

SEC:103:21-22/SS November 8, 2021

The Manager - Listing National Stock Exchange of India Limited Capital Market - Listing Exchange Plaza, 5th Floor Plot No. C/1, G Block Bandra-Kurla Complex Bandra (E), Mumbai 400 051

Dear Sir,

- Sub: Submission of standalone and consolidated unaudited financial results for the quarter ended 30th September 2021
- Ref: Reg. 33 and 47 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

We have pleasure in enclosing the standalone and consolidated unaudited financial results for the quarter and half year ended 30<sup>th</sup> September 2021 together with the copies of the Limited Review Reports issued by the Joint Statutory Auditors. These results were approved at the Board Meeting held today.

We have made arrangements for publishing the extract of the unaudited financial results in 'Makkal Kural' and 'Business Line' on 9th November 2021.

Thanking you,

Yours truly, for Sundaram Finance Limited

P. Viswanathan Secretary & Compliance Officer

Encl:

CC: The Corporate Relationship Dept. of Corporate Services Bombay Stock Exchange Limited Floor 25, P J Towers Dalal Street Mumbai 400 001

Sundaram Finance Limited



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

				Stand	alone		
il.No	Particulars	I	Quarter Endec		Half yea	r ended	Year Ended
1.140	Faruculars	30.09.2021	30.06.2021	30.09.2020	30.09.2021	30.09.2020	31.03.2021
		Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
1	Revenue from Operations						
	Interest Income	860.62	855.68	862.45	1716.30	1708.21	3471.34
	Lease Rental income (Net)	17.79	15.83	14.65	33.62	28.49	58.09
÷	Fees and Commission Income	51.76	33.39	48.38	85.15	72.08	196.61
	Dividend Income	58.36	15.25	32.01	73.61	47.88	63.07
	Income from other Services	5.16	5.25	5.77	10.41	11.22	21.01
	Recovery of Bad debts	4.50	3.17	2.36	7.67	3.59	12.97
	Net gain on fair value changes	23.63	21.57	27.34	45.20	70.72	130.65
	Total Revenue from Operations	1021.82	950.14	992.96	1971.96	1942.19	3953.74
2	Other Income	3.35	5.49	4.90	8.84	7.74	60.46
3	Total Income	1025.17	955.63	997.86	1980.80	1949.93	4014.20
4	Expenses					а — э	×
	Finance cost	413.41	458.53	515.40	871.94	1038.88	2030.73
	Employee benefit expenses	105.24	103.10	93.49	208.34	186.50	382.23
	Administrative & other expenses	44.89	40.05	37.71	84.94	77.23	158.62
	Depreciation & amortisation	17.90	15.62	17.30	33.52	33.69	70.25
	Impairment on financial	465 23	05.00	00.43	250 47	110.01	246.00
	instruments	165.27	85.20	80.13	250.47	140.84	316.06
	Total expenses	746.71	702.50	744.03	1449.21	1477.14	2957.90
	Profit/(loss) before exceptional	270 46	252.43				1050 30
5	items and tax	278.46	253.13	253.83	531.59	472.79	1056.30
6	Exceptional items	-	-	~	-	-	-
7	Profit/(loss) before tax	278.46	253.13	253.83	531.59	472.79	1056.30
8	Tax expense						
	Current tax	89.45	94.27	70.58	183.72	148.39	288.2
	Deferred tax	(21.64)	(32.72)	(8.73)	(54.36)	(33.23)	(41.00
9	Profit/(loss) after tax (PAT)	210.65	191.58	191.99	402.23	357.63	809.05
10	Other Comprehensive Income (net	,					
	of tax)	(10.37)	(1.78)	(3.59)	(12.15)	(2.26)	(4.83
11	Total Comprehensive Income for	200.28	189.80	188.39	390.08	355.37	804.2
	the period / year	200.20	105.00	100.33	390.08	355.57	004.2
12	Basic & diluted Earnings per equity				8		
	share (on PAT) (Face Value of						
	₹10/- each)	18.96	17.24	17.28	36.20	32.19	72.82
	(not annualised for the interim						
	periods)						





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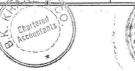
SUNDARAM FINANCE Enduring values, New age thinking.

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

(₹ in crores)

				Conso	lidated		
SI.No	Particulars		Quarter Ended		Half yea	ar ended	Year Ended
31.110	r articulars	30.09.2021	30.06.2021	30.09.2020	30.09.2021	30.09.2020	31.03.2021
1		Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
1	Revenue from Operations						
	Interest Income	1090.66	1086.44	1121.55	2177.10	2230.01	4478.30
	Lease Rental income (Net)	17.77	15.80	14.60	33.57	28.39	57.9
	Fees and Commission Income	54.23	35.36	49.37	89.59	73.56	201.4
	Dividend Income	2.35	5.37	0.00	7.72	0.02	4.5
	Income from other Services	91.38	80.36	78.08	171.74	149.66	323.2
	Recovery of Bad debts	4.50	3.17	2.37	7.67	3.59	12.9
	Net gain on fair value changes	31.36	30.04	32.83	61.40	85.69	164.1
	Net gain on derecognition of financial instruments	0.94	0.59	0.22	1.53	0.57	r 1
	under amortised cost category	0.54	0.55	0.33	1.55	0.57	5.1
	Total Revenue from Operations	1293.19	1257.13	1299.13	2550.32	2571.48	5247.6
7	Other Income	5.80	5.19	6.76	10.99	11.39	69.0
	Total Income						-
3	i otal income	1298.99	1262.32	1305.89	2561.31	2582.87	5316.7
4	Expenses						
	Finance cost	546.80	592.78	681.71	1139.58	1377.19	2659.3
	Employee benefit expenses	149.75	146.93	138.83	296.68	278.15	560.9
	Fees and commission expenses	17.83	16.26	18.46	34.09	38.91	91.7
	Administrative & other expenses	60.05	51.38	52.50	111.43	105.60	213.7
	Depreciation & amortisation	21.82	20.10	22.65	41.92	44.67	92.9
	Impairment on financial instruments	198.73	110.17	68.30	308.90	153.48	368.2
	Total expenses	994.98	937.62	982.45	1932.60	1998.00	3987.1
5	Profit/(loss) before exceptional items and tax	304.01	324.70	323.44	628.71	584.87	1329.5
6	Exceptional items	. •	-	-	-	-	
7	Profit/(loss) before tax	304.01	324.70	323.44	628.71	584.87	1329.5
8	Tax expense						¢.
	Current tax	106.49	118.96	90.00	225.45	186.00	385.6
	Deferred tax	(16.62)	(37.62)	(4.46)	(54.24)	(34.72)	(58.1
10	Profit/(loss) after tax (PAT)	214.14	243.36	237.89	457.50	433.59	1002.0
11	Share of Profits from Associates	25.28	25.25	18.47	50.53	5.56	64.2
	Share of Profits from Joint Ventures	34.38		41.82		120.55	156.7
12		54,50	41.05	41.02	70.01	120.55	120.7
13	Profit/(loss) after tax(PAT)	273.80	310.24	298.19	584.04	559.70	1223.0
14	Other Comprehensive Income (net of tax)	67.82	169.99	(91.03)	237.81	(161.52)	178.40
15	Total Comprehensive Income for the period /	- 1					
	year	341.62	480.23	207.16	821.85	398.18	1401.4
	Profit for the year attributable to						
	Owners of the Company	259.04	285.49	283.06	544.53	552.33	1165.0
	Non-controlling interests	14.76		15.12	39.51	-	
				-			
	Other Comprehensive Income for the period/year			-			
	attributable to	20.05		(27.25)	69.49	(0.00)	
	Owners of the Company	20.86		(27.35)	1	(8.63)	
	Non-controlling interests	46.96	137.73	(63.68)	184.69	(152.89)	133.4
	Total Comprehensive Income for the period/year						
	attributable to:					1	2 2 10 10 10 10
	Owners of the Company	279.90	1		\$97.65		1
	Non-controlling interests	61.72	162.48	(48.56)	224.20	(145.52)	191.3
16	Basic & diluted Earnings per equity share (on	-					
	PAT) (Face Value of ₹10/- each)	23.51	25.91	25.69	49.42	50.13	105.
	(not annualised for the interim periods)	-	-	RRE	<u></u>	1 1/38	1 m





