



**SUNDARAM FINANCE**  
Enduring values. New age thinking.

Fin: 360: 2022-23  
18<sup>th</sup> 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 Jun 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 30th Jun 2022**

(Rs in Cr.)

		0 to 7 days Jul-22	8 to 14 days Jul-22	15 to 30 / 31 days Jul-22	Over 1 month to 2 months Aug-22	Over 2 months to 3 months Sep-22	Over 3 months to 6 months Oct-22 Dec-22	Over 6 months to one year Jan-23 Jun-23	Over one year to 3 years Jul-23 Jun-25	Over 3 to 5 years Jul-25 Jun-27	Over 5 years > Jun-27	Total
<b>A</b>	<b><u>OUTFLOWS</u></b>											
1.	Capital											
a)	Equity and perpetual preference shares										111.10	111.10
b)	Non-perpetual preference shares											
2.	Reserves & Surplus											
a)	Reserves & Surplus										7011.04	7011.04
b)	Deferred Tax Liability											
3.	Gifts, grants, donations & benefactions											
4.	<u>Notes, bonds &amp; debentures</u>											
a)	Plain vanilla bonds/debentures			216.28	312.99	150.67	996.90	2800.83	5486.29	1875.75	1554.84	13394.55
b)	Bonds /debentures with embedded options											
c)	Fixed rate notes											
5.	<u>Deposits</u>											
a)	Term deposits from public	169.11	50.62	121.97	315.15	167.52	562.63	897.68	2015.34			4300.03
b)	ICDs											
6.	<u>Borrowings</u>											
a)	Term money borrowings	11.77		187.79	232.39	465.02	868.69	1543.28	3517.15	745.70	0.03	7571.82
b)	From RBI, Govt. & others (including Bank Borrowing)	79.55						3266.29				3345.84
7.	<u>Current Liabilities &amp; Provisions</u>											
a)	Sundry creditors	0.79	0.04	126.45	24.77	16.90	30.21	6.58	107.42	11.98	10.77	335.90
b)	Expenses payable			85.61	10.86	9.23	25.20					130.90
c)	Advance income received											
d)	Interest payable on bonds / deposits											
e)	Provisions (Dividend)	3.35										3.35
f)	Others											
8.	<u>Contingent Liabilities</u>											
a)	Letters of credit / guarantees	0.15	0.83		0.35		1.65	1.82	9.30			14.09
b)	Loan commitments pending disbursal (outflows)			123.57								123.57
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			7.54				4.19	18.56			30.28
	<b>TOTAL OUTFLOWS (A)</b>	<b>264.72</b>	<b>51.48</b>	<b>869.20</b>	<b>896.51</b>	<b>809.34</b>	<b>2485.28</b>	<b>8520.68</b>	<b>11154.05</b>	<b>2633.44</b>	<b>8687.78</b>	<b>36372.48</b>
	<b>CUMULATIVE OUTFLOWS</b>	<b>264.72</b>	<b>316.20</b>	<b>1185.40</b>	<b>2081.91</b>	<b>2891.26</b>	<b>5376.54</b>	<b>13897.21</b>	<b>25051.27</b>	<b>27684.70</b>	<b>36372.48</b>	

