486.17	1540.33	3562.29	6469.98	15077.86	2900.74	14.50	32474.06
c)	Corporate loans / short term loans											
6.	Non-performing loans (net of provisions and ECGC claims received) (under various categories enumerated in App 1)										496.22	496.22
7.	Inflows from assets on lease	2.34	0.00	4.66	7.80	7.05	21.01	38.14	102.41	18.08	0.02	201.52
8.	Fixed Assets (excluding assets on lease)										84.89	84.89
9.	Other assets											
a)	Intangible assets & other non-cash flow items	0.22	0.22	0.22	0.66	0.66	1.99	3.99	7.02		187.74	202.73
b)	Interest and other income receivable	3.60	3.58	8.03	4.86	0.00		3.67				23.75
c)	Others	12.43	5.43	5.43	67.64	17.64	10.03	17.95	72.50	10.38	92.96	312.39
10.	Lines of credit committed by other institutions (inflows)											
11.	Bills rediscounted (inflows)											
12.	Inflows on account of forward exchange contracts, dollar / rupee swaps (Sell / buy)											
13.	Others - Advance Tax (net of TDS and provision)									262.46		262.46
14.	Lines of credit committed by other institutions (undrawn limits)			622.98	100.00							722.98
	TOTAL INFLOWS (B)	1502.61	600.27	1152.19	1716.48	1904.03	3808.09	6733.48	15862.76	3260.57	3054.08	39594.57
	CUMULATIVE INFLOWS	1502.61	2102.88	3255.07	4971.55	6875.58	10683.66	17417.15	33279.91	36540.49	39594.57	
C	Mismatch (B-A)	1327.16	562.07	531.98	26.49	1228.06	1681.68	(1081.58)	4762.12	1600.83	(5755.78)	4883.04
D	Cumulative mismatch	1327.16	1889.23	2421.21	2447.70	3675.76	5357.44	4275.86	9037.98	10638.81	4883.03	
E	C as Percentage of A	756.44	1471.32	85.77	1.57	181.68	79.09	(13.84)	42.90	96.45	(65.33)	
	Cumulative mismatch as a % of Cum cash outflows	756.44	884.27	290.36	96.98	114.87	100.59	32.54	37.28	41.07	14.07	

Sundaram Finance Limited
Statement of Interest Rate Sensitivity as on 30th Apr 2022

(Rs in Cr.)

	0 to 7 days May 22	8 to 14 days May 22	15 to 30 / 31 days May 22	Over 1 month to months Jun 22	Over 2 months 3 Jul 22	Over 3 months to 6 months Aug 22 Oct 22	Over 6 months one year Nov 22 Apr 23	Over one year to 3 years May 23 Apr 25	Over 3 to years May 25 Apr 27	Over 5 years > Apr 27	Total
A	<u>OUTFLOWS</u>										
1. Capital											
a) Equity and perpetual preference shares											
b) Non-perpetual preference shares											
2. Reserves & Surplus											
a) Reserves & Surplus											
b) Deferred Tax Liability											
3. Gifts, grants, donations & benefactions											
4. <u>Notes, bonds & debentures</u>											
a) Plain vanilla bonds/debentures				1041.12	213.27	667.04	2651.67	6390.27	1251.59	1870.64	14085.59
b) Bonds /debentures with embedded options											
c) Fixed rate notes											
5. <u>Deposits</u>											
a) Term deposits from public	119.07	38.18	91.71	192.87	245.23	669.36	975.23	1946.88			4278.52
b) ICDs											
6. <u>Borrowings</u>											
a) Term money borrowings (Secured and Unsecured)	12.84		193.91	418.48	190.23	725.02	1421.02	2629.62	396.45	0.00	5987.57
b) Commercial paper and Working Capital demand loans (including Short Term Borrowings)	231.87			877.30	297.30	225.84	1160.46				2792.76
7. <u>Current Liabilities & Provisions</u>											
a) Sundry creditors											
b) Expenses payable											
c) Advance income received											
d) Interest payable on Cumulative deposits / FD / Other borrowings											
e) Provisions (Dividend)											
8. <u>Contingent Liabilities</u>											
a) Letters of credit/guarantees	1.16			0.15	0.84	5.21	1.98	9.30			18.64
b) Loan commitments pending disbursement (outflows)			109.91								109.91
c) Lines of credit committed to other institutions (outflows)											
d) Outflows on account of forward exchange contracts, rupee / dollar swap & bills rediscounted											
e) Other Contingent Liabilities											
9. Others			5.75				4.19	17.25			27.18
TOTAL OUTFLOWS (A)	364.94	38.18	401.27	2529.91	946.86	2292.47	6214.55	10993.31	1648.04	1870.65	27300.17
CUMULATIVE OUTFLOWS	364.94	403.12	804.39	3334.30	4281.16	6573.62	12788.17	23781.48	25429.52	27300.17	