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Sh         Principals         Science         Consolidated           4         Pisancial Assets         30.082021         30.082020         310.82021         30.809.2021         30.809.2021         30.809.2021         30.809.2021         30.809.2021         30.809.2021         30.809.2021         30.809.2021         30.809.2021         30.809.2021         30.809.2021         30.809.2021         30.809.2021         30.809.2021         30.809.2021         30.809.2021         30.809.2021         30.809.2021         30.809.2021         408.65         31         60.75         43.83           Cash and cancel equivalers         -         -         1.09         -         -         -         1.09         -         -         -         -         -         1.09         -         -         -         -         -         1.09         -         -         -         -         1.09         -         -         -         -         1.00         -         -         -         -         -         1.00         -         <		Statement of Assets and Liabilities						(₹ in Crores)
A         ASETS         Unsuder         Unsude							Consolidated	(* ************************************
If Principal Assets         Uniforme         Uniforme <thuniform< th="">         Uniforme         <thuniforme< th=""></thuniforme<></thuniform<>	*******					30.09.2021	30.09.2020	31.03.2021
Cash and cash equivalents         117,11         71,74         102,38         161,47         111,55         148,5           Derivative financial instruments         519,48         590,53         590,79         556,53         697,53         597,64         137,74         171,86         150,82         137,76         111,26         131,2         144,53         131,42         138,47         223,02         276,69         237,76         131,22         131,42         131,44         141,45         141,45         141,45         141,45         141,45         141,45         141,45         141,45         141,45         141,45         141,45         141,45         141,45         141,45         141,45         141,55         141,55         141,55			Unaudited	Unaudited	Audited	Unaudited	Unaudited	Audited
Bank balances         619.44         590.53         690.79         10.13         143.2	4							
Dervelve financial instruments         0.00,15						the second se	111.55	149.50
Receivables         1.00         1.00         1.00         1.00           (1) Tade receivables         2.053         20.39         16.38         60.73         4.27         4.68         3.77         2.78         4.68         3.77         2.78         4.68         3.77         2.78         4.68         3.77         3.77         3.78         3.77         3.77         3.77         3.77         3.77         3.77         3.77         3.77         3.77         3.77         3.77         3.77         3.77         3.37         3.77         3.37         3.77         3.37         3.77         3.31         3.77         3.31         3.77         3.77         3.12         3.308.75         3.4455.37         3.4455.37         3.4455.37         3.412.51         4.45592.38         4.557.28         4.572.4         4.572.5         4.572.5         4.572.5			519.49	590.53	590.79		667.53	639.24
i) () Trade receivables         20.53         20.33         13.77         2.78         4.83         3.77           Loars         276         4.68         3.77         2.78         4.83         3.77           Loars         3889.02         4964.62         4952.40         6551.90         6571.20         6966.62           Other financial assets         33086.75         34455.37         34182.51         44692.38         45567.28         4567.58         456.35         716.25         457.6         457.6         457.6         457.6         457.6         456.55         716.25         457.6         457.6         456.55         716.25         456.55         712			-	-	-	1.09		-
(ii) Other receivables         2.78         4.68         3.77         2.78         4.2.1         9.0           Loars         2.879.69         2.278         4.28         3.77         3.78								
Loäris Investments         28379 60         28780.22         2940.26         372.07         74.06         327.07           Other financial assets         3889.02         4964.62         4052.46         3351.90         6072.20         2040.26         372.07         3369.02         114.6           Sub-total - Financial Assets         33096.75         34455.37         34192.51         44592.38         45367.28         45367.28         45377.28         45577.28         1531.98         456.5         456.5         456.5         456.5         456.5         456.5         456.5         456.5 </td <td></td> <td></td> <td>1</td> <td></td> <td>1</td> <td>60.78</td> <td>42.21</td> <td>57.61</td>			1		1	60.78	42.21	57.61
Investments         24903.02         24903.02         24903.02         24903.02         25903.02         25903.02         6512.33         6612.30         6613.30         6613.30         6613.30         77.5         111.7.89         111.7.81         111.7.8         111.7.8         111.7.8         111.7.8         111.7.8         111.7.8         111.7.8         111.7.8         111.7.8         111.7.8         111.7.8			1				4.68	3.77
Other financial assets         Close is a structure         Close structure         Close is a s					29403.86	37129.49	37878.19	38150.87
Sub-total - Financial Assets         338.5         100.2         118.5           2 Non-financial Assets         33086.75         34465.37         34182.51         44592.38         45367.28         45172.4           2 Our-mit tax assets (Net)         213.32         149.31         158.82         2308.75         34182.51         44592.38         45367.28         45172.4           2 Deferred tax assets (Net)         213.32         149.31         158.82         276.65         237.75         311.2           Deferred tax assets (Net)         213.32         149.31         158.82         280.61         256.97         257.4           Right-of-twe assets         7.4         7.45         5.30.466.5         59.66         66.57         657         758         758         744702         474.02         474.02         474.02         474.02         474.02         474.02         474.02         474.02         474.92         477         455.33         116.62         142.55		a la seconda desta	1	4964.62	4052.40	6351.90	6512.30	6056.84
Non-financial Assets         Jordon J         Jordon J<		Uther financial assets	158.32	13.18	12.93	319.56	150.82	114.65
Current tax assets (Net)         187.54         138.47         223.02         276.69         237.75         311.2           Deferred tax assets (Net)         219.32         149.31         165.92         177.78         117.89         101.6           Property, Plant and Equipment         224.81         211.90         212.32         280.81         280.957         287.45           Right-of-use assets         42.36         44.54         41.58         59.85         66.97         637.75           Goodwill         -         -         -         474.02         474.02         474.02           Other non-financial assets         61.66         54.85         57.12         139.04         166.62         142.55           Sub-total - Non-financial Assets         812.64         683.52         769.95         1445.99         1401.72         142.00           TOTAL - ASSETS         33899.36         35138.89         34952.46         46038.37         46769.00         46522.5           Payables         0.36         0.24         0.65         0.36         0.24         0.67           (I) Total outstanding dues of creditors other than micro enterprises and small enterprises         10.36         74.94         51.33         85.09         91.38         64.6		Sub-total - Financial Assets	33086.75	34455.37	34182.51	44592.38	45367.28	45172.47
Deferred tax assets (Net)         219.32         149.31         158.92         149.31         158.92         149.31         158.92         149.31         158.92         149.31         158.92         127.78         311.2         917.78         177.89         178.99         147.10         177.14         147.00         178.43         189.89         146.59         142.5         <	2	Non-financial Assets						
Deferred tax assets (Net)         219.32         149.31         158.92         149.31         158.92         149.31         158.92         149.31         158.92         149.31         158.92         149.31         158.92         149.31         158.92         149.31         158.92         149.31         158.92         149.31         158.92         149.31         158.92         149.31         158.92         149.31         158.92         149.31         158.92         149.31         158.92         149.31         158.92         149.31         159.39         446.5         166.6         166.6         166.6         166.6         149.5		Current tax assets (Net)	187 54	138 47	223.02	276 60	227 75	044.07
investment Property       72.41       77.45       77.12       77.420       77.472       14220.0       77.12       14220.0       77.11       11.28       18.9       72.74       11.28       18.9       77			1	and the second sec				
Property, Plant and Equipment         224 81         211.00         70.1         20.30         45.0           Right-foruse assets         42.36         44.54         41.55         280.61         265.7         267.4           Codewill         -         -         -         47.4         204.2         47.6         267.4           Codewill         -         -         -         47.4         247.40         277.2         477.0         477.4         477.9         477.4         477.4         477.4         477.4         477.4         477.4         477.4			1				State and a second s	
Pipht-fue assets       42.36       44.54       41.55       59.55       769.77         Goodwill       -       -       474.02       474.02       474.02       474.02         Other intangible assets       4.51       7.00       5.43       8.09       10.51       9.7         Sub-total - Non-financial Assets       812.61       683.52       769.95       1445.59       142.5         Sub-total - Non-financial Assets       812.61       683.52       769.95       1445.59       142.5         Image: Construction of the proper state o			2140000 St 54					
Coordwill         11000         11000         1100         1100								
Other intangible assets         4.51         7.00         5.43         8.09         13.51         9.7           Other non-financial assets         61.66         54.85         57.12         139.04         166.62         142.50           Sub-total - Non-financial Assets         812.61         68.352         769.95         1444.59         1401.72         1420.0           TOTAL - ASSETS         33899.36         35138.89         34952.46         46038.37         46769.00         46592.5           I Liabilities         0.44         9.94         15.53         -         11.28         18.9           Derivative financial instruments         0.44         9.94         15.53         -         11.28         18.9           Other Payables         0.36         0.24         0.65         0.36         0.24         0.67           (i) Total outstanding dues of creditors other than micro enterprises and small enterprises         19.02         10.77         10.91         24.82         15.18         14.7.9           Other intancial institues         4714.02         14652.94         18176.24         18294.36         17264.8           (i) Total outstanding dues of creditors other than micro enterprises and small enterprises         19.02         10.77         10.91         24.82 <td></td> <td></td> <td>42.00</td> <td>79.04</td> <td>41.56</td> <td>1</td> <td>and the second sec</td> <td></td>			42.00	79.04	41.56	1	and the second sec	
Other non-financial assets         61.66         54.85         57.12         139.04         166.62         142.5           Sub-total - Non-financial Assets         812.61         683.52         769.96         1446.99         1401.72         142.0           TOTAL - ASSETS         33899.96         35138.89         34952.46         46038.37         46769.00         46592.5           Liabilities         -         -         11.28         18.9         1445.99         1401.72         1420.0           Derivative financial instruments         0.44         9.94         15.53         -         11.28         18.9           Derivative financial instruments         0.44         9.94         15.53         -         11.28         18.9           Outradive financial istruments         0.44         9.94         15.53         -         11.28         18.9           Outradive financial istruments         0.44         9.94         15.53         -         11.28         18.9           Outradive financial istruments         0.44         9.94         15.53         -         11.28         18.9           I(i) Total outstanding dues of creditors other than micro enterprises and small enterprises         63.61         74.94         51.33         85.09			4.51	7.00	5.42		a a hadaa	
Sub-total - Non-financial Assets         S12.61         S12.61         S13.62         769.95         1446.59         1446.59         1446.72         142.00           TOTAL - ASSETS         33899.36         35138.89         34952.46         46038.37         46769.00         46592.5           LiAbilities         1         Financial liabilities         0.44         9.94         15.53         -         11.28         18.99           Orrade Payables         0.36         0.24         0.65         0.36         0.24         0.67           22.64         0.01 outstanding dues of creditors other than micro enterprises and small enterprises         63.61         74.94         51.33         85.09         91.38         64.6           (i) Total outstanding dues of creditors other than micro enterprises and small enterprises         15319.74         1650.21         14629.94         18176.24         18294.36         17264.8           Debt securities         19.02         10.77         10.91         24.82         15.18         14.7           Deposits         4229.33         3954.36         1454.55         6226.36         5720.38         6013.3           Sub-total - Financial liabilities         246.81         2537.73         2284.72         248.65         552.23         43.33			1			1		
TOTAL - ASSETS         33899.36         35138.89         34952.46         46038.37         46768.00         46592.5           B         LIABILITIES AND EQUITY Liabilities         -         -         -         -         11.28         18.9           0         Financial instruments Payables         0.44         9.94         15.53         -         11.28         18.9           0         Trade Payables         0.36         0.24         0.65         0.36         0.24         0.67           22.64         (i) Total outstanding dues of creditors other than micro enterprises and small enterprises         63.61         74.94         51.33         85.09         91.38         64.6           (ii) Total outstanding dues of reditors other than micro enterprises and small enterprises         19.02         10.77         10.91         24.82         15.18         14.7.7           Debt securities         15319.74         15630.12         14692.94         18176.24         18294.36         17264.8           Borrowings (Other than debt securities)         4714.06         6842.95         6860.05         7811.11         11074.2         2404.70         2838.5           Other financial liabilities         27331.70         229234.07         2874.44         2404.70         2838.5         17.64								
B         Liabilities         0.44         9.94         15.53         -         11.28         18.9           Payables         (1) Trade Payables         0.36         0.24         0.65         0.36         0.24         0.65           (1) Trade Payables         0.36         0.24         0.65         0.36         0.24         0.65           (1) Trade Payables         0.36         0.24         0.65         0.36         0.24         0.65           (1) Other Payables         0.36         0.24         0.65         0.36         0.24         0.65           (1) Other Payables         0.36         0.24         0.65         0.36         0.24         0.65           (1) Other Payables         0.36         0.24         0.65         0.36         0.24         0.65           (1) Other Payables         10.01 standing dues of micro enterprises and small enterprises         19.02         10.77         10.91         24.82         15.18         14.7           Debt securities         15319.74         15530.74         16680.05         7811.11         11074.29         10553.5           Subordinated liabilities         2537.73         2268.47         2660.05         7811.11         110.72.24         10233.5 <tr< td=""><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr<>								
Liabilities         0.44         9.94         15.53         -         11.28         18.9           Derivative financial instruments         Payables         0.36         0.24         0.65         0.36         0.24         0.67           (i) Trade Payables         0.36         0.24         0.65         0.36         0.24         0.67           (ii) Total outstanding dues of creditors other than micro enterprises and small enterprises         63.61         74.94         51.33         85.09         91.38         64.6           (ii) Total outstanding dues of creditors other than micro enterprises and small enterprises         19.02         10.77         10.91         24.82         15.18         14.7           Debt securities         15319.74         16530.12         14692.94         18176.24         1829.46         17264.8           Borrowings (Other than debt securities)         4714.06         6842.95         6860.05         7811.11         11074.29         10556.3           Subordinated liabilities         2537.73         2268.47         2505.87         2674.14         240.70         2638.5           Cher Financial liabilities         27331.10         29231.07         28724.24         35496.80         38117.38         37066.6           2         Non-Financial liabili	8	-4	33833.30	33130.03	34952.46	46038.37	46759.00	46592.54
1       Financial Hiabilities Derivative financial instruments       0.44       9.94       15.53       -       11.28       18.9         Payables (I) Trade Payables       0.36       0.24       0.65       0.36       0.24       0.67         (ii) Total outstanding dues of creditors other than micro enterprises and small enterprises       0.36       0.24       0.65       0.36       0.24       0.67         (ii) Other Payables       0.36       0.24       0.65       0.36       0.24       0.67         (ii) Total outstanding dues of creditors other than micro enterprises and small enterprises       19.02       10.77       10.91       24.82       15.18       14.7.7         Debt securities       15319.74       15630.12       14692.94       18176.24       18294.36       17264.8         Other financial liabilities       4714.06       6842.95       6860.05       7811.11       11074.29       10556.33         Subordinated liabilities       2537.73       2268.47       2505.87       2674.14       2404.70       2638.5         Other financial liabilities       24.60       15.37       24.66       30.31       22.28       37.6         Sub-total - Non-Financial liabilities       36.99       29.04       24.11       55.23       43.33 <td< td=""><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></td<>								
Derivative financial instruments         0.44         9.94         15.53         -         11.28         18.9           Payables         (i) Trade Payables         0.36         0.24         0.65         0.36         0.24         0.67           (ii) Total outstanding dues of creditors other than micro enterprises and small enterprises         63.61         74.94         51.33         85.09         91.38         64.6           (iii) Total outstanding dues of micro enterprises and small enterprises         15319.74         15630.12         14692.94         18176.24         18294.36         17284.8           Debt securities         15319.74         15630.12         14692.94         18176.24         18294.36         17284.8           Borrowings (Other than debt securities)         24714.06         6842.95         6860.05         7811.11         11074.29         10563.3           Subordinated liabilities         2537.73         2268.47         205.87         2674.14         2404.70         2638.5           Viber Financial liabilities         27331.10         29231.07         28724.24         35496.80         38117.88         37056.6           2         Non-Financial liabilities         24.60         15.37         24.66         30.31         22.28         37.6           S	1	and the second se		-				
Payables         0.14         0.154         10.05         11.12         11.25         11.25           (I) Trade Payables         22.64         0.36         0.24         0.65         0.36         0.24         0.67           (ii) Total outstanding dues of creditors other than micro enterprises and small enterprises         63.61         74.94         51.33         85.09         91.38         64.6           (ii) Other Payables         (i) Total outstanding dues of micro enterprises and small enterprises         19.02         10.77         10.91         24.82         15.18         14.7           Debt securities         19.02         10.77         10.91         24.82         15.18         14.7           Deposits         19.02         10.77         10.91         24.82         15.18         14.7           Deposits         19.02         10.77         10.91         24.82         15.18         14.7           Deposits         19.02         10.77         10.91         24.82         15.18         14.7           Other financial liabilities         2537.73         2268.47         2505.87         2674.14         2404.70         2683.5           Sub-total - Financial liabilities         27331.10         2923.04         24.11         55.23	•		0.44		1			1
(i) Trade Payables         0.36         0.24         0.65         0.36         0.24         0.67           (ii) Total outstanding dues of creditors other than micro enterprises and small enterprises         63.61         74.94         51.33         85.09         91.38         64.6           (ii) Total outstanding dues of micro enterprises and small enterprises         63.61         74.94         51.33         85.09         91.38         64.6           (ii) Total outstanding dues of creditors other than micro enterprises and small enterprises         19.02         10.77         10.91         24.82         15.18         14.7           Debt securities         15319.74         15530.12         14692.94         18176.24         18294.36         17264.8           Borrowings (Other than debt securities)         4714.06         6842.95         6860.05         7811.11         11074.29         10556.8           Subordinated liabilities         2537.73         2268.47         2505.87         2674.14         240.07         2838.5           Other rinancial liabilities         27331.10         29231.07         28724.24         35496.80         38117.38         37066.6           Provisions         36.99         29.04         24.11         55.23         43.33         47.7           Other non-financ			0.44	9.94	15.53	~	11.28	18.97
