



SUNDARAM FINANCE
Enduring values. New age thinking.

Fin: 350 : 2022-23

✓ 10th Aug 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 July 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 July 2022

(Rs in Cr.)

	0 to 7 days Aug-22	8 to 14 days Aug-22	15 to 30 / 31 days Aug-22	Over 1 month to 2 months Sep-22	Over 2 months to 3 months Oct-22	Over 3 months to 6 months Nov-22 Jan-23	Over 6 months to one year Feb-23 Jul-23	Over one year to 3 years Aug-23 Jul-25	Over 3 to 5 years Aug-25 Jul-27	Over 5 years > Jul-27	Total
A	OUTFLOWS										
1. Capital											
a) Equity and perpetual preference shares										111.10	111.10
b) Non-perpetual preference shares											
2. Reserves & Surplus											
a) Reserves & Surplus										7049.61	7049.61
b) Deferred Tax Liability											
3. Gifts, grants, donations & benefactions											
4. <u>Notes, bonds & debentures</u>											
a) Plain vanilla bonds/debentures			314.36	151.97	212.32	853.51	2753.74	5494.90	1886.78	1550.08	13217.66
b) Bonds /debentures with embedded options											
c) Fixed rate notes											
5. <u>Deposits</u>											
a) Term deposits from public	214.43	70.50	155.05	167.91	188.96	543.30	958.29	2062.34			4360.77
b) ICDs											
6. <u>Borrowings</u>											
a) Term money borrowings	20.63		229.02	458.65	158.32	873.08	1496.95	3410.56	684.22	0.01	7331.44
b) From RBI, Govt. & others (including Bank Borrowing)	7.87						2862.33				2870.21
7. <u>Current Liabilities & Provisions</u>											
a) Sundry creditors	0.78	0.04	141.79	26.49	18.13	34.62	6.71	107.84	12.03	12.80	361.23
b) Expenses payable			86.19	9.91	8.30	22.28					126.68
c) Advance income received											
d) Interest payable on bonds / deposits											
e) Provisions (Dividend)	103.82										103.82
f) Others											
8. <u>Contingent Liabilities</u>											
a) Letters of credit / guarantees	0.15				0.30	1.32	1.82	5.48			9.07
b) Loan commitments pending disbursal (outflows)			144.58								144.58
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			4.27				2.78	18.57			25.62
TOTAL OUTFLOWS (A)	347.68	70.55	1075.27	814.93	586.34	2328.11	8082.61	11099.67	2583.03	8723.61	35711.79
CUMULATIVE OUTFLOWS	347.68	418.23	1493.50	2308.43	2894.76	5222.87	13305.49	24405.16	26988.18	35711.79	

	0 to 7 days Aug-22	8 to 14 days Aug-22	15 to 30 / 31 days Aug-22	Over 1 month to 2 months Sep-22	Over 2 months to 3 months Oct-22	Over 3 months to 6 months Nov-22 Jan-23	Over 6 months to one year Feb-23 Jul-23	Over one year to 3 years Aug-23 Jul-25	Over 3 to 5 years Aug-25 Jul-27	Over 5 years > Jul-27	Total
B	<u>INFLOWS</u>										(Rs in Cr.)
1. Cash	0.25										0.25
2. Remittance in transit											
3. Balances with banks											54.82
a) Current account	54.82										54.82
b) Deposit /Short term deposits	65.59	3.20	9.09	12.20	10.60	32.26	57.93	382.12			572.98
c) Money at call & short notice											
4. Investments (net of provisions) (under various categories as enumerated in Appendix 1)	1019.59	7.89	48.28	118.75	30.69	103.70	146.99	271.40	90.73	2188.41	4026.45
5. Advances (Performing)											
a) Bills of exchange and promissory notes discounted & rediscounted		7.56	4.36	3.09	1.32						16.33
b) Term Loan (only rupee loans) - includes Stock on Hire /Hypothecation Loan / Advance for purchase of asset	357.76	594.37	518.80	1347.07	1486.94	3989.71	6654.32	15504.65	3143.08	17.98	33614.68
c) Corporate loans / short term loans											
6. Non-performing loans (net of provisions and ECGC claims received) (under various categories enumerated in App 1)										416.16	416.16
7. Inflows from assets on lease	2.34	0.09	5.25	8.66	7.94	22.95	42.86	117.68	20.89	0.01	228.67
8. Fixed Assets (excluding assets on lease)										88.12	88.12
9. Other assets											
a) Intangible assets & other non-cash flow items	0.26	0.26	0.26	0.78	0.78	2.34	4.68	6.97		186.78	203.10
b) Interest and other income receivable	1.00	5.53	11.93	5.33			6.35				30.13
c) Others	244.24	6.81	6.98	21.68	21.70	11.60	23.13	73.35	11.90	89.08	510.47
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)									235.67		235.67
14. Lines of credit committed by other institutions (undrawn limits)			1358.09								1,358.09
TOTAL INFLOWS (B)	1745.84	625.71	1963.04	1517.56	1559.97	4162.57	6936.26	16356.17	3502.28	2986.54	41355.94
CUMULATIVE INFLOWS	1745.84	2371.56	4334.60	5852.16	7412.13	11574.69	18510.95	34867.12	38369.40	41355.94	
C Mismatch (B-A)	1398.16	555.17	887.77	702.63	973.64	1834.46	(1146.36)	5256.50	919.25	(5737.07)	5644.15
D Cumulative mismatch	1398.16	1953.33	2841.10	3543.73	4517.37	6351.83	5205.47	10461.97	11381.22	5644.15	
E C as Percentage of A	402.14	786.96	82.56	86.22	166.05	78.80	(14.18)	47.36	35.59	(65.76)	
Cumulative mismatch as a % of Cum cash outflows	402.14	467.05	190.23	153.51	156.05	121.62	39.12	42.87	42.17	15.80	