		0 to 7 days May 22	8 to 14 days May 22	15 to 30 / 31 days May 22	Over 1 month to months Jun 22	Over 2 months 3 Jul 22	Over 3 months to 6 months Aug 22 Oct 22	Over 6 months one year Nov 22 Apr 23	Over one year to 3 years May 23 Apr 25	Over 3 to years May 25 Apr 27	Over 5 years > Apr 27	Total
B	<u>INFLOWS</u>											(Rs in Cr.)
1.	Cash											
2.	Remittance in transit											
3.	Balances with banks											
a)	Current account											
b)	Deposit /Short term deposits	70.78	1.45	7.62	13.94	13.20	37.10	63.99	326.26			534.34
c)	Money at call & short notice											
4.	Investments (net of provisions)	993.95	4.36	13.37	27.83	311.12	175.66	135.77	276.72	68.92	48.04	2055.73
5.	Advances (Performing)											
a)	Bills of exchange and promissory notes discounted & rediscounted			3.63	7.57	14.02						25.22
b)	Term Loan (only rupee loans) - includes Stock on Hire / Hypothecation Loan / Advance for purchase of asset (Net)	350.73	585.22	486.25	1486.17	1540.33	3562.29	6469.98	15077.86	2900.74	14.50	32474.06
c)	Corporate loans / short term loans											
6.	Non-performing loans (net of provisions and ECGC claims received)										496.22	496.22
7.	Inflows from assets on lease	2.34	0.00	4.66	7.80	7.05	21.01	38.14	102.41	18.08	0.02	201.52
8.	Fixed Assets (excluding assets on lease)											
9.	Intangible assets & other non-cash flow items											
a)	Intangible assets & other non-cash flow items											
b)	Interest and other income receivable											
c)	Others											
10.	Lines of credit committed by other institutions (undrawn limits)			622.98	100.00							722.98
11.	Bills rediscounted											
12.	Inflows on account of forward exchange contracts, dollar / rupee swaps (Sell/buy)											
13.	Others											
	TOTAL INFLOWS (B)	1417.81	591.03	1138.51	1643.31	1885.72	3796.06	6707.87	15783.24	2987.74	558.77	36510.06
C	Mismatch (B-A)	1052.87	552.85	737.24	(886.60)	938.86	1503.60	493.32	4789.94	1339.70	(1311.87)	9209.90
D	Cumulative mismatch	1052.87	1605.72	2342.96	1456.36	2395.21	3898.81	4392.14	9182.07	10521.77	9209.90	
E	C as Percentage of A	288.50	1448.16	183.73	(35.04)	99.16	65.59	7.94	43.57	81.29	(70.13)	
	Cumulative mismatch as a % of Cum cash outflows	288.50	398.33	291.27	43.68	55.95	59.31	34.35	38.61	41.38	33.74	

Sundaram Finance Limited

Send: **Statement of Structural Liquidity as of 31st May 2022**

(Rs in Cr.)