22.64       0.36       0.24       0.65       0.36       0.24       0.67         (ii) Total outstanding dues of creditors other than micro enterprises and small enterprises       63.61       74.94       51.33       85.09       91.38       64.6         (ii) Other Payables       (i) Total outstanding dues of micro enterprises and small enterprises       63.61       74.94       51.33       85.09       91.38       64.6         (ii) Total outstanding dues of micro enterprises and small enterprises       19.02       10.77       10.91       24.82       15.18       14.7         Debt securities       15319.74       15630.12       14692.94       18176.24       18294.36       17264.8         Deposits       2537.73       268.47       2505.87       2674.14       2404.70       2638.5         Subordinated liabilities       27331.10       29231.07       28724.24       35496.80       38117.33       37066.6         Non-Financial liabilities       36.99       29.04       24.11       55.23       43.33       47.7         Other non-financial liabilities       36.99       29.04       24.11       55.23       43.33       47.7         Other non-financial liabilities       36.99       29.04       24.11       55.23       43.33       47.7 <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>								
(ii) Total outstanding dues of creditors other than micro enterprises and small enterprises (ii) Otal outstanding dues of micro enterprises and small enterprises and small enterprises (ii) Total outstanding dues of creditors other than micro enterprises and small enterprises       63.61       74.94       51.33       85.09       91.38       64.6         (ii) Total outstanding dues of micro enterprises mall enterprises and small enterprises       19.02       10.77       10.91       24.82       15.18       14.7         Debt securities       15319.74       15530.12       14692.94       18176.24       18294.36       17264.8         Borrowings (Other than debt securities)       4714.06       6842.95       6860.05       7811.11       11074.29       10556.3         Deposits       2537.73       2268.47       2505.87       2574.14       2404.70       2658.5         Other financial liabilities       27331.10       29231.07       28724.24       35496.80       38117.38       37056.6         Sub-total - Financial liabilities       24.60       15.37       24.66       30.31       22.28       37.6         Sub-total - Non-Financial liabilities       24.60       15.37       24.66       30.31       22.28       37.6         Sub-total - Non-Financial liabilities       24.60       15.37       24.66       30.31       22.28			0.36	0.24	0.65	0.90	0.04	0.07
micro enterprises and small enterprises         63.61         74.94         51.33         85.09         91.38         64.6           (ii) Other Payables         (i) Total outstanding dues of micro enterprises and small enterprises         19.02         10.77         10.91         24.82         15.18         14.7           Debt securities         19.02         10.77         10.91         24.82         15.18         14.7           Debt securities         15319.74         15630.12         14692.94         18176.24         18294.36         17264.8           Borrowings (Other than debt securities)         4714.06         6842.95         6860.05         7811.11         11074.29         10556.3           Deposits         2537.73         2268.47         2505.87         2674.14         2404.70         2638.5           Other financial liabilities         27331.10         29221.07         28724.24         35496.80         38117.38         37056.6           2         Non-Financial liabilities         24.60         15.37         24.66         30.31         22.28         37.6           Sub-total - Non-Financial liabilities         24.60         15.37         24.66         30.31         22.28         37.6           Sub-total - Non-Financial liabilities         61.59			0.00	0.24	0.00	0.30	0.24	0.67
(II) Other Payables       00001       14.04       00100       00000       001000       001000       001000       001			CD C4	. 74.04	<b>51 00</b>	00 00		
(i) Total outstanding dues of micro enterprises and small enterprises       19.02       10.77       10.91       24.82       15.18       14.72         (ii) Total outstanding dues of creditors other than micro enterprises and small enterprises       19.02       10.77       10.91       24.82       15.18       14.72         Debt securities       15319.74       15630.12       14692.94       18176.24       18294.36       17264.8         Borrowings (Other than debt securities)       4714.06       6842.95       6860.05       7811.11       11074.29       10556.3         Deposits       2537.73       2268.47       2505.87       2674.14       2404.70       2638.5         Sub-total - Financial liabilities       27331.10       29231.07       28724.24       35496.80       38117.38       37056.6         Non-Financial liabilities       24.60       15.37       24.66       30.31       22.28       37.6         Sub-total - Non-Financial liabilities       24.60       15.37       24.66       30.31       22.28       37.6         Sub-total - Non-Financial liabilities       61.59       44.42       48.77       85.54       65.61       85.3         2 Equity share capital       111.10       111.10       111.10       110.18       110.1			03.01	74.94	51.33	85.09	91.38	64.61
small enterprises         19.02         10.77         10.91         24.82         15.18         14.7           Debt securities         15319.74         15630.12         14692.94         18176.24         18294.36         17264.8           Debt securities         15319.74         15630.12         14692.94         18176.24         18294.36         17264.8           Debt securities         15319.74         15630.12         14692.94         18176.24         18294.36         17264.8           Deposits         4714.06         6842.95         6860.05         7811.11         11074.29         10556.3           Deposits         229.33         3954.36         4154.55         6226.36         5720.8         6001.3           Subordinated liabilities         2537.73         2268.47         2505.87         2674.14         2404.70         2638.5           Other financial liabilities         27331.10         29231.07         28724.24         35496.80         38117.38         37056.6           Non-Financial liabilities         24.60         15.37         24.66         30.31         22.28         37.6           Sub-total - Non-Financial liabilities         61.59         444.42         48.77         85.54         65.61         85.3         38								
micro enterprises and small enterprises         19.02         10.77         10.91         24.82         15.18         14.7           Debt securities         15319.74         15630.12         14692.94         18176.24         18294.36         17264.8           Borrowings (Other than debt securities)         4714.06         6842.95         6860.05         7811.11         11074.29         10556.3           Deposits         4229.33         3954.36         4154.55         6226.36         5720.83         6001.3           Subordinated liabilities         2537.73         2268.47         2505.87         2674.14         2404.70         2638.5           Sub-total - Financial liabilities         27331.10         29231.07         28724.24         35496.80         38117.38         37056.6           Non-Financial liabilities         24.60         15.37         24.60         30.31         22.28         37.6           Sub-total - Non-Financial liabilities         24.60         15.37         24.66         30.31         22.28         37.6           Sub-total - Non-Financial liabilities         24.60         111.10         111.10         110.19         110.18         110.1           Other equity         6395.57         5752.30         6068.35         8186.41		small enterprises						-
micro enterprises and small enterprises         19.02         10.77         10.91         24.82         15.18         14.7           Debt securities         15319.74         15630.12         14692.94         18176.24         18294.36         17264.8           Borrowings (Other than debt securities)         4714.06         6842.95         6860.05         7811.11         11074.29         10556.3           Deposits         4229.33         3954.36         4154.55         6226.36         5720.83         6001.3           Subordinated liabilities         2537.73         2268.47         2505.87         2674.14         2404.70         2638.5           Sub-total - Financial liabilities         27331.10         29231.07         28724.24         35496.80         38117.38         37056.6           Non-Financial liabilities         24.60         15.37         24.66         30.31         22.28         37.6           Sub-total - Non-Financial liabilities         24.60         15.37         24.66         30.31         22.28         37.6           Sub-total - Non-Financial liabilities         24.60         111.10         111.10         110.19         110.18         110.1           Other equity         6395.57         5752.30         6068.35         8186.41		(ii) Total outstanding dues of creditors other than						
Debt securities         15319.74         15630.12         14692.94         18176.24         18294.36         17264.8           Borrowings (Other than debt securities)         4714.06         6842.95         6860.05         7811.11         11074.29         10556.3           Deposits         4229.33         3954.36         4154.55         6226.36         5720.83         6001.3           Subordinated liabilities         2537.73         2268.47         2505.87         2674.14         2404.70         2638.5           Other financial liabilities         246.81         439.28         432.41         498.68         505.11         496.6           Sub-total - Financial liabilities         27331.10         29231.07         28724.24         35496.80         38117.38         37056.6           Non-Financial liabilities         24.60         15.37         24.66         30.31         22.28         37.7           Other non-financial liabilities         24.60         15.37         24.66         30.31         22.28         37.6           Sub-total - Non-Financial liabilities         61.59         44.42         48.77         85.54         65.61         85.3           Equity         6395.57         5752.30         6068.35         8186.41         7092.08		micro enterprises and small enterprises	19.02	10.77	10.91	24.82	15.18	14 70
Borrowings (Other than debt securities)         4714.06         6842.95         6860.05         7811.11         11074.29         10556.3           Deposits         4229.33         3954.36         4154.55         6226.36         5720.83         6001.3           Subordinated liabilities         2537.73         2268.47         2505.87         2674.14         2404.70         2538.5           Other financial liabilities         246.81         439.28         432.41         488.68         505.11         496.6           Sub-total - Financial liabilities         27331.10         29231.07         28724.24         35496.80         38117.38         37056.6           Non-Financial liabilities         24.60         15.37         24.66         30.31         22.28         37.6           Sub-total - Non-Financial liabilities         61.59         44.42         48.77         85.54         65.61         85.3           Sub-total - Non-Financial liabilities         111.10         111.10         111.10         110.19         110.18         110.1           Other equity         6395.57         5752.30         6068.35         8186.41         7092.08         7620.0           Non Controlling Interest         -         -         2159.43         1383.76         1720.		Debt securities	15319.74	15630.12				
Deposits         4229.33         3954.36         4154.55         6226.36         5720.83         6001.3           Subordinated liabilities         2537.73         2268.47         2505.87         2674.14         2404.70         2638.5           Other financial liabilities         446.81         439.28         432.41         498.68         505.11         496.6           Sub-total - Financial liabilities         27331.10         29231.07         28724.24         35496.80         38117.38         37056.6           Non-Financial liabilities         24.60         15.37         24.66         30.31         22.28         37.6           Sub-total - Non-Financial liabilities         24.60         15.37         24.66         30.31         22.28         37.6           Sub-total - Non-Financial liabilities         61.59         44.42         48.77         85.54         65.61         85.3           Equity         6395.57         5752.30         6068.35         8186.41         7092.08         7620.0           Non Controlling Interest         -         -         -         2159.43         1383.76         1720.2           Sub-total - Equity         6506.67         5863.40         6179.45         10456.03         8586.02         9450.5 <td></td> <td>Borrowings (Other than debt securities)</td> <td>4714.06</td> <td>6842.95</td> <td>the state of the s</td> <td>a provide a second and</td> <td></td> <td></td>		Borrowings (Other than debt securities)	4714.06	6842.95	the state of the s	a provide a second and		
Subordinated liabilities         2537.73         2268.47         2505.87         2674.14         2404.70         2638.5           Other financial liabilities         446.81         439.28         432.41         498.68         505.11         496.6           Sub-total - Financial liabilities         27331.10         29231.07         28724.24         35496.80         38117.38         37056.6           Non-Financial liabilities         24.60         15.37         24.66         30.31         22.28         37.6           Sub-total - Non-Financial liabilities         24.60         15.37         24.66         30.31         22.28         37.6           Sub-total - Non-Financial liabilities         61.59         44.42         48.77         85.54         65.61         85.3           Equity         6395.57         5752.30         6068.35         8186.41         7092.08         762.00           Non Controlling Interest         -         -         -         2159.43         1383.76         1720.2           Sub-total - Lepuity         6506.67         5863.40         6179.45         10456.03         8586.02         9450.5		Deposits	1		and the second se	0.00000.000.00.00	the product of approximation	
Other financial liabilities         446.81         439.28         432.41         498.68         505.11         496.6           Sub-total - Financial liabilities         27331.10         29231.07         28724.24         35496.80         38117.38         37056.6           Non-Financial liabilities         27331.10         29231.07         28724.24         35496.80         38117.38         37056.6           Non-Financial liabilities         36.99         29.04         24.11         55.23         43.33         47.7           Other non-financial liabilities         36.99         29.04         24.11         55.23         43.33         47.7           Sub-total - Non-Financial liabilities         61.59         44.42         48.77         85.54         65.61         85.3           Equity         Equity share capital         111.10         111.10         110.19         110.18         110.1           Other equity         6395.57         5752.30         6068.35         8186.41         7092.08         7620.0           Non Controlling Interest         -         -         -         2159.43         1383.76         1720.2           Sub-total - Equity         6506.67         5863.40         6179.45         10456.03         8586.02         9450.5<		Subordinated liabilities	1			a second second		
Sub-total - Financial liabilities         27331.10         29231.07         28724.24         35496.80         38117.38         37056.6           Non-Financial liabilities         Provisions         36.99         29.04         24.11         55.23         43.33         47.7           Other non-financial liabilities         24.60         15.37         24.66         30.31         22.28         37.6           Sub-total - Non-Financial liabilities         61.59         44.42         48.77         85.54         65.61         85.3           Equity         Equity share capital         111.10         111.10         110.19         110.18         110.1           Other equity         6395.57         5752.30         6068.35         8186.41         7092.08         7620.0           Non Controlling Interest         -         -         -         2159.43         1383.76         1720.2           Sub-total - Equity         6506.67         5863.40         6179.45         10456.03         8586.02         9450.5		Other financial liabilities	1			1	the second se	
Provisions         36.99         29.04         24.11         55.23         43.33         47.7           Other non-financial liabilities         24.60         15.37         24.66         30.31         22.28         37.6           Sub-total - Non-Financial liabilities         61.59         44.42         48.77         85.54         65.61         85.3           Image: Sub-total - Non-Financial liabilities         111.10         111.10         111.10         110.19         110.18         110.1           Image: Sub-total - Non-Financial liabilities         6395.57         5752.30         6068.35         8186.41         7092.08         7620.0           Other equity         6395.57         5752.30         6068.35         8186.41         7092.08         7620.0           Non Controlling Interest         -         -         -         2159.43         1383.76         1720.2           Sub-total - Equity         6506.67         5863.40         6179.45         10456.03         8586.02         9450.5		Sub-total - Financial liabilities		*******				37056.65
Provisions         36.99         29.04         24.11         55.23         43.33         47.7           Other non-financial liabilities         24.60         15.37         24.66         30.31         22.28         37.6           Sub-total - Non-Financial liabilities         61.59         44.42         48.77         85.54         65.61         85.3           2         Equity         111.10         111.10         111.10         110.19         110.18         110.1           Other equity         6395.57         5752.30         6068.35         8186.41         7092.08         7620.0           Non Controlling Interest         -         -         2159.43         1383.76         1720.2           Sub-total - Equity         6506.67         5863.40         6179.45         10456.03         8586.02         9450.5	2	Non-Financial liabilities		.*				
Other non-financial liabilities       24.60       15.37       24.66       30.31       22.28       37.6         Sub-total - Non-Financial liabilities       61.59       44.42       48.77       85.54       66.61       85.3         Image: Sub-total - Non-Financial liabilities       61.59       44.42       48.77       85.54       66.61       85.3         Image: Sub-total - Non-Financial liabilities       111.10       111.10       111.10       110.19       110.18       110.1         Image: Sub-total - Registry       6395.57       5752.30       6068.35       8186.41       7092.08       7620.0         Non Controlling Interest       -       -       2159.43       1383.76       1720.2         Sub-total - Equity       6506.67       5863.40       6179.45       10456.03       8586.02       9450.5	~		36.00	20.04	24.44	EE 00	40.00	X may was see
Sub-total - Non-Financial liabilities         61.59         44.42         48.77         85.54         66.61         85.3           3         Equity Equity share capital Other equity Non Controlling Interest Sub-total - Equity         111.10         111.10         111.10         110.19         110.18         110.1           Other equity Non Controlling Interest Sub-total - Equity         6395.57         5752.30         6068.35         8186.41         7092.08         7620.0           TOTAL         LIADU UTEO AND EQUITY         6506.67         5863.40         6179.45         10456.03         8586.02         9450.5								
3         Equity Equity share capital         111.10         111.10         111.10         110.19         110.18         110.19           Other equity Non Controlling Interest Sub-total - Equity         6395.57         5752.30         6068.35         8186.41         7092.08         7620.0           Image: Sub-total - Equity         6506.67         5863.40         6179.45         10456.03         8586.02         9450.5								
Equity share capital         111.10         111.10         111.10         110.19         110.18         110.1           Other equity         6395.57         5752.30         6068.35         8186.41         7092.08         7620.0           Non Controlling Interest         -         -         2159.43         1383.76         1720.2           Sub-total - Equity         6506.67         5863.40         6179.45         10456.03         8586.02         9450.5			01.09	44.42	40.//	85.54	55.61	85.39
Other equity         6395.57         5752.30         6068.35         8186.41         7092.08         7620.0           Non Controlling Interest         -         -         2159.43         1383.76         1720.2           Sub-total - Equity         6506.67         5863.40         6179.45         10456.03         8586.02         9450.5	3	Equity						
Other equity         6395.57         5752.30         6068.35         8186.41         7092.08         7620.0           Non Controlling Interest         -         -         2159.43         1383.76         1720.2           Sub-total - Equity         6506.67         5863.40         6179.45         10456.03         8586.02         9450.5		Equity share capital	111.10	111.10	111.10	110.19	110.18	110 18
Non Controlling Interest         -         -         2159.43         1383.76         1720.2           Sub-total - Equity         6506.67         5863.40         6179.45         10456.03         8586.02         9450.5		Other equity	1				personal and personal states and personal states and	
Sub-total - Equity         6506.67         5863.40         6179.45         10456.03         8586.02         9450.5		Non Controlling Interest	-		-			
TOTAL - LIABILITIES AND EQUITY 33899 36 35139 99 24953 46 46029 27 40700 00 40700 00		Sub-total - Equity	6506.67		6179.45			9450.51
		TOTAL - LIABILITIES AND EQUITY	33899.36	35138.89	34952.46	46038.37	46769.00	46592.54