		0 to 7 days Jul-22	8 to 14 days Jul-22	15 to 30 / 31 days Jul-22	Over 1 month to 2 months Aug-22	Over 2 months to 3 months Sep-22	Over 3 months to 6 months Oct-22 Dec-22	Over 6 months to one year Jan-23 Jun-23	Over one year to 3 years Jul-23 Jun-25	Over 3 to 5 years Jul-25 Jun-27	Over 5 years > Jun-27	Total
<b>B</b>	<b><u>INFLOWS</u></b>											(Rs in Cr.)
1.	Cash	10.80										10.80
2.	Remittance in transit											
3.	Balances with banks											
a)	Current account	61.44										61.44
b)	Deposit /Short term deposits	49.87	2.08	9.76	17.65	11.59	38.69	67.08	367.93			564.65
c)	Money at call & short notice											
4.	Investments (net of provisions) (under various categories as enumerated in Appendix 1)	1704.73	5.73	48.13	67.44	118.23	84.05	283.81	271.54	88.26	2186.31	4858.23
5.	Advances (Performing)											
a)	Bills of exchange and promissory notes discounted & rediscounted				11.82	3.09						14.91
b)	Term Loan (only rupee loans) - includes Stock on Hire /Hypothecation Loan / Advance for purchase of asset	372.89	625.41	544.66	1348.25	1463.23	3844.93	6627.72	15462.60	3074.17	16.94	33380.81
c)	Corporate loans / short term loans											
6.	Non-performing loans (net of provisions and ECGC claims received) (under various categories enumerated in App 1)										421.47	421.47
7.	Inflows from assets on lease	2.55	0.08	5.03	7.32	8.27	22.49	40.99	112.05	19.83	0.01	218.61
8.	Fixed Assets (excluding assets on lease)										86.67	86.67
9.	Other assets											
a)	Intangible assets & other non-cash flow items	0.28	0.28	0.28	0.83	0.83	2.50	5.00	7.09		210.78	227.88
b)	Interest and other income receivable	2.95	3.86	4.48	5.05	0.00		3.90				20.25
c)	Others	279.27	6.30	6.66	20.53	20.62	10.91	21.27	74.29	11.80	89.83	541.49
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)									239.67		239.67
14.	Lines of credit committed by other institutions (undrawn limits)			948.07								948.07
	<b>TOTAL INFLOWS (B)</b>	<b>2484.78</b>	<b>643.75</b>	<b>1567.07</b>	<b>1478.90</b>	<b>1625.87</b>	<b>4003.57</b>	<b>7049.77</b>	<b>16295.50</b>	<b>3433.73</b>	<b>3012.01</b>	<b>41594.95</b>
	<b>CUMULATIVE INFLOWS</b>	<b>2484.78</b>	<b>3128.53</b>	<b>4695.60</b>	<b>6174.50</b>	<b>7800.37</b>	<b>11803.93</b>	<b>18853.70</b>	<b>35149.21</b>	<b>38582.94</b>	<b>41594.95</b>	
<b>C</b>	<b>Mismatch (B-A)</b>	<b>2220.06</b>	<b>592.27</b>	<b>697.87</b>	<b>582.38</b>	<b>816.52</b>	<b>1518.29</b>	<b>(1470.91)</b>	<b>5141.45</b>	<b>800.30</b>	<b>(5675.77)</b>	<b>5222.47</b>
<b>D</b>	<b>Cumulative mismatch</b>	<b>2220.06</b>	<b>2812.33</b>	<b>3510.20</b>	<b>4092.58</b>	<b>4909.10</b>	<b>6427.39</b>	<b>4956.48</b>	<b>10097.93</b>	<b>10898.23</b>	<b>5222.46</b>	
<b>E</b>	<b>C as Percentage of A</b>	<b>838.64</b>	<b>1150.46</b>	<b>80.29</b>	<b>64.96</b>	<b>100.89</b>	<b>61.09</b>	<b>(17.26)</b>	<b>46.09</b>	<b>30.39</b>	<b>(65.33)</b>	
	<b>Cumulative mismatch as a % of Cum cash outflows</b>	<b>838.65</b>	<b>889.41</b>	<b>296.12</b>	<b>196.58</b>	<b>169.79</b>	<b>119.55</b>	<b>35.67</b>	<b>40.31</b>	<b>39.37</b>	<b>14.36</b>	

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

(Rs in Cr.)

		0 to 7 days Jul 22	8 to 14 days Jul 22	15 to 30 / 31 days Jul 22	Over 1 month to months Aug 22	Over 2 months 3 Sep 22	Over 3 months to 6 months Oct 22 Dec 22	Over 6 months one year Jan 23 Jun 23	Over one year to 3 years Jul 23 Jun 25	Over 3 to years Jul 25 Jun 27	Over 5 years > Jun 27	Total
<b>A</b>	<b><u>OUTFLOWS</u></b>											
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 &amp; debentures</u>											
a)	Plain vanilla bonds/debentures			216.28	312.99	150.67	996.90	2800.83	5486.29	1875.75	1554.84	13394.55
b)	Bonds /debentures with embedded options											
c)	Fixed rate notes											
5.	<u>Deposits</u>											
a)	Term deposits from public	169.11	50.62	121.97	315.15	167.52	562.63	897.68	2015.34			4300.03
b)	ICDs											
6.	<u>Borrowings</u>											
a)	Term money borrowings (Secured and Unsecured)	11.77		187.79	232.39	465.02	868.69	1543.28	3517.15	745.70	0.03	7571.82
b)	Commercial paper and Working Capital demand loans (including Short Term Borrowings)	379.85	100.00	299.49	226.05	250.30	688.19	1401.95				3345.84
7.	<u>Current Liabilities &amp; 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	0.83		0.35		1.65	1.82	9.30			14.09
b)	Loan commitments pending disbursal (outflows)			123.57								123.57
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			7.54				4.19	18.56			30.28
	<b>TOTAL OUTFLOWS (A)</b>	<b>560.88</b>	<b>151.44</b>	<b>956.63</b>	<b>1086.93</b>	<b>1033.52</b>	<b>3118.07</b>	<b>6649.76</b>	<b>11046.64</b>	<b>2621.45</b>	<b>1554.87</b>	<b>28780.18</b>
	<b>CUMULATIVE OUTFLOWS</b>	<b>560.88</b>	<b>712.32</b>	<b>1668.95</b>	<b>2755.88</b>	<b>3789.40</b>	<b>6907.47</b>	<b>13557.22</b>	<b>24603.86</b>	<b>27225.31</b>	<b>28780.18</b>	