	0 to 7 days Jun-22	8 to 14 days Jun-22	15 to 30 / 31 days Jun-22	Over 1 month to 2 months Jul-22	Over 2 months to 3 months Aug-22	Over 3 months to 6 months Sep-22 Nov-22	Over 6 months to one year Dec-22 May-23	Over one year to 3 years Jun-23 May-25	Over 3 to 5 years Jun-25 May-27	Over 5 years > May-27	Total
A	<u>OUTFLOWS</u>										
1. Capital											
a) Equity and perpetual preference shares										111.10	111.10
b) Non-perpetual preference shares											
2. Reserves & Surplus										6895.84	6895.84
a) Reserves & Surplus											
b) Deferred Tax Liability											
3. Gifts, grants, donations & benefactions											
4. <u>Notes, bonds & debentures</u>											
a) Plain vanilla bonds/debentures		670.00	378.09	214.81	311.69	1140.42	2286.74	6008.28	1316.79	1720.05	14046.86
b) Bonds /debentures with embedded options											
c) Fixed rate notes											
5. <u>Deposits</u>											
a) Term deposits from public	152.34	46.63	95.32	245.65	314.18	550.61	906.56	1976.60			4287.88
b) ICDs											
6. <u>Borrowings</u>											
a) Term money borrowings	13.18		419.08	188.65	218.76	681.12	1399.84	2486.17	371.55	0.00	5778.33
b) From RBI, Govt. & others (including Bank Borrowing)	91.19						3225.42				3316.61
7. <u>Current Liabilities & Provisions</u>											
a) Sundry creditors	0.79	0.02	120.64	24.91	17.98	33.18	6.47	107.38	11.88	11.73	334.99
b) Expenses payable			73.73	11.20	8.75	26.25					119.93
c) Advance income received											
d) Interest payable on bonds / deposits											
e) Provisions (Dividend)	3.36										3.36
f) Others											
8. <u>Contingent Liabilities</u>											
a) Letters of credit / guarantees		0.15		0.87		0.30	3.18	9.30			13.79
b) Loan commitments pending disbursal (outflows)			110.75								110.75
c) Lines of credit committed to other institutions (outflows)											
d) Outflows on account of forward exchange contracts, rupee / dollar swap & bills rediscounted											
e) Other Contingent Liabilities (Cheques discounted)											
9. Others			5.75				4.19	17.25			27.18
TOTAL OUTFLOWS (A)	260.85	716.80	1203.36	686.08	871.36	2431.88	7832.39	10604.98	1700.22	8738.72	35046.63
CUMULATIVE OUTFLOWS	260.85	977.65	2181.00	2867.08	3738.44	6170.33	14002.72	24607.70	26307.92	35046.63	

