SUNDARAM FINANCE
Enduring values. New age thinking.

Fin: 396: 2022-23
09th Sep 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 Aug 2022 to RBI and the same is enclosed.

Thanking You,

Yours truly,
For Sundaram Finance Limited

S Balakrishnan
DGM (Finance)

Sundaram Finance Limited

Statement of Structural Liquidity as of 31st August 2022

(Rs in Cr.)

		0 to 7 days Sep-22	8 to 14 days Sep-22	15 to 30 / 31 days Sep-22	Over 1 month to 2 months Oct-22	Over 2 months to 3 months Nov-22	Over 3 months to 6 months Dec-22 Feb-23	Over 6 months to one year Mar-23 Aug-23	Over one year to 3 years Sep-23 Aug-25	Over 3 to 5 years Sep-25 Aug-27	Over 5 years > Aug-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										7129.65	7129.65
b)	Deferred Tax Liability											
3.	Gifts, grants, donations & benefactions											
4.	Notes, bonds & debentures											
a)	Plain vanilla bonds/debentures			153.27	213.63	795.60	634.14	3099.05	5072.17	1884.59	1560.65	13413.09
b)	Bonds /debentures with embedded options											
c)	Fixed rate notes											
5.	Deposits											
a)	Term deposits from public	218.57	34.64	83.74	189.41	195.76	489.02	1053.08	2107.62			4371.84
b)	ICDs											
6.	Borrowings											
a)	Term money borrowings	20.43		454.36	152.42	183.56	878.74	1652.75	3036.67	656.36	0.01	7035.30
b)	From RBI, Govt. & others (including Bank Borrowing)	7.65						3105.00				3112.65
7.	Current Liabilities & Provisions											
a)	Sundry creditors	0.78	0.05	153.37	28.30	20.51	38.62	6.77	107.83	12.01	11.75	379.99
b)	Expenses payable			92.48	10.16	8.55	22.96					134.15
c)	Advance income received											
d)	Interest payable on bonds / deposits											
e)	Provisions (Dividend)	3.65										3.65
f)	Others											
8.	Contingent Liabilities											
a)	Letters of credit / guarantees	0.15			0.30		1.30	1.82	5.38			8.95
b)	Loan commitments pending disbursal (outflows)			150.53								150.53
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			6.52				2.78	19.18			28.48
	TOTAL OUTFLOWS (A)	**251.22**	**34.68**	**1094.27**	**594.21**	**1203.98**	**2064.78**	**8921.25**	**10348.85**	**2552.96**	**8813.16**	**35879.38**
	CUMULATIVE OUTFLOWS	**251.22**	**285.90**	**1380.17**	**1974.39**	**3178.37**	**5243.15**	**14164.40**	**24513.25**	**27066.21**	**35879.38**	

		0 to 7 days Sep-22	8 to 14 days Sep-22	15 to 30 / 31 days Sep-22	Over 1 month to 2 months Oct-22	Over 2 months to 3 months Nov-22	Over 3 months to 6 months Dec-22 Feb-23	Over 6 months to one year Mar-23 Aug-23	Over one year to 3 years Sep-23 Aug-25	Over 3 to 5 years Sep-25 Aug-27	Over 5 years > Aug-27	Total
B	**INFLOWS**											(Rs in Cr.)
1.	Cash	0.16										0.16
2.	Remittance in transit											
3.	Balances with banks											
a)	Current account	51.77										51.77
b)	Deposit /Short term deposits	63.76	1.54	12.84	11.92	12.21	34.53	69.21	368.03			574.04
c)	Money at call & short notice											
4.	Investments (net of provisions) (under various categories as enumerated in Appendix 1)	941.81	3.86	110.16	31.37	54.59	68.23	166.73	290.17	60.98	2189.71	3917.60
5.	Advances (Performing)											
a)	Bills of exchange and promissory notes discounted & rediscounted	1.49	1.32	0.56	1.32	5.35						10.04
b)	Term Loan (only rupee loans) - includes Stock on Hire /Hypothecation Loan / Advance for purchase of asset	331.05	736.42	395.03	1378.58	1527.32	3996.84	6700.03	15664.51	3280.06	26.97	34036.80
c)	Corporate loans / short term loans											
6.	Non-performing loans (net of provisions and ECGC claims received) (under various categories enumerated in App 1)										468.40	468.40
7.	Inflows from assets on lease			9.05	8.36	7.95	23.70	44.80	123.53	22.25		239.63
8.	Fixed Assets (excluding assets on lease)										88.29	88.29
9.	Other assets											
a)	Intangible assets & other non-cash flow items	0.24	0.24	0.24	0.71	0.71	2.14	4.28	8.81		186.60	203.98
b)	Interest and other income receivable	0.09	6.14	10.77	5.39			4.24				26.64
c)	Others	79.92	1.16	1.45	4.58	4.64	12.25	24.68	71.29	11.88	89.54	301.39
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)									219.35		219.35
14	Lines of credit committed by other institutions (undrawn limits)			1121.51								1121.51
	TOTAL INFLOWS (B)	**1470.29**	**750.68**	**1661.60**	**1442.23**	**1612.77**	**4137.69**	**7013.97**	**16526.33**	**3594.51**	**3049.52**	**41259.60**
	CUMULATIVE INFLOWS	**1470.29**	**2220.97**	**3882.57**	**5324.80**	**6937.57**	**11075.26**	**18089.23**	**34615.56**	**38210.08**	**41259.60**	
C	**Mismatch (B-A)**	**1219.07**	**716.00**	**567.33**	**848.02**	**408.79**	**2072.91**	**(1907.27)**	**6177.48**	**1041.55**	**(5763.65)**	**5380.22**
D	**Cumulative mismatch**	**1219.07**	**1935.07**	**2502.40**	**3350.42**	**3759.21**	**5832.12**	**3924.85**	**10102.33**	**11143.88**	**5380.23**	
E	**C as Percentage of A**	**485.27**	**2064.40**	**51.84**	**142.71**	**33.95**	**100.39**	**(21.38)**	**59.69**	**40.80**	**(65.40)**	
	Cumulative mismatch as a % of Cum cash outflows	**485.27**	**676.84**	**181.31**	**169.69**	**118.27**	**111.23**	**27.71**	**41.21**	**41.17**	**15.00**	