		0 to 7 days Jul 22	8 to 14 days Jul 22	15 to 30 / 31 days Jul 22	Over 1 month to months Aug 22	Over 2 months 3 Sep 22	Over 3 months to 6 months Oct 22 Dec 22	Over 6 months one year Jan 23 Jun 23	Over one year to 3 years Jul 23 Jun 25	Over 3 to years Jul 25 Jun 27	Over 5 years > Jun 27	Total
<b>B</b>	<b><u>INFLOWS</u></b>											(Rs in Cr.)
1.	Cash											
2.	Remittance in transit											
3.	Balances with banks											
a)	Current account											
b)	Deposit /Short term deposits	49.87	2.08	9.76	17.65	11.59	38.69	67.08	367.93			564.65
c)	Money at call & short notice											
4.	Investments (net of provisions)	1704.73	5.73	48.13	67.44	118.23	84.05	283.81	271.54	88.26	56.48	2728.40
5.	Advances (Performing)											
a)	Bills of exchange and promissory notes discounted & rediscounted				11.82	3.09						14.91
b)	Term Loan (only rupee loans) - includes Stock on Hire / Hypothecation Loan / Advance for purchase of asset (Net)	372.89	625.41	544.66	1348.25	1463.23	3844.93	6627.72	15462.60	3074.17	16.94	33380.81
c)	Corporate loans / short term loans											
6.	Non-performing loans (net of provisions and ECGC claims received)										421.47	421.47
7.	Inflows from assets on lease	2.55	0.08	5.03	7.32	8.27	22.49	40.99	112.05	19.83	0.01	218.61
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)			948.07								948.07
11.	Bills rediscounted											
12.	Inflows on account of forward exchange contracts, dollar / rupee swaps (Sell/buy)											
13.	Others											
	<b>TOTAL INFLOWS (B)</b>	<b>2130.03</b>	<b>633.31</b>	<b>1555.66</b>	<b>1452.48</b>	<b>1604.41</b>	<b>3990.15</b>	<b>7019.59</b>	<b>16214.13</b>	<b>3182.26</b>	<b>494.90</b>	<b>38276.92</b>
<b>C</b>	<b>Mismatch (B-A)</b>	<b>1569.16</b>	<b>481.86</b>	<b>599.03</b>	<b>365.55</b>	<b>570.89</b>	<b>872.09</b>	<b>369.83</b>	<b>5167.49</b>	<b>560.80</b>	<b>(1059.96)</b>	<b>9496.74</b>
<b>D</b>	<b>Cumulative mismatch</b>	<b>1569.16</b>	<b>2051.02</b>	<b>2650.05</b>	<b>3015.60</b>	<b>3586.49</b>	<b>4458.57</b>	<b>4828.41</b>	<b>9995.90</b>	<b>10556.70</b>	<b>9496.74</b>	
<b>E</b>	<b>C as Percentage of A</b>	<b>279.77</b>	<b>318.19</b>	<b>62.62</b>	<b>33.63</b>	<b>55.24</b>	<b>27.97</b>	<b>5.56</b>	<b>46.78</b>	<b>21.39</b>	<b>(68.17)</b>	
	<b>Cumulative mismatch as a % of Cum cash outflows</b>	<b>279.77</b>	<b>287.94</b>	<b>158.79</b>	<b>109.42</b>	<b>94.65</b>	<b>64.55</b>	<b>35.62</b>	<b>40.63</b>	<b>38.78</b>	<b>33.00</b>	