		0 to 7 days Jun-22	8 to 14 days Jun-22	15 to 30 / 31 days Jun-22	Over 1 month to 2 months Jul-22	Over 2 months to 3 months Aug-22	Over 3 months to 6 months Sep-22 Nov-22	Over 6 months to one year Dec-22 May-23	Over one year to 3 years Jun-23 May-25	Over 3 to 5 years Jun-25 May-27	Over 5 years > May-27	Total
B	<u>INFLOWS</u>											(Rs in Cr.)
1.	Cash	0.14										0.14
2.	Remittance in transit											
3.	Balances with banks											
a)	Current account	53.67										53.67
b)	Deposit /Short term deposits	71.89	1.73	12.85	13.01	15.52	32.13	60.63	325.09			532.85
c)	Money at call & short notice											
4.	Investments (net of provisions) (under various categories as enumerated in Appendix 1)	871.20	5.42	16.67	62.65	66.91	135.29	125.97	280.06	67.23	2187.05	3818.46
5.	Advances (Performing)											
a)	Bills of exchange and promissory notes discounted & rediscounted				11.24	13.84						25.08
b)	Term Loan (only rupee loans) - includes Stock on Hire /Hypothecation Loan / Advance for purchase of asset	388.23	652.13	565.98	1427.50	1453.45	3616.56	6544.69	15282.56	2985.28	15.13	32931.50
c)	Corporate loans / short term loans											
6.	Non-performing loans (net of provisions and ECGC claims received) (under various categories enumerated in App 1)										511.18	511.18
7.	Inflows from assets on lease	2.40	0.00	5.68	7.34	6.95	21.81	39.42	107.45	18.87	0.03	209.96
8.	Fixed Assets (excluding assets on lease)										86.17	86.17
9.	Other assets											
a)	Intangible assets & other non-cash flow items	0.22	0.22	0.22	0.65	0.65	1.96	3.93	7.13		187.01	202.00
b)	Interest and other income receivable	0.72	4.27	6.22	4.56		0.00	4.12				19.88
c)	Others	348.94	5.69	5.54	68.55	18.27	10.34	19.27	74.35	11.70	88.77	651.43
10.	Lines of credit committed by other institutions (inflows)											
11.	Bills rediscounted (inflows)											
12.	Inflows on account of forward exchange contracts, dollar / rupee swaps (Sell / buy)											
13.	Others - Advance Tax (net of TDS and provision)									242.47		242.47
14.	Lines of credit committed by other institutions (undrawn limits)		50.00	629.77								679.77
	TOTAL INFLOWS (B)	1737.40	719.46	1242.93	1595.51	1575.59	3818.10	6798.04	16076.64	3325.55	3075.33	39964.56
	CUMULATIVE INFLOWS	1737.40	2456.86	3699.80	5295.31	6870.89	10689.00	17487.04	33563.68	36889.23	39964.56	
C	Mismatch (B-A)	1476.56	2.66	39.58	909.43	704.23	1386.22	(1034.35)	5471.66	1625.33	(5663.39)	4917.92
D	Cumulative mismatch	1476.56	1479.22	1518.80	2428.23	3132.46	4518.68	3484.33	8955.99	10581.32	4917.93	
E	C as Percentage of A	566.06	0.37	3.29	132.56	80.82	57.00	(13.21)	51.60	95.59	(64.81)	
	Cumulative mismatch as a % of Cum cash outflows	566.06	151.30	69.64	84.69	83.79	73.23	24.88	36.40	40.22	14.03	

Sundaram Finance Limited
Statement of Interest Rate Sensitivity as on 31st May 2022

(Rs in Cr.)

	0 to 7 days Jun 22	8 to 14 days Jun 22	15 to 30 / 31 days Jun 22	Over 1 month to months Jul 22	Over 2 months to 3 months Aug 22	Over 3 months to 6 months Sep 22 Nov 22	Over 6 months one year Dec 22 May 23	Over one year to 3 years Jun 23 May 25	Over 3 to 5 years Jun 25 May 27	Over 5 years > May 27	Total
A	<u>OUTFLOWS</u>										
1. Capital											
a) Equity and perpetual preference shares											
b) Non-perpetual preference shares											
2. Reserves & Surplus											
a) Reserves & Surplus											
b) Deferred Tax Liability											
3. Gifts, grants, donations & benefactions											
4. <u>Notes, bonds & debentures</u>											
a) Plain vanilla bonds/debentures		670.00	378.09	214.81	311.69	1140.42	2286.74	6008.28	1316.79	1720.05	14046.86
b) Bonds /debentures with embedded options											
c) Fixed rate notes											
5. <u>Deposits</u>											
a) Term deposits from public	152.34	46.63	95.32	245.65	314.18	550.61	906.56	1976.60			4287.88
b) ICDs											
6. <u>Borrowings</u>											
a) Term money borrowings (Secured and Unsecured)	13.18		419.08	188.65	218.76	681.12	1399.84	2486.17	371.55	0.00	5778.33
b) Commercial paper and Working Capital demand loans (including Short Term Borrowings)	324.12		877.38	298.41	225.91	490.35	1100.44				3316.61
7. <u>Current Liabilities & Provisions</u>											
a) Sundry creditors											
b) Expenses payable											
c) Advance income received											
d) Interest payable on Cumulative deposits / FD / Other borrowings											
e) Provisions (Dividend)											
8. <u>Contingent Liabilities</u>											
a) Letters of credit/guarantees		0.15		0.87		0.30	3.18	9.30			13.79
b) Loan commitments pending disbursement (outflows)			110.75								110.75
c) Lines of credit committed to other institutions (outflows)											
d) Outflows on account of forward exchange contracts, rupee / dollar swap & bills rediscounted											
e) Other Contingent Liabilities											
9. Others			5.75				4.19	17.25			27.18
TOTAL OUTFLOWS (A)	489.63	716.77	1886.36	948.38	1070.54	2862.80	5700.94	10497.60	1688.34	1720.05	27581.41
CUMULATIVE OUTFLOWS	489.63	1206.40	3092.76	4041.14	5111.68	7974.48	13675.42	24173.02	25861.36	27581.41	