Standalone Apr-Sep21 Unaudited 871.94 14(	Standalone           Apr-Sep20           Unaudited           472.82           1038.87           15	Standalone           Standalone           2020-21           Audited           11.69         2030.73         30           33.69         2030.73         30           -         2.37         0.72	alone	Consolidated           Apr-Sep21           Unaudited           628.71           1139.59           1139.59           70           30           (	dated pp21 ited 1768.30 41.92 308.92 (1.29) 1.18	Consolidated Apr-Sep20 Unaudited 584.87 1377.19 19(	ated p20 ited	Consolidated	dated
Apr-Sep21 Unaudited 871.94 14(	Apr-Sep20 Unaudited 472.82 1038.87 15 <sup>-</sup>	1056.3		Apr-se Unaudi 628.71 1139.59	1768.30 1768.30 41.92 308.92 1.18 1.18 0.418	Apr-se Unaudi 584.87 1377.19	ited		
CTIVITIES: 531.59 531.59 871.94 14( 871.94 14( 2 stations	Unaudited 472.82 1038.87 15	1056.2	N N N	628.71 1139.59	1768.30 41.92 308.92 (1.29) 1.18	584.87 1377.19		Audited	pa
531.59 871.94 140	472.82 1038.87 151		3087.03 70.25 316.06 (2.36) 1.18	628.71 1139.59	1768.30 41.92 308.92 (1.29) 1.18	584.87 1377.19	2	INAL	
8/1.94 144 d equipment slations			316.06 (2.36) 1.18		41.92 308.92 (1.29) 1.18		1962.06	1329.58 2659.39	3988.97
d equipment slations	<del>, -</del>		316.06 (2.36) 1.18		308.92 (1.29) 1.18		44.67		92.97
		.37	(2.36) 1.18		(1.29) 1.18 0.44)		153.48		368.29
			1, 18		1:18		2,40		(2.13)
~			1		177		0.8/		78.0
					(++')				0.00
					1.1/		U. 13 (85.60)		(164 18)
	10000	(70.72)	(130.60)		(04710)	0.046	(60.00)		(4.50)
Dividend income (73.61)	*	(41.88)	3278.43		2050.64		2077.96		4282.28
AL CHANGES	100 # # #	(38 53)		134 30)	1	(11.60)		(38.54)	
- net of sales	(311.00)	(76.40)		(38.66)		1,58		(14.92)	
(Increase) Decrease in Bank deposits	51 36	101 72	u	120.05		51.36		101.72	
-	(4.04)	0.82		(0.27)		(2.16)		(17.45)	
(increase)/ Decrease in trade and other receivaures	(886.45)	(1676.11)		721.71		(808.46)		(1296.09)	
inancial assets	3.35	3.83		(205.14)		(126.74)		(20.78)	
2	(4.94)	(2.38)		13.79		1.84		U.30	2
ssets	(29.44)	(115.63)		(48.34)		(12.12) 7 AG		(10:07)	
	12.54	(10.43)		30.43		(10.52)		83.39	
Increase/(Decrease) in financial liabilities	(9.39) (0 /6 08) /016 71)		(1767.98)	(15.97)	515.88	(15.59)	(918.96)	8.07	(1349.50)
-financial liabilities and provisions	(nc·n)		1510.45		2566.52		1159.00	I	2932.78
Cash generated from Uperations Financial costs	(795.15)	(1520.21)	- 11761 71)	(1119.65)	(1270.12)	(1136.50) (124.95)	(1261.46)	(2169.22) (314.05)	(2483.27)
Income Taxes Paid Net CASH FROM / (USED IN) OPERATING ACTIVITIES (A) 1108.03	(nc:nni)	_		-	1296.40		(102.46)		449.51