Sundaram Finance Limited

Statement of Interest Rate Sensitivity as on 31st August 2022

(Rs in Cr.)

		0 to 7 days Sep 22	8 to 14 days Sep 22	15 to 30 / 31 days Sep 22	Over 1 month to months Oct 22	Over 2 months 3 Nov 22	Over 3 months to 6 months Dec 22 Feb 23	Over 6 months one year Mar 23 Aug 23	Over one year to 3 years Sep 23 Aug 25	Over 3 to years Sep 25 Aug 27	Over 5 years > Aug 27	Total
A	**OUTFLOWS**											
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.	Notes, bonds & debentures											
a)	Plain vanilla bonds/debentures			153.27	213.63	795.60	634.14	3099.05	5072.17	1884.59	1560.65	13413.09
b)	Bonds /debentures with embedded options											
c)	Fixed rate notes											
5.	Deposits											
a)	Term deposits from public	218.57	34.64	83.74	189.41	195.76	489.02	1053.08	2107.62			4371.84
b)	ICDs											
6.	Borrowings											
a)	Term money borrowings (Secured and Unsecured)	20.43		454.36	152.42	183.56	878.74	1652.75	3036.67	656.36	0.01	7035.30
b)	Commercial paper and Working Capital demand loans (including Short Term Borrowings)	126.26		251.17		1121.48	197.53	1416.20				3112.65
7.	Current Liabilities & Provisions											
a)	Sundry creditors											
b)	Expenses payable											
c)	Advance income received											
d)	Interest payable on Cumulative deposits / FD / Other borrowings											
e)	Provisions (Dividend)											
8.	Contingent Liabilities											
a)	Letters of credit/guarantees	0.15			0.30		1.30	1.82	5.38			8.95
b)	Loan commitments pending disbursal (outflows)			150.53								150.53
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			6.52				2.78	19.18			28.48
	TOTAL OUTFLOWS (A)	**365.41**	**34.64**	**1099.60**	**555.75**	**2296.40**	**2200.73**	**7225.67**	**10241.03**	**2540.95**	**1560.65**	**28120.83**
	CUMULATIVE OUTFLOWS	**365.41**	**400.04**	**1499.64**	**2055.39**	**4351.80**	**6552.53**	**13778.20**	**24019.22**	**26560.18**	**28120.83**	

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B	**INFLOWS**											**(Rs in Cr.)**
1.	Cash											
2.	Remittance in transit											
3.	Balances with banks											
a)	Current account											
b)	Deposit /Short term deposits	63.76	1.54	12.84	11.92	12.21	34.53	69.21	368.03			574.04
c)	Money at call & short notice											
4.	Investments (net of provisions)	941.81	3.86	110.16	31.37	54.59	68.23	166.73	290.17	60.98	59.74	1787.63
5.	Advances (Performing)											
a)	Bills of exchange and promissory notes discounted & rediscounted	1.49	1.32	0.56	1.32	5.35						10.04
b)	Term Loan (only rupee loans) - includes Stock on Hire / Hypothecation Loan / Advance for purchase of asset (Net)	331.05	736.42	395.03	1378.58	1527.32	3996.84	6700.03	15664.51	3280.06	26.97	34036.80
c)	Corporate loans / short term loans											
6.	Non-performing loans (net of provisions and ECGC claims received)										468.40	468.40
7.	Inflows from assets on lease			9.05	8.36	7.95	23.70	44.80	123.53	22.25		239.63
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)			1121.51								1121.51
11.	Bills rediscounted											
12.	Inflows on account of forward exchange contracts, dollar / rupee swaps (Sell/buy)											
13.	Others											
	TOTAL INFLOWS (B)	**1338.11**	**743.15**	**1649.14**	**1431.54**	**1607.42**	**4123.29**	**6980.77**	**16446.24**	**3363.29**	**555.11**	**38238.05**
C	**Mismatch (B-A)**	**972.70**	**708.51**	**549.55**	**875.79**	**(688.99)**	**1922.56**	**(244.90)**	**6205.21**	**822.33**	**(1005.54)**	**10117.22**
D	**Cumulative mismatch**	**972.70**	**1681.21**	**2230.76**	**3106.55**	**2417.56**	**4340.12**	**4095.22**	**10300.43**	**11122.76**	**10117.22**	
E	**C as Percentage of A**	**266.20**	**2045.58**	**49.98**	**157.59**	**(30.00)**	**87.36**	**(3.39)**	**60.59**	**32.36**	**(64.43)**	
	Cumulative mismatch as a % of Cum cash outflows	**266.20**	**420.26**	**148.75**	**151.14**	**55.55**	**66.24**	**29.72**	**42.88**	**41.88**	**35.98**	