Sundaram Finance Limited

Statement of Interest Rate Sensitivity as on 31st July 2022

		(Rs in Cr.)										
		0 to 7 days	8 to 14 days	15 to 30 / 31 days	Over 1 month to months	Over 2 months 3	Over 3 months to 6 months	Over 6 months one year	Over one year to 3 years	Over 3 to years	Over 5 years	Total
		Aug 22	Aug 22	Aug 22	Sep 22	Oct 22	Nov 22 Jan 23	Feb 23 Jul 23	Aug 23 Jul 25	Aug 25 Jul 27	> Jul 27	
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			314.36	151.97	212.32	853.51	2753.74	5494.90	1886.78	1550.08	13217.66
b)	Bonds /debentures with embedded options											
c)	Fixed rate notes											
5.	<u>Deposits</u>											
a)	Term deposits from public	214.43	70.50	155.05	167.91	188.96	543.30	958.29	2062.34			4360.77
b)	ICDs											
6.	<u>Borrowings</u>											
a)	Term money borrowings (Secured and Unsecured)	20.63		229.02	458.65	158.32	873.08	1496.95	3410.56	684.22	0.01	7331.44
b)	Commercial paper and Working Capital demand loans (including Short Term Borrowings)	293.01		226.09	251.17		690.89	1409.06				2870.21
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				0.30	1.32	1.82	5.48			9.07
b)	Loan commitments pending disbursal (outflows)			144.58								144.58
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			4.27				2.78	18.57			25.62
	TOTAL OUTFLOWS (A)	528.21	70.50	1073.37	1029.70	559.90	2962.10	6622.63	10991.84	2570.99	1550.10	27959.35
	CUMULATIVE OUTFLOWS	528.21	598.72	1672.09	2701.79	3261.69	6223.79	12846.42	23838.26	26409.25	27959.35	

		0 to 7 days Aug 22	8 to 14 days Aug 22	15 to 30 / 31 days Aug 22	Over 1 month to months Sep 22	Over 2 months 3 Oct 22	Over 3 months to 6 months Nov 22 Jan 23	Over 6 months one year Feb 23 Jul 23	Over one year to 3 years Aug 23 Jul 25	Over 3 to years Aug 25 Jul 27	Over 5 years > Jul 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	65.59	3.20	9.09	12.20	10.60	32.26	57.93	382.12			572.98
c)	Money at call & short notice											
4.	Investments (net of provisions)	1019.59	7.89	48.28	118.75	30.69	103.70	146.99	271.40	90.73	58.50	1896.55
5.	Advances (Performing)											
a)	Bills of exchange and promissory notes discounted & rediscounted		7.56	4.36	3.09	1.32						16.33
b)	Term Loan (only rupee loans) - includes Stock on Hire / Hypothecation Loan / Advance for purchase of asset (Net)	357.76	594.37	518.80	1347.07	1486.94	3989.71	6654.32	15504.65	3143.08	17.98	33614.68
c)	Corporate loans / short term loans											
6.	Non-performing loans (net of provisions and ECGC claims received)										416.16	416.16
7.	Inflows from assets on lease	2.34	0.09	5.25	8.66	7.94	22.95	42.86	117.68	20.89	0.01	228.67
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)			1358.09								1358.09
11.	Bills rediscounted											
12.	Inflows on account of forward exchange contracts, dollar / rupee swaps (Sell/buy)											
13.	Others											
	TOTAL INFLOWS (B)	1445.27	613.12	1943.88	1489.77	1537.49	4148.63	6902.10	16275.85	3254.71	492.66	38103.47
C	Mismatch (B-A)	917.06	542.61	870.50	460.07	977.59	1186.53	279.47	5284.01	683.71	(1057.44)	10144.12
D	Cumulative mismatch	917.06	1459.67	2330.18	2790.25	3767.84	4954.37	5233.83	10517.85	11201.56	10144.12	
E	C as Percentage of A	173.62	769.62	81.10	44.68	174.60	40.06	4.22	48.07	26.59	(68.22)	
	Cumulative mismatch as a % of Cum cash outflows	173.62	243.80	139.36	103.27	115.52	79.60	40.74	44.12	42.42	36.28	