$ \begin{array}{ c c c c c c c c c c c c c c c c c c c$	Statement of Cash flow for the nair year ended ou.us.cv.ci	Standalone	Standalone	Standalone	Consolidated	Consolidated	Consolidated
$ \begin{array}{ c c c c c c c c c c c c c c c c c c c$	Particulars	Apr-Sep21	Apr-Sep20	2020-21	Apr-Sep21	Apr-Sep20	2020-21
(1161)         (5.69)         (2.05)         (2.05)         (1.15)         (0.05)         (1.16)           (1.40)         (1.40)         (0.26)         (0.26)         (0.13)         (0.05)		Unaudited	Unaudited	Audited	Unaudited	Unaudited	Audited
(1.01)         (1.03)         (1.04)<	B. CASH FLOW FROM INVESTING ACTIVITIES:	č v		10L 37	144 641		141 281
(1.97)         (1.97)         (1.97)         (1.97)         (1.97)         (1.93)<	Purchase and construction of property, plant and equipment	(69°G)	(cn·z)	(0.05)		(n++)	(0.05)
(97.63)         -         -         (67.63)         -         (619.7.7)         (615.2.05)         (619.8.5.05)         (611.6.5.05)         (	furchase and construction of interculer properties furchase and generation of intangible assets	(96.0)	(0.27)	(1.15)	(0.96)	(0.27)	(3.43)
Interview         (6197.77)         (915.322)         (1498.07)         (6418.56)         (6418.56)           Interview         6.606.45         8196.65         1.542         1.562         (140)           Interview         3.39         1.54         1.562         1.401         6886.55           Interview         3.39         1.54         1.562         1.401         6886.55           Interview         7.3.61         4.78         5.3.63         4.44           Interview         7.3.61         4.78         5.3.63         4.44           Interview         7.3.61         4.76         5.3.7         4.44           Interview         7.3.61         4.76         5.3.7         4.44           Interview         7.3.61         1.665         1.771.0.00         5.76         25.015           Interview         1.2.3.33         1.33.33         1.166.76         1.137         1.137           Interview         1.02.38         1.33.33         1.866.56         1.410.75         25.156           Interview         1.02.38         1.136         1.137         1.137         1.137           Interview         1.02.38         2.3.33         1.166.56         1.140.55         1.140	Purchase of investment in Equity instruments (Subsidiaries)	(63.76)			(362.87)	1	
mest perity, plant and equipment, intanglitle assets         (5187,71) (9153,22)         (1438,07) (1438,07)         (9153,22) (1438,07)         (1438,07) (1448,07)         (698,658) (1448,07)           perty, plant and equipment, intanglitle assets         3.39         1.64         1.66         1.448,07           perty, plant and equipment, intanglitle assets         73,61         47,88         63,07         1.449,40.7           perty, plant and equipment, intanglitle assets         73,61         47,88         63,07         1.410           perty, plant and equipment, intanglitle assets         73,61         47,88         63,07         1.410           perty, plant and equipment, intanglitle assets         73,61         (7,45)         (8,05)         (14,82)           NNNCING ACTIVITIES.         (7,45)         (8,05)         (33,33)         (168,74)         (14,82)           isub-ordinated labilities and other borrowings         (232,157)         (75,191)         (166,75,40)         (329,41)           intend equeprension         (14,437)         (74,470)         (74,430)         (74,430)           intend equipments         (14,437)         (75,191)         (166,75,40)         (329,41)           intend equipments         (16,66)         (23,33)         (16,67,64)         (14,42)           intend equipmene	cale of investment in Equity instruments(Subsidiary)	•			6.01	0.02	0.02
perty. plant and equipment, intanglete assets         3.38         1.64         5.62         (1.40)           perty. plant and equipment, intanglete assets         73.61         47.88         5.62         (1.40)           perty. plant and equipment, intanglete assets         73.61         47.88         5.62         (1.40)           perty. plant and equipment, intanglete assets         73.61         47.88         5.30         4.14           month         27.05.00         0.00.NUNESTING ACTIVITIES (B)         7.3.61         900.007         5.6.03         4.14           NENNENIG ACTIVITIES (B)         7.3.61         97.3.33         (16.67.6.40)         25.6.193         (14.82)           NENNENIG ACTIVITIES (B)         (7.4.5)         (7.51.91)         (1657.6.40)         (257.6.30)         25.6.193           In loans and borrowings         (33.3.33)         (15.66.6)         (7.4.51.91)         (1657.6.40)         (257.6.93)           In loans and borrowings         (10.3.88         (3996.77)         (17.51.91)         (16.77.4.91)         (74.51.92)           In loans and borrowings         (10.3.88         (33.3.33)         (15.84)         (74.54)         (25.1.63)           In loans and borrowings         (10.3.84         (77.51.91)         (77.51.91)         (16.77.64)	virchase of other investments	(6197.77) 6496.46	(9153.22) 8196.95	(14937.13) 14948.07	(0418.20) 6886.58	10784.99	19752.15
Joint of mostment properties         Joint of mostment of mostment properties         Joint of mostment of mostment of mostment properties         Joint of mostment o	ale of other investments proceeds from sale of property, plant and equipment, intangible assets			L C C C		ž	47 B4
73.61         47.88         63.07         25.01           73.61         47.88         63.07         25.03           270.50         (906.07)         81.64         16.6.33           73.61         (7.45)         (8.05)         81.64         16.6.33           73.61         (7.45)         (8.05)         81.64         16.8.23           8330.157         (7751.91)         (7751.91)         (166.75.40)         (8291.52)           83333         (166.65)         (33.33)         (166.75.40)         (8291.53)           102.38         133.33         (166.65)         (144.70)         (14.67)           102.38         133.33         (166.65)         (144.70)         (14.67)           102.38         133.33         (166.65)         (144.70)         (14.67)           102.38         16.33         18.89         11.97           117.11         71.74         102.38         1195.67           33.33         23.60         23.60         26.67           23.73         10.2.38         11.93.60         11.93.60           23.73         102.38         13.33.93         11.93.60           23.73         102.38         26.67         36.4.7      <	ind investment property			-	(1.40)	2	
$\begin{array}{c ccccccccccccccccccccccccccccccccccc$	ayritem to potentiate and construction of more and equipment, intangible assets						
Init metric contraction $270.50$ $70.50$ $910.07$ $81.64$ $126.33$ Nuncicity Activities         (15.84)         (15.84)         (14.82) $14.82$ Nuncicity Activities         (20.5)         (15.84)         (14.82) $14.82$ Nuncicity Activities         (20.5)         (15.91)         (15.84)         (14.82)           sub-ordinated liabilities and other borrowings         (62.91.57)         (7751.91)         (15.84)         (14.82)           e(net of expenses)         (65.66)         (33.33)         (15.66)         (32.91.56)         (32.91.56)           e(net of expenses)         (66.66)         (33.33)         (16.66)         (31.41.70)         (67.63.40)         (27.45)           oloans and borrowings         (33.33)         (16.66)         (33.33)         (16.66)         (74.54)           oloans and borrowings         (33.33)         (16.66)         (34.47.70)         (32.91.56)         (34.10)           AND CASH EQUIVALENTS (C)         (14.47.70)         (12.33)         (15.94)         (14.67.70)         (14.61.75)           ALENTS AT THE END OF THE YEAR         (12.33)         (12.33)         (13.93.9)         (14.47.70)         (14.47.70)           ALENTS AT THE	ind investment property		47 00	- 63.07	4,14	, 2 93	13 4
Muncing ACTIVITIES:         (15.41)         (15.84)         (15.84)         (14.82)           sub-ordinated liabilities and other borrowings         6320.98         8996.77         17110.90         6718.26           sub-ordinated liabilities and other borrowings         (3291.57)         (7751.91)         (16675.40)         2539.53           wielen d expenses)         (616.66)         (33.33)         (166.75.40)         253.93         (14.82)           wielen d expenses)         (616.66)         (33.33)         (166.75.40)         (251.93)         (251.93)           wielen d expenses)         (61.41.70)         (65.66)         (33.33)         (166.75.40)         (251.93)           wielen d expenses)         (61.41.70)         (65.66)         (33.33)         (166.75.40)         (251.93)           wielen d expenses)         (61.41.70)         (65.66)         (33.33)         (166.75.40)         (251.93)           not example         (77.11.93)         (77.11.93)         (74.41.70)         (74.41.70)         (74.41.70)           not example         (144.70)         (120.34)         (20.34)         (21.44)         (14.10.75)           ALENTS AT THE END OF THE YEAR         102.38         13.990         14.167         14.173         14.174         102.38	Dividend income VET CASH FROM / (USED IN) INVESTING ACTIVITIES (B)	270.50	(909.07)	81.64	126.33	(1250.83)	(242.62)
(14.82)         (7.45)         (8.05)         (15.64)         (15.64)         (15.64)         (14.82)           aub-ordinated labilities and other borrowings $6930.098$ $6936.77$ $(1751.91)$ $(166.75.40)$ $6718.26$ $e(net of expenses)$ $(2291.57)$ $(7751.91)$ $(7751.91)$ $(166.75.40)$ $(2391.52)$ $e(net of expenses)$ $(65.6)$ $(33.33)$ $(156.66)$ $(14.47.70)$ $(23.21.52)$ $(14.75)$ $o laars and borrowings         (14.44.70) 1203.48 (33.33) (166.66.7.40) (24.75) o laars and borrowings         (14.44.70) 1203.48 (14.67.7) (14.67.7) o laars and borrowings         (14.47.7) 1203.48 (13.33.33) (186.66) (14.67.7) o laars and borrowings         (14.47.7) 1203.48 (13.33.33) (18.66) (14.67.7) Alterns Ar THE END OF THE VEAR         102.38 11.37 102.38 11.950 Alterns Ar THE END OF THE VEAR         107.14 71.74 102.38 101.40 Artoroshines         23.33 $						4 72 12	
6920.98     8996.77     17110.90     6718.26       (8291.57)     (7751.91)     (16675.40)     8291.51       (8291.57)     (7751.91)     (16675.40)     8291.55       (1444.70)     (33.33)     (166.66)     (33.33)       (1444.70)     1203.48     253.01     (1440.75)       (1444.70)     1203.48     253.01     (1440.75)       (1444.70)     1203.48     253.01     (1440.75)       (1444.70)     1203.48     253.01     (1440.75)       (123.38     52.75     83.39     149.50       (123.38     102.38     149.50     149.50       (33.38     29.60     71.74     102.38     161.47       (17.11     71.74     102.38     161.47       (17.11     71.74     102.38     161.47       (17.11     71.74     102.38     161.47       (17.11     71.74     102.38     161.47       (17.11     71.74     102.38     161.47       (17.11     71.74     102.38     161.47       (17.11     71.74     102.38     161.47       (17.11     71.74     102.38     161.47	2. CASH FLOW FROM FINANCING ACTIVITIES.	(7.45)	(8.05)	(15.84)	(14.82)	(14.46)	(29.91)
Bestor.18         06350.17         (1751.91)         (16675.40)         (2291.55)           WITES (C)         (144.70)         (33.33)         (166.66)         (7.4.94)         (145.91)           WITES (C)         (144.70)         (33.33)         (166.66)         (33.33)         (166.66)         (7.4.94)           WITES (C)         (144.70)         (33.33)         (166.66)         (33.33)         (166.66)         (7.4.94)           NINK (C)         (144.70)         (1203.48)         (33.33)         (166.66)         (74.54)           NINK (C)         (144.70)         (1203.48)         (133.33)         (166.66)         (14.60)           OF THE VEAR         (102.38)         18.99         110.75         (149.50)           OF THE VEAR         (122.40)         (22.40)         (23.40)         (14.41.70)           OF THE VEAR         (117.11)         71.74         102.38         149.50           ENTS         (33.33)         (12.40)         (29.67)         59.07           S3.33         (117.11)         71.74         102.38         161.47           ENTS         (33.33)         (12.40)         (29.67)         59.07           23.73         117.11         71.74         102.38	bebt securities, deposits, sub-ordinated liabilities and other borrowings	00 0000	0000	12440.00	2710 JC	11649 11	21465 63
(166.66)         (33.33)         (166.66)         (33.33)         (166.66)         (21.33)           WITES         (1         (13.33)         (166.66)         (33.33)         (166.66)         (75.64)           WITES         (1         (13.33)         (13.33)         (166.66)         (13.45)         (74.54)           WITES         (1         (13.33)         (13.33)         (166.66)         (13.47)         (14.0.75)           ENTS         (14.41)         (14.43)         (12.38)         (13.99)         (14.95)         (14.95)           OF THE YEAR         (17.11)         71.74         71.74         (102.40)         (14.47)           OF THE YEAR         (17.11)         71.74         (102.38)         (161.47)         (14.95)           OF THE YEAR         (17.11)         71.74         (12.38)         (161.47)         (14.95)           OF THE YEAR         (17.11)         71.74         (102.40)         (102.40)         (102.40)           OF THE YEAR         (17.14)         71.74         (102.40)         (102.40)         (102.40)           ENTS         (17.14)         71.74         (12.38)         (161.47)         (12.40)           OF THE YEAR         (17.14)         (12.36) <td>Valiment</td> <td>(8291.57)</td> <td>(7751.91)</td> <td>(16675.40)</td> <td>(8291.58)</td> <td>(10088.57)</td> <td>(21386.35)</td>	Valiment	(8291.57)	(7751.91)	(16675.40)	(8291.58)	(10088.57)	(21386.35)
(14.54)     (156.66)     (33.33)     (156.66)     (14.54)       WITLES     (14.41,70)     1203.48     253.01     (141.075)       ENTS (A)+(B)+(C)     14.73     52.75     83.39     11.97       INING OF THE YEAR     117.11     71.74     102.38     11.97       OF THE YEAR     117.11     71.74     102.38     11.95       INING OF THE YEAR     117.11     71.74     102.38     161.47       ENTS     93.38     29.60     72.71     102.40       Sents     23.73     42.14     102.38     161.47       ATT     71.74     71.74     102.38     161.47       ENTS     93.38     29.60     72.71     90.67       Sents     71.74     102.38     161.47	Proceeds from Rights Issue(net of expenses)	1	•	•	251.93	8	
In costs related to loans and borrowings         1	Dividend Paid (including dividend distribution tax)	(66.66)	(33.33)	(166.66)	(74.54)	(38.95)	(1/1.14)
In constriction of the read of	Transaction costs related to loans and borrowings	6 3	8 1	( )	3 1	10.0	(0.02)
Ease In Cash AND Cash EQUIVALENTS (A)+(B)+(C)     14.73     52.75     83.39     11.97       D CASH EQUIVALENTS AT THE BEGINNING OF THE YEAR     102.38     18.99     149.50       D CASH EQUIVALENTS AT THE BID OF THE YEAR     102.38     18.99     149.50       D CASH EQUIVALENTS AT THE END OF THE YEAR     117.11     71.74     102.38     161.47       D CASH EQUIVALENTS AT THE END OF THE YEAR     117.11     71.74     102.38     161.47       D CASH EQUIVALENTS     93.38     29.60     72.71     59.07       ENTS OF CASH AND CASH EQUIVALENTS     93.38     29.60     72.71     102.40       ND OF THE YEAR / PERIOD     93.38     29.60     72.71     59.07       Nub Banks     23.73     42.14     29.67     59.07       With Banks     23.73     71.74     29.67     59.07	ITTLES	(1444.70)	1203.48	253.01	(1410.75)	1400.44	(121.80)
Ease in Cash eduivatents (ArtioPric)     14.13     149.50       D Cash eduivatents at THE END OF THE YEAR /     102.38     18.99     149.50       D Cash equivatents at THE END OF THE YEAR /     102.38     18.99     149.50       D Cash equivatents at THE END OF THE YEAR /     117.11     71.74     102.38     161.47       D Cash equivatents at THE END OF THE YEAR /     102.38     161.47     102.40       D Cash equivatents at THE END OF THE YEAR /     102.38     161.47     102.40       ND OF THE YEAR / PERIOD     93.38     29.60     72.71     102.40       sques & drafts on hand     23.73     42.14     29.67     59.07       with Banks     117.11     71.74     102.38     161.47		6E 4 4	50 7K	83 30	11 97	47.15	85.10
D CASH EQUIVALENTS AT THE END OF THE YEAR / 117.11 117.11 1102.38 161.47 102.40	NET INCREASE IN CASH AND CASH EQUIVALENTS (M)*(B)+(C) CASH AND CASH EQUIVALENTS AT THE BEGINNING OF THE YEAR	14.13	18.99	18.99	149.50	64.40	64.40
93.38 29.60 72.71 102.40 23.73 42.14 29.67 59.07 23.73 11.74 29.67 59.07 11.74 102.38	CASH AND CASH EQUIVALENTS AT THE END OF THE YEAR / PERIOD	117.11	71.74	102.38	161.47	111.55	149.50
93.38     29.60     72.71     102.40       23.73     42.14     29.67     59.07       117.11     71.74     102.38     54.07	COMPONENTS OF CASH AND CASH EQUIVALENTS						
23.73 42.14 29.67 59.07 117.11 71.74 29.67 59.07 117.11 71.74 102.38 461.41	AT THE END OF THE YEAR / PERIOD	93.38	29.60	72.71	102.40	43.56	85.49
Contraction of the second seco	usary, uneques a unaxis on name Balances with Banks	23.73	42.14	29.67	59.07 <b>161.47</b>	67.99	64.01 149.50
				A. A. A.		Neopart Strange	ALGO
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Segment Information in respect of Unaudited Consolidated Results