	0 to 7 days Jun 22	8 to 14 days Jun 22	15 to 30 / 31 days Jun 22	Over 1 month to months Jul 22	Over 2 months to 3 months Aug 22	Over 3 months to 6 months Sep 22 Nov 22	Over 6 months one year Dec 22 May 23	Over one year to 3 years Jun 23 May 25	Over 3 to 5 years Jun 25 May 27	Over 5 years > May 27	Total	
B	INFLOWS											(Rs in Cr.)
1. Cash												
2. Remittance in transit												
3. Balances with banks												
a) Current account												
b) Deposit /Short term deposits	71.89	1.73	12.85	13.01	15.52	32.13	60.63	325.09			532.85	
c) Money at call & short notice												
4. Investments (net of provisions)	871.20	5.42	16.67	62.65	66.91	135.29	125.97	280.06	67.23	57.28	1688.69	
5. Advances (Performing)												
a) Bills of exchange and promissory notes discounted & rediscounted				11.24	13.84						25.08	
b) Term Loan (only rupee loans) - includes Stock on Hire / Hypothecation Loan / Advance for purchase of asset (Net)	388.23	652.13	565.98	1427.50	1453.45	3616.56	6544.69	15282.56	2985.28	15.13	32931.50	
c) Corporate loans / short term loans												
6. Non-performing loans (net of provisions and ECGC claims received)										511.18	511.18	
7. Inflows from assets on lease	2.40	0.00	5.68	7.34	6.95	21.81	39.42	107.45	18.87	0.03	209.96	
8. Fixed Assets (excluding assets on lease)												
9. Intangible assets & other non-cash flow items												
a) Intangible assets & other non-cash flow items												
b) Interest and other income receivable												
c) Others												
10. Lines of credit committed by other institutions (undrawn limits)		50.00	629.77								679.77	
11. Bills rediscounted												
12. Inflows on account of forward exchange contracts, dollar / rupee swaps (Sell/buy)												
13. Others												
TOTAL INFLOWS (B)	1333.72	709.28	1230.96	1521.75	1556.66	3805.79	6770.72	15995.15	3071.38	583.62	36579.03	
C Mismatch (B-A)	844.09	(7.49)	(655.41)	573.37	486.12	942.99	1069.77	5497.56	1383.04	(1136.43)	8997.62	
D Cumulative mismatch	844.09	836.60	181.20	754.57	1240.69	2183.69	3253.46	8751.02	10134.06	8997.62		
E C as Percentage of A	172.39	(1.04)	(34.74)	60.46	45.41	32.94	18.76	52.37	81.92	(66.07)		
Cumulative mismatch as a % of Cum cash outflows	172.39	69.35	5.86	18.67	24.27	27.38	23.79	36.20	39.19	32.62		