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					8	(₹ in crores)
		Quarter Ender		Half yea	r ended	Year ended
	30.09.2021	30.06.2021	30.09.2020	30.09.2021	30.09.2020	31.03.2021
Business Segments	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
1. Segment Revenue						
a) Asset Financing	1181.92	1156.67	1205.89	2338.59	2390.78	4855.68
b) Others	177.22	121.47	139.04	298.69	254.25	513.92
그 같은 가지? 방송 문제 가지 않는 것이 같은 것이 같이 많이	1359.14	1278.14	1344.93	2637.28	2645.03	5369.60
Less: Inter Segment Revenue	65.95	21.01	45.80	86.96	73.55	121.93
Total	1293.19	1257.13	1299.13	2550.32	2571.48	5247.66
2. Segment Results						
a) Asset Financing	274.01	299.41	310.79	573.42	574.94	1226.24
b) Others	86.77	41.79	50.59	128.56	76.16	156.01
Total	360.78	341.20	361.38	701.98	651.10	1382.25
Less: Inter Segment adjustments	57.66	13.10	38.37	70.76	58.73	90.95
Add: Unallocable corporate income net			~			
of expenses	0.89	(3.40)	0.43	(2.51)	(7.50)	38.28
Exceptional item	-	-	-	-	-	-
Profit Before Tax	304.01	324.70	323.44	628.71	584.87	1329.58
	-	200				
Segment assets						
a) Asset Financing	40966.70	40785.24	42928.46	40966.70	42928.46	42135.12
b) Others	5419.76	5324.03	4265.96	5419.76	4265.96	4811.43
Total Segment assets	46386.46	46109.27	47194.41	46386.46	47194.41	46946.55
Less: Inter Segment Assets	1517.20	1515.37	1412.06	1517.20	1412.06	1412.59
Add: Unallocable corporate assets	1169.11	1079.34	986,64	1169.11	986.64	1058.57
Add: Assets held for sale	-	-	· · · -	~	-	-
Total Assets	46038.37	45673.24	46769.00	46038.37	46769.00	46592.53
Segment Liabilities		a - 190 1910 - 1910				
a) Asset Financing	35506.12	35407.61	38128.08	35506.12	38128.08	37042.62
b) Others	98.87	101.05	74.55	98.87	74.55	117.78
Total Segment Liabilities	35604.99	35508.66	38202.63	35604.99	38202.63	37160.40
Less: Inter Segment Liabilities	22.65	21.55	19.65	22.65	19.65	18.37
Add: Unallocable corporate Liabilities	1.1 m 171 + 141			-	-	-
Total Liabilities	35582.34	35487.11	38182.98	35582.34	38182.98	37142.03





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Notes:

1 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.

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- 2 The Company's Secured Non Convertible Debentures are secured by mortgage of immovable property ranking pari passu and Hypothecation of specific Loan receivables / Hire purchase/ Lease agreements with a cover of 100%, as per the terms of issue.
- 3 The Company is a 'Large Corporate' as per criteria under SEBI circular SEBI/HO/DDHS/CIR/P/2018/144. Necessary disclosure has been made to the stock exchange in this regard.
- 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 4 Consequent to the outbreak of COVID-19 pandemic, during the financial year ended 31st March, 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. 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. (a)Disclosure as required under RBI Circular No. RBI/2020-21/16 DOR.No.BP.BC/3/21.04.048/2020-21 dated 6th August, 2020 in relation to the Resolution Framework for COVID-19-related Stress:

Format (A)

	และพระสะรายการการทรงสามารถสามารถสามารถสามารถสามารถสามารถสามารถการการการสามารถสามารถสามารถสามารถการการการการการ				VOLCLU C W
and and the second contract contract of the second se	(A)	(8)	(C)	(D)	
Type of Barrower	Number of accounts where resoloution plan has been implemented under this window	Exposure to accounts Of (B), aggregate mentioned at (A) amount of debt before that was implementation of converted into the plan other securities	Of (B), aggregate amount of debt that was converted into other securities	Additional funding sanctioned, if any, including between invocation of the plan and implementation	Increase in provisions on account of the implementation of the resolution plan
Personal Loans	101	56.90			5.69
Corporate Persons	8 10 10 10 10 10 10 10 10 10 10 10 10 10				
Of which, MSMEs	1	1	1		
Others	1	1	l	;	
Total	101	56.90	i		5.69



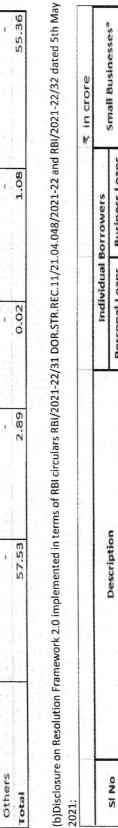












				₹ in crore
		Individual Borrowers	Borrowers	
N N N	Description	Personal Loans	Business Loans	
۲	Number of requests received for invoking resolution process under Part A	849	4671	1582
Ď	Number of accounts where resolution plan has been implemented under this window*	767	T/97	1570
υ	Exposure to accounts mentioned at (B) before implementation of the plan*	228.96	557.38	368.17
۵	Of (C). aggregate amount of debt that was converted into other securities	1	1	3
ш	Additional funding sanctioned, if any, including between invocation of the plan and implementation		1	1
î.	increase in provisions on account of the implementation of the resolution plan	23.37	29.97	27,39
*Inchudin	*Including MSME loans			

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implementation of resolution plan - Position as at the end of this half-

Of (A), amount paid by the borrowers during the half-year

Of (A), amount written off during the half-

Of (A), aggregate debt that slipped into NPA during the half-year

implementation of resolution plan -Position as at the end of previous half-year

Type of Borrower

(A)

Exposure to accounts classified as Standard consequent to year

Vear

Exposure to account classified as Standard consequent to

X in crores

55.36

1.08

0.02

2.89

57.53

Of which, MSMEs Corporate Persons

Personal Loans

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Format (B)

ť



5 Information as required by Regulation 52(4) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations 2015 is attached as Annexure.

6 Previous period's / year figures have been regrouped wherever necessary to conform to current period's classification.

7 The Joint Statutory Auditors have carried out a Limited Review of the financial results for the quarter and half year ended 30th September 2021.

# By Order of the Board

RAJIV C LOCHAN Managing Director

Chennai 08.11.2021



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Sundaram Finance Limited CIN:L65191TN1954PLC002429 Regd. Office: 21, Patullos Road, Chennai 600 002 Tel: 044 2852 1181, Fax: 044 2858 6641 Fmail: investorservices@sundaramfinance.in www.sundaramfinance.in

Disclosure in Compliance with regulation 52 (4) of the SEBI (Listing Obligations and Disclosure requirements) Regu	lations, 2015 as
amended, for the quarter ended September 30, 2021	

Annexure

			Quarter ended		Halfy	ear ended	Year Ended
	Particulars	30th Sep 2021	30th Jun 2021	30th Sep 2020	30th Sep 21	30th Sep 2020	31st Mar 2021
a)	Debt Equity Ratio	4.13	4.24	4.91	4.13	4.91	4.57
b)	Debt Service coverage ratio	N/A	N/A	N/A	N/A	N/A	N/A
c)	Interest Service coverage ratio	N/A	N/A	N/A	N/A	N/A	N/A
d)	Outstanding redeemable preference shares (quantity and value)	N/A	N/A	N/A	N/A	N/A	N/A
e)	Capital redemption reserve/Debenture redemption reserve	N/A	N/A	N/A	. N/A	N/A	N/A
f)	Networth (₹ in Cr.)	6506.67	6372.46	5863.41	6506.67	5863.41	6179.45
g)	Net Profit after tax (₹ in Cr.)	210.65	191.58	192.00	402.23	357.68	809.05
h)	Earnings per Equity Share (Basic & Diluted) (₹) (not annualised for the interim period)	18.96	17.24	17.28	36.20	32.19	72.82
i}	Current ratio	N/A	N/A	N/A	N/A	N/A	N/A
j)	Long term debt to working capital	N/A	N/A	N/A	N/A	N/A	N/A
k)	Bad debts to Account Receivable ratio (not annualised)	0.14%	0.04%	0.11%	0.18%	0.14%	0.61%
1)	Current Liability ratio	N/A	N/A	N/A	N/A	N/A	N/A
m		79.29%	79.83%	81.94%	79.29%	81.94%	80.83%
n)	Debtors Turnover	N/A	N/A	N/A	N/A	N/A	N/A
0)	Inventory Turnover	N/A	N/A	N/A	N/A	N/A	N/A
(g)	Operating Margin (%)	59.54%	51.74%	48.12%	55.78%	46.51%	48.64%
q)	Net profit margin (%)	20.62%	20.16%	19.33%	20.40%	18.42%	20.46%
r)	Sector Specific Equivalent ratios	8. × 1.8			*****		
	1. Gross NPA	3.85%	4.59%	2.44%	3.85%	2.44%	2.28%
	2. Net NPA	2.48%	3.38%	1.44%	2.48%	1.44%	1.35%
	3. Capital Adequacy Ratio	23.40%	23.54%	6 19.28%	23.40%	19.28%	22.06%

The Honourable Supreme Court of India, vide an interim order dt. 3rd Sep 2020, directed that borrowers who have availed moratorium benefit and were not declared Non-Performing Assets (NPA) till 31st Aug 2020 shall not be declared as NPA till further orders. Hence, the Company has not classified any moratorium account as NPA for the period ended 30th Sep 2020, if the same were not NPA as of 31st Aug 2020. If the Company had classified the above borrower accounts as NPA, the Gross NPA and the net NPA ratio would have been 2.81% and 1.74% respectively, for the period ended 30th Sep 2020.

Note:

Badbebts to Account Receivable ratio

Operating Margin

Net profit margin

Bad debts / Average Loans Revenue from Operations less Finance Cost Revenue from Operations Profit after Tax /Revenue from Operations



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N C Rajagopal & Co No.22 Krishnaswamy Avenue, Luz Church Road, Mylapore, Chennai – 600 004

Limited review report on unaudited standalone financial results of Sundaram Finance Limited for the quarter and half year ended September 30, 2021 under Regulation 33 and Regulation 52 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015

#### To

The Board of Directors of Sundaram Finance Limited

# INTRODUCTION

- 1. We have reviewed the accompanying Statement of unaudited standalone financial results of Sundaram Finance Limited (the 'Company') for the quarter and half year ended September 30, 2021 ('the Statement').
- 2. The Statement, which is the responsibility of the Company's management and approved by its Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standard 34 'Interim Financial Reporting' ('Ind AS 34'), prescribed under Section 133 of the Companies Act, 2013, and other accounting principles generally accepted in India and in compliance with Regulation 33 and Regulation 52 the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015. Our responsibility is to issue a report on the Statement based on our review.

# SCOPE OF REVIEW

3. We conducted our review of the Statement in accordance with the Standard on Review Engagements (SRE) 2410 "Review of Interim Financial Information Performed by the Independent Auditor of the Entity" issued by the Institute of Chartered Accountants of India. This standard requires that we plan and perform the review to obtain moderate assurance as to whether the Statement is free of material misstatement. A review is limited primarily to inquiries of company personnel and analytical procedures applied to financial data and thus provides less assurance than an audit. We have not performed an audit and accordingly, we do not express an audit opinion.

#### CONCLUSION

4. Based on our review conducted as above, nothing has come to our attention that causes us to believe that the accompanying Statement, prepared in accordance with applicable accounting standards and other recognized accounting practices and policies has not disclosed the information required to be disclosed in terms of Regulation 33 and Regulation 52 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 including the manner in which it is to be disclosed, or that it contains any material misstatement





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N C Rajagopal & Co No.22 Krishnaswamy Avenue, Luz Church Road, Mylapore, Chennai – 600 004

# **EMPHASIS OF MATTER**

5. We draw attention to Note no 4 of the accompanying statement, relating to the impact of the outbreak of COVID -19 Pandemic on the unaudited financial results/business operations of the company. In view of the highly uncertain economic environment, a definitive assessment of the impact on the subsequent periods is highly dependent upon circumstances as they evolve. Our conclusion is not modified in this matter.

#### **OTHER MATTER**

6. The numbers and details pertaining to period(s) i.e. Quarter ended June 30, 2021, Quarter ended September 30, 2020, Half year ended September 30, 2020 have been traced from the review reports of Previous Auditor, in terms of Regulation 33 and Regulation 52 the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015. Similarly, the numbers and details pertaining to Year ended as at March 31, 2021 and notes related thereto in the Statement have been traced from the Financial Statements of the Company audited by the Previous Auditors vide their unmodified report dated May 25, 2021. Our report is not modified in respect of this matter.

For B. K. Khare & Co Chartered Accountants Firm Registration Number – 105102W

Padmini Khare Kaicker Partner Membership No. 04784 UDIN: 21044784AAAABZ4977 Place: Mumbai Date: November 08, 2021



For N C Rajagopal & Co Chartered Accountants Firm Registration Number - 003398S

V. Chandrasekaran Partner Membership No. 024844 UDIN: 21024844AAAAGL5872 Place. Chennai Date: November 08, 2021



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N C Rajagopal & Co No.22 Krishnaswamy Avenue, Luz Church Road, Mylapore, Chennai – 600 004.

Limited review report on unaudited Consolidated financial results of Sundaram Finance Limited for the quarter and half year ended September 30, 2021 under Regulation 33 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015

To:

The Board of Directors of Sundaram Finance Limited

#### INTRODUCTION

- We have reviewed the accompanying Statement of unaudited Consolidated financial results of Sundaram Finance Limited (the 'Parent') and its subsidiaries (the parent and its subsidiaries together referred to as the 'Group') and its share of the net profit after tax and total comprehensive income of its associates and joint venture (Refer Annexure-1 for the list of subsidiaries included in the Statement) for the quarter and half year ended September 30, 2021 ('the Statement'), being submitted by the parent pursuant to the requirements of regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended (the 'LODR')
- 2. This Statement, which is the responsibility of the Parent's management and approved by the Parent's Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standard 34 'Interim Financial Reporting' ('Ind AS 34'), prescribed under Section 133 of the Companies Act, 2013, and other accounting principles generally accepted in India and in compliance with Regulation 33 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015. Our responsibility is to issue a report on the Statement based on our review.

## SCOPE OF REVIEW

3. We conducted our review of the Statement in accordance with the Standard on Review Engagements (SRE) 2410, Review of Interim Financial Information Performed by the Independent Auditor of the Entity, issued by the Institute of Chartered Accountants of India. A review of Interim financial information consists of making Inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with the Standards on Auditing, and consequently, does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

We also performed procedures in accordance with the SEBI Circular CIR/CFD/CMD1/44/2019 dated March 29, 2019 issued by the SEBI under Regulation 33(8) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended), to the extent applicable.





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N C Rajagopal & Co No.22 Krishnaswamy Avenue, Luz Church Road, Mylapore, Chennai – 600 004.

#### CONCLUSION

4. Based on our review conducted and procedures performed as stated in paragraph 3 above and upon consideration of the review reports of the other auditors referred to in paragraph 6 below, nothing has come to our attention that causes us to believe that the accompanying Statement prepared in accordance with recognition and measurement principles laid down in Ind AS 34, specified under Section 133 of the Companies Act, 2013, the SEBI Circular and other accounting principles generally accepted in India, has not disclosed the information required to be disclosed in accordance with the requirements of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended), including the manner in which it is to be disclosed, or that it contains any material misstatement.

#### **EMPHASIS OF MATTER**

5. We draw attention to Note no 4 of the accompanying statement, relating to the impact of the outbreak of COVID -19 Pandemic on the unaudited financial results/business operations of the Group. In view of the highly uncertain economic environment, a definitive assessment of the impact on the subsequent periods is highly dependent upon circumstances as they evolve. Our conclusion is not modified in this matter.

#### **OTHER MATTER**

- 6. We did not review the interim financial results of eight subsidiaries (including three stepdown subsidiaries) included in the unaudited consolidated financial results, whose interim financial results reflect total revenues of Rs. 337 Crores and total net profit/loss after tax of Rs.63 Crores and total comprehensive profit of Rs. 119 Crores and total asset of Rs. 12,912 Crores and net cash outflow of Rs. (7) Crores for the quarter ended September 30, 2021, as considered in the unaudited consolidated financial results.
- 7. The unaudited consolidated financial results also include the Group's share of net Profit after tax of Rs. 25 Crores and total comprehensive income/loss of Rs.30 Crores for the quarter ended September 30, 2021, as considered in the unaudited consolidated financial results, in respect of nine stepdown associates, whose interim financial results have not been reviewed by us. These interim financial results have been reviewed by other auditors whose reports have been furnished to us by the Management and our conclusion on the Statement, in so far as it relates to the amounts and disclosures included in respect of these subsidiaries, associates, is based solely on the reports of the other auditors and the procedures performed by us as stated in paragraph 3 above.





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N C Rajagopal & Co No.22 Krishnaswamy Avenue, Luz Church Road, Mylapore, Chennai – 600 004.

8. The numbers and details pertaining to period(s) i.e. Quarter ended June 30, 2021, Quarter ended September 30, 2020, Half year ended September 30, 2020 in the Statement have been traced from the review reports of Previous Auditor in terms of Regulation 33 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015. Similarly, the numbers and details pertaining to Year ended as at March 31, 2021 and notes related thereto in the Statement have been traced from the Financial Statements of the Parent audited by the Previous Auditor vide their unmodified audit report dated May 25, 2021.

For B. K. Khare & Co Chartered Accountants Firm Registration Number - 105102W

Padmini Khare Kaicker

Partner Membership No. 044784 UDIN: 21044784AAAACA6841 Place: Mumbai Date: November 08, 2021 For N C Rajagopal & Co Chartered Accountants Firm Registration Number - 003398S

V. Chandrasekaran

Partner Membership No. 024844 UDIN: 21024844AAAAGM6827 Place: Chennai Date: November 08, 2021



N C Rajagopal & Co No.22 Krishnaswamy Avenue, Luz Church Road, Mylapore, Chennai – 600 004.

# Annexure-1 The Statement includes the results of the following entities:

A. Parent Company Sundaram Finance Limited

# **B.** Subsidiary Companies

- 1. Sundaram Finance Holdings Limited
- 2. Sundaram Home Finance Limited
- 3. Sundaram Asset Management Company
- 4. Sundaram Trustee Company Limited
- 5. LGF Services Limited
- 6. Sundaram Fund Services Limited
- 7. Sundaram Finance Employee Welfare Trust
- 8. Sundaram Business Services Limited
- 9. Sundaram Asset Management Singapore Pte Limited
- 10. Sundaram Alternate Assets Limited

# C. Joint Venture

Royal Sundaram General Insurance Company Limited

#### D. Associates

- 1. Flometallic India Private Limited
- 2. Sundaram Hydraulics Limited
- 3. Axles India Limited
- 4. Turbo Energy Private Limited
- 5. Transenergy Limited
- 6. Sundaram Dynacast Private Limited
- 7. Wheels India Limited
- 8. Mind srl
- 9. The Dunes Oman LLC (FZC)





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